AMG AUCTION MARKETING GROUP

Effective Sales Solutions for a Changing Market

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

11 Roslyn Road, Douglas, Ma

Thursday, March 26, 2009 - 1:00 PM

AMG Reference #: 909

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:	11 Roslyn Road, Douglas, Ma
Recorded at:	Worcester District Registry of Deeds, Book 36724, Page 149
Auction Date:	March 26, 2009
Auction Time:	1:00 PM
Mortgage Position:	First Mortgage Lien
Land Area:	10,000± SF
Building Area:	1,268± SF
Zoning:	RA - Rural Agricultural
Taxes:	$1,822.08, FY 2009
Assessed Value:	$168,400.00
Water/sewer:	Private/private
Year Built:	1965±
Features:	This Wallum Lake remodeled ranch home features private deeded beach right, three bedrooms, vinyl siding, large rear deck, several out building for storage and above ground swimming pool. The lot consists of 10,000± SF. Ref # 909.
Directions:	From I290 West to I395 South. Take I395 to exit #2 to Rt 16 east toward Douglas. Follow Rt 16, turn right onto Cedar St which becomes Wallum Lake Road. Turn right on Birch Hill Road to Roslyn.

Terms: A $5,000 deposit will be required to be paid by certified check or in cash by the purchaser at the time and place of sale and the balance to be paid in cash, certified check or bank check within 30 days at the office of Kevin M. David, Esq. One North Main St. Webster, Ma 01570 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
Phone: (508) 842-1900
Fax: (508) 925-4677

Assessment and Sales Report

Location & Ownership Information

Address:	11 Roslyn Rd, Douglas, MA 01516-2615		
Map Ref.:	**M:**0284 **B:**0000150 **L:**	**Zoning:**	RA
Owner 1:	Steven Nordstrom		
Owner 2:	Brenda Nordstrom		
Owner Address:	Po Box 50,Douglas, MA 01516		

Property Information

Use:	1-Family Residence	**Style:**	Ranch
Levels:	1	**Lot Size:**	0.23 Acres (10000 sqft.)
Year Built:	1965	**Total Area:**	1689 sqft.
Total Rooms:	5	**Living Area:**	1268 sqft.
Bedrooms:	3	**First Floor Area:**	0 sqft.
Full Baths:	1	**Addl Floor Area:**	0 sqft.
Half Baths:	0	**Attic Area:**	0 sqft.
Roof Type:	Gable	**Finished Basement:**	0 sqft.
Heat Type:	Forced Hot Water	**Basement:**	0 sqft.
Fuel Type:	Oil	**Basement Type:**	
Exterior:		**Attached Garage:**	0
Foundation:		**Other Garage:**	0
Air Conditioned:	No	**Fireplaces:**	0
Condition:	Good		

