

AMG AUCTION MARKETING GROUP

BIDDER PACKAGE

Thank you for your interest in the Auction. We have compiled the following Bidder Due Diligence information to assist you in your research. Please understand that the information in this packet is for informational purposes only. All information contained has been provided by our client or obtained from public sources.

Although the information is believed to be true, bidders must verify, on their own behalf, all information contained herein. No representation or warranties are made to its accuracy and 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

154-154B West Main Street, West Brookfield, Ma

Friday, January 3, 2002 - 10:00 AM

AMG Reference #: 191

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: 154-154B West Main Street, West Brookfield, Ma

Recorded at: Worcester District Registry of Deeds, Book 23010, Page 38

Auction Date: January 3, 2002

Auction Time: 10:00 AM

Land Area: 60,232± SF

Building Area: 5,285± SF

Zoning: General

Taxes: \$3,071.28, FY 2003

Assessed Value: \$229,200.00

Water/sewer: Public/Private Septic

Year Built: 1920±

Features: Two recently remodeled buildings designed for use a retail bakery and restaurant facility. 154 consists of a 3,245+/- SF single story restaurant building on a 35,2320+/- SF lot. 154B consists of a 2,040+/- SF 1.4 story wood frame building on a 25,000+/- SF lot..

Directions: West Main Street is also known as Route 9 in West Brookfield

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. 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) 842-4488

PARCEL INFORMATION
 Owner: ASPINALL DOUGLAS R & DENISE A
 Address: 152 WEST MAIN STREET
 W BROOKFIELD MA 01585

Use-Code: 326	Sale Price: 275000	Book: 5229	Road Type: T	Inspect Date:
Tax Class: T	Sale Date: 06/16/1972	Page: 511	Rd Condition: P	Meas Date:
Tot Fin Area:	Sale Type: P	Cert/Doc:	Traffic: H	Entrance:
Tot Land Area: 0.81	Sale Valid:	Grantor:	Water: SP	Collected Id:
		FOUNTAIN	Sewer:	Inspect Reas: A
Exempt-B/L %	Resid-B/L %	Comm-B/L %	Indust-B/L %	Open Sp-B/L %

COMMERCIAL SECTIONS/GROUPS

Section: ID Use-Code	Section: ID Use-Code	Section: ID Use-Code	Section: ID Use-Code
101 326			
Category: 2 Gnd-Fl-Area: 3000 Story Height: 1 Bldg-Class: D Yr-Built: 1920 Eff-Yr-Built: 1999 Cost Bldg: 183800 Groups:	Category: Gnd-Fl-Area: Story Height: Bldg-Class: Yr-Built: Eff-Yr-Built: Cost Bldg: Groups:	Category: Gnd-Fl-Area: Story Height: Bldg-Class: Yr-Built: Eff-Yr-Built: Cost Bldg: Groups:	Category: Gnd-Fl-Area: Story Height: Bldg-Class: Yr-Built: Eff-Yr-Built: Cost Bldg: Groups:
Id Cd B-FL-A Flrs Unit	Id Cd B-FL-A Flrs Unit	Id Cd B-FL-A Flrs Unit	Id Cd B-FL-A Flrs Unit
1 200 3000 1 1			

LAND INFORMATION

NBHD CODE: 10 NBHD CLASS: 1 ZONE: GD
 Seg Type Code Method Sq-Ft Acres Infilu-Y/N Value Class

