



BNY MELLON
CORPORATE TRUST

The Bank of New York Mellon Trust Company, N.A.

Notice to Holders
of
Massachusetts Development Finance Agency
Revenue Bonds
Northern Berkshire Community Services Inc. Issue,
1999 Series A
CUSIP Nos. 57583FLK5, 57583FLT6,
57583FLZ2 and 57583FMD0¹

Note: This notice contains important information that is of interest to the registered and beneficial owners of the subject Bonds. Each registered holder of the Bonds should forward a copy of this Notice immediately to any beneficial owners(s) of the Bonds for whom the holder acts as nominee or in any other capacity.

The Bank of New York Mellon Trust Company, N.A. is successor trustee (the "Trustee") under that certain Loan and Trust Agreement dated as of September 1, 1999 (the "Agreement") among Massachusetts Development Finance Agency (the "Agency"), Northern Berkshire Community Services, Inc. (the "Borrower") and The Bank of New York as trustee. Pursuant to the Agreement, the Agency authorized and issued its \$18,130,000 1999 Series A Revenue Bonds (the "Bonds"). The Agency loaned the proceeds of the Bonds to the Borrower for the purpose of financing the Project and delivered to the Trustee in trust for the benefit of the Bondowners the Series A Master Note (the "Note")². The Note evidences the loan and the Borrower's obligation to repay the loan of the Bond proceeds from the Agency through payment to the Trustee of all amounts necessary to pay the Bonds. ACA Financial Guaranty Corporation (the "Bond Insurer") provides bond insurance for the Bonds. Unless otherwise noted, capitalized terms used but not defined herein shall have the meaning given them in the Agreement.

Background

Under the terms of Section 309(a) of the Agreement, the Borrower is required to make monthly payments to the Trustee for deposit to the Debt Service Fund on or before the fifth day of each month of an amount equal to one-sixth (1/6) of the interest coming due on the Bonds on the next February 15 or August 15, as the case may be, and one-twelfth (1/12) of the principal including any sinking fund installments coming due on the Bonds on the next August 15. The

¹ No representation is made as to the correctness of the CUSIP Numbers which are included solely for the convenience of the Bondholders.

² The Series A Master Note was issued under that certain Master Trust Indenture dated as of September 1, 1999 between Northern Berkshire Community Services, Inc. and The Bank of New York as Master Trustee as amended and restated, (the "Master Trust Indenture"). Wells Fargo Bank, National Association succeeded The Bank of New York as Master Trustee.

current amount of the monthly payment due from the Borrower for the period of September 5, 2010 through August 5, 2011 is \$68,210.04.

Continuing of Events of Default

The Trustee previously provided notice to the Bondowners that Events of Default had occurred and were continuing under Section 501(a)(i) of the Agreement as a result of the Borrower's failure to make the payments required of it under Subsection 309(a) of the Agreement and under Section 501(a)(iv) of the Agreement as a result of the receipt by the Trustee of notice from the Master Trustee that a Master Indenture Event of Default occurred and is continuing.

Borrowers were further advised that Section 502(c) of the Agreement provides that upon the occurrence and continuance of an Event of Default, provided that no Bond Insurer Default has occurred and is continuing, the Bond Insurer shall be entitled to control and direct the enforcement of all rights and remedies granted to the Bondowners or the Trustee for the benefit of the Bondowners.

Bond Debt Service Payment due February 15, 2011 – Withdrawal from Debt Service Reserve Fund

On February 15, 2011, a debt service payment in the total amount of \$423,543.75 was due for the payment of the interest on the Bonds. As outlined in Section 303A (b) of the Agreement as the amount in the Debt Service Fund was not sufficient to pay the debt service interest on the Bonds, the Trustee withdrew the amount of \$423,493.62 from the Debt Service Reserve Fund to fund the deficiency in the Debt Service Fund in order to pay the debt service payment due on the Bonds. After the transfer of funds from the Debt Reserve Fund, the balance remaining in the Debt Service Reserve Fund is \$1,114,815.87. The Trustee advised the Issuer, the Borrower and the Bond Insurer of the withdrawal of funds from the Debt Service Reserve Fund in accordance with the terms of the Indenture.

Borrowers with questions concerning this notice may contact the Trustee at The Bank of New York Mellon Trust Company, N.A., Attention: Bridget Schessler, 525 William Penn Place, 38th Floor, Pittsburgh, Pennsylvania 15259, by calling (412) 234-7967 or via e-mail at bridget.schessler@bnymellon.com. The Trustee will issue additional notices to Bondowners as it obtains more information in connection with the Bonds. While the Trustee will attempt to provide additional information to Bondowners, please be advised that the Trustee may conclude that a specific response to a particular inquiry from an individual Bondowner is not consistent with an equal and full dissemination of information to all Bondowners. Accordingly, the Trustee may in its discretion decline to provide specific information in response to a particular inquiry. In addition, the Trustee is not able to provide Bondowners with legal or investment advice under any circumstances.

Dated: February 18, 2011

**The Bank of New York Mellon Trust
Company, N.A., as Trustee**