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BIDDER'S INFORMATIONAL PACKAGE 91-101 BEAVER STREET NORTH ADAMS, MASSACHUSETTS

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THE FOLLOWING MATERIALS ARE FURNISHED SOLELY FOR INFORMATIONAL PURPOSES. NO WARRANTIES OR REPRESENTATIONS ARE MADE BY EITHER THE MORTGAGE HOLDER, 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 FORECLOSURE SALE.

**NOTICE OF SALE
MORTGAGEE'S SALE OF REAL ESTATE**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by **CIEMPA INVESTMENT COMPANY LLC to LEGACY BANKS**, dated and recorded May 22, 2008 in the Berkshire Northern District Registry of Deeds in Book 1331, Page 257 (the "Mortgage") the undersigned being the present holder by assignment dated and recorded October 21, 2011 in the Berkshire Northern District Registry of Deeds in Book 1457, Page 69 ("Mortgage Assignment"), for breach of the conditions of said Mortgage and for the purpose of foreclosing the same, there will be sold at public auction on **Friday, the 1st day of June 2012 at 2:00 PM** on the mortgaged premises at 91-101 Beaver Street, North Adams Massachusetts, all and singular the premises described in said Mortgage, to wit:

The Legal Description of the Mortgaged Premises is as follows:

"[T]he following described property in Berkshire Northern District Registry of Deeds of Berkshire which currently has the address of 91-101 Beaver Street, North Adams Massachusetts ("Property Address") SEE SCHEDULE "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE.

GRANT OF MORTGAGE. For valuable consideration, Grantor grants to Lender with MORTGAGE COVENANTS all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (Including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in BERKSHIRE County, Commonwealth of Massachusetts:

SCHEDULE A

PARCEL NO. 1: "BEGINNING at the stake in the Northerly line of Beaver Street, at the South East corner of Lot No. 52; THENCE running Northerly, parallel to and 30 feet Westerly of the Westerly face of the tenement house situated on this land, about 110 feet to the high water mark of the North Branch of the Hoosac River; THENCE running Southerly about 110 feet to a stake in the said northerly line of Beaver Street; THENCE running Westerly about 171.4 feet along the said Northerly line of Beaver Street to the place of the beginning.

"MEANING and INTENDING to convey Lot No. 53 of "Plat A" of the Plan in Subdivision of the Dwelling and Land of the Hoosac Mills Corporation, dated May 1933 and made by W.N. Tuller, C.E. said Plan being on file at the Northern Berkshire Registry of Deeds at Adams, Mass". (Plan No. 81, Drawer 4)."

PARCEL NO. 2: "Beginning at a stake in the northerly line of Beaver Street; thence running northwesterly, parallel to a thirty (30) feet westerly of the westerly face of the tenement house on Lot No. 53 on plan hereinafter mentioned about one hundred ten (110) feet to the high water mark of the North Branch of the Hoosac River; thence running westerly along the said high water mark of the river about two hundred fifty (250) feet to the northerly line of said Beaver Street; thence running easterly along the said northerly line of Beaver Street to the place of beginning."

"Meaning and intending to convey Lot No. 52 on 'Plt A' of the plan in subdivision of the Dwellings and Land of the Hoosac Mills Corporation, dated May, 1933 and made by W.N. Tuller, C.E., said plan being on file at the Northern Berkshire Registry of Deeds at Adams, Massachusetts, as Plan No. 81, in Drawer 4."

"Excepting there from land taken by the Commonwealth of Massachusetts by Order of Taking dated June 3, 1958 recorded with the Northern Berkshire Registry of Deeds in Book 535, Page 379, and shown on Plan No. 101 in Drawer 4 of said Registry."

MEANING AND INTENDING to convey and hereby conveying, in mortgage, the same premises conveyed to the Mortgagor herein by deed of Kimball M. Cook and Karen A. Cook, dated June 11, 2002, recorded in said Registry of Deeds in Book 1062, Page 693.

