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BIDDER'S INFORMATIONAL PACKAGE

261 BRIAR WAY, UNIT 3B GREENFIELD, MASSACHUSETTS

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MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Marita B. Hutchinson (the "Mortgagor") to People's United Bank, successor by merger with Chittenden Trust Company, d/b/a Mortgage Service Center (the "Mortgagee") dated January 6, 2003 and recorded with the Franklin County Registry of Deeds in Book 4172, Page 304, 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 on **Tuesday, December 10, 2013, at 11:00 A.M.**, on the mortgaged premises below described, being known and numbered as Unit 3B, Briar Knoll Townhouse Condominium, 261 Briar Way, Greenfield, Franklin County Massachusetts more particularly described as follows:

The land in Greenfield, Franklin County, Massachusetts, being more particularly described as Unit 3B Briar Knoll Townhouse Condominium, Briar Way, Greenfield, Massachusetts, created pursuant to Master Deed dated March 16, 1989 and recorded in the Franklin County Registry of Deeds on March 16, 1989 in Book 2314, Room 276, and as amended by an Amendment to the Master Deed dated July 7, 1989 and recorded in the Franklin County Registry of Deeds in Book 2349, Page 242, and as amended by an Amendment to the Master Deed dated January 2, 1990 and recorded in the Franklin County Registry of Deeds in Book 2405, Page 72, and amended by an Amendment to the Master Deed dated May 16, 1990 and recorded in the Franklin County Registry of Deeds in Book 2438, Page 21, which Unit is shown on the floor plans filed with said Master Deed and Amendment, on the copy of a portion of said plans attached hereto and made a part hereof, to which is affixed a verified statement in the form required by Chapter 183A, section 9 of the General Laws.

The Unit conveyed together with an individual .0330 interest in the common areas and facilities described in said Master Deed and said Amendments and in the Bylaws of Briar Knoll Townhouse Condominiums, the organization of Unit Owners through which the Condominium is managed and regulated.

The Unit is conveyed subject to and with the benefit of the provisions of said Chapter 183A of the General Laws; the provisions, easements, agreements, restrictions and covenants of the Condominium, as set forth in said Master Deed and said Amendments and floor plans; the Bylaws of Briar Knoll Townhouse Condominiums recorded with said Master Deed; and real estate taxes not yet due and payable as of the date hereof.

The Unit is intended for residential purposes only.

TERMS OF SALE:

A deposit of FIVE THOUSAND AND 00/100 (\$5,000.00) DOLLARS will be required to be paid in cash or by certified check by the purchaser at the time and place of sale as an initial deposit in escrow with O'Connell, Plumb & MacKinnon, P.C., 75 Market Place, Springfield, Massachusetts 01103. The purchaser shall within 5 business days of the sale increase the deposit to a sum equal to 10% of the purchase price by delivering the amount necessary to O'Connell, Plumb & MacKinnon, P.C. in cash or certified check.

The balance is to be paid in cash, or by certified 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. Other terms, if any, to be announced at the sale.

The Seller reserves the right to sell to the second highest bidder in the event that the highest bidder defaults. However, this reservation of rights should not be construed as requiring the Seller to sell to the second highest bidder in the event of such a default.

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

PEOPLE'S UNITED BANK
The Present Holder of said Mortgage

By: _____
Jerry B. Plumb, Jr., its Attorney
O'Connell, Plumb, & MacKinnon P.C.
75 Market Place
Springfield, MA 01103
(413) 733-9111

MEMORANDUM OF SALE

1. People's United Bank, successor by merger with Chittenden Trust Company, d/b/a Mortgage Service Center (the "Seller"), hereby sells the parcel of property in West Springfield, Hampden County, Massachusetts, known and numbered as Unit 3B, Briar Knoll Townhouse Condominium, 261 Briar Way, Greenfield, Franklin County Massachusetts (the "Purchaser"), or to the Assignee designated by the Purchaser, on the thirtieth (30th) day following the date of this Agreement (or if on that day the Registry of Deeds is not open for business, then on the next day following said thirtieth day when the Registry of Deeds is open), or earlier if the parties so agree, by a good and sufficient Foreclosure Deed conveying a good, marketable title of record to the Premises as described in the notice entitled "Mortgagee's Notice of Sale of Real Estate" (the "Notice of Sale"), a copy of which is attached hereto as Exhibit "A", subject to all restrictions, easements, prior mortgages, improvements, outstanding tax titles, municipal or other encumbrances of record created prior to the Mortgage, condominium fees, rights of parties in possession, tenants, building codes, zoning ordinances, and G.L.c. 21E, and all other claims in the nature of liens having priority over the Mortgage, if any there be. The property shall also be transferred subject to the right of redemption of the United States of America, if any there be. In its sole and absolute discretion, the Bank may postpone the closing beyond 30 days in order to complete a secured party's sale of the assets of the Mortgagee, Connecticut Valley Block Co., Inc.