Assessment Information

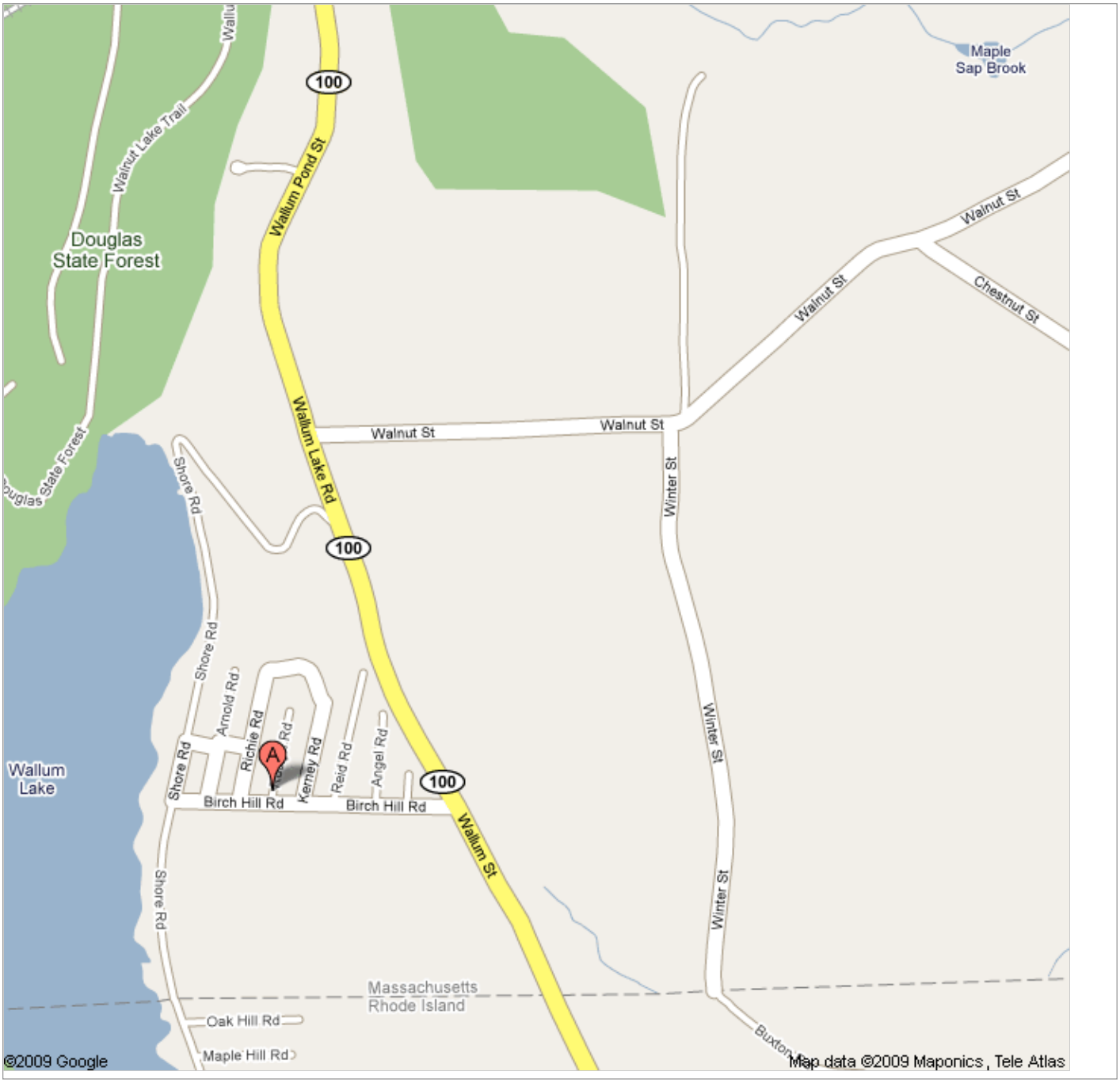
Last Sale Date:	8/10/1988	**Last Sale Price:**	$90,000
Last Sale Book:	11533	**Last Sale Page:**	135
Map Ref.:	**M:**0284 **B:**0000150 **L:**	**Tax Rate (Res):**	10.82
Land Value:	$73,200	**Tax Rate (Comm):**	10.82
Building Value:	$95,200	**Tax Rate (Ind):**	10.82
Misc Improvements:	$0	**Fiscal Year:**	2009
Total Value:	$168,400	**Estimated Tax:**	$1,822.09

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.

Google Maps

Address **11 Roslyn Rd**
MA 01516

Get Google Maps on your phone
Text the word "GMAPS" to 466453



284 Map | 150 Block | Lot

RESIDENTIAL

TOTAL ASSESSED: 168,400

!3698!

TOWN OF DOUGLA

Patriot Properties Inc.

PROPERTY LOCATION

No	Alt No	Direction/Street/City
11		ROSLYN RD, DOUGLAS

OWNERSHIP

Owner NORDSTROM, STEVEN
Owner NORDSTROM, BRENDA
Owner
Street PO BOX 50
Street
Twn/Cit DOUGLAS
St/Prov MA Cntr Own Oc
Postal: 01516 Type

PREVIOUS OWNER

Owner
Owner
Street
Twn/Cit
St/Prov Cntr
Postal:

NARRATIVE DESCRIPTION

This Parcel contains .23 ACRES of land mainly classified as ONE FAM with a(n) RANCH Building Built about 1965, Having Primarily TEX 111 Exterior and ASPHALT Roof Cover, with 1 Units, 1 Baths, 0 HalfBaths, 0 3/4 Baths, 5 Rooms, and 3 Bdrms.

