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BIDDER'S INFORMATIONAL PACKAGE 874-888 SUMNER AVENUE SPRINGFIELD, MASSACHUSETTS

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MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by ROBERT KUSHNER, to WORONOCO SAVINGS BANK, and now held by BERKSHIRE BANK by merger, dated August 1, 2002, recorded at Hampden County Registry of Deeds in Book 12479, Page 350, 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 at 2:00 p.m., on Monday, the 16th day of November, 2009 on the premises below described all and singular the premises described in said mortgage, said premises being therein described substantially as follows, to wit:

**874-880 SUMNER AVENUE AND REAR N.S. OF SUMNER AVENUE;
N.S. SUMNER AVENUE, 884-886 SUMNER AVENUE, & 888 SUMNER AVENUE;
AND PARCEL OF LAND ADJACENT TO 888 SUMNER AVENUE,
SPRINGFIELD, MASSACHUSETTS**

The land in Springfield, Hampden County, Massachusetts, bounded and described as follows:

PARCEL I: The land in said Springfield, bounded and described as follows:

Beginning on the Northerly side of Sumner Avenue three hundred eighty-four (384) feet Easterly from the intersection of the Northerly side of said Sumner Avenue with the Easterly side of Daviston Street, and running thence NORTHERLY at right angles with said Sumner Avenue, one hundred ten (110) feet; thence EASTERLY in a line parallel with said Sumner Avenue, ten and 51/100 (10.51) feet; thence SOUTHEASTERLY, in a straight line, about one hundred thirty and 10/100 (130.10) feet to a point in the Northerly side of said Sumner Avenue, distant Easterly eighty (80) feet from the point of beginning; and thence WESTERLY by said Sumner Avenue, eighty (80) feet to the point of beginning.

PARCEL II: The land in said Springfield being known and designated as Lot #15 (fifteen) on a plan of Kattler Community Park" as shown on a plan of lots recorded in Hampden County Registry of Deeds in Book of Plans P, Page 37, said lot being more particularly bounded and described as follows

SOUTHERLY by Sumner Avenue, fifty (50) feet;

WESTERLY by lot #14 (fourteen) as shown on said plan, One hundred ten and 10/100 (110.10) feet;

NORTHERLY by land of owner unknown, forty-seven and 50/100 (47.50) feet; and

EASTERLY by Lot B.A. #2 (two) as shown on said plan, one hundred ten (110) feet.

PARCEL III: The land in said Springfield shown on an unrecorded plan entitled "Plan of Property on Sumner Ave., Springfield, Mass., owned by Clement P. Simmers, Scale 1" = 10' Nov. 1959", drawn by Harold F. Helberg, Civil Engineer, said land being more particularly bounded and described as follows:

Beginning at an iron pin at the Northerly line of Sumner Avenue at the Northwesterly corner of land now or formerly of the Highland Division of the New York, New Haven & Hartford Railroad, and running thence SOUTH 75° 26' 50" WEST along said Sumner Avenue, eighteen (18) feet to a drill hole at the Southeasterly corner of land now or formerly of Hans Lederer; thence NORTH 46° 54' 10" WEST along last-named land, one hundred thirty and

21/100 (130.21) feet to an iron pin at the Southerly line of land now or formerly of Paul Athens; thence NORTH 75° 26' 50" EAST along last-named land, eighteen (18) feet to an iron pin at the Southwesterly line of land now or formerly of said Highland Division of the New York, New Haven & Hartford Railroad; and thence SOUTH 46° 54' 10" EAST along last-named land, one hundred thirty and 21/100 (130.21) feet to the iron pin at the point of beginning.

ALL three parcels subject to restrictions and easements of record, insofar as the same may be now in force and applicable.

BEING THE SAME THREE PARCELS CONVEYED TO KARL LEDERER AND GLORIA LEDERER BY A DEED RECORDED IN THE HAMPDEN COUNTY REGISTRY OF DEEDS IN BOOK 11089, PAGE 496.

ALSO BEING THE SAME THREE PARCELS CONVEYED TO ROBERT KUSHNER BY A DEED RECORDED IN THE HAMPDEN COUNTY REGISTRY OF DEEDS IN BOOK 11401, PAGE 171 ON NOVEMBER 7, 2000.

