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: 2/6/2013

CC:

Dear Board Members,

Attached please find four abatement requests which have been reviewed by my office and are recommended for consideration at your February 12, 2013 meeting. I currently plan to attend the meeting on the 12th to present and will be available to answer any questions you may have.

In addition I may have an extension of time request related to the tax appeal of Jeffry Dyke for The board's consideration. This appeal was originally slated for consideration at the February meeting. However, the applicant may be requesting an extension in order to have more time to provide information requested by this office. At the time of this writing, this situation has not been completely resolved, but I expect to have more information by the 12th.

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 February 12, 2013. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: February 12, 2013 ***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-	7	010-011	B0396R	Bartlett, George H Jr	$ 238,000.00	$ 50,700.00	$ 187,300.00	$ 2,079.03	0.0111	Waterfront parcel was divided in 2012. This parcel is remaining non-waterfront piece. Parcel was assessed as waterfront in error.
2012-	8	010-011-C	Y9200R	Yazbeck, Wajih Yazbeck, Virginia	$ 329,100.00	$ 254,700.00	$ 74,400.00	$ 825.84	0.0111	Property is very wet along waterfront areas, affection site development location. Parcel when created in 2012 has inadequate road frontage as required by ordinance, requires cost to cure correction. Expect this to be a temporary value reduction.
					TOTALS		$261,700.00	$2,904.87		

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 February 12, 2013.

Voted by the Raymond Board of Assessors on: February 12, 2013

Attest:_____Don Willard, Town Manager

Tax Year	M/L	ACCT#	APPLICANT	ASSESSED VALUATION	REASON FOR DENIED APPLICATION FOR ABATEMENT
2012	036-001	D0940R	Donahue Douglas A Jr. Donahue Susan H	$ 1,262,200.00	Applicant submitted an single property appraisal of the property with an effective date of Jan 11, 2012. The resulting opinion of value stated in the appriasal was $690,000. The appraisal has been reviewed by the Town assessing department. Information contained within the appraisal report raised doubts as to the accuracy of the opinion of value for tax purposes. The appraisal uses the sales comparison approach as the basis of its opinion. The appraisal also develops a cost approach value of 1,197,758 which is 507,000 higher than the sales approach. This method is discounted in the appraisal as not being reliable for older homes, however, this home was constructed in 2011 and is essentially brand new. The cost approach should more closely correlate with the sales comparison approach. The Comparibles used were checked and found to be either of inferior quality to the subject or having some situation which rendered the sale price suspect. The applicant reported an estimated construction cost of $750,000 for the home in 2011. This is $60,000 higher than the appraisal opinion of the entire parcel with waterfront land, which the appraisal values seperately at $500,000 in its cost approach. Further, the dwelling alone is insured for replacement cost value of $1,000,000. The Property was inspected in January , 2013 and some errors were noted which alter the valuation of the property between 1-2%, but are not significant enough to warrant abatement of tax. Other similarly graded homes in Raymond were reviewed and this home appears to be appropriately valued in comparison to similar properties in Raymond.
2012	052-040	G6003R	Accuosti, Mark Jedrie Nancy	$ 221,700.00	Applicant submitted this abatement request based their recent purchase of the property for the price of $143,500 and on comparisons of their home to similar improvements in the immediate area. Applicants improvements are valued higher than the improvements in this area. The applicant is not the record owner of the property, but a subsequent purchaser. The Property was forclosed upon in 2012 and was transferred to the current owner by the Federal National Mortgage Associaton. Distressed sales such as foreclosures are not considered indicative of fair market value due to the atypical motivation of the lender. The applicants comparisons to the other homes in the immediate area have been reviewed. Land values are generally identical. Differences in the building values arise from the age of the other homes (50-80 years) compared to the subject 7 years. The other homes are depreciated more and have less economic life than the subject resulting in the lower valuation. The applicant did provide insurance information requested, which correlates well with the Towns assessment. The applicant did not schedule an inspection as requested, so therefore additionally did not satisfy the requirements of the Title 36 section 706 request made by the Town. In the absence of a full inspection the property data card was reviewed with the town CEO, who has detailed knowledge of the property.

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:	Virginia and Wajih Yazbeck
2. Mailing Address and Phone Number:	43 Melville Ave. Dorchester, MA 02124 617-818-4210 - V 617-320-8927 - W 617-282-9828 - H
3. Tax year for which abatement is requested:	2012
4. Map/Lot #	Map 10 Lot 11c (0 Cedar Lane)
5. Assessed valuation:	$329,100.00
6. Taxpayer's opinion of value:	$175,000.00 This is the agreed purchase price. This is what we paid. VY
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	1/3 of the property is in wetlands, not only due to the beaver dam, but seasonally, because of winter/spring thaw and hurricane-related summer rains, it seems to never drain. We have had the parcel for a year and never saw that section dry. The town assesor visited the property and he is aware of the nature of the ~~land~~ Land. Further, at the purchase, both buyer and seller understood our intention to build a cabin. The understanding all around is that it has adequate road frontage. It seems we are prevent from building because the road is not to town code. This high tax bill adds insult to injury. This is the equivalent of paying more than $300/mo. on property we already own and it is not even a habitable space.

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.

Jan. 31, 2013
Date

Virginia Brown Yazbeck
Signature of Applicant

Wajih Yazbeck 1/31/13

Revised 02/10

Property Location: 0 CEDAR LANE | MAP ID: 010/ 011/ C00/ 000/ | Bldg Name: | State Use: 1303

Vision ID: 101284 | Account # Y9200R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 02/06/2013 09:34

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
YAZBECK, WAJIH YAZBECK, VIRGINIA M. 43 MELVILLE AVENUE DORCHESTER, MA 02124 Additional Owners:	4 Rolling		3 Unpaved	7 Waterfront

SUPPLEMENTAL DATA

Other ID:	010011C00000	SEND VALUI	
TIF CODE		TAP	
USE PROGRAM		Field 8	
TG ENROLL YF		Field 9	
TG PLAN YR		Field 10	
LD1 TYPE	LS		
GIS ID:		ASSOC PID#	

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1303	329,100	329,100
	Total	329,100	329,100

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
YAZBECK, WAJIH	29529/ 259	04/05/2012	U	I	0	1F
YAZBECK, WIJIH	29345/ 68	02/13/2012	U	I	175,000	1G

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1303	329,100						
	Total:	329,100		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)	329,100
Special Land Value	0
Total Appraised Parcel Value	329,100
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**329,100**

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

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				87,120	SF	0.52	2.50	9	1.0000	0.70	PP2	4.10				3.73	325,000
1	1303	Res ACLNDV Water	LRR1				3.90	AC	1,500.00	1.00	0	1.0000	0.70		0.00				1,050.00	4,100

Total Card Land Units: 5.90 AC | Parcel Total Land Area: 5.9 AC | Total Land Value: 329,100

Property Location: 0 CEDAR LANE **MAP ID:** 010/ 011/ C00/ 000/ **Bldg Name:** **State Use:** 1303

Vision ID: 101284 **Account #** Y9200R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 02/06/2013 09:34

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	

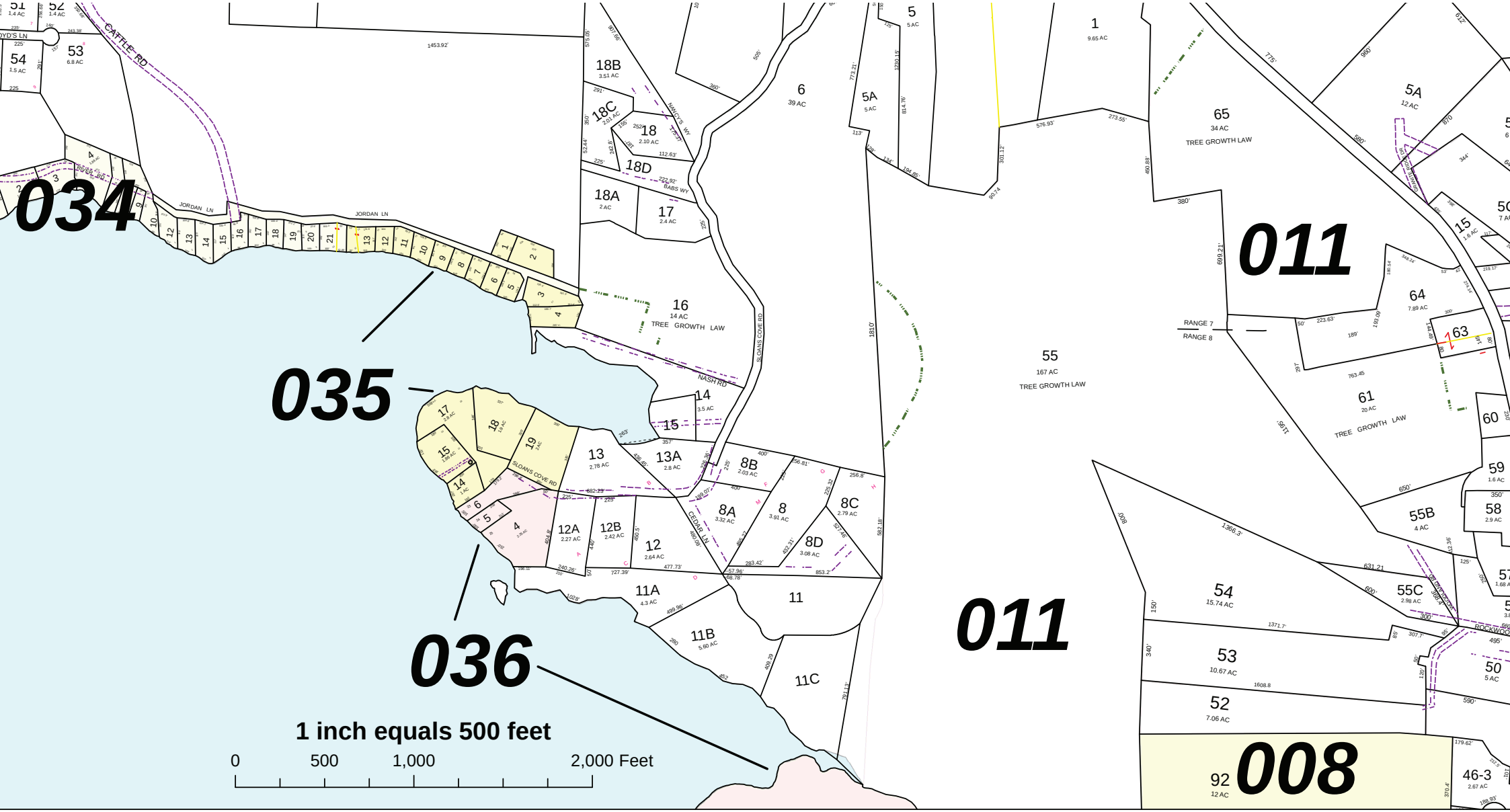
OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

