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BIDDER'S INFORMATIONAL PACKAGE

53 MASHAPAUG ROAD HOLLAND, 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 David R. Pellett and Karen J. Pellett, to Webster Bank, National Association, dated April 27, 2007, and recorded with the Hampden County Registry of Deeds, Book 16653, Page 258, 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 o'clock AM, on the 1st day of December, A.D., 2010, on the premises below described being known as 53 Mashapaug Road, Holland, Massachusetts, all and singular the premises described in said mortgage as set forth below:

To wit: "The land, with the buildings thereon, located on the easterly side of Mashapaug Road in Holland, Hampden County, Massachusetts, bounded and described as follows:

BEGINNING at the southwesterly corner thereon, at an iron pin on the easterly side of Mashapaug Road at the northwesterly corner of land now or formerly of Robert P. Patnode and Triesta Patnode, formerly of William O. Bolduc, et ux.;

THENCE northerly by the easterly side of Mashapaug Road, 136 feet to an iron pin at land of Louis E. R. Langevin, et ux., formerly of Gabriella Perrow, et al.;

THENCE easterly about at right angles to the easterly line of Mashapaug Road by said land now or formerly of Louis E. R. Langevin et ux., passing over an iron pin 55.5 feet easterly of Mashapaug Road, a total of about 275 feet to a point in the center of Stevens Brook;

THENCE southwesterly along the center of Stevens Brook to said land now or formerly of Robert P. Patnode and Triesta Patnode;

THENCE westerly by said land now or formerly of Robert P. Patnode and Triesta Patnode, 228.55 feet to the point of beginning."

The above premises will be sold subject as above and to the following: any and all unpaid taxes, tax titles, municipal assessments and liens; any and all outstanding water and/or sewer charges; any and all covenants, easements, restrictions, rights, reservations, conditions and/or other enforceable encumbrances of record created prior to the mortgage; and to all tenancies and/or rights of parties in possession, if any of the aforesaid there be.

Terms: Twenty Thousand and 00/100 Dollars (\$20,000.00) 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. Said deposit amount to be increased to 10% of the purchase price within five (5) business days of the auction with a 5% buyer's premium added to the purchase price. The balance is to be paid in cash or by certified check within thirty (30) days of the sale at the Law Offices of Ford & Paulekas, LLP, 280 Trumbull Street, Hartford, CT 06103. Other terms, if any, to be announced at the sale.

WEBSTER BANK,
NATIONAL ASSOCIATION
Present Holder of Said Mortgage

By: _____
David A. Hill, Jr.
Its Attorney

Attorneys for Mortgagee:
Ford & Paulekas, LLP
280 Trumbull Street
Hartford, CT 06103
(860) 527-0400

Dated: November 4, 2010

MEMORANDUM OF SALE

53 Mashapaug Road, Holland, MA [the "Property"]

This Memorandum of Sale is made this 1st day of December, 2010, by and among Webster Bank, National Association, a national banking association with a principal place of business at 530 Preston Avenue, Meriden, CT 06450 (the "Mortgagee"), Aaron Posnik & Co., Inc. (the "Auctioneer") and _____ (the "Buyer").

Subject to and in accordance with the terms and conditions set forth in that certain Notice of Sale attached hereto as Exhibit A and incorporated herein by reference, and as supplemented by further terms set forth below, the Buyer hereby agrees to purchase the Property more fully described in said Exhibit A.

The Property shall be conveyed by the usual mortgagee's deed under the statutory power of sale. The Property shall be conveyed subject to any outstanding tenancies and/or leases, the rights of parties in possession, any tax titles, municipal taxes and assessments, any outstanding water or sewer bills or liens, and the provisions of applicable state and local law, including building codes, zoning ordinances and M.G.L. Chapter 21E. Where applicable, the Property shall be conveyed subject to unpaid condominium fees pursuant to Massachusetts General Laws Chapter 183A, as amended.

The bid price for which the Property has been sold to the Buyer is \$_____ of which \$20,000.00 has been paid this day in accordance with the terms of the mortgagee's notice of sale and the Buyer shall make an additional deposit within five (5) days from the date hereof in the amount equal to an amount that when added to the \$20,000 shall equal 10% of the purchase price. Buyer acknowledges that it will also pay an additional 5% of the purchase price as a buyer's premium. The sale shall not be deemed completed until the Buyer has made his or her deposit and has signed this Memorandum of Sale. The balance of the purchase price shall be paid at the Law Offices of Ford & Paulekas, LLP, 280 Trumbull Street, Hartford, CT 06103, by certified or bank check on or before 11:00 a.m. on the thirtieth day following the sale, provided that such day is one on which the Registry of Deeds is open for business, and if not, then on the next day on which said Registry is open for business. Time is of the essence of this agreement. The Buyer shall pay all recording costs, including, but not limited to, all recording fees and excise tax stamps.