THE ABOVE DESCRIBED REAL ESTATE IS KNOWN AS N S SUMNER AVENUE, SPRINGFIELD, MASSACHUSETTS AND 884-886 SUMNER AVENUE, SPRINGFIELD, MASSACHUSETTS AND 888 SUMNER AVENUE, SPRINGFIELD, MASSACHUSETTS.

The land in Springfield, Hampden County, Massachusetts, bounded and described in two parcels as follows:

PARCEL IV: Beginning on the northerly side of Sumner Avenue at a point three hundred twenty-four (324) feet from the intersection of the northerly line of Sumner Avenue with the easterly line of Daviston Street; thence Northerly at right angles with Sumner Avenue, one hundred ten (110) feet; thence Easterly in a line parallel to Sumner Avenue, sixty (60) feet; thence Southerly in a straight line, one hundred ten (110) feet to a point in the northerly line of Sumner Avenue distant easterly, sixty (60) feet from the point of beginning and thence Westerly along said northerly line of Sumner Avenue, sixty (60) feet to the point of beginning. Being a part of lot B.A. #2 and B.A. #1 on a plan of lots called Kattler Community Park, drawn by Merrill and Sears, Engineers, July 1922 with additional figures, April 1923 and recorded in Hampden county Registry of Deeds Book of Plans 0, Page 29. Subject to restrictions of record, if any.

Being the same premises conveyed to Paul Athens by deed of Alfred Leeds dated October 1, 1943 and recorded in the Hampden County Registry of Deeds, Book 1769, Page 218.

Paul Athens deceased February 24, 1984. See Hampden County Probate Court Docket No. 84P0312-E1.

PARCEL V: Beginning at the Northwesterly corner of land of Paul Athens on the northerly side of Sumner Avenue, said point being one hundred ten (110) feet northerly from the northerly line of Sumner Avenue; thence northerly along land now or formerly of Frank A. and Rose M. Maraforte one hundred (100) feet; thence easterly along land of the City of Springfield to Highland Branch of the New York, New Haven and Hartford Railroad Company, twenty-five and 86/100 (25.86) feet; thence southeasterly along said railroad to the northeasterly corner of land of Clement P. Simmers, a distance of one hundred eighteen and 37/100 (118.37) feet, said point being one hundred thirty and 18/100 (130.18) feet northwesterly from the northerly line of Sumner Avenue as measured along said railroad; thence westerly along land now or formerly of Clement P. Simmers, Rebecca Rosoff and Paul Athens to the point of beginning, eighty-nine and

20/100 (89.20) feet; and containing about five thousand seven hundred fifty-three (5753) square feet, and being part of property described in Instrument of Taking dated October 1, 1941 and recorded in Hampden County Registry of Deeds in Book 1726, Page 50.

Being the same premises conveyed to Paul Athens by deed of William F. Boyle dated November 13, 1953 and recorded in the Hampden County Registry of Deeds, Book 2277, Page 574.

Paul Athens deceased February 24, 1984. See Hampden County Probate Court Docket No. 84P0312-E1.

BOTH OF THE ABOVE DESCRIBED PARCELS ARE THE SAME PARCELS CONVEYED TO JOSEPH J. ABDOW, JR. BY A DEED RECORDED IN THE HAMPDEN COUNTY REGISTRY OF DEEDS IN BOOK 6019, PAGE 438. THE GRANTOR IN THIS DEED WAS JAMES P. ATHENS, EXECUTOR UNDER THE WILL OF POTOULA ATHENS AND THIS DEED WAS DATED MAY 6, 1986.

ALSO BEING THE SAME TWO PARCELS CONVEYED TO ROBERT KUSHNER BY DEED OF JOSEPH J. ABDOW, JR., SAID DEED DATED JULY 31, 2001 AND RECORDED IN THE HAMPDEN COUNTY REGISTRY OF DEEPS IN BOOK 11790, PAGE 186.

THE ABOVE DESCRIBED REAL ESTATE IS KNOWN AS 874-880 SUMNER AVENUE, SPRINGFIELD, MASSACHUSETTS AND REAR N S SUMNER AVENUE, SPRINGFIELD, MASSACHUSETTS.

