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BIDDER'S INFORMATIONAL PACKAGE

87 FOREST GLEN ROAD

LONGMEADOW, 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 LESLIE CLEMENT (a/k/a LESLIE A. CLEMENT) and KEVIN M. McCARTHY to UNITED COOPERATIVE BANK, now known as UNITED BANK, Successor By Merger To ROCKVILLE BANK, dated November 1, 2002, recorded at Hampden County Registry of Deeds in Book 12701, Page 184, 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 Tuesday, the 22nd day of July, 2014**, on the premises below described all and singular the premises described in said mortgage, said premises being therein described substantially as follows, to wit:

87 FOREST GLEN ROAD, LONGMEADOW, MA 01106

Certain real estate situated in Longmeadow, Hampden County, Massachusetts being known and designated as Lot 189 (one hundred eighty-nine) as shown on a plan of lots recorded in Hampden County Registry of Deeds, Book of Plans 1, Page 25, and a triangular parcel adjacent on the east thereof and bounded and described as follows:

NORTHERLY by Forest Glen Road, one hundred twenty-five and 20/100 (125.20) feet;

EASTERLY by land now or formerly of one Ide, one hundred twenty-one and 44/100 (121.44) feet;

SOUTHERLY by lot 188 (one hundred eighty-eight) as shown on said plan, one hundred fifteen and 80/100 (115.80) feet; and

WESTERLY by South Park Terrace, also known as South Park Avenue, one hundred twenty and 15/100 (120.15) feet.

For Grantor's title, see Deed dated June 19, 2000 and recorded with the Hampden County Registry of Deeds in Book 11529, Page 573.

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 Thousand Dollars (\$20,000) ("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 twenty (20) business 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.

UNITED BANK, Successor in Interest
to UNITED COOPERATIVE 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 Thousand Dollars (\$20,000) received from Buyer by UNITED BANK, f/k/a UNITED COOPERATIVE BANK, Successor by Merger to ROCKVILLE BANK, as earnest money to be applied to the purchase price of real estate located at **87 FOREST GLEN ROAD, LONGMEADOW, MASSACHUSETTS 01106**, sold this day under a power of sale contained in a mortgage given to UNITED COOPERATIVE 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; UNITED BANK has no knowledge as to the condition of the premises and makes no representations or warranties relating to the premises, and the Buyer agrees to take 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).

Buyer acknowledges that Seller has advised Buyer that the Premises may contain lead paint and that whenever a child under six years of age resides in any residential premises in which any paint, plaster or other accessible material contains dangerous levels of lead, the owner is required by law to remove or encapsulate said paint, plaster or other material so as to make it inaccessible to a child under six years of

age. Consumption of lead is poisonous and may cause serious personal injury. Whenever such residential premises containing dangerous levels of lead undergoes a change of ownership and, as a result, a child under six years of age will become a resident, the new owner is required by law to comply with the Massachusetts lead paint laws. The Buyer, by signing this Agreement, acknowledges the receipt of the attached Lead Paint Rider.

It shall be the obligation of the Buyer to install smoke detectors and to obtain smoke detector certificates pursuant to M.G.L. Chapter 148, Section 26E.

Twenty Thousand Dollars (\$20,000) ("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 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, 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 UNITED BANK'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 Buyer and title shall be conveyed to said next highest qualified bidder within twenty (20) 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.

If at the time for closing, the bank, as seller, is unable to convey title, 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, 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 SIGNATURE
PRINT NAME: _____
ADDRESS _____

TEL # _____

Buyer's Bid _____
Initial Deposit \$ 20,000.00 _____
Add'l. Deposit \$ _____ by 7/29/14 (combined total 10%)
Balance Due \$ _____ by 8/19/14
+5% Buyer's Premium _____

UNITED BANK, f/k/a UNITED
COOPERATIVE BANK, Successor by
Merger to ROCKVILLE BANK,

BY: _____

DATED: _____

State Tax Form 290
 Certificate: 339
 Issuance Date: 06/09/2014

MUNICIPAL LIEN CERTIFICATE
 TOWN OF LONGMEADOW
 COMMONWEALTH OF MASSACHUSETTS

Requested by DOHERTY, WALLACE, PILLSBURY & MURPHY PC
 ATTORNEYS AT LAW
 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 06/09/2014 are listed below.

DESCRIPTION OF PROPERTY

Parcel ID: 327-027-002-0

87 FOREST GLEN RD
 LONGMEADOW

CLEMENT, LESLIE
 87 FOREST GLEN RD
 LONGMEADOW MA 01106

Land area : 14,527 SF
 Land Value : 149,600
 Impr Value : 420,500
 Land Use : 0
 Exemptions : 0
 Taxable Value: 570,100

Deed date: 08/19/2010 Book/Page: 18418/529
 Class: 1040-RESIDNTL

FISCAL YEAR	2014	2013	2012
DESCRIPTION			
COMMUNITY PRESERVATION ACT	\$108.83	\$.00	\$.00
REAL ESTATE TAX	\$13,197.82	\$.00	\$.00
SEWER COMMITTED INTEREST	\$95.96	\$.00	\$.00
SEWER LIEN	\$610.41	\$.00	\$.00
WATER COMMITTED INTEREST	\$430.05	\$.00	\$.00
WATER LIENS	\$3,247.69	\$.00	\$.00
TOTAL BILLED:	\$17,690.76	\$.00	\$.00
Charges/Fees	\$10.00	\$.00	\$.00
Abatements/Exemptions	\$.00	\$.00	\$.00
Payments/Credits	-\$14,303.22	\$.00	\$.00
Interest to 06/09/2014	\$50.67	\$.00	\$.00
TOTAL BALANCE DUE:	\$3,448.21	\$.00	\$.00
TOTAL INTEREST PER DIEM:	\$1.7594		
OTHER UNPAID BALANCES:			
2014 WATER&SEWER	\$1,450.55		

THRU METER READING January 30, 2014.

PLEASE CONTACT WATER SEWER DEPARTMENT FOR ADJUSTMENT TO BE MADE AT CLOSING.
 (413) 567-3400

Mary Pequignot
 MARY PEQUIGNOT
 TOWN COLLECTOR

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE