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**BIDDER’S INFORMATIONAL PACKAGE**  
**19 ALDRICH STREET**  
**WEBSTER, 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 SHAY-MCKETYN, LLC to Westbank, n/k/a First Niagara Bank, N.A., dated March 4, 2004 and recorded with the Worcester Southern District Registry of Deeds in Book 32986, Page 1, 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 4<sup>th</sup> day of December, 2013, on the mortgaged premises believed to be known as 19 Aldrich Street, Webster, Worcester County, Massachusetts, all and singular the premises described in said Mortgage, to wit:

"Closing date: 03/04/2004

Borrower(s): Shay-McKety, L.L.C., Webster Fundamentals, Inc. and Katrina Breen

Property Address: 19 Aldrich Street, Webster, Massachusetts 01570

Loan Policy Number:

Owner Policy Number:

The land in Webster, County of Worcester, Commonwealth of Massachusetts bounded and described as follows:

BEGINNING at an iron pipe at the southeast corner of tract herein described on the northerly side of the 1959 town Layout of Aldrich Street, at the southwest corner of Parcel "C".

THENCE S. 86 degrees 26' W along the northerly side of Aldrich Street, a distance of 215.28 feet to an iron pipe;

THENCE N. 5 degrees 08' 30" W along parcel "A" a distance of 155.73 feet to an iron pipe;

THENCE N. 86 degrees 43' 33" E along land of various abutters, a distance of 226.22 feet to an iron pipe;

THENCE S. 1 degree 05' 55" E along Parcel "C" a distance of 154.66 feet to an iron pipe at the point of beginning.

CONTAINING an area of 34,238 square feet.

BEING the same premises described in a deed from Donald R. Deary and Judith A. Deary to SHAY-MCKETYN, LLC dated March 4, 2004 and recorded with the Worcester District Registry of deeds in Book 32985 Page 398."

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: TEN THOUSAND AND 00/100 (\$10,000.00) 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.

First Niagara Bank, N.A., f/k/a Westbank,  
Present Holder of said Mortgage

By: \_\_\_\_\_/S/\_\_\_\_\_

Jonathan C. Sapirstein  
SAPIRSTEIN & SAPIRSTEIN, P.C.  
1350 Main Street, 12<sup>th</sup> Floor  
Springfield, MA 01103  
(413) 827-7500  
Its Attorneys

Date: October 17, 2013

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**Municipal Lien Certificate**  
 Commonwealth of Massachusetts  
 Town of Webster  
 350 Main Street, Suite #1  
 Webster, MA 01570  
 Phone: (508) 949-3800 Ext. 4001

<b>Requested By</b>	<b>Issuance Date:</b>
SAPIRSTEIN & SAPIRSTEIN, P.C. ATTORNEYS AT LAW 1350 MAIN STREET 12TH FLOOR SPRINGFIELD, MA. 01103	11/12/2013
Certificate No. 3020	

I hereby 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 11/12/2013 are listed below.

DESCRIPTION OF PROPERTY	
Location: 19 ALDRICH ST.	Deed Date:
Parcel ID: 15-C-21-0	Book/Page: 32985/398-
Owner: SHAY-MCKETYN, LLC 19 ALDRICH ST. WEBSTER MA 01570	Land Area: 37,831 SF
	Land Use:
	Land Value: 62,700
	Build Value: 230,100
	Impr Value:
	Exemptions:
	Taxable Value: 292,800

REAL ESTATE BILLS						
YEAR 2014 CHARGES		QTR	Billing Date	AMOUNT BILLED	BALANCE	
REAL ESTATE RESIDENTIAL	1,825.61	1	07/01/2013	912.81	0.00	
		2	10/01/2013	912.80	0.00	
		3	01/01/2014	0.00	0.00	
		4	04/01/2014	0.00	0.00	
				Charges/Fees		.00
				Abatements/Exemptions		.00
				Payments/Credits		1,825.61
				Interest to 11/12/2013		.00
<b>TOTAL BILLED</b>	<b>1,825.61</b>					
				<b>TOTAL BALANCE DUE TO 11/12/2013</b>		<b>.00</b>

YEAR 2013 CHARGES		QTR	Billing Date	AMOUNT BILLED	BALANCE	
REAL ESTATE RESIDENTIAL	3,651.22	1	07/01/2012	909.42	0.00	
		2	10/01/2012	909.41	0.00	
		3	01/01/2013	916.20	0.00	
		4	04/01/2013	916.19	0.00	
				Charges/Fees		.00
				Abatements/Exemptions		.00
				Payments/Credits		3,651.22
				Interest to 11/12/2013		.00
<b>TOTAL BILLED</b>	<b>3,651.22</b>					
				<b>TOTAL BALANCE DUE TO 11/12/2013</b>		<b>.00</b>

YEAR 2012 CHARGES		QTR	Billing Date	AMOUNT BILLED	BALANCE	
REAL ESTATE RESIDENTIAL	3,637.66	1	07/01/2011	871.32	0.00	
		2	10/01/2011	871.32	0.00	
		3	01/01/2012	947.51	0.00	
		4	04/01/2012	947.51	0.00	
				Charges/Fees		.00
				Abatements/Exemptions		.00
				Payments/Credits		3,637.66
				Interest to 11/12/2013		.00
<b>TOTAL BILLED</b>	<b>3,637.66</b>					
				<b>TOTAL BALANCE DUE TO 11/12/2013</b>		<b>.00</b>

**OTHER UNPAID BALANCES:**

**TAX TITLE:**  
**WATER/SEWER BILLING:** \$948.02

COMMENTS: WTR/SWR ACCT#122266 AMT DUE \$948.02  
 UNAPPORTIONED BETTERMENTS NOT YET DUE: 00.00  
 FOR ANY RECORDED LIENS AGAINST SAID PROPERTY,  
 PLEASE CONTACT THE TREASURER'S OFFICE @ 508-949-3800 EXT#4006  
 A FINAL WTR/SWR USE CHARGE IS FORTHCOMING UPON REQUEST FROM  
 THE DPW @ 508-949-3861.

<b>TOTAL PER DIEM:</b>	0.31
<b>TOTAL DUE NOW:</b>	948.02
<b>TOTAL UNPAID:</b>	948.02

I have no knowledge of any other lien outstanding

*Maryann McGear*  
 Maryann McGear  
 Collector of Taxes  
 Town of Webster