

Exhibit 45 (Page 1 of 2)

RICHARD J. GABRIEL, P.C.
Attorney at Law
37 South Street
Northborough, Massachusetts 01532
TEL (508) 393-6477 FAX (508) 393-2516

September 7, 2007

William F. Crowley, Esquire
626 Main Street
Reading, Massachusetts 01867

Re: The Estate of Annette Villeneuve Middlesex Probate # 07P 1556 EP1

Dear Attorney Crowley:

Enclosed herewith are the following documents:

1. A copy of my first and final account with the letter of Transmittal that I sent to Middlesex Probate for filing;
2. A copy of Mrs. Villeneuve's unsigned will which I had prepared for her just prior to her death but that she never got to sign.
3. A copy each of the two checks that I sent for payment of bills concerning the estate that I should be reimbursed for;

My IOLTA Check No. 16115

Nicholas Hassapes Landscape Service -- This was to cut the lawn on all three properties. He said he wouldn't do it for less. Jim P. was complaining the lawns weren't cut. \$225.00.

My IOLTA Check No. 16116

First Horizon -- This was for the mortgage on 158 Howe St., for the month of June, 2007 in the amount of \$1897.47

The Total of the two checks is \$2,122.47.

4. My bills for services rendered through April 30, 2007. I will prepare a separate bill for May, June, and for the work I did in preparation for coming to Cambridge on August 30, and my final account and send it to you for payment.

After reading your letter I called Attorney Kevin Hart. He agreed to talk to Eugene and/or whoever to see if he wants to get involved. I will call Pam and/or Eugene to see if they want Kevin and let you know.

Rec'd 9/12/07

Exhibit 45 (Part 2 of 2)

I agree with your letter that I will bow out if I get paid for my time, but there is another requirement and that is I want to be sure that whoever is going to take my place will take care that Eugene comes first. That is what Annette wanted. I think the old will makes that clear, and the unsigned will makes it even clearer.

The housing money I believe is actually rent that Annette had arranged to have paid to her on behalf of her son. I don't see any reason why those rental payments should not continue (I am only guessing about this, Pam Costanza might know more).

As to the tenant in the bottom floor of 158 Howe St., Mrs. McCabe. I believe her rent was paid through April, 2007. She did not pay anything in May. She said Annette had her last month's rent. I never saw a lease or proof of that. Her rental was \$925.00 per month. I only received the April check because Pam indicated Mrs. ~~McCabe~~ was paid through March 31st.

She never gave me a written notice that she wanted to terminate the tenancy. She left me a voicemail. She never gave me the keys. I have not been to the apartment and I do not know its condition.

She owes the following: May rent "unless she can prove we have her last month's rent." She owes \$745.04 for utilities plus the final bills for Gas & Electric which were \$90.59 Electric and \$408.82 for Gas. Total of all utilities \$1,244.45.

She also owes for damage to the apartment if any along with trash removal.

I never saw the lease, so we can't prove she was responsible for the utilities. Also, I never saw a condition statement and so it will be hard to prove the damage to the apartment in housing Court. If she calls again, maybe you can sweet talk her into giving you a copy of the lease (so you can give her the security deposit) and then you can offset the damages and the utilities against it because the fact she is responsible for utilities should be in the lease. In any event I don't think she has much money and your probably beating a dead horse to try to collect any balance from her.

I will talk to Pam and her father and find out if they want Kevin to represent Eugene and get back to you next week.

Sincerely,

Richard J. Gabriel

RJG/cb

C/c Cathleen H. Summers, Esq.

Exhibit 31 (Page 4 of 5)

031000011
06/22/2007
000003757470280

This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

756246A7 000776

Document Seq #
06221300224261012112
KNDHFP03
06/22/07

06/22/2007
012003470

16715

RICHARD J. GABRIEL PC
ATTORNEY AT LAW
MASSACHUSETTS VOLTA COMMITTEE
37 SOUTH STREET
NORTHBOROUGH, MA 01532

WESTBOROUGH BANK
53-7038-2113

A27005A

Vileneuve Estate 3 towns on
06/25/07 \$1000.00
06/22/07 \$225.00

DATE
June 8, 2007

AMOUNT
\$ 225.00

PAY TO THE ORDER OF
Nicholas Massapes Landscape Service
42 Framingham Road
Marlboro, MA 01752

Two Hundred Twenty Five and 00/100

0000022500

00000022500

Account	0000000880107412	Routing	211370396
Amount	225.00	OF6	4
Post Date	20070625	Check	0000016115
Sequence	637112903	Tran	000051

01789

01780

FISERV-BOSTON (PRESENT)

0625200637112903 6500 00221 03

0111-00627112903064730-0105-000

ENT=100011361380

0637785476

05/20/07

06/22/07

0113787

631264738

PROCESSING BANK 5716T

SVC-752 06222667 29PK

Do not endorse or write below this line.