PARCEL VI: The real estate in Springfield, Hampden County Massachusetts bounded and described as follows:

A certain parcel situated along the Northerly side of Sumner Avenue and along the Easterly side of land now or formerly of Lederer and designated as "Parcel A" on a plan entitled "Plan of Land in Springfield, Massachusetts owned by Boston and Maine Corp. To Be Conveyed To Mark & Deborah Robbins Date 9-19-1994 Scale: 1: = 20'" and prepared by John K. Somers Professional Land Surveyor 1089 Elm Street, West Springfield, Mass., which plan is recorded in the Hampden County Registry of Deeds in Book of Plans 291, Page 49; said "Parcel A" is more particularly described as follows:

Beginning at an iron pin found at the Northwesterly corner of the premises herein conveyed, thence running N 75° 26' 50" E a distance of Sixteen and 00/100 (16.00) feet to an iron pin set; thence turning and running S 46° 52' 40" E a distance of One Hundred Thirty and 21/100 (131.21) feet to an iron pin set; thence turning and running S 75° 26' 50" W a distance of Sixteen and 00/100 (16.00) feet to an iron pin set; thence turning and running N 46° 52' 40" W a distance of One Hundred Thirty and 21/100 (130.21) feet to the point and place of beginning.

Subject to easements, agreements, covenants and restrictions as set forth in a deed from Boston and Main Corporation to Mark A. Robbins and Deborah A. Robbins recorded in the Hampden County Registry of Deeds in Book 9004, Page 51.

BEING THE SAME PREMISES CONVEYED TO MARK A. ROBBINS AND DEBORAH A. ROBBINS BY DEED OF BOSTON AND MAINE CORPORATION DATED AUGUST 30, 1994 AND RECORDED IN THE HAMPDEN COUNTY REGISTRY OF DEEDS IN BOOK 9004, PAGE 51.

ALSO BEING THE SAME PREMISES CONVEYED TO ROBERT KUSHNER BY DEED OF MARK A. ROBBINS AND DEBORAH A. ROBBINS, SAID DEED DATED JUNE 5, 2002

AND RECORDED IN THE HAMPDEN COUNTY REGISTRY OF DEEDS IN BOOK 12370,
PAGE 184.

THE ABOVE DESCRIBED REAL ESTATE IS KNOWN AS THE N S SUMNER AVENUE,
SPRINGFIELD, MASSACHUSETTS. THIS PARCEL IS NOT THE SAME PARCEL WHICH
WAS DESCRIBED PREVIOUSLY AND AFORESAID IN THIS EXHIBIT "A" AND IS IN
FACT A DIFFERENT PARCEL.

Including all rents, issues and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues and profits until default hereunder), and all fixtures now or hereafter attached to or used in connection with the premises herein described.

The above premises will be sold subject to and with the benefit of all restrictions, easements, improvements, outstanding tax titles, municipal or other public taxes, assessments, liens, or claims in the nature of liens, and existing encumbrances of record created prior to the mortgage, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the deed, if any.

Twenty-five Thousand Dollars (\$25,000) ("Initial Deposit") will be required to be paid in cash or by certified check by the purchaser at the time and place of sale as earnest money, and an additional sum ("Additional Deposit"), also in cash or by certified check, in an amount such that the total deposits, including the initial deposit, totals ten percent (10%) of the purchase price, shall be due and payable within ten (10) business days of the sale. The balance to be paid in cash or by certified check within twenty (20) business days of the date of sale.

In the event that the successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of this Notice of Sale and/or the terms of the Memorandum of Sale executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by Foreclosure Deed to the second highest bidder provided that the second highest bidder shall deposit with Mortgagee's attorneys, Doherty, Wallace, Pillsbury and Murphy, P.C., the amount of the required deposit as set forth herein within three (3) business days after receiving written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within thirty (30) days of said written notice.

Other terms to be announced at the sale.

Berkshire Bank, Successor in Interest
to Woronoco Savings Bank

BY Gary P. Shannon
Its Attorney

Doherty, Wallace, Pillsbury
and Murphy, P.C., Attorneys
One Monarch Place, Suite 1900
Springfield, MA 01144-1900

MEMORANDUM OF SALE

Twenty-five Thousand Dollars (\$25,000) received from Buyer by **BERKSHIRE BANK, Successor in Interest to WORONOCO SAVINGS BANK**, as earnest money to be applied to the purchase price of real estate located at **874-880 SUMNER AVENUE & REAR N.S. OF SUMNER AVENUE; N.S. SUMNER AVENUE, 884-886 SUMNER AVENUE & 888 SUMNER AVENUE; AND PARCEL OF LAND ADJACENT TO 888 SUMNER AVENUE, SPRINGFIELD, MASSACHUSETTS 01108**, sold this day under a power of sale contained in a mortgage given to Woronoco Savings Bank, and now held by Berkshire Bank by merger, which power of sale provides that the premises are sold subject to and with the benefit of all restrictions, easements, improvements, outstanding tax titles, mortgages, liens, right of tenants and parties in possession, unpaid taxes, municipal liens and other public taxes, assessments or liens, if any, including outstanding condominium common expense assessments or liens, if applicable.

