

MORTGAGEE'S FORECLOSURE SALE
REAL ESTATE
AUCTION

Residential Condominium Townhouse Unit



11 Pamela Lane
Northbrook Condominiums
Amesbury, MA

Thursday
December 11th
11 am

John McInnis Auctioneers has been hired by the Provident Bank to offer this residential townhouse condominium unit at public foreclosure auction.

Don't miss this opportunity to buy this property at today's market price!

OPEN HOUSES:

Saturday December 6th 1-2 pm and Tuesday

December 9th 3-4 pm

Auction Day: 1 hr prior to sale



JOHN McINNIS AUCTIONEERS

76 Main Street ~ Amesbury, MA

800-822-1417 ♦ mcinnisauctions.com

MA Lic# 770

Table of Contents

11 Pamela Lane - Northbrook, Amesbury, MA

Disclaimer

Transmittal Letter

Property Description

Mortgagee's Notice of Sale of Real Estate

Memorandum of Sale

Assessors Card

MLC



76 MAIN STREET
AMESBURY, MASSACHUSETTS 01913

www.mcinnisauctions.com

1-800-822-1417

**IMPORTANT INFORMATION FOR
PROSPECTIVE BIDDERS**

Auctioneer's Disclaimer

**THE INFORMATION SET FORTH IN THIS PACKET IS BELIEVED TO BE
CORRECT. HOWEVER, THE MORTGAGEE/OWNER OF THIS PROPERTY
AND JOHN MCINNIS AUCTIONEERS MAKE NO WARRANTIES OR
GUARANTEES AS TO THE ACCURACY OF THIS INFORMATION.**

**BUYERS SHALL RELY ENTIRELY ON THEIR OWN INFORMATION,
JUDGEMENT AND INSPECTION OF THE PROPERTY AND RECORDS. THIS
PROPERTY IS TO BE SOLD ON AN AS IS, WHERE IS BASIS, WITH ALL
FAULTS**

**THE AUCTIONEER HEREBY DISCLOSES HE/SHE IS ACTING SOLELY AS AN AGENT FOR
THE MORTGAGEE IN THE MARKETING, NEGOTIATIONS AND SALE OF THIS
PROPERTY. THE PURCHASER(S) AGREE THAT THE MORTGAGEE AND AUCTIONEER
MAKE NO WARRANTIES OF ANY KIND REGARDING THE USE, CONDITION OR VALUE
OF THE PROPERTY.**

JOHN MCINNIS AUCTIONEERS

Estates ♦ Auctions ♦ Real Estate ♦ Appraisals

*76 Main Street - Amesbury, Massachusetts 01913
Phone 978.388.0400 - - Fax 978.388.8863*

Dear Prospective Bidder,

Thank you for your inquiry on our upcoming Mortgagee's Foreclosure Sale of Real Estate Auction to be held on Thursday, December 11th at 11 am.. John McInnis Auctioneers has been hired by the Provident Bank and their attorney Healy, Deshaies, Gagliardi & Woelfel, PC Amesbury, Mass, to offer this residential condominium unit located in Amesbury, Mass.

To be eligible to bid, at the time of registration you must present a \$9,000.00 deposit in a bank or certified check.

This property information packet has been assembled for your convenience.

Our staff is readily available to assist you with any questions you may have regarding the property or the auction process.

Thank you again for your interest in this property and we look forward to seeing you on the day of the auction. Registration will take place one hour prior to the auction.

Additional terms to be announced at the time of sale.

Sincerely,

John

*John P. McInnis
John McInnis Auctioneers*

Property Description
11 Pamela Lane – Northbrook – Amesbury, MA

Style:	Residential Condominium
Built:	1974
Story:	2
Living Area:	1,280 +/- sq ft
Heat:	Gas
Water & Sewer:	Public
Total Rooms:	6
Total Bedrooms:	3
Total Bathrooms:	2.5
Amenities:	1 Car Garage w/additional parking space; Patio



2 Levels
6 Rooms – 3 Bedrooms – 2.5 Baths
- 1st Floor Laundry – Sliders off Dining Area to Patio –
-1 Car Garage- 1 additional parking space-
1,280 +/- sq ft of living space

MUNICIPAL DATA:
Town of Amesbury- - Book: 17692 Page: 102
Assessed Value: \$165,700.00

**LEGAL NOTICE
MORTGAGEE'S SALE OF REAL ESTATE**

By virtue and in execution of the power of sale contained in a certain mortgage given by Suzanne R. Cashman fka Suzanne C. Reslewic to The Provident Bank dated July 7, 2006, and recorded with Essex South District Registry of Deeds, Book 25873, Page 560, 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 11th day of December, A.D., 2008, on the mortgaged premises described below, being known as 11 Pamela Lane, Amesbury, Essex County, Massachusetts, all and singular the premises described in said mortgage, to wit:

11 Pamela Lane, Amesbury, MA

Unit 5-2 of Northbrook, A Condominium created by Master Deed dated February 28, 1974 and recorded in Essex South District Registry of Deeds on March 26, 1974 in Book 6053, Pages 11 et seq. and shown on a plan recorded in said Registry of Deeds.

The post office address of the unit is 11 Pamela Lane, Amesbury, Massachusetts 01913.

The unit is shown on a plan recorded with the first grant of this unit, which has affixed a verified statement in the form provided by G.L.c. 183A s. 9, and is conveyed subject to and with the benefit of the obligations, restrictions, rights and liabilities contained in G. L.c. 183A, the Master Deed, as amended, the documents establishing the organization of unit owners and the By-Laws, as amended, of record.

Each of the units in the Condominium is intended for residential purposes and for such other uses as is set forth in the Master Deed but specifically not for commercial/business purposes. The undivided percentage interest of the unit in the common areas and facilities is 1.21402%.

Subject to all other restrictions and easements of record to the extent in force and applicable.

Being the same premises conveyed to the grantor by deed of Stephen J. Reslewic and Suzanne C. Reslewic, dated April 5, 2001 and recorded with the said Registry of Deeds, Book 17692, Page 102.

The Mortgagee reserves the right to postpone the sale to a later date by public proclamation at the time and date appointed for the sale and to further postpone at any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date.

Said premises will be sold subject to and with the benefit of all restrictions, easements, improvements, outstanding tax titles, mortgages, liens, rights of tenants and parties in possession, unpaid taxes, municipal liens and other public taxes, assessments or liens, having priority over the mortgage described herein, if any.

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 second highest bidder provided that the second highest bidder shall deposit with the mortgagee's attorneys, Healey, Deshaies, Gagliardi & Woelfel, PC, the amount of the required deposit as set forth herein, within three business days after written notice of default of the previous highest bidder and title shall be conveyed to said second highest bidder within twenty days of said written notice.

TERMS OF SALE: Nine Thousand Dollars (\$9,000.00) will be required to be paid by cash or certified check at the time and place of sale as earnest money. The deed shall be delivered and the balance of the purchase price is to be paid in cash or by certified check within thirty (30) days of the date of the sale at the offices of the Mortgagee's attorney, Healey, Deshaies, Gagliardi & Woelfel, PC, 24 Market Street, Amesbury, Massachusetts, 01913, or such other time and/or place as may be designated by the Mortgagee. In the event of an error in this publication, the description of the premises contained in said mortgage shall control.

Other terms, if any, to be announced at sale.

The Provident Bank,
Present Holder of Said Mortgage
By its attorney,
Robert J. Deshaies
Healey, Deshaies, Gagliardi & Woelfel, PC
24 Market Street
Amesbury, MA 01913
(978) 388-1787

MEMORANDUM OF SALE

This Memorandum of Sale is made this 11th day of December, 2008, by and among The Provident Bank, a corporation duly organized under the laws of the United States of America, whose principal address is 5 Market Street, Massachusetts (the "Seller"), and

_____, of _____, (the "Buyer").

1. MORTGAGEE'S SALE AT PUBLIC AUCTION

Pursuant to a public auction conducted by John McInnis, the Auctioneer, on behalf of the Seller as foreclosing mortgagee, in exercise of the Power of Sale contained in a mortgage from Suzanne R. Cashman fka Suzanne C. Reslewic to The Provident Bank dated July 7, 2006, and recorded with the Essex South District Registry of Deeds in Book 25873, Page 560, the Buyer, as the highest bidder, agrees to purchase the real and personal property described below (the "Property") in accordance with the terms hereof.