Exhibit 31 (Page 5 of 5)

084000026
06/15/2007

This is a LEGAL COPY of your check.
You can use it the same way you
would use the original check.

000831727

[084000026] 06/15/2007
386101061507068

RICHARD J. GABRIEL PC
ATTORNEY AT LAW
MASSACHUSETTS DELTA COMMITTEE
37 SOUTH STREET
NORTHBOROUGH, MA 01532

WESTBROOK BANK
53-7008-2113
A27035A

06/15/07 22038 T2071 P03 0438001622
-One Thousand Eight Hundred Ninety Seven and 47/100 Dollars

DATE
June 8, 2007

AMOUNT
\$ 1,897.47

RECEIVED
JUN 15 2007
CASHIERING

PAY TO THE ORDER OF
First Horizon
P.O. Box 809
Memphis, TN 38104-0809

016116 0211370396 88 010741 2*

0000189747

Account 0000000880107412
Amount 1897.47
Post Date 20070618
Sequence 636395500

Routing 211370396
OF6 4
Check 0000016116
Tran 000051

FISERV-BOSTON (AGENT)
636395500 1928 03
636395500 06-11-07

06182007
0111-0049-1
ENT=2038 TRC=2071 PK=02
0438001622

66152067
0946-0002-6
0706020032

084000026 06/15/2007
77371281

Do not endorse or write below this line.

For Petitioner:

Docket No. 07-P0-0556-EP1

Richard J. Gabriel, P.C.
37 South Street
Northboro, MA 01532
Tel. (508) 393-6477
Fax (508) 393-2516

Estate of Annette Villeneuve

ACCOUNT

For Respondent:

Cathleen H. Summers, Esq.
282 Central St.,
P.O. Box 724
Acton, MA 01720-0724
Tel. No. (978) 263-0006

Filed	198
Citation Issued	198
Returnable	198
Allowed	198

Publication in the

Recorded Vol. Page

INSTRUCTIONS

Refer to Massachusetts General Laws Chapter 206

(Suggested format for Schedules and use continuation sheets as needed)

SCHEDULE A shall contain the amount of personal property and with respect to a trustee, guardian or conservator, also the amount of real property, per inventory or balance of principal according to next prior account, and amounts received on account of principal or gains from the sale of any property.

SCHEDULE B shall contain amounts paid out and charges on account of principal, losses and distributions of estates.

SCHEDULE C shall contain the investment of the balance of such account with market values of all assets separately stated. A final account of fiduciary shall contain no balance in this Schedule. Schedule C requires both appraised (book) and market values (P.R. 29A).

SCHEDULE D trustees only shall report balance of income according to next prior account and amounts received on account of income.

SCHEDULE E trustees only shall report payments chargeable to income.

SCHEDULE F trustees only shall report balance of income.

SCHEDULE A.

1 Personal Estate as per inventory	\$ 143,595.82
2 Interest earned on savings through 5/31/07	\$ 952.56
3 Rent collected from tenants to June 5, 2007	\$ 15,571.00
4 Correction to Inventory filed on 4/19/2007	\$ 136.18

TOTAL SCHEDULE A. \$ 160,255.56

SCHEDULE B.

5 Distributed to Temp. Exec. All personal property listed on Inventory dated April 19, 2007	\$ 2,000.00
6 Distributed balance of Savings Account to Temp. Executor as per May 31, 2007 statement	\$ 134,235.62
7 Distributed funds in Fidelity Account to Temp. Exec.	2,448.94
8 Insurance Premiums Paid	\$ 378.83
9 Constable Service on 3 Tenants	\$ 105.00
10 Milton Appliances Repairs to Washing Machines	\$ 225.25
11 First Horizon - Payment of Mortgage on 158 Howe St	\$9,612.46
12 Community Newspaper (Pub. As per citation)	\$ 79.20
13 Gas Bills paid by Telephone	\$ 2,173.93
14 National Grid	\$ 348.86
15 Balance of Checking Account Turned over to Temp. Ex	\$ 8,647.47

TOTAL SCHEDULE B. \$ 160,255.56

SCHEDULE C.

