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BIDDER'S INFORMATIONAL PACKAGE

36 CREST STREET LUDLOW, MASSACHUSETTS

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THE FOLLOWING MATERIALS ARE FURNISHED SOLELY FOR INFORMATIONAL PURPOSES. NO WARRANTIES OR REPRESENTATIONS ARE MADE BY EITHER THE TRUSTEE, OR THE AUCTION COMPANY AS TO THE ACCURACY, COMPLETENESS OR USEFULNESS OF THESE MATERIALS OR THE INFORMATION CONTAINED THEREIN. PROSPECTIVE PURCHASERS SHOULD MAKE THEIR OWN INVESTIGATIONS AND INSPECTIONS AND DRAW THEIR OWN INDEPENDENT CONCLUSIONS. THESE MATERIALS AND THE INFORMATION CONTAINED THEREIN ARE ALSO SUBJECT TO POSSIBLE CHANGE PRIOR TO OR AT THE TIME OF THE SCHEDULED SALE.

TRUSTEE'S MEMORANDUM OF SALE

This Memorandum of Sale is made this 13th day of August, 2010, by and among Steven Weiss, in his capacity as Trustee for the bankruptcy estate of William Ruark and Christine Ruark, Case No. 10-30889-HJB, with a place of business c/o Shatz, Schwartz and Fentin, P.C., 1441 Main Street, Springfield, Massachusetts (the "Trustee"), Aaron Posnik and Co., Inc. (the "Auctioneer") and _____ of _____ (the "Buyer").

1. TRUSTEE'S SALE AT PUBLIC AUCTION. Pursuant to a public auction (the "Auction") conducted on August 13, 2010 by the Auctioneer on behalf of the Trustee pursuant to an order issued by the United States Bankruptcy Court for the District of Massachusetts dated July 15, 2010 (the "Order") a copy of which is annexed hereto as Exhibit A, the Buyer, as the highest bidder, agrees to purchase the property described below (the "Property") in accordance with the terms hereof.

2. DESCRIPTION OF THE PROPERTY. The Property shall mean the following:

a. The Realty. A certain parcel of land with the buildings thereon situated at **36 Crest Street, Ludlow, Hampden County, Massachusetts**, as more particularly described in Exhibit B annexed hereto.

b. The Personalty. The Trustee's right, title and interest in and to any equipment and fixtures which may be situated on the Property to the extent they are part of the realty.

c. Inaccuracy of the description of the Property and known and unknown defects SHALL NOT BE REASON FOR FAILURE ON THE PART OF THE BUYER TO COMPLETE THE SALE. The Buyer will consider the Property as sufficiently described by the descriptions available at the time of the Auction. Verbal qualifications by the Trustee or Auctioneer or their respective agents SHALL NOT INVALIDATE nor become part of this sale as THE BUYER HAS EXAMINED THE PROPERTY TO HIS/HER SATISFACTION.

3. TRANSFER OF THE PROPERTY. The Realty /Property shall be conveyed by Trustee's deed, substantially in the form set forth in attached Exhibit B.

4. PRICE AND DEPOSIT. The bid price for which the Property has been sold to the Buyer is _____ of which \$ _____ has been paid this day in escrow to the Trustee. The Trustee shall be entitled to any interest earned on the deposit and the amount to be paid by the Buyer shall not be adjusted to reflect any interest earned on the deposit.

5. BALANCE OF PRICE; CLOSING. The deed and associated papers shall be delivered and the balance of the consideration paid by certified or bank treasurer's check at the office of Shatz, Schwartz and Fentin, P.C., 1441 Main Street, Springfield, Massachusetts at ten

o'clock (10:00) A.M. on or before the thirtieth day following the date hereof, time being of the essence, unless the Trustee otherwise agrees (the "Closing").

6. TITLE. Buyer acknowledges that it has reviewed the contents of the Bidder's Package with respect to the Property and the materials contained therein, including, without limitation, this Memorandum of Sale, the Municipal Lien Certificate (referred to collectively as the "Bidder's Package"), and agrees to purchase the Property subject to the items disclosed in such Bidder's Package.

In the event the Trustee cannot convey title to the Property as stipulated, for any reason whatsoever except the fault of the Buyer, the deposit shall be refunded and all rights hereunder shall cease, and the Buyer shall have no recourse against the Trustee or his employees, agents and representatives, whether at law or in equity; provided, however, that at the election of the Buyer and the Trustee, Buyer may accept such title as the Trustee can deliver to the Property in its then condition and to pay therefor the purchase price without deduction.

7. RISK OF LOSS/INJURY.

a. The Trustee shall be under no obligation to maintain casualty insurance covering the Property after the execution of this Agreement. If the Property is damaged by fire or other casualty after the date hereof and prior to the Closing, Buyer shall nonetheless accept the deed to the Property and pay therefor the full balance of the bid price. Buyer may at its expense, obtain insurance on the Property upon the execution of this Agreement to insure itself against any loss or damage occurring prior to Closing. In the event of any loss or damage has occurred to the Property prior to the execution of this Agreement, any insurance proceeds now or hereafter received for such damage shall belong to the Trustee, it being acknowledged that, except as stated herein, the Premises shall be delivered in their AS IS condition.

b. Neither Buyer nor any of its agents or employees shall enter upon the Property prior to Closing for any purpose without obtaining the prior written authorization of the Trustee. In the event the Trustee, in its sole and exclusive discretion, permits the Buyer or its agents to enter upon the Property, Buyer indemnifies the Trustee for any loss, damage, liability or expense, including reasonable attorneys' fees, incurred on account of such entry and any activity conducted by Buyer, it being acknowledged that any entry or activity shall be at the sole risk and expense of the Buyer.

8. ACCEPTANCE OF DEED. The acceptance of a deed to the Property by the Buyer shall be deemed to be a full performance and discharge of every agreement and obligation herein contained or expressed or arising out of said Auction on the part of the Trustee to be performed or observed. The Trustee shall be under no obligation to provide any certifications or affidavits to the Buyer, Buyer's lender or title company with regard to the conduct of the sale or condition of the Property.

9. CONDITION OF THE PROPERTY. THE PROPERTY IS BEING SOLD "AS IS", "WHERE IS", AND "WITH ALL FAULTS" AS OF THE DATE OF CLOSING. TRUSTEE WILL MAKE NO AGREEMENT TO ALTER, REPAIR OR IMPROVE THE PROPERTY. TRUSTEE AND AUCTIONEER SPECIFICALLY DISCLAIM ANY

WARRANTY, GUARANTY OR REPRESENTATION, ORAL OR WRITTEN, PAST OR PRESENT, EXPRESS OR IMPLIED, CONCERNING THE PROPERTY OR ITS OPERATION, OR ANY OF THE INFORMATION CONTAINED IN THE BIDDER'S PACKAGE, EXCEPT AS SPECIFICALLY SET FORTH IN THE MEMORANDUM OF SALE, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OR REPRESENTATION AS TO CONSTRUCTION, FITNESS FOR HABITATION, ZONING, USE, OR CONDITION OF THE PROPERTY, OR THE EXISTENCE ON OR UNDER THE PROPERTY OF ANY OIL, HAZARDOUS WASTE, SUBSTANCES, OR MATERIALS, ASBESTOS, UREA FORMALDEHYDE FOAM INSULATION, LEAD PAINT OR ABOVE GROUND OR UNDERGROUND STORAGE TANKS FOR OIL OR OTHER MATERIALS. BUYER SHOULD INDEPENDENTLY EXAMINE, OR HAVE ITS OWN CONSULTANTS EXAMINE, ALL FINANCIAL AND LEGAL DOCUMENTS, CONTRACTS, LICENSES, PERMITS, ENVIRONMENTAL MATTERS, AND INFORMATION RELATING TO THE PROPERTY. ALL PURCHASES OF THE PROPERTY WILL BE BASED SOLELY ON BUYER'S OWN INDEPENDENT INVESTIGATIONS AND FINDINGS AND NOT IN RELIANCE ON ANY INFORMATION PROVIDED BY TRUSTEE OR AUCTIONEER. IN THE EVENT ANY INFORMATION CONTAINED IN THE BIDDER'S PACKAGE VARIES FROM DATA OBTAINED ELSEWHERE, THE INFORMATION CONTAINED IN THE BIDDER'S PACKAGE SHALL GOVERN, SUBJECT TO BEING UPDATED AT THE SALE.