2. DESCRIPTION OF THE PROPERTY

The Property shall mean the following, namely:

Unit 5-2 of Northbrook, A Condominium created by Master Deed dated February 28, 1974 and recorded in Essex South District Registry of Deeds on March 26, 1974 in Book 6053, Pages 11 et seq. and shown on a plan recorded in said Registry of Deeds.

The post office address of the unit is 11 Pamela Lane, Amesbury, Massachusetts 01913.

The unit is shown on a plan recorded with the first grant of this unit, which has affixed a verified statement in the form provided by G.L.c. 183A s. 9, and is conveyed subject to and with the benefit of the obligations, restrictions, rights and liabilities contained in G. L.c. 183A, the Master Deed, as amended, the documents establishing the organization of unit owners and the By-Laws, as amended, of record.

Each of the units in the Condominium is intended for residential purposes and for such other uses as is set forth in the Master Deed but specifically not for commercial/business purposes. The undivided percentage interest of the unit in the common areas and facilities is 1.21402%.

Subject to all other restrictions and easements of record to the extent in force and applicable.

Being the same premises conveyed to the mortgagor by deed of Stephen J. Reslewic and Suzanne C. Reslewic, dated April 5, 2001 and recorded with the said Registry of Deeds, Book 17692, Page 102.

3. TRANSFER OF THE PROPERTY

The Property shall be conveyed by the usual mortgagee's deed under the statutory power of sale.

The property shall be conveyed and transferred subject to all restrictions, easements, improvements, liens, tax titles, mortgages, municipal taxes and assessments, any outstanding water or sewer bills or other liens having priority over the mortgage described herein and to any outstanding tenancies and/or leases, the rights of parties in possession, and the provisions of applicable state and local law, including building codes, zoning ordinances and G.L. c. 21E.

The total bid price will be set forth as the consideration in the deed to the Property.

4. PRICE AND DEPOSIT

The bid price for which the Property has been sold to the Buyer is \$_____ of which \$_____ has been paid this day in accordance with the terms of the mortgagee's notice of sale, with the balance to be paid by certified check or bank check at the time of the delivery of the deed. The Seller shall be entitled to any interest earned on the deposit and the amount to be paid by the Buyer shall not be adjusted to reflect any interest earned on the deposit.

5. CLOSING

The deed and associated papers shall be delivered and the balance of the consideration paid at the office of Healey, Deshaies, Gagliardi & Woelfel, PC, 24 Market Street, Amesbury, Massachusetts, on or before ten o'clock (10:00 A.M.) on the thirtieth day following the date hereof, or such other time and place as may be mutually agreed upon by the Seller and the Buyer (the "Closing").

6. TITLE

In the event the Seller cannot convey title to the Property as stipulated, the deposit, and if applicable, the balance of the purchase price, shall be refunded and all rights hereunder shall cease, and the Buyer shall have no recourse against the Seller, or its employees, agents and representatives, whether at law or in equity; provided, however, that Buyer shall have the election to accept such title as the Seller can deliver to the Property in its then condition and to pay therefor the purchase price without deduction, in which event the Seller shall convey such title.

7. RISK OF LOSS

Seller shall maintain casualty insurance covering the Property in a reasonable amount as determined in the sole discretion of the Seller. If the Property is damaged by fire or other casualty prior to the closing, Buyer shall accept a deed to the Property and an assignment of so much of the insurance proceeds as has not been used in the restoration of the Property prior to the Closing, paying therefor the full balance of the bid price.

8. ACCEPTANCE OF DEED

The acceptance of a deed to the Property by the Buyer or Buyer's nominee, as the case may be, shall be deemed to be a full performance and discharge of every agreement and obligation herein contained or expressed or arising out of said public auction on the part of the Seller to be performed or observed.

9. CONDITION OF THE PREMISES

The Property shall be conveyed in "as-is" condition, subject to the present manner of use and occupancy of the Property. The Buyer acknowledges that Buyer has not been influenced to enter this transaction by, nor has it relied upon, any warranties or representations of the Seller or the Auctioneer not set forth or incorporated in this Memorandum.

