TOWN OF RAYMOND Assessing Office
401 Webbs Mills Road Raymond, Maine 04071
Phone 207.655.4742 x51 Fax 207.655.3024
assessor@raymondmaine.org

INTEROFFICE MEMORANDUM

TO: RAYMOND BOARD OF ASSESSORS

FROM: CURT LEBEL, ASSESSORS AGENT

SUBJECT: TAX ABATEMENTS

DATE: 12/6/2012

CC:

Dear Board Members,

Attached please find a list of abatements requests which have been reviewed by my office and are recommended for consideration at your April 10, 2012 meeting. I plan to attend your meeting on the 11th and will be available to answer any questions you may have.

Sincerely,

Curt Lebel

Assessors Agent, Town of Raymond

Certificate of Abatement

36 M.R.S.A § 841

We, the Board of Assessors of the municipality of Raymond, hereby certify to Donald Willard, tax collector, that the accounts herein, contain a list of valuations of the estates, real and personal, that have been granted an abatement of property taxes by us for the April 1, 2012 assessment on December 11, 2012. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: December 11, 2012 ***Attest:_____Don Willard, Town Manager***

Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2012-	1	002-004	N6003R	Nicoli Family Trust	$ 335,000.00	$ 239,700.00	$ 95,300.00	$ 1,057.83	0.0111	Data errors present in the assessment resulted in overvaluation. Interior elements were estimated for assessment due to lack of inspection. Applicant was responsive to requests for inspection, but inspection was not able to be scheduled in timely manner.
2012-	2	015-007-A	L9216R	Luders John & Elinor			$ 10,000.00	$ 111.00	0.0111	Homestead exemption ommitted in error.
2012-	3	001-008-A	E9210R	Eaton, Stanley A Eaton, Debra	$ 160,000.00	$ 71,300.00	$ 88,700.00	$ 984.57	0.0111	Property overvalued in light of Topography issues present on the property as well as overstimation of the quality of waterfront access.
2012-	4	001-008	M3016R	Dionne Brenda	$ 361,400.00	$ 273,800.00	$ 87,600.00	$ 972.36	0.0111	Property overvalued in light of Topography issues present on the property as well as overstimation of the quality of waterfront access.
2012-	5	009-006-C	P9291R	Pine Tree Council Inc. Boy Scouts of America	$ 128,800.00	$ -	$ 128,800.00	$ 1,429.68	0.0111	Property purchased in December 2011. Property is 8.67 acres adjacent to other property owned by the Boy Scouts which is tax exempt. Although the taxpayer failed to request exemption by April 1, 2012 for this additional acreage, it is resonable to determine this property as excess to and part of the exempt parcel.
2012-	6	021-009	009	Edwards Bernice E Wallace J Colby Trustee	$ 132,300.00	$ 13,200.00	$ 119,100.00	$ 1,322.01	0.0111	Property is not sutable for residential construction as it is encumbered by a Stream which bisects the property and eliminates any building envelope. Property is also incumbered by rights of way deeded to other parcels along Notched Pond
					TOTALS		$529,500.00	$5,877.45		

Tax Abatements Denied

36 M.R.S.A § 841

We, the Board of Assessors of the municipality of Raymond, have hereby considered the abatement requests of the following list of estates, real and personal, and have voted to deny the following applications for abatement of the April 1, 2012 assessment on December 11, 2012.

Voted by the Raymond Board of Assessors on: December 11, 2012

Attest:_____Don Willard, Town Manager

Tax Year	M/L	ACCT#	APPLICANT	ASSESSED VALUATION	REASON FOR DENIED APPLICATION FOR ABATEMENT
2012	040-023		Wayne R Holmquist	$ 626,100.00	Applicant submitted an single property appraisal of the property conducted for financing purposes and intended for use by Residential Mortgage Services. The resulting opinion of value stated in the appriasal was $565,000. The applicant submits this appraisal as the basis for his claim of overvaluation. The Property was inspected in June, 2012 and no errors were noted which would cause the property to be overvalued within the Towns assessment model. This was conveyed to applicant verbally at the time of the inspection. Comparing the Assessment to the applicants opinion of value shows that the difference is well within accepted tolerances for mass appraisal and under the average deviation of assessments to sale ratio for qualified sales. There is no evidence that the assessment is manifestly wrong or yielding inequitable tax distribution in this case. The fact that another opinion of value, not conducted for the applicant or for tax assessment purposes was slightly lower than the assessment does not serve to impeach the validity of the assessment. The assessments for the three primary comparibles used in the appraisal are at or under the reported sale prices. The appraisal provides no supporting evidence of how its adjustments to comparible sales are derived to ensure that the basis of the opinion is accurate, nor does the appraisal contain an alternate method of valuation as correlating evidence. In conclusion, the assessment is well within the range of accuracy permitted for ad valorum taxation and do arbitrarily adjust the assessment to correspond with this appraisal may defeat the primary concept of equity amongst the individual properties in town.
2012	015-017	H1215R	Worcester Elliott W Worcester Sallie K	$ 720,400.00	Applicant submits abatement request based on their comparisons of their home to similar improvements in the immediate area (most within the Rosewood and Christina Ct area). Applicants improvements are valued higher than the improvements in this area. The applicant fails, however to address whether the total valuation is incorrect and instead only focuses on part of the assessment. The subject property is located at the seam of two different land neighborhoods within the assessment model. The subjects land valuation is approximately $200,000 lower than the comparibles even though the land characteristics are similar. The assessment model has been adjusted on the improvement side to compensate for this abrupt change. When reviewing the total valuations of the propertys the result is equitible and a reasonable estimation of market. The assessment to sale ratios of these area properties are all equitable.
2012	021-0156	B6002R	Beitzer Janis M	$ 183,000.00	Applicant states that a realtor gave an opinion of value on the subject property of $145,000. Subject property was purchased in May 2005 for $190,000. There have been two sales located on Notched Pond in past two years. 66 Notched Pond Rd sold in April 2011 for 130,000 and is assessed at $140,000. 54 Notched Pond sold for $244,700 in May 2010 and is assessed at 260,900. These two properties are assessed 6-7% over their given sale prices. Considering that the Town average assessment is also 1-3% points over market, this deviation is very low and does not warrant abatement of taxes. No data errors were evident upon inspection of the property which would negatively affect the assessment.

625-8229

Application for Homestead Exemption

Title 36 MRSA, §§ 681-689

(See next page for instructions)

----------Section 1----------

Check all that apply.

	Yes	No
A. I am a legal resident of the State of Maine.	X	
B. I have owned homestead property in Maine for at least the past 12 months.	X	
(1) If you owned a homestead in another municipality within the past 12 months, state the municipality where located: Sebago		
C. I declare this homestead is my permanent place of residence and the only property for which I have claimed a homestead exemption. (Summer camps, vacation homes and 2nd residences do not qualify)	X	

IF YOU HAVE NOT ANSWERED YES TO ALL QUESTIONS, STOP HERE.

You must meet all three of these requirements to qualify for a homestead exemption under the terms of the homestead exemption statute.

----------Section 2----------

1. Names of all Property Owners (names on your tax bill): JOHN C. LUDERS
EZNOR C. LUDERS

2. Physical location of Homestead property: (i.e. 14 Maple St.) #22 GANESCO RD
City/Town: RAYMOND ME Telephone No. 207-831-2710

3. Mailing Address, if different from above: SAME
City/Town _____ State _____ Zip Code _____

----------Section 3----------

CLAIM OF RESIDENCY IN THE MUNICIPALITY, IN LINE 2 ABOVE, IS BASED ON ONE OF THE FOLLOWING:

	Yes	No	N/A
* I ... lity.	X		
* I ... ing and/or	X		
* T ... d address.			X
hur ...			
* T ...	X		
as t ...			

owned 205 Egypt Road

Abate for Homestead

...lain on a separate sheet. N/A means Not Applicable)

I (v... ...ry, that the answers to the above are, to the best of r... complete. A person who knowingly files false info... ...ead exemption is guilty of a criminal offense.

Sig... Date: 9/26/11

... Date: 9/26/11

CO... YOUR LOCAL ASSESSOR BY APRIL 1st.

Note: Forms filed after April 1 of any year will apply to the subsequent year tax assessment.

Town of RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued. Attach supporting documents as needed.

1. Name of Applicant:	Brenda Dionne
2. Mailing Address and Phone Number:	24 Anderson Rd, Raymond, ME 04071 (207) 615-2379
3. Tax year for which abatement is requested:	2011 forward
4. Map/Lot #	001/008
5. Assessed valuation:	~~$365,000~~ $361,400.00
6. Taxpayer's opinion of value:	overvalued compared to comparables
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	recently purchased (7-15-11) for $240,000 house was on the market since March 2007 land value of $161,900.00 with recent subdivide of 7 acres ($166,200.00) now 4.46 acres (1 lot) comparable attached

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

Nov 4, 2012
Date

Brenda Dionne
Signature of Applicant

Revised 02/10

Property Location: 24 ANDERSEN RD | MAP ID: 001/ 008/ 000/ 000/ | Bldg Name: | State Use: 1010

Vision ID: 7 | Account # M3016R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/29/2012 09:07

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
DIONNE BRENDA	4 Rolling	5 Well	2 Semi-Improved	3 Rural
24 ANDERSEN RD		6 Septic		
RAYMOND, ME 04071				

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 001008000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 001008000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1010	199,500	199,500
RES LAND	1010	161,900	161,900
Total		361,400	361,400

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
DIONNE BRENDA	28828/ 22	07/15/2011	Q	I	240,000	
MILLER GARY E	20745/ 41					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1010	199,500	2011	1010	199,500	2005	1010	199,500
2012	1010	161,900	2011	1010	166,200	2005	1010	268,200
	Total:	361,400		Total:	365,700		Total:	467,700

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

WHITE
MOVED IN 7/2004
SEBAGO WATER-ACCESS

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	199,500
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	161,900
Special Land Value	0
Total Appraised Parcel Value	361,400
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**361,400**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
9/27/2005			KL	41	Change Source Info
11/22/2004			BB	02	Measur+2Visit - Info Car
11/22/2004			BB	01	Measur+1Visit
8/19/2004			JL	26	BLDG PERMIT

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1010	Single Family	LRR2				43,560	SF	0.80	1.00	5	1.0000	0.90	CWA	5.00	WA/ROW			3.60	156,800
1	1010	Single Family	LRR2				3.42	AC	1,500.00	1.00	0	1.0000	1.00		0.00				1,500.00	5,100

Total Card Land Units: 4.42 AC | Parcel Total Land Area: 4.42 AC | Total Land Value: 161,900

Property Location: 24 ANDERSEN RD **MAP ID:** 001/ 008/ 000/ 000/ **Bldg Name:** **State Use:** 1010

Vision ID: 7 **Account #** M3016R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/29/2012 09:07

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	03		Colonial
Model	01		Residential
Grade	03		Average
Stories	2		
Occupancy	1		
Exterior Wall 1	25		Vinyl Siding
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2	14		Carpet
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	03		3 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	6		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

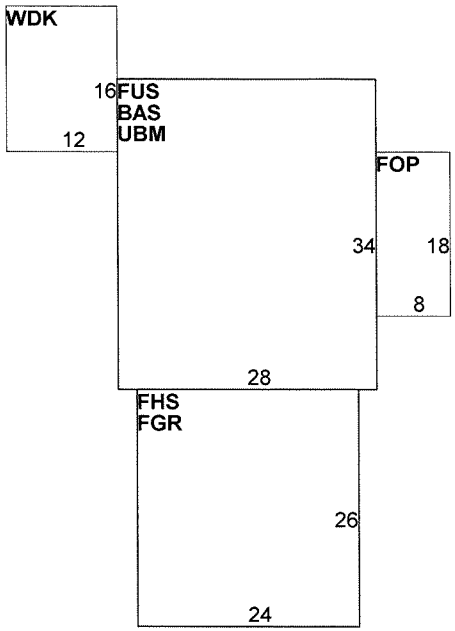
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1010	Single Family	100

COST/MARKET VALUATION

Adj. Base Rate:	70.84
Section. RCN:	191,551
Net Other Adj:	10,000.00
Replace Cost	201,551
AYB	2004
EYB	2004
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	1
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	99
Apprais Val	199,500
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	952	952	952	70.84	67,440
FGR	Garage	0	624	250	28.38	17,710
FHS	Half Story, Finished	312	624	312	35.42	22,102
FOP	Porch, Open, Finished	0	144	29	14.27	2,054
FUS	Upper Story, Finished	952	952	952	70.84	67,440
UBM	Basement, Unfinished	0	952	190	14.14	13,460
WDK	Deck, Wood	0	192	19	7.01	1,346
	Ttl. Gross Liv/Lease Area:	2,216	4,440	2,704		201,551

Property Location: 0 CAPE RD | MAP ID: 071/ 011/ 000/ 000/ | Bldg Name: | State Use: 1323

Vision ID: 3595 | Account #S3014R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/29/2012 09:36

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
SNEE GARY E	4 Rolling		1 Paved	7 Waterfront
SNEE DIANNA W				
342 CAPE ROAD				
RAYMOND, ME 04071				
Additional Owners:				

SUPPLEMENTAL DATA

Other ID: 071011000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 071011000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1323	49,200	49,200
	Total	49,200	49,200

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
SNEE GARY E	18700/ 281					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1323	49,200	2011	1323	49,200	2005	1323	64,600
	Total:	49,200		Total:	49,200		Total:	64,600

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	49,200
Special Land Value	0
Total Appraised Parcel Value	49,200
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	49,200

NOTES

SEASONAL DOCK = NV
FRONT OF LOT FENCED
UNBUILDABLE PER TOWN
COMMON ACCESS LOT FOR
MAP 1/LOTS 6,7,8,9 &
MAP 71/LOTS 12,13,14

Access Lot 18 4/9/09

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
8/31/2005			KL	41	Change Source Info
8/30/2004			BB	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing	Adj. Unit Price	Land Value
1	1323	Res Land Undev Wat	LRR2				9,583	SF	2.70	2.50	9	1.0000	0.10	SL3	7.60	WF		5.13	49,200

Total Card Land Units: 0.22 AC | Parcel Total Land Area: 0.22 AC | Total Land Value: 49,200

Property Location: 0 CAPE RD | **MAP ID:** 071/ 011/ 000/ 000/ | **Bldg Name:** | **State Use:** 1323
Vision ID: 3595 | **Account #** S3014R | **Bldg #:** 1 of 1 | **Sec #:** 1 of 1 | **Card** 1 of 1 | **Print Date:** 11/29/2012 09:36

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Model	00		Vacant

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1323	Res Land Undev Wat	100

COST/MARKET VALUATION

Adj. Base Rate:	0.00
Section. RCN:	0
Net Other Adj:	0.00
Replace Cost	0
AYB	
EYB	0
Dep Code	
Remodel Rating	
Year Remodeled	
Dep %	
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	
Apprais Val	
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

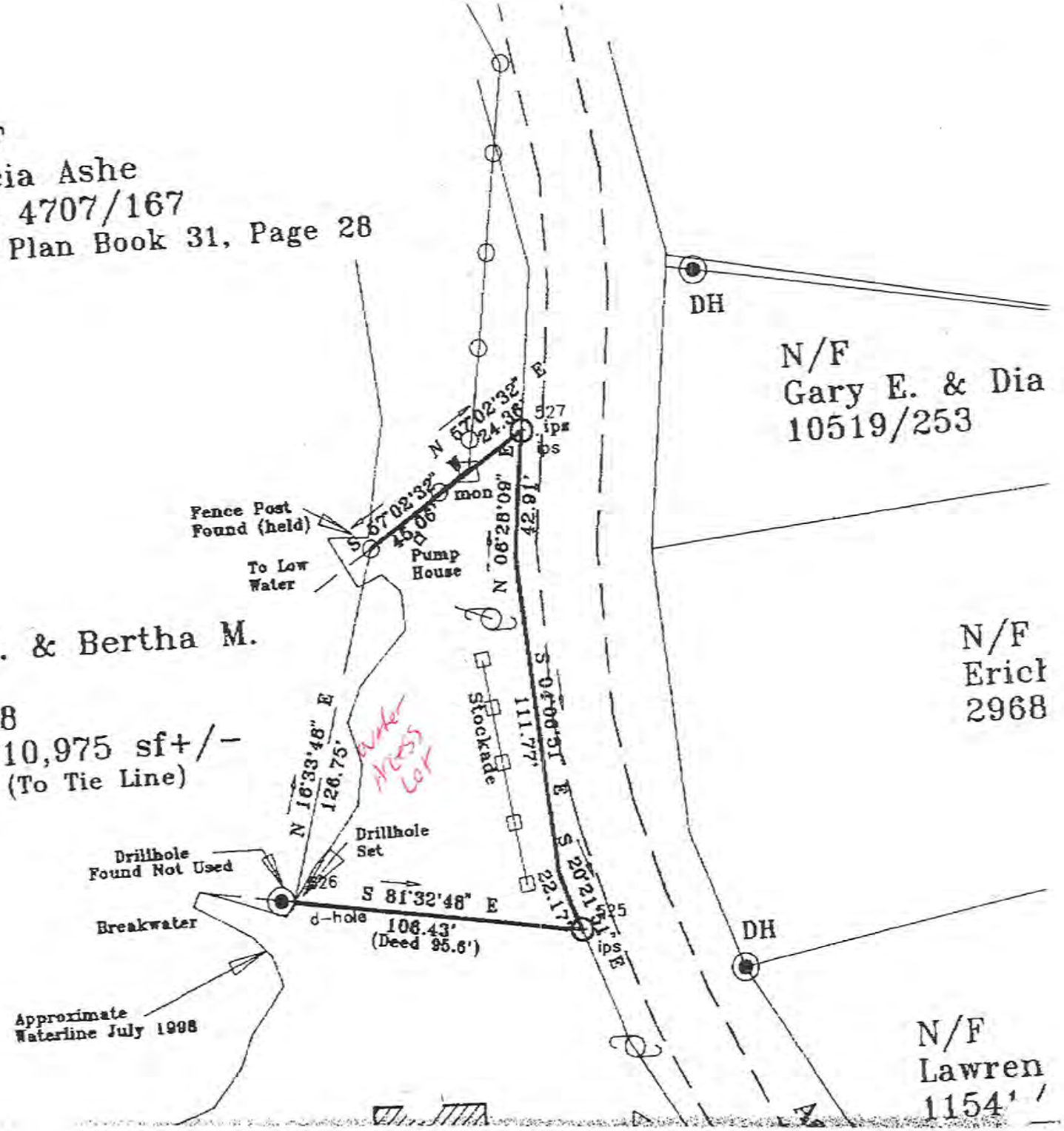
Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
	Ttl. Gross Liv/Lease Area:	0	0	0		

No Photo On Record

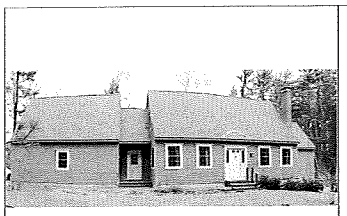
Received
Recorded Register of Deeds
Nov 27,2002 10:20:45A
Cumberland County
John B. O Brien

Doc#: 97679 Bk:18459 Pg: 162

EXHIBIT B



Single Family CUSTOMER SYNOPSIS Properties Sold (Comps)



MLS#: 1011136 **Status:** Sold

11 South Shore Road, Raymond, ME 04071

List Price: $ 249,900
Original Price: $ 299,900
List Date: 05/01/11

Neigh'd/Assoc:
Assoc. Fee /Mo:

Directions: Rt 302 West to Rt 85, Left onto Mill rd, Right onto South Shore Rd

General/Land Information

Style: Cape
#Rooms: 9 **#Bedrooms:** 3 **#Baths:** F = 2 1/2 = 0
Year Built /-: 1998

SqFt Fin. Above Grade+/-: 2262 SqFt Fin. Below Grade+/-: 0 SqFt Fin. Total+/-: 2262
Source of Square Footage: Public Record

Color: Green **Lot Size (Acr) /-:** 2.000 **Road Frontage /-:**
Source of Acreage: PUBREC, SURVEY
Surveyed: Yes **Seasonal:** No **Zone:** VRI
Water Body: Panther Pond, Pond
WtrFrt: Yes **Amt Wtr Frntge /-:** 30 **WF Shared /-:** 30 **WF Owned /-:** 0

Interior Information

	KT	DN	LR	FR	MBR	2BR	3BR	4BR	OT	OT2
Level:	1	1	1	1	2	2	2		1	2
Size:										

Cathedral Ceil: No **Skylight:** No **Wood Fireplace:** 1 **Gas Fireplace:** 0 **Heat Stove:** Yes **Heat Stove HU:** No
Appliances: Range-Electric, Refrigerator, Microwave, Dishwasher

Remarks

Absolute Quality in this 2200+ sf expandable 3bdrm 2ba Custom Cape. Features inclde hrdwd flr,cherry cabinets,fireplace,oversize 2car garage, built ins, custom trim, daylite bsemnt for expansion, automatic generator, sandy ROW to Pond. MOTIVATED SELLER!

Property Features - NOTE: Check Detail Reports for complete list of features.

Site: Well Landscaped, Open, Wooded, Rolling/Sloping
Driveway: Paved
Parking: 1-4 Spaces
Location: Rural
View: WOODS
Restrictions: No Restrictions
Recreational Water: Deeded, Common, Beach Rights
Roads: Paved; Private, Association
Transportation:
Electric: Circuit Breakers
Gas: Bottled, Underground
Sewer: Private
Water: Private
Construction: Wood Frame

Basement Info: Daylight, Full, Unfinished, Walk-Out
Foundation Mtrls: Poured Concrete
Exterior: Clapboard, Wood Siding
Roof: Shingle
Heat System: Forced, Baseboard, Hot Water, Multi-Zones, Stove
Heat Fuel: Oil, Wood
Water Heater: Off Heating System
Cooling: No Cooling
Floors: Wood, Vinyl
Vehicle Storage: 2 Cars, Attached, Auto Door Opener, Direct Entry to Living, Garage
Amenities: 1ST Floor Bedroom, Attic, Deck, Laundry-1st Floor, Other Amenities
Accessibility Amenities:
Equipment: Generator, Cable

Tax/Deed/Community Information

Book/Page/Partial: 13571/56/ **Map/Block/Lot:** 39/29 **Tax Amount/Yr:** $ 2,846 / (2011)
School:

Off Market Information

Sold Price: $ 245,000
Sold Date: 11/10/11
Sell Agent Ini: KSM

Pending Date: 08/07/11
Sold Terms: Cash

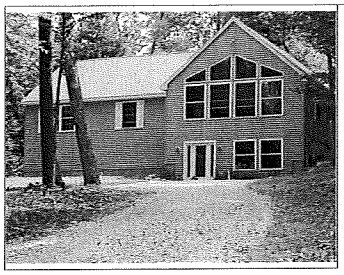
Information Provided by: Brenda Birney 003364

Office: Mainely Properties 1511 **Office:** 207-743-7958
Agent Phone: 207-743-7958 **Agent Cell:** 207-890-5555
Email: meprop@megalink.net **Virtual Tour:** http://www.tourfactory.com/idx733309
LAgini: CRG **List Office:** RE/MAX Coastal

Printed: 10/11/12

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright MREIS, Inc. 2012

Single Family CUSTOMER SYNOPSIS



MLS#: 1018476 **Status:** Sold

63 Hancock Road, Raymond, ME 04071

List Price: $ 249,900
Original Price: $ 249,900
List Date: 06/13/11

Neigh'd/Assoc: Crescent Woods **Assoc. Fee /Mo:** $ 25

Directions: Route 302 to Route 85, to right on Raymond Hill Rd, to left on Conesca, to 2nd left onto Hancock Rd, (stay to right on Hancock Rd). 2nd House on right, (no sign due to association restrictions).

General/Land Information

Style: Contemporary, Ranch, Raised Ranch

#Rooms: 4 **#Bedrooms:** 3 **#Baths:** F = 2 1/2 = 0
Year Built /-: 2002

SqFt Fin. Above Grade+/-: 1824 SqFt Fin. Below Grade+/-: 0 SqFt Fin. Total+/-: 1824

Source of Square Footage: Public Record

Color: **Lot Size (Acr) /-:** 0.590 **Road Frontage /-:**
Source of Acreage: PUBREC, SELLER

Surveyed: Unknown **Seasonal:** No **Zone:** LRRI
Water Body: Crescent, Lake

WtrFrt: Yes **Amt Wtr Frntge /-:** 50 **WF Shared /-:** 50 **WF Owned /-:** 0

Interior Information

	KT	DN	LR	FR	MBR	2BR	3BR	4BR	OT	OT2
Level:	1	1	1		1	1	1			
Size:										

Cathedral Ceil: Yes **Skylight:** No **Wood Fireplace:** 0 **Gas Fireplace:** 0 **Heat Stove:** Yes **Heat Stove HU:** Yes

Appliances: Dishwasher, Microwave, Range-Gas, Refrigerator

Remarks

Enjoy 1st floor living,(laundry room on 1st floor too), ROW dock & boat mooring on gorgeous Crescent Lake. Windham-20 mins,Portland-45 mins, Boston-2.5 hrs.Close to shopping, fine dining, skiing & entertainment.Possible owner financing to qualified buyer

Property Features - NOTE: Check Detail Reports for complete list of features.

Site: Right of Way, Rolling/Sloping, Wooded
Driveway: Gravel
Parking: 1-4 Spaces
Location: Rural
View:
Restrictions:
Recreational Water: Beach Rights, Deeded, Dock, Lake/Fresh Water, Nearby, ROW
Roads: Association, Gravel/Dirt Road, Right Of Way
Transportation:
Electric: Circuit Breakers
Gas: Bottled
Sewer: Septic Design Available, Private
Water: Private, Well Existing On Site
Construction: Wood Frame

Basement Info: Daylight, Full, Walk-Out
Foundation Mtrls: Poured Concrete
Exterior: Vinyl Siding
Roof: Shingle
Heat System: Hot Air, Forced, Multi-Zones
Heat Fuel: Gas-Bottled
Water Heater: Off Heating System
Cooling: No Cooling
Floors: Carpet, Tile, Wood
Vehicle Storage: No Vehicle Storage
Amenities: Home Warranty, 1ST Floor Bedroom, Attic, Deck, Laundry-1st Floor, Maste
Accessibility Amenities:
Equipment: Cable, DSL, Internet Access Available

Tax/Deed/Community Information

Book/Page/Partial: 28044/240/All **Map/Block/Lot:** 015/54 **Tax Amount/Yr:** $ 2,873 / (10-11)
School:

Off Market Information

Sold Price: $ 208,300
Sold Date: 09/08/11
Sell Agent Ini: TLH

Pending Date: 08/23/11
Sold Terms: Cash

Information Provided by: Brenda Birney 003364

Office: Mainely Properties 1511 **Office:** 207-743-7958
Agent Phone: 207-743-7958 **Agent Cell:** 207-890-5555
Email: meprop@megalink.net **Virtual Tour:**
LAgini: **List Office:** Better Homes & Garden Real Estate/The Masiello Group

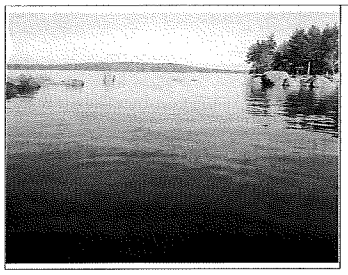
Printed: 10/11/12

STATEWIDE MLS

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright MREIS, Inc. 2012

EQUAL HOUSING OPPORTUNITY

Single Family CUSTOMER SYNOPSIS



MLS#: 1045269 **Status:** Sold

58 Quarry Cove Road, Raymond, ME 04071

List Price: $ 250,000
Original Price: $ 250,000
List Date: 03/18/12

Neigh'd/Assoc: Quarry Cove Road Association **Assoc. Fee /Mo:** $ 11

Directions: Rt.302 to left onto Hawthorne Rd; left on Raymond Cape Rd; left on Quarry Cove Rd; look for sign on left.

General/Land Information

Style: Cape
#Rooms: 8 **#Bedrooms:** 4 **#Baths:** F = 2 1/2 = 1
Year Built /-: 2003

SqFt Fin. Above Grade+/-: 2056 SqFt Fin. Below Grade+/-: 0 SqFt Fin. Total+/-: 2056
Source of Square Footage: Public Record

Color: Taupe **Lot Size (Acr) /-:** 1.250 **Road Frontage /-:**
Source of Acreage: DEED
Surveyed: Yes **Seasonal:** No **Zone:** LRR2
Water Body: Sebago, Lake
WtrFrt: Yes **Amt Wtr Frntge /-:** 25 **WF Shared /-:** 25 **WF Owned /-:** 0

Interior Information

	KT	DN	LR	FR	MBR	2BR	3BR	4BR	OT	OT2
Level:	1		1	1	1	2	2	2	2	2
Size:										

Cathedral Ceil: Yes **Skylight:** No **Wood Fireplace:** 1 **Gas Fireplace:** 0 **Heat Stove:** No **Heat Stove HU:** No
Appliances: Dishwasher, Microwave, Range-Electric, Refrigerator

Remarks

This home is an excellent value! Year round home with a ROW to home owners dock. Enjoy 3+ bedrooms, 2 1/2 baths. Sebago Lake access. Lots of upgrades including new front door, hardwood floors and more!

Property Features - NOTE: Check Detail Reports for complete list of features.

Site: Rolling/Sloping, Well Landscaped, Wooded
Driveway: Paved
Parking: 1-4 Spaces
Location: Rural
View: WATER
Restrictions: No Restrictions
Recreational Water: Boat Mooring, Common, Deeded, Dock, ROW to Water, Water \
Roads: Association, Gravel/Dirt Road, Private
Transportation:
Electric: Circuit Breakers, Generator Hookup
Gas: No Gas
Sewer: Private
Water: Private
Construction: Wood Frame

Basement Info: Full
Foundation Mtrls: Poured Concrete
Exterior: Vinyl Siding
Roof: Fiberglass, Shingle
Heat System: Baseboard, Forced, Hot Water
Heat Fuel: Oil, Pellets
Water Heater: Oil
Cooling: No Cooling
Floors: Carpet, Tile, Vinyl, Wood
Vehicle Storage: 2 Cars, Auto Door Opener
Amenities: 1ST Floor Bedroom, Bathtub, Deck, Master Bedroom w/Bath
Accessibility Amenities:
Equipment:

Tax/Deed/Community Information

Book/Page/Partial: 28408/202/All **Map/Block/Lot:** 68/1 **Tax Amount/Yr:** $ 2,453 / (11-12)
School: Raymond

Off Market Information

Sold Price: $ 247,000 Pending Date: 04/28/12
Sold Date: 05/25/12 Sold Terms: Conventional Insured

Information Provided by: Brenda Birney 003364

Office: Mainely Properties 1511 **Office:** 207-743-7958
Agent Phone: 207-743-7958 **Agent Cell:** 207-890-5555
Email: meprop@megalink.net **Virtual Tour:**
LAgini: **List Office:** Better Homes & Gardens Real Estate/The Masiello Group

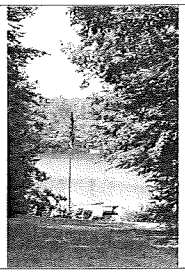
Printed: 10/11/12

STATEWIDE MLS

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright MREIS, Inc. 2012

EQUAL HOUSING OPPORTUNITY

Single Family CUSTOMER SYNOPSIS



MLS#: 1046585 **Status:** Sold

38 Turtle Cove Road, Raymond, ME 04071

List Price: $ 374,900
Original Price: $ 379,900
List Date: 03/27/12

Neigh'd/Assoc: Deep Cove Shores **Assoc. Fee /Mo:**

Directions: From Windham take Route 302 West to Raymond. Left onto Deep Cove Road just after Raymond Beach. Right onto Turtle Cover Road to #38 on left.

General/Land Information

Style: Split Entry
#Rooms: 7 **#Bedrooms:** 4 **#Baths:** F = 2 1/2 = 0
Year Built /-: 1989

SqFt Fin. Above Grade+/-: 1324 SqFt Fin. Below Grade+/-: 912 SqFt Fin. Total+/-: 2236
Source of Square Footage: Public Record

Color: Gray **Lot Size (Acr) /-:** 0.900 **Road Frontage /-:**
Source of Acreage: PUBREC
Surveyed: No **Seasonal:** No **Zone:** LRR2
Water Body: Sebago, Lake
WtrFrt: Yes **Amt Wtr Frntge /-:** 50 **WF Shared /-:** 0 **WF Owned /-:** 50

Interior Information

	KT	DN	LR	FR	MBR	2BR	3BR	4BR	OT	OT2
Level:	1	1	1	1	1	B	B			
Size:										

Cathedral Ceil: No **Skylight:** No **Wood Fireplace:** 0 **Gas Fireplace:** 0 **Heat Stove:** No **Heat Stove HU:** No
Appliances: Dishwasher, Range-Electric, Refrigerator

Remarks

50 feet of private, level, sandy beach on Big Sebago Lake. Lovely neighborhood of high end homes. One acre lot for privacy. Grassy fenced yard and deck facing the lake. 2 car garage, generator hook up. Seller says, "Price it aggessively." Don't wait.

Property Features - NOTE: Check Detail Reports for complete list of features.

Site: Cul-de-sac, Open
Driveway: Paved
Parking: 5-10 Spaces
Location: Neighborhood, Subdivision, Suburban
View: WATER
Restrictions: Other Restrictions
Recreational Water: Deeded, Dock, Lake/Fresh Water, Water View
Roads: Other Road
Transportation: Deep Water Access, Major Road Access
Electric: Circuit Breakers, Generator Hookup
Gas: Other Gas
Sewer: Septic Existing On Site, Septic Design Available
Water: Private, Well Existing On Site
Construction: Wood Frame

Basement Info: Finished, Full
Foundation Mtrls: Poured Concrete
Exterior: Vinyl Siding
Roof: Shingle
Heat System: Hot Water, Forced, Multi-Zones
Heat Fuel: Oil
Water Heater: Off Heating System
Cooling: A/C Units
Floors: Laminate, Tile, Wood, Carpet
Vehicle Storage: 2 Cars, Detached, Garage, Storage Above
Amenities: 1ST Floor Bedroom, Deck, Fence, Laundry-Hookup, Master Bedroom w/Ba
Accessibility Amenities:
Equipment:

Waterfront owned

Tax/Deed/Community Information

Book/Page/Partial: 24814/216/All **Map/Block/Lot:** 61/22 **Tax Amount/Yr:** $ 2,968 / (11-12)
School: RSU14

Off Market Information

Sold Price: $ 360,000 Pending Date: 08/09/12
Sold Date: 09/10/12 Sold Terms: Conventional

Information Provided by: Brenda Birney 003364

Office: Mainely Properties 1511 **Office:** 207-743-7958
Agent Phone: 207-743-7958 **Agent Cell:** 207-890-5555
Email: meprop@megalink.net **Virtual Tour:**
LAgini: **List Office:** Better Homes & Gardens Real Estate/The Masiello Group

Printed: 10/11/12

STATEWIDE MLS

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright MREIS, Inc. 2012

EQUAL HOUSING OPPORTUNITY

Town of RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued. Attach supporting documents as needed.

1. Name of Applicant:	Stanley A Eaton (207) 878 2019
2. Mailing Address and Phone Number:	49 Euclid Ave Portland, ME 04103
3. Tax year for which abatement is requested:	7/1/2012 to 6/30/2013
4. Map/Lot #	001/8 Sub A00
5. Assessed valuation:	160,000
6. Taxpayer's opinion of value:	overvalued
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	I paid 35,000 for the lot. ~~There are~~ There is a large area of "wetlands" that limit the building envelope

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

10-4-12
Date

Signature of Applicant

Revised 02/10

N OF RAYMOND
Webbs Mills Road
ymond, ME 04071
EL. 207-655-4742

PROPERTY TAX BILL
FOR FISCAL YEAR 7/1/2012 TO 6/30/2013

ACCOUNT: E9210R
MAP: 001 LOT: 8
SUB: A00 TYPE: 0

00000 ANDERSEN ROAD

EATON STANLEY A.
EATON DEBRA
49 EUCLID AVENUE
PORTLAND, ME 04103

CURRENT BILL RATE DISTRIBUTION		
School	8.16	$1,305.60
County	0.59	$94.40
Municipal	2.35	$376.00
TOTAL	11.10	$1,776.00

OFFICE HOURS
Tues. 8:30 AM - 7:00 PM
Wed. - Fri. 8:30 AM - 4:00 PM
Sat. Closed

CURRENT BILLING INFORMATION	
Land Value	$160,000.00
Building Value	$0.00
Total Value	$160,000.00
Exemptions	$0.00
Homestead Ex	$0.00
Tax Value	$160,000.00
TOTAL TAX	$1,776.00

PAYMENT INFORMATION

Due Date	Amount Due
10/31/2012	$888.00
4/30/2013	$888.00

Z00756-000001

Book: 28842 **Page:** 80 **Lot Size:** 3.15

INTEREST AT 7% PER ANNUM CHARGED AFTER OCTOBER 31, 2012

TAXPAYER'S NOTICE

Notice is hereby given that your county, school and municipal property tax is due by 10/31/12 and 04/30/13. As per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st. For this tax bill, that date is April 1, 2012. If you have sold your real estate since April 1, 2012, it is your obligation to forward this bill to the current property owner.

FAILURE TO FORWARD THIS BILL MAY RESULT IN A LIEN BEING PLACED AGAINST YOUR NAME.

If you have an escrow account, please forward a copy to your mortgage holder prior to the due date.

INFORMATION

This bill is for the current tax year, July 1, 2012 to June 30, 2013. Past due amounts or prepaids are not included.

REVENUE SHARING, HOMESTEAD EXEMPTION REIMBURSEMENT AND STATE AID TO EDUCATION HAVE REDUCED LOCAL PROPERTY TAXES FOR THE FISCAL YEAR BY 4.3%. Town & School bonded indebtedness total $2,240,639.00.

After eight months and no later than one year from the date of commitment, a lien will be placed on all real estate for which taxes remain unpaid.

REMITTANCE INSTRUCTIONS

Please make check or money order payable in U.S. funds to:

TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071

Visit our website at www.raymondmaine.org

ACCOUNT: E9210R
MAP: 001 LOT: 8
SUB: A00 TYPE: 0

EATON STANLEY A.
EATON DEBRA
49 EUCLID AVENUE
PORTLAND, ME 04103

TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071

PAYMENT INFORMATION

Due Date	Amount Due
4/30/2013	$888.00

INTEREST AT 7% CHARGED AFTER APRIL 30, 2013

AMOUNT PAID $

ACCOUNT: E9210R
MAP: 001 LOT: 8
SUB: A00 TYPE: 0

EATON STANLEY A.
EATON DEBRA
49 EUCLID AVENUE
PORTLAND, ME 04103

TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071

PAYMENT INFORMATION

Due Date	Amount Due
10/31/2012	$888.00

INTEREST AT 7% CHARGED AFTER OCTOBER 31, 2012

AMOUNT PAID $

October 31, 2012

Stanley Eaton
49 Euclid Av
Portland, ME 04103

RE: Map/Lot : 001/008-A application for abatement

Dear Taxpayer,

Your application for abatement has been received by our office. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to many different circumstances a decision on your application will not be made within 60 days of application.

Under Maine Law (Title 36 Section 842), If the assessors fail to give written notice of their decision with 60 days of the date of filing of the application, the application is deemed to have been denied and the applicant may appeal as provided in sections 843 and 844 of Title 36, unless the applicant has in writing consented to further delay.

The Assessors intend to make decision on your application as soon as possible and will likely be able to do so within the next two months. The Board of Assessors requests an extension in order to process your appeal. If you do not wish to grant this extension, you may continue with your appeal to the Local Board of Assessment Review if you so choose after the 60 day time period has passed.

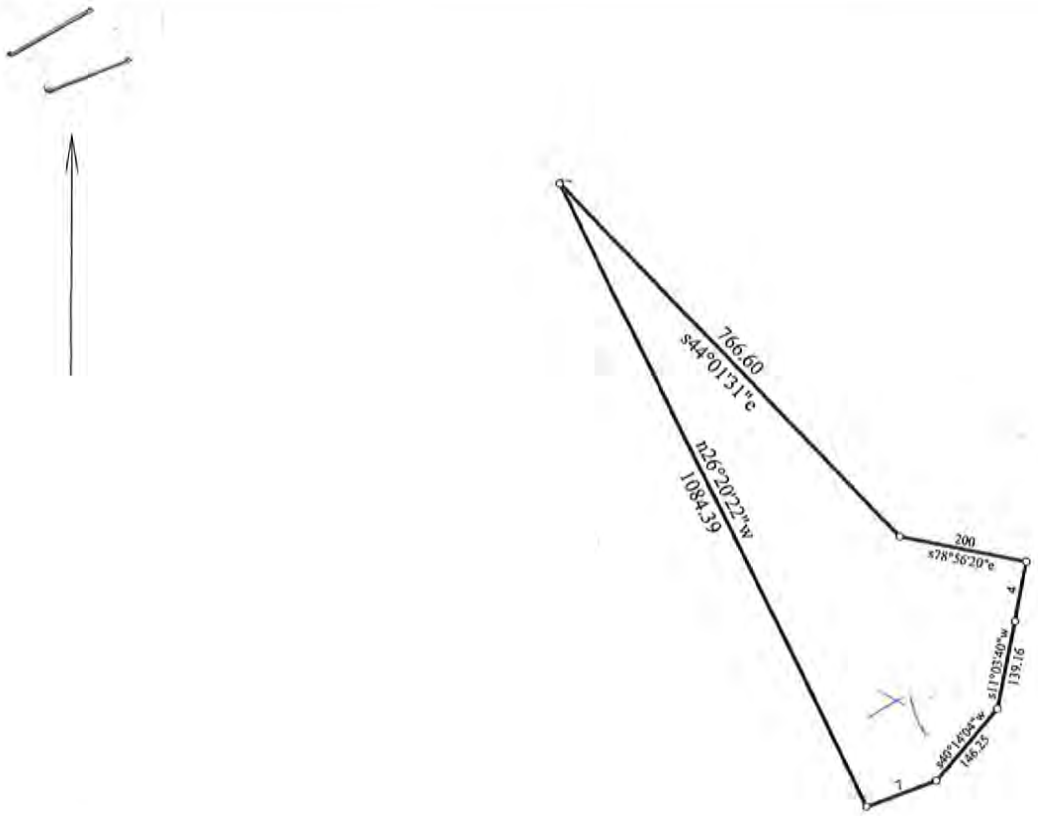
Granting an extension will not adversely affect your right to appeal going forward. Please complete the appropriate box and return it to our office.

Curt E. Lebel
Assessors Agent, Town of Raymond

X I hereby consent to an extension of the appeal deadline so that my appeal may be considered by the Assessors.

____I do not consent to an extension.

Signature of Taxpayer



Title: Map 001, Lot 008A		Date: 08-11-2011
Scale: 1 inch = 300 feet	File: 001.008A.des	

Tract 1: 4.421 Acres: 192578 Sq Feet: Closure = n40.5603e 0.00 Feet: Precision =1/618333: Perimeter = 2547 Feet

001=n26.2022w 1084.39	004=s11.0340w 95	007=s69.2438w 115.94
002=s44.0131e 766.60	005=s11.0340w 139.16	
003=s78.5620e 200	006=s40.1404w 146.25 ?	

Property Location: 0 ANDERSEN ROAD | MAP ID: 001/ 008/ A00/ 000/ | Bldg Name: | State Use: 1300

Vision ID: 101242 | Account # E9210R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 10/25/2012 11:32

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
EATON, STANLEY A. EATON, DEBRA 49 EUCLID AVENUE PORTLAND, ME 04103 Additional Owners:	4 Rolling			3 Rural

SUPPLEMENTAL DATA

Other ID:	001008A00000	SEND VALU	
TIF CODE		TAP	
USE PROGRAM		Field 8	
TG ENROLL YI		Field 9	
TG PLAN YR		Field 10	
LD1 TYPE	LS		
GIS ID: 001008A00000		ASSOC PID#	

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1300	160,000	160,000
	Total	160,000	160,000

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
EATON, STANLEY A.	28842/ 80	07/25/2011	U	I	35,000	

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1300	160,000						
	Total:	160,000		Total:			Total:	

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	160,000
Special Land Value	0
Total Appraised Parcel Value	160,000
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**160,000**

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1300	Res Land Develop	LRR2				43,560	SF	0.80	1.00	5	1.0000	0.90	CWA	5.00				3.60	156,800
1	1300	Res Land Develop	LRR2				2.15	AC	1,500.00	1.00	0	1.0000	1.00		0.00				1,500.00	3,200

Total Card Land Units: 3.15 AC | Parcel Total Land Area: 3.15 AC | Total Land Value: 160,000

100 YEARS OF SCOUTING
Celebrating the Adventure ★ Continuing the Journey

Oct. 15, 2013

Dear Town of Raymond,

I am enclosing a tax bill for that I received in error for property on Map 9 Lot 6. - C

The Pine Tree Council, Boy Scouts of America is a tax exempt organization – our federal tax ID # is 01-0211490.

Do you need any other paperwork or proof to place this property in tax exempt status?

Thanks,

Cathy Gosselin

Cathy Gosselin
Camping & Program Administrator
207-797-5252 x 14
cgosseli@bsamail.org

BSA 2010
Pine Tree Council, Boy Scouts of America
131 Johnson Rd
Portland, ME 04102
207-797-5252 Fax: 207-797-7183
www.pinetreebsa.org

TOWN OF RAYMOND
401 Webbs Mills Road
Raymond, ME 04071
TEL. 207-655-4742

PROPERTY TAX BILL
FOR FISCAL YEAR 7/1/2012 TO 6/30/2013

ACCOUNT: P9291R
MAP: 009 LOT: 6
SUB: C00 TYPE: 0

00000 RIVER ROAD

PINE TREE COUNCIL INC.
BOY SCOUTS OF AMERICA
131 JOHNSON ROAD
PORTLAND, ME 04102

CURRENT BILL RATE DISTRIBUTION		
School	8.16	$1,051.01
County	0.59	$75.99
Municipal	2.35	$302.68
TOTAL	11.10	$1,429.68

OFFICE HOURS
Tues. 8:30 AM - 7:00 PM
Wed. - Fri. 8:30 AM - 4:00 PM
Sat. Closed

CURRENT BILLING INFORMATION	
Land Value	$128,800.00
Building Value	$0.00
Total Value	$128,800.00
Exemptions	$0.00
Homestead Ex	$0.00
Tax Value	$128,800.00
TOTAL TAX	$1,429.68

PAYMENT INFORMATION	
Due Date	Amount Due
10/31/2012	$714.84
4/30/2013	$714.84

Z02137-000001

Book: 29238 **Page:** 169 **Lot Size:** 8.67

INTEREST AT 7% PER ANNUM CHARGED AFTER OCTOBER 31, 2012

TAXPAYER'S NOTICE

Notice is hereby given that your county, school and municipal property tax is due by 10/31/12 and 04/30/13. As per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st. For this tax bill, that date is April 1, 2012. If you have sold your real estate since April 1, 2012, it is your obligation to forward this bill to the current property owner.

FAILURE TO FORWARD THIS BILL MAY RESULT IN A LIEN BEING PLACED AGAINST YOUR NAME.

If you have an escrow account, please forward a copy to your mortgage holder prior to the due date.

INFORMATION

This bill is for the current tax year, July 1, 2012 to June 30, 2013. Past due amounts or prepaids are not included.

REVENUE SHARING, HOMESTEAD EXEMPTION REIMBURSEMENT AND STATE AID TO EDUCATION HAVE REDUCED LOCAL PROPERTY TAXES FOR THE FISCAL YEAR BY 4.3%. Town & School bonded indebtedness total $2,240,639.00.

After eight months and no later than one year from the date of commitment, a lien will be placed on all real estate for which taxes remain unpaid.

SEP 28 2012

REMITTANCE INSTRUCTIONS

Please make check or money order payable in U.S. funds to:

TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071

Visit our website at www.raymondmaine.org

TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071

ACCOUNT: P9291R
MAP: 009 LOT: 6
SUB: C00 TYPE: 0

PINE TREE COUNCIL INC.
BOY SCOUTS OF AMERICA
131 JOHNSON ROAD
PORTLAND, ME 04102

PAYMENT INFORMATION	
Due Date	Amount Due
4/30/2013	$714.84

INTEREST AT 7% CHARGED AFTER APRIL 30, 2013 — **AMOUNT PAID** $

TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071

ACCOUNT: P9291R
MAP: 009 LOT: 6
SUB: C00 TYPE: 0

PINE TREE COUNCIL INC.
BOY SCOUTS OF AMERICA
131 JOHNSON ROAD
PORTLAND, ME 04102

PAYMENT INFORMATION	
Due Date	Amount Due
10/31/2012	$714.84

INTEREST AT 7% CHARGED AFTER OCTOBER 31, 2012 — **AMOUNT PAID** $

Property Location: 0 RIVER ROAD | MAP ID: 009/ 006/ C00/ 000/ | Bldg Name: | State Use: 1300 Taxed

Vision ID: 101263 | Account # P9291R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 10/25/2012 11:34

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
PINE TREE COUNCIL, INC. BOY SCOUTS OF AMERICA 131 JOHNSON ROAD PORTLAND, ME 04102 Additional Owners:	4 Rolling 8 Ledge		3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 009006C00000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 009006C00000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1300	128,800	128,800
	Total	128,800	128,800

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
PINE TREE COUNCIL, INC.	29238/ 169	12/29/2011	U	I	70,000	1K

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1300	128,800						
	Total:	128,800		Total:			Total:	

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	128,800
Special Land Value	0
Total Appraised Parcel Value	128,800
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**128,800**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1300	Res Land Develop	LRR1				87,120	SF	0.52	1.00	5	1.0000	0.95	TR	2.80	WF/ROW			1.38	120,200
1	1300	Res Land Develop	LRR1				6.67	AC	1,500.00	1.00	0	0.9600	0.90		0.00	TOPO			1,296.00	8,600

Total Card Land Units: 8.67 AC | Parcel Total Land Area: 8.67 AC | Total Land Value: 128,800

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Model	00		Vacant

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1300	Res Land Develop	100

COST/MARKET VALUATION

Adj. Base Rate:	0.00
Section. RCN:	0
Net Other Adj:	0.00
Replace Cost	0
AYB	
EYB	0
Dep Code	
Remodel Rating	
Year Remodeled	
Dep %	
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	
Apprais Val	
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
	Ttl. Gross Liv/Lease Area:	0	0	0		

No Photo On Record

Property Location: 55 RIVER RD | MAP ID: 009/ 010/ 000/ 000/ | Bldg Name: BG | State Use: 910V Exempt

Vision ID: 571 | Account # B1590R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 3 | Print Date: 11/01/2012 14:14

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
BOY SCOUTS OF AMERICA	4 Rolling	5 Well	3 Unpaved	7 Waterfront
PINE TREE COUNCIL		6 Septic		
PORTLAND, ME 04103				
Additional Owners:				

SUPPLEMENTAL DATA

Other ID: 009010000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 009010000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
EXM LAND	9100	641,000	641,000
EXEMPT	9100	42,800	42,800
Total		683,800	683,800

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
BOY SCOUTS OF AMERICA	/					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	9100	641,000	2011	9100	641,000	2005	9200	641,000
2012	9100	42,800	2011	9100	42,800	2005	9200	42,800
	Total:	683,800		Total:	683,800		Total:	683,800

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	42,800
Appraised Land Value (Bldg)	641,000
Special Land Value	0
Total Appraised Parcel Value	683,800
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**683,800**

NOTES

BOY SCOUT CAMP
PINE TREE COUNCIL
HAS FOOT BRIDGE ACCESS TO MAP 9 LOT 14
LARGE BOATHOUSE IS HANDICAP ACCESSIBLE
LNT = OPEN CABINS
1 SHED = NV (SIZE)

LARGE CABIN HAS VENTED SPACE HEATER
PORCH ATTACHED TO CABIN

Adjacent Property

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
6/23/2005			KL	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing	Adj. Unit Price	Land Value
1	910V	Chari/Beno MDL-00	LRR1				87,120	SF	0.52	2.50	9	1.0000	1.00	PP2	4.10	WF		5.33	464,300
1	910V	Chari/Beno MDL-00	LRR1				36.00	AC	1,500.00	1.00	0	0.8400	0.95	PP2	4.10	TOPO		4,907.70	176,700

Total Card Land Units: 38.00 AC | Parcel Total Land Area: 38 AC | Total Land Value: 641,000

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Model	00		Vacant

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
910V	Chari/Beno MDL-00	100

COST/MARKET VALUATION

Adj. Base Rate:	0.00
Section. RCN:	0
Net Other Adj:	0.00
Replace Cost	0
AYB	
EYB	0
Dep Code	
Remodel Rating	
Year Remodeled	
Dep %	
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	
Apprais Val	
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
BTH2	W/PLUMBING			L	200	20.00	2005		Null	G	75	3,000
BTH2	W/PLUMBING			L	200	20.00	2005		Null	G	75	3,000
BTH2	W/PLUMBING			L	216	20.00	2005		Null	G	75	3,200
BTH2	W/PLUMBING			L	216	20.00	2005		Null	G	75	3,200
BTH2	W/PLUMBING			L	216	20.00	2005		Null	G	75	3,200
BTH2	W/PLUMBING			L	600	20.00	2005		Null	G	75	9,000
CMP1	TENT SITE			L	62	300.00	2005		Null	A	50	9,300
SHD2	W/LIGHTS ET			L	96	9.00	2005		Null	A	50	400
CAB1	CABIN-MINIM			L	120	22.00	2005		Null	A	50	1,300

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
	Ttl. Gross Liv/Lease Area:	0	0	0		

No Photo On Record

Town of RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued. Attach supporting documents as needed.

1. Name of Applicant:	ELLIOTT W. WORCESTER, JR.
2. Mailing Address and Phone Number:	39 CRESCENT SHORE RD. / 703 946 2323 OR RAYMOND, ME 04071 / 2076274036
3. Tax year for which abatement is requested:	JULY 1, 2012 TO JUNE 30, 2013
4. Map/Lot #	015/017
5. Assessed valuation:	$ 720,400
6. Taxpayer's opinion of value:	$ 610,400
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	SEE ATTACHED STATEMENT

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

16 OCTOBER 2012
Date

Signature of Applicant

Revised 02/10

After a review of comparable single family waterfront homes in the immediate area, I believe that the improvement value assessed for my property at 39 Crescent Shore Road is significantly overstated when compared to the values assed for the other waterfront properties in the area.

Properties of similar size:

Address	Improvement Value	Gross Area	Living Area
78 Rosewood	259,100	5694	2889
82 Rosewood	369,600	6486	2583
84 Rosewood	279,300	5156	2440
98 Rosewood	243,200	6628	2694
3 Christina Ct	319,300	5352	2542
4 Christina Ct	315,400	5768	2976
37 Crescent Shore	245,400	7408	3373

Property for which abatement is requested:

39 Crescent Shore	429,700	5994	2556

All of the properties above have lot sizes ranging from 1.41 acres to 2.29 acres. The assessed value for the land is comparable in all cases when considering the lot size.

The assessed improvement value for 39 Crescent Shore Road is significantly higher than the comparable properties. The assessed improvement value for the house next door at 37 Crescent Shore Rd is $245,400 although the gross area and living area is larger. The properties located on Rosewood Drive and Christina Court all have assessed improvement values significantly lower than 39 Crescent Shore Road despite being similar in size and construction.

Based on the comparisons, I believe that the assessed improvement value for 39 Crescent Shore Road is overstated by $110,000 and would be correctly assessed at $319,700. The total assessed value for the property would be correctly assessed at $610,400.

Property Location: 39 CRESCENT SHORE | MAP ID: 015/ 017/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 1114 | Account # H1215R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 12/06/2012 10:33

CURRENT OWNER

WORCESTER ELLIOTT W
WORCESTER SALLIE K
39 CRESCENT SHORE

RAYMOND, ME 04071
Additional Owners:

TOPO.	UTILITIES	STRT./ROAD	LOCATION
4 Rolling	5 Well	1 Paved	7 Waterfront
	6 Septic		

SUPPLEMENTAL DATA

Other ID: 015017000000	SEND VALUI
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YF	Field 9
TG PLAN YR	Field 10
LD1 TYPE IMP	
GIS ID: 015017000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	428,400	428,400
RES LAND	1013	290,700	290,700
RESIDNTL	1013	1,300	1,300
	Total	720,400	720,400

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
WORCESTER ELLIOTT W	21892/ 200	10/13/2004	Q	I	700,000	00
HEINZE STEPHEN H	16092/ 303					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	428,400	2011	1013	419,200	2005	1013	419,200
2012	1013	290,700	2011	1013	290,700	2005	1013	290,700
2012	1013	1,300	2011	1013	1,300	2005	1013	1,300
	Total:	720,400		Total:	711,200		Total:	711,200

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

BEIGE
SLOPE TO WATER

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	424,600
Appraised XF (B) Value (Bldg)	3,800
Appraised OB (L) Value (Bldg)	1,300
Appraised Land Value (Bldg)	290,700
Special Land Value	0
Total Appraised Parcel Value	720,400
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**720,400**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
5/1/2012			CL	26	BLDG PERMIT
5/19/2005			PM	02	Measur+2Visit - Info Card
5/19/2005			PM	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				61,855	SF	0.66	2.50	9	1.0000	0.95	CR	3.00	WF/ROW			4.70	290,700

Total Card Land Units: 1.42 AC | Parcel Total Land Area: 1.42 AC | Total Land Value: 290,700

Property Location: 39 CRESCENT SHORE **MAP ID:** 015/ 017/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 1114 **Account #** H1215R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 12/06/2012 10:33

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	07		Modern/Contemp
Model	01		Residential
Grade	07		Good +15
Stories	1.5		
Occupancy	1		
Exterior Wall 1	25		Vinyl Siding
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2			
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	04		4 Bedrooms
Total Bthrms	2		
Total Half Baths	1		
Total Xtra Fixtrs			
Total Rooms	7		
Bath Style	02		Average
Kitchen Style	03		Good

CONSTRUCTION DETAIL (CONTINUED)

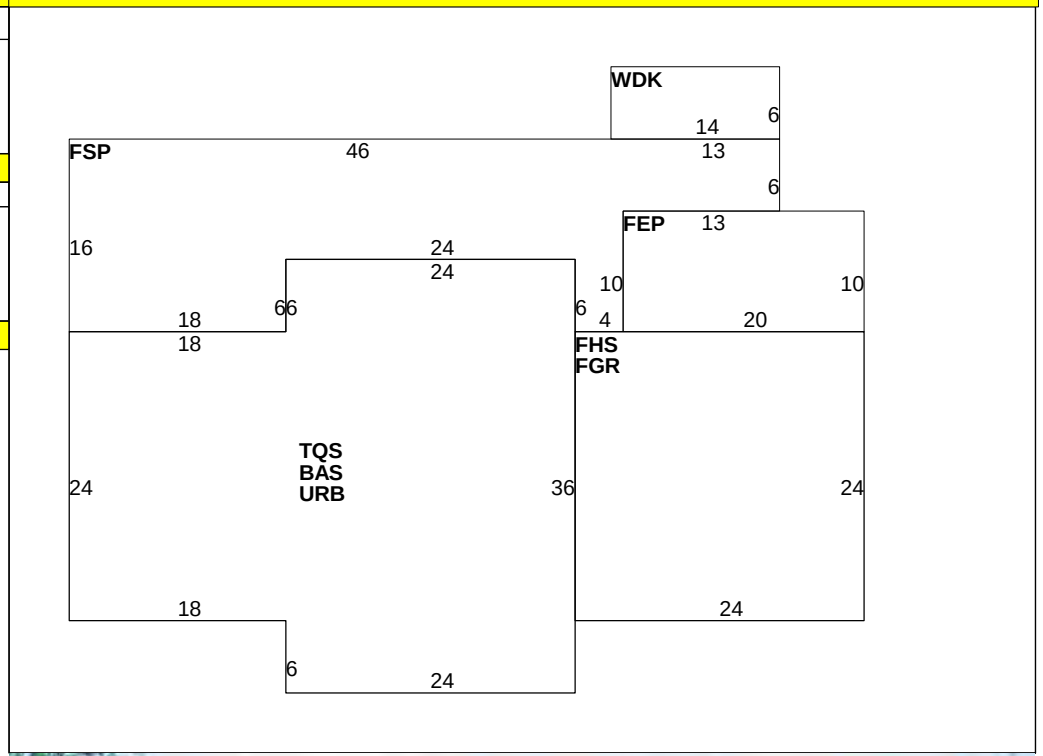
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	120.63
Section. RCN:	428,960
Net Other Adj:	18,000.00
Replace Cost	446,960
AYB	2000
EYB	2000
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	5
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	95
Apprais Val	424,600
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
WDK	DECK, WOOD			L	216	12.00	2005		Null	A	50	1,300
FPL2	1.5 STORY CH			B	1	2,500.00	2000		1		100	2,400
WHL	WHIRLPOOL			B	1	35.00	2000		1		100	0
SS	SHOWER STA			B	1	1,500.00	2000		1		100	1,400

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,296	1,296	1,296	120.63	156,336
FEP	Porch, Enclosed, Finished	0	200	140	84.44	16,888
FGR	Garage	0	576	230	48.17	27,745
FHS	Half Story, Finished	288	576	288	60.32	34,741
FSP	Porch, Screen, Finished	0	670	168	30.25	20,266
TQS	Three Quarter Story	972	1,296	972	90.47	117,252
URB	Basement, Unfinished, Raised	0	1,296	454	42.26	54,766
WDK	Deck, Wood	0	84	8	11.49	965
	Ttl. Gross Liv/Lease Area:	2,556	5,994	3,556		446,960

November 1, 2012

Elliot Worcester Jr.
39 Crescent Shore Rd
Raymond, ME 04071

RE: Map/Lot : 021/016 application for abatement

Dear Taxpayer,

Our office is currently reviewing your request for abatement of taxes. In order to fully investigate whether the tax distribution attributed to you by your valuation is fair and equitable; more information is requested from you the applicant. In accordance with the provisions of MRSA Title 36 § 706, the Assessor requests access to the property for the purposes of performing an inspection. Please contact the Assessor's office within 14 days to schedule an appointment at (207) 655-4742 ext 133

Sincerely,

Curt E. Lebel
Assessors Agent, Town of Raymond

Property Location: 4 CHRISTINA CT | MAP ID: 012/ 074/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 944 | Account # B3022R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:17

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
BRUNO JOSEPH	4 Rolling	5 Well	1 Paved	7 Waterfront
BRUNO SUZANNE N		6 Septic		
4 CHRISTINA CT				
RAYMOND, ME 04071				

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 012074000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 012074000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	315,000	315,000
RES LAND	1013	504,800	504,800
RESIDNTL	1013	400	400
	Total	820,200	820,200

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
BRUNO JOSEPH	19089/ 67	03/26/2003			750,000	

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	315,000	2011	1013	315,000	2005	1013	315,000
2012	1013	504,800	2011	1013	504,800	2005	1013	538,800
2012	1013	400	2011	1013	400	2005	1013	400
	Total:	820,200		Total:	820,200		Total:	854,200

EXEMPTIONS

Year	Type	Description	Amount
	10	HOMESTEAD	10,000
		Total:	10,000

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

GREY IA
SHED = NV/SIZE
TEMP DOCK = NV

Comps

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	309,400
Appraised XF (B) Value (Bldg)	5,600
Appraised OB (L) Value (Bldg)	400
Appraised Land Value (Bldg)	504,800
Special Land Value	0
Total Appraised Parcel Value	820,200
Valuation Method:	C
Exemptions	10,000
Adjustment:	0
Net Total Appraised Parcel Value	**810,200**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
9/20/2005			KL	41	Change Source Info
6/8/2004			BB	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				87,120	SF	0.52	2.50	9	1.0000	1.00	RS	4.45	WF/ROW			5.79	504,400
1	1013	Single Fam Waterfront	LRR1				0.24	AC	1,500.00	1.00	0	1.0000	1.00		0.00				1,500.00	400

Total Card Land Units: 2.24 AC | Parcel Total Land Area: 2.24 AC | Total Land Value: 504,800

Property Location: 4 CHRISTINA CT **MAP ID:** 012/ 074/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 944 **Account #** B3022R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:17

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	03		Colonial
Model	01		Residential
Grade	06		Good
Stories	2		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2	12		Hardwood
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	03		3 Bedrooms
Total Bthrms	2		
Total Half Baths	1		
Total Xtra Fixtrs			
Total Rooms	9		
Bath Style	03		Modern
Kitchen Style	03		Good

CONSTRUCTION DETAIL (CONTINUED)

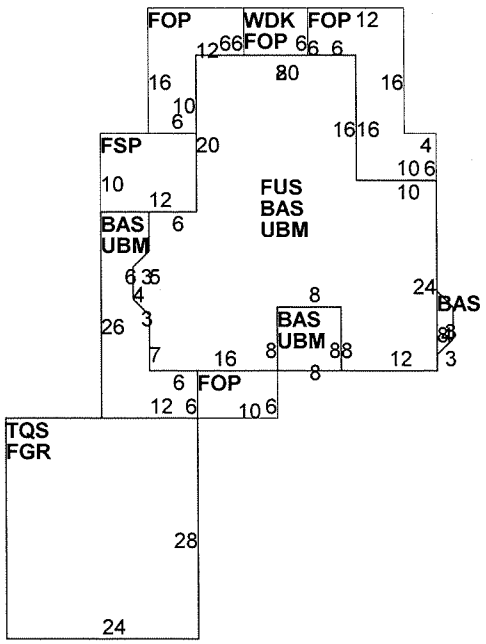
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

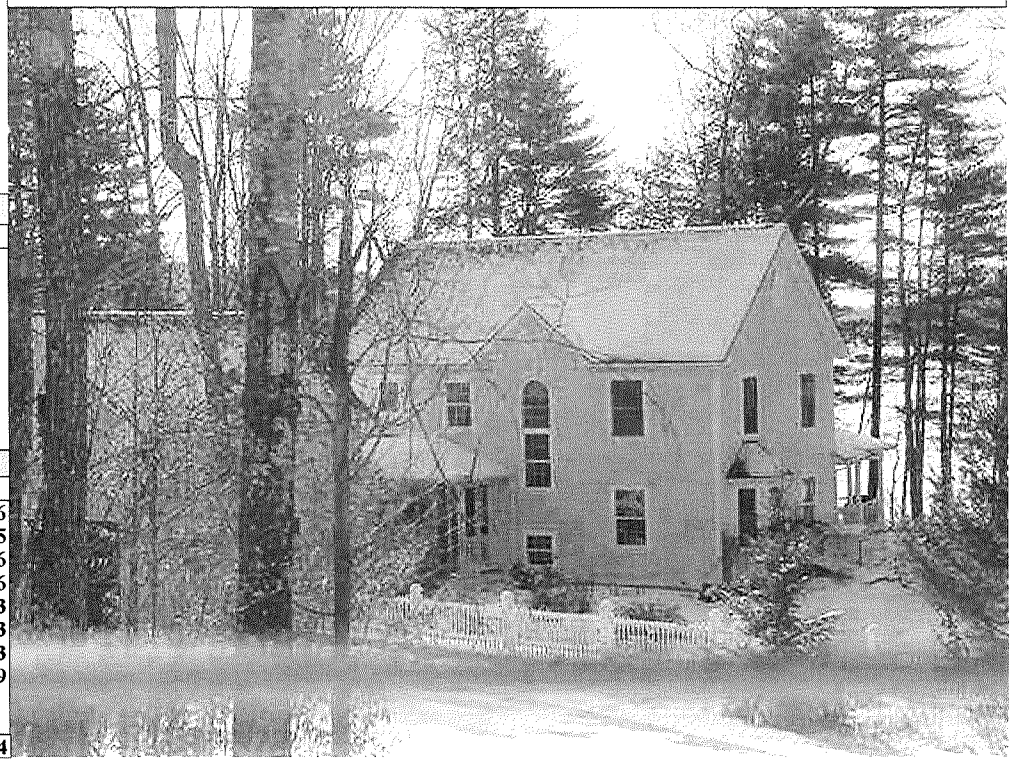
COST/MARKET VALUATION

Adj. Base Rate:	87.86
Section. RCN:	319,474
Net Other Adj:	16,800.00
Replace Cost	336,274
AYB	1997
EYB	1997
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	8
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	92
Apprais Val	309,400
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
PAT1	PATIO-AVG			L	314	2.50	2005		Null	A	50	400
JAC	JACCUZZI			B	1	2,500.00	1997		1	E	92	2,300
FPL3	2 STORY CHI!			B	1	2,800.00	1997		1	E	92	2,600
FPO	EXTRA FPL O			B	1	800.00	1997		1	E	92	700



BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,364	1,364	1,364	87.86	119,846
FGR	Garage	0	672	269	35.17	23,635
FOP	Porch, Open, Finished	0	432	86	17.49	7,556
FSP	Porch, Screen, Finished	0	120	30	21.97	2,636
FUS	Upper Story, Finished	1,108	1,108	1,108	87.86	97,353
TQS	Three Quarter Story	504	672	504	65.90	44,283
UBM	Basement, Unfinished	0	1,352	270	17.55	23,723
WDK	Deck, Wood	0	48	5	9.15	439
	Ttl. Gross Liv/Lease Area:	2,976	5,768	3,636		336,274

Property Location: 84 ROSEWOOD DR | MAP ID: 012/ 075/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 945 | Account # P6011R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:17

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
PODHOUSER BRUCE	4 Rolling	5 Well	3 Unpaved	7 Waterfront
84 ROSEWOOD DR		6 Septic		
RAYMOND, ME 04071				

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 012075000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 012075000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	270,600	270,600
RES LAND	1013	504,700	504,700
RESIDNTL	1013	8,700	8,700
	Total	784,000	784,000

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
PODHOUSER BRUCE	23274/ 63	10/14/2005	Q	I	785,000	00
KRAMER LAWRENCE B	13298/ 335					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	270,600	2011	1013	270,600	2005	1013	270,600
2012	1013	504,700	2011	1013	504,700	2005	1013	538,700
2012	1013	8,700	2011	1013	8,700	2005	1013	8,700
	Total:	784,000		Total:	784,000		Total:	818,000

EXEMPTIONS

Year	Type	Description	Amount
2009	10	HOMESTEAD	10,000
		Total:	10,000

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

NATURAL; CEDAR=CEDAR SHINGLES
FGR MAY=FINISHED LOFT

Comps

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	270,600
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	8,700
Appraised Land Value (Bldg)	504,700
Special Land Value	0
Total Appraised Parcel Value	784,000
Valuation Method:	C
Exemptions	10,000
Adjustment:	0
Net Total Appraised Parcel Value	774,000

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
6/8/2004			BB	02	Measur+2Visit - Info Car
6/8/2004			BB	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				87,120	SF	0.52	2.50	9	1.0000	1.00	RS	4.45	WF/ROW			5.79	504,400
1	1013	Single Fam Waterfront	LRR1				0.20	AC	1,500.00	1.00	0	1.0000	1.00		0.00	WF/ROW			1,500.00	300

Total Card Land Units: 2.20 AC | Parcel Total Land Area: 2.2 AC | Total Land Value: 504,700

Property Location: 84 ROSEWOOD DR **MAP ID:** 012/ 075/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 945 **Account #** P6011R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:17

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	03		Colonial
Model	01		Residential
Grade	06		Good
Stories	2		
Occupancy	1		
Exterior Wall 1	12		Cedar or Redwd
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	01		Metal/Tin
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2	12		Hardwood
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	03		3 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	8		
Bath Style	02		Average
Kitchen Style	02		Average

JK

CONSTRUCTION DETAIL (CONTINUED)

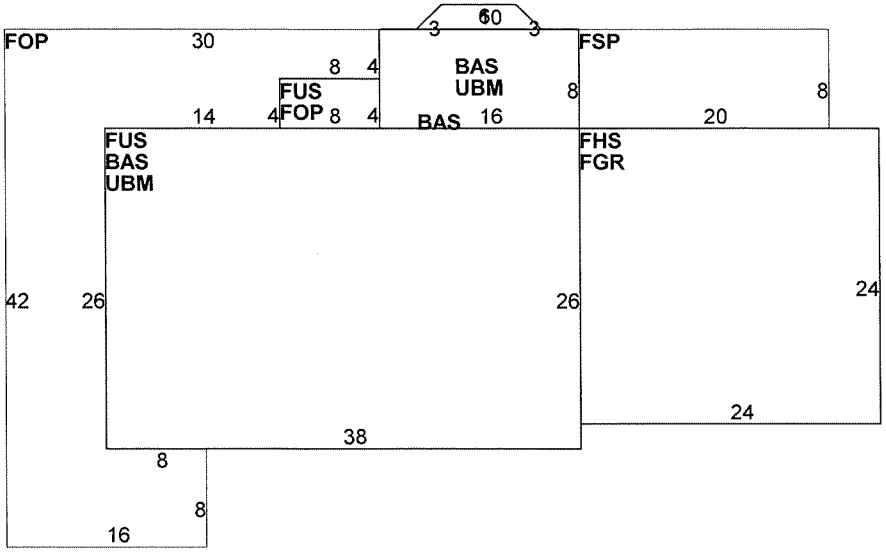
Element	Cd.	Ch.	Description

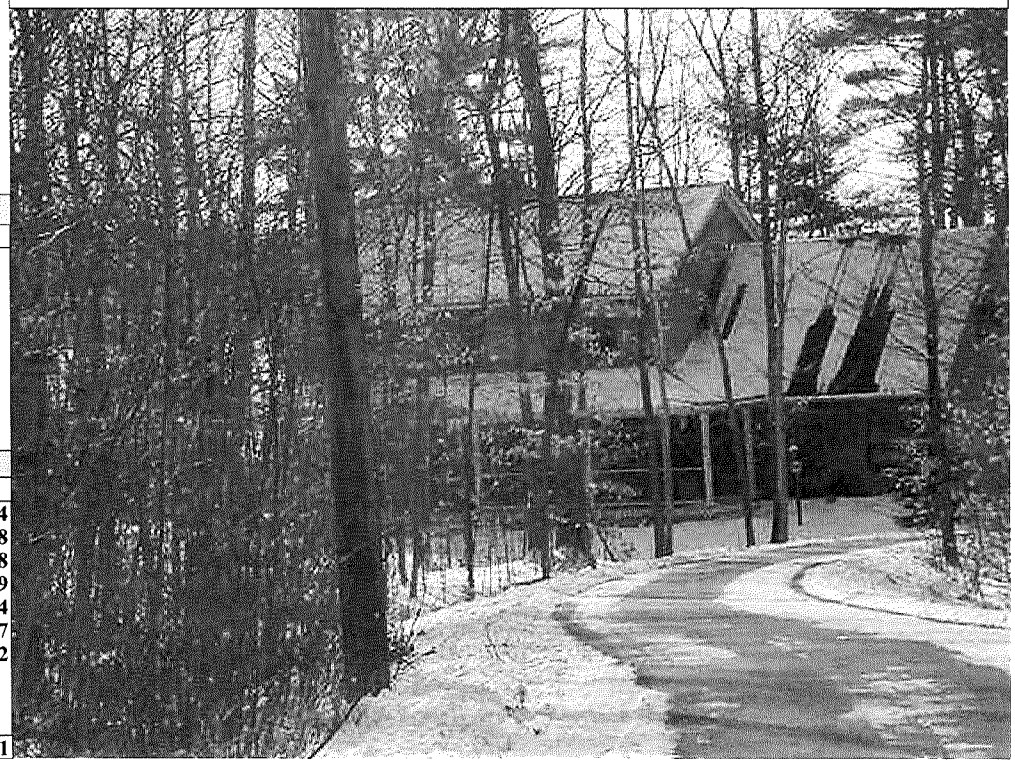
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	90.86
Section. RCN:	276,941
Net Other Adj:	14,000.00
Replace Cost	290,941
AYB	1998
EYB	1998
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	7
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	93
Apprais Val	270,600
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FGR4	W/LOFT-AVG			L	576	20.00	2005		Null	G	75	8,600
LNT	LEAN-TO			L	32	3.00	2005		Null	G	75	100

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,132	1,132	1,132	90.86	102,854
FGR	Garage	0	576	230	36.28	20,898
FHS	Half Story, Finished	288	576	288	45.43	26,168
FOP	Porch, Open, Finished	0	576	115	18.14	10,449
FSP	Porch, Screen, Finished	0	160	40	22.72	3,634
FUS	Upper Story, Finished	1,020	1,020	1,020	90.86	92,677
UBM	Basement, Unfinished	0	1,116	223	18.16	20,262
	Ttl. Gross Liv/Lease Area:	2,440	5,156	3,048		290,941

Property Location: 82 ROSEWOOD DR | MAP ID: 012/ 076/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 946 | Account #R0019R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:16

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
RICHARDS WILLARD O	4 Rolling		1 Paved	7 Waterfront
RICHARDS DENISE S				
CMR 450, BOX 1025				

A.P.O., AE 09705
Additional Owners:

SUPPLEMENTAL DATA

Other ID: 012076000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 012076000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	369,600	369,600
RES LAND	1013	504,800	504,800
Total		874,400	874,400

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

RECORD OF OWNERSHIP	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
RICHARDS WILLARD O	12938/ 9					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	369,600	2011	1013	369,600	2005	1303	538,800
2012	1013	504,800	2011	1013	504,800			
	Total:	874,400		Total:	874,400		Total:	538,800

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

UC = 82% FOR 2006; COMPLETE FOR 2007
REMOVE UC - NO VISIT NECESSARY
2007-REPRICED AS COMPLETE - NO VISIT

Comps

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	369,600
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	504,800
Special Land Value	0
Total Appraised Parcel Value	874,400
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	874,400

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
0571	06/20/2005	RN	RES NEW CONST	425,000		0		

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
7/6/2006			RD	00	Measur+Listed
6/8/2004			BB	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				87,120	SF	0.52	2.50	9	1.0000	1.00	RS	4.45	WF/ROW			5.79	504,400
1	1013	Single Fam Waterfront	LRR1				0.29	AC	1,500.00	1.00	0	1.0000	1.00		0.00	WF			1,500.00	400

Total Card Land Units: 2.29 AC | Parcel Total Land Area: 2.29 AC | Total Land Value: 504,800

Property Location: 82 ROSEWOOD DR **MAP ID:** 012/ 076/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 946 **Account #** R0019R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:16

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	07		Modern/Contemp
Model	01		Residential
Grade	05		Average +20
Stories	1.75		
Occupancy	1		
Exterior Wall 1	14		Wood Shingle
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2	11		Ceram Clay Til
Heat Fuel	03		Gas
Heat Type	08		Radiant
AC Type	01		None
Total Bedrooms	03		3 Bedrooms
Total Bthrms	3		
Total Half Baths	1		
Total Xtra Fixtrs			
Total Rooms	8		
Bath Style	03		Modern
Kitchen Style	03		Good

CONSTRUCTION DETAIL (CONTINUED)

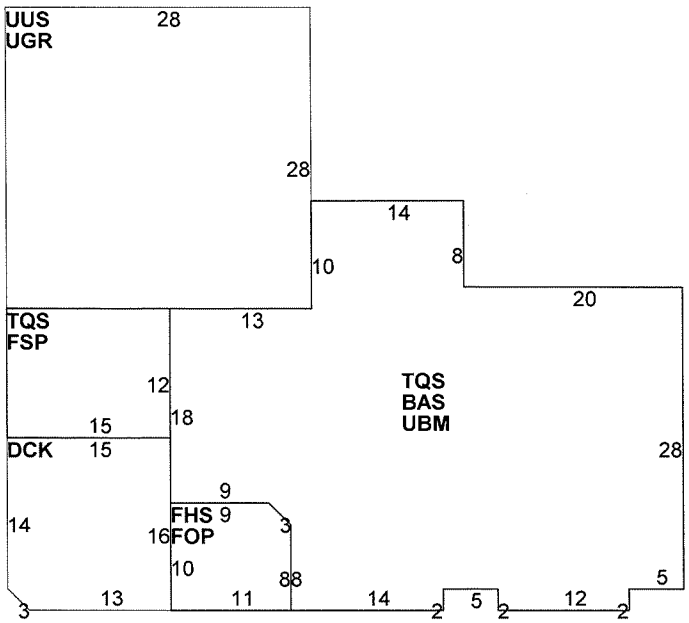
Element	Cd.	Ch.	Description

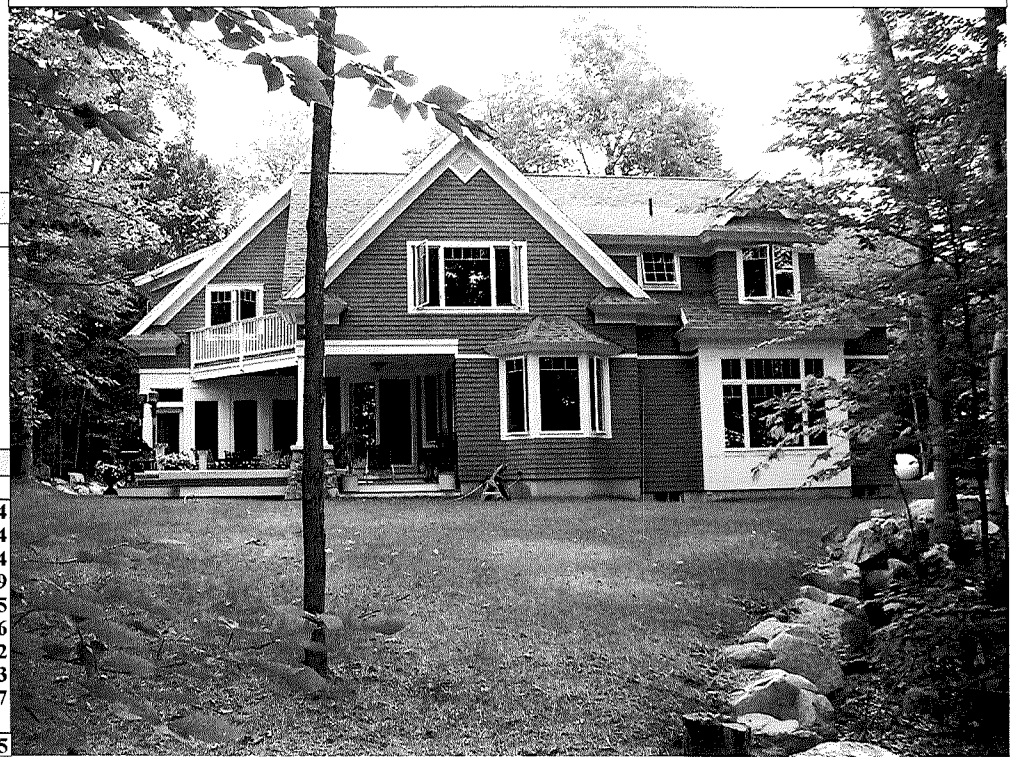
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	97.67
Section. RCN:	349,175
Net Other Adj:	24,200.00
Replace Cost	373,375
AYB	2006
EYB	2005
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	1
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	99
Apprais Val	369,600
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,368	1,368	1,368	97.67	133,614
DCK	Deck	0	238	24	9.85	2,344
FHS	Half Story, Finished	54	108	54	48.84	5,274
FOP	Porch, Open, Finished	0	108	22	19.90	2,149
FSP	Porch, Screen, Finished	0	180	45	24.42	4,395
TQS	Three Quarter Story	1,161	1,548	1,161	73.25	113,396
UBM	Basement, Unfinished	0	1,368	274	19.56	26,762
UGR	Garage, Under	0	784	235	29.28	22,953
UUS	Upper Story, Unfinished	0	784	392	48.84	38,287
	Ttl. Gross Liv/Lease Area:	2,583	6,486	3,575		373,375

Property Location: 78 ROSEWOOD DR | MAP ID: 012/ 077/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 947 | Account #C6101R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:16

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
COLSON GERALD E	4 Rolling	5 Well	3 Unpaved	7 Waterfront
COLSON SUSANNE P		6 Septic		
78 ROSEWOOD DRIVE				
RAYMOND, ME 04071				
Additional Owners:				

SUPPLEMENTAL DATA

Other ID: 012077000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 012077000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	244,300	244,300
RES LAND	1013	458,400	458,400
RESIDNTL	1013	14,800	14,800
	Total	717,500	717,500

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
COLSON GERALD E	27701/ 246	04/12/2010	Q	I	700,000	
DONALDSON JUDITH	27649/ 77	03/16/2010	U	I	0	
DONALDSON JUDITH L LIVING TRUST	25898/ 43	03/13/2008	Q	1	665,000	
PAGE DANIEL R	13237/ 28					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	244,300	2011	1013	244,300	2005	1013	320,500
2012	1013	458,400	2011	1013	458,400	2005	1013	538,500
2012	1013	14,800	2011	1013	14,800	2005	1013	1,000
	Total:	717,500		Total:	717,500		Total:	860,000

EXEMPTIONS

Year	Type	Description	Amount
2011	10	HOMESTEAD	10,000
2011	33	WW2 NONRES	6,000
		Total:	16,000

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

Abatement Comps

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	242,000
Appraised XF (B) Value (Bldg)	2,300
Appraised OB (L) Value (Bldg)	14,800
Appraised Land Value (Bldg)	458,400
Special Land Value	0
Total Appraised Parcel Value	717,500
Valuation Method:	C
Exemptions	16,000
Adjustment:	0
Net Total Appraised Parcel Value	701,500

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
4/26/2011			RD	00	Measur+Listed
7/31/2009			RD	00	Measur+Listed
6/8/2004			BB	01	Measur+1Visit
6/8/2004			BB	02	Measur+2Visit - Info Car

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				87,120	SF	0.52	2.50	9	1.0000	0.91	RS	4.45	WF/ROW			5.26	458,300
1	1013	Single Fam Waterfront	LRR1				0.04	AC	1,500.00	1.00	0	1.0000	1.00		0.00				1,500.00	100

Total Card Land Units: 2.04 AC | Parcel Total Land Area: 2.04 AC | Total Land Value: 458,400

Property Location: 78 ROSEWOOD DR **MAP ID:** 012/ 077/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 947 **Account #** C6101R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:16

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	04		Cape Cod
Model	01		Residential
Grade	04		Average +10
Stories	1.75		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2	06		Inlaid Sht Gds
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	03		3 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	8		
Bath Style	02		Average
Kitchen Style	02		Average

OK

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd.	Ch.	Description

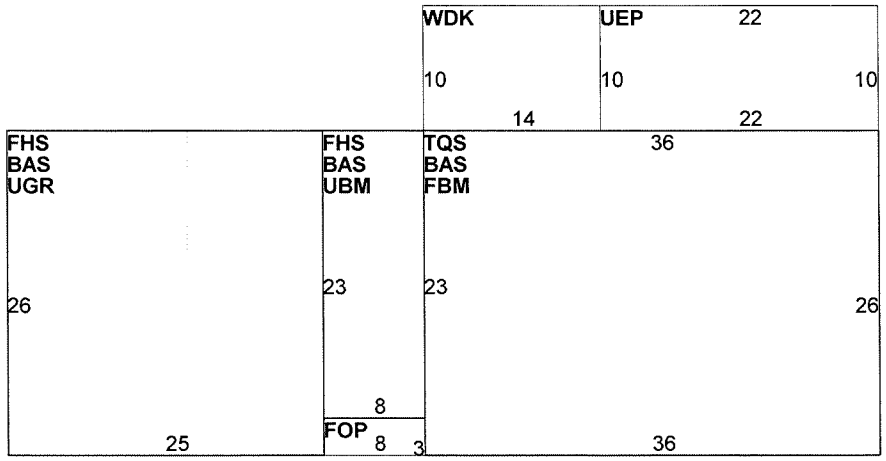
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	69.66
Section. RCN:	249,254
Net Other Adj:	11,000.00
Replace Cost	260,254
AYB	1998
EYB	1998
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	7
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	93
Apprais Val	242,000
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

OK



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
SHD2	W/LIGHTS ET			L	120	9.00	2005		Null	E	90	1,000
FGR1	GARAGE-AV(			L	864	16.00	2011	03	Null	S	100	13,800
FPL2	1.5 STORY CH			B	1	2,500.00	1998		1	E	92	2,300

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,770	1,770	1,770	69.66	123,304
FBM	Basement, Finished	0	936	328	24.41	22,849
FHS	Half Story, Finished	417	834	417	34.83	29,049
FOP	Porch, Open, Finished	0	24	5	14.51	348
TQS	Three Quarter Story	702	936	702	52.25	48,903
UBM	Basement, Unfinished	0	184	37	14.01	2,578
UEP	Porch, Enclosed, Unfinished	0	220	110	34.83	7,663
UGR	Garage, Under	0	650	195	20.90	13,584
WDK	Deck, Wood	0	140	14	6.97	975
	Ttl. Gross Liv/Lease Area:	2,889	5,694	3,578		260,254

Property Location: 3 CHRISTINA CT | MAP ID: 012/ 073/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 943 | Account # B2581R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:17

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
BULENS DONALD P JR	4 Rolling	5 Well	1 Paved	7 Waterfront
18 IRON GATE DRIVE		6 Septic		
ANDOVER, MA 01810				

Additional Owners:

SUPPLEMENTAL DATA

Other ID:	012073000000	SEND VALU	
TIF CODE		TAP	
USE PROGRAM		Field 8	X
TG ENROLL Y		Field 9	
TG PLAN YR		Field 10	
LD1 TYPE			
GIS ID: 012073000000		ASSOC PID#	

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	302,500	302,500
RES LAND	1013	504,500	504,500
RESIDNTL	1013	16,800	16,800
	Total	823,800	823,800

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
BULENS DONALD P JR	13211/ 252					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	302,500	2011	1013	302,500	2005	1013	302,500
2012	1013	504,500	2011	1013	504,500	2005	1013	538,500
2012	1013	16,800	2011	1013	16,800	2005	1013	16,800
	Total:	823,800		Total:	823,800		Total:	857,800

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

BROWN

Comps

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	300,500
Appraised XF (B) Value (Bldg)	2,000
Appraised OB (L) Value (Bldg)	16,800
Appraised Land Value (Bldg)	504,500
Special Land Value	0
Total Appraised Parcel Value	823,800
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**823,800**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
04-146	09/28/2004	RS	Residential	37,500	07/20/2005	100	03/31/2005	GARAGE

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
7/20/2005			LR	26	BLDG PERMIT
6/8/2004			BB	02	Measur+2Visit - Info Car
6/4/2004			BB	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				87,120	SF	0.52	2.50	9	1.0000	1.00	RS	4.45	WF/ROW			5.79	504,400
1	1013	Single Fam Waterfront	LRR1				0.05	AC	1,500.00	1.00	0	1.0000	1.00		0.00	WF/ROW			1,500.00	100

Total Card Land Units: 2.05 AC | Parcel Total Land Area: 2.05 AC | Total Land Value: 504,500

Property Location: 3 CHRISTINA CT **MAP ID:** 012/ 073/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 943 **Account #** B2581R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:17

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	07		Modern/Contemp
Model	01		Residential
Grade	04		Average +10
Stories	2		
Occupancy	1		
Exterior Wall 1	08		Wood on Sheath
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2	11		Ceram Clay Til
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	04		4 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	7		
Bath Style	02		Average
Kitchen Style	03		Good

ON

CONSTRUCTION DETAIL (CONTINUED)

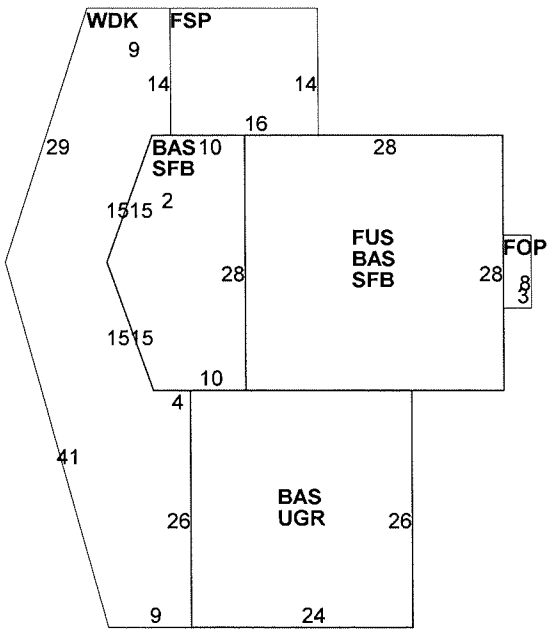
Element	Cd.	Ch.	Description

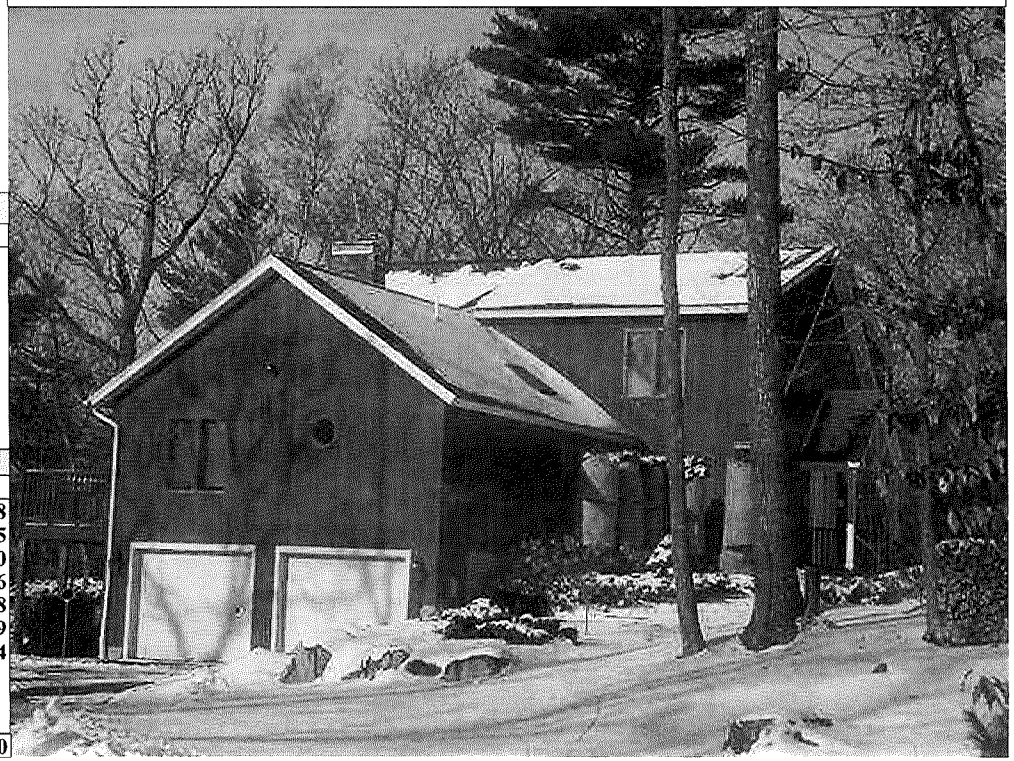
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	88.92
Section. RCN:	315,680
Net Other Adj:	11,000.00
Replace Cost	326,680
AYB	1997
EYB	1997
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	8
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	92
Apprais Val	300,500
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FGR5	W/LOFT GOO			L	780	24.00	2005		Null	E	90	16,800
FPL1	FIREPLACE 1			B	1	2,200.00	1997		1	E	92	2,000

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,758	1,758	1,758	88.92	156,328
FOP	Porch, Open, Finished	0	24	5	18.53	445
FSP	Porch, Screen, Finished	0	224	56	22.23	4,980
FUS	Upper Story, Finished	784	784	784	88.92	69,716
SFB	Basement,finished,raised	0	1,134	680	53.32	60,468
UGR	Garage, Under	0	624	187	26.65	16,629
WDK	Deck, Wood	0	804	80	8.85	7,114
	Ttl. Gross Liv/Lease Area:	2,542	5,352	3,550		326,680

Property Location: 98 ROSEWOOD DR | MAP ID: 012/ 072/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 942 | Account #D1060R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:18

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
DOSTIE THOMAS N DOSTIE LYNNE M 98 ROSEWOOD DR RAYMOND, ME 04071 Additional Owners:	4 Rolling	5 Well 6 Septic	3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 012072000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 012072000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	243,200	243,200
RES LAND	1013	504,500	504,500
	Total	747,700	747,700

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
DOSTIE THOMAS N	15493/ 52					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	243,200	2011	1013	243,200	2005	1013	247,900
2012	1013	504,500	2011	1013	504,500	2005	1013	538,500
	Total:	747,700		Total:	747,700		Total:	786,400

EXEMPTIONS

Year	Type	Description	Amount
	10	HOMESTEAD	10,000
		Total:	10,000

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	240,600
Appraised XF (B) Value (Bldg)	2,600
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	504,500
Special Land Value	0
Total Appraised Parcel Value	747,700
Valuation Method:	C
Exemptions	10,000
Adjustment:	0
Net Total Appraised Parcel Value	737,700

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

TAN
TQS = ROOFLINE
PERMIT = 3 CAR GARAGE UNFINISHED
3/4 STORY
UC = SEE 2008 FB & FINISH ABOVE GARAGE

(TAN F;

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
5/1/2007			CC	44	No Change Reinspecti
7/6/2006			RD	00	Measur+Listed
8/30/2005			BB	41	Change Source Info
6/10/2004			BB	07	Measur/Inf/Dr Info taken

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing	Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				87,120	SF	0.52	2.50	9	1.0000	1.00	RS	4.45	WF/ROW		5.79	504,400
1	1013	Single Fam Waterfront	LRR1				0.05	AC	1,500.00	1.00	0	1.0000	1.00		0.00			1,500.00	100

Total Card Land Units: 2.05 AC | Parcel Total Land Area: 2.05 AC | Total Land Value: 504,500

Property Location: 98 ROSEWOOD DR **MAP ID:** 012/ 072/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 942 **Account #** D1060R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:18

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	04		Cape Cod
Model	01		Residential
Grade	04		Average +10
Stories	1.75		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2	11		Ceram Clay Til
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	02		2 Bedrooms
Total Bthrms	2		
Total Half Baths	1		
Total Xtra Fixtrs			
Total Rooms	5		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

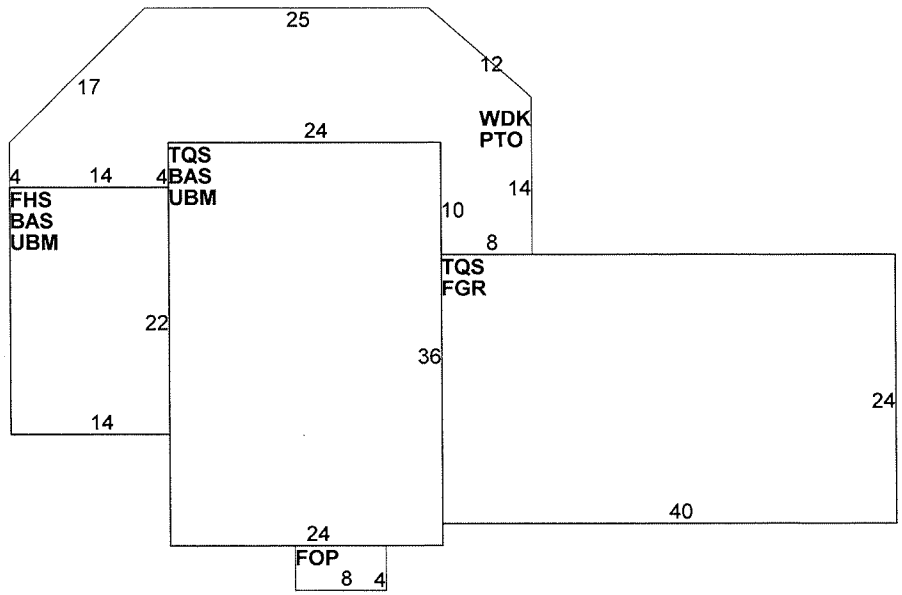
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	72.11
Section. RCN:	245,518
Net Other Adj:	13,200.00
Replace Cost	258,718
AYB	1998
EYB	1998
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	7
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	93
Apprais Val	240,600
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FPL3	2 STORY CHI			B	1	2,800.00	1998		1	E	93	2,600

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,172	1,172	1,172	72.11	84,507
FGR	Garage	0	960	384	28.84	27,688
FHS	Half Story, Finished	154	308	154	36.05	11,104
FOP	Porch, Open, Finished	0	32	6	13.52	433
PTO	Patio	0	580	29	3.61	2,091
TQS	Three Quarter Story	1,368	1,824	1,368	54.08	98,640
UBM	Basement, Unfinished	0	1,172	234	14.40	16,873
WDK	Deck, Wood	0	580	58	7.21	4,182
	Ttl. Gross Liv/Lease Area:	2,694	6,628	3,405		258,718

Property Location: 37 CRESCENT SHORE | MAP ID: 015/ 018/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 1115 | Account # K3001R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/08/2012 09:18

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
LEROY LIVING TRUST C/O STANLEY&CAROLINE LEROY 3826 SKYVIEW LANE FAIRFAX, VA 22031 Additional Owners:	4 Rolling	5 Well 6 Septic	1 Paved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 015018000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 015018000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	245,400	245,400
RES LAND	1013	288,700	288,700
	Total	534,100	534,100

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
LEROY LIVING TRUST	22424/ 284	03/10/2005	U	I	475,000	1A
LEROY STANLEY S & CAROLINE F	21865/0025	10/04/2004	U	I	475,000	1O
KRIVITSKY JO-AN	18491/0019	11/27/2002			405,000	

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	245,400	2011	1013	245,400	2005	1013	167,200
2012	1013	288,700	2011	1013	288,700	2005	1013	288,700
	Total:	534,100		Total:	534,100		Total:	455,900

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	243,000
Appraised XF (B) Value (Bldg)	2,400
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	288,700
Special Land Value	0
Total Appraised Parcel Value	534,100
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**534,100**

NOTES

CTH AREA HAS KNOTTY PINE CEILINGS
EXPOSED BEAMED CEILING IN KITCHEN
TQS AREA OVER GARAGE=2 BDRMS, 1 BTH
OWNER SAYS IT CAN'T BE USED IN WINTER
DUE TO ELEC HEAT INSUFF. AND PIPES FRZE

Cont.

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
07-143	10/29/2004	RS	Residential	1,500	07/20/2005	100	03/31/2005	ADDITION
04-172	10/29/2004	RS	Residential	4,420	07/20/2005	100	03/31/2005	RENOVATIONS

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
4/26/2011			RD	00	Measur+Listed
3/10/2010			RD	49	No Change After Insp
9/7/2005			MO	41	Change Source Info
7/20/2005			LR	26	BLDG PERMIT
5/19/2005			PM	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				61,420	SF	0.66	2.50	9	1.0000	0.95	CR	3.00	WF/ROW			4.70	288,700

Total Card Land Units: 1.41 AC | Parcel Total Land Area: 1.41 AC | Total Land Value: 288,700

Property Location: 37 CRESCENT SHORE **MAP ID:** 015/ 018/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 1115 **Account #** K3001R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 11/08/2012 09:18

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	04		Cape Cod
Model	01		Residential
Grade	03		Average
Stories	1.75		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2	14		Carpet
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	04		4 Bedrooms
Total Bthrms	3		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	7		
Bath Style	03		Modern
Kitchen Style	03		Good

CONSTRUCTION DETAIL (CONTINUED)

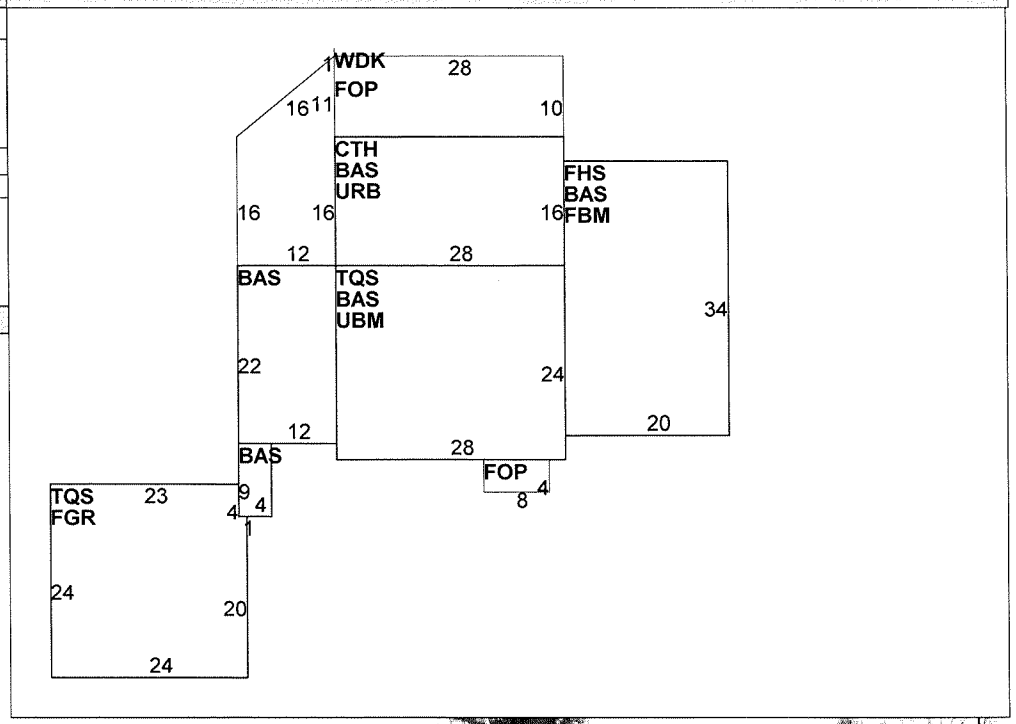
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	62.84
Section. RCN:	267,887
Net Other Adj:	18,000.00
Replace Cost	285,887
AYB	1986
EYB	1995
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	10
Functional Obslnc	5
External Obslnc	0
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	85
Apprais Val	243,000
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

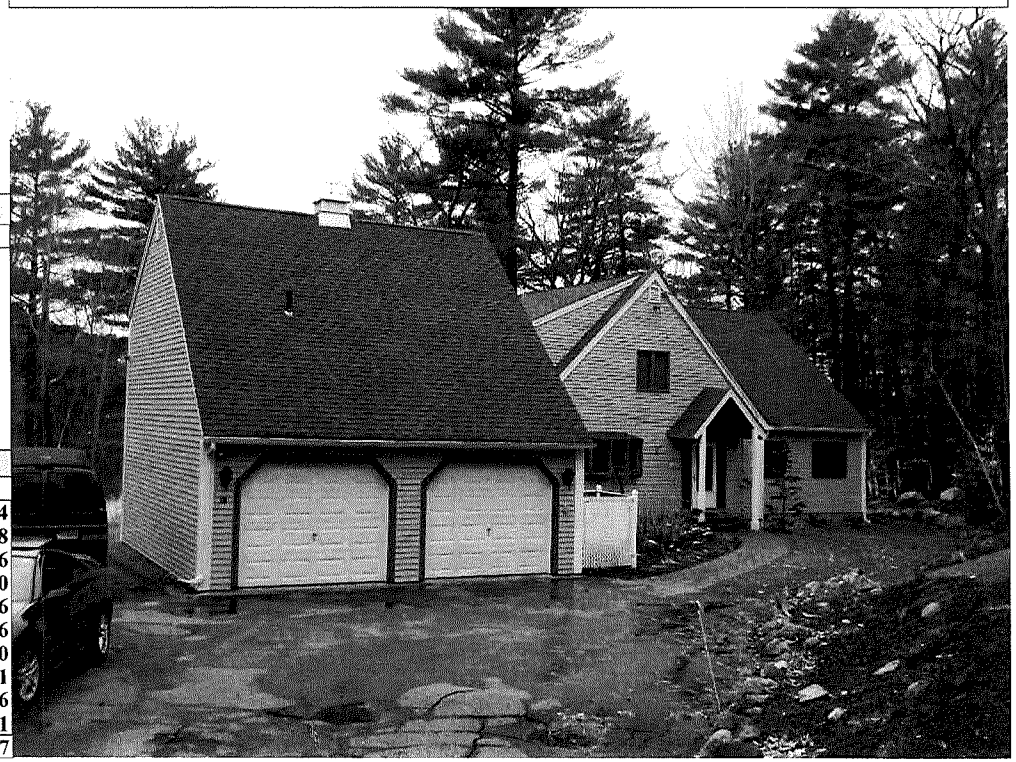


OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FPL3	2 STORY CHI			B	1	2,800.00	1995		1		100	2,400

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	2,100	2,100	2,100	62.84	131,964
CTH	Cathedral Ceiling	0	448	45	6.31	2,828
FBM	Basement, Finished	0	680	238	21.99	14,956
FGR	Garage	0	572	229	25.16	14,390
FHS	Half Story, Finished	340	680	340	31.42	21,366
FOP	Porch, Open, Finished	0	312	62	12.49	3,896
TQS	Three Quarter Story	933	1,244	933	47.13	58,630
UBM	Basement, Unfinished	0	672	134	12.53	8,421
URB	Basement, Unfinished, Raised	0	448	157	22.02	9,866
WDK	Deck, Wood	0	252	25	6.23	1,571
	Ttl. Gross Liv/Lease Area:	3,373	7,408	4,263		285,887



SUPPLEMENTAL ADDENDUM

Borrower/Client NA/ Estate of Dorothy Edwards			File No. 18232E
Property Address North Raymond Road, Notched Pond Road & Carleton E. Edwards Drive			
City Raymond	County Cumberland	State Maine	Zip Code 04071
Lender NA			

Highest and Best Use:

The subject property is part of tax map parcel 17-45. It is being appraised separately from the other acreage in this tax map parcel appraised in 18232B because it is indicated to have separate title as well as being large enough to exist as a stand alone parcel legally (apparently). It also is entirely on the north side of Notched Pond Road, separating it from other land of the client that is appraised in 18232D that was acquired under the same deed. The town has combined parcels under the same ownership here, but it is my understanding that they are not legally merged, and therefore that this parcel could be independently conveyed.

This parcel appears to be a large lot capable of being developed with a single residence, but has physical limitations such as its poor shape, sloping topography, apparent rocky soils, and septic easements for abutters that would very likely limit more development than that in my view.

I have included tax map parcel 21-9 with the subject land in this appraisal. This small parcel of land fronting on Notched Pond is quite narrow at only 63+/- fee at its widest point. It is fairly steeply sloping to the shore, and has a road culvert apparently directing a stream across the lot. In addition, this parcel is encumbered by rights of way for all of the Notched Pond Shores lots. All of this makes for a logical conclusion in my view that this lot is not able to be built upon. The tax assessment is $132,300 on this parcel and is clearly far higher than its market value under an apparent presumption that it is indeed buildable. The only logical use for this lot in my view is to provide pond access for other land of the client, and since the subject land is immediate to this parcel, it is logical in my view that it be included as a contributory factor in the value of the subject property. E- verified by Deed & Survey

There are no known lot sales of this type here with these kinds of encumbrances. It would not be appropriate to extract lot values from improved camp lots here for comparison with lot 21-9, since I believe the Highest and Best Use of this lot is pond access and not a building lot. A .50 acre building lot at 51 Notched Pond Road with deeded right of way to the pond sold in June 2006 for $41,000, which suggests to me that the right of way has a very minimal contribution to the property value in any event. For all practical purposes, It appears that lot 21-9 has not actually been used for pond access to any degree by the other lot owners here, since it remains essentially in its pristine wooded state with no clearing or improvement for access.

6 month alternative value date:

In addition to the market value estimate as of the date of death, I have been asked to address the issue of a 6 month alternative value date.

Unfortunately, the market over the past 6 months has been stagnant for the most part, with no available market evidence to demonstrate any substantive value change for this property type. It is quite obvious that the market is not as strong as it was several years ago, but this has resulted in fewer sales and a longer marketing period rather than an obvious trend of declining values. It is clear that market values are no longer climbing in this market, but sales activity has continued although at a slower pace.

I therefore feel that I have no legitimate basis to conclude a change in value for the subject property over the past 6 months time.

Property Location: 0 NOTCHED POND RD | MAP ID: 021/ 009/ 000/ 000/ | Bldg Name: | State Use: 1303
Vision ID: 1587 | Account # E0170R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 10/05/2012 12:07

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
EDWARDS BERENICE E. WALLACE J COLBY TRUSTEE 96 NO RAYMOND RD RAYMOND, ME 04071 Additional Owners: Steve Obrian	4 Rolling		3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 021009000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 021009000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1303	132,300	132,300
	Total	132,300	132,300

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
EDWARDS BERENICE E. EDWARDS DOROTHY	25269/ 5 10590/ 150	07/09/2007	U	I	0	

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1303	132,300	2011	1303	132,300	2005	1303	132,300
	Total:	132,300		Total:	132,300		Total:	132,300

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	132,300
Special Land Value	0
Total Appraised Parcel Value	132,300
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**132,300**

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

1996-3197 →
Question about reassessment expected.

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

Stream Runs Through
Maybe RP Zone
Speak with CEO About Stream

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
4/19/2012			CL	01	Measur+1Visit
5/28/2004			MO	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1303	Res ACLNDV Water	LRR1				12,197	SF	2.17	2.50	9	1.0000	1.00	NP	2.00	WF			10.85	132,300

Total Card Land Units: 0.28 AC | Parcel Total Land Area: 0.28 AC | Total Land Value: 132,300

Property Location: 0 NOTCHED POND RD | *MAP ID:* 021/ 009/ 000/ 000/ | *Bldg Name:* | *State Use:* 1303
Vision ID: 1587 | *Account #* E0170R | *Bldg #:* 1 of 1 | *Sec #:* 1 *of* 1 | *Card* 1 *of* 1 | *Print Date:* 10/05/2012 12:07

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Model	00		Vacant

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1303	Res ACLNDV Water	100

COST/MARKET VALUATION

Adj. Base Rate:	0.00
Section. RCN:	0
Net Other Adj:	0.00
Replace Cost	0
AYB	
EYB	0
Dep Code	
Remodel Rating	
Year Remodeled	
Dep %	
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	
Apprais Val	
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
	Ttl. Gross Liv/Lease Area:	0	0	0		

No Photo On Record

Property Location: 0 NOTCHED POND RD | MAP ID: 021/ 009/ 000/ 000/ | Bldg Name: | State Use: 1303

Vision ID: 1587 | Account # E0170R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/01/2012 13:34

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
EDWARDS BERENICE E. WALLACE J COLBY TRUSTEE 96 NO RAYMOND RD RAYMOND, ME 04071 Additional Owners:	4 Rolling		3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 021009000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 021009000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1303	13,300	13,300
	Total	13,300	13,300

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
EDWARDS BERENICE E. EDWARDS DOROTHY	25269/ 5 10590/ 150	07/09/2007	U	I	0	

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1303	132,300	2011	1303	132,300	2005	1303	132,300
	Total:	132,300		Total:	132,300		Total:	132,300

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

Potential Recommended Value

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	13,300
Special Land Value	0
Total Appraised Parcel Value	13,300
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	13,300

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
4/19/2012			CL	01	Measur+1Visit
5/28/2004			MO	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1303	Res ACLNDV Water	LRR1				12,197	SF	2.17	2.50	9	1.0000	0.10	NP	2.00	WF			1.09	13,300

Total Card Land Units: 0.28 AC | Parcel Total Land Area: 0.28 AC | Total Land Value: 13,300

Property Location: 0 NOTCHED POND RD | **MAP ID:** 021/ 009/ 000/ 000/ | **Bldg Name:** | **State Use:** 1303

Vision ID: 1587 | **Account #** E0170R | **Bldg #:** 1 of 1 | **Sec #:** 1 of 1 | **Card** 1 of 1 | **Print Date:** 11/01/2012 13:34

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Model	00		Vacant

CONSTRUCTION DETAIL (CONTINUED)

Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1303	Res ACLNDV Water	100

COST/MARKET VALUATION

Adj. Base Rate:	0.00
Section. RCN:	0
Net Other Adj:	0.00
Replace Cost	0
AYB	
EYB	0
Dep Code	
Remodel Rating	
Year Remodeled	
Dep %	
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	
Apprais Val	
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
	Ttl. Gross Liv/Lease Area:	0	0	0		

No Photo On Record

Town of RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued. Attach supporting documents as needed.

1. Name of Applicant:	JANIS BEITZER
2. Mailing Address and Phone Number:	139 Park Street, Portland, ME 04101 207-772-6828 (work)
3. Tax year for which abatement is requested:	Current & future
4. Map/Lot #	21/16 B6002R 46 notched pond Rd.
5. Assessed valuation:	$183,000
6. Taxpayer's opinion of value:	$145,000
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	Realtor Cathy Manchester valued the property at $140,000 - $145,000 for sale purposes in July. No property on lakefront has sold for over 3 years.

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

9/27/2012
Date

Signature of Applicant

Revised 02/10

000022

PROPERTY TAX BILL
TOWN OF RAYMOND
401 Webbs Mills Road
Raymond ME 04071

207-655-4742
FOR FISCAL YEAR 7/1/10 TO 6/30/11

OFFICE HOURS
TUES. NOON - 7:00 P.M.
WED. - FRI. 8:30 A.M. - 4:00 P.M.
SAT. 8:30 A.M. - 12:00 NOON

MAP 21 LOT 16
SUB TYPE

ACCOUNT NO. B6002R
PROPERTY LOCATION: 46 NOTCHED POND RD

CURRENT BILLING DISTRIBUTION	RATE	
SCHOOL	7.67	1403.61
COUNTY	.54	98.82
MUNICIPAL	2.59	473.97
TOTAL	10.80	PER $1000

CURRENT BILLING INFORMATION		
LAND VALUE	$	130,700
BUILDING VALUE	$	52,300
TOTAL VALUE	$	183,000
EXEMPTIONS	$	0
HOMESTEAD EX	$	0
TAX VALUE	$	183,000
	$	
	$	
	$	
	$	
TOTAL TAX	$	1,976.40

BEITZER JANIS M
139 PARK STREET, UNIT 1
PORTLAND, ME 04101

2114

(Cut Label)

Book: 22613 Page: 0037

DATE DUE	AMOUNT DUE
10/31/2010	.00
04/30/2011	988.20

INTEREST AT 7% PER ANNUM CHARGED AFTER 04/30/2011.

TAXPAYER'S NOTICE

Notice is herby given that your county, school and municipal property tax is due by 10/31/10 and 4/30/11 As per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st. For this tax bill, that date is April 1, 2010. If you have sold your real estate since April 1, 2010, it is your obligation to forward this bill to the current property owner. **FAILURE TO FORWARD THIS BILL MAY RESULT IN A LIEN BEING PLACED AGAINST YOUR NAME.** If you have an escrow account, please forward a copy to your mortgage holder prior to the due date.

INFORMATION

This bill is for the current tax year, July 1, 2010 to June 30, 2011. Past due amounts are not included. **REVENUE SHARING, HOMESTEAD EXEMPTION REIMBURSEMENT AND STATE AID TO EDUCATION HAVE REDUCED LOCAL PROPERTY TAXES FOR THE FISCAL YEAR BY 2.6%. Town & School bonded indebtedness total $3,477,964.00.** After eight months and no later than one year from the date of commitment, a lien will be placed on all real estate for which taxes remain unpaid.

REMITTANCE INSTRUCTIONS

Please make check or money order payable in U.S. funds to:
TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, MAINE 04071

Visit our website at www.raymondmaine.org

RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

October 31, 2012

Janis Beitzer
139 Park Street
Portland, ME 04101

RE: Map/Lot : 021/0016 application for abatement

Dear Taxpayer,

Your application for abatement has been received by our office. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to many different circumstances a decision on your application will not be made within 60 days of application.

Under Maine Law (Title 36 Section 842), If the assessors fail to give written notice of their decision with 60 days of the date of filing of the application, the application is deemed to have been denied and the applicant may appeal as provided in sections 843 and 844 of Title 36, unless the applicant has in writing consented to further delay.

The Assessors intend to make decision on your application as soon as possible and will likely be able to do so within the next two months. The Board of Assessors requests an extension in order to process your appeal. If you do not wish to grant this extension, you may continue with your appeal to the Local Board of Assessment Review if you so choose after the 60 day time period has passed.

Granting an extension will not adversely affect your right to appeal going forward. Please complete the appropriate box and return it to our office.

Curt E. Lebel
Assessors Agent, Town of Raymond

X I hereby consent to an extension of the appeal deadline so that my appeal may be considered by the Assessors.

___ I do not consent to an extension.

Signature of Taxpayer
207-775-1417 (H) 772-6828 (W)

November 1, 2012

Janis Beitzer
139 Park Street
Portland, ME 04101

RE: Map/Lot : 021/016 application for abatement

Dear Taxpayer,

Our office is currently reviewing your request for abatement of taxes. In order to fully investigate whether the tax distribution attributed to you by your valuation is fair and equitable; more information is requested from you the applicant. In accordance with the provisions of MRSA Title 36 § 706, the Assessor requests access to the property for the purposes of performing an inspection. Please contact the Assessor's office within 14 days to schedule an appointment at (207) 655-4742 ext 133. Further, please provide, in writing, any evidence as to the value of your property with which you are using to support your request. Please provide this information by November 15, 2012.

Sincerely,

Curt E. Lebel
Assessors Agent, Town of Raymond

Property Location: 46 NOTCHED POND RD | MAP ID: 021/ 016/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 1592 | Account # B6002R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 10/25/2012 11:28

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
BEITZER JANIS M	4 Rolling	5 Well	3 Unpaved	7 Waterfront
139 PARK STREET, UNIT 1		6 Septic		
PORTLAND, ME 04101				
Additional Owners:				

SUPPLEMENTAL DATA

Other ID: 021016000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 021016000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	52,300	52,300
RES LAND	1013	130,700	130,700
Total		183,000	183,000

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
BEITZER JANIS M	22613/0037	05/06/2005	Q	I	190,000	
MARTIN KENNETH W	16553/ 282					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	52,300	2011	1013	52,300	2005	1013	52,300
2012	1013	130,700	2011	1013	130,700	2005	1013	130,700
	Total:	183,000		Total:	183,000		Total:	183,000

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

WHITE
DCK = NV SEASONAL

Subject

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	52,300
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	130,700
Special Land Value	0
Total Appraised Parcel Value	183,000
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	183,000

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
5/27/2004			MO	02	Measur+2Visit - Info Car
5/27/2004			MO	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				10,454	SF	2.50	2.50	9	1.0000	1.00	NP	2.00	WF			12.50	130,700

Total Card Land Units: 0.24 AC | Parcel Total Land Area: 0.24 AC | Total Land Value: 130,700

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	05		Bungalow
Model	01		Residential
Grade	03		Average
Stories	1		
Occupancy	1		
Exterior Wall 1	08		Wood on Sheath
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	07		K PINE/A WD
Interior Wall 2			
Interior Flr 1	09		Pine/Soft Wood
Interior Flr 2			
Heat Fuel	03		Gas
Heat Type	03		Hot Air-no Duc
AC Type	01		None
Total Bedrooms	02		2 Bedrooms
Total Bthrms	1		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	4		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

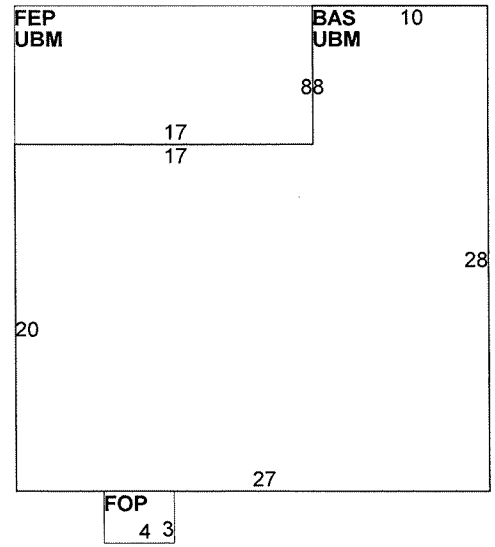
Element	Cd.	Ch.	Description

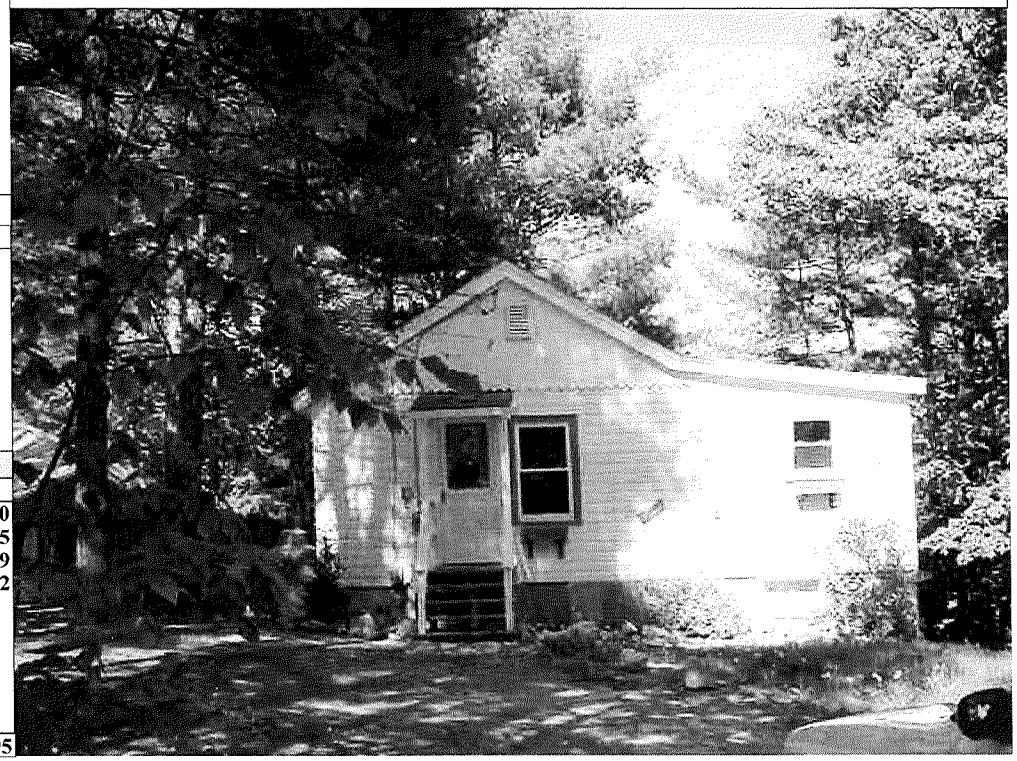
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	94.58
Section. RCN:	82,095
Net Other Adj:	5,000.00
Replace Cost	87,095
AYB	1940
EYB	1965
Dep Code	F
Remodel Rating	
Year Remodeled	
Dep %	40
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	60
Apprais Val	52,300
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	620	620	620	94.58	58,640
FEP	Porch, Enclosed, Finished	0	136	95	66.07	8,985
FOP	Porch, Open, Finished	0	12	2	15.76	189
UBM	Basement, Unfinished	0	756	151	18.89	14,282
	Ttl. Gross Liv/Lease Area:	620	1,524	868		87,095

Property Location: 66 NOTCHED POND RD | MAP ID: 021/ 026/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 1601 | Account # A9506R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 10/25/2012 11:30

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
302 ACQUISITION COMPANY LLC	4 Rolling	6 Septic	3 Unpaved	7 Waterfront
P.O. BOX 388				
WINDHAM, ME 04062				
Additional Owners:				

SUPPLEMENTAL DATA

Other ID: 021026000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 021026000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	21,200	21,200
RES LAND	1013	119,200	119,200
Total		140,400	140,400

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
302 ACQUISITION COMPANY LLC	28641/ 252	04/14/2011	Q	I	130,000	
GREER ALFRED	4126/ 137					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	21,200	2011	1013	21,200	2005	1013	21,200
2012	1013	119,200	2011	1013	119,200	2005	1013	132,300
	Total:	140,400		Total:	140,400		Total:	153,500

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

YELLOW
ON PIERS
LAKE WATER SUPPLY
SHD=NV COND/SIZE

Comp on Notched pond

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	20,900
Appraised XF (B) Value (Bldg)	300
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	119,200
Special Land Value	0
Total Appraised Parcel Value	140,400
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**140,400**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
5/27/2004			MO	02	Measur+2Visit - Info Car
5/27/2004			MO	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				12,197	SF	2.17	2.50	9	1.0000	0.90	NP	2.00	WF			9.77	119,200

Total Card Land Units: 0.28 AC | Parcel Total Land Area: 0.28 AC | Total Land Value: 119,200

Property Location: 66 NOTCHED POND RD **MAP ID:** 021/ 026/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 1601 **Account #** A9506R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 10/25/2012 11:30

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	36		Cottage
Model	01		Residential
Grade	03		Average
Stories	1		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	02		Wall Brd/Wood
Interior Wall 2			
Interior Flr 1	09		Pine/Soft Wood
Interior Flr 2			
Heat Fuel	01		Coal/ Wood/Non
Heat Type	01		None
AC Type	01		None
Total Bedrooms	02		2 Bedrooms
Total Bthrms	1		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	4		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

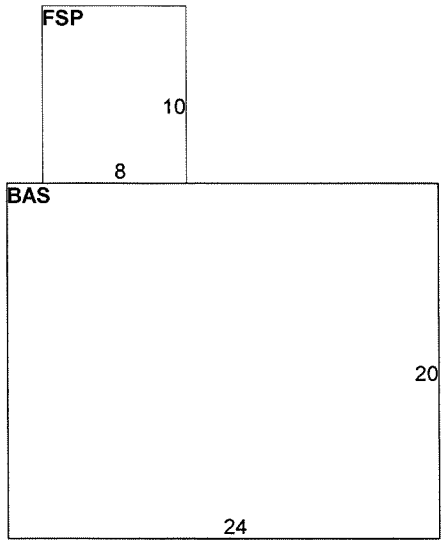
Element	Cd.	Ch.	Description

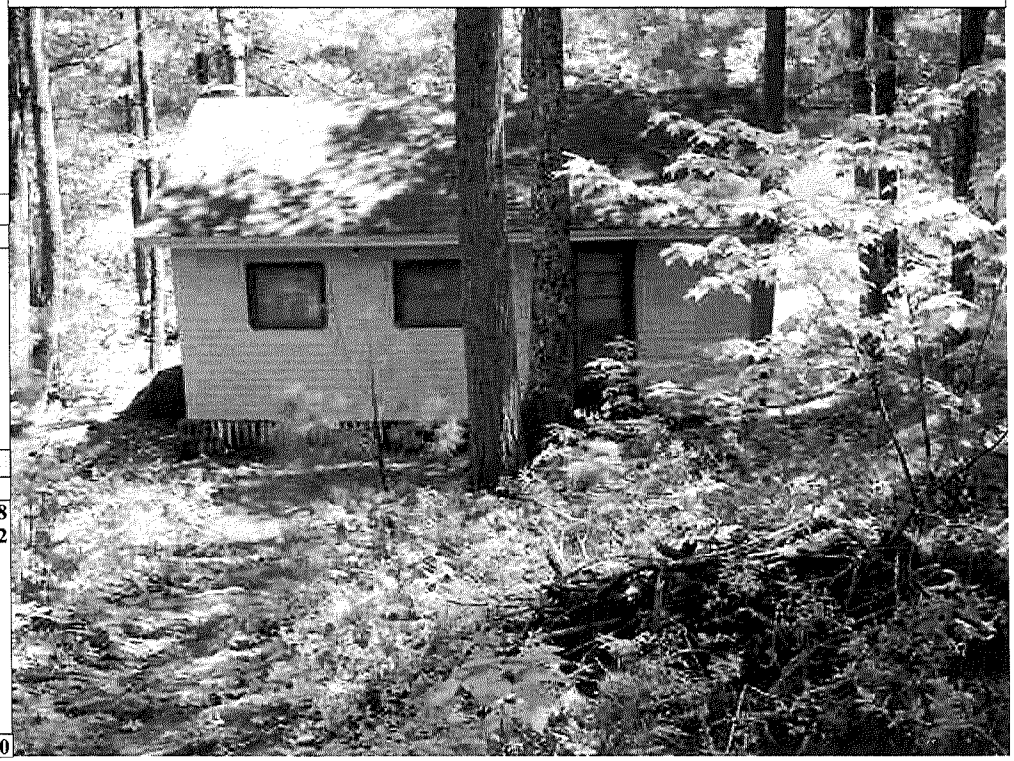
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	51.60
Section. RCN:	25,800
Net Other Adj:	5,000.00
Replace Cost	30,800
AYB	1950
EYB	1973
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	32
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	68
Apprais Val	20,900
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
HRT	HEARTH			B	1	500.00	1973		1	E	68	300

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	480	480	480	51.60	24,768
FSP	Porch, Screen, Finished	0	80	20	12.90	1,032
	Ttl. Gross Liv/Lease Area:	480	560	500		30,800

Property Location: 54 NOTCHED POND RD | MAP ID: 021/ 020/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 1596 | Account # S6102R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 10/25/2012 11:29

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
SCHUTSKY BRIAN BEEBE LISA 151 ARLINGTON STREET ACTON, MA 01720 Additional Owners:	4 Rolling	5 Well 6 Septic	3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 021020000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 021020000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	130,700	130,700
RES LAND	1013	130,200	130,200
Total		260,900	260,900

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
SCHUTSKY BRIAN	27782/ 217	05/19/2010	Q	I	244,700	
KEITH ANGELA S	22050/ 79	11/23/2004	Q	I	270,000	00
OLIVER KATHLEEN	17092/ 85					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	130,700	2011	1013	130,700	2005	1013	130,700
2012	1013	130,200	2011	1013	130,200	2005	1013	130,200
	Total:	260,900		Total:	260,900		Total:	260,900

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

GREY

HOUSE FACES SIDEWAYS

SEE 2009 FOR DECK

comp on point

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	130,700
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	130,200
Special Land Value	0
Total Appraised Parcel Value	260,900
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	260,900

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
8/5/2009			RD	44	No Change Reinspecti
11/7/2007			RD	26	BLDG PERMIT
5/22/2004			MO	02	Measur+2Visit - Info Car
5/22/2004			MO	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR1				10,019	SF	2.60	2.50	9	1.0000	1.00	NP	2.00	WF			13.00	130,200

Total Card Land Units: 0.23 AC | Parcel Total Land Area: 0.23 AC | Total Land Value: 130,200

Property Location: 54 NOTCHED POND RD **MAP ID:** 021/ 020/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 1596 **Account #** S6102R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 10/25/2012 11:29

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	01		Ranch
Model	01		Residential
Grade	03		Average
Stories	1		
Occupancy	1		
Exterior Wall 1	25		Vinyl Siding
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	01		Metal/Tin
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2	14		Carpet
Heat Fuel	03		Gas
Heat Type	03		Hot Air-no Duc
AC Type	01		None
Total Bedrooms	03		3 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	5		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

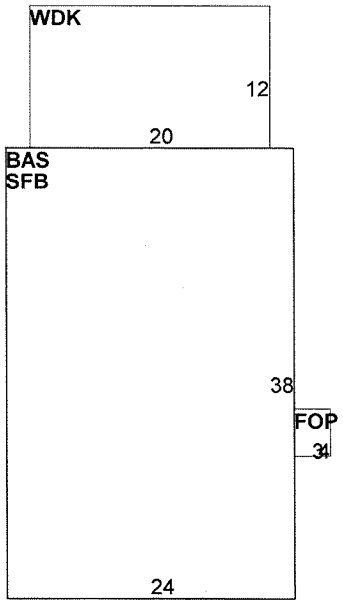
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	84.95
Section. RCN:	126,151
Net Other Adj:	10,000.00
Replace Cost	136,151
AYB	2001
EYB	2001
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	4
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	96
Apprais Val	130,700
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	912	912	912	84.95	77,474
FOP	Porch, Open, Finished	0	12	2	14.16	170
SFB	Basement,finished,raised	0	912	547	50.95	46,468
WDK	Deck, Wood	0	240	24	8.50	2,039
	Ttl. Gross Liv/Lease Area:	912	2,076	1,485		136,151

October 20, 2012

To Whom it may concern,

Attached is the October portion of our property Tax bill for 6 Blueberry Point Rd. Raymond, Me. We are paying this amount in protest. This property is grossly over assessed!

This is a one bedroom apartment. Total livable space is approximately 1000 sq. Ft. or less. One ¾ bathroom, kitchen and living room. There is a garage under the living area and a couple of small storage areas that are unfinished. I have neighbors with much larger homes, more rooms and amenities and pay much less in taxes. The assessor never came inside until October 18, 2012. He is supposed to rewrite the assessment and get back to us sometime in December. I am writing now to inform the town that we will likely be asking for hearing with the town if this is not reduced substantially after the assessors review.

This is just a weekend place for us. So we will be out of state and in another part of the country until spring. I am asking for an extension of time for any hearing on this matter, until sometime in May to June of 2013. That is when we should be back to this property. Hopefully, this can be arranged. Please respond and let us know if this is possible. We can be contacted for the winter @ 85 Tiger Run Rd. # 336 Breckenridge, Co. 80424. By e-mail nicolistephen@gmail.com.

Thank you for your time

Steve Nicoli, for The Nicoli Family Trust.

Property Location: 6 BLUEBERRY POINT | MAP ID: 002/ 004/ 000/ 000/ | Bldg Name: | State Use: 1010

Vision ID: 37 | Account #N6003R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/29/2012 09:51

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
NICOLI FAMILY TRUST DATED 03/1	4 Rolling		3 Unpaved	3 Rural

1465 WOODBURY AVENUE #255

PORTSMOUTH, NH 03801

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 002004000000	SEND VALU Y
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE NB	
GIS ID: 002004000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1010	225,400	225,400
RES LAND	1010	83,600	83,600
RESIDNTL	1010	26,000	26,000
	Total	335,000	335,000

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
NICOLI FAMILY TRUST DATED 03/11/1999	29686/ 322	06/12/2012	U	I	0	1B
NICOLI DOREEN	22777/ 23	06/16/2005	U	I		
FRECHETTE CHARLES M	22746/ 318	06/10/2005	Q	I	85,000	
FLAHIVE WILLIAM J	11095/ 184					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1010	225,400	2011	1300	83,600	2005	1300	83,600
2012	1010	83,600	2011	1300	26,000			
2012	1010	26,000						
	Total:	335,000		Total:	109,600		Total:	83,600

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

SEE 2012 FOR HOUSE OVER GARAGE

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	225,400
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	26,000
Appraised Land Value (Bldg)	83,600
Special Land Value	0
Total Appraised Parcel Value	335,000
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	335,000

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
4/26/2012			CL	02	Measur+2Visit - Info Car
3/2/2010			RD	44	No Change Reinspecti
8/6/2009			RD	00	Measur+Listed
5/8/2008			RD	26	BLDG PERMIT
11/24/2004			JL	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1010	Single Family	LRR2				104,544	SF	0.47	1.00	5	1.0000	1.00	WCA	1.70				0.80	83,600

Total Card Land Units: 2.40 AC | Parcel Total Land Area: 2.4 AC | Total Land Value: 83,600

Property Location: 6 BLUEBERRY POINT | **MAP ID:** 002/ 004/ 000/ 000/ | **Bldg Name:** | **State Use:** 1010

Vision ID: 37 | **Account #** N6003R | **Bldg #:** 1 of 1 | **Sec #:** 1 of 1 | **Card** 1 of 1 | **Print Date:** 11/29/2012 09:51

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	08		Raised Ranch
Model	01		Residential
Grade	06		Good
Stories	1		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2	12		Cedar or Redwd
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2			
Heat Fuel	03		Gas
Heat Type	08		Radiant
AC Type	01		None
Total Bedrooms	02		2 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	6		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

