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BIDDER'S INFORMATIONAL PACKAGE

36 COMMERCIAL DRIVE HAMPDEN, 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 KATHERINE J. HICKSON to COUNTRY BANK FOR SAVINGS, dated July 20, 2005 and recorded with the Hampden County Registry of Deeds in Book 15182, Page 585, 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 the 25th day of September, 2013, on the mortgaged premises believed to be known as 36 Commercial Drive, Hampden, County of Hampden, Massachusetts, all and singular the premises described in said Mortgage, to wit:

"The land with the buildings thereon situated at 36 Commercial Drive, Hampden, Hampden County, Massachusetts, and more particularly described as follows:

Certain real estate situated on Commercial Drive, Town of Hampden, Hampden County, Massachusetts, being known and designated as Lot #7 (seven) on Plan of Lots for Edward M. Christianson, Inc., dated December 1875, Rev. June 1987, and recorded in Hampden County Registry of Deeds, Book of Plans 266, Page 66.

Containing approximately 2.2 acres, more or less.

Being the same premises conveyed to the Mortgagor herein by deed of Michael E. Kane dated December 22, 1998 and recorded in Hampden County Registry of Deeds in Book 10581, Page 569."

The premises will be sold subject to any and all restrictions, easements, improvements, covenants, outstanding tax titles, municipal or other public taxes, assessments, liens or claims in the nature of liens, and existing encumbrances of record superior to the Mortgage, if any. Said premises will also be sold subject to all leases and tenancies

having priority over said Mortgage, to tenancies or occupation by persons on the premises now and at the time of said auction which tenancies or occupation are subject to said Mortgage, to rights or claims in personal property installed by tenants or former tenants now located on the premises, also to all laws and ordinances including, but not limited to, all building and zoning laws and ordinances. 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 regulations.

TERMS OF SALE: FIFTEEN THOUSAND AND 00/100 (\$15,000.00) DOLLARS will be required to be paid in cash, or by certified or bank cashier's check by the purchaser at the time and place of sale. The balance of the purchase price on the sale shall be paid in cash, or by certified or bank cashier's check within thirty (30) days thereafter and the Deed transferred contemporaneously therewith. The successful bidder at the sale shall be required to sign a Memorandum of terms of sale containing the above terms at the Auction sale. The purchaser will be responsible for all closing costs, Massachusetts deed excise stamps and all recording fees.

The sale may be postponed or adjourned from time to time, if necessary, by the attorney 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.

Other terms, if any, will be announced at the sale.

Country Bank for Savings,
Present Holder of said Mortgage

By: _____/S/_____

Jonathan C. Sapirstein

SAPIRSTEIN & SAPIRSTEIN, P.C.

1350 Main Street, 12th Floor

Springfield, MA 01103

(413) 827-7500

Its Attorneys

Date: August 2, 2013

K:\COUNTRY\Hickson Commercial Dr 020.1410\mortgagee sale FINAL 8-2-13.doc

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

Number: 2073
08/29/13

SAPIRSTEIN SAPIRSTEIN P.C.
1350 MAIN ST, 12TH FLOOR
SPRINGFIELD, MA 01103

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 08/29/13 are listed below:

DESCRIPTION OF PROPERTY

Parcel Identifier	12-76	Assessed Owner	HICKSON KATHERINE J		
Account	335	Additional Owner			
Location of Property	36 COMMERCIAL DR		Supposed Present Owner		
Acreage	2.2	Acres	Legal Reference	Book	10581
				Page	569
				Deed Date	12/22/98

VALUATION

FY	Residential	Rate1	Open Space	Rate 2	Commercial	Rate 3	Industrial	Rate 4	Exempt
2014	0	0.00	0	0.00	370,500	0.00	0	0.00	0

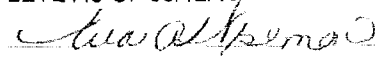
ASSESSMENT

	2014 1st Quarter	2014 2nd Quarter	2014 3rd Quarter	2014 4th Quarter	FY 2013	FY 2012
Preliminary Tax	\$1,616.31	\$1,616.31	N/A	N/A	\$3,287.97	\$3,103.76
Preliminary Other Land Tax	\$16.17				\$16.44	\$15.52
Actual Tax					\$3,177.26	\$3,472.17
Actual Other Land Tax					\$31.77	\$34.72
Interest To Date	\$26.30	\$0.00			\$29.49	\$0.00
Charges and Fees					\$5.00	
Credits					\$4,787.78	\$6,641.69
Interest Credit					\$165.55	\$0.00
Per Diem	\$0.63	\$0.00			\$0.67	\$0.00
Balance Due	\$1,658.78	\$1,632.47			\$1,776.59	\$0.00

Property Tax Interest Per Diem \$1.30
Committed Tax Balance \$5,067.84

625 MAIN STREET HAMPDEN MA 01036 PHONE (413) 566-2151

All of the amounts listed above are to be paid to the Collector. I have no knowledge of any other lien outstanding.
INFORMATION ON THIS CERTIFICATE IS COMPLETE AS OF 09/12/13


Eva A. Wiseman Collector of Taxes