Without limiting the generality of the foregoing, it is acknowledged as follows:

a. No representation or warranty is made as to whether any contracts, leases, licenses or permits (including without limitation any licenses or permits needed to operate any aspect of the Property) are in full force and effect, whether the same are transferable or assumable, or whether they terminate upon sale of the Property.

b. No representation is made as to the zoning or permitted use of the Property, including without limitation, whether the Property can be used as a residence.

c. No representation is made as to whether any Certificate of Municipal Liens or any tax information is accurate or complete or whether the Property can be used for any particular purpose. Buyer assumes full responsibility with regard to municipal charges, including without limitation, taxes and tax titles, outstanding as of the date of the foreclosure sale and those outstanding as of the Closing and for determining the proper uses for the Property.

d. The Buyer agrees to investigate all of the foregoing prior to the sale to its satisfaction and indemnifies and holds the Trustee harmless from all liability and expenses, including reasonable attorney's fees, incurred by the Trustee on account of the condition or use of the Property.

10. BUYER'S DEFAULT; DAMAGES. The Auction sale is not complete until the Buyer has executed this Memorandum of Sale and made the required deposit. Failure of the Buyer to execute this Memorandum of Sale or failure by the Buyer to fulfill the Buyer's agreements herein, shall constitute a default hereunder. Upon Buyer's default, the Trustee shall be entitled, at its election, to either retain the deposit as liquidated damages or to hold Buyer responsible for all damages caused by its breach of contract, including, without limitation any

deficiency resulting from a resale, whether to the second highest bidder or otherwise, together with costs of resale and any costs of maintaining or owning the Property. In the event the Trustee resells the Property, Buyer shall have no claim to any excess of the eventual sale price over the amount bid.

11. ASSIGNMENT. The successful bidder may not assign the bid or its rights under this Memorandum of Sale without the prior written consent of the Trustee.

12. DEED STAMPS AND FEES/ADJUSTMENTS. The Buyer shall pay all recording fees and documentary stamps and sales tax in connection with the transfer of the Property, all costs of obtaining smoke detector certificates, any condominium fees, real estate taxes, tax titles, any agricultural or recreational tax or tax lien, and municipal charges due as of the date of this Agreement and those due from the date of this Agreement to the date of the Closing, as well as all of Buyer's costs in connection with the transaction, including but not limited to title examinations and title premiums. There shall be no adjustments whatsoever, whether for taxes, municipal charges, rent, utilities or otherwise.

13. CONSTRUCTION OF AGREEMENT. This instrument is to be construed as a Massachusetts contract, is to take effect as a sealed instrument, sets forth the entire contract between the parties, is binding upon and inures to the benefit of the parties hereto and their respective heirs, devisees, executors, administrators, successors and assigns, and may be canceled, modified or amended only by a written instrument executed by both the Trustee and the Buyer. If two or more persons are named herein as Buyer, their obligations hereunder shall be joint and several. The captions and marginal notes are used only as a matter of convenience and are not to be considered a part of this Memorandum or to be used in determining the intent of the parties. The parties agree that the Bankruptcy Court shall have jurisdiction to adjudicate any disputes under this Agreement.

IN WITNESS WHEREOF, the parties have executed this Memorandum in multiple counterparts as of the date first written above.

STEVEN WEISS, TRUSTEE

By: _____

BUYER

By: _____

AUCTIONEER

By: _____

Received from Buyer the sum of \$_____ as a deposit on account of the above Memorandum, subject to the terms and conditions of sale hereinabove set forth.

Exhibits

A - Court Order

B - Form of Deed

10\0230\Memo.sale.1601

Above for Registry Use Only

TRUSTEE DEED

Know all by these presents that Steven Weiss of Springfield, Massachusetts, the duly appointed Trustee in Bankruptcy for the bankruptcy estate of William Ruark and Christine Ruark, a/k/a Christine M. Ruark, United States Bankruptcy Court for the District of Massachusetts (the "Court"), Case No. 10-30889-HJB, pursuant to an order (the "Order") from the Court dated July 15, 2010, herewith grants to _____ of _____, for consideration paid of _____ and 00/100 (\$ _____ .00) Dollars, without covenants of title, the interest of the Trustee in the property in Ludlow, Hampden County, Massachusetts, as more particularly described in Exhibit A attached hereto and incorporated herein by reference (the "Premises").

For the Trustee's authority to sell the Premises, see the Order recorded prior hereto.

Executed as a sealed instrument this ____ day of August, 2010.

Steven Weiss, Trustee as aforesaid
but not individually

COMMONWEALTH OF MASSACHUSETTS

County of Hampden

On this ____ day of August, 2010 before me, the undersigned notary public, personally appeared Steven Weiss, proved to me through satisfactory evidence of identification, namely he was known to me, to be the person whose name is signed on the preceding document and acknowledged to me that he signed it voluntarily as his free act and deed for its stated purpose as Trustee for William Ruark and Christine Ruark.

Notary Public
My commission expires:

PROPERTY ADDRESS: 36 Crest Street, Ludlow, Hampden County, Massachusetts

EXHIBIT A

Two certain parcels of land in said Ludlow, Hampden County, Massachusetts, bounded and described as follows:

FIRST PARCEL:

The land in said Ludlow, known and designated as lot No. eighty-four (84) and eighty-five (85) on a plan of lots called "Homelands" recorded with Hampden County Deeds, Book T of Plans, Page 9, and more particularly described in one parcel as follows:

Bounded SOUTHEASTERLY by Dale Street, one hundred (100) feet; SOUTHWESTERLY by lot No. eighty-six (86) as shown on said plan, one hundred (100) feet; NORTHWESTERLY by lots No. seventy-one (71) and seventy-two (72) as shown on said plan, one hundred (100) feet; and NORTHEASTERLY by lot No. eighty-three (83) as shown on said plan, one hundred (100) feet.

SECOND PARCEL:

The land in said Ludlow, being known and designated as lot No. seventy-one (71) and seventy-two (72) on a plan of lots entitled "Homelands", which said plan is recorded with Hampden County Deeds, in Book of Plans T, Page 9, said lots are more particularly bounded and described in one parcel as follows:

NORTHWESTERLY by Crest Street, one hundred (100) feet; NORTHEASTERLY by lot No. seventy (70) as shown on said plan, one hundred (100) feet; SOUTHEASTERLY by lots No. eighty-four (84) and eighty-five (85) as shown on said plan, one hundred (100) feet; SOUTHWESTERLY by lot No. seventy-three (73) as shown on said plan, one hundred (100) feet.

Subject to all easements and restrictions of record.

Being the same premises described in Deed of Daryle A. Ruark to Christine M. Ruark dated May 23, 2009 and recorded in the Hampden County Registry of Deeds in Book 17822, Page 331.