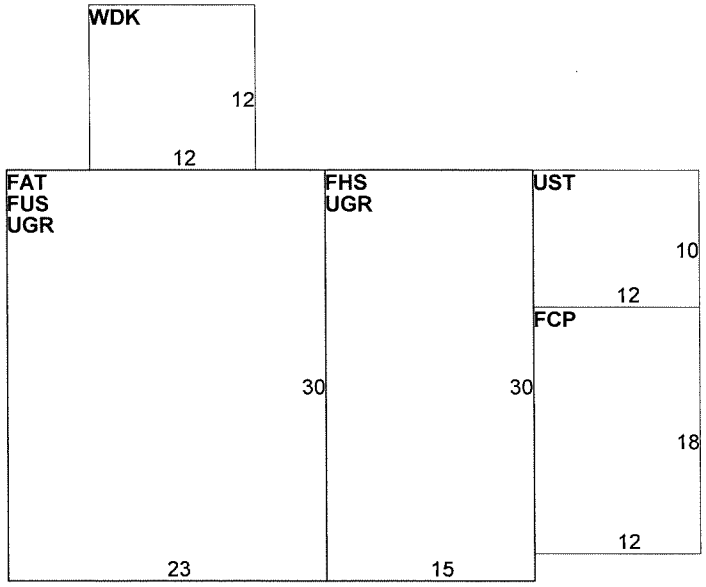
Element	Cd.	Ch.	Description

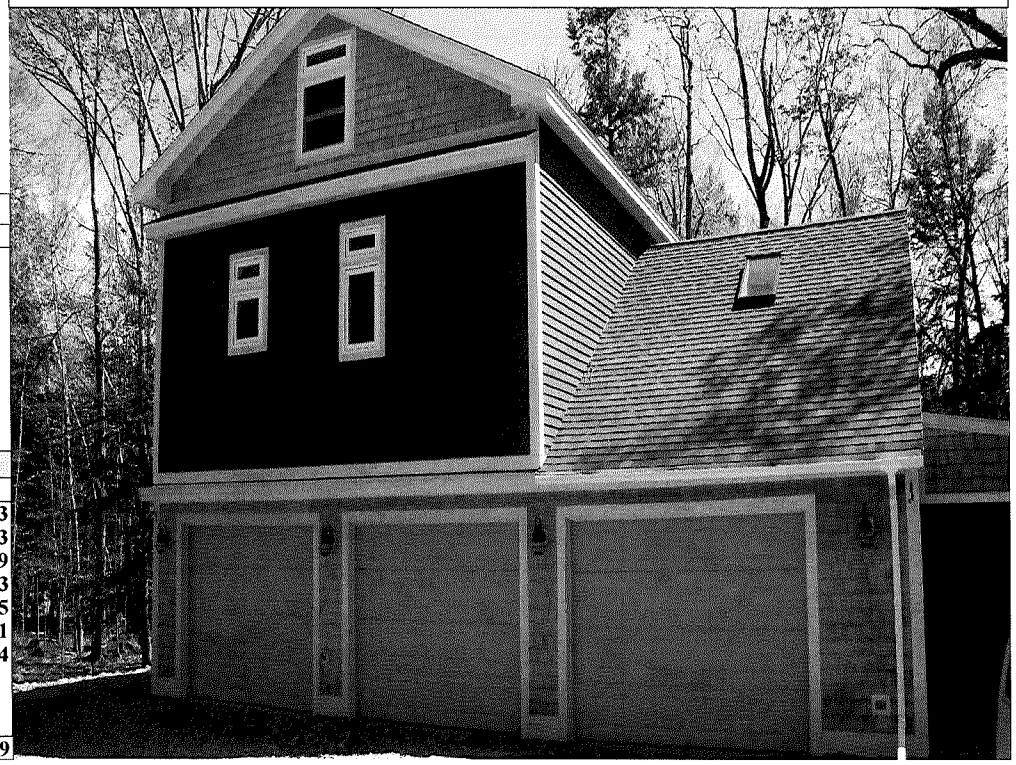
MIXED USE

Code	Description	Percentage
1010	Single Family	100

COST/MARKET VALUATION

Adj. Base Rate:	140.31
Section. RCN:	213,689
Net Other Adj:	14,000.00
Replace Cost	227,689
AYB	2011
EYB	2005
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	1
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	99
Apprais Val	225,400
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FGR1	GARAGE-AVC			L	1,140	16.00	2009	05	Null	E	90	24,600
LNT	LEAN-TO			L	180	3.00	2009	03	Null	E	90	500
SHD1	SHED FRAME			L	120	8.00	2009	03	Null	E	90	900

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
FAT	Attic, Finished	173	690	173	35.18	24,273
FCP	Carport	0	216	43	27.93	6,033
FHS	Half Story, Finished	225	450	225	70.15	31,569
FUS	Upper Story, Finished	690	690	690	140.31	96,813
UGR	Garage, Under	0	1,140	342	42.09	47,985
UST	Utility, Storage, Unfinished	0	120	36	42.09	5,051
WDK	Deck, Wood	0	144	14	13.64	1,964
	Ttl. Gross Liv/Lease Area:	1,088	3,450	1,523		227,689

Property Location: 6 BLUEBERRY POINT | MAP ID: 002/ 004/ 000/ 000/ | Bldg Name: | State Use: 1010

Vision ID: 37 | Account #N6003R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 11/29/2012 10:00

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
NICOLI FAMILY TRUST DATED 03/1	4 Rolling		3 Unpaved	3 Rural
1465 WOODBURY AVENUE #255				
PORTSMOUTH, NH 03801				
Additional Owners:				

SUPPLEMENTAL DATA

Other ID: 002004000000	SEND VALU Y
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE NB	
GIS ID: 002004000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1010	154,700	154,700
RES LAND	1010	83,600	83,600
RESIDNTL	1010	1,400	1,400
	Total	239,700	239,700

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
NICOLI FAMILY TRUST DATED 03/11/1999	29686/ 322	06/12/2012	U	I	0	1B
NICOLI DOREEN	22777/ 23	06/16/2005	U	I		
FRECHETTE CHARLES M	22746/ 318	06/10/2005	Q	I	85,000	
FLAHIVE WILLIAM J	11095/ 184					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1010	225,400	2011	1300	83,600	2005	1300	83,600
2012	1010	83,600	2011	1300	26,000			
2012	1010	26,000						
	Total:	335,000		Total:	109,600		Total:	83,600

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

SEE 2012 FOR HOUSE OVER GARAGE

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	154,700
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	1,400
Appraised Land Value (Bldg)	83,600
Special Land Value	0
Total Appraised Parcel Value	239,700
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	239,700

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
4/26/2012			CL	02	Measur+2Visit - Info Car
3/2/2010			RD	44	No Change Reinspecti
8/6/2009			RD	00	Measur+Listed
5/8/2008			RD	26	BLDG PERMIT
11/24/2004			JL	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1010	Single Family	LRR2				104,544	SF	0.47	1.00	5	1.0000	1.00	WCA	1.70				0.80	83,600

Total Card Land Units: 2.40 AC | Parcel Total Land Area: 2.4 AC | Total Land Value: 83,600

Property Location: 6 BLUEBERRY POINT | **MAP ID:** 002/ 004/ 000/ 000/ | **Bldg Name:** | **State Use:** 1010

Vision ID: 37 | **Account #** N6003R | **Bldg #:** 1 of 1 | **Sec #:** 1 of 1 | **Card** 1 of 1 | **Print Date:** 11/29/2012 10:00

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	08		Raised Ranch
Model	01		Residential
Grade	04		Average +10
Stories	1		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2	12		Cedar or Redwd
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2			
Heat Fuel	03		Gas
Heat Type	03		Hot Air-no Duc
AC Type	01		None
Total Bedrooms	01		1 Bedroom
Total Bthrms	1		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	6		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

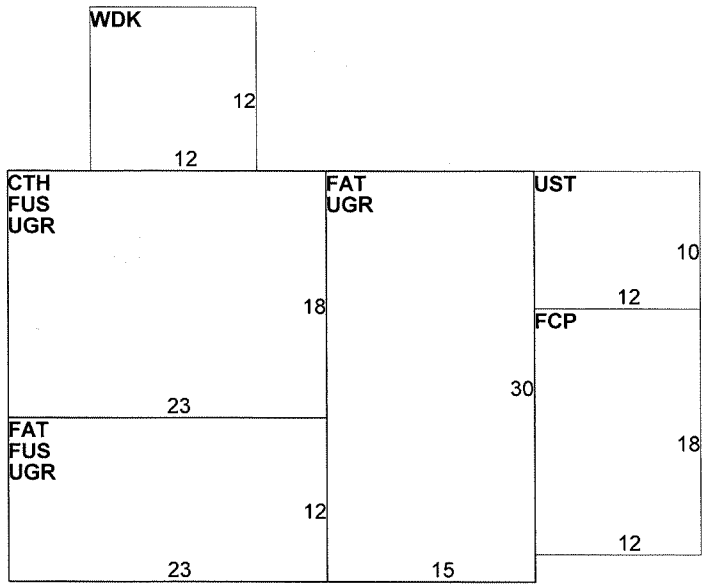
Element	Cd.	Ch.	Description

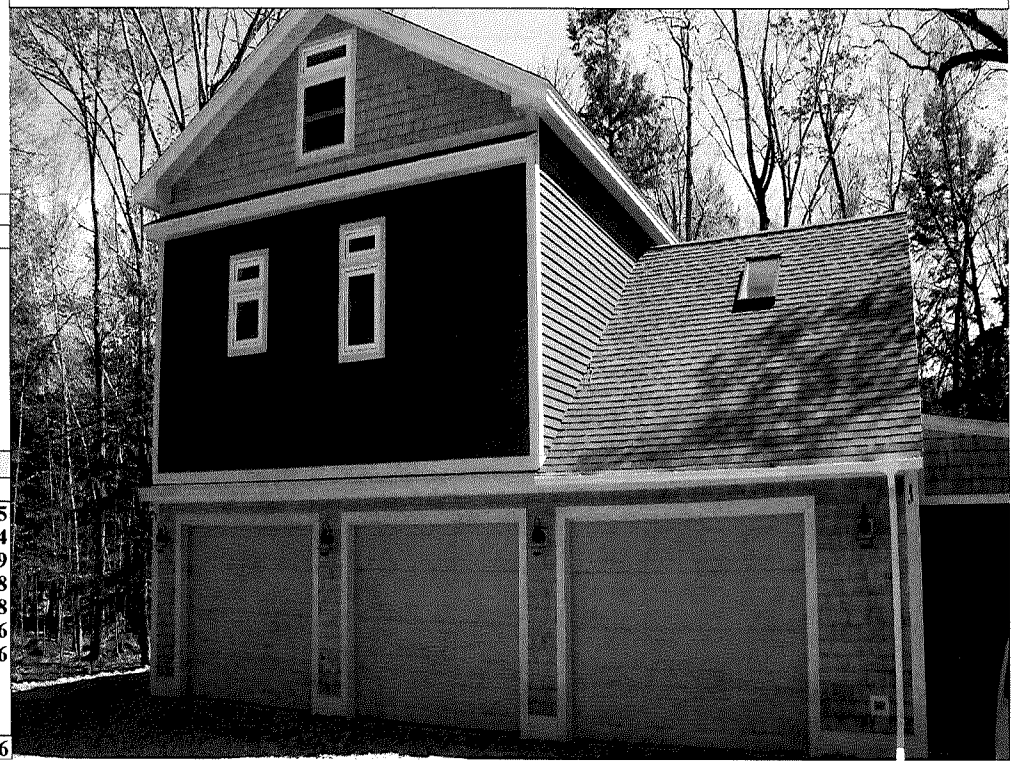
MIXED USE

Code	Description	Percentage
1010	Single Family	100

COST/MARKET VALUATION

Adj. Base Rate:	111.84
Section. RCN:	150,756
Net Other Adj:	5,500.00
Replace Cost	156,256
AYB	2011
EYB	2005
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	1
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	99
Apprais Val	154,700
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
LNT	LEAN-TO			L	180	3.00	2009	03	Null	E	90	500
SHD1	SHED FRAME			L	120	8.00	2009	03	Null	E	90	900

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
CTH	Cathedral Ceiling	0	414	41	11.08	4,585
FAT	Attic, Finished	182	726	182	28.04	20,354
FCP	Carport	0	216	43	22.26	4,809
FUS	Upper Story, Finished	690	690	690	111.84	77,168
UGR	Garage, Under	0	1,140	342	33.55	38,248
UST	Utility, Storage, Unfinished	0	120	36	33.55	4,026
WDK	Deck, Wood	0	144	14	10.87	1,566
	Ttl. Gross Liv/Lease Area:	872	3,450	1,348		156,256

Town of RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued. Attach supporting documents as needed.

1. Name of Applicant:	Wayne R. Holmquist
2. Mailing Address and Phone Number:	P.O. Box 354, Raymond 655-7672
3. Tax year for which abatement is requested:	12 - 13
4. Map/Lot #	40 - 23
5. Assessed valuation:	$610,100.-
6. Taxpayer's opinion of value:	you have my appraisal - lower than town's
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	Got home appraised & re-mortgaged. Gave my appraisal To Tax Assessor with request To change valuation. Got Tax Bill & No Change

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

9-28-12
Date

Wayne R. Holmquist
Signature of Applicant

Revised 02/10

RECEIVED
OCT 2 2012

October 31, 2012

Wayne Holmquist
PO Box 354
Raymond, ME 04071

RE: Map/Lot : 040/023 application for abatement

Dear Taxpayer,

Your application for abatement has been received by our office. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to many different circumstances a decision on your application will not be made within 60 days of application.

Under Maine Law (Title 36 Section 842), If the assessors fail to give written notice of their decision with 60 days of the date of filing of the application, the application is deemed to have been denied and the applicant may appeal as provided in sections 843 and 844 of Title 36, unless the applicant has in writing consented to further delay.

The Assessors intend to make decision on your application as soon as possible and will likely be able to do so within the next two months. The Board of Assessors requests an extension in order to process your appeal. If you do not wish to grant this extension, you may continue with your appeal to the Local Board of Assessment Review if you so choose after the 60 day time period has passed.

Granting an extension will not adversely affect your right to appeal going forward. Please complete the appropriate box and return it to our office.

Curt E. Lebel
Assessors Agent, Town of Raymond

_____I hereby consent to an extension of the appeal deadline so that my appeal may be considered by the Assessors.

____I do not consent to an extension.

Signature of Taxpayer

APPRAISAL OF REAL PROPERTY

Wayne Wood

LOCATED AT:

41 Meadow Rd
Book: 22394 Page: 118 CCRD - Portland, Maine MSA #38860
Raymond, ME 04071

FOR:

Residential Mortgage Services, Inc. So Portland
24 Christopher Toppi Drive
South Portland, ME 04106

AS OF:

03/08/2012

BY:

Catherine E Bauer
Property Valuation Services, Inc.
49 Fiddlehead Lane
Freeport, ME 04032
(207) 831-1041
(207)221-1182 fax.

Property Valuation Services, Inc.
49 Biddlehead Lane
Freeport, ME 04032

May 1, 2012

Residential Mortgage Services, Inc. So Portland
24 Christopher Toppi Drive
South Portland, ME 04106

Re: Property: 41 Meadow Rd
Raymond, ME 04071
Borrower: Wayne R Holmquist
File No.: 120228180

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

CBauer

Catherine E Bauer

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	41 Meadow Rd
	Legal Description	Book: 22394 Page: 118 CCRD - Portland, Maine MSA #38860
	City	Raymond
	County	Cumberland
	State	ME
	Zip Code	04071
	Census Tract	23/005/0120.00
	Map Reference	23/005
SALES PRICE	Sale Price	$
	Date of Sale	
CLIENT	Borrower	Wayne R Holmquist
	Lender/Client	Residential Mortgage Services, Inc. So Portland
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,754
	Price per Square Foot	$
	Location	B;WtrFr;
	Age	24
	Condition	C3
	Total Rooms	5
	Bedrooms	2
	Baths	1.1
APPRAISER	Appraiser	Catherine E Bauer
	Date of Appraised Value	03/08/2012
VALUE	Opinion of Value	$ 565,000

Property Valuation Services

Uniform Residential Appraisal Report

File # 120228180

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 41 Meadow Rd | City Raymond | State ME | Zip Code 04071
Borrower Wayne R Holmquist | Owner of Public Record Wayne R Holmquist & Anita J Holmquist | County Cumberland
Legal Description Book: 22394 Page: 118 CCRD - Portland, Maine MSA #38860
Assessor's Parcel # 040/023 | Tax Year 2011 | R.E. Taxes $ 6,345
Neighborhood Name Panther Pond | Map Reference 23/005 | Census Tract 23/005/0120.00
Occupant ☒ Owner ☐ Tenant ☐ Vacant | Special Assessments $ 0 | ☐ PUD HOA $ 0 ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)
Lender/Client Residential Mortgage Services, Inc. So Portla Address 24 Christopher Toppi Drive, South Portland, ME 04106
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No
Report data source(s) used, offering price(s), and date(s). Per MLS.

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	☐ Urban	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE	One-Unit 75 %
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$ (000)	(yrs)	2-4 Unit 1 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☐ Under 3 mths	☒ 3-6 mths	☐ Over 6 mths	25 Low	1	Multi-Family 1 %
								3,000 High	150	Commercial 3 %
								230 Pred.	25	Other 20 %

Neighborhood Boundaries The Town of Raymond is considered the neighborhood and is bounded by the towns of New Gloucester, Gray, Windham, Standish, Sebago, Casco and Poland
Neighborhood Description Incorporated in 1803, the Town of Raymond is a town in Cumberland County. The town has a total area of 46.2 square miles. Raymond Village is located at the head of Jordan Bay on Sebago Lake. The immediate neighborhood is residential in nature and consists mostly of single family dwellings of various design and age in average to good overall condition and quality. Amenities, services, schools, public transportation and employment is typical for the area. Schools are serviced by bus.
Market Conditions (including support for the above conclusions) Sales of Maine's single-family existing homes increased 4.34% during the month of December. This marks the sixth consecutive month the Maine home sales remained in positive territory.The NAR reports a national single-family existing homes sales hike of 4.3% in December, compared to December 2010. In the regional Northeast, sales increased 3.3%. (Source: MREIS Press Release 01/20/2012)

SITE

Dimensions Refer to legal, 335'+ RF and 345'+ WF | Area 3.12 ac | Shape Irregular/Not Adverse | View B;Panther Pond;
Specific Zoning Classification LRR1 | Zoning Description Minimum 2.00 AC and 225' RF. See addenda for additional zoning comments.
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐	Water	☐	☒ Well/Typical	Street Asphalt	☒	☐
Gas	☐	☒ Bottled Propane	Sanitary Sewer	☐	☒ Septic/Typical	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone C FEMA Map # 2302050020B FEMA Map Date 05/05/1981
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe
There are no known adverse site conditions or external factors noted that would adversely affect the market value of the subject property. The subject has a private well and septic and propane. Subject has frontage on Panther Pond which offers recreational value including fishing, boating and swimming. Note: the Predominant Age and Price in the Neighborhood Section above is approximate and could be more or less.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☐ One ☒ One with Accessory Unit	☐ Concrete Slab	☐ Crawl Space	Foundation Walls	Concrete/Avg	Floors	Cpt,Hw,Tile/Avg-gd
# of Stories	1.0	☒ Full Basement	☐ Partial Basement	Exterior Walls	Wood/Avg-gd	Walls	Pine, SR/Avg-gd
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	1,696 sq.ft.	Roof Surface	Asphalt/Avg	Trim/Finish	Wood/Avg-gd
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	90 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Lino/Avg-gd
Design (Style)	Contemp Ranch	☒ Outside Entry/Exit	☐ Sump Pump	Window Type	Casement/Avg-gd	Bath Wainscot	Fbrglass/Avg-gd
Year Built	1988	Evidence of	☐ Infestation	Storm Sash/Insulated	Double-paned/Avg-gd	Car Storage	☐ None
Effective Age (Yrs)	15	☐ Dampness	☐ Settlement	Screens	Aluminum/Avg-gd	☒ Driveway	# of Cars 6
Attic	☐ None	Heating ☐ FWA	☒ HWBB ☐ Radiant	Amenities	☒ Woodstove(s) # 1	Driveway Surface	Asphalt
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Oil	☒ Fireplace(s) # 1	☐ Fence None	☐ Garage	# of Cars 0
☐ Floor	☒ Scuttle	Cooling	☐ Central Air Conditioning	☒ Patio/Deck Deck	☐ Porch None	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual	☒ Other None	☐ Pool None	☐ Other None	☐ Att.	☐ Det. ☐ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☒ Other (describe) Fan/Hood
Finished area above grade contains: 5 Rooms 2 Bedrooms 1.1 Bath(s) 1,754 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject offers open kitchen/dining/living areas, a mud room entry, fireplace in living area has a propane insert and a full basement/accessory unit with open concept kitchen/dining/living area, two bedrooms and a bath and a wood stove.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;Physical depreciation appears due normal wear and tear. There were no items of functional or external obsolescence noted at the time of inspection. The heating fuel tank is located in the basement and had no evidence of seepage or leaks.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
There are no known physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe
The property generally conforms to the neighborhood.

Uniform Residential Appraisal Report

File # 120228180

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 575,000 to $ 575,000

There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 500,000 to $ 570,000

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	41 Meadow Rd Raymond, ME 04071	14 Fishermans Ln Raymond, ME 04071		36 Whittemore Cove Rd Raymond, ME 04071		162 Dryad Woods Rd Raymond, ME 04071	
Proximity to Subject		3.49 miles SE		6.69 miles SE		5.41 miles SE	
Sale Price	$		$ 536,000		$ 570,000		$ 500,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 308.05 sq.ft.		$ 282.74 sq.ft.		$ 196.54 sq.ft.	
Data Source(s)		MREIS MLS #1011339;DOM 128		MREIS MLS #1001624;DOM 144		MREIS MLS #971526;DOM 370	
Verification Source(s)		Ext Inspection, Public Records		Ext Inspection, Public Records		Ext Inspection, Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s09/11;c08/11		s06/11;c05/11		s04/11;c03/11	
Location	B;WtrFr;	B;WtrFr;		B;WtrFr;		B;WtrFr;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	3.12 ac	1.18 ac	0	1.75 ac	0	7.30 ac	0
View	B;Panther Pond;	B;Big Sebago;	0	B;Big Sebago;	0	B;Crescent Lake;	+50,000
Design (Style)	Contemp Ranch	Multi-level	0	Colonial	0	Contemporary	0
Quality of Construction	Q3	Q4	+10,000	Q3		Q3	
Actual Age	24	61	+10,000	5	-5,000	15	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 2 / 1.1	5 / 3 / 2.0	-3,000	5 / 3 / 2.1	-3,000	6 / 3 / 2.1	-3,000
Gross Living Area	1,754 sq.ft.	1,740 sq.ft.	-2,000	2,016 sq.ft.	-4,000	2,544 sq.ft.	-4,000
Basement & Finished Rooms Below Grade	1696sf1526sfwo 1rr2br1.0ba1o	1280sf0sfwo	0	1008sf910sfwo 1rr2br1.0ba1o	-3,900	1380sf1380sfwo 1rr0br1.0ba1o	-11,900
Functional Utility	Typical	Typical	+1,000	Typical	0	Typical	0
Heating/Cooling	FHW/None	FHW/None	+25,000	FHW/Central	-3,000	FHW/None	+20,000
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2C Attached	2C Att, 1C Det	-5,000	Off Street	+10,000	2C Under	0
Porch/Patio/Deck	Deck, Patio	Deck	+1,500	OPch, Patio	-1,000	Deck, Patio	
Other	Fplc	Fplc		Fplc		2 Fplc	-3,500
Other	None	Dock	-2,500	Dock, Mooring	-5,000	Dock	-2,500
Original List Price	Refi	$595,000	0	$674,900	0	$749,000	0
Net Adjustment (Total)		☒ + ☐ -	$ 35,000	☐ + ☒ -	$ -14,900	☒ + ☐ -	$ 45,100
Adjusted Sale Price of Comparables		Net Adj. 6.5 % Gross Adj. 11.2 %	$ 571,000	Net Adj. 2.6 % Gross Adj. 6.1 %	$ 555,100	Net Adj. 9.0 % Gross Adj. 19.0 %	$ 545,100

SALES COMPARISON APPROACH

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Public Records, MLS

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Public Records, MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Records, MLS	Public Records, MLS	Public Records, MLS	Public Records, MLS
Effective Date of Data Source(s)	03/08/2012	03/08/2012	03/08/2012	03/08/2012

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not sold, been listed or under contract in the last 36 months from the effective date of this appraisal. The comparables have no known additional sales in the last 12 months from their last sale date. The relationship between the subject's opinion of value and the neighborhood predominant value is not a measure of marketability. The subject is not considered to be an over-improvement for the area" The number of listings and sales at the top of this page pertain only to "comps" located in the "subject neighborhood" - the subject neighborhood is described on page 1 of this form under "Neighborhood Boundaries".

Summary of Sales Comparison Approach Site adjustments are based on the difference between the estimated site value of the comps and the estimated site value of the subject (considers location, site size, views, etc.). C1 and C2 superior location on Sebago Lake is offset by their inferior site sizes. C3 superior site size adjustment included in the inferior location adjustment. Adjustments include: $3,000/bedroom, $2,000/half bath, GLA at $15/sf for variances greater than 100 sf, amenities at anticipated market contributory value and others as noted. Please be aware that the noted adjustments are an indication of what the market is willing to pay for those amenities (not the cost of the amenities). All comps were considered when determining the opinion of market value for being located in Raymond and for having water front. More weight to C1 for being the most recent sale, the closet in proximity and for having similar GLA. The appraiser recognizes that the lender/client would prefer sales within 90 days; however, no sales more recent were available other than C1. No sales more proximate. As a matter of interest, the property adjacent to the subject sold 03/07/2008 for $885,000. This property assessed value (Land $468,500 + Improvements $467,800 = $935,400) is over $300,000 higher than that of the subject (Land $396,400 + Improvements $396,400 = $626,100). Appraiser is aware 19 Conifer Cove Road with 268' frontage on Panther Pond sold on 11/14/2011 for $407,850. This was a short sale. Appraiser is also aware the property was on and off the market beginning 07/01/2008 with an original list price of $695,000 and it's assessed value is $526,900 (Land $335,100 + Improvements $191,800).

Indicated Value by Sales Comparison Approach $ 565,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 565,000 Cost Approach (if developed) $ Income Approach (if developed) $

The sales comparison approach was weighted due to being the most appropriate approach to determining an opinion of value. The income approach was not completed as single family homes are not typically rented in this market. The cost approach was considered but not performed due to the amount of accrued depreciation.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 565,000 , as of 03/08/2012 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # 120228180

ADDITIONAL COMMENTS

ADDITIONAL COMMENTS:

Legal Description: The deed was reviewed and no adverse easements, encroachments or conditions that would affect value were noted.

Flood Hazard Determination: The appraiser has utilized an internet based flood hazard determination service through WINTOTAL and recorded that information on page one of the 1004 form. The client is advised to refer to a formal and legal Flood Hazard Certification source

MARKET CONDITIONS: The median sales price in Cumberland County in 2011 was $217,000, a 3.98% decrease compared to 2010 ($226,000) while the # of units sold in 2011, 609, increased by 2.70% compared to 2010 (593).

Sources do not enable specific data on foreclosure rates in the subject neighborhood. Based on the MLS, it appears that foreclosures are becoming more prevalent. Much more prevalent, however, are the number of short sales wherein mortgagors are avoiding foreclosure by selling the property to a willing buyer for a discounted sum (generally less than what is owed on the property). Similarly, there are no sources from which to obtain statistics on the number of short sales in the subject neighborhood."

These figures are skewed by the increasing number of short sales. The subject's market is not considered to be characterized by short sales. **For the purposes of this appraisal, the local market is considered to be stable.**

HIGHEST AND BEST USE: Highest and best use is described as the reasonable probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability.

The highest and best use of the subject property "as vacant" and "as improved", considering its residential zoning and neighborhood character, is that of the subject's present use as a single family residential dwelling.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) There were no similar land sales available in the last 36 months from the effective date of this report. Therefore, the assessed land value, currently at 100% of market value per the State of Maine, was used for the opinion of site value.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE			=$ 396,400
Source of cost data	DWELLING	Sq.Ft. @ $		=$
Quality rating from cost service Effective date of cost data		Sq.Ft. @ $		=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				=$
	Garage/Carport	Sq.Ft. @ $		=$
	Total Estimate of Cost-New			=$
	Less	Physical	Functional	External
	Depreciation			=$( )
	Depreciated Cost of Improvements			=$
	"As-is" Value of Site Improvements			=$
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH			=$

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The income approach was not completed as single family homes are not typically rented in this market.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File # 120228180

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 120228180

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Form 1004UAD — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

Uniform Residential Appraisal Report

File # 120228180

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature CBauer
Name Catherine E Bauer
Company Name Property Valuation Services, Inc.
Company Address 49 Fiddlehead lane
Freeport, ME 04032
Telephone Number (207) 468-8420
Email Address cbauer@propertyval.com
Date of Signature and Report 05/01/2012
Effective Date of Appraisal 03/08/2012
State Certification # CR000000002885
or State License #
or Other (describe) State #
State ME
Expiration Date of Certification or License 12/31/2012

ADDRESS OF PROPERTY APPRAISED

41 Meadow Rd
Raymond, ME 04071

APPRAISED VALUE OF SUBJECT PROPERTY $ 565,000

LENDER/CLIENT

Name No AMC
Company Name Residential Mortgage Services, Inc. So Portland
Company Address 24 Christopher Toppi Drive, South Portland, ME 04106
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Form 1004UAD — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

File No. 120228180

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5
Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6
Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated
Little or no updating or modernization. This description includes, but is not limited to, new homes.
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated
The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled
Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

Form UADDEFINE — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

File No. 120228180

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 41 Meadow Rd City Raymond State ME ZIP Code 04071

Borrower Wayne R Holmquist

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	2	0	0	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	0.33	0	0	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	2	0	1	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.1			☐ Declining ☒ Stable ☐ Increasing

Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Median Comparable Sale Price	554,000			☐ Increasing ☒ Stable ☐ Declining
Median Comparable Sales Days on Market	106.0			☐ Declining ☒ Stable ☐ Increasing
Median Comparable List Price	607,000		575,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Listings Days on Market	106.0		14.0	☐ Declining ☒ Stable ☐ Increasing
Median Sale Price as % of List Price	91.25			☐ Increasing ☒ Stable ☐ Declining
				☐ Declining ☒ Stable ☐ Increasing

Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The Maine Real Estate Information System does not consistently report whether or not seller concessions were involved in a transaction. While it is not uncommon for seller concessions to be present, it is not necessarily typical. Seller concessions are more common in FHA transactions as borrowers typically have less equity; typical concessions range from 3% to 10%. Buy-downs are more typical of borrowers who have more equity as they can afford the up-front charge to buy down the rate. **Boxes x'd above are based on Market Conditions comments found on page 3 of original appraisal.**

Unable to determine from above information due to limited data.

