

BIDDER'S INFORMATIONAL PACKAGE

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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 Hooligans, Inc. to TD Bank, N.A. f/k/a Banknorth, N.A., dated June 13, 2003 and recorded with the Worcester County Northern District Registry of Deeds (the "Registry") in Book 4904, Page 158 (the "Mortgage"), of which Mortgage the undersigned (the "Mortgage Holder") 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 12:00 p.m. on April 4, 2011 at 29 Blossom Street, which is an address assigned to a portion of the mortgaged premises located in Fitchburg, Worcester County, Massachusetts, all and singular the premises described in said Mortgage (the "Premises"), including all land and buildings, to wit:

"A certain parcel of land, together with any buildings or improvements thereon, situated on the easterly side of Blossom Street in Fitchburg, Worcester County, Massachusetts, bounded and described as follows:

Beginning at the northwesterly corner thereof, at a stone set in the ground on said Blossom Street, and at land now or formerly of Charles G. Cushing;

THENCE easterly on said Cushing land one hundred two and 71/100 (102.71) feet, more or less, to a stone set in the ground;

THENCE southerly on said Cushing land and on land now or formerly of Henry A. Goodrich seventy-five (75) feet, more or less to a stone bound at a passway;

THENCE in the same direction six (6) feet, more or less, to a stone set in the ground;

THENCE westerly thirty-five (35) feet, more or less, to a stone set in the ground;

THENCE southerly seventeen (17) feet, more or less, to a stone set in the ground;

THENCE westerly sixty-five (65) feet, more or less, on the center of said passway to a stone set in the ground at said Blossom Street;

THENCE northerly on said Blossom Street ninety-eight (98) feet, more or less, to the place of beginning.

Together with all rights of passing over the said adjoining land from Blossom Street out to Day Street and subject to all rights of others in said passway.

Subject to the right of the Day Street Realty Corporation, its successors and assigns, to pass and repass for all purposes over a twelve (12) foot strip of land on the easterly end of the granted premises and over the passway to Blossom Street.

BEING the same premises conveyed to the mortgagor by Quitclaim Deed from 860 Realty Trust, by Trustee, dated _____ and recorded herewith as Instrument Number _____."

Where "mortgagor" refers to Hooligans, Inc., and where the description contained in the mortgage left the conveyancing deed information blank.

The Premises will be sold and conveyed subject to and with the benefit of any and all restrictions, easements, improvements, covenants, unpaid taxes, tax titles, municipal liens, assessments, other liens or claims in the nature of liens, rights of parties in possession, attachments and encumbrances, if any there be insofar as in force and applicable and having priority over the Mortgage.

Said Premises will also be sold subject to all leases and tenancies having priority over said Mortgage (if any), to tenancies or occupation by persons on the Premises now or at the time of said auction which tenancies or occupation are subject to the Mortgage, to rights or claims in personal property installed by tenants or former tenants now located on the Premises, and also to laws and ordinances including, but not limited to, all building and zoning laws and ordinances.

Terms of Sale: A deposit of Five-Thousand Dollars (\$5,000.00) will be required to be paid in cash or by certified or bank cashier's check by the purchaser to Cooley, Shrair P.C., as attorneys for the Mortgage Holder, at the time and place of sale as initial earnest money. Additional earnest money will be required to be paid by certified or bank cashier's check by the purchaser to Cooley, Shrair P.C., as attorneys for the Mortgage Holder, within five (5) business days after the date of the sale, in an amount that increases the total earnest money to ten percent (10%) of the purchase price. The balance of the purchase price will be required to be paid by certified or bank cashier's check within thirty (30) days after the date of the sale, and the deed for the Premises shall be delivered contemporaneously with such payment.

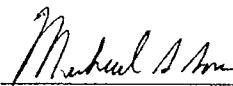
The Mortgage Holder reserves the right to postpone or adjourn this sale to a later time or date by public proclamation at the time and date appointed for the sale and to further postpone or adjourn any postponed or adjourned sale by public proclamation at the time and date appointed for the postponed or adjourned sale.

The successful bidder at the sale will be required to sign a Memorandum of Sale containing the above terms, and other announced terms, at the sale.

The description for the Premises contained in the Mortgage shall control in the event of a typographical error in this notice.

Other terms to be announced at the time and place of the sale.

TD Bank, N.A. f/k/a Banknorth, N.A.
Present Holder of said Mortgage

By: 

Its Attorney
Michael S. Gove
Cooley, Shrair P.C.
1380 Main Street, 5th Floor
Springfield, MA 01103

ADDITIONAL TERMS AND CONDITIONS

The following additional terms and conditions shall apply to the sale of the premises as described in the sale notice of TD Bank, N.A. (the "Mortgage Holder") that has just been read to you:

1. The successful bidder will be required to execute in duplicate a Memorandum of Sale upon acceptance of the bid. Copies of the Memorandum of Sale are here for anyone to inspect prior to the bidding.
2. The premises will be sold to the highest bidder who will be required to make the required deposit prior to signing the Memorandum of Sale.
3. If the successful bidder fails to pay the required deposit and sign the Memorandum of Sale and any other required document or if, after paying the deposit and signing the required documents, fails to perform its obligations thereunder, any deposit made, including any additional deposit made after today, shall be forfeited to the use of the Mortgage Holder. Such forfeiture shall not release the successful bidder from any of its obligations. The Mortgage Holder also reserves the right to convey the premises to the second highest bidder, at its last highest bid, under the same terms and conditions as are being offered at today's auction, and without further notice by publication or otherwise. Such second highest bidder will have five (5) days after notification by the Mortgage Holder to make the required deposit and sign the Memorandum of Sale and any other required documents.
4. No items of personal property are included in this sale, and the premises are being sold in "AS IS" condition, subject to all known and unknown defects, and subject to all applicable laws.
5. The premises may be subject to federal and state laws regarding lead-based paint. A standard information package issued by the Department of Public Health, including a form notice certificate, will be attached to the Memorandum of Sale. The successful bidder, prior to signing the Memorandum of Sale, will be required to sign the notice certificate as prepared by

the Mortgage Holder. Copies of such notice certificate and the information package are here for anyone to inspect prior to the bidding.

6. Except for the Mortgage Holder's representations contained in the lead paint notice certificate referred to above, no representations or warranties of any kind whatsoever are made by or on behalf of the Mortgage Holder with respect to the premises, including, without limitation, any warranty or representation as to (a) condition, construction, or fitness for habitation, (b) the presence or absence of asbestos, urea formaldehyde, lead paint, radon gas, oil or other hazardous materials, or aboveground or underground storage tanks, (c) compliance or non-compliance with any law, including, without limitation, any federal, state or local law relating to environmental, zoning, building or occupancy matters, or (d) zoning, state of title, utilities, tenants or occupants, or other matters.

7. The successful bidder shall be responsible for complying with all laws applicable to any onsite sewage disposal system, including, without limitation, Title V of the State Environmental Code, and is specifically hereby notified of, and shall be responsible for complying with, the inspection and upgrade requirements contained in Sections 15.300 through 15.305 of Volume 310 of the Code of Massachusetts Regulations, if applicable.