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MASSACHUSETTS
WESTERN DIVISION

In re

WILLIAM RUARK,
CHRISTINE RUARK,

Debtor(s)

Chapter 7

Case No. 10-30889-HJB

**ORDER ON TRUSTEE'S MOTION TO SELL PROPERTY OF THE
ESTATE, FREE AND CLEAR OF LIENS AND ENCUMBRANCES**

(36 CREST STREET, LUDLOW, MASSACHUSETTS)

This matter having come before the Court upon the motion and notice of Trustee's intent to sell property of the estate, free and clear of liens and encumbrances (referred to herein as the "Motion") specifically to sell by public auction the Debtor's interest in property at 36 Crest Street, Ludlow, Massachusetts; and the Court finding that notice has been properly given to parties in interest; and the Court having held a hearing on the Motion on July 15, 2010 to consider any objections; and no objections having been timely filed; and the Court finding that such sale by auction, on the terms described in the Motion is appropriate:

IT IS ORDERED that the Trustee's Motion shall be and hereby is allowed, and the Trustee is hereby authorized to sell the interest of the estate in the property at 36 Crest Street, Ludlow, Massachusetts by public auction, and to execute such documents as are reasonably necessary to complete the sale.


IT IS FURTHER ORDERED that such sale shall be free and clear of all liens and

encumbrances, with valid liens to attach to the proceeds in their order of priority.

IT IS FURTHER ORDERED that the Trustee is authorized to make the following distributions from the proceeds of the sale: ordinary closing costs, real estate taxes, insurance, and any related maintenance and municipal charges on the Property; and the auctioneer's allowed fees and expenses. The remaining proceeds shall be held by the Trustee, subject to any other existing liens and encumbrances, if any, to the extent of their amount, perfection and priority, pending further order of the Court.

~~IT IS FURTHER ORDERED that as provided by Bankruptcy Rule 6004(h), this Sale Order shall not be stayed for 10 days after entry and shall be effective immediately upon entry.~~

Dated this th 15 day of July, 2010.


HENRY J. BOROFF
Bankruptcy Judge

10\0231\Order.Sale.4901

(INSTRUCTIONS ON REVERSE SIDE)

FOR USE BY
PHYSICIANS AND
MEDICAL EXAMINERS



The Commonwealth of Massachusetts

STANDARD CERTIFICATE OF DEATH
REGISTRY OF VITAL RECORDS AND STATISTICS

REGISTERED NUMBER

STATE USE ONLY

161

STATE USE ONLY
4c Hosp
8 Type
6 Mar Race
10 Age
15a Field
15b Out-State
23 Disp
31-32 Autop
34 Marrow
35c Work Inj
35d Place
36-37 Cert
40s Pron

