

**MORTGAGEE'S SALE OF REAL ESTATE**

By virtue and in execution of the Power of Sale contained in a certain Commercial Real Estate Mortgage and Security Agreement (the "Mortgage") given by SFAKIOS LLC to NEWALLIANCE BANK dated August 3, 2007 and recorded with the Hampden County Registry of Deeds in Book 16851, Page 229, of which Mortgage the undersigned is the present holder, for breach of the conditions of said Mortgage and for the purpose of foreclosing, the same will be sold at Public Auction on Tuesday, June 23, 2009 at 11:00 a.m., all and singular the premises described in said Mortgage, believed to be known as 784 College Highway, Southwick, Hampden County, Massachusetts to wit:

"Exhibit A

Description for Property Located at 784 College Highway, Southwick,  
Massachusetts 01077

Certain real estate situate in Southwick, Hampden County, Massachusetts, being designated by the legend "DRIFTWOOD" as shown on the plan entitled "Plan sowing property of STANLEY P. & MALVINA BRZOSKA, Southwick, Massachusetts, April 18, 1983 . . ." as recorded in the Hampden County Registry of Deeds in Book of Plans 215, Pages 90 and 91, said land being bounded and described as follows:

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| NORTHWESTERLY | by College Highway, as shown on said plan, Two Hundred and 00/100 (200.00) feet;   |
| NORTHEASTERLY | by land now or formerly of Stanley P. Brzoska and Malvina Brzoska, designated as "Area = 13.0 Acres" on said plan, One Hundred fifty and 00/100 (150) feet;                |
| SOUTHEASTERLY | by last named land, Two Hundred and 00/100 (200.00) feet;<br>and   |
| SOUTHWESTERLY | partly by last named land, and partly by land of Stanley J. Brzoska, Malvina Brzoska and David J. Brzoska, a total distance of One Hundred Fifty and 00/100 (150.00) feet. |

784 College Highway, Southwick, Massachusetts was formerly known as 796 College Highway, Southwick, Massachusetts.

SUBJECT TO easement rights Western Massachusetts electric Company under instrument dated July 24, 1963 and recorded in the Hampden County Registry of Deeds in Book 4847, Page 319.

BEING THE SAME PREMISES conveyed to the Mortgagors herein by deed of Glenn F. Hart and Linda A. Hart dated August 3, 2007 to be recorded in the Hampden County Registry of Deeds simultaneously herewith."

The premises will be sold subject to any and all restrictions, easements, improvements, covenants, outstanding tax titles, municipal or other public taxes, assessments, liens or claims in the nature of liens, and existing encumbrances of record superior to the mortgage, if any. Said premises will also be sold subject to all leases and tenancies having priority over said Mortgage, to tenancies or occupation by persons on the premises now and at the time of said auction which tenancies or occupation are subject to said mortgage, to rights or claims in personal property installed by tenants or former tenants now located on the premises, also to all laws and ordinances including, but not limited to, all building and zoning laws and ordinances. It shall be the bidder's sole responsibility to ascertain all items described in this paragraph and no representations are made concerning compliance with applicable zoning, building, sanitary or other state and/or municipal regulations.

TERMS OF SALE: TWENTY THOUSAND AND 00/100 (\$20,000.00) DOLLARS will be required to be paid in cash, or by certified or bank cashier's check by the purchaser at the time and place of sale. The balance of the purchase price on the sale shall be paid in cash, or by certified or bank cashier's check within thirty (30) days thereafter and the Deed transferred contemporaneously therewith. The successful bidder at the sale shall be required to sign a Memorandum of terms of sale containing the above terms at the Auction sale. The purchaser will be responsible for all closing costs, Massachusetts deed excise stamps and all recording fees.

The sale may be postponed or adjourned from time to time, if necessary, by the attorney for the mortgagee at the scheduled time and place of sale. The description for the

