

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

21 Victoria Ave, Rutland, MA

Friday, August 1, 2003 - 10:00 AM

AMG Reference #: **194**

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: 21 Victoria Ave, Rutland, MA

Recorded at: Worcester District Registry of Deeds, Book 21962, Page 195

Auction Date: August 1, 2003

Auction Time: 10:00 AM

Land Area: 4,356 ± SF

Building Area: 1,018 ± SF

Taxes: \$816.17±, FY 2003

Assessed Value: \$59,100.00

Water/sewer: Private/private

Heating: Gas Hot Water

Year Built: 1930±

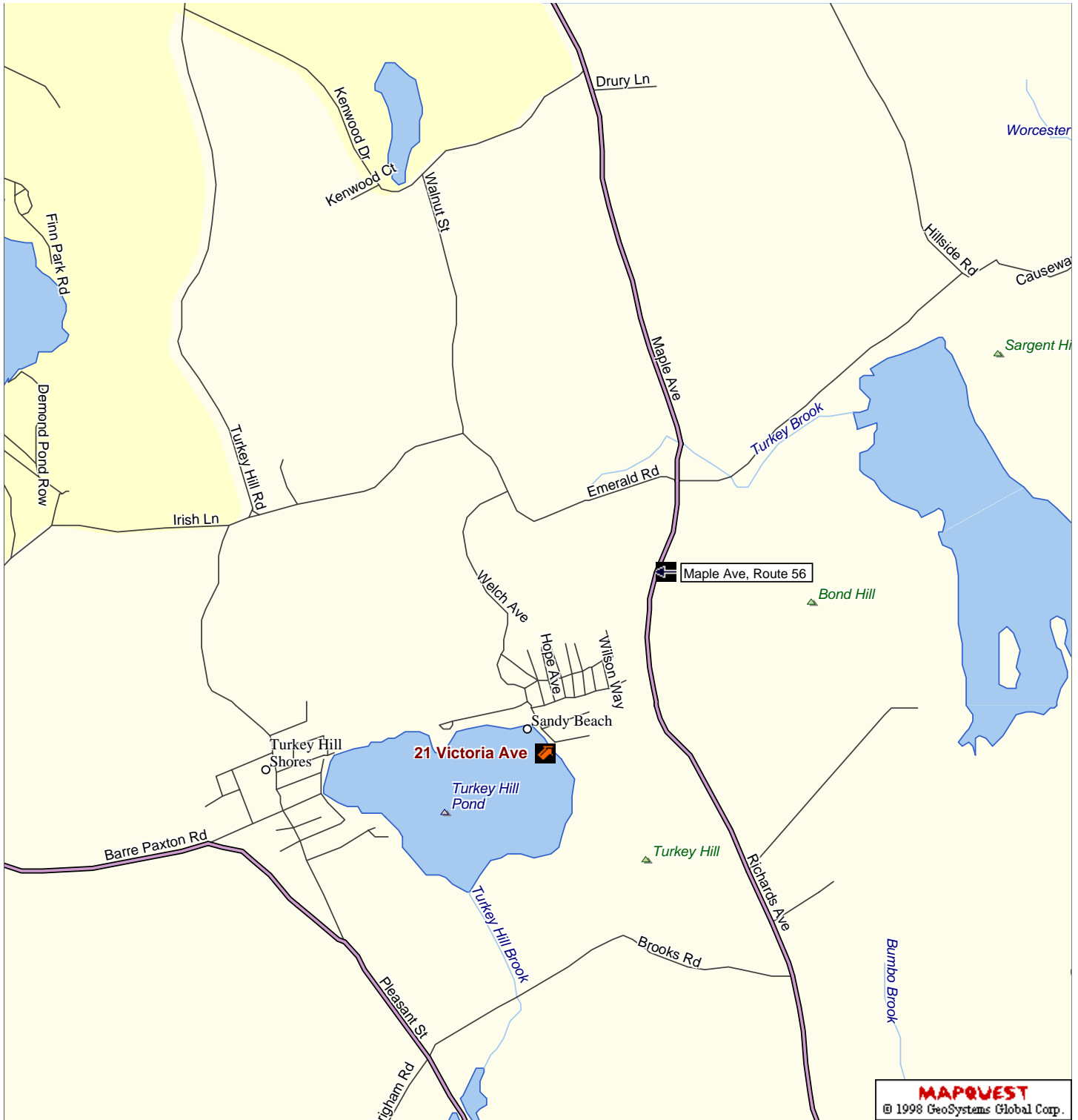
Features: This 1000+/- SF Cottage features 4 rooms, 2 bedrooms, a fireplace, gas heat and access/views and Deeded Beach Rights to Turkey Hill Pond..