The Buyer understands that this sale is pursuant to a public foreclosure sale; BERKSHIRE BANK, has no knowledge as to the physical condition or use of the Premises or the compliance of the Premises with the provisions of any Federal, state or local rule, regulation, statute or ordinance, including, without limitation, Title V; and the Seller makes no representations or warranties expressed or implied of any type, kind, character or nature whatsoever relating to the Premises, including as to condition, use, zoning or environmental matters; and the Buyer agrees to accept the Premises in its "AS IS" condition. Environmental Site Assessment is the responsibility of the Buyer.

In the event the premises contains an on-site sewage system, the Buyer shall be responsible for complying with the Commonwealth of Massachusetts regulations pertaining thereto at its own cost by obtaining an inspection of the system and, if necessary, repairing and/or replacing the sewage system components in order to bring the system into compliance with the Code of Massachusetts Regulations Ch 310.

In the event that the premises contain underground storage tank(s), the Buyer shall be responsible for complying with the applicable regulations issued by the Massachusetts Board of Fire Prevention as set forth in 527 CMR 9.00 et seq which may require removal of any existing tank(s).

The Buyer acknowledges that there may have occurred the use, storage, disposal, transportation, release or threat of release of hazardous or toxic materials or substances on, or in connection with, the Premises and that the Premises may not be in compliance with applicable environmental laws, including, without limitation, the Massachusetts Oil and Hazardous Material Release Prevention Response Act (M.G.L.c.21E), Comprehensive Environmental Response Compensation and Liability Act (42 U.S.C. §9601 et. seq.) and other federal, state and local laws and regulations, and any judicial or administrative decree or decisions. The Buyer hereby releases the Mortgagee from any and all liability in connection with any environmental claims, of any kind or nature, which may arise in connection with, or relating to the Premises and agrees to indemnify and defend the Mortgagee in connection with any such claim which may be asserted against the Mortgagee hereinafter.

Twenty-five Thousand Dollars (\$25,000) ("Initial Deposit") will be required to be paid in cash or by certified check by the purchaser at the time and place of sale as

earnest money, and an additional sum, also in cash or by certified check, in an amount such that the total deposits, including the initial deposit, totals ten percent (10%) of the purchase price, shall be due and payable within ten (10) business days of the sale. The Buyer agrees to pay the balance of said purchase price shown below within twenty (20) days from the date of this agreement at the offices of Doherty Wallace, Pillsbury and Murphy, One Monarch Place, Suite 1900, Springfield, Massachusetts. If said balance is not paid within twenty (20) days, as herein provided, said earnest money shall be forfeited and become the property of BERKSHIRE BANK.

In the event that the Buyer at the foreclosure sale shall default in purchasing the within described property according to the terms of the Notice of Sale and/or the terms of this Memorandum of Sale executed at the time of the foreclosure, BERKSHIRE BANK reserves the right to sell the property by Foreclosure Deed to the second highest bidder provided that the second highest bidder shall deposit with BERKSHIRE BANK'S attorneys, Doherty, Wallace, Pillsbury and Murphy, P.C., the amount of the required deposit as set forth herein within three (3) business days after receiving written notice of default of the Buyer and title shall be conveyed to said second highest bidder within thirty (30) days of said written notice.

If at the time for closing, the bank, as seller, is unable to convey title, this agreement shall terminate, the seller shall return the deposit to the buyer, and the seller and the buyer shall have no further obligations to one another under this agreement. However, the buyer shall have the right, by written notice to the seller at closing, to elect to perform this agreement, accepting such title as the seller may be able to give for the premises in their then condition and paying the purchase price without reduction.

Buyer shall pay and be responsible for Seller's closing attorney's fees and costs, excise tax stamps required to be affixed to the Foreclosure Deed by the Law of the Commonwealth and all recording fees in connection with the transfer of the property.