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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035
036
011
011
008
1 inch equals 500 feet
0
500
1,000
2,000 Feet
CATTLE RD
JORDAN LN
NASH RD
SLOANS COVE RD
CEDAR LN
NAVY'S WY
BABS WY
ROCKWOOD
RANGE 7
RANGE 8
TREE GROWTH LAW
16
14 AC
TREE GROWTH LAW
55
167 AC
TREE GROWTH LAW
65
34 AC
TREE GROWTH LAW
61
20 AC
TREE GROWTH LAW
54
15.74 AC
53
10.67 AC
52
7.06 AC
92
12 AC
46-3
2.67 AC
55B
4 AC
55C
2.98 AC
64
7.89 AC
63
5A
12 AC
1
9.65 AC
6
39 AC
5
5 AC
5A
5 AC
18B
3.51 AC
18C
2.01 AC
18
2.10 AC
18D
18A
2 AC
17
2.4 AC
14
3.5 AC
13
2.78 AC
13A
2.8 AC
8B
2.03 AC
8A
3.32 AC
8
3.91 AC
8C
2.79 AC
8D
3.08 AC
12A
2.27 AC
12B
2.42 AC
12
2.64 AC
11A
4.3 AC
11
11B
5.60 AC
11C
53
6.8 AC
54
1.5 AC
52
1.4 AC
51
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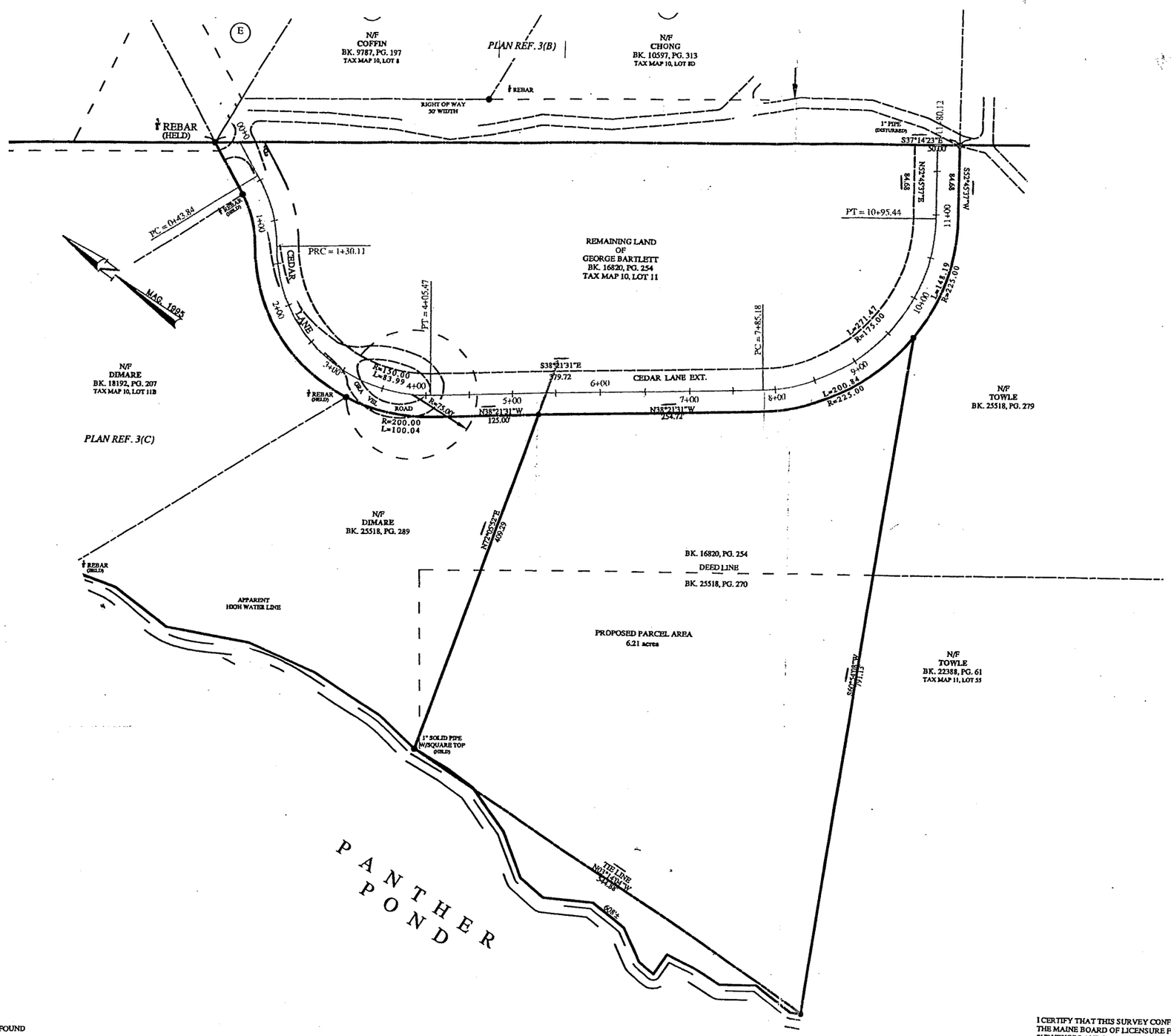
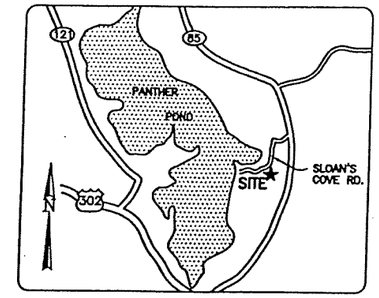
5 AC
58
2.9 AC
59
1.6 AC
60
57
1.68 AC
15
1.6 AC