10. BUYER'S DEFAULT, DAMAGES

If the Buyer shall fail to fulfill the Buyer's agreements herein, all deposits made hereunder by the Buyer shall be retained by the Seller and the Buyer shall reimburse the Seller for all costs and expenses incurred by the Seller, in excess of the amount of the deposit, due to the Buyer's default, including the costs and expenses of subsequent sales of the Property or any portion thereof and attorneys' and auctioneers' fees in connection therewith. The Seller shall also be free to sell the Property to the second highest bidder at the public auction in accordance with the terms announced at the public auction.

11. DEED STAMPS AND RECORDING FEES

Buyer and Seller agree that Buyer shall pay for and cancel for the benefit of the Seller the excise tax stamps required to be affixed to the foreclosure deed by the laws of the Commonwealth of Massachusetts. The Buyer shall pay all recording fees in connection with the transfer of the Property.

12. CONSTRUCTION OF AGREEMENT

This instrument, executed in triplicate, is to be construed as a Massachusetts contract, is to take effect as a sealed instrument, sets forth the entire contract between the parties, is binding upon and enures to the benefit of the parties hereto and their respective heirs, devisees, executors, administrators, successors and assigns, and may be canceled, modified or amended only by a written instrument executed by both the Seller and the Buyer. If two or more persons are named herein as Buyer, their obligations hereunder shall be joint and several. The captions and marginal notes are used only as a matter of convenience and are not to be considered a part of this memorandum or to be used in determining the intent of the parties to it.

IN WITNESS WHEREOF, the parties have executed this Memorandum as a sealed instrument as of the date first written above.

The Provident Bank

By: _____

Its

BUYER

BUYER

MASSACHUSETTS FORECLOSURE DEED BY CORPORATION (LONG FORM)

The Provident Bank, a corporation duly established under the laws of the Commonwealth of Massachusetts and having its usual place of business at 5 Market Street, Amesbury, Massachusetts,

holder of a mortgage from Suzanne R. Cashman fka Suzanne C. Reslewic, to it dated July 7, 2006, recorded with Essex South District Registry of Deeds, Book 25873, Page 560, by the power conferred by said mortgage and every other power, for

(\$,000.00) Dollars paid,

grants to

the premises conveyed by said mortgage.

Witness the execution and the corporate seal of said corporation this 11th day of December, 2008.

The Provident Bank

By _____

Lisa M. Baker

Its: Senior Vice President

By _____

Its:

THE COMMONWEALTH OF MASSACHUSETTS

ESSEX, SS.

On this 11th day of December, 2008, before me, the undersigned notary public, personally appeared Lisa M. Baker, Senior Vice President, and _____, proved to me through satisfactory evidence of identification, which were driver's licenses, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose.

Notary Public:
My commission expires:

CHAPTER 183 SEC. 6 AS AMENDED BY CHAPTER 497 OF 1969

Every deed presented for record shall contain or have endorsed upon it the full name, residence and post office address of the grantee and a recital of the amount of the full consideration thereof in dollars or the nature of the other consideration therefor, if not delivered for a specific monetary sum. The full consideration shall mean the total price for the conveyance without deduction for any liens or encumbrances assumed by the grantee or remaining thereon. All such endorsements and recitals shall be recorded as part of the deed. Failure to comply with this section shall not affect the validity of any deed. No register of deeds shall accept a deed for recording unless it is in compliance with the requirements of this section.

AFFIDAVIT

I, Lisa M. Baker, Senior Vice President of The Provident Bank, named in the foregoing deed, make oath and say that the principal and interest obligation mentioned in the mortgage above referred to were not paid or tendered or performed when due or prior to the sale, and that The Provident Bank caused to be published on the and day of November, 2008, and the day of December, 2008, in *The Daily News*, a newspaper published or by its title page purporting to be published in Newburyport, Massachusetts and having a circulation in Amesbury, a notice of which the following is a true copy.

(INSERT ADVERTISEMENT)

The Provident Bank also complied with Chapter 244, Section 14, of the Massachusetts General Laws, as amended, by mailing the required notices by certified mail, return receipt requested.

Pursuant to said notice at the time and place therein appointed, The Provident Bank sold the mortgaged premises at public auction by John McInnis, an auctioneer, to _____, above named, for \$_____ bid by the said _____, being the highest bid made therefor at said auction.