BUYER

NAME: _____

ADDRESS: _____

Buyer's Bid \$ _____

Initial Deposit \$ 25,000.00

Add'l. Deposit \$ _____ by 12/1/09 (combined total 10%)

Balance Due \$ _____ by 12/15/09

BERKSHIRE BANK,
Successor In Interest to
WORONOCO SAVINGS BANK

BY: _____

DATED: _____

Office of the Collector of Taxes
(413) 787-6115



Municipal Lien Certificate
City of Springfield
Commonwealth of Massachusetts

Certificate No. 5262
Issuance Date: 06/03/2009
10:48:33

Requested By
DOHERTY & WALLACE
1 MONARCH PLACE
SPRINGFIELD, MA 01103

I hereby certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on 06/02/2009 are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY

Location: 874 SUMNER AV	Deed Date: 08/01/2001	
Parcel ID: 112800161	Book/Page: 11790/0186	Impr Value:
Owner: KUSHNER ROBERT	Land Area: 6,600 SF	Land Use:
886 SUMNER AVE	Land Value: 63,100	Exemptions:
SPRINGFIELD MA 01108	Build Value: 162,200	Taxable Value: 225,300

REAL ESTATE BILLS

<u>YEAR 2009 CHARGES</u>		<u>YEAR 2008 CHARGES</u>		<u>YEAR 2007 CHARGES</u>	
COMMERCIAL REAL ESTATE TAX	8331.59	COMMERCIAL REAL ESTATE TAX	6891.80	COMMERCIAL REAL ESTATE TAX	0.00
REAL ESTATE TAX	0.00	REAL ESTATE TAX	0.00	REAL ESTATE TAX	6777.68

<u>TOTAL BILLED</u>			<u>TOTAL BILLED</u>			<u>TOTAL BILLED</u>		
Issue Date	Billed	Balance	Issue Date	Billed	Balance	Issue Date	Billed	Balance
1 07/01/2008	1766.03	0.00	1 07/01/2007	1736.78	0.00	1 07/01/2006	1731.19	0.00
2 10/01/2008	1766.02	0.00	2 10/01/2007	1736.78	0.00	2 10/01/2006	1731.19	0.00
3 01/01/2009	2399.77	0.00	3 01/01/2008	1709.12	0.00	3 01/01/2007	1657.65	0.00
4 04/01/2009	2399.77	0.00	4 04/01/2008	1709.12	0.00	4 04/01/2007	1657.65	0.00
Charges/Fees	0.00		Charges/Fees	0.00		Charges/Fees	0.00	
Abatements/Exemptions	0.00		Abatements/Exemptions	0.00		Abatements/Exemptions	0.00	
Payments/Credits	8331.59		Payments/Credits	6891.80		Payments/Credits	6777.68	
Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00	
BALANCE DUE	0.00		BALANCE DUE	0.00		BALANCE DUE	0.00	

*Please note: The quarterly amounts billed may reflect Charges/Fees and Abatements/Exemptions.

*Please contact the Water/Sewer Commission at 787-6060 for current water and sewer charges.

Ehsanul Bhuiya
Collector of Taxes
for City of Springfield

Office of the Collector of Taxes
(413) 787-6115



Municipal Lien Certificate
City of Springfield
Commonwealth of Massachusetts

Certificate No. 5263
Issuance Date: 06/03/2009
10:49:03

Requested By
DOHERTY & WALLACE
1 MONARCH PLACE
SPRINGFIELD, MA 01103

I hereby certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on **06/02/2009** are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY

Location: 884 SUMNER AV	Deed Date: 11/07/2000	
Parcel ID: 112800163	Book/Page: 11401/0163	Impr Value:
Owner: KUSHNER ROBERT	Land Area: 5,528 SF	Land Use:
886 SUMNER AVE	Land Value: 59,000	Exemptions:
SPRINGFIELD MA 01108	Build Value: 72,400	Taxable Value: 131,400