16 Balance of Personal Property in hands of Fiduciary	0
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Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department

Middlesex Division

Docket No. 07 P 1556 EP1

Account

First and Final

Account of Richard J. Gabriel,

and

as Temporary Executor of the Estate of Annette Villeneuve

(Specify type of fiduciary and name of estate)

This account is for the period of February 28, 2007

to May 28, 2007

inclusive.

Principal amounts received per Schedule A

\$ 160,255.56

Principal payments and charges per Schedule B

\$ 160,255.56

Principal balance invested per Schedule C

\$ 0

Market value as of _____ per Schedule C

\$ 0

(date)

Income received per Schedule D

\$ 0

Payments from income per Schedule E

\$ 0

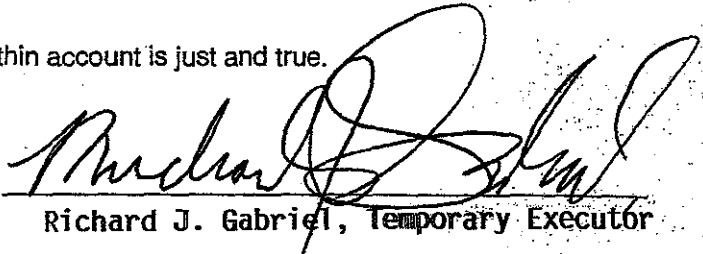
Income balance per Schedule F

\$ 0

The United States Veterans' Administration is - is not - a party in interest to this account. The ward is - is not - a patient in a State Hospital.

I - We certify under the penalties of perjury that the within account is just and true.

Date August 31, 2007


Richard J. Gabriel, Temporary Executor

Signature of Fiduciary

The undersigned, being _____ interested, having examined the foregoing account, request that the same may be allowed without further notice.

Richard J. Gabriel, P.C.

Exhibit 31 (Page 1 of 5)

Service Rendered

Attorney At Law
 37 South Street
 Northboro, MA 01532

Date	Client File No.
4/3/2007	A27035

Client Information
Estate of Annette Villeneuve c/o Richard J. Gabriel, P.C. 37 South St., Northboro, MA 01532

Served	Accounting of Service Performed	Hours	TERMS	Case Type
				Temp Executor
			RATE	AMOUNT
1/9/2007	Calls and Returned Calls about Annette	0.25	225.00	56.25
1/10/2007	Met with Pamela, her husband and Jeffrey Villeneuve. Investigated for will, called bank for safe dep box & atty August. Also spoke with Atty Summers	1.25	225.00	281.25
2/2/2007	Met with Eugene Vilneau gave copy of wills that I had at the time and discussed how to get in safe deposit box	0.5	225.00	112.50
3/6/2007	Received Letter from Kathleen Summers and prepared and faxed her a response	0.75	225.00	168.75
2/15/2007	Called Sovereign to find out about Safe Deposit Box drilling Was told after 15 min call that they would give me answer next day	0.25	225.00	56.25
2/16/2007	Received and made another call to Sovereign. Found out that Eugene was on the box and that it had already been drilled. Bank had no idea what the contents was.	0.25	225.00	56.25
2/23/2007	Attempted to speak with Pam Costanza to find out about what was in the Box made several calls she finally returned my call on Feb 20, 2006 she wanted a copy of the will and codicil. She picked it up on 2/21/07 and I spoke to Kevin Hart on 2/23/07 and I found out there was no will in the Box.	0.5	225.00	112.50
2/27/2007	Prepared Pet. 2 bonds 2 militaries, Motion Affidavit, Affidavit as to finances, Unif. Council Form. at Clerical rate	2.25	112.50	253.13
2/26/2007	Made call to Middlesex Probate	0.5	225.00	112.50
2/27/2007	Made Trip to Marlboro to get death certificate to file in Probate	1	225.00	225.00
2/27/2007	Sent Cert Mail to Dep of Pub Welfare		4.64	4.64
	Purch 3 Cert. Death Certs @10.00 See Legal Ck No. 8547		30.00	30.00
2/28/2007	Went to Cambridge and filed all docs and had Temp. Executorship allowed. Left at 7:00A.M. got back at 1:15 P.M.	4.25	225.00	956.25
	Parking and Tolls in Cambridge		8.90	8.90
			Total	

Richard J. Gabriel, P.C.

Attorney At Law
 37 South Street
 Northboro, MA 01532

Service Rendered

Date	Client File No.
4/3/2007	A27035

Client Information
Estate of Annette Villeneuve c/o Richard J. Gabriel, P.C. 37 South St., Northboro, MA 01532

Served	Accounting of Service Performed	Hours	TERMS	Case Type
				Temp Executor
			RATE	AMOUNT
3/28/2007	Filing fees for petition and bonds Legal Check No. 8548		300.00	300.00
3/3/2007	Prep. Letter of Intro to tenants and copy of appointment	0.5	100.00	50.00
3/3/2007	Went to Marlboro and met with Pam, her sister, and Eugene, got information about addresses and tenants and where the Highland st money was. I Then went and introduced myself to some tenants and left letters of intro with others.	1.25	225.00	281.25
	Purch a receipt book for tenants rent at Office Max		7.34	7.34
3/5/2007	Worked on Letter to Atty Summers	0.75	225.00	168.75
3/5/2007	Assembled list of heirs and did investigatory work including call to city counsel for Navin Addresses, Call to City Hall for May & George Harold Death Dates	1.75	125.00	218.75
3/10/2007	Went to Marlboro Coop & opened Sav & Checking in Estates Name Transf Annette's Account into estate name Went to 141 Howe to get Infor on Tenant and spoke with Gene.	1.5	100.00	150.00
3/10/2007	Paid Bills and Set up accounting files Sent rent letters to 2 Tenants.	0.75	100.00	75.00
	Postage and Stationary		2.50	2.50
3/16/2007	Did certified letters for citation	1.5	112.50	168.75
3/19/2007	Telephone calls with Mrs. McCabe over lease, and payment and fixing the washing machine, also with Trojano about bringing her lease up to date.	0.5	100.00	50.00
3/20/2007	Consultation with Pam Costanza about the care her father needs.	0.5	100.00	50.00
3/21/2007	Check on insurance, pay bills, organize files for leases and tenants	2.75	100.00	275.00
3/22/2007	Paid other bills, collected rent,	0.75	100.00	75.00
3/27/2007	Paid bills, worked on mail etc.	1.5	100.00	150.00
			Total	\$4,456.51

Richard J. Gabriel, P.C.

Attorney At Law
37 South Street
Northboro, MA 01532

Exhibit 31 (Page 3 of 5) **Service Rendered**

Date	Client File No.
5/4/2007	A27035

Client Information
Estate of Annette Villeneuve c/o Richard J. Gabriel, P.C. 37 South St., Northboro, MA 01532

Served	Accounting of Service Performed	Hours	TERMS	Case Type	AMOUNT
			Due on receipt	Temp Executor	
4/3/2007	Prepared Bill for services in March	0.75			75.00
4/5/2007	Worked on bills, collecting rent, deposits, and general bookkeeping	0.5			50.00
4/11/2007	Met Pam and Eugene at 141 Howe St. Took pictures of entire house	0.75			75.00
4/12/2007	Developed Pictures	0.25			25.00
4/13/2007	Prepared 2 Notices to Quit and Arranged for service by constable	0.75			168.75
4/13/2007	Worked on bills, did FEDX to avoid late charges on mtg. Did checking account	1.75			175.00
4/18/2007	Went through all Bills of estate, set up for review & payment when appointment comes through, see list.	5.25			525.00
4/19/2007	Prep. Inv. Prep. Citation Went to Westboro for George Harold Death Cert. Filed Citation by FEDX.	2.5			625.00
4/20/2007	Rent check from Jim, Letter to Szretter about rent. Called gas co. and paid them.	0.5			50.00
			Total		\$1,768.75

EXHIBIT C

Annette Villeneuve Mortgage History since 1995

Address	Date	Amount	Witness	Notary	Discharge Date	Est. Payoff	Est Proceeds	Notes
141 Howe Street	9/13/1995	\$ 19,000.00	Karen	Martha Jacques	5/5/1998	\$ 10,200.00	\$ 19,000.00	
141 Howe Street	4/24/1998	\$ 100,000.00	Francis P. Halliday	Francis P. Halliday	7/11/2002	\$ 85,472.00	\$ 89,800.00	
141 Howe Street	5/24/1999	\$ 15,000.00	Milton Perez	Maria Miranda	6/6/2002	\$ 6,900.00	\$ 15,000.00	
141 Howe Street	5/31/2002	\$ 150,000.00	Unknown	Lori Gregoire	6/16/2003	\$ 145,500.00	\$ 57,628.00	
141 Howe Street	4/30/2003	\$ 165,000.00	John Tannar, Jr.	John Tannar, Jr.	1/16/2006	\$ 151,000.00	\$ 19,500.00	
141 Howe Street	12/30/2005	\$ 175,000.00	Richard Gabriel	Richard Gabriel		\$ 165,000.00	\$ 24,000.00	

Address	Date	Amount	Witness	Notary	Discharge Date	Est. Payoff	Est Proceeds	Notes
149 Highland Street	8/27/1999	\$ 154,000.00	Unknown	Donna Drewes	2/16/2003	\$ 136,500.00		
149 Highland Street	1/17/2003	\$ 141,000.00	Richard Gabriel	Richard Gabriel	9/7/2006			

Address	Date	Amount	Witness	Notary	Discharge Date	Est. Payoff	Est Proceeds	Notes
158 Howe Street	2/26/1998	\$ 55,000.00	Richard Gabriel	Richard Gabriel		\$ 50,000.00		Commission Expires 1/26/2001
158 Howe Street	6/11/1997	\$ 1.00	n/a	Richard Gabriel				Deed Transfer to Francis P. Halliday; Commission Expires 1/26/2002
158 Howe Street	6/11/1997	\$ 1.00	n/a	Richard Gabriel				Deed Transfer from Francis P. Halliday; Commission Expires 1/26/2002

Address	Date	Amount	Witness	Notary	Discharge Date	Est. Payoff	Est Proceeds	Notes
154 Howe Street	2/26/1998	\$ 55,000.00	Richard Gabriel	Richard Gabriel		\$ 50,000.00		Commission Expires 1/26/2001

Tel. (781) 942-2233

Law Office of
William F. Crowley
626 Main Street
Reading, Massachusetts 01867

Fax (781) 942-0292

wfcsg@verizon.net

November 5, 2007

To all those interested in the estate of Annette Villeneuve
Middlesex Probate Court Docket # 07P 0556 EP1

The enclosed Motion To Appoint Guardian Ad Litem To Review
Account has been filed with the Court, and has been marked for a hearing on
Thursday, November 15, 2007 at 8:30 AM before the Honorable William F.
McSweeney, III.

Please be advised that if you do NOT intend to object to this Motion,
you do NOT have to appear in Court.

Please do not hesitate to contact me if you have any questions. Thank
you for your attention to this matter.

Sincerely,



William F. Crowley
Special Administrator

COMMONWEALTH of MASSACHUSETTS
The Trial Court
Probate and Family Court Department
Middlesex Division Docket # 07P 0556 EP1

*
IN RE: ESTATE OF ANNETTE VILLENEUVE *
*

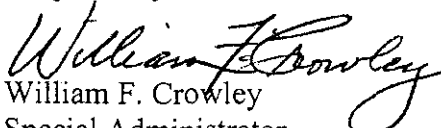
MOTION TO APPOINT GUARDIAN AD LITEM
TO REVIEW ACCOUNT

Now comes William F. Crowley, Special Administrator of the estate of Annette Villeneuve, and moves this Honorable Court to appoint a Guardian Ad Litem for purposes of reviewing the First and Final Account of Richard J. Gabriel as Temporary Executor of the Estate of Annette Villeneuve, dated August 31, 2007.