DECEDENT

INFORMANT

DISPOSITION

CERTIFIER

DECEDENT - NAME Stella AKA Stephanie D. Dudek		SEX F	DATE OF DEATH (Mo., Day, Yr.) November 26, 2009
PLACE OF DEATH (City/Town): Longmeadow	COUNTY OF DEATH Hampden	HOSPITAL OR OTHER INSTITUTION - Name (if not in other, give street and number) 44 Inverness Lane	
4a PLACE OF DEATH (Check only one): HOSPITAL: <input type="checkbox"/> Inpatient <input type="checkbox"/> ER/Outpatient <input type="checkbox"/> DOA OTHER: <input type="checkbox"/> Nursing Home <input checked="" type="checkbox"/> Residence <input type="checkbox"/> Other (Specify)		SOCIAL SECURITY NUMBER 015-14-5674	IF US WAR VETERAN SPECIFY WAR
5 WAS DECEDENT OF HISPANIC ORIGIN? (Yes, Specify Puerto Rican, Dominican, Cuban, etc.) <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES		6b RACE (e.g. White, Black, American Indian, etc.) (Specify) White	7 DECEDENT'S EDUCATION (Highest Grade Completed) (Elementary Sch. 0-12) (College 1-4, 5-)
8a Sex: <input checked="" type="checkbox"/> M <input type="checkbox"/> F	8b AGE - Last Birthday 88	9 DATE OF BIRTH (Mo., Day, Yr.) December 3, 1920	10 BIRTHPLACE (City and State or Foreign Country) Easthampton, MA
11a MARRIED, NEVER MARRIED, WIDOWED, OR DIVORCED Widowed	11b LAST SPOUSE (if wife, give maiden name) Stanley Dudek	12 USUAL OCCUPATION (e.g., if Retired) Factory Worker	13a KIND OF BUSINESS OR INDUSTRY Manufacturing
14 RESIDENCE - NO. & ST., CITY/TOWN, COUNTY, STATE/COUNTRY 36 Crest Street Ludlow, Hampden, MA			14b ZIP CODE 01056
15a FATHER - FULL NAME Daniel Bielanski	17 STATE OF BIRTH (if not in US, name country) Poland	18 MOTHER - NAME (Maiden) (MARRIED) Mary Patla	19 STATE OF BIRTH (if not in US, name country) Poland
INFORMANT'S NAME Christine M. Ruark		21 MAILING ADDRESS - NO. & ST., CITY/TOWN, STATE, ZIP CODE 44 Inverness Lane Longmeadow, MA 01106	22 RELATIONSHIP Daughter
23 METHOD OF IMMEDIATE DISPOSITION <input type="checkbox"/> BURIAL <input checked="" type="checkbox"/> CREMATION <input type="checkbox"/> ENTOMBMENT <input type="checkbox"/> REMOVAL FROM STATE <input type="checkbox"/> DONATION <input type="checkbox"/> OTH. SPEC.		24 FUNERAL SERVICE LICENSEE OR OTHER DESIGNEE LICENSE # Edward P. Mazur, CFSP 6056	
25 PLACE OF DISPOSITION (Name of Cemetery, Crematory or other) Hillcrest Park Crematory		26 LOCATION (City/Town, State) Springfield, MA	
27 DATE OF DISPOSITION December 1, 2009		28 NAME AND ADDRESS OF FACILITY OR OTHER DESIGNEE Kapinos-Mazur Funeral Home 64 Sewall St. Ludlow, MA	
29 PART I - Enter the disease, injuries, or complications that caused the death. Do not use only the mode of dying, such as cardiac or respiratory arrest, shock or heart failure. List only one cause on each line in through of PRINT OR TYPE LEGIBLY. IMMEDIATE CAUSE (Final disease or condition resulting in death) → Ovarian cancer DUE TO OR AS A CONSEQUENCE OF			Approximate Interval Between Onset and Death 2 months
30 Sequentially list conditions, if any, leading to immediate cause. Enter UNDERLYING CAUSE (disease or injury that inflicted events resulting in death) LAST			
PART II - Other significant conditions contributing to death but not resulting in underlying cause given in Part I.			31 WAS AUTOPSY PERFORMED? (Yes or No) NO
			32 WERE AUTOPSY FINDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? (Yes or No)
33 MED. EXAM. NOTIFIED? (Yes or No) NO	34 MANNER OF DEATH <input checked="" type="checkbox"/> NATURAL <input type="checkbox"/> HOMICIDE <input type="checkbox"/> COULD NOT BE DETERMINED <input type="checkbox"/> ACCIDENT <input type="checkbox"/> SUICIDE <input type="checkbox"/> PENDING INVESTIGATION	35a DATE OF INJURY (Mo., Day, Yr.)	35b TIME OF INJURY
36 DESCRIBE HOW INJURY OCCURRED		35c PLACE OF INJURY (At home, farm, street, factory, office bldg., etc.) Specify	35d LOCATION (No. & St., City/Town, State)
36a To the best of my knowledge, death occurred at the time, date, and place and due to the cause(s) stated. (Signature and Title) T. Myers MD		37a On the basis of examination and/or investigation in my opinion death occurred at the time, date, and place and due to the cause(s) stated. (Signature and Title)	
36b DATE SIGNED (Mo., Day, Yr.) November 30, 2009	36c HOUR OF DEATH 3:06 P.M.	37b DATE SIGNED (Mo., Day, Yr.)	37c HOUR OF DEATH
36d NAME OF ATTENDING PHYSICIAN IF NOT CERTIFIER		37d PRONOUNCED DEAD (Mo., Day, Yr.)	37e PRONOUNCED DEAD (Hr.)
38 NAME AND ADDRESS OF CERTIFYING PHYSICIAN OR MEDICAL EXAMINER (Type or Print) Tashanna K.N. Myers 759 Chestnut Street Springfield MA 01199			38b LICENSE NO. OF CERTIFIER 240970
39a WAS THERE A PRONOUNCEMENT FORM? (Yes or No) Yes	39b IF YES, DATE PRONOUNCED November 24, 2009	39c IF YES, TIME PRONOUNCED 3:06 P.M.	40a NAME OF PRONOUNCER Lucinda A. Palmer
40b TITLE <input checked="" type="checkbox"/> R.N. <input type="checkbox"/> P.A. <input type="checkbox"/> N.P.			
41 DATE BURIED November 30, 2009		42 RECEIVED IN THE CITY/TOWN OF Longmeadow	
43 SIGNATURE OF HEALTH AGENT Jacque Sullivan		44 CLERK'S SIGNATURE Jacque Sullivan	
		45 DATE OF RECORD November 30, 2009	