REAL ESTATE BILLS

<u>YEAR 2009 CHARGES</u>			<u>YEAR 2008 CHARGES</u>			<u>YEAR 2007 CHARGES</u>		
COMMERCIAL REAL ESTATE TAX	4859.17		COMMERCIAL REAL ESTATE TAX	4511.23		COMMERCIAL REAL ESTATE TAX	0.00	
REAL ESTATE TAX	0.00		REAL ESTATE TAX	0.00		REAL ESTATE TAX	4256.79	
<hr/>			<hr/>			<hr/>		
TOTAL BILLED	4,859.17		TOTAL BILLED	4,511.23		TOTAL BILLED	4,256.79	
<u>Issue Date</u>	<u>Billed</u>	<u>Balance</u>	<u>Issue Date</u>	<u>Billed</u>	<u>Balance</u>	<u>Issue Date</u>	<u>Billed</u>	<u>Balance</u>
1 07/01/2008	1156.01	0.00	1 07/01/2007	1090.81	0.00	1 07/01/2006	2100.11	0.00
2 10/01/2008	1156.00	0.00	2 10/01/2007	1090.81	0.00	2 10/01/2006	2100.11	0.00
3 01/01/2009	1273.58	0.00	3 01/01/2008	1164.81	0.00	3 01/01/2007	28.29	0.00
4 04/01/2009	1273.58	0.00	4 04/01/2008	1164.80	0.00	4 04/01/2007	28.28	0.00
Charges/Fees	0.00		Charges/Fees	0.00		Charges/Fees	0.00	
Abatements/Exemptions	0.00		Abatements/Exemptions	0.00		Abatements/Exemptions	0.00	
Payments/Credits	4859.17		Payments/Credits	4511.23		Payments/Credits	4256.79	
Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00	
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
BALANCE DUE	0.00		BALANCE DUE	0.00		BALANCE DUE	0.00	

*Please note: The quarterly amounts billed may reflect Charges/Fees and Abatements/Exemptions.

*Please contact the Water/Sewer Commission at 787-6060 for current water and sewer charges.

Ehsanul Bhuiya
Collector of Taxes
for City of Springfield

Office of the Collector of Taxes
 (413) 787-6115



Municipal Lien Certificate
 City of Springfield
 Commonwealth of Massachusetts

Certificate No. 5264
 Issuance Date: 06/03/2009
 10:49:37

Requested By
DOHERTY & WALLACE
1 MONARCH PLACE
SPRINGFIELD, MA 01103

I hereby certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on **06/02/2009** are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY

Location: 888 SUMNER AV	Deed Date: 11/07/2000	
Parcel ID: 112800164	Book/Page: 11401/0171	Impr Value:
Owner: KUSHNER ROBERT	Land Area: 1,952 SF	Land Use:
886 SUMNER AVE	Land Value: 45,400	Exemptions:
SPRINGFIELD MA 01108	Build Value: 128,100	Taxable Value: 173,500

REAL ESTATE BILLS

YEAR 2009 CHARGES		YEAR 2008 CHARGES		YEAR 2007 CHARGES	
COMMERCIAL REAL ESTATE TAX	6416.03	COMMERCIAL REAL ESTATE TAX	6174.11	COMMERCIAL REAL ESTATE TAX	0.00
REAL ESTATE TAX	0.00	REAL ESTATE TAX	0.00	REAL ESTATE TAX	5517.24

<u>TOTAL BILLED</u>			<u>TOTAL BILLED</u>			<u>TOTAL BILLED</u>		
Issue Date	Billed	Balance	Issue Date	Billed	Balance	Issue Date	Billed	Balance
1 07/01/2008	1582.12	0.00	1 07/01/2007	1413.79	0.00	1 07/01/2006	802.99	0.00
2 10/01/2008	1582.11	0.00	2 10/01/2007	1413.79	0.00	2 10/01/2006	802.99	0.00
3 01/01/2009	1625.90	0.00	3 01/01/2008	1673.27	0.00	3 01/01/2007	1955.63	0.00
4 04/01/2009	1625.90	0.00	4 04/01/2008	1673.26	0.00	4 04/01/2007	1955.63	0.00
Charges/Fees	0.00		Charges/Fees	0.00		Charges/Fees	0.00	
Abatements/Exemptions	0.00		Abatements/Exemptions	0.00		Abatements/Exemptions	0.00	
Payments/Credits	6416.03		Payments/Credits	6174.11		Payments/Credits	5517.24	
Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00	
BALANCE DUE	0.00		BALANCE DUE	0.00		BALANCE DUE	0.00	

*Please note: The quarterly amounts billed may reflect Charges/Fees and Abatements/Exemptions.