2. The purchase price of _____ DOLLARS (\$ _____), plus a five percent (5.0%) Purchaser's Premium in the Amount of \$_____ is to be paid in cash or by certified bank check(s) to the order of People's United Bank within 30 days of the date of this Agreement.

4. The delivery of a deposit of FIVE THOUSAND and no/100 DOLLARS (\$5,000.00), plus so much paid within 5 business days hereof to make the deposit equal to 10.0% of the purchase price, which has been made to bind this purchase, shall be applied against the purchase price or otherwise accounted for, and shall be forfeited to the use of the Seller in the event that the Purchaser shall fail to comply with the terms of this Agreement, but such a forfeiture shall not relieve the Purchaser from the Purchaser's obligations hereunder. The Seller shall be entitled to any interest earned on the deposit and the amount to be paid to the Purchaser shall not be adjusted to reflect any such interest.

5. The Purchase Price shall be paid at the office of Jerry B. Plumb, Jr., O'Connell, Plumb & MacKinnon, 75 Market Place, Springfield, Massachusetts 01103 at 10:00 a.m. on the date fixed for conveyance, or at such other place or hour as the parties hereto shall in writing agree, it being understood that Time is of the Essence of this Agreement.

6. If the Seller shall be unable to give title or make conveyance as above stipulated, or, if for any reason, including, without limiting the generality of the foregoing, the existence of a bankruptcy proceeding of any kind, whether voluntary or involuntary, or any order or requirement in connection therewith, or any requirement of a court of competent jurisdiction, impairs the authority of the Seller to give title or to make conveyance hereunder, said deposit shall be refunded and thereupon all obligations of the parties hereunder shall cease, and this Agreement shall be void and the Buyer shall have no recourse against the Seller, its employees, agents, attorneys and representatives,

whether at law or in equity, provided, however:

- (a) If, on the date fixed for conveyance, a period of thirty (30) days shall not have expired after written notice from the Purchaser of a defect in title, the time for performance shall, if the Seller so elects in its absolute and sole discretion, be extended for a period of time not to exceed an additional sixty (60) days to enable the Seller to make reasonable efforts to cure such defect; and
- (b) If the Purchaser so elects, at either the original or extended time for performance, to pay said purchase price without deductions for defects in title, the Seller shall convey such title as the Seller has to the Premises.

7. Until the delivery of the deed, Seller shall continue to maintain insurance on the Premises against fire and other hazards as presently insured. If the Premises shall have been damaged by fire or casualty insured against, the Seller shall, unless the Seller has previously restored the Premises to their former condition, pay over or assign to Purchaser, on delivery of the deed, all amounts recovered or recoverable on account of such insurance less any amounts reasonably expended by the Seller for partial restoration.

8. The Purchaser will be responsible for all closing costs, Massachusetts deed excise stamps, all recording fees, real estate taxes, condominium fees and all other charges.

9. If the Purchaser shall fail to fulfill the Purchaser's agreements herein all deposits made hereunder by the Purchaser shall be retained by the Seller and the Purchaser shall remain liable for the full amount of the Purchase Price, plus all of the Seller's damages, costs and expenses of the Seller due to the Purchaser's default, including attorneys' and auctioneers' fees. In the event that the Seller sells to the second highest bidder after such default, the Purchaser shall remain liable for the difference between the Purchase Price plus the above described damages and the second highest bid.

10. The property shall be conveyed in an "AS-IS" condition. The Purchaser acknowledges that the Purchaser has not been influenced to enter this transaction by, nor has the Purchaser relied upon, any warranties or representations of the Seller or the Auctioneer not set forth or incorporated herein, and that no such warranties and representations have been made. Moreover, the Seller specifically disclaims any applicable warranties, whether express or implied. It shall be the obligation of the Purchaser to obtain and pay for any required Smoke Detector Certificates. Further, the Purchaser assumes all legal responsibility and costs in the event that the property does not conform to the requirements of Title 5 of the State Environmental Code. The Seller makes no warranties or representations with respect to any septic system or its compliance with Title 5.

