

AMG

AUCTION MARKETING GROUP

PROPERTY INFORMATION PACKAGE

Thank you for your interest in the Auction. We have compiled the following Property Information to assist you in your research. Please understand that this package is for informational purposes only. Most of the information contained herein has been obtained from public sources and our client. Although the information is believed to be accurate, bidders must verify, on their own behalf, all information. No representations or warranties are made with respect to the accuracy or validity of the information in this package. We strongly suggest that you do your own research with regard to the property.

Mortgagee's Sale of Real Estate at Auction



To be sold on the premises

65-69 Oswego Street, Springfield, MA

Thursday, October 5, 2006 - 2:00 PM

AMG Reference #: 258

If you would like to view our "Auction Handbook," go to www.auctionmarketinggroup.com or call to receive a copy by mail. If we can be of further assistance, please feel free to call our offices at any time.

508-842-1900

PROPERTY INFORMATION SHEET

No warranty or representation is made concerning the accuracy of the following information.

Property Address: 65-69 Oswego Street, Springfield, MA

Recorded at: Hampden County Registry of Deeds, Book 13797, Page 375

Auction Date: October 5, 2006

Auction Time: 2:00 PM

Land Area: 8,812± SF

Gross Building Area: 14,876± SF

Zoning: R3

Taxes: \$7389.9, FY 2006

Assessed Value: \$434,700

Water/sewer: Public/Public

Features: Four stories, 8 efficiencies, 12 two-bedroom apartments, 3-car garage, total 9± parking spaces, central oil heat.

Year Built: 1925±

Directions: Main to north on Adams Street, right on Dwight Street Ext, left on Oswego.

Terms: \$10,000.00 non refundable deposit shall be paid in cash or bank cashier's check by the purchaser at the time and place of sale, and the balance to be paid in cash or by certified or bank cashier's check at the offices of D'Amico & Chenelle, 28 Mechanic Street, Worcester, Massachusetts, 01608, within 30 days of the sale. All bidders must exhibit said required deposit to the auctioneer immediately prior to the auction sale in order to qualify as a bidder. Other terms to be announced at the sale. Not a representation or warranty by the auctioneer, mortgagee or their attorney. Auctioneer not responsible for errors or omissions.

Auction Marketing Group
PO Box 107
Shrewsbury, MA 01545

Email: amg1000@cs.com
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Springfield, MA : Commercial Property Record Card

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Search For Properties

Parcel ID#	Name	Street #	Street Name		
<input type="text"/>	<input type="text"/>	<input type="text"/>	OSWEGO ST	<input type="button" value="Search"/>	<input type="button" value="Reset Search"/>

Parcel ID#	Card	Map-Block-Lot	Location	Zoning	State Class	Acres
093950033	1		65 69 OSWEGO ST	R3	112 - Apartments over 8 units	0.202

Owner Information

Rhg Realty Llc
446 Main St
Worcester MA 01608

Property Picture

[No Picture Available]

Building Information

Building No: 1
Year Built: 1925
No of Units: 20
Structure Type: Apartment - High Rise
Grade: C
Living Units: 20
Identical Units: 1

Valuation

Land:

Building:

Total: 434,700

Net Assessment:

Sales History

Book/Page	Date	Price	Type	Validity
13467 0333	2003/08/08	370,000	Land + Bldg	
12061 0135	2001/12/27	210,000	Land + Bldg	
05611 0546	1984/05/15	100	Land + Bldg	F

Out Building Information

Structure Code	Width	Lgth/SqFt	Year	RCNLD
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Exterior/Interior Information

Levels	Size	Use Type	Ext. Walls	Const. Type	Partitions	Heating	A/C	Plumbing	Condition	Func. Utility	Unadj. RCNLD
B1-B1	1x3710	Support Area		Wood Joist	Below Normal	Hw/Steam	None	Below Normal	Normal	Fair	40080
01-01	1x3710	Apartment	Brick/Stone	Wood Joist	Normal	Hw/Steam	None	Normal	Normal	Normal	183940
02-04	1x3710	Apartment	Brick/Stone	Wood Joist	Normal	Hw/Steam	None	Normal	Normal	Normal	391610

Building Sketch

	<u>Descriptor/Area</u>
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Notice

The information delivered through this on-line database is provided in the spirit of open access to government information and is intended as an enhanced service and convenience for citizens of Springfield, MA.

The providers of this database: CLT, Big Room Studios, and Springfield, MA assume no liability for any error or omission in the information provided here.

The assessed values stated are for FY2006, and represent the property description as of June 30, 2005 and value as of January 1, 2005

Comments regarding this service should be directed to: jsexton@springfieldcityhall.com





Assessment and Sales Report

Location & Ownership Information

Address:	65-69 Oswego St, Springfield, MA 01105-2123		
Map Ref.:	S: 09395 P: 0033	Zoning:	R3
Owner 1:	Rhg Realty Llc		
Owner 2:			
Owner Address:	Po Box 1096,Framingham, MA 01701		