LOCATION MAP
(NOT TO SCALE)

NOTES:

(1) DEED REFERENCE: DEED BOOK 16820, PAGE 254 & DEED BOOK 25518, PAGE 270 CUMBERLAND COUNTY REGISTRY OF DEEDS

(2) TAX MAP REFERENCE: TAX MAP 10, LOT 11

(3) PLAN REFERENCES:

(A) STANDARD BOUNDARY SURVEY, PANTHER POND
FOR: ANNE D. & SCOTT R. FREDERICK
BY: SURVEY, INC.
DATED: JULY 1995

(B) STANDARD BOUNDARY SURVEY
OF: GEORGE H., JR. & JANE W. BARTLETT
BY: KANE SURVEYING
DATED: 10/10/91, LAST REVISED 10/24/91
RECORDED: PLAN BOOK 191, PAGE 185

(C) BOUNDARY SURVEY
FOR: DARIO DESIGNS, INC.
BY: SURVEY, INC.
DATED: AUGUST 2002

(D) BOUNDARY SURVEY
FOR: GEORGE BARTLETT
BY: SURVEY, INC.
DATED: FEBUARY 15, 2011
RECORDED: PLAN BOOK 211, PAGE 45

(4) THIS PLAN DOES NOT REPRESENT AN APPROVED SUBDIVISION OF LAND BY THE TOWN OF RAYMOND. PROPOSED PARCELS SHOULD BE PRESENTED TO CURRENT TOWN OF RAYMOND PLANNING OFFICIAL AND/OR CODE ENFORCEMENT OFFICER TO ENSURE PARCELS MEET MINIMUM TOWN STANDARDS PRIOR TO CONVEYANCE.

LEGEND:

- IRON PIN FOUND
- NO. 5 REBAR TO BE SET
- UTILITY POLE
- N/F NOW OR FORMERLY
- B 123, P 45 DEED BOOK/PAGE
- EXISTING STRUCTURE

60 0 60 120 200
GRAPHIC SCALE 1"=60'

I CERTIFY THAT THIS SURVEY CONFORMS TO THE STANDARDS OF THE MAINE BOARD OF LICENSURE FOR PROFESSIONAL LAND SURVEYORS AND IS CORRECT TO THE BEST OF MY KNOWLEDGE, BELIEF AND PROFESSIONAL OPINION.

EXCEPTION: NO SURVEY REPORT PREPARED.