Pronouncement of Death Form (R-302) on File:

PERMANENT BLACK INK ONLY

R-301-03



A True Copy Attest
Katherine J. Ingram
Town Clerk

Above for Registry Use Only

AFFIDAVIT
M.G.L. c. 65C, S14(a)

RE: Stella Dudek ("Decedent"), late of 36 Crest Street, Ludlow, Hampden County, Massachusetts

Date of Death: _____

I, Christine M. Ruark, after first being duly sworn, do depose and say that:

1. I am a person in sole actual or constructive possession of property of the Decedent, qualified as a person entitled to give this affidavit because my remainder interest became possessory when the Decedent's life estate was extinguished.
2. At the time of her death, the Decedent owned a life estate interest in real estate situated at 36 Crest Street, Ludlow, Hampden County, Massachusetts, as more particularly described in a certain deed from Stella Dudek and Stanley Dudek to Christine Ruark, dated June 30, 1995 and recorded in the Hampden County Registry of Deeds at Book 9173, Page 100.
3. The gross estate of the Decedent does not necessitate a Massachusetts estate tax filing pursuant to Massachusetts Department of Revenue Directive 03-2 and as such tax is determined pursuant to Massachusetts General Laws Chapter 65C, §2A by reference to the United States Internal Revenue Code as in effect on December 31, 2000.

4. This affidavit is given pursuant to and in accordance with the provisions of Massachusetts General Laws Chapter 65C, §14(a) and Massachusetts Department of Revenue Directive 03-2.

Executed under the pains and penalties of perjury this 8th day of June, 2010.

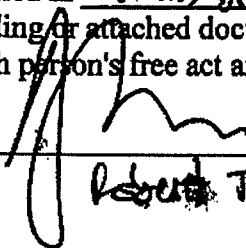
ESTATE OF STELLA DUDEK

By: 
Christine Ruark

COMMONWEALTH OF MASSACHUSETTS

County of Hampden

On this 8th day of June, 2010 before me, the undersigned notary public, personally appeared Christine M. Ruark, proved to me through satisfactory evidence of identification, namely the person was [known to me, identified by affirmation of a credible witness, or identified in Mass Down Lic], to be the person whose name is signed on the preceding or attached document and acknowledged to me that such person signed it voluntarily as such person's free act and deed for its stated purpose.


_____ sign and stamp
Robert T. Latebuse.