Are foreclosure sales (REO sales) a factor in the market? ☒ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties).

The Maine Real Estate Information System does not have the capability to search for foreclosures, rather, only closed sales, listings and pending sales. Foreclosures have become more prevalent in the past 6 months due to the economy. Foreclosures are not considered to characterize the real estate activity in the subject's community. In recent months, lenders have shown an increasing inclination to sell properties via "short sale". Subsequently, these short sales lower what would be a higher foreclosure rate.

Cite data sources for above information. Maine Real Estate Information System, peers, local brokers and personal experience.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The number of comparable sales shown above may not agree with the total number of sales on the top of page 2 of the URAR form as that question specifically asks for the number of comparable sales "in the subject neighborhood". The above data pertains to "comparable sales" that may be outside the subject's neighborhood as described on page 1 of the URAR.

For the calculations above, the comparable search included sales and listings that compete with the subject property. **Due to the limited number of sales in the neighborhood, it is not possible to draw any conclusions about market trends.** Market condition comments on page 3 based conclusions based on the subject's market segment as stated.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:**

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				☐ Increasing ☐ Stable ☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing ☐ Stable ☐ Declining
Total # of Active Comparable Listings				☐ Declining ☐ Stable ☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining ☐ Stable ☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature	Signature
Appraiser Name Catherine E Bauer	Supervisory Appraiser Name
Company Name Property Valuation Services, Inc.	Company Name
Company Address 49 Fiddlehead lane, Freeport, ME 04032	Company Address
State License/Certification # CR000000002885 State ME	State License/Certification # State
Email Address cbauer@propertyval.com	Email Address

Form 1004MC2 — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

APPRAISER DISCLOSURE STATEMENT

File No. 120228180

Name of Appraiser: Catherine E Bauer

Class of Certification/Licensure:
- ☐ Certified General
- ☒ Certified Residential
- ☐ Licensed Residential
- ☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: CR000000002885
Certification/Licensure State: ME Expires: 12/31/2012

Scope: This Report
- ☒ is within the scope of my Certification or License
- ☐ is not within the scope of my Certification or License

Service Provided By:
- ☒ Disinterested & Unbiased Third Party
- ☐ Interested & Biased Third Party
- ☐ Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:

CBauer

This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

File No. 120228180

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☐ Self Contained (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☒ Summary (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☐ Restricted Use (A written report prepared under Standards Rule 2-2(c), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

— The statements of fact contained in this report are true and correct.

— The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

— Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

— Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

— I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

— My engagement in this assignment was not contingent upon developing or reporting predetermined results.

— My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

— My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

— Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

— Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

APPRAISER:

Signature: CBauer
Name: Catherine E Bauer
Designation:
Date Signed: 05/01/2012
State Certification #: CR000000002885
or State License #:
State: ME
Expiration Date of Certification or License: 12/31/2012

Effective Date of Appraisal: 03/08/2012

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Designation:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser inspection of Subject Property:
☐ Did Not ☐ Exterior-only from street ☐ Interior and Exterior

Supplemental Addendum

File No. 120228180

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				

COMMENTS ON THE APPRAISAL:

Scope of Work

The purpose of the appraisal is to derive a credible opinion of market value for the subject property as of the effective date (date of inspection). The property will be inspected from the interior and exterior, and data will be collected from resources including, but not limited to, public records, Maine Real Estate Information Service (MREIS-MLS), owner, broker, etc. Comparables sales will be the basis for deriving an opinion of market value. It is the intention of the appraiser to use comps as similar in construction (quality and condition) to the subject, as proximate to the subject's location as possible, and to be recent sales not to exceed 12 months (from the effective date of the appraisal). Consideration will be given to the physical and environmental factors within the neighborhood as well as current housing trends.

Intended User/Client

The intended user of this appraisal report is Residential Mortgage Services, Inc.

Personal Property

Personal property is not defined as real estate and therefore is not included in the valuation of the subject property. A separate valuation of any personal property items in not necessary as they do not contribute significantly to the overall value. The subject sale includes all furnishings.

Zoning

The LRR1 / Limited Residential / Recreational 1 District applies. The purpose of this district is to further the maintenance of safe and healthful conditions; to prevent and control water pollution; to protect fish spawning grounds, aquatic life, bird and other wildlife habitat; to protect buildings and lands from flooding and accelerated erosion; to protect archaeological and historic resources; to protect freshwater wetlands; to control building sites, placement of structures and land uses; to conserve shore cover, and visual as well as actual points of access to inland waters; to conserve natural beauty and open space; and to anticipate and respond to the impacts of development in shoreland areas.

Requirements include a minimum lot size of 2.0 acres, street frontage of 225' and setbacks of 30' front and rear and 20' side. The requirements have not been met making this a non-conforming lot of record; however, if destroyed, it may be rebuilt without obtaining a variance.

Statements regarding zoning are intended in the most general sense. Zoning and building ordinances vary significantly from one municipality to another and are applied on a case-by-case basis. The scope of this assignment does not include a detailed analysis of every characteristic of the subject property's site and improvements relative to current zoning and building ordinances. The appraiser did not measure dwelling setbacks from property lines.

ADVERSE ENVIRONMENTAL CONDITIONS:

The value estimated in this report is based upon the assumption that the property is not negatively affected by the existence of any adverse environmental conditions or hazardous substances (including lead based paint if built pre-1978). This appraiser is not an expert in the identification of adverse environmental conditions or hazardous substances. The appraiser's routine inspection of and inquiries about the subject property and surrounding area did not reveal any information that indicated any apparent adverse environmental conditions or hazardous substances which would affect the property negatively.

COMMENTS AND CONDITIONS OF THE APPRAISAL:

This appraisal is not a home inspection and should not be relied upon to report the condition of the property as a whole nor any of its components.

Other

The appraiser has researched the subject's competitive market for sales comparable to the subject. This research revealed no sales more similar to the subject other than those utilized with appropriate adjustments, if necessary, applied to reflect apparent market differences.

Sales over 1 mile

In this appraiser's judgment, the lack of comparable sales in the subject neighborhood makes it necessary to use comparable(s) situated over 1 mile away from the subject. The comparable sales utilized were the best indicators of the subject's market value available at the time of this appraisal and were therefore used. An appropriate location adjustment, if necessary, was applied and explained in the Sales Comparison Approach.

Sales over Six Months

In this appraiser's judgment, the lack of comparable sales in the subject community makes it necessary to use comparable(s) that are in excess of six months old. This comparable sale was the best indicator of the subject's market value available at the time of this appraisal and was therefore used.

Signature	CBauer	Signature	
Name	Catherine E Bauer	Name	
Date Signed	05/01/2012	Date Signed	
State Certification #	CR000000002885 State ME	State Certification #	State
Or State License #	State	Or State License #	State

Supplemental Addendum

File No. 120228180

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				

Comparable Photos

Whenever possible comparable photos are taken for every appraisal. However, in some instances due to unsafe weather conditions, activity on site (people present), private drives, no trespassing signs and equipment malfunctions, it is not always possible to take a clear, unobstructed photo of the comparables. In such cases the appraisers files, MLS photos or town photos are used.

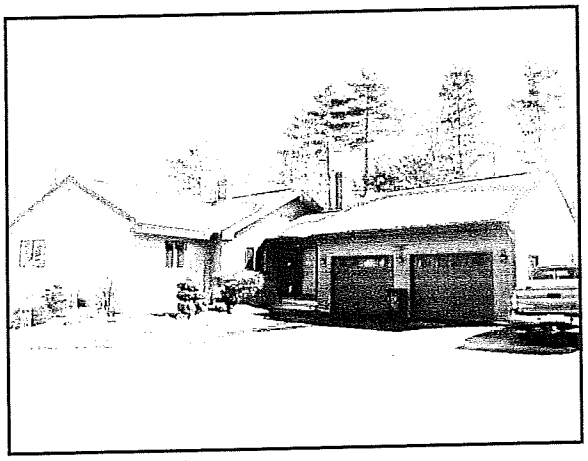
DIGITAL SIGNATURE

This report may have been digitally signed and electronically transmitted to the intended client. This format is USPAP and secondary market compliant. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy.

Signature	CBauer	Signature	
Name	Catherine E Bauer	Name	
Date Signed	05/01/2012	Date Signed	
State Certification #	CR000000002885 State ME	State Certification #	State
Or State License #	State	Or State License #	State

Subject Photo Page

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				



Subject Exterior

41 Meadow Rd

Sales Price	
Gross Living Area	1,754
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	B;WtrFr;
View	B;Panther Pond;
Site	3.12 ac
Quality	Q3
Age	24

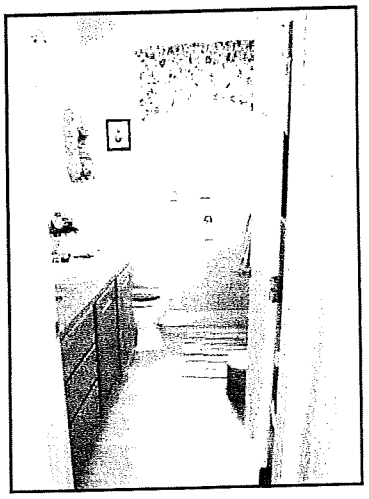
Subject Exterior

Subject Street

Subject Interior

41 Meadow Rd	
Sales Price	
Gross Living Area	1,754
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	B;WtrFr;
View	B;Panther Pond;
Site	3.12 ac
Quality	Q3
Age	24

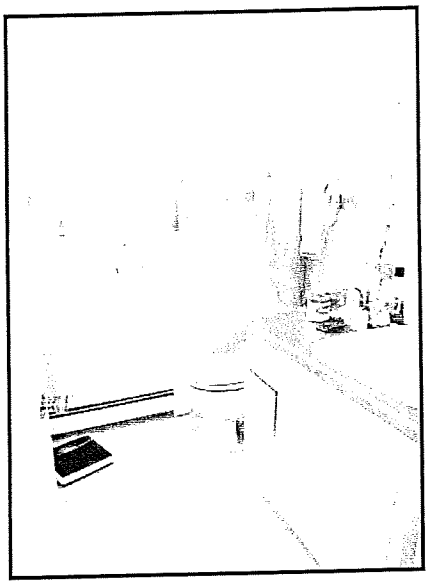
Subject Interior



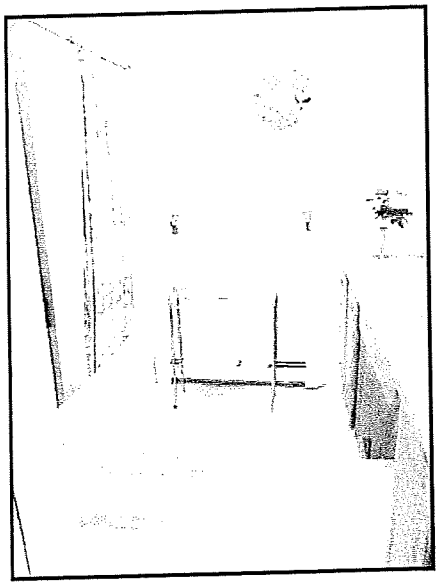
Subject Interior

Photograph Addendum

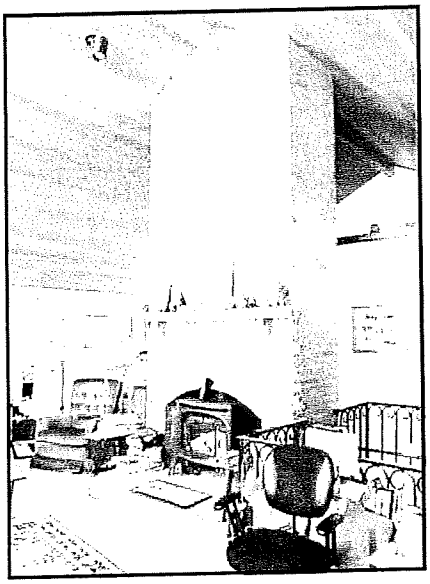
Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				



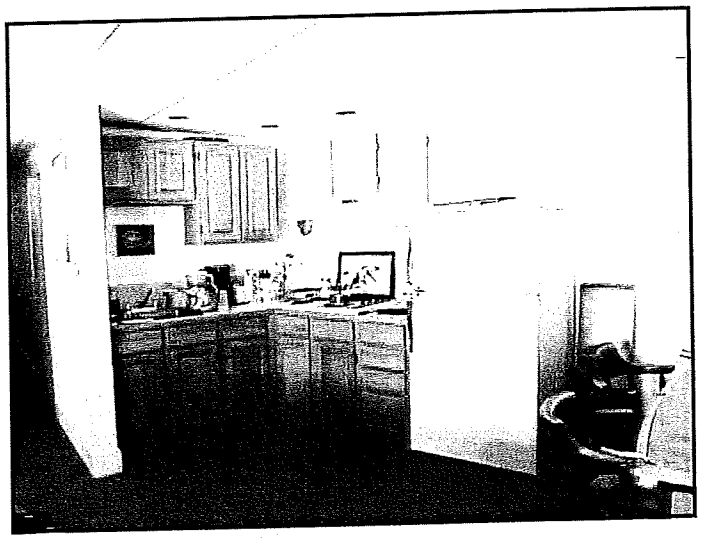
Interior



Interior



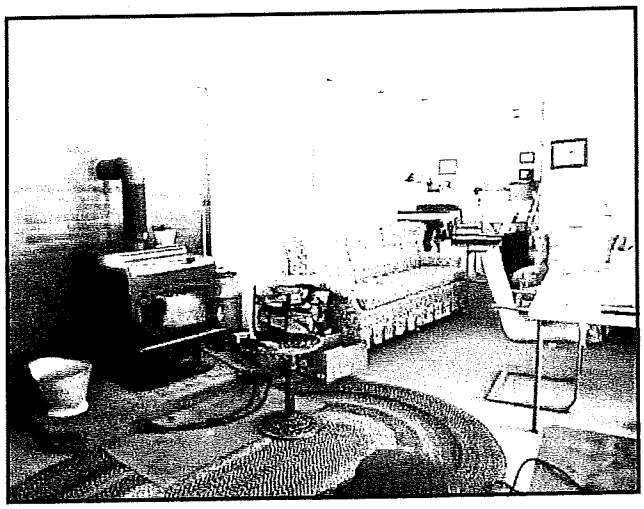
Interior



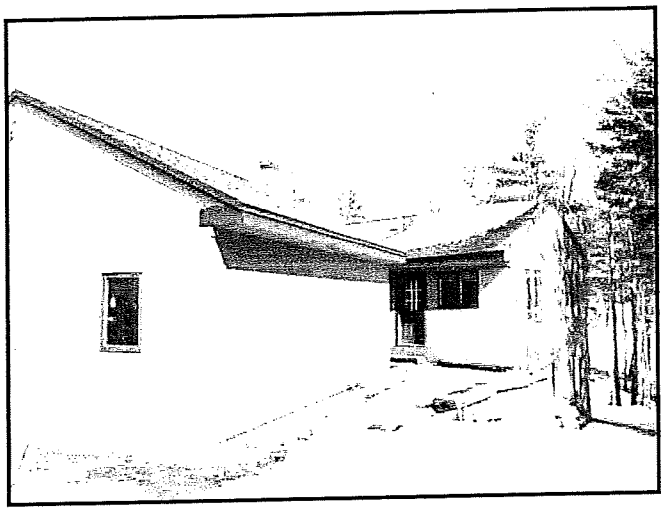
Interior (Basement Kitchen)

Photograph Addendum

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				



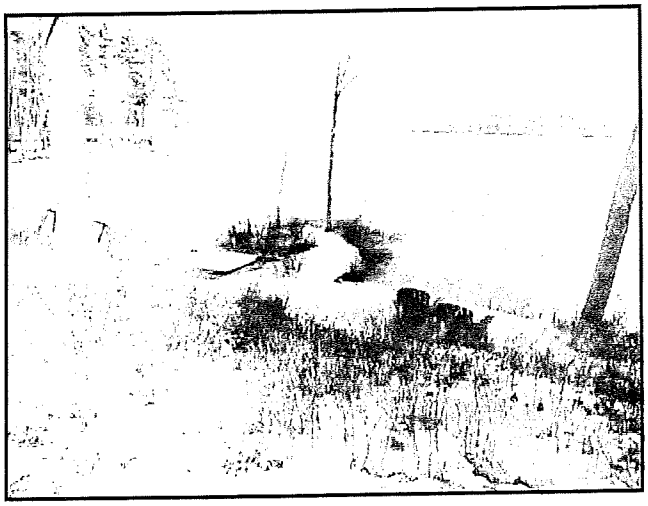
Interior (Basement wood stove)



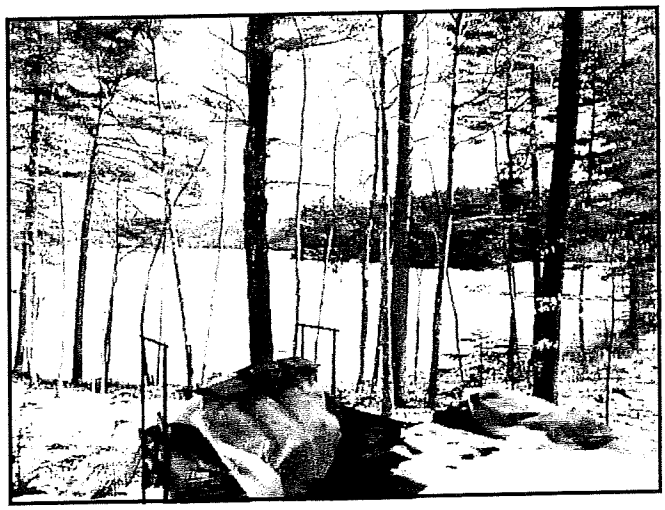
Exterior

View

View



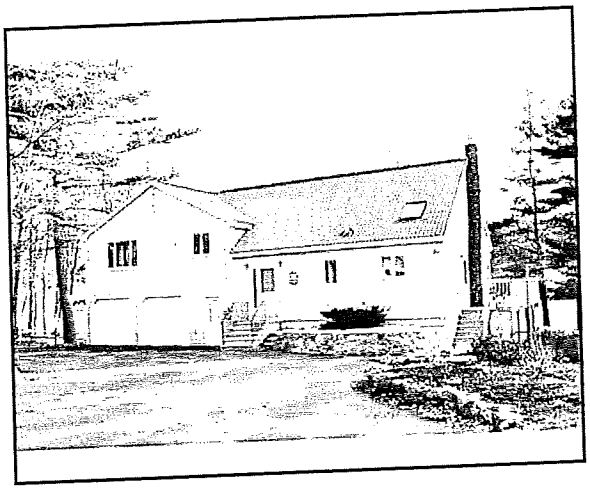
View



View

Comparable Photo Page

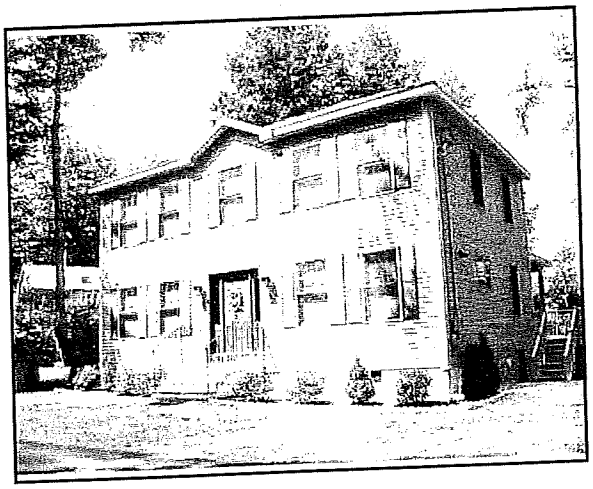
Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd	County	Cumberland	State ME	Zip Code 04071
City	Raymond				
Lender/Client	Residential Mortgage Services, Inc. So Portland				



Comparable 1

14 Fishermans Ln

Prox. to Subject	3.49 miles SE
Sales Price	536,000
Gross Living Area	1,740
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	B;WtrFr;
View	B;Big Sebago;
Site	1.18 ac
Quality	Q4
Age	61



Comparable 2

36 Whittemore Cove Rd

Prox. to Subject	6.69 miles SE
Sales Price	570,000
Gross Living Area	2,016
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;WtrFr;
View	B;Big Sebago;
Site	1.75 ac
Quality	Q3
Age	5

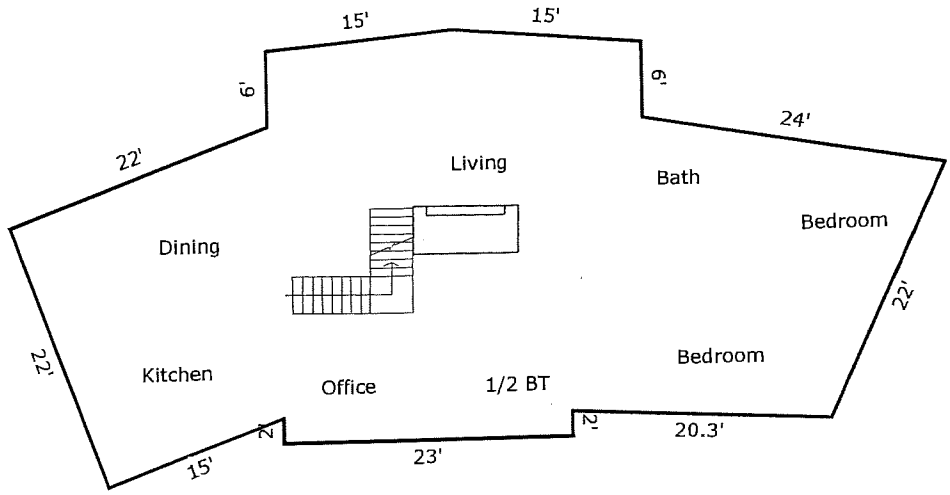
Comparable 3

162 Dryad Woods Rd

Prox. to Subject	5.41 miles SE
Sales Price	500,000
Gross Living Area	2,544
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;WtrFr;
View	B;Crescent Lake;
Site	7.30 ac
Quality	Q3
Age	15

Building Sketch

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				



Interior Not To Scale

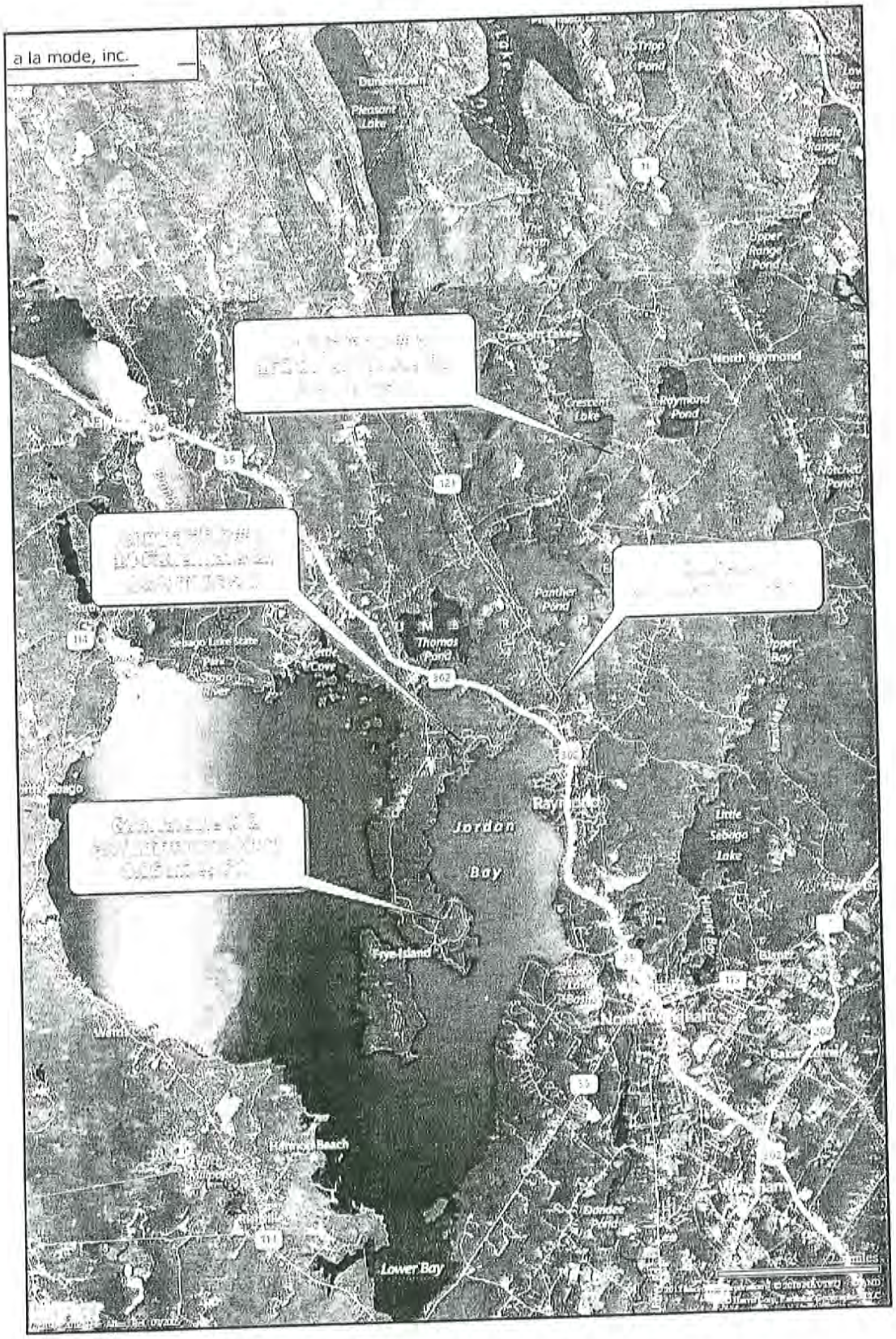
TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

		Calculation Details
Living Area		0.5 × 24.54 × 15.56 = 190.86
First Floor	1753.77 Sq ft	22.33 × 5.23 = 116.73
		0.5 × 3.02 × 5.23 = 7.89
		0.5 × 2.21 × 5.23 = 5.78
		0.5 × 23.37 × 8.67 = 101.29
		29.07 × 5.94 = 172.64
		0.5 × 0.52 × 5.94 = 1.54
		0.5 × 0.3 × 5.94 = 0.9
		31.59 × 9 = 284.4
		0.5 × 0.79 × 9 = 3.55
		31.15 × 14 = 435.99
		0.5 × 14 × 1.22 = 8.57
		15 × 22 = 330
		0.5 × 8.01 × 22 = 88.08
		0.95 × 5.66 = 5.35
		0.5 × 0.95 × 0.34 = 0.16
		0.5 × 0.95 × 0.08 = 0.04
Total Living Area (Rounded):	**1754 Sq ft**	