JASON T. FARTHING P.L.S. 2390

BOUNDARY SURVEY
CEDAR LANE
RAYMOND, MAINE

FOR:
GEORGE BARTLETT
106 SLOANS COVE ROAD
RAYMOND, ME

(OWNER OF RECORD)

SURVEY, INC.
P.O. BOX 210
WINDHAM, ME 04062
(207) 892-2556 (207) 892-2557 FAX
SURVEY.INC@VERIZON.NET

PLAN BY: JWC © SURVEY, INC.

DATE: JANUARY 09, 2012

JOB NO. 06-014

Property Location: 0 CEDAR LANE | MAP ID: 010/ 011/ 000/ 000/ | Bldg Name: | State Use: 1303

Vision ID: 646 | Account # B0396R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 02/06/2013 08:59

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
BARTLETT GEORGE H JR ET AL	4 Rolling		3 Unpaved	7 Waterfront
106 SLOANS COVE RD				
RAYMOND, ME 04071				

Additional Owners:

SUPPLEMENTAL DATA

Other ID: 010011000000	SEND VALUI
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YF	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 010011000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RES LAND	1303	238,000	238,000
	Total	238,000	238,000

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
BARTLETT GEORGE H JR ET AL	16820/ 254					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1303	238,000	2011	1303	454,300	2005	1303	465,200
	Total:	238,000		Total:	454,300		Total:	465,200

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

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	238,000
Special Land Value	0
Total Appraised Parcel Value	238,000
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**238,000**

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
9/23/2005			KL	40	No Change Hearing
9/6/2005			MO	39	No Show Hearing Appoint
11/29/2004			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	1303	Res ACLNDV Water	LRR1				87,120	SF	0.52	2.50	9	1.0000	0.50	PP2	4.10	WF/ROW			2.67	232,600
1	1303	Res ACLNDV Water	LRR1				3.60	AC	1,500.00	1.00	0	1.0000	1.00		0.00	TOPO			1,500.00	5,400

Total Card Land Units: 5.60 AC | Parcel Total Land Area: 5.6 AC | Total Land Value: 238,000

Property Location: 0 CEDAR LANE **MAP ID:** 010/ 011/ 000/ 000/ **Bldg Name:** **State Use:** 1303

Vision ID: 646 **Account #** B0396R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 02/06/2013 08:59

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	

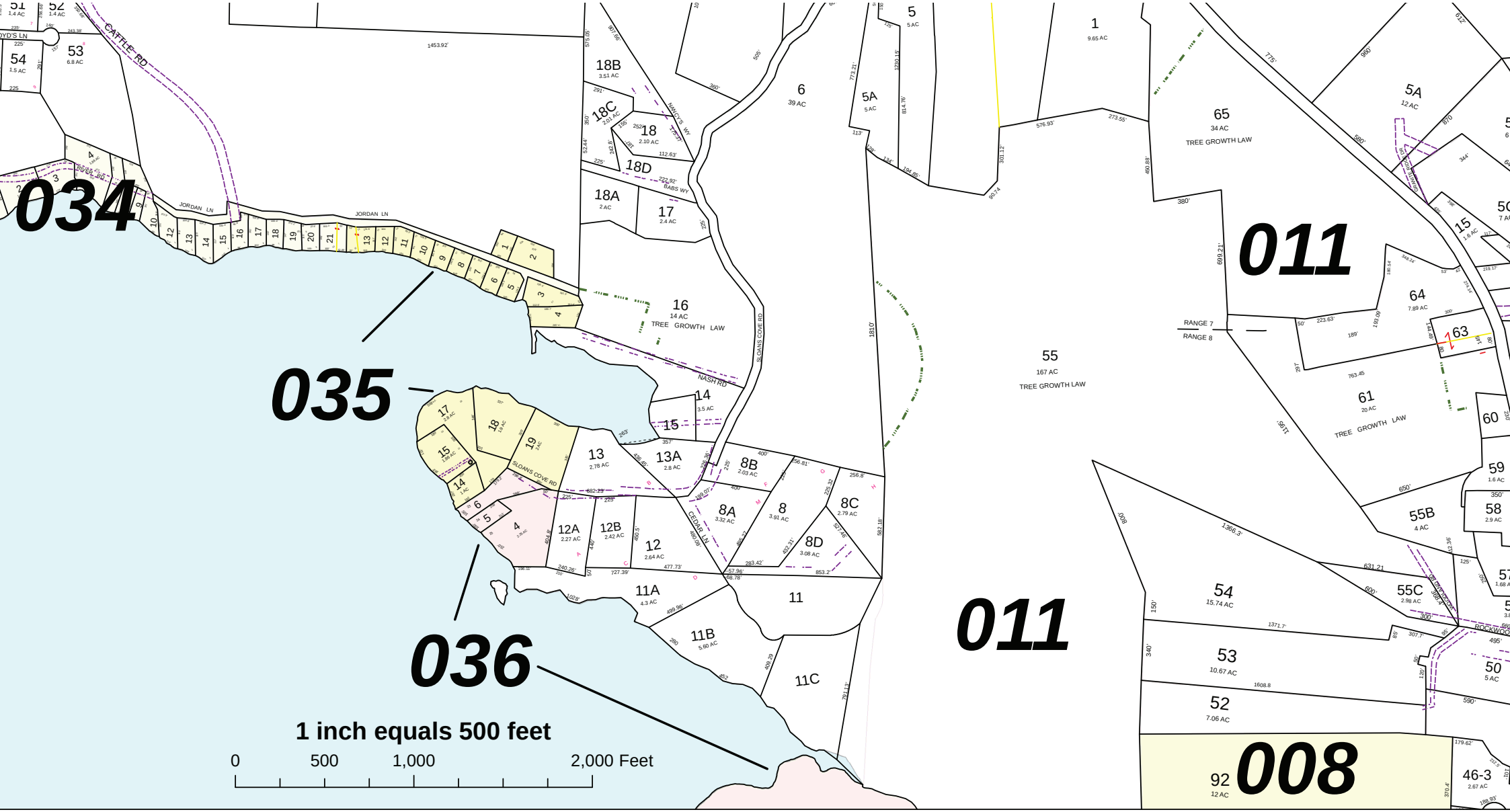
OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

