



2008 00024881  
 Bk: 9648Pg: 58 Page: 1 of 2  
 Recorded: 11/17/2008 03:15 PM

### TRUSTEE CERTIFICATE

The undersigned Nancy S. Ruder and Greenfield Savings Bank, Trustees of the Frederick G. Ruder, Jr. Insurance Trust dated December 2, 1965, as amended by a First Amendment to Trust Agreement dated October 4, 1979 and by a Second Amendment to Trust Agreement dated October 27, 1982 (the "Trust"), hereby certify:

1. Frederick G. Ruder, Jr. deceased on April 21, 1985 (see Hampshire County Probate #85P0259E1).
2. Nancy S. Ruder and Greenfield Savings Bank are the sole Trustees of the Trust.
3. Greenfield Savings Bank was duly appointed successor Trustee to Bank of America, N.A., on October 21, 2008.
4. Bank of America, N.A. was successor Trustee by merger to Shawmut Bank, N.A.
5. The Trust has not been amended or modified since the Second Amendment dated October 27, 1982; and remains in full force and effect.
6. Pursuant to Article VIII of the Trust, the Trustee may sell, invest and manage all real estate and other property owned by the Trust.
7. Under said Trust instrument, as amended, the Trustees have the power, without license of any Court, to sell any real estate belonging to the Trust.
8. The power of the Trustees to sell real estate as aforesaid has not been altered, amended or revoked after December 2, 1965. The Trust and the power to sell described in paragraph 7, above, were in force and effect at the date of the decedent's death, and remain in full force and effect.
9. There are no other facts which constitute conditions precedent to acts by the Trustees or which are in any other manner germane to the Trust.

Please note at: Book 3887, Page 29

Based on assessments as of January 1, 2008 your Personal Property Tax for the fiscal year beginning July 1, 2008 and ending June 30, 2009 on the personal property described below is as follows.

5366

**THIS BILL IS DUE FEBRUARY 2, 2009**

TAX RATE PER \$1000	TOTAL TAX RATE				
15.820	15.820	15.820	15.820	15.820	
LOCATION	300	NORTH PLEASANT ST			
	11C-000-170				
	85P0/59E1	STATE TAX CODE	0101		
CL1	134820L	93240B			
CL3	57780L	110460B			

ABATEMENT APPLICATIONS TO ASSESSORS DUE FEBRUARY 2, 2009

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TOTAL TAXES	39476SF	ACTUAL PERSONAL PROPERTY TAX	6,339.78
CPA	70.31	ABATEMENTS	.00
REAL	3,607.91	LESS PRELIMINARY TAX	.00
COMM	2,661.56	NET ACTUAL TAX	3,177.78

TOTAL TAXABLE VALUATION	396,300
PRELIMINARY TAX	3,162.00
PRELIMINARY CREDITS	3,162.00
PRELIMINARY OUTSTANDING	.00

INTEREST AT THE RATE OF 4% PER ANNUM SHALL ACCRUE ON UNPAID PAYMENTS FROM THE DUE DATE UNTIL PAYMENT IN FULL

PAYABLE BY 02/02/09 1,588.90

PAYMENTS 3,162.00

AMOUNT DUE → DUE 02/02/09 1,588.90

COLLECTOR Claire McGinnis

RUDER, FREDERICK G JR ESTATE  
C/O BANK OF AMERICA N.A.  
777 MAIN ST ST CT2-102-07-07  
HARTFORD, CT 06115

JAN 1 OWNER: RUDER, FREDERICK G JR ESTATE 00832082009900005366000001588904

FAX 256-4007

RE 0669998

#, 9061  
1-23-09

10. Any person dealing with the Trustees may rely upon the certifications of the Trustees contained in this Certificate.

Executed under the penalties of perjury on this 31<sup>st</sup> day of OCT., 2008.

Nancy S. Ruder  
Nancy S. Ruder, Trustee

GREENFIELD SAVINGS BANK

By William R. Freeman  
William R. Freeman  
Senior Vice President and Senior Trust Officer

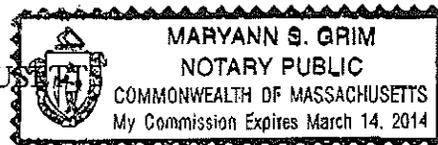
COMMONWEALTH OF MASSACHUSETTS

Hampshire, ss.