Property Information

Use:	Apartment Bldg - 9 + Units	Style:	Split-Level
Levels:	4	Lot Size:	0.2 Acres (8812 sqft.)
Year Built:	1925	Total Area:	0 sqft.
Total Rooms:	0	Living Area:	1002 sqft.
Bedrooms:	0	First Floor Area:	0 sqft.
Full Baths:	0	Addl Floor Area:	0 sqft.
Half Baths:	0	Attic Area:	0 sqft.
Roof Type:		Finished Basement:	0 sqft.
Heat Type:		Basement:	0 sqft.
Fuel Type:		Basement Type:	
Exterior:		Attached Garage:	0
Foundation:		Other Garage:	0
Air Conditioned:	No	Fireplaces:	0
Condition:			

Assessment Information

Last Sale Date:	8/8/2003	Last Sale Price:	\$370,000
Last Sale Book:	13467	Last Sale Page:	333
Map Ref.:	S: 09395 P: 0033	Tax Rate (Res):	17
Land Value:	\$0	Tax Rate (Comm):	33.02
Building Value:	\$0	Tax Rate (Ind):	33.02
Misc Improvements:	\$0	Fiscal Year:	2006
Total Value:	\$434,700	Estimated Tax:	\$7,389.90

Sales History

Recent Sale #1

Sale Price:	\$370,000	Sale Date:	8/8/2003
Buyer Name:	Rhg Realty Llc	Seller Name:	Angelo Kostoulas
Lender Name:		Mortgage Amount:	\$0
Sale Book:	13467	Sale Page:	333

Recent Sale #2

Sale Price:	\$210,000	Sale Date:	12/27/2001
Buyer Name:	Angelo Kostoulas	Seller Name:	George R Giusti
Lender Name:		Mortgage Amount:	\$0
Sale Book:	12061	Sale Page:	135

The information in the Public Record is set forth verbatim as received by MLS PIN from third parties, without verification or change. MLS PIN is not responsible for the accuracy or completeness of this information.

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

By virtue and in execution of that certain mortgage given by RHG Realty, LLC to Commerce Bank & Trust Company dated November 25, 2003, and recorded with the Hampden County Registry of Deeds at Book 13797, Page 375, for breach of conditions of said mortgage and for the purpose of foreclosing the same, said premises, and the buildings thereon, will be sold at Public Auction at 2:00 P.M. on the 5th day of October, 2006, on the mortgaged premises at 65-69 Oswego Street, Springfield, Hampden County, Massachusetts, all and singular, the premises described in said mortgage:

To Wit:

The land in Springfield, Hampden County, Massachusetts, bounded and described as follows:

Beginning in the southerly line of Oswego Street at the northwesterly corner of land now or formerly of Irene E. Taylor, and running thence SOUTHWESTERLY on Oswego Street, Ninety-Nine (99) feet; thence SOUTHEASTERLY at right angles with Oswego Street and parallel with the southwesterly line of said land now or formerly of Irene B. Taylor, about ninety (90) feet to land of owner unknown; thence NORTHEASTERLY on last named land, ninety-nine (99) feet to said land of said Taylor; and thence NORTHWESTERLY on last named land, about ninety (90) feet to the place of beginning.

Together with a right of way described in deed from Gagnier and Angers Corporation to Irene E. Taylor dated April 1, 1925 and recorded in Hampden County Registry of Deeds in Book 1267, Page 341, if applicable.

For mortgagor's/assignor's title, see deed recorded in Book 13467, Page 333.

The description of the premises contained in the mortgage shall control in the event of a typographical error in this publication.

TERMS OF SALE: \$10,000.00 non refundable deposit shall be paid in cash or bank cashier's check by the purchaser at the time and place of sale, and the balance to be paid in cash or by certified or bank cashier's check at the offices of D'Amico & Chenelle, 28 Mechanic Street, Worcester, Massachusetts, 01608, within 30 days of the sale. All bidders must exhibit said required deposit to the auctioneer immediately prior to the auction sale in order to qualify as a bidder.

Said premises will also be sold subject to and/or with the benefit of any and all rights of way, easements, restrictions, covenants, conditions, reservations and agreements of record, to the extent that the same are in force and applicable, outstanding taxes, tax titles, municipal or other public liens or assessments, water bills, sewer bills, liens or claims in the nature of liens, all existing encumbrances of record

created prior to this mortgage, and the right of redemption of the United States of America, if any. It shall be the bidders' sole responsibility to ascertain all items described in this paragraph and no representations are made concerning compliance with applicable zoning regulations. The mortgaged premises, if occupied, shall be conveyed subject to existing occupancies and/or tenancies.

This 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.

Other terms, if any, to be announced at the sale. The successful bidder shall be required to sign a Memorandum of Terms and Conditions containing the above terms at the sale.

If the highest bidder fails to complete the purchase of the premises on the terms provided in this notice and in the Memorandum of Terms and Conditions signed following the sale, the Mortgagee reserves the right to sell the premises to the second highest bidder (or each subsequent highest bidder thereafter) who will then have three (3) days to deliver the deposit specified above to the Mortgagee's attorney as herein indicated, and to agree to a closing date for payment of the remaining balance of such second highest bid and transfer of deed that is within thirty (30) days thereafter.

Present Holder of Said Mortgage
COMMERCE BANK & TRUST COMPANY

By Its Attorney
Howard B. D'Amico, Esquire
D'Amico & Chenelle
28 Mechanic Street
Worcester, MA 01608

Auction Marketing Group,
Auctioneer (508) 842-1900