Directions: From Rutland Center, south on Rte 56, right on Emerald, first left to Victoria, property is at corner of Victoria and Peter Aves.

Terms: \$5,000 to be paid by the purchaser at the time and place of sale in cash or by certified or bank treasurer's check cashier's check with no intervening endorsements to the order of Mark Twombly Lee, Attorney for mortgagee, Four Dix Street, Worcester, MA. Balance to be paid 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



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

**Streets
USA**

Property Location: 21 VICTORIA AVE
 Vision ID: 1054

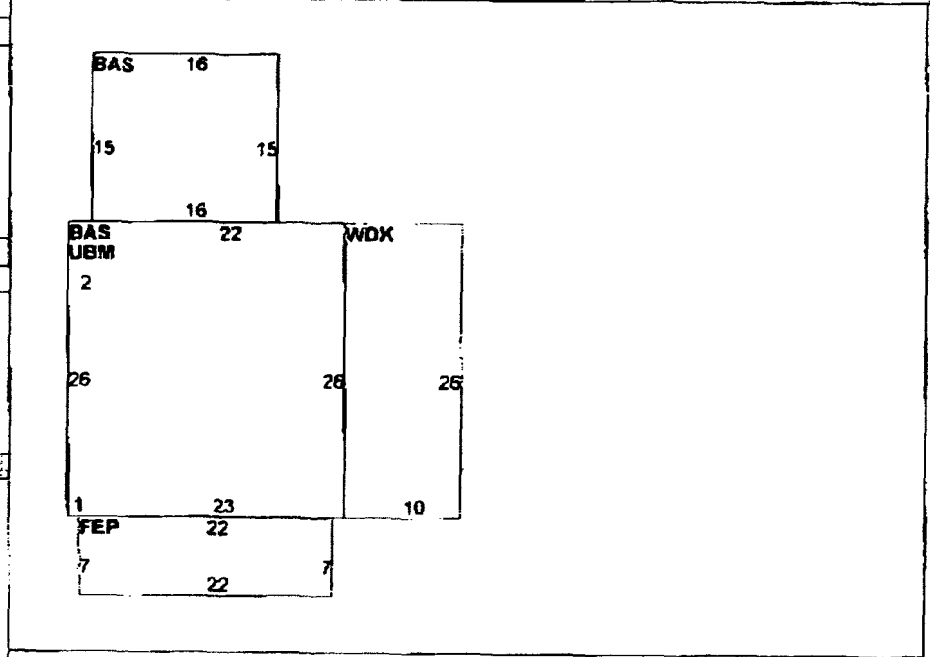
MAP ID: 36/C B/31/1
 Other ID:

Bldg #: 1 Card 1 of 1 Print Date: 03/20/2003 10

CONSTRUCTION DETAIL

Element	Cd	Ch	Description	Element	Cd	Ch	Description
Style/ Type	06		Cottage	Heat & AC			
Model	01		Residential	Frame Type			
Grade	03		Average	Baths/Plumbing			
Stories	1		1 Story	Ceiling/Wall			
Occupancy	01			Rooms/Prtns			
Exterior Wall 1	08		Wood on Sheath	% Common Wall			
2				Wall Height			
Roof Structure	03		Gable/Hip	CONDO/MOBILE HOME DATA			
Roof Cover	03		Asph/F Gls/Cmp	Element	Code	Description	Factor
Interior Wall 1	02		Wall Brd/Wood	Complex			
2				Floor Adj			
Interior Floor 1	09		Pine/Soft Wood	Unit Location			
2				Number of Units			
Heating Fuel	03		Gas	Number of Levels			
Heating Type	05		Hot Water	% Ownership			
AC Type	01		None	COST/MARKET VARIATION			
Bedrooms	02		2 Bedrooms	Unadj. Base Rate		40.00	
Bathrooms	1		1 Bathroom	Size Adj. Factor		1.26701	
Total Rooms	4		4 Rooms	Grade (Q) Index		0.85	
Bath Type	02		Average	Adj. Base Rate		43.08	
Kitchen Style	02		Average	Bldg. Value New		50,145	
				Year Built		1930	
				Eff. Year Built		1970	
				Nrml Physcl Dep		31	
				Functl Obslnc		0	
				Econ Obslnc		0	
				Specf. Cond. Code			
				Specf. Cond %			
				Overall % Cond.		69	
				Deprec. Bldg Value		34,600	