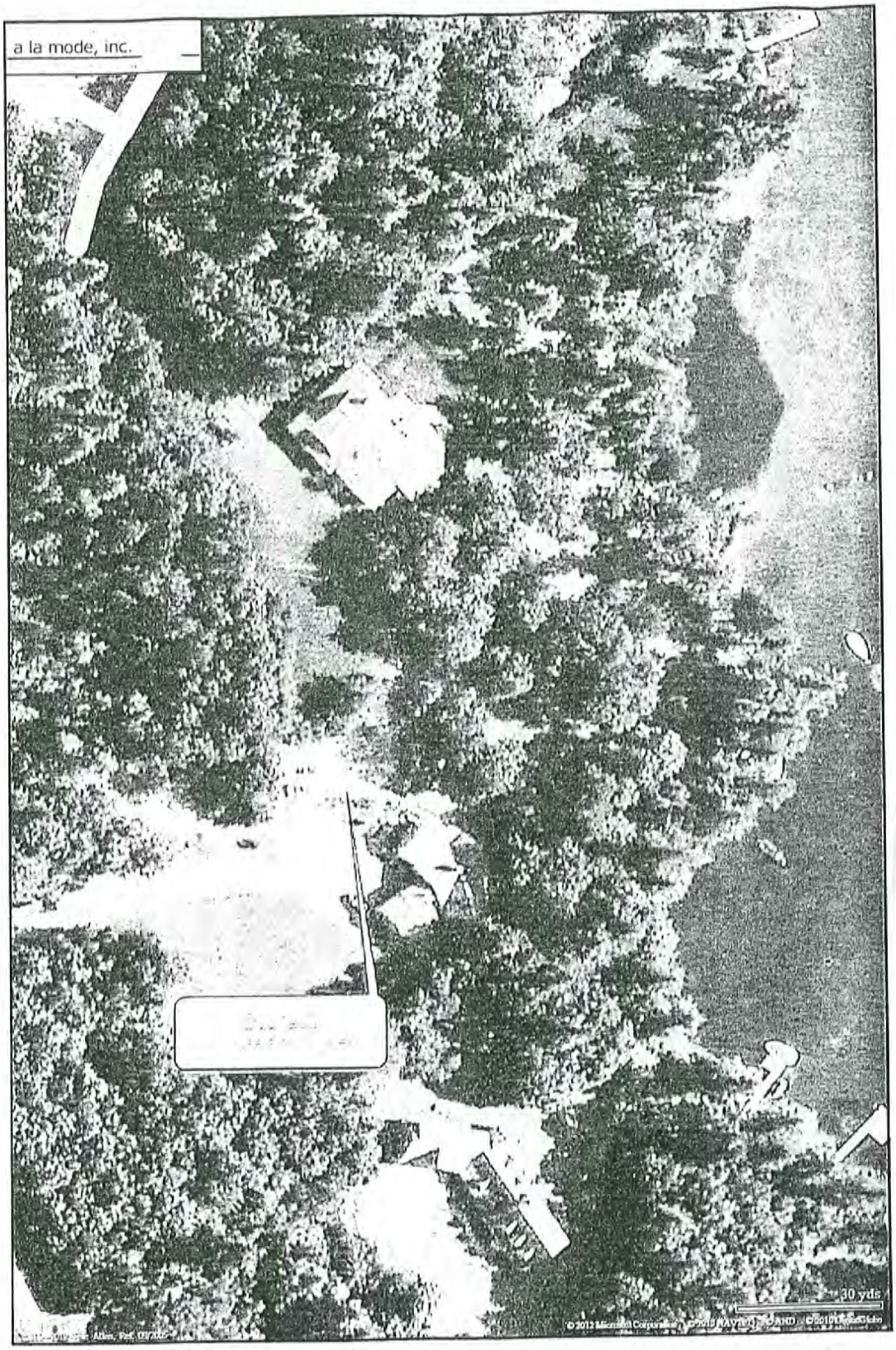
Comparable Sales Map

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				



Aerial Map

Borrower	Wayne R Holmquist				
Property Address	41 Meadow Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender/Client	Residential Mortgage Services, Inc. So Portland				



License

License # CR2838

CATHERINE E. BAUER

has qualified as [illegible]

Property Location: 14 FISHERMANS LANE **MAP ID:** 061/ 027/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 3233 **Account #** S9252R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 06/19/2012 09:29

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	02		Split-Level
Model	01		Residential
Grade	03		Average
Stories	1		
Occupancy	1		
Exterior Wall 1	14		Wood Shingle
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	01		Metal/Tin
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	06		Inlaid Sht Gds
Interior Flr 2	14		Carpet
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	03		Central
Total Bedrooms	04		4 Bedrooms
Total Bthrms	2		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	8		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

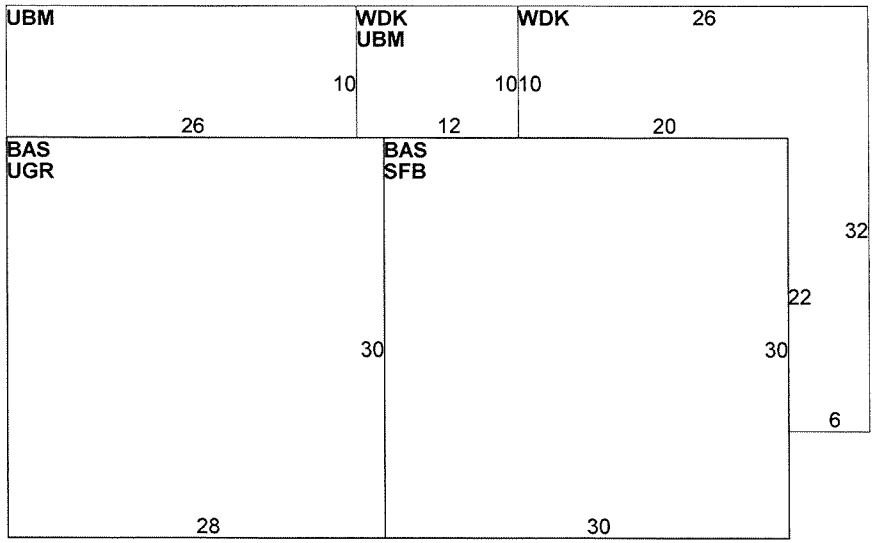
Element	Cd.	Ch.	Description

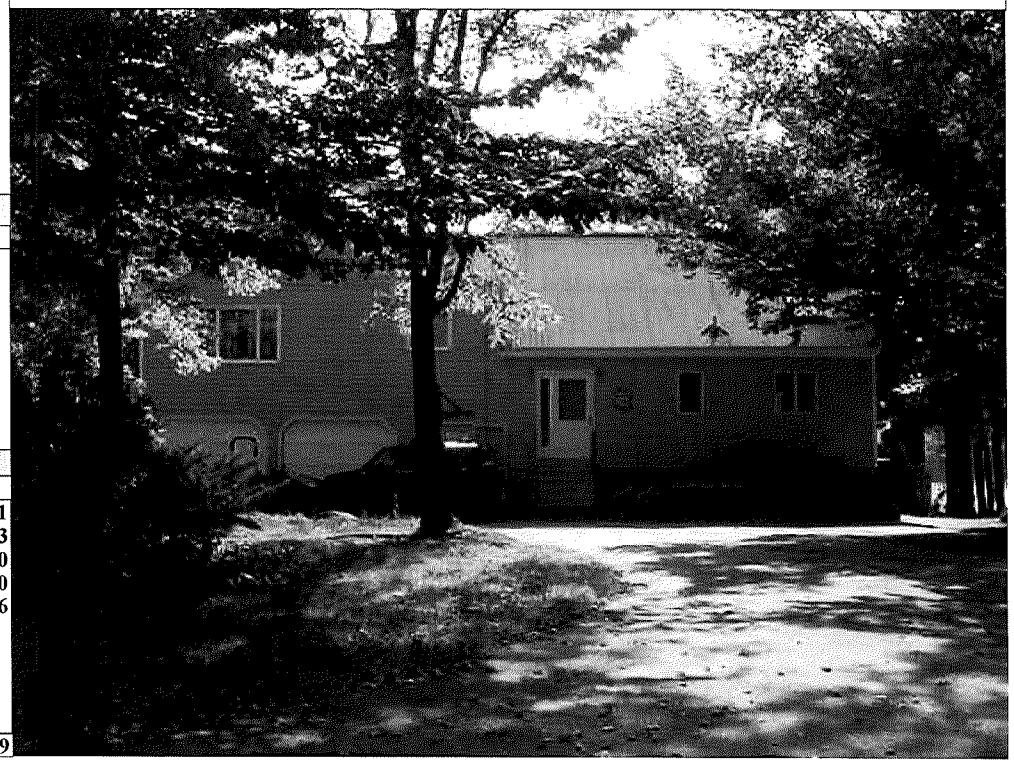
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	76.19
Section. RCN:	202,589
Net Other Adj:	10,000.00
Replace Cost	212,589
AYB	1950
EYB	1973
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	32
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	68
Apprais Val	144,600
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FGR1	GARAGE-AVC			L	312	16.00	2005		Null	A	50	2,500
FCP	CARPORT			L	832	8.00	2005		Null	A	50	3,300
FPL1	FIREPLACE 1			B	1	2,200.00	1973		1	E	68	1,500

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,740	1,740	1,740	76.19	132,571
SFB	Basement,finished,raised	0	900	540	45.71	41,143
UBM	Basement, Unfinished	0	380	76	15.24	5,790
UGR	Garage, Under	0	840	252	22.86	19,200
WDK	Deck, Wood	0	512	51	7.59	3,886
	Ttl. Gross Liv/Lease Area:	1,740	4,372	2,659		212,589

Property Location: 14 FISHERMANS LANE | MAP ID: 061/ 027/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 3233 | Account #S9252R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 06/19/2012 09:29

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
SZATKOWSKI PAUL	3 Low	5 Well	1 Paved	7 Waterfront
37 THOMAS ROAD		6 Septic		
STANDISH, ME 04084				

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 061027000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 061027000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	146,100	146,100
RES LAND	1013	295,600	295,600
RESIDNTL	1013	5,800	5,800
	Total	447,500	447,500

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
SZATKOWSKI PAUL	28944/ 109	09/07/2011	Q	1	538,000	
LANG ROBERT	8613/ 326					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2011	1013	146,100	2005	1013	146,100	2005	1013	146,100
2011	1013	295,600	2005	1013	295,600	2005	1013	295,600
2011	1013	5,800	2005	1013	5,800	2005	1013	5,800
	Total:	447,500		Total:	447,500		Total:	447,500

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

GREY
FGR/FCP ATTACHED
ABOVE UGR - POSSIBLE (FUS/UGR)?
PARTIAL FLOOD ZONE A1

Comp#1 83%

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	144,600
Appraised XF (B) Value (Bldg)	1,500
Appraised OB (L) Value (Bldg)	5,800
Appraised Land Value (Bldg)	295,600
Special Land Value	0
Total Appraised Parcel Value	447,500
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**447,500**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
11/17/2004			JL	02	Measur+2Visit - Info Car

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR2				51,401	SF	0.73	2.50	9	1.0000	1.05	TU	3.00	WF/ROW/EXCESS			5.75	295,600

Total Card Land Units: 1.18 AC | Parcel Total Land Area: 1.18 AC | Total Land Value: 295,6

Property Location: 41 MEADOW RD **MAP ID:** 040/ 023/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 2217 **Account #** H1815R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 06/19/2012 09:31

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	01		Ranch
Model	01		Residential
Grade	04		Average +10
Stories	1		
Occupancy	2		
Exterior Wall 1	08		Wood on Sheath
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2	12		Hardwood
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	01		1 Bedroom
Total Bthrms	2		
Total Half Baths	1		
Total Xtra Fixtrs			
Total Rooms	6		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

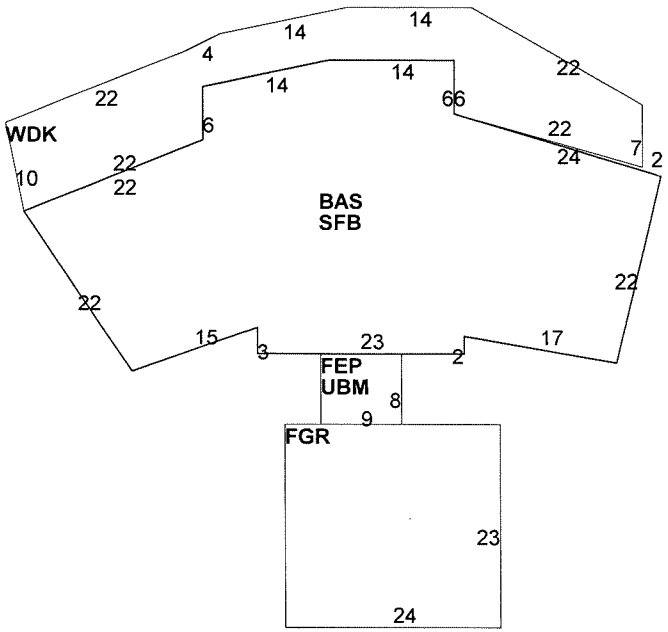
Element	Cd.	Ch.	Description

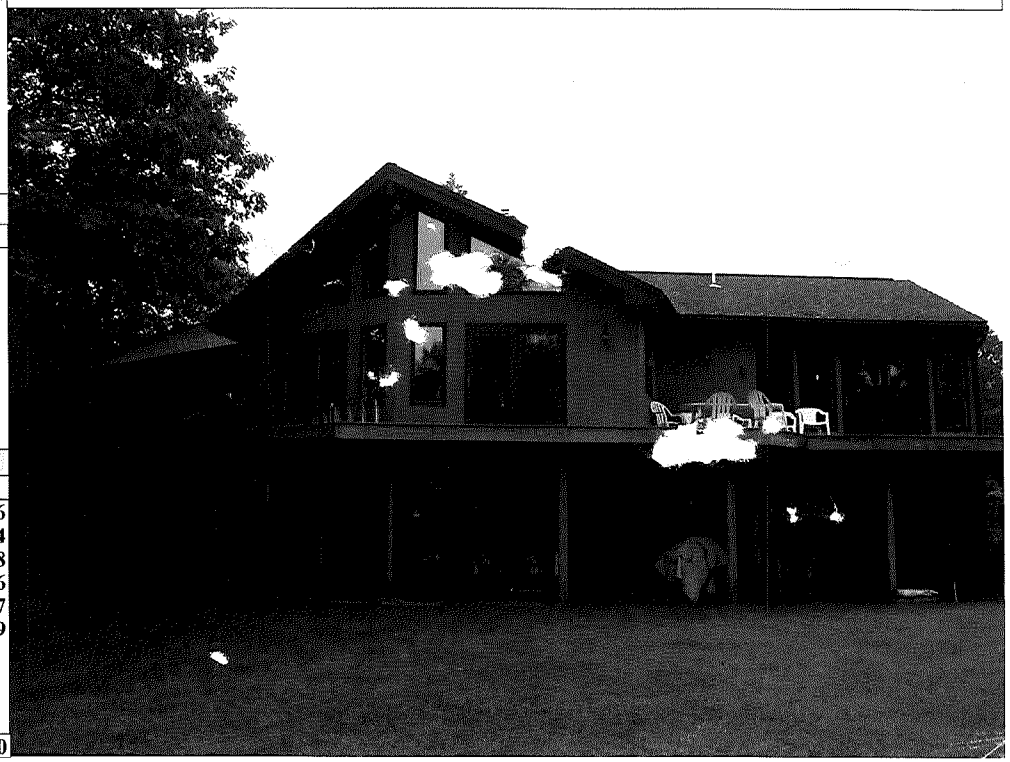
MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	80.49
Section. RCN:	246,210
Net Other Adj:	13,200.00
Replace Cost	259,410
AYB	1988
EYB	1991
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	14
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	86
Apprais Val	223,100
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	





OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
KTH	KITCHEN			B	1	5,000.00	1991		1	E	86	4,300
HRT	HEARTH			B	1	500.00	1991		1	E	86	400
FPL1	FIREPLACE 1			B	1	2,200.00	1991		1	E	86	1,900

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,696	1,696	1,696	80.49	136,506
FEP	Porch, Enclosed, Finished	0	72	50	55.89	4,024
FGR	Garage	0	552	221	32.22	17,788
SFB	Basement,finished,raised	0	1,696	1,018	48.31	81,936
UBM	Basement, Unfinished	0	72	14	15.65	1,127
WDK	Deck, Wood	0	598	60	8.08	4,829
	Ttl. Gross Liv/Lease Area:	1,696	4,686	3,059		259,410

Property Location: 41 MEADOW RD | MAP ID: 040/ 023/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 2217 | Account # H1815R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 06/19/2012 09:31

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
HOLMQUIST WAYNE R & ANITA J	4 Rolling	5 Well	1 Paved	7 Waterfront
PO BOX 354		6 Septic		
RAYMOND, ME 04071				

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 040023000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 040023000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	229,700	229,700
RES LAND	1013	396,400	396,400
Total		626,100	626,100

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
HOLMQUIST WAYNE R & ANITA J	22394/0118	03/09/2005	U	V	0	1G
HOLMQUIST WAYNE R	8743/ 138					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2011	1013	229,700	2005	1013	229,700	2005	1013	188,300
2011	1013	396,400	2005	1013	466,000	2005	1013	466,000
	Total:	626,100		Total:	695,700		Total:	654,300

EXEMPTIONS

Year	Type	Description	Amount
	10	HOMESTEAD	10,000
	32	WW2 RES	6,000
		Total:	16,000

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	223,100
Appraised XF (B) Value (Bldg)	6,600
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	396,400
Special Land Value	0
Total Appraised Parcel Value	626,100
Valuation Method:	C
Exemptions	16,000
Adjustment:	0
Net Total Appraised Parcel Value	**610,100**

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

TAN 1A

[illegible]N-LAW=2 BDRM,1 KTH,1 BTH TOTAL=4

1/2 OF MAP 40/[illegible] 22 COM[illegible]NED, TO[illegible]AL AC

NOW = 3.12

FLOOD ZONE A1

Subject

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	[illegible]	Amount	Insp. Date	% Comp.	Date Comp.	Comments
04-105	06/12/2004	RS	Residential	6,000	07/14/2005	30		DECK

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
7/11/2006			CC	44	No Change Reinspecti
9/25/2005			KL	41	Change Source Info
7/14/2005			PM	26	BLDG PERMIT
2/26/2005			BB	00	Measur+Listed
10/18/2004			BB	02	Measur+2Visit - Info Car

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing	Adj. Unit Price	Land Value
1	1013	Single Fam Water[illegible]ront	LRR1				87,120	SF	0.52	2.50	9	1.0000	0.85	PP2	4.10	WF		4.53	394,700
1	1013	Single Fam Water[illegible]ront	LRR1				1.12	AC	1,500.00	1.00	0	1.0000	1.00		0.00			1,500.00	1,700

Total Card Land Units: 3.12 AC | Parcel Total Land Area: 3.12 AC | Total Land Value: 396,400

Property Location: 36 WHITTEMORE COVE **MAP ID:** 066/ 040/ 000/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 100300 **Account #** B9233R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 06/19/2012 09:30

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	03		Colonial
Model	01		Residential
Grade	03		Average
Stories	2		
Occupancy	1		
Exterior Wall 1	25		Vinyl Siding
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	14		Carpet
Interior Flr 2	11		Ceram Clay Til
Heat Fuel	03		Gas
Heat Type	04		Forced Air-Duc
AC Type			
Total Bedrooms	04		4 Bedrooms
Total Bthrms	2		
Total Half Baths	2		
Total Xtra Fixtrs			
Total Rooms	7		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

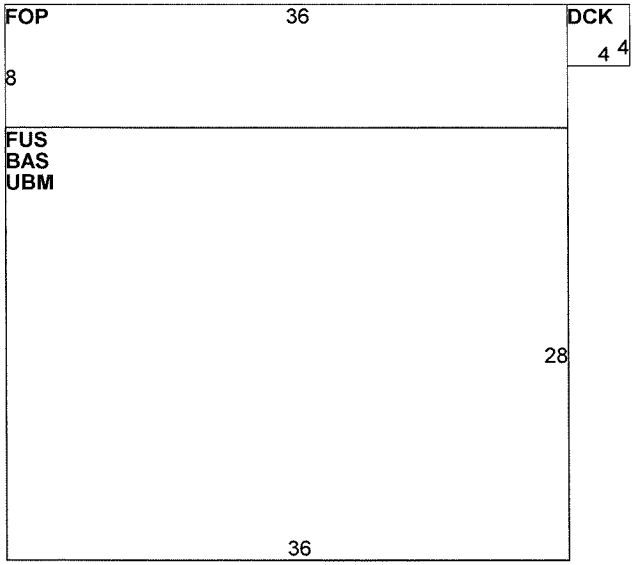
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	69.62
Section. RCN:	158,594
Net Other Adj:	14,800.00
Replace Cost	173,394
AYB	2006
EYB	2006
Dep Code	
Remodel Rating	
Year Remodeled	
Dep %	1
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	99
Apprais Val	171,700
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,008	1,008	1,008	69.62	70,177
DCK	Deck	0	16	2	8.70	139
FOP	Porch, Open, Finished	0	288	58	14.02	4,038
FUS	Upper Story, Finished	1,008	1,008	1,008	69.62	70,177
UBM	Basement, Unfinished	0	1,008	202	13.95	14,063
	Ttl. Gross Liv/Lease Area:	2,016	3,328	2,278		173,394

Property Location: 36 WHITTEMORE COVE | MAP ID: 066/ 040/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 100300 | Account # B9233R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 06/19/2012 09:30

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
BREWSTER, JAMES M. BREWSTER, LOUISE F. 100 ANNAWON AVENUE WRENTHAM, MA 02093 Additional Owners:	4 Rolling		3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 066040000000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 066040000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	171,700	171,700
RES LAND	1013	317,900	317,900
Total		489,600	489,600

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
BREWSTER, JAMES M.	28782/ 167	06/27/2011	Q	I	570,000	
PAGLIARULO ROBERT JR	27158/ 327	08/05/2009	U	I	0	
PAGLIARULO ROBERT JR	25093/ 12	05/04/2007	U	I	0	
ABOVE GRADE DEVELOPMENT CORP	21799/ 166	09/17/2004	U	V	185,000	1P
ANDERSON RAYMOND S	10287/ 317	09/01/1992	U	V	0	

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2011	1013	171,700	2005	1060	317,900	2005	1060	317,900
2011	1013	317,900	2005	1060	10,000	2005	1060	10,000
	Total:	489,600		Total:	327,900		Total:	327,900

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

6/18/2004 MAP 66/LOT 32
MERGED INTO THIS LOT

OCC PERMIT ISSUED 6-10-2011

Comp #2

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	171,700
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	317,900
Special Land Value	0
Total Appraised Parcel Value	489,600
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**489,600**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
04-134	09/17/2004	RS	Residential	200,000	06/11/2005	5		NEW CONST

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
8/30/2007			CC	26	BLDG PERMIT
6/11/2005			KL	00	Measur+Listed
7/7/2004			DB	00	Measur+Listed

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRR2				76,230	SF	0.57	2.50	9	1.0000	0.65	WC	4.50	WF/ROW/TOPO			4.17	317,900

Total Card Land Units: 1.75 AC | Parcel Total Land Area: 1.75 AC | Total Land Value: 317,900

Property Location: 162 DRYAD WOODS RD | MAP ID: 033/ 002/ A00/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 2059 | Account # R9209R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 06/19/2012 09:30

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
RODRIGUE, MATTHEW RODRIGUE, CARISSA 211 NORTH END AVE APT 16Q NEW YORK, NY 10282 Additional Owners:	4 Rolling	5 Well 6 Septic	3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID: 033002A00000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL Y	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 033002A00000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	228,300	228,300
RES LAND	1013	276,800	276,800
Total		505,100	505,100

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
RODRIGUE, MATTHEW	28657/ 250	04/20/2011	Q	I	500,000	
KAMINSKI KEVIN & MEGAN	12778/ 38					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2011	1013	228,300	2005	1013	228,300	2005	1013	228,300
2011	1013	276,800	2005	1013	276,800	2005	1013	276,800
	Total:	505,100		Total:	505,100		Total:	505,100

EXEMPTIONS

Year	Type	Description	Amount
		Total:	

OTHER ASSESSMENTS

Code	Description	Number	Amount	Comm. Int.

This signature acknowledges a visit by a Data Collector or Assessor

ASSESSING NEIGHBORHOOD

NBHD/ SUB	NBHD NAME	STREET INDEX NAME	TRACING	BATCH
0001/A				

NOTES

GREY
ROCKY - NO BEACH
TEMP DOCK = NV

Comp # 3

101%

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	228,300
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	276,800
Special Land Value	0
Total Appraised Parcel Value	505,100
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**505,100**

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
12/10/2004			BB	02	Measur+2Visit - Info Car
9/27/2004			BB	01	Measur+1Visit

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Frontage	Depth	Units		Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing	Adj. Unit Price	Land Value
1	1013	Single Fam Waterfront	LRRI				87,120	SF	0.52	2.50	9	1.0000	0.95	CL	2.50	WF/ROW		3.09	269,200
1	1013	Single Fam Waterfront	LRRI				5.30	AC	1,500.00	1.00	0	0.9600	1.00		0.00			1,440.00	7,600

Total Card Land Units: 7.30 AC | Parcel Total Land Area: 7.3 AC | Total Land Value: 276,800

Property Location: 162 DRYAD WOODS RD **MAP ID:** 033/ 002/ A00/ 000/ **Bldg Name:** **State Use:** 1013

Vision ID: 2059 **Account #** R9209R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 06/19/2012 09:30

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	04		Cape Cod
Model	01		Residential
Grade	04		Average +10
Stories	1.5		
Occupancy	1		
Exterior Wall 1	11		Clapboard
Exterior Wall 2			
Roof Structure	03		Gable/Hip
Roof Cover	03		Asph/F Gls/Cmp
Interior Wall 1	05		Drywall/Sheet
Interior Wall 2			
Interior Flr 1	12		Hardwood
Interior Flr 2	14		Carpet
Heat Fuel	02		Oil
Heat Type	05		Hot Water
AC Type	01		None
Total Bedrooms	04		4 Bedrooms
Total Bthrms	2		
Total Half Baths	0		
Total Xtra Fixtrs	0		
Total Rooms	8		
Bath Style	02		Average
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

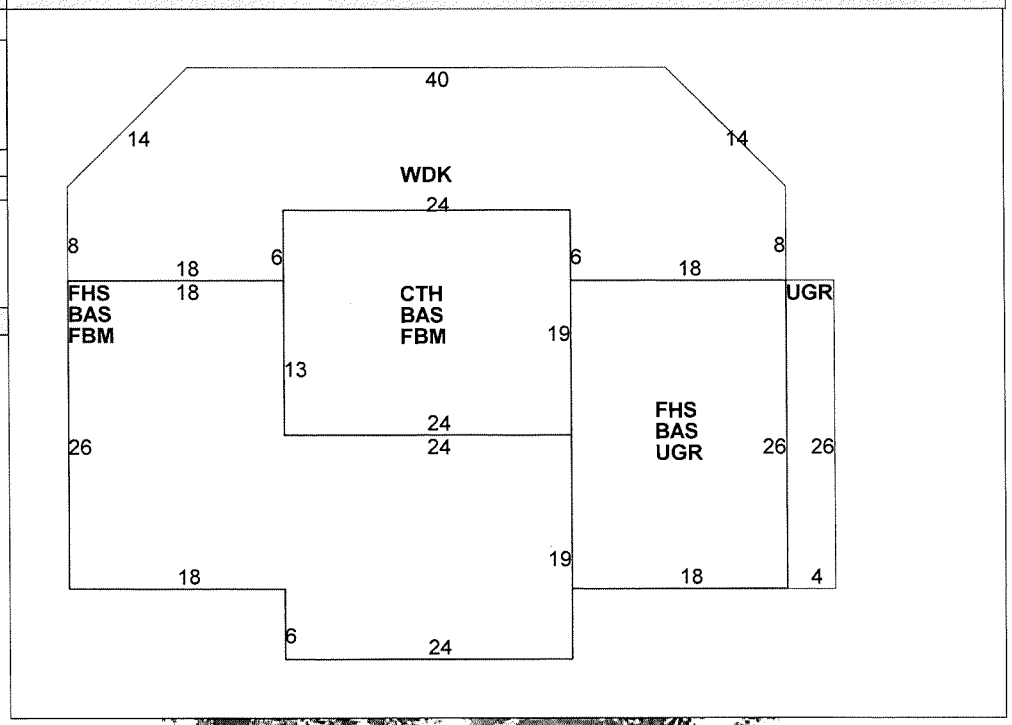
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	72.06
Section. RCN:	239,891
Net Other Adj:	11,000.00
Replace Cost	250,891
AYB	1996
EYB	1996
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	9
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	91
Apprais Val	228,300
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,848	1,848	1,848	72.06	133,169
CTH	Cathedral Ceiling	0	456	46	7.27	3,315
FBM	Basement, Finished	0	1,380	483	25.22	34,805
FHS	Half Story, Finished	696	1,392	696	36.03	50,154
UGR	Garage, Under	0	572	172	21.67	12,394
WDK	Deck, Wood	0	836	84	7.24	6,053
	Ttl. Gross Liv/Lease Area:	2,544	6,484	3,329		250,891