8. A municipal lien certificate dated January 31, 2011 has been obtained from the city collector's office, and copies are available for inspection prior to the bidding. Based on said report, the following amounts were reported as due and owing to the City of Fitchburg with respect to the premises:

2010 Property Tax	\$ 1,330.86
2010 Water and Sewer	\$ 228.36
2011 Property Tax	\$ 3,496.74
2011 Water and Sewer	\$ 365.94

Interest per diem at \$.9968

No representations or warranties are made by or on behalf of the Mortgage Holder as to the accuracy, completeness or usefulness of the foregoing or as to the extent to which such amounts constitute a lien against the premises. All municipal taxes and other municipal charges, together

with all interest, fees and costs relating thereto through the date of payment, shall be the responsibility of the successful bidder.

9. The Mortgage Holder, or its affiliate, may bid at this sale, and if either is the successful bidder, neither shall be required to pay any deposit.

10. All information as shown in the Auctioneer's circulars or published advertisements for this sale has been compiled for the convenience and assistance of the successful bidder, and while the information is assumed to be reasonably correct, it is not guaranteed or warranted by the Auctioneer or the Mortgage Holder or any of their representatives.

11. From and after this date, the successful bidder shall have the sole risk of loss and the Mortgage Holder shall have no responsibility for maintaining insurance on the premises. In the event the premises are hereafter damaged by fire or other casualty, the successful bidder shall remain obligated to consummate the sale without any reduction in the purchase price.

12. In the event the Mortgage Holder cannot convey title to the premises as stipulated, the deposit, including any additional deposit thereafter made, shall be refunded and all rights under the Memorandum of Sale shall cease and the successful bidder shall have no recourse against the Mortgage Holder or its employees, agents or representatives, whether at law or in equity.

13. The premises will be conveyed by the usual statutory form foreclosure deed under the statutory power of sale, such deed to be delivered contemporaneously with the Mortgage Holder's timely receipt of full payment pursuant to the Memorandum of Sale. No adjustments of any kind shall be made to the purchase price. The successful bidder will be responsible for its own closing costs and all Massachusetts document tax stamps and recording fees applicable to the purchase of the premises. The acceptance of the Mortgage Holder's foreclosure deed by the successful bidder, or any successor in interest, shall be deemed to be a full performance and discharge of all obligations of the Mortgage Holder to the successful bidder, and any successor in interest, in connection with this sale.

14. The successful bidder will be required to sign this document when signing the Memorandum of Sale and, by doing so, the successful bidder will be acknowledging that the successful bidder agrees to the foregoing terms and conditions.

Successful Bidder's signature

State Tax Form 290
Certificate: 23203
Issuance Date: 01/31/2011

MUNICIPAL LIEN CERTIFICATE
CITY OF FITCHBURG, MA
COMMONWEALTH OF MASSACHUSETTS

Requested by COOLEY, SHRAIR P.C.

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 01/31/2011 are listed below.

DESCRIPTION OF PROPERTY

Parcel ID: 0043-0106-0

29 BLOSSOM ST

HOOLIGANS, INC.
29 BLOSSOM STREET
FITCHBURG MA 01420

Land area	:	0.22 AC
Land Value	:	52,800
Impr Value	:	68,300
Land Use	:	0
Exemptions	:	0
Taxable Value:		121,100

Deed date: 06/13/2003 Book/Page: 4769-/230
Class: 326-

FISCAL YEAR	2011	2010	2009
DESCRIPTION			
COMMERCIAL REAL ESTATE TAX	\$2,615.76	\$2,522.29	\$2,372.67
SEWER LIEN FEE	\$25.00	\$25.00	\$25.00
SEWER LIEN	\$388.71	\$559.05	\$230.86
SEWER LIEN INTEREST	\$42.67	\$66.51	\$24.08
WATER LIEN FEE	\$50.00	\$50.00	\$50.00
WATER LIEN	\$277.38	\$360.24	\$224.92
WATER LIEN INTEREST	\$29.54	\$42.42	\$23.45
TOTAL BILLED:	\$3,429.06	\$3,625.51	\$2,950.98
Charges/Fees	\$.00	\$15.00	\$15.00
Abatements/Exemptions	\$.00	\$.00	\$.00
Payments/Credits	\$.00	-\$2,334.21	-\$2,965.98
Interest to 01/31/2011	\$67.68	\$24.56	\$.00
TOTAL BALANCE DUE:	\$3,496.74	\$1,330.86	\$.00
TOTAL INTEREST PER DIEM:	\$.9968		
OTHER UNPAID BALANCES:			
2010 WATER AND SEWER	\$228.36		
2011 WATER AND SEWER	\$365.94		


BRIAN S. DOHERTY
TREASURER & COLLECTOR

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

AUCTIONEER'S MEMORANDUM OF SALE AT PUBLIC AUCTION

The undersigned _____ of _____ (the "BUYER") hereby acknowledges that BUYER has this day purchased at a Mortgagee's Sale of Real Estate at Public Auction from Aaron Posnik & Co., Inc. (the "AUCTIONEER"), as agent for TD Bank, N.A. (the "SELLER"), that certain real estate (the "Premises") known as 29 Blossom Street, Fitchburg, Massachusetts and more fully described in the Mortgagee's Notice of Sale of Real Estate notice attached hereto (the "Sale Notice"), for the sum of \$ _____ (the "Purchase Price").

No personal property of any nature is included in this sale.

BUYER agrees to be bound by, and to comply with, and that the Premises are being sold subject to, the terms and conditions as stated in this Memorandum of Sale and the Sale Notice and also the additional terms and conditions read by the Auctioneer at the sale, a copy of which is attached hereto (the "Additional Terms and Conditions").

BUYER has this day paid to SELLER \$5,000 as a non-refundable deposit on the sale, with an additional deposit in the amount of \$ _____ to be paid by BUYER to SELLER in accordance with the terms and conditions of the sale. Said deposit(s) shall be forfeited to the use of SELLER if BUYER fails to comply with any of the terms and conditions of the sale. Any such forfeiture shall not relieve BUYER of any liability under this agreement.

The balance of the Purchase Price is due and payable at the office of Cooley, Shrair P.C., at 1380 Main Street, Springfield, Massachusetts, as counsel for the SELLER, on or before May 4, 2011, by certified or bank check or other form acceptable to SELLER, and contemporaneous with a timely receipt by SELLER of such payment, SELLER shall convey the Premises to BUYER by delivery to BUYER of a statutory form foreclosure deed under the statutory power of sale (M.G.L. ch. 183, Appendix Form 11) from SELLER. Time is of the essence of this agreement.

In addition to the Purchase Price, BUYER assumes and agrees to pay all real estate taxes, water and sewer bills, municipal liens, tax titles, betterments, and assessments applicable to the Premises and, in addition to BUYER's own closing costs, all Massachusetts document tax stamps and recording charges applicable to this sale.

BUYER acknowledges that BUYER has not been influenced to enter into this transaction by, nor has BUYER relied upon, any warranty or representation of the SELLER or AUCTIONEER not expressly set forth or incorporated in this Memorandum of Sale.