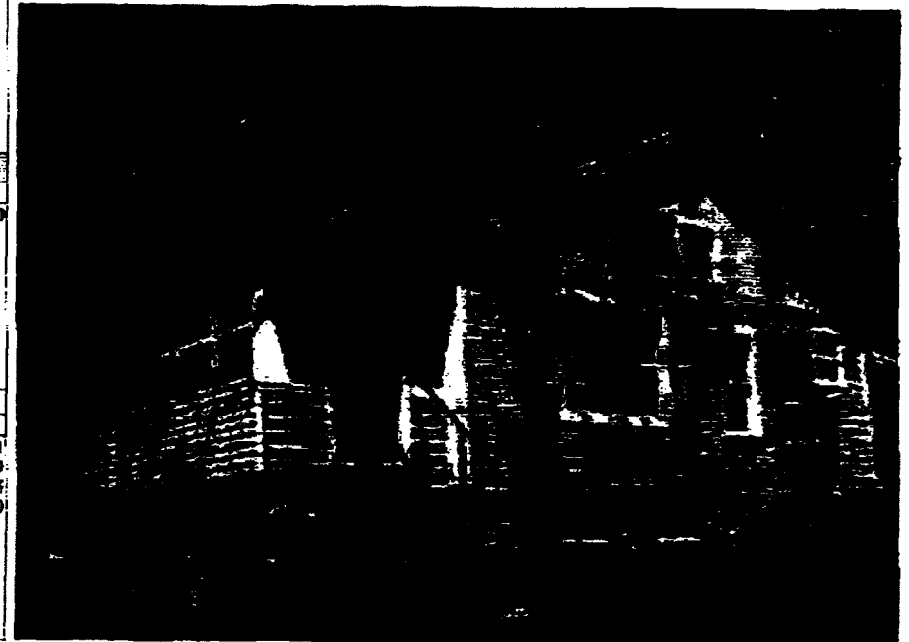
SKETCH



Code	Description	L/B	Units	Unit Price	Yr.	Dp Rt	%Cnd	Apr. Value
FPL1	FIREPLACE 1 ST	B	1	3,500.00	1960		100	2,100

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	864	864	864	43.08	37,221
FEP	Porch, Enclosed, Finished	0	154	123	34.41	5,299
UBM	Basement, Unfinished	0	624	123	8.63	5,385
WDK	Deck, Wood	0	260	52	8.62	2,240
Ttl. Gross Liv/Lense Area		864	1,902	1,164	Bldg Val:	50,145



Property Location: 21 VICTORIA AVE
 Vision ID: 1054

MAP ID: 36/C B/31/1
 Other ID:

Bldg #: 1 Card 1 of 1

Print Date: 03/20/2003 10:16

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT										
KIMBALL RICHARD E		Level	Well	Unpaved		Description	Code	Appraised Value	Assessed Value							
21 VICTORIA AVE RUTLAND, MA 01543			Septic			RES LAND	1010	22,400	22,400							
Additional Owners:		SUPPLEMENTAL DATA				RESIDNTL	1010	36,700	36,700							
		Account#	PARCELNO	1470												
		EXEMPT	LV AREA	838												
		STATECD	BUILT	1930												
		CLASSI	USE CODE	101												
		RANK	PID	1054												
		ARMS SALE														
GIS ID:					Total:		59,100	59,100								
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	w/	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)								
KIMBALL RICHARD E		21962/ 192	10/20/1999	Q	1	54,000	00	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value			
EVERS JANICE L		11181/ 44	11/01/1981	U		0		2003	1010	22,400	2002	1010	22,400			
								2003	1010	36,700	2002	1010	36,700			
		Total:						59,100		Total:		59,100				
										Total:		46,400				
EXEMPTIONS			OTHER ASSESSMENTS					This signature acknowledges a visit by a Data Collector or Assessor								
Year	Type/Description	Amount	Code	Description	Number	Amount	Comm. Int.									
Total:																
NOTES																
GRAY																
APPEALED VALUE SUMMARY																
Appraised Bldg. Value (Card)										34,600						
Appraised XF (B) Value (Bldg)										2,100						
Appraised OB (L) Value (Bldg)										0						
Appraised Land Value (Bldg)										22,400						
Special Land Value																
Total Appraised Card Value										59,100						
Total Appraised Parcel Value										59,100						
Valuation Method:										Cost/Market Valuation						
Net Total Appraised Parcel Value										59,100						
BUILDING PERMIT RECORD										VIOLATION HISTORY						
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	ID	Cd	Purpose/Result				
									7/17/2001	JG	40	No change				
									8/21/1997	DM	00	Measur+Listed				
									8/11/1997	DM	01	Measur+1Visit				
									8/11/1997	DM	02	Measur+2Visit				
LAND LINE VALUATION SECTION																
B#	Use Code	Description	Zone	D	Frontage	Depth	Units	Unit Price	I. Factor	S.I.	C. Factor	Nbhd.	Adj.	Notes- Adj/Special Pricing	Adj. Unit Price	Land Value
1	1010	Single Fam	L12				4,356.00	SF	6.13	1.00	5	1.20	0003	0.70	5.15	22,400
Total Card Land Units							4,356.00	SF	Parcel Total Land Area:			4,356	SF	Total Land Value:		22,400