*Please contact the Water/Sewer Commission at 787-6060 for current water and sewer charges.

Ehsanul Bhuiya
 Collector of Taxes
 for City of Springfield

Office of the Collector of Taxes
 (413) 787-6115



Municipal Lien Certificate
 City of Springfield
 Commonwealth of Massachusetts

Certificate No. 5265
 Issuance Date: 06/03/2009
 10:50:18

Requested By
DOHERTY & WALLACE
1 MONARCH PLACE
SPRINGFIELD, MA 01103

I hereby certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on **06/02/2009** are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY

Location: 0 N S SUMNER AV	Dead Date: 11/07/2000	
Parcel ID: 112800155	Book/Page: 11401/0171	Impr Value:
Owner: KUSHNER ROBERT	Land Area: 5,381 SF	Land Use:
886 SUMNER AVE	Land Value: 58,500	Exemptions:
SPRINGFIELD MA 01108	Build Value: 2,600	Taxable Value: 61,100

REAL ESTATE BILLS

<u>YEAR 2009 CHARGES</u>			<u>YEAR 2008 CHARGES</u>			<u>YEAR 2007 CHARGES</u>		
COMMERCIAL REAL ESTATE TAX	2259.48		COMMERCIAL REAL ESTATE TAX	2053.76		COMMERCIAL REAL ESTATE TAX		0.00
REAL ESTATE TAX	0.00		REAL ESTATE TAX	0.00		REAL ESTATE TAX		1869.93
<hr/>			<hr/>			<hr/>		
TOTAL BILLED	2,259.48		TOTAL BILLED	2,053.76		TOTAL BILLED		1,869.93
<u>Issue Date</u>	<u>Billed</u>	<u>Balance</u>	<u>Issue Date</u>	<u>Billed</u>	<u>Balance</u>	<u>Issue Date</u>	<u>Billed</u>	<u>Balance</u>
1 07/01/2008	526.28	0.00	1 07/01/2007	479.17	0.00	1 07/01/2006	495.83	0.00
2 10/01/2008	526.27	0.00	2 10/01/2007	479.17	0.00	2 10/01/2006	495.83	0.00
3 01/01/2009	603.47	0.00	3 01/01/2008	547.71	0.00	3 01/01/2007	439.14	0.00
4 04/01/2009	603.46	0.00	4 04/01/2008	547.71	0.00	4 04/01/2007	439.13	0.00
Charges/Fees	0.00		Charges/Fees	0.00		Charges/Fees	0.00	
Abatements/Exemptions	0.00		Abatements/Exemptions	0.00		Abatements/Exemptions	0.00	
Payments/Credits	2259.48		Payments/Credits	2053.76		Payments/Credits	1869.93	
Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00	
<hr/>	<hr/>		<hr/>	<hr/>		<hr/>	<hr/>	
BALANCE DUE	0.00		BALANCE DUE	0.00		BALANCE DUE	0.00	

*Please note: The quarterly amounts billed may reflect Charges/Fees and Abatements/Exemptions.

*Please contact the Water/Sewer Commission at 787-6060 for current water and sewer charges.

Ehsanul Bhuiya
 Collector of Taxes
 for City of Springfield

Office of the Collector of Taxes
(413) 787-6115



Municipal Lien Certificate
City of Springfield
Commonwealth of Massachusetts

Certificate No. 5266
Issuance Date: 06/03/2009
10:50:49

Requested By
DOHERTY & WALLACE
1 MONARCH PLACE
SPRINGFIELD, MA 01103

I hereby certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on 06/02/2009 are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY		
Location: 0 REAR SUMNER AV	Deed Date: 08/01/2001	
Parcel ID: 112800162	Book/Page: 11790/0186	Impr Value:
Owner: KUSHNER ROBERT	Land Area: 5,753 SF	Land Use:
886 SUMNER AVE	Land Value: 59,900	Exemptions:
SPRINGFIELD MA 01103	Build Value:	Taxable Value: 59,900

REAL ESTATE BILLS					
YEAR 2009 CHARGES		YEAR 2008 CHARGES		YEAR 2007 CHARGES	
COMMERCIAL REAL ESTATE TAX	2215.10	COMMERCIAL REAL ESTATE TAX	2018.52	COMMERCIAL REAL ESTATE TAX	0.00
REAL ESTATE TAX	0.00	REAL ESTATE TAX	0.00	REAL ESTATE TAX	1707.19