BUYER also understands that SELLER will not accept any personal offer to purchase (i.e. any personal bid) from any individual that is an employee of TD Bank, N.A. or any of its subsidiaries or affiliated corporations and that BUYER, by signing below, hereby certifies to SELLER that BUYER is not employed by TD Bank, N.A. or any of its subsidiaries or affiliated corporations.

AUCTIONEER acknowledges that SELLER has this day received from BUYER the \$5,000 non-refundable deposit and that the Premises were this day sold by AUCTIONEER at public auction for the Purchase Price noted above, subject to the terms and conditions contained herein and in the attached Sale Notice and Additional Terms and Conditions.

Signed as a sealed instrument on this 4th day of April, 2011.

BUYER:

Buyer's Signature

AUCTIONEER:

AARON POSNIK & CO., INC.

By: _____
Name:
Title:

PROPERTY TRANSFER NOTIFICATION CERTIFICATION

This form is to be signed by the prospective purchaser before signing a purchase and sale agreement or a memorandum of agreement, or by the lessee-prospective purchaser before signing a lease with an option to purchase for residential property built before 1978, for compliance with federal and Massachusetts lead-based paint disclosure requirements.

Required Federal Lead Warning Statement:

Every purchaser of any interest in residential property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

(ii) _____ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (circle documents below).

Lead Inspection Report; Risk Assessment Report; Letter of Interim Control; Letter of Compliance

(ii) _____ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's or Lessee Purchaser's Acknowledgment (initial)

(c) _____ Purchaser or lessee purchaser has received copies of all documents circled above.

(d) _____ Purchaser or lessee purchaser has received no documents.

(e) _____ Purchaser or lessee purchaser has received the Property Transfer Lead Paint Notification.

(f) _____ Purchaser or lessee purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(g) _____ Agent has informed the seller of the seller's obligations under federal and state law for lead-based paint disclosure and notification, and is aware of his/her responsibility to ensure compliance.

(h) _____ Agent has verbally informed purchaser or lessee-purchaser of the possible presence of dangerous levels of lead in paint, plaster, putty or other structural materials and his or her obligation to bring a property into compliance with the Massachusetts Lead Law -- either through full deleading or interim control -- if it was built before 1978 and a child under six years old resides or will reside in the property.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Seller	_____ Date	_____ Seller	_____ Date
_____ Purchaser	_____ Date	_____ Purchaser	_____ Date
_____ Agent	_____ Date	_____ Agent	_____ Date

CLPPP Form 94-3, 6/30/94, Rev. 9/02



The Commonwealth of Massachusetts

Executive Office of Health and Human Services

Department of Public Health

Environmental Health

250 Washington Street, 7th Floor

Boston, MA 02108

(800) 532-9571 / (781)-774-6611

CHILDHOOD LEAD POISONING PREVENTION PROGRAM (CLPPP) PROPERTY TRANSFER LEAD PAINT NOTIFICATION

Under Massachusetts and federal law, this notification package must be given to prospective purchasers of homes built before 1978. This package must be given in full to meet state and federal requirements. It may be copied, as long as the type size is not made smaller. Every seller and any real estate agent involved in the sale must give this package before the signing of a purchase and sale agreement, a lease with an option to purchase, or, under state law, a memorandum of agreement used in foreclosure sales. Sellers and agents must also tell the prospective purchaser any information they know about lead in the home. They must also give a copy of any lead inspection report, risk assessment report, Letter of Compliance or Letter of Interim Control. **This package is for compliance with both state and federal lead notification requirements.**

Real estate agents must also tell prospective purchasers that under the state Lead Law, a new owner of a home built before 1978 in which a child under six will live or continue to live must have it either deleaded or brought under interim control within 90 days of taking title. This package includes a check list to certify that the prospective purchaser has been fully notified by the real estate agent. This certification should be filled out and signed by the prospective purchaser before the signing of a purchase and sale agreement, a lease with an option to purchase or a memorandum of agreement used in a foreclosure sale. It should be kept in the real estate agent's files. After getting notice, the prospective purchaser has at least 10 days, or longer if agreed to by the seller and buyer, to have a lead inspection or risk assessment if he or she chooses to have one, except in cases of foreclosure sales. There is no requirement for a lead inspection or risk assessment before a sale. A list of private lead inspectors and risk assessors licensed by the Department of Public Health is attached and can also be found on the Childhood Lead Poisoning Prevention Program's website at www.mass.gov/dph/clppp.

Sellers and real estate agents who do not meet these requirements can face a civil penalty of up to \$1,000 under state law; a civil penalty of up to \$10,000 and possible criminal sanctions under federal law, as well as liability for resulting damages. In addition, a real estate agent who fails to meet these requirements may be liable under the Massachusetts Consumer Protection Act.

The property transfer notification program began in 1988 and has been very successful. It provides information you need to protect your child, or your tenants' child, from lead poisoning. Massachusetts has a tax credit of up to \$1,500 for each unit deleaded. There are also a number of grants and no-interest or low-interest loans available for deleading. It's up to you to do your part toward ending lead poisoning.

PLEASE TAKE THE TIME TO READ THIS DOCUMENT. LEAD POISONING IS THE NATION'S LEADING ENVIRONMENTAL HAZARD AFFECTING CHILDREN. DON'T GAMBLE WITH YOUR CHILD'S FUTURE.

What is lead poisoning? How do children become lead poisoned?

Lead poisoning is caused by exposure to lead in the environment. It is most dangerous for children under six years old. In young children, too much lead in the body can cause permanent harm to the brain, kidneys, nervous system and red blood cells. Even at low levels, lead in children's bodies can slow growth and cause learning and behavioral problems. The main way children get lead poisoned is by swallowing lead paint dust. They do not have to chew on leaded surfaces or eat paint chips to become poisoned. Most childhood lead poisoning is caused by children's normal behavior of putting their hands or other things, such as toys, in their mouths. If their hands or these objects have touched lead dust, this may add lead to their bodies. Children can also be exposed to lead from such other sources as lead-contaminated soil or water, but these sources alone rarely cause lead poisoning. Lead can be found in soil near old, lead-painted houses. If children play in bare, leaded soil, or eat vegetables or fruit grown in such soil, or if leaded soil is tracked into the home and gets on children's hands or toys, lead may enter their bodies.

What are the symptoms of lead poisoning? How is it detected?

Most lead poisoned children have no special symptoms. The only way to find out if a child is lead poisoned is to have his or her blood tested. The Massachusetts Lead Law requires all children between 9 months and 3 years old to be screened annually for lead, and again at age 4 if living in a high-risk community. If your child has been exposed to lead, or if you do not know if your child under age six has been screened for lead, ask your child's doctor, other health care provider or your local board of health for a simple screening test of your child.

What is the treatment for lead poisoning?

