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BIDDER'S INFORMATIONAL PACKAGE

176-177 RIPLEY ROAD MONTAGUE, 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 PEACEMAKER CIRCLE INTERNATIONAL, INC., a Massachusetts corporation, to THE BANK OF WESTERN MASSACHUSETTS, now known as PEOPLES UNITED BANK, dated October 21, 2003, recorded at Franklin County Registry of Deeds in Book 4450, Page 264, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction at **11:00 a.m., on Friday, the 4th day of November, 2011**, on the premises below described all and singular the premises described in said mortgage, said premises being therein described substantially as follows, to wit:

177 RIPLEY ROAD, (a/k/a 176 RIPLEY ROAD), MONTAGUE, MA 01351

Beginning at a heap of stones on Sawmill River; running North 14° East 22 rods to the road; thence East 30° South 14-1/2 rods to the end of a wall; thence North 13° East 94 rods to a stake and stones; thence West 19° North to Gunn's Brook so called and on the same line across the brook to the highway; thence down said road to the Old County Road; thence down said road to the high bridge; thence down said Gunn's Brook to Sawmill River; thence up said river to the new County Road; thence upon the East side of the new County Road to the bridge near Ripley's mill; thence on the East side of Sawmill River to the first mentioned bound. Containing sixty acres more or less. Excepting the Ground on which the school house now stands, and also excepting the privilege of running a dam across Sawmill River at or near the present dam. Being known as the home place. Also excepting a tract of land which was conveyed by Daniel H. Ripley to William M. Pike by deed dated November 18, 1873 and recorded with the Franklin County Registry of Deeds, Book 316, Page 185, viz: Beginning at a large stone on the highway near a large maple tree; thence running Easterly on the highway to bridge across Sawmill River; thence down said river on the East side of land of Eben Ripley to a stake and stones; thence down said river on land of D.H. Ripley to the first mentioned bound. Containing one-half acre, more or less.

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

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

Twenty Five Thousand Dollars (\$25,000) ("Initial Deposit") will be required to be paid in cash or by certified check by the purchaser at the time and place of sale as earnest money, and an additional sum ("Additional Deposit"), also in cash or by certified check, in an amount such that the total deposits, including the initial deposit, totals Ten percent (10%) of the purchase price, shall be due and payable within Five (5) business days of the sale. The

balance to be paid in cash or by certified check within Twenty (20) business days of the date of sale.

Buyer shall also pay directly to the auctioneer, AARON POSNIK & CO., INC., a buyer's premium equal to Five percent (5%) of the purchase price.

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

Other terms to be announced at the sale.

PEOPLES UNITED BANK,

BY Gary P. Shannon
Its Attorney

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

MEMORANDUM OF SALE

Twenty Five Thousand Dollars (\$25,000) ("Initial Deposit) received from Buyer by PEOPLE'S UNITED BANK, ("Seller or Mortgagee") as earnest money to be applied to the purchase price of real estate located at **177 RIPLEY ROAD (a/k/a 176 RIPLEY ROAD, MONTAGUE, MASSACHUSETTS 01351**, sold this day under a power of sale contained in a mortgage given to THE BANK OF WESTERN MASSACHUSETTS now known as PEOPLE'S UNITED BANK, which power of sale provides that the premises are sold subject to and with the benefit of all restrictions, easements, improvements, outstanding tax titles, mortgages, liens, right of tenants and parties in possession, unpaid taxes, municipal liens and other public taxes, assessments or liens, if any, including outstanding condominium common expense assessments or liens, if applicable.

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

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

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

The Buyer acknowledges that there may have occurred the use, storage, disposal, transportation, release or threat of release of hazardous or toxic materials or substances on, or in connection with, the Premises and that the Premises may not be in compliance with

applicable environmental laws, including, without limitation, the Massachusetts Oil and Hazardous Material Release Prevention Response Act (M.G.L.c.21E), Comprehensive Environmental Response Compensation and Liability Act (42 U.S.C. §9601 et. seq.) and other federal, state and local laws and regulations, and any judicial or administrative decree or decisions. The Buyer hereby releases the Mortgagee from any and all liability in connection with any environmental claims, of any kind or nature, which may arise in connection with, or relating to the Premises and agrees to indemnify and defend the Mortgagee in connection with any such claim which may be asserted against the Mortgagee hereinafter.

Twenty Five Thousand Dollars (\$25,000) ("Initial Deposit") will be required to be paid in cash or by certified check by the purchaser at the time and place of sale as earnest money, and an additional sum, also in cash or by certified check, in an amount such that the total deposits, including the initial deposit, totals ten percent (10%) of the purchase price, shall be due and payable within five (5) business days of the sale. The Buyer agrees to pay the balance of said purchase price shown below within twenty (20) business days from the date of this agreement at the offices of Doherty Wallace, Pillsbury and Murphy, One Monarch Place, Suite 1900, Springfield, Massachusetts. If said balance is not paid within said twenty (20) days, as herein provided, said earnest money shall be forfeited and become the property of PEOPLE'S UNITED BANK.

Buyer shall also pay directly to the auctioneer, AARON POSNIK & CO, INC., a buyer's premium equal to Five percent (5%) of the purchase price.