OTHER ASSESSMENTS

Code	Descrip/No	Amount	Com. Int

IN PROCESS APPRAISAL SUMMAR

Use Code	Building Value	Yard Items	Land Size	Land Value	Total Value
101	90,800	4,400	0.230	73,200	168,400
Total Card	90,800	4,400	0.230	73,200	168,400
Total Parcel	90,800	4,400	0.230	73,200	168,400

Source: Market Adj Co Total Value per SQ unit /Car 132.81 /Parc 132.

Legal Description

Entered Lot Size
Total Land: 100
Land Unit Type FF

User Acct 54-214
GIS Ref
GIS Ref
Insp Date 11/02/04

PREVIOUS ASSESSMENT

Parcel ID 284-150

Tax Yr	Use	Cat	Bldg Value	Yrd Item	Land Size	Land Valu	Total Valu	Asses'd Valu	Notes	Date
2009	101	FV	90,800	4400	.23	73,200	168,400	168,400	Year End	12/1/2008
2009	101	PV	91,800	4400	.23	77,100	173,300	173,300		6/9/2008
2009	101	Test	91,800	4400	.23	77,100	173,300	173,300	PRE INTERIM	10/8/2008
2008	101	FV	91,800	4400	.23	77,100	173,300	173,300	FV	10/26/2007
2008	101	HV	91,800	4400	.23	77,100	173,300	173,300	Reval Hearings	8/2/2007
2008	101	PV	105,000	4600	.23	77,100	186,700	186,700	2008 PRELIMINARY	4/5/2007
2007	101	FV	105,000	4600	.23	77,100	186,700	186,700	year end	12/7/2006
2007	101	PI	105,000	4600	.23	60,100	169,700	169,700	PRIOR TO FY07 INT	9/18/2006

PRINT Date 03/04/0 Time 09:49:0
LAST R Date 11/05/0 Time 08:34:5
NT assess3

USER DEFINED

Prior Id #
Prior Id #
Prior Id #
Prior Id #
Prior Id #
Prior Id #
Prior Id #
Prior Id #
Prior Id #
ASR Map
Fact Dist:
Reval Dis
Year:
LandReas
BldReason

SALES INFORMATION

TAX DISTRIC

PAT ACCT. 3698

Grantor	Legal Ref	Typ	Date	Sale Code	Sale Price	V	Tst	Verif	Assoc PCL Value	Notes
	11533 135		8/10/198		90000	No	No	D		

BUILDING PERMITS

Date	Number	Descrip	Amount	C/O	Last Visit	Fed Cod	F. Descrip	Comment

ACTIVITY INFORMATION

Date	Result	By	Name
11/2/2004	MEAS&INSPCTD	160	PAT CURTIS
9/12/2001	FIELD RV	185	CHRIS KEEFE
12/9/1997	MAILER SENT	500	BOA
11/26/1997	ENTRY DENIED	232	MIKE BARRETT
11/20/1997	2ND CALL BAC	185	CHRIS KEEFE
11/11/1997	1ST CALL BAC	185	CHRIS KEEFE
10/20/1997	MAILER SENT	500	BOA
9/25/1997	MEASURED	185	CHRIS KEEFE

Sign ___/___/

PROPERTY FACTORS

Ite	Code	Descip	%	Item	Cod	Descrip
Z	RA	RESIDEN		U	1	TYPCL
o				t		
n				l		
Census:	7521					
Flood Haz:				xmpt		
D				Topo	1	LEVEL
s				Stree	3	UNPAVD
t				Traffi	3	TYPICL

LAND SECTION (First 7 lines only)

Use Code	Description	LUC Fact	No of Units	Depth / PriceUnits	Unit Type	Land Type	LT Facto	Base Value	Unit Price	Adj	Neigh	Neigh Influ	eigh	Infl 1	%	Infl 2	%	Infl 3	%	Appraised Value	Alt Class	%	Spec Land	J Code	Fact	Use Value	Notes
101	ONE FAM		10000		SQUARE	SITE		0	1.9	3.853	S4									73,199						73,200	

Total AC/H 0.22957 Total SF/S 10000.07 Parcel LU 101 ONE FAM Prime NB D SUBDIV PR Total: 73,199 Spl Cre Total: 73,200

Disclaimer: This Information is believed to be correct but is subject to change and is not warranteed. Database: AssessPro apro 2010