Treatment of a lead poisoned child starts with finding and removing the lead hazards to which the child is exposed. This will include a lead inspection of the child's home, and if lead hazards are identified, deleading of the home. Medical treatment depends on the child's blood lead level and the child's response to the removal of the lead source. Parents will be taught about protecting their child from lead exposure. They will need to watch the child's progress through frequent blood tests. If necessary, the child may receive special drugs to help rid his body of excess lead. With this treatment, drugs are given daily for as long as several weeks. Sometimes this must be done more than once. A child who has been lead poisoned will need a lot of blood tests for a year or more. He or she should be tested for learning problems before starting school.

Are children under six years old the only ones at risk of lead poisoning?

No. Young children are usually more easily and seriously poisoned than older children or adults, but lead is harmful to everyone. Lead in the body of a pregnant woman can hurt her baby before birth. Older children and adults who live in older housing with lead paint hazards may become exposed to lead and could potentially develop lead poisoning through home renovation. Most lead poisoning in adults is caused by work-related exposure or home renovation. Even hobby supplies, such as stained glass, bullets and fishing sinkers, can expose people to lead. Lead poisoning in adults can cause high blood pressure, problems having children for both men and women, digestive problems, nerve disorders, memory loss and problems concentrating, and muscle and joint pain. Adults who have any of these symptoms and who have been exposed to lead should consider being screened for lead. Those

who are regularly exposed to lead through their work are required by law to have their blood tested once a year for lead.

What are the dangers of lead paint in homes, and when was it used?

Lead paint in homes causes almost all childhood lead poisoning. Lead is so harmful that even a small amount of fine lead dust that cannot be seen can poison a child. Lead paint covered by layers of nonleaded paint can still poison children, especially when it is disturbed, such as through normal wear and tear, or home repair work. When such lead paint is on moving surfaces, such as windows, fine lead dust is released through normal use. This dust settles, where it can be easily picked up on children's toys and fingers. Household paint with poisonous (now illegal) levels of lead was in use in Massachusetts from the 1690s until 1978. In 1978, the U.S. government banned lead from house paint. Lead can be found in all types of pre-1978 homes: homes in cities, suburbs or the countryside; private housing and state or federal public housing; single-family and multi-family homes. The older the house, the more likely it is to contain lead paint. The older the paint, the higher the likely lead content.

Can routine home repairs cause lead poisoning?

There can be a danger of lead poisoning whenever painted surfaces inside or outside the home are scraped for repainting, or woodwork is stripped or removed, or windows or walls are removed. This is because lead paint is found in almost all Massachusetts homes built before 1978, and so many of Massachusetts' homes are old. Do not use power sanders, propane torches or heat guns to remove lead paint, as these methods create a lot of lead dust and fumes. Temporarily move your family (especially children and pregnant women) out of the home while the work is being done and cleaned up, or at a minimum, tape up plastic sheets to completely seal off the work area. Get a lead inspection done, so that you will know which surfaces have lead paint and need extra care when preparing for and doing home repair work, and during cleanup afterwards. Do not do repairs in older homes without learning about safe ways to do the work to reduce the danger of lead dust. Hundreds of cases of childhood and adult lead poisoning result each year from do-it-yourself home projects.

How does the owner of a home built before 1978 in which a child under six years old lives meet the requirements of the Massachusetts Lead Law?

The first step is to have a lead inspection or risk assessment done. A licensed lead inspector will test the surfaces of the home for lead and give the owner a written report that states where there is lead in amounts considered a violation by state law, and record any lead hazards that must be corrected. A risk assessor, who is a specially licensed lead inspector, will do a lead inspection plus a risk assessment, during which he or she checks the home for the most serious lead hazards that must be fixed for interim control. (See question about interim control, below.) Only a licensed deleader may do high-risk work, such as removing lead paint or repairing chipping and peeling lead paint. Either a deleader, the owner or someone who works for the owner (an agent) can do certain other deleading and interim control tasks. (See next question.) An owner or agent must get special training to perform the deleading tasks they may do. After the work is done, the lead inspector or risk assessor returns to check the home. He or she may take dust samples to test for lead and makes sure the home has been properly cleaned up. If everything is fine, he or she gives the owner a Letter of Compliance or a Letter of Interim Control. After getting one of these letters, the owner must take reasonable care of the property, mainly by making sure there is no peeling lead paint.

Can I do some of the deleading myself?

In Massachusetts, the owner or someone who works for the owner (an agent) can do certain deleading activities. These include covering surfaces with certain materials; removing certain building parts; capping baseboards; installing vinyl siding on the exterior, and applying encapsulants. Encapsulants are special liquid coatings made to be long-lasting barriers over lead paint. Before any of these deleading tasks are done, the owner must first have a lead inspection done and whoever is going to do the work must get special training. Contact CLPPP for information about this training. In addition, owners or their agents can perform structural repairs and lead dust cleaning for interim control. Before doing this work, owners and agents should get and read CLPPP's interim control booklet.

Is there financial help for deleading?

There is a state income tax credit of up to \$1,500 per unit for full deleading. A credit of up to \$500 per unit is available for interim control work that also contributes to full deleading. There are also grants and no-interest, deferred loans, or low-interest loans available to eligible property owners. These funds are available through the U.S. Department of Housing and Urban Development, the Massachusetts Executive Office of Communities and Development, the Massachusetts Housing Finance Authority, local city and town community development planning departments, and banks.

Does deleading improve the value of my property?

Many homeowners have found that the benefits of deleading are not unlike the benefits of other home improvement projects. Replacement windows and doors can save the homeowner money because they are more energy efficient. Having a legally delead home, whether it is a single-family or multi-family, owner-occupied or rental unit, can make it easier to sell or rent, often at a better price.

What surfaces must be delead for full compliance with the Massachusetts Lead Law?

Owners of homes built before 1978 where children under six years of age live must have the following lead hazards corrected to get a Letter of Compliance:

- * any peeling, chipping or flaking lead paint, plaster or putty;
- * intact lead paint, other coating or putty on moveable parts of windows with sills five feet or less from the floor or ground and those surfaces that come in contact with moveable parts;
- * intact lead paint or other coating on "accessible mouthable surfaces." These surfaces generally include woodwork, such as doors, door jambs, stairs and stair rails, and window casings.

What is interim control?

Interim control is a set of temporary measures that property owners can take to correct urgent lead hazards, especially peeling or chipping lead paint and lead dust. These steps protect residents from lead poisoning until the home is fully delead. Homes in good condition may need little or no work to get interim control status. Owners then have up to two years before they have to fully delead the home. For that period, they are protected from strict liability under the state Lead Law should a child become lead poisoned in the home, as long as the home is maintained and the conditions for interim control are

met. In addition to the repair of peeling and chipping lead paint and the cleaning of lead dust, other work may be necessary for interim control. This includes fixing water leaks or other damage that makes lead paint peel and chip; making window wells smooth and easy to clean; making windows work properly and deleading any badly chipping and peeling lead-painted surfaces.

Property owners interested in interim control must hire a licensed risk assessor. He or she will then decide what work, if any, needs to be done to get a Letter of Interim Control. The original Letter of Interim Control is good for one year. The property owner can have the home reinspected before the end of that year, and if all conditions are met, the home can be recertified for another year. By the end of the second year, the home must be delead, if a child under six still lives there, for the owner to remain free of strict liability.

