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BIDDER'S INFORMATIONAL PACKAGE

1272 MEMORIAL AVENUE WEST 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 DTSJ, LLC to New Alliance Bank dated November 7, 2008, and recorded with the Hampden County Registry of Deeds in Book 17538, Page 591, 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 11:00 a.m. on the 25th day of May, 2010, on the mortgaged premises believed to be known as 1272 Memorial Avenue, West Springfield, Hampden County, Massachusetts, all and singular the premises described in said Mortgage, to wit:

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

FIRST PARCEL:

EASTERLY by Norman Street, one hundred eighty-one and 50/100 (181.50)

feet;

SOUTHERLY by Memorial Avenue, formerly known as Bridge Street, eighty-one and

93/100 (81.93) feet;

WESTERLY by land now or formerly of Louis Valenti, et als., one hundred twenty-

eight and 52/100 (128.52) feet; and

NORTHERLY by land now or formerly of Louis Valenti, et als., sixty-two and 50/100

(62.50) feet.

SECOND PARCEL:

EASTERLY by land now or formerly of Louis Valenti, et als., one-hundred twenty-

eight and 52/100 (128.52) feet;

SOUTHERLY by Memorial Avenue, formerly known as Bridge Street, eighty-one and

93/100 (81.93) feet;

WESTERLY by land now or formerly of Amos Peck, seventy-five and 55/100

(75.55) feet; and

NORTHERLY by land now or formerly of Louis Valenti, et als., sixty-two and 50/100

(62.50) feet.

BEING the same premises conveyed to the mortgagor herein by deed recorded 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-FIVE THOUSAND AND 00/100 (\$25,000.00) 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 premises contained in said mortgage shall control in the event of a typographical error in this publication.

Other terms, if any, will be announced at the sale.

New Alliance Bank Present Holder of said Mortgage

Ву:

Jonathan C. Sapirstein SAPIRSTEIN & SAPIRSTEIN, P.C. 1350 Main Street/12th Floor Springfield, MA 01103 (413) 827-7500 Its Attorneys

Date: April 23, 2010

STATE TAX **FORM 290**

THE COMMONWEALTH OF MASSACHUSETTS

Town of West Springfield Office of the Collector of Taxes

Certificate of Municipal Liens GEN. LAWS CHAP. 60, SEC. 23 AS AMENDED, CHAP. 250, 1987

Requested By:

Certificate #

640

ATTYS SAPIRSTEIN & SAPIRSTEIN 1350 MAIN STREET

Cert Date

05/13/2010

SPRINGFIELD, MA 01103

I 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 05/11/2010 are listed below

DESCRIPTION OF REAL ESTATE

Map/Parcel	Land	112600	Land Area	0	Book	7134
371-16750-08-001	Building	430400	Cert #	0	Page	374
	Other	0	Doc#	0	Deed Date	04/05/1989
Unit	Total	543000				

District

Name of person assessed

DTSJ LLC

Location of Property

1272 MEMORIAL AVE

Interest thru 05/28/2010

		Total			Demand		
Year	Description	Billed	Balance	Interest	& Fees	Total Due	PerDiem
2010	RE Q4	5,059.30	5,059.30	48.51	0.00	5,107.81	1.94
2010	RE Q3	5,059.30	0.00	0.00	0.00	0.00	0.00
2010	RE Q2	4,359.03	0.00	0.00	0.00	0.00	0.00
2010	RE Q1	4,359.04	0.00	0.00	5.00	5.00	0.00
2009	RE	17,436.14	0.00	0.00	0.00	0.00	0.00
2008	RE	16,792.26	0.00	0.00	0.00	0.00	0.00
	Total Taxes	53,065.07	5,059.30	48.51	5.00	5,112.81	1.94
2010	WTR/SWR	236.38	236.38	0.00	35.46	271.84	0.00
	Total Miscellaneous		236.38	0.00	35.46	271.84	0.00
	Property Total	53,301.45	5,295.68	48.51	40.46	5,384.65	1.94

RE Bill Number:

2651

For uncommitted water, sewer and misc charges, please contact the water department.

Unpaid utility and other charges

1.94

TOTAL DUE

5,384.65

Collector of taxes for

Town of West Springfield

NAME OF CITY OR TOWN