As reason therefore, your moving party states that James Pazzanese, who is a beneficiary of the testamentary Trust created in the Last Will and Testament of Annette Villeneuve, acting Pro Se, has filed a "Motion For Challenge to the First and Final Accounting Filed By Richard Gabriel, together with an Affidavit in support of said Motion. This estate is in contest over the appointment of Mr. Gabriel, and there is a need to expeditiously resolve the matter. In order to address any question relative to Mr. Gabriel's accounting of assets during his three months as Temporary Executor, it is prudent to have an independent person appointed as Guardian Ad Litem to examine all of the records and report to the Court as to his or her findings.

October 26, 2007

Respectfully submitted,


William F. Crowley
Special Administrator
626 Main Street
Reading, MA 01867
(781) 942-2233
BBO# 107518

CERTIFICATE of SERVICE

I, William F. Crowley, hereby certify that I have caused a copy of the Motion to Appoint Guardian Ad Litem To Review Account by mailing first class to the following individuals, together with notice that the same has been marked for hearing at Middlesex Probate Court, 208 Cambridge Street, Cambridge, MA before the Honorable William F. McSweeney, III on Thursday, November 15, 2007 at 8:30 AM:

Richard J. Gabriel, Esq.
37 South Street
Northboro, MA 01532

Anne Grant
36 Barbara Road
Waltham, MA 02154

James Pazzanese
154 Howe Street
Marlborough, MA 01752

Teddy Pazzanese
39 Roberson Road
Jamaica Plain, MA 02130

Kurt M. Hayes, Esq.
89 North Main Street
Attleboro, MA 02703

John Pazzanese
222 Westerland at Ella Lee Lane, #17
Houston, Texas 77063

Eugene Villeneuve
141 Howe Street
Marlborough, MA 01752

The Church of the Immaculate Conception
17 Washington Court
Marlborough, MA 01752

Margaret St. Onge
53 Malden Street
Worcester, MA

Joseph Navin
236 Bolton Street
Marlborough, MA 01752

Jeffrey Villeneuve
1271 7th Avenue
San Francisco, CA 94122

Maura Navin Webster
79 Preston Street
Marlborough, MA 01752

Bruce Peterson
21 Blueberry Lane
Hudson, MA 01749

Bridgett Navin Nichols
32 Vassar Street
Worcester, MA 01602

Shawn Navin
236 Bolton Street
Marlborough, MA 01752

Debra Peterson Boulay
21 Blueberry Lane
Hudson, MA 01749

Todd Villeneuve
13 Olive Street
Clinton, MA 01510

Dated: November 5, 2007


William F. Crowley

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department

Middlesex, ss.

Docket No. 07P0556

In the Matter of

Annette Villeneuve a/k/a Annette Villeneuve

APPOINTMENT OF GUARDIAN AD LITEM

FROM LIST: Yes No not applicable, candidate selected by agreement of parties

SUCCESSIVE: Yes No not applicable, candidate selected by agreement of parties

Whereas in the matter of Annette Villeneuve it appears

that Annette Villeneuve is ~~are~~ a person(s) under disability

there are persons not ascertained or not in being who are or may become interested in this case, therefore

Gary M. Nowitz, Esq.

of

56 Central Square, Chelmsford, MA 01824, telephone: (978) 250-4646

in the County of

Middlesex

is hereby appointed to act as guardian *ad litem*/next friend for such person(s)

to represent ~~his~~ her — ~~their~~ interests in said case.

The guardian ad litem shall be paid by:

The estate at his usual hourly rate

the Commonwealth of Massachusetts. _____ hours are authorized with leave to request more by motion, if necessary.

Date:

11/15/07

Justice of the Probate and Family Court

William F. McSweeney, III, Justice

I hereby accept the above appointment. For all appointments made after 7/1/2000: I understand that, pursuant to Supreme Judicial Court Rule 1:07(7) no payment shall be made to or received by me from any source on account of this appointment until I have filed the required certification with the court. I certify that I have filed all of the fee reports required by that rule for payments made to me in the fiscal year previous to this fiscal year. For Commonwealth paid only: I acknowledge receipt of Fiscal Year 1997 Memo #14 of the Chief Justice for Administration and Management with the Certificate of Services Form and Instructions.

Personally appeared the above named _____ and made oath that s(he) would faithfully and impartially perform the duty imposed on him — her by the foregoing appointment.

Notary Public

Having fully examined and considered the matter of _____

I hereby — assent — object — to the _____

Date: _____

Guardian Ad Litem/Next Friend

[Handwritten signature]