11. The acceptance of the foreclosure deed by Purchaser or its nominee shall be deemed to be a full performance and discharge of every Agreement and obligation of the Seller herein contained or expressed or arising out of said public auction.

12. This agreement shall be construed in accordance with the law of the Commonwealth of Massachusetts, is to take effect as a sealed instrument, sets forth the entire agreement between the parties, is binding upon the parties and inures to the

benefit of the parties, their heirs, executors, successors and assignees, and may be modified or amended only by a written instrument executed by both the Seller and the Buyer.

PURCHASER:

SELLER:

People's Untied Bank
By: Kevin M. Bowler
Title: Vice President

Date: December 10, 2013

RECEIVED of _____
the sum of FIVE THOUSAND AND 00/100 DOLLARS (\$5,000.00) as a deposit on account of
the above Agreement subject to the terms and conditions of sale hereinabove set forth.

Licensed Auctioneer

I hereby acknowledge that I have on December 10, 2013 purchased at the auction of
Aaron Posnik & Associates (Auctioneer), a duly licensed auctioneer, for the sum of
_____ DOLLARS (\$ _____), plus a Buyer's premium in the
amount of \$_____, the property described in the Notice of Sale attached hereto.

I hereby agree to comply with the above Agreement entitled "Memorandum of Sale",
as well as any additional terms attached hereto and, having paid as a deposit to bind the
bargain the sum of TWENTY FIVE THOUSAND AND 00/100 DOLLARS (\$5,000.00), and
agreeing to pay the additional deposit amounts, if any, required by this Agreement,
understand that according to this Agreement, I will forfeit said sum to the use of the Seller
should I fail to comply with said terms and conditions of sale set forth therein, and will not
be relieved by said forfeiture of the obligation to purchase the Premises according to said
Agreements.

PURCHASER:

Print Name:
Address:

MUNICIPAL LIEN CERTIFICATE
 THE COMMONWEALTH OF MASSACHUSETTS
 OFFICE OF THE COLLECTOR OF TAXES
 TOWN OF GREENFIELD
 14 COURT SQUARE
 GREENFIELD MA 01301
 413-772-1567

NUMBER: 2014-175

- Quarterly Billing -

Issued: November 27, 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 25, 2013 are listed below.

TO:

O'CONNELL, PLUM, MACKINNON PC
 75 MARKET PLACE
 SPRINGFIELD MA 01103

DESCRIPTION OF PROPERTY
Parcel Id: Map 16 Block: 4 Lot T3B
Location: 261 BRIAR WY
Acreage: 0.000
Legal Reference: 2445/249
Assessed Owner(s): HUTCHINSON MARITA
Supposed Owner:

MISCELLANEOUS UNPAIDS	VALUATION DETAIL	TAX/\$1000
	Residential 140,000 @	0.00
	Open Space 0 @	0.00
	Commercial 0 @	0.00
	Industrial 0 \$	0.00
	Exempt 0 \$	0.00
	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	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	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		725.20	753.59	733.87				
Preliminary 2nd	Due: 11/01/2013		725.20	753.59	733.87				
Actual 1st/3rd	Due: 02/03/2014		0.00	696.81	736.55				
Actual 2nd/4th	Due: 05/01/2014		0.00	696.81	736.55				
District/Supl/Revised			0.00	0.00	0.00				
Betterment and Liens			0.00	0.00	0.00				
Committed Interest			0.00	0.00	0.00				
Interest	To: 11/27/2013		7.23	0.00	192.73				
Charges and Fees			0.00	0.00	5.00				
DEFERRALS									
DEFERRAL			0.00	0.00	0.00				
PAYMENTS									
Preliminary			725.20	0.00	0.00				
Actual			0.00	2,900.80	2,940.84				
District/Supl/Revised			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	192.73				
Charges and Fees			0.00	0.00	5.00				
Abatement/Exemption			0.00	0.00	0.00				
Deferral, Tax Title Transfer			0.00	0.00	0.00				
CURRENT UNPAID TAXES (PER DIEM)			732.43 (0.28)	0.00 (0.00)	0.00 (0.00)				
TOTAL AMOUNT DUE			\$ 732.43 (0.28)						

NOTATIONS & COMMENTS
PAID BY CONDO ASSOCIATION

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

I have no knowledge of any other lien outstanding.

Kelly Warner
 KELLY WARNER, Collector of Taxes
 TOWN OF GREENFIELD