Said premises will be sold subject to any and all unpaid taxes and other municipal assessments and liens, and subject to prior, liens or other enforceable encumbrances or instruments of record entitled to precedence over this mortgage, and subject to, and with the benefit of, all easements, restrictions, reservations and conditions of record and subject to all tenancies and/or rights of parties in possession, including rights or claims in personal property installed by tenants or former tenants now located on the premises. It shall be the bidder's sole responsibility to ascertain all items described in this paragraph and no representations are made concerning compliance with applicable zoning, building, sanitary or other state and/or municipal laws, ordinances or regulations.

TERMS OF SALE: Ten Thousand and 00/100 (\$10,000.00) Dollars in cash certified or bank check to be paid by the purchaser at the time and place of sale. The balance is to be paid in cash, certified or bank check and the deed shall be delivered and accepted within twenty (20) days after the public auction at the offices of THOMAS J. HAMEL, ESQ., Martin, Oliveira & Hamel, PC, 75 South Church Street, Suite 550, Pittsfield, Massachusetts 01201.

The successful purchaser will be responsible for all closing costs, recording fees, deed stamps and shall be required to sign an Auctioneer's Memorandum of Sale containing the terms of sale. The successful bidder of the real estate shall be subject to a 5% buyer premium.

This sale may be postponed or adjourned from time to time, if necessary, by the attorney or auctioneer for the mortgagee at the scheduled time and place of sale. The description for the premises contained in said Mortgage shall control in the event of a typographical error in this publication.

In the event that the successful bidder at the foreclosure sale fails to purchase the described premises according to the terms of this notice of sale or as provided for in the Memorandum of Sale executed at the time of foreclosure, the mortgagee reserves the right to sell the premises by foreclosure deed to the next highest bidder provided that the next highest bidder shall deposit with the mortgagee's attorney, said THOMAS J. HAMEL, ESQ. the amount of the required deposit and execute an agreement similar to said Memorandum of Sale, within three (3) business days after written notice of default of the previous highest bidder. Title shall be conveyed to the next highest bidder within twenty (20) days of said written notice.

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

NBT BANK, N.A.
Present Holder, by assignment,
of said Mortgage

Attorney for NBT BANK, N.A.
Thomas J. Hamel, Esquire
MARTIN, OLIVEIRA & HAMEL, PC
The Clocktower
75 South Church Street, Suite 550
Pittsfield, Massachusetts 01201-6145
(413)443-4445 x14

Dates Published in the The North Adams Transcript
April 27, May 4 and 11 2012

MEMORANDUM OF FORECLOSURE SALE

(91 -101 Beaver Street North Adams, Massachusetts)

SELLER: NBT BANK, N.A.

BUYER: _____

BUYER'S ADDRESS: _____

BUYER'S EMAIL: _____

PURCHASE PRICE: _____
(\$ _____)

DEPOSIT: TEN THOUSAND DOLLARS (\$10,000.00)

BALANCE DUE: _____
October 20, 2011 (\$ _____)

1. This Agreement dated this 7th day of September 2012, is by and between **NBT BANK, N.A.**, (“SELLER”) a federal chartered national bank with an address at 52 South Broad Street Norwich New York 13815, holder of a mortgage given by **CIEMPA INVESTMENT COMPANY LLC to LEGACY BANKS**, dated and recorded May 22, 2008 in the Berkshire Northern District Registry of Deeds in Book 1331, Page 257 (the “Mortgage”) the undersigned being the present holder by assignment dated and recorded October 21, 2011 in the Berkshire Northern District Registry of Deeds in Book 1457, Page 69 (“Mortgage Assignment”), and the BUYER.
2. The BUYER hereby acknowledges that it has this day purchased at public auction conducted by Aaron Posnik – Auctioneers, upon the terms and conditions hereinafter set forth, the interest of the SELLER in certain real property located at 91 -101 Beaver Street North Adams, Massachusetts, as more particularly described in the Mortgagee's Notice of Sale attached hereto as *Exhibit A* (the “Premises”). Pursuant

to said Notice of Sale, at the time and place therein appointed, on June 1, 2012 at 2:00 pm at the mortgaged premises, 91 -101 Beaver Street North Adams, Massachusetts by public proclamation the public auction was postponed and adjourned to September 7, 2012 at 2:00 pm at the mortgaged premises.

