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## **BIDDER'S INFORMATIONAL PACKAGE**

### **56 PULASKI STREET WARE, 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 BRUCE ALDRICH, JASON AUCOIN, STEPHEN SZCZEPANEK, AND GILLES VACHON, as THE TRUSTEES OF THE WHITE EAGLE SOCIETY OF WARE to FAMILYFIRST BANK dated June 24, 2010 and recorded with the Hampshire County Registry of Deeds in Book 10213, Page 128, 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 5<sup>th</sup> day of December, 2013, on the mortgaged premises believed to be known as 56 Pulaski Street, Ware, Hampshire County, Massachusetts, all and singular the premises described in said Mortgage, to wit:

“56 Pulaski Street, Ware

Two certain tracts or parcels of land, situate in Ware, Hampshire County, Massachusetts, bounded and described as follows:

FIRST TRACT: The following described estate, situate on the southerly side of Water Street, now known as Pulaski Street, in Ware aforesaid, bounded and described as follows:

BEGINNING at the northwest corner of the lot, on land formerly of John Hogan on said Water Street;

thence running southerly on land formerly of said Hogan and land formerly of the George H. Gilbert Manufacturing Company about two hundred six and  $\frac{2}{3}$  (206  $\frac{2}{3}$ ) feet to land formerly of said Gilbert Manufacturing Company, to an iron pin;

thence running easterly on land formerly of said Gilbert Manufacturing Company about fifty-four and  $\frac{10}{12}$  (54  $\frac{10}{12}$ ) feet o an iron pin;

thence running northerly on land formerly of the Gilbert Manufacturing Company about one hundred twenty-six (126) feet to an iron pin;

thence running northwesterly on land formerly said Gilbert Manufacturing Company about ninety-two and  $\frac{2}{3}$  ( $92 \frac{2}{3}$ ) feet to said Water Street;

an iron pin is situate at or near the line of said Water Street;

thence on said Water Street westerly about sixty-two and  $\frac{1}{2}$  ( $62 \frac{1}{2}$ ) feet to place of beginning.

CONTAINING more or less with the buildings thereon.

SECOND TRACT: A certain tract or parcel of land situate near the southerly side of Water Street, now known as Pulaski Street, Ware, Hampshire County, Massachusetts, bounded and described as follows:

BEGINNING at an iron pin in the ground, same being the southwest corner of the land herein described and said pin being on line of land formerly of Patrick Barry and on line of a driveway extending southerly from Water Street;

thence northerly along the line of said driveway about one hundred (100) feet to an iron pin in the ground, said pin being about twenty-three and  $\frac{3}{4}$  ( $23 \frac{3}{4}$ ) feet from the southwest corner of the rear house, so-called, formerly of John H. Schoonmaker;

thence southeasterly in a straight line fifty-eight and  $\frac{1}{2}$  ( $58 \frac{1}{2}$ ) feet to an iron pin in the ground;

thence southeasterly in a straight line in continuation of last boundary line through the center of a hole drilled into a large stone, about twenty-five and 1/2 (25 1/2) feet to the Ware River at low water mark, said hole drilled in said stone being, as now situate, thirty-one and 1/2 (31 1/2) feet from the southeast corner of barn formerly of John H. Schoonmaker and formerly occupied by John Lubelczyk;

thence southwesterly along said Ware River at low water mark to land formerly of said Barry;

thence westerly on line of land formerly of said Barry to the first-mentioned bound.

These are the same premises as conveyed by James Smith to Jan Biatek, et. al., Trustees of the White Eagle Society of Ware by warranty deed dated June 9, 1928 and recorded with the Hampshire County Registry of Deeds at Book 846 Page 537.

There is excepted from the forgoing so much of these premises as was conveyed by the White Eagles Society, Inc. to the Inhabitants of the Town of Ware by instrument dated October --, 1943 and recorded in said deeds at Book 979 Page 277

There is also excepted from the foregoing so much of these premises as was conveyed by White Eagles Inc. to the Town of Ware by instrument dated October 23, 1944 and recorded as aforesaid at Book 988 Page 514.

These premises are conveyed subject to an easement regarding the installation and maintenance of a sanitary sewer line given by The White Eagle Society of Ware to Veronica Siarkiewicz et. al. by instrument dated April 26, 1985 and recorded as aforesaid at Book 3183 Page 537.”

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: FIVE THOUSAND AND 00/100 (\$5,000.00) 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.

FamilyFirst Bank,  
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 22, 2013

K:\Family First Bank 2012\White Eagle Club\mortgagee sale 10-22-13.doc

MUNICIPAL LIEN CERTIFICATE  
 THE COMMONWEALTH OF MASSACHUSETTS  
 OFFICE OF THE COLLECTOR OF TAXES  
 TOWN OF WARE  
 126 MAIN STREET  
 WARE MA 01082  
 413-967-9602

NUMBER: 2014-2049

- Quarterly Billing -

Issued: November 14, 2013

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 November 14, 2013 are listed below.