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


034
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036
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008
1 inch equals 500 feet
0
500
1,000
2,000 Feet
CATTLE RD
JORDAN LN
NASH RD
SLOANS COVE RD
CEDAR LN
NAVY'S WY
BABS WY
ROCKWOOD
RANGE 7
RANGE 8
TREE GROWTH LAW
16
14 AC
TREE GROWTH LAW
55
167 AC
TREE GROWTH LAW
65
34 AC
TREE GROWTH LAW
61
20 AC
TREE GROWTH LAW
54
15.74 AC
53
10.67 AC
52
7.06 AC
92
12 AC
46-3
2.67 AC
55B
4 AC
55C
2.98 AC
64
7.89 AC
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5A
12 AC
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9.65 AC
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39 AC
5
5 AC
5A
5 AC
18B
3.51 AC
18C
2.01 AC
18
2.10 AC
18D
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2 AC
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3.5 AC
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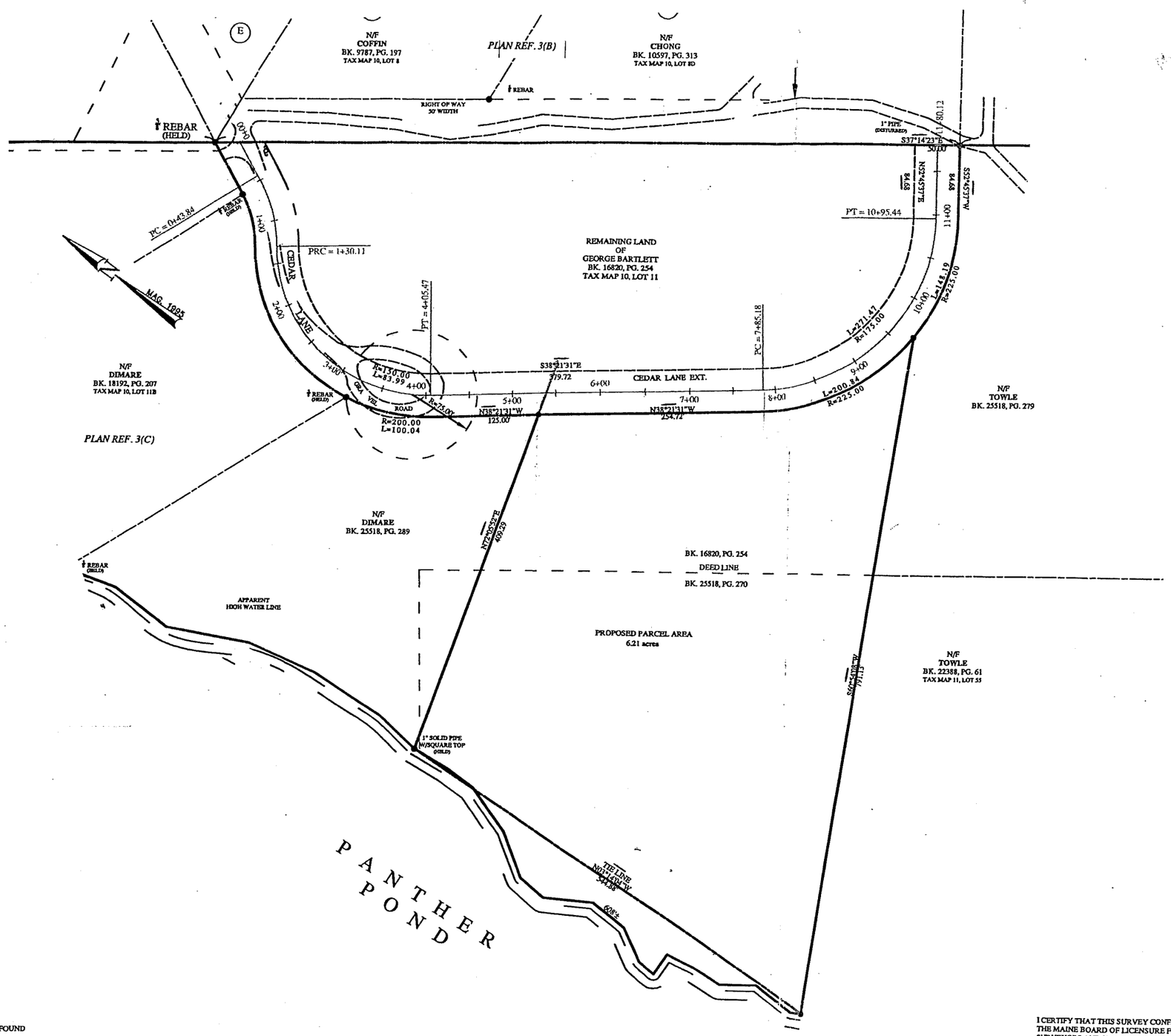
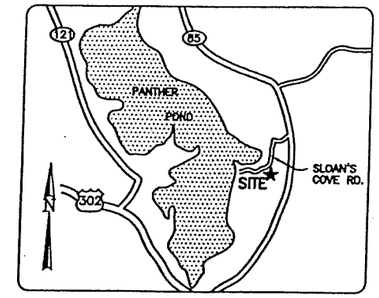
1.6 AC