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

Premises: 177 Ripley Road, Montague

amount of the next highest qualified bid, or to reschedule the foreclosure sale under its power of sale contained in the mortgage. The Seller further reserves the right, at its option, and within its sole discretion, to purchase the property for the amount of the next highest qualified bid, or to reschedule the foreclosure sale under its power of sale contained in the mortgage.

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

Buyer shall pay and be responsible for Seller's closing attorney's fees and costs, including but not limited to excise tax stamps required to be affixed to the Foreclosure Deed by the Law of the Commonwealth and all recording fees in connection with the transfer of the property.

BUYER
NAME: _____
ADDRESS: _____

Buyer's Bid _____

Initial Deposit \$ 25,000.00 _____

Add'l. Deposit \$ _____ by 11/11/11 (combined total 10%)

Balance Due \$ _____ by 12/5/11

+5% Buyer's Premium _____

PEOPLE'S UNITED BANK,

,

BY: _____

DATED: _____

MUNICIPAL LIEN CERTIFICATE

(Office of the Collector of Taxes)

Town of Montague

THE COMMONWEALTH OF MASSACHUSETTS

October 17, 2011

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

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 **October 6, 2011** are listed below.

DESCRIPTION OF PROPERTYAssessed Owner: **PEACEMAKER CIRCLE INTERNATIONAL**Location of Property: **177 RIPLEY ROAD, MONTAGUE, MA 01351 FCRD BOOK 4450 PAGE 260**Parcel Identification: **MAP 52 LOT 065** Land Area: **21.503** Valuation: **319,100**

FISCAL YEAR	2012	2011	2010
TAX * Preliminary	2437.92	2,316.94	
Actual	Rate not set	2,558.91	PAID
DISTRICT TAX *Preliminary	172.31	172.83	
Actual	Rate not set	171.80	PAID
DISTRICT TAX *Preliminary			
Actual			
BETTERMENTS / SPECIAL ASSESSMENTS			
Committed Interest			
UTILITY LIENS Water			
Sewer #1			
Sewer #2			
Committed Interest			
OTHER LIENS			
Committed Interest			
TOTAL BILLED	2,610.23	5,220.48	
Payments	2,610.23	5,220.48	
Abatements / Exemptions			
Charges and Fees			
Interest to per diem			
BALANCE DUE	0.00	0.00	0.00

*PRELIMINARY TAXES general represent no more than 50% of prior year's tax.

UNPAID BETTERMENTS/SPECIAL ASSESSMENTS NOT YET ADDED TO TAX: Interest from _____ to be added.

IMPROVEMENTS VOTED FOR WHICH THERE WILL PROBABLY BE BETTERMENTS/SPECIAL ASSESSMENTS: _____

UNPAID UTILITY CHARGES: _____ OTHER UNPAID CHARGES: _____

This property is in tax title. Contact the Treasurer for outstanding amounts.

All of the amounts listed above are to be paid to the Collector. I have no knowledge of any outstanding amount that constitutes a lien.

THIS FORM IS APPROVED BY THE COMMISSIONER OF REVENUE.

MUNICIPAL LIEN CERTIFICATE

(Office of the Collector of Taxes)

Town of Montague

THE COMMONWEALTH OF MASSACHUSETTS

October 17, 2011

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

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 **October 6, 2011** are listed below.

DESCRIPTION OF PROPERTYAssessed Owner: **PEACEMAKER CIRCLE INTERNATIONAL**Location of Property: **176 RIPLEY ROAD, MONTAGUE, MA 01351 FCRD BOOK 4450 PAGE 260**Parcel Identification: **MAP 52 LOT 094** Land Area: **4.403** Valuation: **369,600**

FISCAL YEAR	2012	2011	2010
TAX * Preliminary	4259.64		
Actual	Rate not set	EXEMPT	EXEMPT
DISTRICT TAX * Preliminary	199.58		
Actual	Rate not set	EXEMPT	EXEMPT
DISTRICT TAX * Preliminary			
Actual			
BETTERMENTS / SPECIAL ASSESSMENTS			
Committed Interest			
UTILITY LIENS Water			
Sewer #1			
Sewer #2			
Committed Interest			
OTHER LIENS			
Committed Interest			
TOTAL BILLED	4,459.22		
Payments	5,237.00		
Abatements / Exemptions			
Charges and Fees			
Interest to per diem			
BALANCE DUE	-777.78	0.00	0.00

*PRELIMINARY TAXES general represent no more than 50% of prior year's tax.

UNPAID BETTERMENTS/SPECIAL ASSESSMENTS NOT YET ADDED TO TAX: Interest from _____ to be added.

IMPROVEMENTS VOTED FOR WHICH THERE WILL PROBABLY BE BETTERMENTS/SPECIAL ASSESSMENTS: _____

UNPAID UTILITY CHARGES: _____ OTHER UNPAID CHARGES: _____

This property is in tax title. Contact the Treasurer for outstanding amounts.

All of the amounts listed above are to be paid to the Collector. I have no knowledge of any outstanding amount that constitutes a lien.

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