1	P	326	A	0.81	N	45408	
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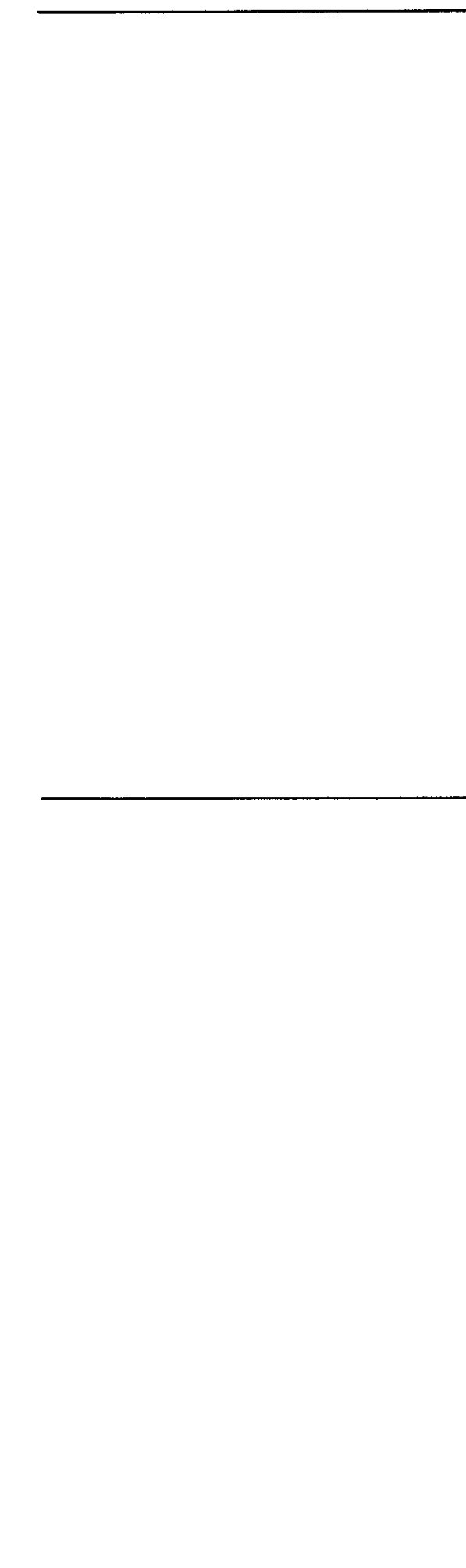
DETACHED STRUCTURE INFORMATION

Str	Unit	Msr-1	Msr-2	E-YR-Blt	Grade	Cond	%Good	P/F/E/R	Cost	Class
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VALUATION INFORMATION

Current Total:	229200	Bldg:	183800	Land:	45400	MktLnd:	45400
Prior Tot:	229200	Bldg:	183800	Land:	45400	MktLnd:	45400

PHOTO



PARCEL ID: 323/010-0-0014-0002.0 MAP 010.0 BLOCK 0014 LOT 0002.0 PARCEL ADDRESS: 150 WEST MAIN STREET as of: 12/

PARCEL INFORMATION

Owner: ASPINALL DOUGLAS R & DENISE A

Address: 150 WEST MAIN STREET

Use-Code:	101	Sale Price:	275000	Book:	22747	Road Type:	T	Inspect Date:	
Tax Class:	T	Sale Date:	06/30/2000	Page:	218	Rd Condition:	P	Meas Date:	
Tot Fin Area:		Sale Type:	P	Cert/Doc:		Traffic:	H	Entrance:	
Tot Land Area:	0.57	Sale Valid:	R	Grantor:	FOUNTAIN	Water:	SP	Collect Id:	
						Sewer:		Inspect Reas:	A
Exempt-B/L%	/	Resid-B/L%	/	Comm-B/L%	/	Indust-B/L%	/	Open Sp-B/L%	/

W BROOKFIELD MA 01585

RESIDENCE # 1 INFORMATION

Style:	CO	Tot Rooms:	5	Main Fn Area:	990	Attic:	
Story Height:	1	Bedrooms:	3	Up Fn Area:		Bsmt Area:	990
Roof:	G	Full Baths:	1	Add Fn Area:		Fn Bsmt Area:	
Ext Wall:	FB	Half Baths:		Unfn Area:		Bsmt Grade:	
Masonry Trim:		Ext Bath Fix:		Tot Fin Area:		RCNLD:	31193
Foundation:	CN	Bath Qual:	O	Eff Yr Built:		Mkt Adj:	
Heat Type:	FA	Kitch Qual:		Year Built:	1929	Sound Value:	
Fuel Type:	O	Ext Kitch:		Grade:	FA	Cost Bldg:	35900
Fireplace:		Bsmt Gar Cap:		Condition:	F	Att Str Val1:	
Central AC:	0	Bsmt Gar SF:		Pct Complete:		Att Str Val2:	
		Att Gar SF:		%Good P/F/E/R:	///43		