LOCATION MAP
(NOT TO SCALE)

NOTES:

(1) DEED REFERENCE: DEED BOOK 16820, PAGE 254 & DEED BOOK 25518, PAGE 270 CUMBERLAND COUNTY REGISTRY OF DEEDS

(2) TAX MAP REFERENCE: TAX MAP 10, LOT 11

(3) PLAN REFERENCES:

(A) STANDARD BOUNDARY SURVEY, PANTHER POND
FOR: ANNE D. & SCOTT R. FREDERICK
BY: SURVEY, INC.
DATED: JULY 1995

(B) STANDARD BOUNDARY SURVEY
OF: GEORGE H., JR. & JANE W. BARTLETT
BY: KANE SURVEYING
DATED: 10/10/91, LAST REVISED 10/24/91
RECORDED: PLAN BOOK 191, PAGE 185

(C) BOUNDARY SURVEY
FOR: DARIO DESIGNS, INC.
BY: SURVEY, INC.
DATED: AUGUST 2002

(D) BOUNDARY SURVEY
FOR: GEORGE BARTLETT
BY: SURVEY, INC.
DATED: FEBUARY 15, 2011
RECORDED: PLAN BOOK 211, PAGE 45

(4) THIS PLAN DOES NOT REPRESENT AN APPROVED SUBDIVISION OF LAND BY THE TOWN OF RAYMOND. PROPOSED PARCELS SHOULD BE PRESENTED TO CURRENT TOWN OF RAYMOND PLANNING OFFICIAL AND/OR CODE ENFORCEMENT OFFICER TO ENSURE PARCELS MEET MINIMUM TOWN STANDARDS PRIOR TO CONVEYANCE.

LEGEND:

- IRON PIN FOUND
- NO. 5 REBAR TO BE SET
- UTILITY POLE
- N/F NOW OR FORMERLY
- B 123, P 45 DEED BOOK/PAGE
- EXISTING STRUCTURE

60 0 60 120 200
GRAPHIC SCALE 1"=60'

I CERTIFY THAT THIS SURVEY CONFORMS TO THE STANDARDS OF THE MAINE BOARD OF LICENSURE FOR PROFESSIONAL LAND SURVEYORS AND IS CORRECT TO THE BEST OF MY KNOWLEDGE, BELIEF AND PROFESSIONAL OPINION.

EXCEPTION: NO SURVEY REPORT PREPARED.

JASON T. FARTHING P.L.S. 2390

BOUNDARY SURVEY
CEDAR LANE
RAYMOND, MAINE

FOR:
GEORGE BARTLETT
106 SLOANS COVE ROAD
RAYMOND, ME

(OWNER OF RECORD)

SURVEY, INC.
P.O. BOX 210
WINDHAM, ME 04062
(207) 892-2556 (207) 892-2557 FAX
SURVEY.INC@VERIZON.NET

PLAN BY: JWC © SURVEY, INC.