3. The title to the Auctioned Premises shall be conveyed on the Date and Time of Closing at the Place of Closing by a good and sufficient quitclaim deed ("Deed") (running to Buyer (or Buyer's Nominee) conveying a good clear record and marketable and insurable title thereto free from all encumbrances except those listed in the Title Commitment and the following: (i) Real Estate Taxes assessed or to be assessed on the Premises to the extent that such taxes then are not yet due and payable; (ii) Betterment assessments, if any, which are not a recorded lien on the Premises as of the Date of the Memorandum of Auction Sale; (iii) Federal, state and local laws, ordinances, by-laws and rules regulating the use of land, particularly environmental, building, zoning, health, rent control and condominium conversion laws, if any, applicable as of the Date of this Agreement, provided that at the Date and Time of closing the Premises may be used as of right for single-family residential use; (iv) Existing rights, if any, in party or partition walls; and (v) Utility easements in the adjoining ways.
4. Included in the Premises to be sold, are the buildings, structures and improvements now thereon, the fixtures and attached personal property, IF ANY used in connection therewith including, if any, chandeliers, electric and other lighting fixtures, stair carpets and wall to wall carpeting, venetian blinds, window shades, curtain rods, screens, screen doors, storm windows and doors, awnings, shutters, furnaces, heaters, heating equipment, stoves, ranges, oil and gas burners, hot water heaters, plumbing and bathroom fixtures, mantle pieces, outside television antennae, satellite dishes, fences, gates, trees, shrubs, plants, ventilators, garbage disposers, dishwashers, washing machines, dryers, burglar and fire alarm systems, and if built in, cabinets, shelving, bookcases and air conditioning equipment. Seller shall at the closing deliver to Buyer all existing keys to the premises, garage door openers and all security codes. **ALL PPROPERTY REFERRED TO IN THIS PARAGARPH IS SOLD AS IS WHERE IS WITHOUT WARANTY OR REPRESENTATION OF ANY KIND.**
5. Each party shall pay the costs of its own counsel or other professionals hired by such party. BUYER shall pay the costs of all documents

required to be recorded or needed to complete this transaction. In addition, BUYER shall be responsible for all costs relative to title examination, document preparation, and closing, as well as any real estate broker's commissions which may be due. Seller shall pay the costs of the documentary stamps.

6. The BUYER shall be subject to a 5% buyer premium.
7. BUYER has this day purchased the Premises for the PURCHASE PRICE and has paid the deposit this day. The BALANCE DUE shall be paid in cash or by certified or bank check with no intervening endorsements, on or before September 27, 2012 at 2:00 PM at **MARTIN, OLIVEIRA & HAMEL, PC.**
8. The acceptance of the Deed by BUYER shall be deemed to be a full performance and discharge of every agreement and obligation of SELLER.
9. If BUYER shall fail to fulfill BUYER'S agreements herein, all deposits made hereunder by the BUYER shall be forfeited and retained by the SELLER as liquidated damages.
10. If the SELLER shall fail to fulfill SELLER'S agreements herein, all deposits made hereunder shall be refunded to the BUYER and all obligations of all the parties hereto shall cease and shall be null and void. It is the specific intention of the parties that such refund of the BUYER'S deposit shall be the BUYER'S sole remedy at law or in equity for any default by the SELLER under this Agreement.
11. BUYER acknowledges that BUYER has not been influenced to enter into this transaction nor has it relied upon any warranties or representations, express or implied, not set forth in this Agreement, or in the legal advertisements of this sale. Specifically, the BUYER acknowledges that the SELLER has made no representations or warranties concerning the compliance of the Premises with any and all building, zoning, environmental or other laws or ordinances (federal, state or local) which may affect the BUYER'S use and/or enjoyment of the Premises. Additionally, any improvements on the Premises are sold "AS IS, WHERE IS" and there are no warranties expressed or implied.
12. The SELLER shall not be required to take any action or to comply

with any law or municipal ordinances, orders or requirements noted in or issued by any departments of building, fire labor, health or other federal, state, county, municipal or other governmental agencies having jurisdiction over or affecting the Premises on the date hereof.