Does my family have to be out of the house during deleading or interim control work?

Residents must be out of the house for the entire time that a deleader is doing deleading work inside a home, and for some of the deleading work by owners and their agents. Residents may stay at home, but out of the work area, while a deleader, property owner or owner's agent without a deleader's license does certain other deleading tasks, or such interim control work as structural repairs or lead dust cleaning. Residents who have been out of the house may not return until the deleading work that made it necessary for them to leave is complete, the home is cleaned up, and a lead inspector or risk assessor has checked and found this work has been properly done and dust samples have passed. For complete details, contact CLPPP.

Are there any exemptions to the Massachusetts Lead Law?

The Lead Law applies only to homes built before 1978 in which a child under six lives. Any home or apartment having fewer than 250 square feet of living space, or which is in a rooming house, is exempt, as long as no child under age six is living there. Finally, homes rented for 31 days or less for vacation or recreational purposes are also exempt, as long as there is no chipping or peeling lead paint in the home and the renter has received the Short-Term Vacation Rental Notification.

What are the requirements of the state Lead Law if there is a lease with an option to buy?

When there is a lease with an option to buy a home built before 1978 in effect, the owner of the property must have it delead or brought under interim control if a child under six lives there. If the tenant with an option to buy such a home proceeds to purchase it, he or she becomes responsible for meeting the requirements of the Lead Law if a child under six lives there after the purchase.

How can I find out about how lead inspections, risk assessments and deleading should be done?

All lead inspections, risk assessments and deleading must be done according to the Regulations for Lead Poisoning Prevention and Control, 105 Code of Massachusetts Regulations 460.000 and the Deleading Regulations, 454 CMR 22.00. For full information, homeowners may get these regulations at the State House Book Store, State House, Boston, MA 02133. The phone number is (617) 727-2834.

Lead inspectors and risk assessors licensed by the Department of Public Health have been trained and are experienced in using the state-approved methods for testing for lead paint. These methods are the following: use of a solution of sodium sulfide, a portable x-ray fluorescence machine or lab tests of paint samples removed from the home. Deleaders licensed by the Department of Labor and Workforce Development have been trained to use safe methods to prepare for and do deleading work, and clean up afterwards. They may delead using any of the following methods: removing paint, removing building parts, covering and encapsulating. When removing paint, they cannot use certain

very dangerous methods, such as open flame burning, dry abrasive blasting or power sanding without a special vacuum attachment.

How do I get a lead inspection or risk assessment?

Included as part of this notification package is a listing of private licensed lead inspectors organized alphabetically, and private licensed risk assessors, similarly organized. Ask to see the inspector or risk assessor's license, to make sure it is current. You should arrange for the inspection or risk assessment as quickly as possible after deciding you want one. If you do have an inspection or risk assessment, you must give the seller a copy of the report.

What is the best time to delead or undertake interim control?

The best time to delead a home or bring it under interim control is when the home is vacant, so that residents will not be exposed to lead and household furnishings will not be contaminated with lead. In addition, it often is efficient, and reduces costs, to combine deleading with other repair work being done to a vacant home.

What is a Letter of Compliance and a Letter of Interim Control?

Under the state Lead Law, a Letter of Compliance is a legal letter that says either that there are no lead paint hazards or that the home has been delead. The letter is signed and dated by a licensed lead inspector. A Letter of Interim Control is a legal letter that says work necessary to make a home temporarily safe from lead hazards has been done. It is signed and dated by a licensed risk assessor. A Letter of Interim Control is good for one year, but can be renewed for one more year. The owner must fully delead the home and get a Letter of Compliance by the end of the second year if a child under six still lives there. The Lead Law does not require the removal of all lead paint from a home. An owner who gets a Letter of Compliance or Letter of Interim Control must take reasonable care to keep up the home, mainly by making sure there is no chipping or peeling lead paint. If an owner fails to take reasonable steps to maintain the home, he or she may become liable for damages to a child lead poisoned as a result of the owner's breach of that duty of reasonable care.

RENTAL PROPERTY INFORMATION

What liability do rental property owners have if they don't comply with the state Lead Law?

If a property owner of a home built before 1978 in which a child under six lives fails to delead or bring the home under interim control, and a child is lead poisoned as a result, the property owner is strictly liable for all damages. An owner is not strictly liable for lead poisoning if a Letter of Compliance or Letter of Interim Control is in effect. Strict liability means owners may be liable even if they did not know lead paint was in the home. Since harm to the kidneys and blood cells, delays in growth, learning disabilities and emotional and behavioral disturbances resulting from lead poisoning can have life-long effects, monetary damages awarded against an owner responsible for a child's lead poisoning can be substantial. Failing to delead or bring under interim control a home to which the Lead Law applies is also an emergency public health matter, and can carry criminal penalties. An owner who is notified by a public agency of Lead Law violation in a property he or she owns, and who willfully fails to correct the dangerous conditions, is also subject to punitive damages, which are three times the actual damages found. These provisions are in addition to any other legal rights the lead-poisoned child may have.

Can I avoid state Lead Law requirements by not renting to a family with children under six?

The Massachusetts Lead Law makes it illegal to refuse to rent to families with children under six, or evicting or refusing to renew the lease of families with children under six, because of lead paint. Discrimination against families with young children is also a violation of the U.S. Fair Housing Act and the Massachusetts anti-discrimination statute. Parents cannot waive the rights of their children to live in lead-safe housing or agree to assume the risks of lead exposure. Owners who violate these laws face heavy penalties. The Massachusetts Commission Against Discrimination investigates and prosecutes cases of discrimination against families with children because of lead paint.

It is also illegal for lenders to deny financing because a home has lead paint, or because financing could trigger future duties under the Lead Law. This does not restrict the right of a lender to process or deny a mortgage application in accordance with accepted underwriting practices and criteria.

If I am considering buying a pre-1978 house to rent out, and a child under six lives in one of the apartments, should I have at least that unit and common areas inspected for lead now?

Yes. If there are children under six living in such an apartment and the apartment does not have a Letter of Compliance or Letter of Interim Control, buyers should find out whether or not the apartment has lead hazards and will have to be brought into compliance with the state Lead Law. This information will be important in deciding whether to buy the property and at what price. As noted above, new owners have 90 days from the date of taking title to have such an apartment delead or brought under interim control. Therefore, they should arrange deleading or interim control work to begin as soon as possible after taking title, to be sure the work is done within 90 days.

Can a landlord delay a tenancy to bring a home into compliance with the state Lead Law?

A landlord who will be deleading a home or bringing it under interim control may delay the start of the tenancy up to 30 days. This can be done as long as a lease between the landlord and the new tenant does not exist. During this delay period, the new tenants are responsible for their living expenses. If there is a signed lease, however, the landlord is responsible for temporary housing during relocation necessary for deleading work.

Must a landlord arrange temporary housing for a tenant while a rental home is being delead?

Under the state Lead Law, tenants have to be relocated for the time that certain deleading work is taking place inside the home. They may not return until that work is done, the home is cleaned up, and a licensed lead inspector or risk assessor checks and finds it is fine for residents to move back in.