TOTAL BILLED 2,215.10			TOTAL BILLED 2,018.52			TOTAL BILLED 1,707.19		
Issue Date	Billed	Balance	Issue Date	Billed	Balance	Issue Date	Billed	Balance
1 07/01/2008	517.25	0.00	1 07/01/2007	437.47	0.00	1 07/01/2006	452.68	0.00
2 10/01/2008	517.24	0.00	2 10/01/2007	437.47	0.00	2 10/01/2006	452.68	0.00
3 01/01/2009	590.31	0.00	3 01/01/2008	571.79	0.00	3 01/01/2007	400.92	0.00
4 04/01/2009	590.30	0.00	4 04/01/2008	571.79	0.00	4 04/01/2007	400.91	0.00
Charges/Fees	0.00		Charges/Fees	0.00		Charges/Fees	0.00	
Abatements/Exemptions	0.00		Abatements/Exemptions	0.00		Abatements/Exemptions	0.00	
Payments/Credits	2215.10		Payments/Credits	2018.52		Payments/Credits	1707.19	
Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00	
BALANCE DUE	0.00		BALANCE DUE	0.00		BALANCE DUE	0.00	

*Please note: The quarterly amounts billed may reflect Charges/Fees and Abatements/Exemptions.

*Please contact the Water/Sewer Commission at 787-6060 for current water and sewer charges.

Ehsanul Bhuiya
Collector of Taxes
for City of Springfield

Office of the Collector of Taxes
(413) 787-6115



Municipal Lien Certificate
City of Springfield
Commonwealth of Massachusetts

Certificate No. 5267
Issuance Date: 06/03/2009
10:51:31

Requested By
DOHERTY & WALLACE
1 MONARCH PLACE
SPRINGFIELD, MA 01103

I hereby certify from available information that all taxes, assessments and charges now payable that constitute liens as of the date of this certificate on the parcel of real estate specified in your application received on **06/02/2009** are listed below

PAYMENTS MADE ON ISSUANCE DATE MAY NOT BE REFLECTED HERE

DESCRIPTION OF PROPERTY		
Location: 0 N S SUMNER AV	Deed Date: 06/05/2002	
Parcel ID: 112800980	Book/Page: 12370/0184	Impr Value:
Owner: KUSHNER ROBERT	Land Area: 2,083 SF	Land Use:
886 SUMNER AVE	Land Value: 4,000	Exemptions:
SPRINGFIELD MA 01108	Build Value: 2,600	Taxable Value: 6,600

REAL ESTATE BILLS

YEAR 2009 CHARGES		YEAR 2008 CHARGES		YEAR 2007 CHARGES	
COMMERCIAL REAL ESTATE TAX	244.07	COMMERCIAL REAL ESTATE TAX	217.87	COMMERCIAL REAL ESTATE TAX	0.00
REAL ESTATE TAX	0.00	REAL ESTATE TAX	0.00	REAL ESTATE TAX	344.63

TOTAL BILLED			TOTAL BILLED			TOTAL BILLED		
Issue Date	Billed	Balance	Issue Date	Billed	Balance	Issue Date	Billed	Balance
1 07/01/2008	55.83	0.00	1 07/01/2007	88.31	0.00	1 07/01/2006	91.39	0.00
2 10/01/2008	55.83	0.00	2 10/01/2007	88.31	0.00	2 10/01/2006	91.39	0.00
3 01/01/2009	66.21	0.00	3 01/01/2008	20.63	0.00	3 01/01/2007	80.93	0.00
4 04/01/2009	66.20	0.00	4 04/01/2008	20.62	0.00	4 04/01/2007	80.92	0.00
Charges/Fees	0.00		Charges/Fees	0.00		Charges/Fees	0.00	
Abatements/Exemptions	0.00		Abatements/Exemptions	0.00		Abatements/Exemptions	0.00	
Payments/Credits	244.07		Payments/Credits	217.87		Payments/Credits	344.63	
Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00		Interest to 06/03/2009	0.00	
BALANCE DUE	0.00		BALANCE DUE	0.00		BALANCE DUE	0.00	

*Please note: The quarterly amounts billed may reflect Charges/Fees and Abatements/Exemptions.

*Please contact the Water/Sewer Commission at 787-6060 for current water and sewer charges.

Ehsanul Bhuiya
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