TO:

SAPIRSTEIN & SAPIRSTEIN PC  
 1350 MAIN ST  
 12TH FLOOR  
 SPRINGFIELD MA 01103

DESCRIPTION OF PROPERTY
Parcel Id: Map 56 Block: 0 Lot 53
Location: 56 PULASKI ST
Acreage: 0.361
Legal Reference: 847-483
Assessed Owner(s): SOCIETY OF WHITE EAGLES
Supposed Dwner:

MISCELLANEOUS UNPAIDS	VALUATION DETAIL	TAX/\$1000
TAX TITLE TAXES 9,100.68	Residential 0 @ 0.00	
TAX TITLE INTEREST 800.72	Open Space 0 @ 0.00	
CHARGES 85.00	Commercial 275,600 @ 0.00	
	Industrial 0 @ 0.00	
	Exempt 0 @ 0.00	
Miscellaneous Unpaid Total 9,986.40 (3.98)	Agr. Credits 0	

BETTERMENT / LIEN DETAIL								
2 0 1 4	Amount	Com Int	2 0 1 3	Amount	Com Int	2 0 1 2	Amount	Com Int
N/A	0.00	0.00	SEWER L	494.39	0.00	SEWER L	206.28	0.00
N/A	0.00	0.00	WATER L	443.46	0.00	WATER L	188.63	0.00
N/A	0.00	0.00	N/A	0.00	0.00	N/A	0.00	0.00
N/A	0.00	0.00	N/A	0.00	0.00	N/A	0.00	0.00

ASSESSMENT DETAIL - Quarterly Billing -								
ASSESSMENTS	2 0 1 4	2 0 1 3	2 0 1 2					
Preliminary 1st Due: 08/01/2013	1,167.17	1,094.82	1,066.92					
Preliminary 2nd Due: 11/01/2013	1,167.17	1,094.82	1,066.92					
Actual 1st/3rd Due: 02/01/2014	0.00	1,239.51	1,122.72					
Actual 2nd/4th Due: 05/01/2014	0.00	1,239.51	1,122.72					
District/Supplemental	0.00	0.00	0.00					
Betterment and Liens	0.00	937.85	394.91					
Committed Interest	0.00	0.00	0.00					
Interest To: 11/14/2013	52.83	0.00	71.83					
Charges and Fees	0.00	0.00	0.00					
DEFERRALS								
DEFERRAL	0.00	0.00	0.00					
PAYMENTS								
Preliminary	0.00	0.00	0.00					
Actual	0.00	0.00	2,133.84					
District/Supplemental	0.00	0.00	0.00					
Betterments/Liens	0.00	0.00	0.00					
Committed Interest	0.00	0.00	0.00					
Interest Paid	0.00	0.00	71.83					
Charges and Fees	0.00	0.00	0.00					
Abatement/Exemption	0.00	0.00	0.00					
Deferral, Tax Title Transfer	0.00	5,606.51	2,640.35					
CURRENT UNPAID TAXES (PER DIEM)	2,387.17 (0.90)	0.00 (0.00)	0.00 (0.00)					

TOTAL AMOUNT DUE \$ 2,387.17 (0.90) + MISCELLANEOUS UNPAIDS AS DESCRIBED ABOVE

NOTATIONS & COMMENTS
***DUE WARE DPW WATER/SEWER DEPT FDR 11-1-13 QUARTERLY BILLING, \$143.84.***
***ALSD DUE WARE DPW WATER/SEWER DEPT FOR A WATER LIEN, \$416.12.***

APPORTIONED BETTERMENT ASSESSMENTS NOT YET DUE \$ 0.00 WITH INTEREST TO BE ADDED.

*Leigh Deveneau-Matinelli*

LEIGH DEVENEAU-MATINELLI, Collector of Taxes  
 TOWN OF WARE

I have no knowledge of any other lien outstanding.

*704/1111*  
STATEMENT OF ACCOUNT

TREASURERS ACCOUNT

SOCIETY OF WHITE EAGLES

PARCEL ID: 56 0 53  
56 PULASKI ST

56 PULASKI ST  
WARE MA 01082

#	YEAR	TYPE	CERTIFIED	BASIS	UNPAID TAX	INTEREST	CHARGES	TOTAL DUE
1	2012	RE	3,119.57	01/25/2013	3,119.57	399.58	0.00	3,519.15
2	2013	RE	5,981.11	06/14/2013	5,981.11	401.14	0.00	6,382.25
			9,100.68		9,100.68		0.00	
TOTALS						800.72		9,901.40
PLUS UNPAID PROCESS CHARGES					85.00			

11/14/2013

TOTAL BALANCE DUE: \$ 9,986.40

PER DIEM: (3.98)