In the event the Mortgagee cannot convey title to the Property as stipulated, the deposit, and if applicable, the balance of the purchase price shall be refunded and all rights hereunder shall cease, and the Buyer shall have no recourse against the Mortgagee, or its employees, agents and representatives, whether at law or in equity.

The Buyer acknowledges that from and after this date he or she shall have the sole risk of loss, and the Mortgagee shall have no responsibility for maintaining insurance on the premises. If the Property is damaged by fire or other casualty prior to the closing, Buyer shall accept a deed to the Property and an assignment of so much of the insurance proceeds as has not been used in the restoration of the Property prior to the Closing, to the extent any such proceeds may be available to the Mortgagee, Buyer paying therefor the full balance of the bid price.

The Property shall be conveyed in “as is” condition. The Buyer acknowledges that Buyer has not been influenced to enter this transaction by, nor has it relied upon, any warranties or representations of the Mortgagee or the Auctioneer not set forth or incorporated in this Memorandum. No personal property of any nature is included in this conveyance except as expressly set forth herein. If, as of this date, there is any tenant or occupant in residence, the Buyer, if he or she wishes to evict such tenant or occupant, must do so at his or her own expense.

The Buyer shall assume responsibility for and costs relating to compliance with Title 5 of the State Environmental Code, state and city requirements regarding smoke detection equipment, and lead paint regulations, all as applicable. Mortgagee makes no warranties or representations regarding the Property’s current compliance with any state or local regulations or laws.

In the event that the successful bidder 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, the Mortgagee shall be entitled to retain the deposit and any other sums paid herein as liquidated damages and Mortgagee reserves the right to sell the property by Foreclosure Deed to the second highest bidder provided that the second highest bidder shall deposit the amount of the required deposit with The Law Offices of Ford & Paulekas, LLP, 280 Trumbull Street, Hartford, CT 06103 within three (3) business days after written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty (20) days of said written notice.

I, the undersigned Buyer, acknowledge that I have been given a copy of this Memorandum of Sale.

Witness our hands and seals this 1st day of December, 2010.

Buyer

Mortgagee
By:

Auctioneer
By:

The Commonwealth of Massachusetts
Office of the Collector of Taxes
Town of Holland
Municipal Lien Certificate

Number: 593
11/30/2010

FORD PAULEKAS LLP
280 TRUMBULL ST. SUITE 2200
HARTFORD, CT 06103

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 11/30/2010 are listed below:

DESCRIPTION OF PROPERTY

Parcel Identifier	12/C/02	Assessed Owner	PELLETT DAVID R & KAREN J		
Account	1599	Additional Owner			
Location of Property	53 MASHAPPAUG RD		Supposed Present Owner		
		Legal Reference	Book	16653	
Acreage	36155	Square Feet	Page	256	
			Deed Date	4/30/2007	

VALUATION

FY	Residential	Rate1	Open Space	Rate 2	Commercial	Rate 3	Industrial	Rate 4	Exempt
2011	66,700	13.21	0	13.21	480,500	13.21	0	13.21	0

ASSESSMENT

	2011 1st Quarter	2011 2nd Quarter	2011 3rd Quarter	2011 4th Quarter	FY 2010	FY 2009
Semi-Annual Tax			N/A	N/A	\$7,326.27	\$5,096.24
Preliminary Tax	\$1,831.57	\$1,831.57				
Charges and Fees					\$90.68	
Interest To Date	\$84.30	\$20.37			\$341.42	\$0.00
Credits					\$3,663.13	\$5,096.24
Interest Credit					\$66.04	\$41.22
Per Diem	\$0.70	\$0.70			\$1.41	\$0.00
Balance Due	\$1,915.87	\$1,851.94			\$4,095.24	\$0.00

Property Tax Interest Per Diem \$2.81
Committed Tax Balance \$7,863.05

All of the amounts listed above are to be paid to the Collector. I have no knowledge of any other lien outstanding.
INFORMATION ON THIS CERTIFICATE IS COMPLETE AS OF 11/30/2010

Nancy Talbot

Collector of Taxes