13. The BUYER acknowledges that the BUYER has been informed of the existence and the provisions of the so-called Massachusetts Lead Paint Statute, Massachusetts Chapter 111, Section 197 et seq., with respect to the removal of lead paint from residential premises occupied by a child or children under six years of age. The BUYER acknowledges that the SELLER has made no representation or warranty with respect to the presence or absence of lead paint in the Premises and the BUYER agrees that the responsibility and cost, if any, of complying with said statute shall be borne solely by the BUYER.
14. The BUYER hereby acknowledges that the Premises may be served by an On-Site Wastewater System (“Septic System”). The BUYER also acknowledges:
 - a. The SELLER has provided a copy of a prior Inspection of the Septic System, but make no representation or warranty with regard to eh current condition of the Septic System as of this date.
 - b. The SELLER has not caused a current Inspection of the Septic System to be performed prior to this date and has expressly assigned this obligation to the BUYER and to be performed prior to this date and has expressly assigned this obligation to the BUYER.
 - c. The SELLER has made no representation to the BUYER regarding the type, capacity or condition of the Septic System;
 - d. The BUYER has accepted the obligation to inspect the Septic System and agreed to cause the Septic System to be inspected and the required System Inspection Form to be filed as required by Massachusetts Law;
 - e. The BUYER shall accept the Septic System together with the Premises in “as is” condition and the SELLER shall be under no obligation to cause the Septic System to be repaired, remediated, replaced or upgraded.
 - f. By execution of this Memorandum of Sale, the BUYER and

BUYER's successors and assigns hereby releases the SELLER of and from all claims, actions and causes of action relating to the condition, capacity or operation of the Septic System or the obligation to prepare and file a System Inspection Report as required by Massachusetts Law.

g. The SELLER shall not be required to take any action or to comply with any law or municipal ordinances, orders or requirements noted in or issued by any departments of building, fire labor, health or other federal, state, county, municipal or other governmental agencies having jurisdiction over or affecting the Premises on the date hereof.

15. The BUYER acknowledges that the BUYER has been informed of the existence and the provisions of the so-called Massachusetts Lead Paint Statute, Massachusetts Chapter 111, Section 197 et seq., with respect to the removal of lead paint from residential premises occupied by a child or children under six years of age. The BUYER acknowledges that the SELLER has made no representation or warranty with respect to the presence or absence of lead paint in the Premises and the BUYER agrees that the responsibility and cost, if any, of complying with said statute shall be borne solely by the BUYER.
16. Normal and usual adjustments in accordance with the usual Berkshire County conveyancing practice ie: real estate taxes, water sewer charges, fuel etc.
17. All deposits with SELLER hereunder shall be held in escrow in a non-interest bearing account by MARTIN, OLIVEIRA & HAMEL PC, acknowledge that Escrow Agent is SELLER'S counsel with respect to the transaction contemplated hereunder and may continue to represent SELLER, including without limitation in the event of any dispute arising in connection with this Agreement.
18. In the event of any dispute concerning this Agreement or the disposition of any deposits held hereunder, the Escrow Agent may turn over said deposits in any court of competent jurisdiction and thereby be relieved from any further liability respecting such deposit(s).
19. In the event of any dispute concerning the Auction Sale, this Memorandum of Auction Sale, or the disposition of the deposit held hereunder, the prevailing party shall be entitled to recover all reasonable attorney's fees, costs and expenses incurred in connection

with such dispute.

- 20. The BUYER hereby waives the right to trial by jury with respect to any dispute arising in connection with this Agreement or any matter related thereto.
- 21. It is hereby agreed that time is of the essence of this Agreement.
- 22. This Agreement is executed in multiple counterparts and is to be construed as a Massachusetts contract, to take effect as a sealed instrument, and 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 cancelled, modified, or amended only by a written instrument executed by the SELLER and BUYER. If two or more persons are named herein as BUYER, their obligations hereunder shall be joint and several.

EXECUTED on the date first above written.