On this 31<sup>st</sup> day of October, 2008, before me, the undersigned Notary Public, personally appeared Nancy S. Ruder, proved to me through satisfactory means of identification, which was personally known, to be the person whose name is signed on the preceding document, and acknowledged to me that she signed it voluntarily for its stated purpose.

Maryann S. Grim  
Notary Public  
My commission expires:

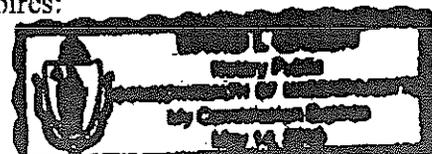
COMMONWEALTH OF MASSACHUSETTS



FRANKLIN, ss.

On this 3 day of NOV, 2008, before me, the undersigned Notary Public, personally appeared William R. Freeman, Senior Vice President and Senior Trust Officer of Greenfield Savings Bank, proved to me through satisfactory means of identification, which was PERSONALLY KNOWN, to be the person whose name is signed on the preceding document, and acknowledged the foregoing to be the free act and deed of Greenfield Savings Bank.

William R. Freeman  
Notary Public  
My commission expires:





Make Checks Payable To:

TOWN OF AMHERST  
TOWN COLLECTOR'S OFFICE  
4 BOLTWOOD AVENUE  
AMHERST, MA 01002

SERVICE ADDRESS	
300	N PLEASANT ST
ACCOUNT NUMBER	BILL NUMBER
030401	423766
DUE DATE	AMOUNT DUE
01/20/2009	26.20
AMOUNT PAID	
26.20	

RUDER, FREDERICK G TRUST  
BANK OF AMERICA, NA  
CT2-102-07-07  
777 MAIN ST  
HARTFORD, CT 06115

00836042009900423766500000026203

PLEASE RETURN THIS STUB WITH YOUR PAYMENT

BILL NUMBER	BILL DATE	ACCOUNT NUMBER	SERVICE ADDRESS		
423766	12/19/2008	030401	300	N PLEASANT ST	
METER READING		DESCRIPTION OF CHARGES			
PREVIOUS	PRESENT	CHARGE CODE	READ CODE	USAGE	CHARGE AMOUNT
754	758	MET058		0	1.00
READ DATES		SEWER	A	4	12.40
PREVIOUS	PRESENT	WATER	A	4	12.80
				0	
09/02/2008	12/08/2008				
FAST DUE	INTEREST	PREVIOUS BILL NOT YET DUE	CURRENT BILL	TOTAL DUE	
.00	.00	0.00	26.20	26.20	
CONSUMPTION HISTORY		METER NUMBER			
		74733185			
09/08	3	For information regarding these charges or payment contact the Town Collector's Office 413-259-3020 For information regarding services contact the Public Works Department Water Division 413-259-3050 For additional rate information and read codes see back of bill			
06/08	13				
03/08	13				
12/07	30				
09/07	20				
06/07	22				

SEWER RATE IS \$3.10 PER HUNDRED CUBIC FEET OF WATER USED  
MINIMUM QUARTERLY CHARGE FOR SEWER USE WILL BE \$9.30.  
WATER RATE IS \$3.20 PER ONE HUNDRED CUBIC FEET.  
MINIMUM QUARTERLY CHARGE IS \$9.60.

*19022*  
*1-16-09*  
*Acct # 7614*  
*TC # 302*  
*Jward*  
*1/5/09*



## Fax Transmittal

To: TOWN OF Amherst - Collectors Office  
 Fax: 413-256-4007

From: William R. Freeman, Vice President & Trust Officer  
 Phone: (413) 774-3191, ext. 241  
 Fax: (413) 774-1066  
 Email: [bfreeman@greenfieldsavings.com](mailto:bfreeman@greenfieldsavings.com)

Date: 2-20-09

Re: Ruder Prop 300 N. Pleasant St, Amherst

Pages: 5, including cover sheet

Comments: Greenfield Savings Bank as Successor Trustee to Bank of America hereby request that the billing address for taxes & water/sewer be changed to

GREENFIELD SAVINGS BANK  
 P.O. Box 1537  
 ATTN: TRUST DEPT  
 GREENFIELD, MA. 01302

Thank you very much  
 Bill Freeman

The documents accompanying this telecopy transmission contain certain confidential or privileged information from the Greenfield Savings Bank. The information is intended to be for the use of the individual or entity named on this sheet. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of the contents of this telecopied information is PROHIBITED. If you have received this telecopy in error, please notify us by telephone immediately so that we can arrange for the retrieval of the original documents. Thank you.