The Provident Bank

By _____
Lisa M. Baker,
Senior Vice President

Signed and sworn to by the said Lisa M. Baker, this 11th day of December, 2008.

Notary Public:
My Commission Expires:

CERTIFICATE OF ENTRY

We hereby certify that on December 11, 2008, we were present and saw Lisa M. Baker, Senior Vice President, on behalf of The Provident Bank, the mortgagee named in a certain mortgage given by Suzanne R. Cashman, f/k/a Suzanne C. Reslewic, to The Provident Bank dated July 7, 2006, and recorded in the Essex South District Registry of Deeds, Book 25873, Page 560, make an open, peaceable and unopposed entry on the premises described in said mortgage, for the purpose then declared, of foreclosing said mortgage for breach of conditions thereof.

COMMONWEALTH OF MASSACHUSETTS

ESSEX, SS.

On this 11th day of December, 2008, before me, the undersigned notary public, personally appeared _____ and _____, proved to me through satisfactory evidence of identification, which were driver's licenses, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose.

Notary Public:
My commission expires:

11 PAMELA LN



Click to enlarge

Map/Lot/Unit : 23// 133// /
 Location: 11 PAMELA LN
 Owner Name: CASHMAN SUZANNE C
 Account Number:



Parcel Value

Item	Current Assessed Value	FY 2007 Assessed Value
Improvements	165,700	191,700
Land	0	0
Total:	165,700	191,700



Owner of Record

CASHMAN SUZANNE C



Ownership History

Owner Name	Book/Page	Sale Date	Sale Price
CASHMAN SUZANNE C	17692/ 102	9/27/2001	1
RESLEWIC STEPHEN J	14123/ 362	5/23/1997	75,500
TERRY KENNETH G	07316/0235	1/17/1984	51,500
BROCK RICHARD A	06885/0030	11/20/1981	43,000



Land Use (click here for a list of codes and descriptions)

Land Use Code	Land Use Description
1021	Condo NL MDL-05



Land Line Valuation

Size	Frontage	Zone	Neighborhood	Assessed Value
0.00 AC	490	R40		0



Construction Detail

Condo Unit Information

Item	Value
STYLE	Condo
MODEL	Res Condo


Grade	Average
Stories:	2 Stories
Interior Wall 1:	Drywall/Sheet
Interior Floor 1	Carpet
Heat Fuel:	Gas
Heat Type:	Forced Air-Duc
AC Type:	None
Ttl Bedrms:	3 Bedrooms
Ttl Bathrms:	2 Full
Ttl Half Bths:	1
Total Rooms:	6
Bath Style:	Average
Kitchen Style:	STANDARD
Condo Complex Information	
Item	Value
Residential Units:	84
Roof Cover	Asph/F Gls/Cmp
Roof Structure	Gambrel
Exterior Wall 1:	Aluminum Sidng
Exterior Wall 2:	Brick/Masonry
Grade	Average Plus

 **Building Valuation**


Item	Value
Living Area	1,280 square feet
Replacement Cost	205,807
Year Built	1974
Depreciation	21%
Replacement Cost Less Depreciation	162,600

 **Outbuildings** (click here for a list of codes and descriptions)

Code	Description	Units
FGR1	GARAGE-AVE	242 S.F.

 **Extra Features** (click here for a list of codes and descriptions)

Code	Description	Units
No Extra Building Features		

 **Building Sketch** (click here for a list of codes and descriptions)

CND[1280]

PTO[264]

Subarea Summary [\(click here for a list of codes and descriptions\)](#)

Code	Description	Gross Area	Living Area
CND	CONDO	1280	1280
PTO	Patio	264	0
	Total	<hr/> 1544	<hr/> 1280

Online Database for Amesbury, MA Powered by **Vision Appraisal Technology**

General Laws, Chapter 60, Section 23 as Amended.
Municipal Lien Certificate
Town of Amesbury
The Commonwealth of Massachusetts

August 11, 2008

Certificate # 2444

ATTY: HEALEY, DESHAIES, GAGLIARDI & WOELFEL
24 MARKET St
AMESBURY, MA 01913

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 August 8, 2008 are listed below.