EXTERIOR INFORMATION

Type:	19	- RANCH
Sty Ht:	1	- 1
(Liv) Units	1	Total: 1
Foundatio	9	- CRAWL SP
Frame:	1	- WOOD
Prime Wa	19	- TEX 111
Sec Wall:		%
Roof Stru	1	- GABLE
Roof Cov	1	- ASPHALT
Color:	GRAY	
View / De		

GENERAL INFORMATION

Grade:	C	- AVERAGE	
Year Blt	1965	Eff Yr Blt:	
Alt LUC		Alt %:	
Jurisdict		Fact:	
Const Mod:			
Lump Sum Adj			

INTERIOR INFORMATION

Avg Ht/FL	STD	
Prim Int	1	- DRYWALL
Sec Int W		%
Partition:	T	- TYPICAL
Prim Floo	4	- CARPET
Sec Floor		%
Bsmnt Flr		
Bsmnt Ga		
Electric:	4	- 100 AMP CB
Insulation:	3	- TYPICAL
Int vs Ext:	S	
Heat Fuel	1	- OIL
Heat Typ	3	- FORCED H/W
# Heat Sy	1	
% Heated	100	% AC:
Solar HW	NO	Central V NO
% Com		% Sprinkl

BATH FEATURES

Full Ba	1	Ratin	AVERAGE
A Bath		Ratin	
3/4 Bat		Ratin	
A 3QB		Ratin	
1/2 Bat		Ratin	
A HBth		Ratin	
OthrFix		Ratin	

OTHER FEATURES

Kits:	1	Ratin	AVERAGE
A Kits:		Ratin	
Frpl:		Ratin	
WSFlu	1	Ratin	AVERAGE

CONDO INFORMATION

Location:	
Total Unit	
Floor:	
% Own:	
Name:	

DEPRECIATION

Phys Con	GD	- Good	25. %
Functiona			%
Economic			%
Special:			%
Override:			%
		Total:	25.5 %

CALC SUMMARY

Basic $ / SQ:	65.00
Size Adj.:	1.2597792
Const Adj.:	0.9898000
Adj $ / SQ:	81.050
Other Features	14400
Grade Factor:	1.00
Neighborhood I	1.0000000
LUC Factor:	1.00
Adj Total:	121905
Depreciation:	31086
Depreciated To	90819

COMMENTS

RESIDENTIAL GRID

1st Res G | Des Line 1 | # Unit 1

Level	FY	LR	DR	D	K	FR	RR	BR	FB	HB	L	O
Othe												
Upp												
Lvl 2												
Lvl 1												
Low												
Total	RMs: 5		BR 3		Bath 1			H				

REMODELING RES BREAKDOWN

	No Uni	RMS	BRS	FL
Exterior				
Interior:	1	5	3	1
Addition				
Kitchen:				
Baths:				
Plumbin				
Electric:				
Heating				
General				
Totals	1	5	3	

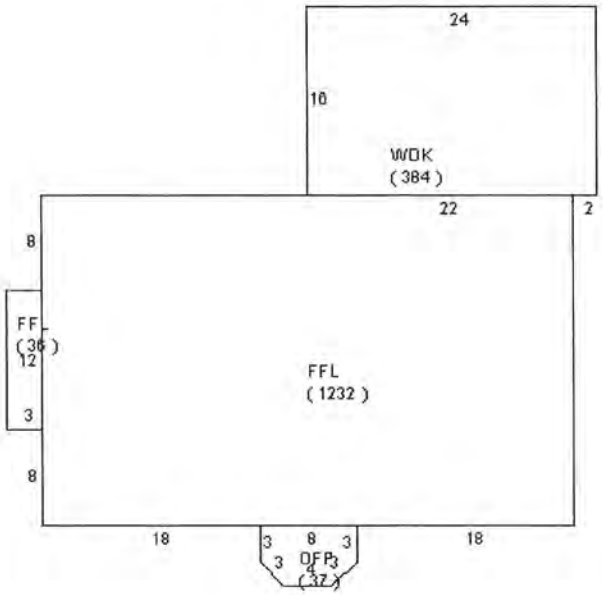
COMPARABLE SALES

Rate	Parcel ID	Typ	Date	Sale Price
78.7	161-13		11/14/20(	253,000
77.7	142-124		8/22/200	220,000
77.4	142-3		9/30/200	219,900
76.6	170-30		5/27/200	207,000
76.6	221-31		2/7/2003	290,000
76.3	142-105		6/19/200	217,000