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RUTLAND, MA
VISION

MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Richard E. Kimball to Janice L. Evers, dated September 28, 1999, and recorded in the Worcester District Registry of Deeds, Book 21962, Page 195, of which mortgagee the undersigned is the present holder, for breach of the conditions of said mortgage for the purpose of foreclosing, the same will be sold at Public Auction at eleven o'clock AM, on the 10th day of April AD 2003, on the mortgaged premises described in the mortgage known as Victoria Avenue, Rutland, Worcester County, Massachusetts, all and singular the premises described in said mortgage;

to wit:

The land in the Town of Rutland, Worcester County, Massachusetts, being that part of Lots 69 and 70 as designated on a plan of Cool Sandy Beach cup Sites, by E.P. Power, C.E., dated October, 1932 and recorded with the Worcester District Deeds, Plan Book 74, Plan 18, together with the building thereon known as Camp No. 3, more particularly bounded and described as follows.

BEGINNING at a point at the northerly intersection of Victoria Avenue and Peter Avenue, being the southwesterly corner of Lot 69 on said plan;

THENCE easterly along the northerly line of said Peter Avenue seventy-five (75) feet to a point;

THENCE turning at a right angle and running northerly fifty (50) feet to a point in the southerly line of Lot 71.

THENCE turning at a right angle and running westerly along the southerly line of Lot 71, ninety (90) feet, more or less, to a point in the easterly line of said Victoria Avenue;

THENCE turning at an acute angle and running southerly along the said easterly line of Victoria Avenue fifty (50) feet more or less to the point of beginning.

Said premises are conveyed subject to restrictions of record as recited in a deed from Fred E. Heywood to Raymond J. Burke and Margaret B. Burke dated July 15, 1958 and recorded with Worcester District Deeds, Book 3953, Page 476.

Being the same premises conveyed subject to Grantor by deed of Lillian T. Williams dated June 17, 1977 and recorded with the Worcester District Registry of Deeds in Book 6209 at Page 311.

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, if any, restrictions, easements, improvements, outstanding tax titles, rights or reservations of others, mortgages,

liens, unpaid taxes, municipal liens and other public taxes, assessments of liens, having priority over the mortgaged described herein.

In the event the successful bidder at the foreclosure sale shall default in the 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 attorney, Mark Twombly Lee, Esquire, the amount of the required deposit as set forth herein within (3) 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 (20) days of said written notice.

TERMS OF SALE:

Five Thousand and 00/100 (\$5,000.00) Dollars to be paid by the purchaser at the time and place of the sale in cash or by certified check, bank treasurer's check or cashier's check with no intervening endorsements to the order of Mark Twombly Lee, Attorney for Janice L. Evers. The balance is to be paid in cash or by certified check, bank treasurer's check or cashier's check with no intervening endorsements to the order of, Mark Twombly Lee, Attorney for Janice L. Evers within thirty (30) days after the sale at the offices of Mark Twombly Lee, Four Dix Street, Worcester, MA. 01609.

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

Janice L. Evers
Present Holder of said Mortgage

Date: March 10, 2003

MARK TWOMBLY LEE, ESQUIRE
Four Dix Street
Worcester, MA. 01609