SELLER:

NBT BANK, N.A.,

By: _____
KIMBERLY BRIGHTMAN,
Loan Workout Officer

Witness

BUYER:

Witness

ADDITIONAL TERMS OF MORTGAGEE'S SALE OF MORTGAGED PREMISES

1. The auctioneer shall pre-qualify bidders by inspecting their deposit checks and requiring reasonable identification of such bidders.
2. The successful bidder shall be required to execute a Memorandum of Foreclosure Sale upon acceptance of such person's bid. Copies of the Memorandum of Foreclosure Sale are available for inspection.
3. The successful bidder shall be subject to a 5% buyer premium.
4. The title to the Mortgaged Premises (as defined in the Mortgagee's Notice of Sale of Real Estate) shall be that which was conveyed by mortgage deed to the Mortgagee and the purchaser shall take title to the Mortgaged Premises by the usual Foreclosure Deed, without covenants.
5. The successful bidder shall deposit the required deposit of Ten Thousand Dollars (\$10,000.00) to be paid in cash or by certified or by bank cashier's check by the successful bidder to Martin, Oliveira & Hamel, PC, as attorneys for the Mortgagee, at the time and place of the sale.
6. The BUYER shall pay the costs of its own counsel or other professionals hired by such party. BUYER shall pay the costs of all documents required to be recorded or needed to complete this transaction as well as all costs of recording and documentary stamps.
7. The Deposit shall be made with the auctioneer when the auctioneer so requires, properly endorsed if necessary, which deposit shall be forfeited if, after the Mortgaged Premises are sold to said bidder, such person refuses to execute the Memorandum of Foreclosure Sale, or if, after signing, said bidder does not perform bidder's part of the agreement. In case of forfeiture, the deposit shall become the property of the Mortgagee and such forfeiture by the bidder shall not release that person from the agreement. No interest shall be paid on said deposit or any funds held hereunder pending delivery of the Foreclosure Deed.
8. The balance of the purchase price, shall be paid on or before September 27, 2012 at 2:00 PM and the Mortgagee shall deliver the

Foreclosure Deed to the Buyer at **MARTIN, OLIVEIRA & HAMEL, PC**, THE CLOCKTOWER, 75 South Church Street; Suite 550, Pittsfield, Massachusetts 01201-6145.

9. No adjustment shall be made for real estate taxes or payments due in lieu thereof, assessments, or other municipal charges, rental payments, condominium unit assessments or other charges, liens or claims in the nature of liens, as a successful bidder shall take the property subject to all taxes, charges, assessments and liens due up to the date of delivery and recording of the Foreclosure Deed.
10. In the event that the successful bidder shall default in purchasing the Mortgaged Premises according to the terms of the Notice of Mortgagee's Sale of Real Estate and/or the terms of the Memorandum of Foreclosure Sale executed at this public auction, the Mortgagee reserves the right, at its election, to sell the property by Foreclosure Deed to the second highest bidder provided that (i) said second highest bidder shall deposit with Martin & Oliveira the amount of the required deposit and shall execute a Memorandum of Foreclosure Sale within three (3) business days after written notice to the second highest bidder of the default to the previous highest bidder and (ii) title shall be conveyed to the said second highest bidder within ten (10) days of receipt of said written notice. If the second highest bidder declines to purchase the Mortgaged Premises, the Mortgagee reserves the right to purchase the Mortgaged Premises at the amount bid by the second highest bidder.
11. The Mortgaged Premises shall be sold and conveyed without representation or warranty as to their condition, construction, or fitness for habitation, or whether they conform to applicable federal, state or local building, health and sanitary codes, or similar rules and regulations.
12. The successful bidder shall be responsible for obtaining at successful bidder's sole cost and expenses the required smoke detector certificate from the appropriate local governmental authority having jurisdiction, including with limitation, the installation of any required smoke detectors.
13. The Mortgagee reserves the right to adjourn, postpone or cancel this sale up until the moment the auctioneer accepts the highest bid.

08/23/2012

City of North Adams

MUNICIPAL LIEN CERTIFICATE
Certificate Number 5280

Id: 076 109-0-19

Location: 91 -101 BEAVER ST

Requestor:
MARTIN, OLIVEIRA & HAMEL
75 SOUTH CHURCH ST
SUITE 550
PITTSFIELD MA
01201-6145

Assessed Owner:
CIEMPA INVESTMENT CO LLC

Current Status:
Acres: .34
Land Valuation: 31,500
Building Valuation: 140,200
Exemptions:
Taxable Valuation: 171700.00
Book: 1062 Page: 693