WtAv$/S | AvRat 77.2 | Ind.V 181000.00

Juris. Factor:		Val/Su Fin	71.61
Special Featur	0	Val/Su Ne	53.76
Final Total:	90800	Val/Su Sz	71.61

SKETCH



SUB AREA

Code	Description	Area - SQ	Rate - AV	Undepr Value
FFL	1ST FLOOR	1,268	81.050	102,772
WDK	WOOD DECK	384	9.510	3,650
OFP	OPEN PORCH	37	29.250	1,082

SUB AREA DETAIL

Sub Area	% Usbl	Descrip	% Type	Qu	# Ten

Net Sketched Area: 1,689 | Total: 107,504

Size A 1268 | Gross Ar 1689 | FinAr 1268

IMAGE

AssessPro Patriot Properties, Inc

SPEC FEATURES/YARD ITEMS

PARCEL ID 284-150

Code	Description	A	Y/	Qty	Size/Dim	Qual	Con	Year	Unit Price	D/	Dep	LUC	Fact	NB F	Appr Value	JCo	JFac	Juris. Value
7	POOL A-C	D	Y	1	21	A	AV	1990	68.10	T	30	101			1,000			1,000
2	SHED/FR	D	Y	1	12 X 12	V	GD	1995	13.85	T	25	101			1,500			1,500
2	SHED/FR	D	Y	1	10X10	A	GD	2000	10.00	T	15	101			900			900
2	SHED/FR	D	Y	1	8X17	A	AV	2000	9.34	T	20	101			1,000			1,000

More N | Total Yard Ite 4,400 | Total Special Featue | Total: 4,400

MORTGAGEE'S SALE OF REAL ESTATE
11 ROSLYN ROAD,
DOUGLAS, MASSACHUSETTS

By virtue and in execution of the Power of Sale contained in a certain mortgage given by **Steven Nordstrom and Brenda Nordstrom** to the **Webster First Federal Credit Union** dated June 28, 2005 and recorded with the Worcester District Registry of Deeds in Book 36724, Page 149 of which mortgage the undersigned is the present holder for breaching conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction, on the premises described in said mortgage on the **26th** day of **March, 2009 at 1:00 P.M.** at the mortgaged premises of **11 Roslyn Road, Douglas, Massachusetts**, all and singular, the premises conveyed by said mortgage, and therein described as follows:

The land in Douglas, Worcester County, Massachusetts

Two (2) certain lots of land with the buildings thereon designated as lots numbered One Hundred Eighty-Seven (187) and One Hundred Eighty-Eight (188), Section 1 on that plat of land entitled "Wallum Lake Terrace" survey and platted by G. Bertrand Bibeault Civil Engineer, July, 1955, which said plan is recorded with Worcester District Registry of Deeds in Plan Book 207 and Plan 119. Said property is conveyed with rights, restrictions and provisions as contained in deed of Wallum Lake Terrace, Inc. to William J. Grogan et ux, dated May 1, 1958, recorded in Book 3941, Page 14.

Being the same premises conveyed to grantor by deed dated August 9, 1988 and recorded in the Worcester District Registry of Deeds in Book 11533, Page 135.

The 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. The above described lot is sold subject to the requirements of the Title V standards for subsurface sewerage disposal system 310CMR 15.00 et al.

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.

In the event that the successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of the Notice of Sale and/or the terms of the Memorandum of Sale agreement 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 attorney the amount of the required deposit as set forth herein within three (3) working days after written notice of default of the previous highest bidder, and the balance of the sale price shall be paid by certified or bank check by the purchaser, and the deed shall be delivered to said second highest bidder, within twenty-nine (29) days of such notice.

TERMS OF SALE: **Five Thousand and 00/100ths ($5,000.00)** dollars will be required to be paid by certified check or in cash by the purchaser at the time and place of sale and the balance to be paid in cash, certified check or bank check within thirty (30) days at the office of Kevin M. David, Esquire, One North Main Street, P.O. Box 1298, Webster, Massachusetts 01570.

Other terms to be announced at the sale.

WEBSTER FIRST FEDERAL CREDIT UNION
Present Holder of Said Mortgage
By Its Attorney,

Kevin M. David
One North Main Street
P.O. Box 1298
Webster, MA 01570

Dated: February 20, 2009, February 27, 2009, March 6, 2009