Name of person assessed: **SUZANNE CASHMAN**

Location of property: **11 PAMELA Ln**

Class Code: **1021-RESIDNTL**

Land Area:

Map/Lot: **0023-0133** **Book 17692** **Page 102**

Land Value:

Improv./Building Value: **\$165,700**

Exemption:

Assessed Value: **\$165,700**

Tax Period	2009	2008	2007
Tax Rate	Rate Not Set	\$14.60/\$1,000.00	\$13.16/\$1,000.00
Tax			
1st quarter	\$604.81	\$630.70	\$634.66
2nd quarter	\$604.80	\$630.69	\$634.65
3rd quarter		\$578.92	\$626.73
4th quarter		\$578.91	\$626.73
Betterment/Asses.			
Utility Liens		\$4.63	\$0.78
Total Billed	\$1,209.61	\$2,423.85	\$2,523.55
Payments		\$1,842.63	\$2,523.55
Abate./Exempt.			
Charges & Fees		50.00	
Interest due to 8/11/08	\$2.32	\$22.74	
Adjustments	\$0.00	\$0.00	\$0.00
Balance Due	\$1,211.93	\$653.96	\$0.00
Int. Per Diem	\$0.24	\$0.23	\$0.00

Note* The Town of Amesbury is on a quarterly billing system for real estate taxes. New owner information may not appear on the FY2009 REAL ESTATE BILLS. Please advise the new owner to contact the Tax Collector BEFORE EACH DATE to obtain a copy of the real estate bill. PRELIMINARY TAXES generally represent no more than 50% of prior year's tax.

Apportioned betterments not yet due: \$0.00

I have no knowledge of any other lien outstanding.

Utility accounts are subject to final readings. Please call (978) 388-8119 if you have any questions.

Utility Charges: **\$894.50 Outstanding (#R02672), Per Diem \$0.29** Water and Sewer rates and services charges to: 8/11/08

Tax Title Amount: \$0.00

Deferred Taxes: \$0.00



Collector of Taxes for the Town of Amesbury

2
75



TOWN OF AMESBURY
62, Friend Street
Amesbury, MA, 01913-2885
Office of the Collector of taxes
Instrument of Taking

200811200068 Bk:28145 Pg:264
11/12/2008 09:54 TAXT Pg 1/1

I, Deborah L. Ventura, Collector of Taxes for the Town of Amesbury, pursuant and subject to the provisions of General Laws, Chapter 60, Sections 53 and 54, hereby take for said Town the following described land:

DESCRIPTION OF LAND

(The description must be sufficiently accurate to identify the premises and must agree with the notice of taking. In the case of registered land, the Certificate of Title Number and the Registry Volume and Page must be given.)

About 0.00 Acres of Land and Building on 11 PAMELA Ln Described in Book 17692 Page 102 Essex Registry of Deeds and Described by 0023-0133 of Assessor's Records FY 2008 Tax.

Said land is taken for non-payment of taxes as defined in Section 43 of said Chapter 60 assessed thereon to SUZANNE CASHMAN for the year 2008, which were not paid within fourteen days after demand therefor made upon SUZANNE CASHMAN on ,and now remain unpaid together with interest and incidental expenses and costs to the date of taking in the amounts hereinafter specified, after notice of intention to take said land given as required by law.

2008 TAXES REMAINING UNPAID	\$581.22
INTEREST TO THE DATE OF TAKING	\$34.11
INCIDENTAL EXPENSES AND COSTS TO THE DAY OF TAKING.....	\$273.55
SUM FOR WHICH LAND IS TAKEN.....	\$888.88

WITNESS my hand and seal this Tuesday, September 30, 2008

Deborah L. Ventura (DATE OF TAKING)
Collector of Taxes for the Town of Amesbury.

THE COMMONWEALTH OF MASSACHUSETTS

Essex,, 09/30/2008

Then personally appeared the above named Deborah L. Ventura and acknowledged the foregoing instrument to be his free act and deed as Collector of Taxes,

before me, *Bonnijo Kitchin*

BONNIJO KITCHIN
Notary Public
Commonwealth of Massachusetts
My Commission Expires
April 13, 2012

Notary Public - Justice of the Peace

My commission expires.....



....., at.....o'clock and.....minutes.....M.
Received and entered with.....Registry of Deeds,
Book....., Page..... Document No., Certificate of Title No.

Attest:

Register