The landlord and tenant are responsible for working out an acceptable plan for alternative housing if it is necessary. The landlord may move the tenant to another place to live, which may be another house, apartment, motel or hotel. The landlord is responsible for paying the tenant's reasonable moving costs and any temporary housing costs over and above the rent of the home being delead. During the time the home is being delead, the tenant remains responsible for paying the normal rent they would pay for this period as their share of the cost of temporary housing. The Lead Law states the temporary housing must not cause undue economic or personal hardship to the tenant.

What is tenant notification?

The goal of the federal and state requirements for tenant notification is to help reduce lead poisoning by giving all tenants of homes built before 1978 information about lead in their home. The program also educates tenants and landlords about the dangers of lead poisoning, its prevention, and the Massachusetts Lead Law. Tenant notification applies to all tenants, whether or not they have a child under six living with them.

Before renting a home, landlords, managing agents or any real estate agent involved in the rental must give new tenants copies of any existing lead forms for the home. These include lead inspection reports, risk assessment reports, a Letter of Compliance (no matter how old) or a Letter of Interim Control. If the landlord or agent does not have any or all of these forms for the home, he or she simply does not give them. In addition, the landlord or agent must give new tenants the Tenant Lead Law Notification. This form addresses lead poisoning, specific prevention tips for parents, the requirements of the Lead Law and an explanation of the lead forms. Attached to the Tenant Lead Law Notification is the Tenant Certification form. This is to be filled out and signed by both the tenant and the landlord or agent. Each party gets a copy to keep. **These forms have been approved to satisfy both state and federal lead notification requirements.** Landlords or agents may choose to include the Tenant Lead Law Notification/Tenant Certification form in a written lease, instead of using a separate form.

Landlords and agents who fail to carry out their tenant notification obligations are liable for all damages caused by their failure to do so, and are subject to a fine of up to \$1,000.

INSURANCE INFORMATION

How can an owner of rental housing in Massachusetts built before 1978 get insurance to cover potential lead liability?

The answer depends on the number of units that the property owner wishes to insure, and whether the property owner lives in the building for which insurance is sought. An owner-occupant who insures four or fewer units may be covered by homeowners insurance. Generally, the property owner who is not an owner-occupant will need to get commercial liability insurance, as will an owner-occupant who wishes to insure more than four units.

Homeowners insurance may be available from several different sources: the regular, "admitted" market, the FAIR Plan or the "surplus lines" market. The regular, "admitted" market is the usual market for insurance. The FAIR Plan offers homeowners insurance to property owners unable to find coverage in the regular market. The "surplus lines" market is a less regulated, and generally more expensive market. It provides insurance to those who cannot find coverage elsewhere.

Under state Division of Insurance regulations, if an insurer in the regular market decides to write homeowners insurance on rental housing for which a Letter of Compliance or Letter of Interim Control is in effect, the insurer must provide coverage of lead paint liability arising from those premises. **Neither the state Lead Law nor the insurance regulations require a regular market insurer to write liability insurance, including homeowners insurance, on a particular property.** If a Letter of Compliance or Letter of Interim Control is in effect for only part of a property, the coverage for lead liability will extend to only that part of the property. Such insurance will also apply to any common areas covered by the Letter of Compliance or Letter of Interim Control. It will not, however, extend to injuries resulting from gross or willful negligence. The FAIR Plan's coverage of lead liability is subject to the same regulations that apply to the regular market.

An insurer in the regular market, or the FAIR Plan, may ask the property owner to prove that there is a Letter of Compliance or a Letter of Interim Control for the home sought to be insured. Once the proof is provided, coverage for lead liability will apply as of the date of the Letter. If the Fair Plan determines that a given property is eligible for insurance, or if a regular market insurer elects to insure certain premises, either may exclude lead liability coverage on any part of the property it ensures to which no Letter of Compliance or Letter of Interim Control applies. If either the Fair Plan or a regular market insurer uses such an exclusion, it must offer the owner of the premises the chance to buy back the excluded coverage. There is an additional charge for the lead liability "buyback" coverage. The amount of this charge is regulated by the Division of Insurance.

In the surplus lines market, there is no requirement to cover lead liability arising from premises to which a Letter of Compliance or Letter of Interim Control applies. Surplus lines insurers generally exclude coverage of lead liability, do not offer the buyback coverage, and charge higher prices than the regular market.

Since the FAIR Plan does not provide commercial liability insurance, property owners who need to get such coverage (as opposed to homeowners insurance) must get it from either the regular market or the surplus lines market. Commercial liability insurance from the surplus lines market, like homeowners insurance from that market, usually will exclude coverage of lead liability, will not include the buyback option, and will cost more than regular market coverage.

While a regular market insurer can decline to write commercial liability insurance on a given property, once such an insurer decides to write such coverage, it must then insure lead liability arising from any part of the property covered by a Letter of Compliance or Letter of Interim Control. If such an insurer chooses to insure a property, it may exclude coverage of lead liability on any part of the premises for which no Letter of Compliance or Letter of Interim Control is in effect. If such insurer applies such an exclusion, it must offer the property owner the opportunity to buy back the excluded coverage. The lead liability insurance regulations described above as applicable to regular market homeowners insurance also apply to commercial liability insurance from the regular market.

Owners of rental housing should try to get coverage for lead liability, whether they have met the requirements of the Lead Law or not, by seeking regular market coverage through insurance agents, or by contacting direct writing companies that are listed in the telephone directory, before resorting either to the FAIR Plan or the surplus lines market.

If I own and occupy a single-family house, does my homeowners insurance cover lead liability?

Under the state lead liability insurance regulations, coverage of lead liability cannot be excluded from regular market and FAIR Plan homeowners insurance policies on single-family owner-occupied homes. Instead, lead liability coverage is included in such policies. However, a family member covered by a homeowners policy cannot make a lead liability claim against another family member covered by the same policy. The requirements of the lead liability insurance regulations do not apply to homeowners coverage from the surplus lines market.

How are new owners affected by the lead liability insurance regulations?

If a buyer of rental housing built before 1978 meets the state Lead Law's requirements and gets a Letter of Compliance or Letter of Interim Control within 90 days after becoming the owner, then, under certain conditions, they will be able to get coverage for lead liability for the period they owned the property before they deleaded or brought it under interim control. This will happen if a regular market insurer chooses to provide liability coverage on the property. Such an insurer is required to provide lead liability coverage to a new owner who obtains a Letter of Compliance or Letter of Interim Control within 90 days after becoming the owner of the property. Such coverage will go back to the time that the new owner took title to the property, unless the liability insurance went into effect some

time after the taking of title. In the latter case, the coverage of lead liability will extend back to the time that the liability insurance held by the new owner first went into effect on the premises. The rule for new owner lead liability insurance coverage for the FAIR Plan is the same as for the regular market. These special rules for lead liability insurance for new owners do not apply to insurance from the surplus lines market.

What happens next?