Porch Type

Porch Area

Porch Grade Factor

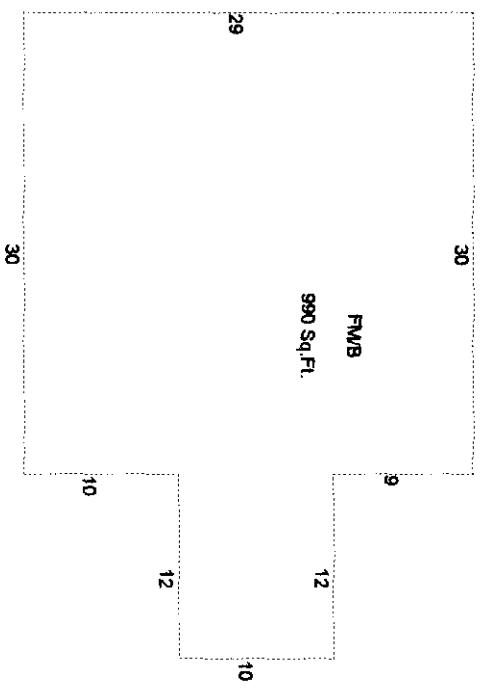
LAND INFORMATION

NBHD CODE:	40	NBHD CLASS:		ZONE:	GD			
Seg	Type	Code	Method	Sq-Ft	Acres	Influ-Y/N	Value	Class
1	P	101	A		0.5	N	40500	

DETACHED STRUCTURE INFORMATION

Str	Unit	Msr-1	Msr-2	E-YR-Blt	Grade	Cond	%Good P/F/E/R	Cost	Class
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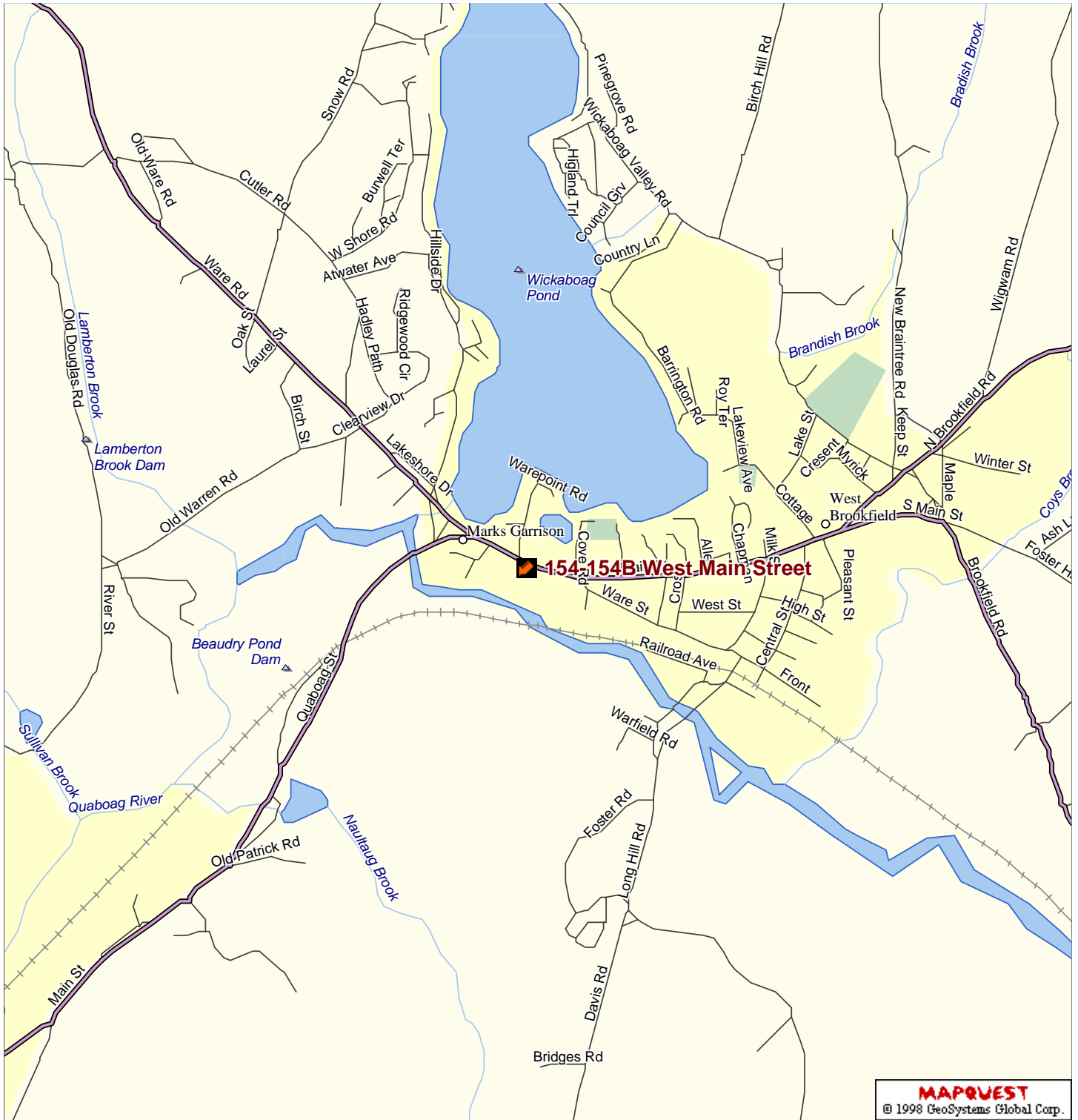
SKETCH