Interest Date: 08/23/2012

Year Type	Due Date	Billed Principal	Due Int/Fees	Tot Now Due
2000 REAL-RES		1,029.11	0.00	0.00
Total 2000		1,029.11	0.00	0.00
2001 REAL-RES		1,130.39	0.00	0.00
Total 2001		1,130.39	0.00	0.00
2002 PRELIM REA		579.32	0.00	0.00
2002 REAL-RES		863.71	0.00	0.00
Total 2002		1,443.03	0.00	0.00
2003 PRELIM REA		739.55	0.00	0.00
2003 REAL-RES		739.73	0.00	0.00
Total 2003		1,479.28	0.00	0.00
2004 PRELIM REA		758.13	0.00	0.00
2004 REAL-RES		936.40	0.00	0.00
Total 2004		1,694.53	0.00	0.00

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 75 SOUTH CHURCH ST
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 Book: 1062 Page: 693

Interest Date: 08/23/2012

Year Type	Due Date	Billed Principal	Due Int/Fees	Tot Now Due
2005 PRELIM REA		872.68	0.00	0.00
2005 REAL-RES		792.91	0.00	0.00
Total 2005		1,665.59	0.00	0.00
2006 PRELIM REA		853.61	0.00	0.00
2006 REAL-RES		850.65	0.00	0.00
Total 2006		1,704.26	0.00	0.00
2007 PRELIM REA		873.43	0.00	0.00
2007 REAL-RES		915.16	0.00	0.00
Total 2007		1,788.59	0.00	0.00
2008 PRELIM REA		916.65	0.00	0.00
2008 REAL-RES		1,062.09	0.00	0.00
Total 2008		1,978.74	0.00	0.00
2009 I&E PENALT		25.00	0.00	0.00

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MUNICIPAL LIEN CERTIFICATE
Certificate Number 5280

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75 SOUTH CHURCH ST
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PITTSFIELD MA
01201-6145

Assessed Owner:
CIEMPA INVESTMENT CO LLC

Current Status:
Acres: .34
Land Valuation: 31,500
Building Valuation: 140,200
Exemptions:
Taxable Valuation: 171700.00
Book: 1062 Page: 693

Interest Date: 08/23/2012

Year Type	Due Date	Billed Principal	Due Int/Fees	Tot Now Due
2009 PRELIM REA		507.05	0.00	0.00
2009 REAL-RES		0.00	0.00	0.00
2009 TAX TITLE		10,733.10	10,233.10	0.00
2009 INTEREST		0.00	0.00	2,979.94
Total 2009		11,265.15	10,233.10	2,979.94
				13,213.04
2010 I&E PENALT		0.00	0.00	0.00
2010 PRELIM REA		0.00	0.00	0.00
2010 REAL-RES		0.00	0.00	0.00
2010 WATER LIEN		0.00	0.00	0.00
Total 2010		0.00	0.00	0.00
2011 I&E PENALT		0.00	0.00	0.00
2011 PRELIM REA		0.00	0.00	0.00
2011 REAL-RES		0.00	0.00	0.00
2011 WATER LIEN		0.00	0.00	0.00
Total 2011		0.00	0.00	0.00

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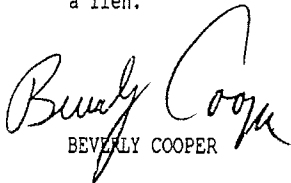
Interest Date: 08/23/2012

Year Type	Due Date	Billed Principal	Due Int/Fees	Tot Now Due
2012 I&E PENALT		50.00	0.00	0.00
2012 PRELIM REA		1,244.15	0.00	0.00
2012 REAL-RES		762.91	0.00	0.00
2012 WATER LIEN		885.50	0.00	0.00
2012 SEWER LIEN		254.31	0.00	0.00
Total 2012		3,196.87	0.00	0.00
2013 PRELIM REA		1,317.02	658.51	658.51
Total 2013		1,317.02	658.51	658.51
Grand Totals		29,692.56	10,891.61	2,979.94
				13,871.55

Water/Sewer Acct:	Water Due	Sewer Due
52-1500585-0	1,125.95	452.76

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 August 22,2012 are listed.

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


BEVERLY COOPER

FOR THE CITY OF NORTH ADAMS
THIS FORM APPROVED BY COMMISSIONER OF
REVENUE