That's up to you. At this point, you should be well informed about lead poisoning, the effects of lead hazards in the home, and your responsibilities under the Massachusetts Lead Law. In the past, the Department of Public Health has had to devote its childhood lead poisoning resources to provide services to the thousands of Massachusetts children who were poisoned, as well as to providing services to children whose blood lead levels are elevated, to prevent them from becoming lead poisoned. Between the Department's work and the preventive deleading carried out by property owners, we have been successful at reducing the number of lead poisonings among young children in Massachusetts. All of us at the Department are hopeful that we will continue that partnership, in which the correction of lead hazards in the homes of young children *before* those children are lead poisoned is so important.

Where can I get more information on lead poisoning?

Massachusetts Department of Public Health
Childhood Lead Poisoning Prevention Program (CLPPP)
(For more copies of this form, and full range of
information on owners' and tenants' rights and
responsibilities under the state Lead Law, financial help
for owners, safe renovation work, and soil testing)

www.mass.gov/dph/clppp
(781)-774-6611, 1-800-532-9571

Massachusetts Department of Labor/
Division of Occupational Safety
(List of licensed deleaders)
www.mass.gov/dos
(617)-626-6962

Massachusetts Housing Finance Agency
(Get the Lead Out loan program information)
www.masshousing.com
(617)-854-1000

U.S. Environmental Protection Agency
Region 1 (New England)
(Information about federal laws on lead)
<http://www.epa.gov/region1>
(617)-918-1524

National Lead Information Center
(lead poisoning information or lead in
consumer products)
www.epa.gov/lead or 1-800-424-LEAD

U.S. Consumer Product Safety
Commission (Info about lead in
consumer products)
www.cpsc.gov or 1-800-638-2772

Private Inspector List

<i>City</i>	<i>State</i>	<i>LastName</i>	<i>FirstName</i>	<i>Company</i>	<i>License</i>	<i>Number</i>	<i>Expire</i>	<i>Telephone #</i>
Arliston	MA	McNamara	Pam		Inspector/Risk Assessor	2276	1/15/2012	(617)558-1378
Arliston	MA	Enright	John		Inspector/Risk Assessor	3652	7/16/2011	781-316-6826
Arlington	MA	McDonnell	David		Inspector	3776	7/25/2011	781-454-7185
Attleboro	MA	Harris	Jeffrey	LBP Solutions, LLC	Inspector/Risk Assessor	3708	1/15/2012	(401) 374-5919
Baldwinville	MA	Greene	Richard	A-Compliance Inspections	Inspector	3574	6/18/2011	(978) 857-6489
Belmont	MA	Albert	Ron	The Lead Lab, Inc	Master/Risk Assessor	1704	10/15/2011	(617)489-5409
Boston	MA	Welch	Daniel	ASAP Lead Inspection	Inspector/Risk Assessor	3765	6/1/2011	603-759-6066
Boston	MA	Tilahun	Wubishet	TW Environmental Services	Inspector/Risk Assessor	3190	1/4/2012	(617) 471-2888
Braintree	MA	Flaherty	John	Norfolk Lead Inspections	Inspector/Risk Assessor	1272	8/11/2011	(800)472-4353
Braintree	MA	Forrand	David	Levine Fricke Recon	Inspector/Risk Assessor	3518	1/10/2012	(781)356-7300 x 220
Braintree	MA	Hartin	Robert	Professional Lead Paint Inspections	Inspector/Risk Assessor	3045	10/5/2011	(508)583-8893
Brighton	MA	Knapp	Bernard		Inspector/Risk Assessor	3713	2/13/2011	617-543-6989
Brockton	MA	Dillard	Annette	Children's Choice Inspection	Inspector/Risk Assessor	3715	8/13/2011	508-294-8722

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Canton	MA	Misch	Benjamin	ASAP Lead Inspection	Inspector/Risk Assessor	3984	2/11/2011	(617) 784-7783
Chelsea	MA	Kersey	Matthew		Inspector	4029	3/23/2011	(857) 383-8211
Chelsea	MA	Rojas	Jamie	AAMCO Best Construction	Inspector	3989	8/10/2011	617-803-1868
Chicopee	MA	Montemagni	James	J & M Inspection Services	Master/Risk Assessor	1431	10/15/2011	(413)535-5002
Dighton	MA	Lafrance	Neil	Leadsafe Environmental Service	Master/Risk Assessor	1100	10/15/2011	(508)669-5088
Dorchester	MA	Madisaac	John	Asap Lead Inspections	Inspector/Risk Assessor	2378	4/15/2011	(617)288-8870
Dorchester	MA	Springer	Harold	Atc Associates Inc	Inspector	3041	11/4/2011	781-932-9400
Dorchester	MA	Bifano	Francis	Atc Associates Inc	Inspector/Risk Assessor	3240	8/8/2011	(781)932-9400 ext 1417
Dudley	MA	Daggett	Tracy		Inspector	3990	11/30/2011	(774) 230-7045
East Hampton	MA	Dolinski	Steve	Atc Associates Inc	Inspector/Risk Assessor	3171	1/17/2011	(413)527-5052
East Orleans 2555	MA	Scofield	Bruce	Convino Environmental Assoc	Inspector	2669	8/7/2011	781-933-
East Sandwich	MA	Hemmila	Frederic	Lead Paint Inspections By Fred	Inspector/Risk Assessor	2736	9/4/2011	(508)888-8378
Everett	MA	Raia	Frank		Inspector	1985	10/22/2011	(617)387-0805
Everett	MA	Cosco	Thomas	Northeast Lead Inspections Inc	Inspector	4004	11/16/2011	(617) 293-7719
Fitchburg	MA	Cataldo	Joseph	Cat Inspections	Inspector/Risk Assessor	3147	2/25/2011	(978)345-7273

City	State	LastName	FirstName	Company	License	Number	Expire	Telephone #
Fitchburg	MA	Lemay	Gregory	Lemay Consulting (Lead Paint Inspectors)	Inspector	1051	6/2/2011	978-342-1234
Fitchburg	MA	Lemay	Michelle	Lemay Consulting (Lead Paint Inspectors)	Inspector	3764	6/2/2011	978-342-1234
Fitzwilliam	NH	Troutman	Dennis		Inspector	4015	9/22/2011	(603) 585-9491
Foxboro	MA	Powers	Robert		Inspector/Risk Assessor	3651	11/15/2011	774-215-0165
Haverhill	MA	Bagrowski	Stanley	R.P. Holmes Environmental	Inspector	3572	9/2/2011	978-521-1730
Indian Orchard	MA	Jones	Robbin	Springfield Neighborhood Housing Services, Inc.	Inspector	3729	1/25/2011	413-739-4737
Lawrence	MA	Marciello	Gary	M & M Lead Inspectional Services	Master/Risk Assessor	3169	3/22/2011	(978)685-4172
Leicester	MA	LeBlanc	Gerald	Envirotest Laboratory	Inspector	3249	3/5/2011	(781) 799-7306
Leominster	MA	Caulfield	Christine	Caulfield Environmental	Master/Risk Assessor	1950	5/4/2011	(978)534-4670
Lowell	MA	Vega	Stephen		Master/Risk Assessor	1878	2/3/2011	(978)455-4077
Lunenburg	MA	Slyman	Joseph	Greater Boston Lead Paint Test	Inspector	1430	11/9/2011	(617)515-1023
Lynn	MA	Ortiz	David	David & Son Lead Inspection	Inspector/Risk Assessor	1098	10/15/2011	(800)640-2979
Malden	MA	Guarnieri	Gregg		Inspector	1940	1/22/2012	978-766-4499
Manchester	CT	Bateman	Paul	Fuss & O'Neill EnviroScience, LLC	Inspector	3571	12/18/2011	860-646-2469 Ext 5553
Mansfield	MA	Prior	Paula	Prior Environmental Services	Inspector/Risk Assessor	3985	8/18/2011	(508) 963-2323