VALUATION INFORMATION

Current Total:	76400	Bldg:	35900	Land:	40500	MkLnd:	40500
Prior Tot:	76400	Bldg:	35900	Land:	40500	MkLnd:	40500

PHOTO



MAPQUEST
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- Water
- Park
- Urban area
- Military land
- Airport
- Golf course
- Shopping Center
- Cemetery
- Hospital, university
- County border
- Ferry
- Limited access road
- Primary road
- Other road
- Unpaved or private road
- Railroad
- Geographic feature

Streets USA

MORTGAGEE'S SALE OF REAL ESTATE
154 & 154B WEST MAIN STREET
WEST BROOKFIELD, MASSACHUSETTS

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Douglas R. Aspinall and Denise A. Aspinall to the Webster First Federal Credit Union dated September 18, 2000, and recorded with the Worcester District Registry of Deeds in Book 23010, Page 038 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 third day of January, 2003 at 10:00 A.M. at the mortgaged premises of 154 & 154B West Main Street, West Brookfield, Massachusetts, all and singular, the premises conveyed by said mortgage, and therein described as follows:

The land in West Brookfield, Worcester County, Massachusetts, on the southerly side of West Main Street, more particularly described as follows:

Parcel 1

Beginning at a pipe on the southerly side of West Main Street. Said pipe being N. 63 degrees 46' 44" W. a distance of 187.37 feet from a bound point opposite station 43+84.69 of a 1959 State Highway Alteration.

Thence S 21 degrees 38' 00" W. a distance of 200.00 feet along Lot 2 to a pipe;

Thence N 63 degrees 56' 13" W. a distance of 187.98 feet along land of Milton O. Fountain to a pipe;

Thence N 28 degrees 13' 16" E a distance of 200.00 feet continuing along land of Milton O. Fountain to a railroad spike;

Thence S 63 degrees 46' 44" E a distance of 165.00 feet along West Main Street to the place of beginning.

Containing 35,232 square feet as shown on a plan of land in West Brookfield, MA prepared for Milton O. Fountain by Moulton Land Surveying, Inc., dated Jan. 28, 1997 and recorded in Plan Book 743 Plan 32, Worcester County Registry of Deeds.

Parcel 2

Beginning at a point on the southerly side of West Main Street, said point being N 63 degrees 46' 44" W a distance of 62.37 feet from a bound point opposite station 43+84.69 of a 1959 State Highway Alteration.

Thence S. 21 degrees 20' 28" W. a distance of 199.74 feet along land of Milton O. Fountain to a pipe;

Thence N. 63 degrees 56' 13" W. a distance of 125.99 feet continuing along land of Milton O. Fountain to a pipe

Thence N. 21 degrees 38' 00" E. a distance of 200.00 feet along Lot 1 to a pipe on West Main Street.

Thence S. 63 degrees 46' 44" E. a distance of 125.00 feet along West Main Street to the place of beginning.

Containing 25,000 square feet as shown on a Plan of Land in West Brookfield, MA prepared for Milton O. Fountain, by Moulton Land Surveying, Inc., dated Jan. 28, 1997 and recorded in Plan Book 743, Plan 32, Worcester County Registry of Deeds.

Being the same premises conveyed to Douglas R. Aspinall and Denise A. Aspinall in certain deed by Milton O. Fountain dated June 30, 2000 and recorded with the Worcester District Registry of Deeds in book 22747, Page 218.

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

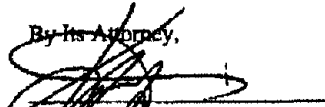
within described property according to the terms of the Notice of Sale and/or the terms of the Memorandum of Sale agreement executed at the time of the foreclosure, the Mortgagee reserves the right to sell the property by Foreclosure Deed to the second highest bidder provided that the second highest 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: November 27, 2002, December 4, 2002, December 11, 2002