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Marblehead	MA	Urban	Jerry		Inspector	3755	9/22/2011	978-395-5035
Marion	MA	Franklin	Amy	Franklin Analytical Services	Inspector/Risk Assessor	2171	4/15/2011	(508)748-3156
Melrose	MA	Pesce	John	Titan Lead Testing	Master Inspector	1201	10/5/2011	781-789-3287
Methuen	MA	Lopez	Kattia		Inspector	4032	11/4/2011	(978) 501-3480
Milton	MA	Lynch, 3rd	Bernard	Ma Cape Cod Home Insp Co	Inspector/Risk Assessor	1149	4/20/2011	(617)698-7763
New Bedford	MA	Lovegrove	Vincent	Home Free Deleading	Inspector/Risk Assessor	1542	4/12/2011	(508)994-9153
Newton	MA	Risko	John	JHR Environmental Testing	Inspector/Risk Assessor	1128	12/9/2011	(617) 869-9059
North Andover	MA	Pesce	David	Titan Lead Testing	Inspector	4025	4/26/2011	781-799-8763
North Easton	MA	Beaudette	Marc	Accu-Forable Lead Paint Inspection	Inspector/Risk Assessor	3728	11/18/2011	(508) 446-0539
Pelham	NH	Morgenstern	Brenton		Inspector	1817	10/18/2011	(978) 470-2860
Pittsfield	MA	Miller	Terry	The Lead Lab, Inc.	Inspector/Risk Assessor	2725	10/30/2011	(413)499-3015
Randolph	MA	Bascom	Scott		Inspector	3244	2/23/2011	617-293-5583
Reading	MA	Nestor	Kevin	Residential Inspection Company	Inspector/Risk Assessor	1359	1/25/2012	781-942-0188
Reading	MA	Dowd	Thomas	No. Shore Lead Paint Test Svc.	Master/Risk Assessor	1170	10/15/2011	(800)540-5323
Richmond	MA	Set	John	D/B/A The Environmental Inspector	Inspector/Risk Assessor	1142	10/15/2011	(800)526-1514

City	State	LastName	FirstName	Company	License	Number	Expire	Telephone #
Sagamore	MA	Cook	Stephen	Imperial Inspection Services	Inspector/Risk Assessor	1189	4/15/2011	(781)843-1141
Sharon	MA	Kane	Jack	Sherlock Environmental	Master/Risk Assessor	3144	9/1/2011	(781)784-7049
Sharon	MA	Kane Jr.	Jack		Inspector	3722	7/23/2011	781-784-7548
Shrewsbury	MA	Smith	Robert	RCS Lead Paint Detection	Inspector	3694	4/25/2011	508-873-3455
Springfield	MA	Manley	Eileen		Master Inspector	3305	2/1/2011	(413)736-5323
Springfield	MA	Burgess	David	Emerald Lead Test	Inspector/Risk Assessor	1729	9/29/2011	(413)736-5323
Springfield	MA	Samimi	Behzad		Inspector	1726	8/16/2011	413-237-5295
Springfield	MA	Balfour	Scott		Master Inspector	1143	4/3/2011	(413)747-5323
Springfield	MA	Foley	Timothy	Environmental Testing Services	Master/Risk Assessor	1208	4/28/2011	(413)733-5802
Stoneham	MA	Blackman	Mel	Mel Blackman Lead Inspector	Master/Risk Assessor	1377	10/15/2011	(781)665-3806
Stow	MA	Anderson	Craig	Anderson Lead Inspections	Inspector/Risk Assessor	3801	9/11/2011	978-875-3081
Swansea	MA	Eastman	John	Environmental Lead Detection	Master/Risk Assessor	3514	4/7/2011	800-788-6084
Swansea	MA	Eastman	Brenda	Environmental Lead Detection	Inspector/Risk Assessor	3691	7/15/2011	800-788-6084
Townsend	MA	Galeota	Greg	Galeota Associates Inc.	Inspector	1594	1/21/2011	(978)597-1300
West Hartford	CT	Freuden	Neal	Atc Associates Inc	Master/Risk Assessor	1104	4/15/2011	860-977-5171

<i>City</i>	<i>State</i>	<i>LastName</i>	<i>FirstName</i>	<i>Company</i>	<i>License</i>	<i>Number</i>	<i>Expire</i>	<i>Telephone #</i>
West Roxbury	MA	Maradic	Christopher	Asap Lead Inspections	Master/Risk Assessor	2006	7/1/2011	(617) 620-2887
West Springfield	MA	Williams	Brian	Atc Associates Inc	Master/Risk Assessor	1958	2/2/2011	413-781-0070
Westford	MA	Sherry	Edward	Smith Wessel Associates	Inspector	2753	6/1/2011	(978)692-1339
Westport	MA	Pacheco	Luis	Child Safety Lead Paint Co	Inspector/Risk Assessor	1670	1/4/2012	(508)678-8944
Westwood	MA	Kellner	Gary	Harvard Environmental Services	Inspector/Risk Assessor	1981	5/13/2011	(800)640-0404
Weymouth	MA	Barrett	Stephanie	Institute For Environmental Ed	Inspector	3780	6/11/2011	617-962-1639
Weymouth	MA	Jakaitis	Anthony	Panther Environmental Svc, Inc	Master/Risk Assessor	2929	7/23/2011	(617) 529-1578
Wilbraham	MA	Collins Crochiere	Ann	Acin Inc	Master/Risk Assessor	2724	9/8/2011	(413)596-5110
Williamstown	MA	Webb	Thomas	Berkshire Home Works, LLC	Inspector	1415	5/27/2011	(413) 458-9983
Wilmington	MA	Daly	Dennis	Institute For Environmental Ed	Master/Risk Assessor	1908	6/2/2011	(978)458-4596
Wilmington	MA	Wood	Martin	Institute For Environmental Ed	Master/Risk Assessor	2491	8/25/2011	978-658-5272
Winthrop	MA	Avola	Raymond	Avola Contracting	Inspector	1484	9/29/2011	(617)846-5434
Woburn	MA	Roche	Thomas	Covino Environmental Associates	Inspector	1676	5/20/2011	781-933-2555
Woburn	MA	Devine	Gwen	Atc Associates Inc	Master/Risk Assessor	1659	2/7/2011	781 932 9400