DATE: JANUARY 09, 2012

JOB NO. 06-014

Town of RAYMOND

Home of the Landlocked Salmon

INCORPORATED 1803

Rcvd 11/1/2012

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:	Douglas & Susan Donahue, Jr.
2. Mailing Address and Phone Number:	580 Main Street, Norwell, MA 02061 Ph: 339-499-8915
3. Tax year for which abatement is requested:	2012
4. Map/Lot #	36/1
5. Assessed valuation:	$1,262,200
6. Taxpayer's opinion of value:	$690,000
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	We are requesting a tax abatement because we feel that the valuation of $1,262,200 is an impaired one. Our property is located at Map 36, Lot 1. Please attached an appraisal for this property completed in 2012 by James Lyden- a well-respected appraiser. His appraisal shows a value of $690,000 on the bottom of page 2 which has been circled in red. We can be reached at (339) -499-8915 and are willing to meet with the assessor or selectmen if need be. Thank you.

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.

10/28/12
Date

Signature of Applicant

Revised 02/10

INVOICE

FROM:
James Lyden
Northstar Appraisal
400 Riverside Street
Unit B4
Portland, ME 04103
Telephone Number: 207-878-2903 **Fax Number:** 207-878-2679

INVOICE NUMBER
12-022911private

DATE
02/29/2012

TO:
Donahue, D.A. Jr. & S.H.

Telephone Number: **Fax Number:**
Alternate Number: **E-Mail:**

REFERENCE

Internal Order #:	12-022911private
Lender Case #:	DONAHUE-2012
Client File #:	
Main File # on form:	12-022911private
Other File # on form:	DONAHUE-2012
Federal Tax ID:	
Employer ID:	

DESCRIPTION

Lender: Donahue, D.A. Jr. & S.H. **Client:** Donahue, D.A. Jr. & S.H.
Purchaser/Borrower: N/A
Property Address: 180 Ai Rd
City: Raymond
County: Cumberland **State:** ME **Zip:** 04071
Legal Description: Book: 6372 Page: 326 SMSA # N/A

FEES	AMOUNT
Full/Cumberland County	425.00
SUBTOTAL	425.00

PAYMENTS			AMOUNT
Check #:	**Date:**	**Description:**	
Check #:	**Date:**	**Description:**	
Check #:	**Date:**	**Description:**	
		SUBTOTAL	
		TOTAL DUE	$ 425.00

Borrower/Client	N/A					File No.	12-022911private
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

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Northstar Appraisal (207-878-2903)

Borrower/Client	N/A			File No.	12-022911private
Property Address	180 Ai Rd				
City	Raymond	County	Cumberland	State ME	Zip Code 04071
Lender	Donahue, D.A. Jr. & S.H.				

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.
— I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or the specified) personal interest with respect to the parties involved.
— I have no bias with respect to the property that is the subject of this report or to 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.
— I have (or have not) made a personal inspection of the property that is the subject of this report. (If more than one person signs this certification, the certification must clearly specify which individuals did and which individuals did not make a personal inspection of the appraised property.)
— no one provided significant real property appraisal assistance to the person signing this certification. (If there are exceptions, the name of each individual providing significant real property appraisal assistance must be stated.)

Comments on Appraisal and Report Identification

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

APPRAISER:

Signature: James Lyden
Name: James Lyden
Date Signed: March 1, 2012
State Certification #: CR 000000001783
or State License #:
State: ME
Expiration Date of Certification or License: 12/31/2012

Effective Date of Appraisal: 01/11/2012

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
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

Uniform Residential Appraisal Report

DONAHUE-2012
File # 12-022911private

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 180 Ai Rd | City Raymond | State ME | Zip Code 04071
Borrower N/A | Owner of Public Record DONAHUE, D.A. Jr. & S.H. | County Cumberland
Legal Description Book: 6372 Page: 326 SMSA # N/A
Assessor's Parcel # M: 36 L: 01 | Tax Year 2012 | R.E. Taxes $ 10,194
Neighborhood Name Panther Pond | Map Reference 38860 | Census Tract 23005-0120.00
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) Opinion of Value
Lender/Client Donahue, D.A. Jr. & S.H. | Address 580 Main St Norwell, MA 02061
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 Maine MLS, the subject has not been listed in the last twelve months.

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. 0

Contract Price $ 0 | Date of Contract | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) Assessor's Office
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. $0;;0

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	60 %
Built-Up	☐ Over 75%	☒ 25-75% ☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance ☐ Over Supply	$ (000)	(yrs)		2-4 Unit	%
Growth	☐ Rapid	☒ Stable ☐ Slow	Marketing Time	☐ Under 3 mths	☒ 3-6 mths ☐ Over 6 mths	48	Low	0	Multi-Family	%
						2,020	High	100	Commercial	%
						294	Pred.	45	Other	40 %

Neighborhood Boundaries The subject is bounded by the Casco border to the north and west. Sebago Lake to the south and the Windham border to the east.

Neighborhood Description The subject is a contemporary cottage style dwelling with water frontage on Panther Pond in the Town of Raymond. The immediate neighborhood consists of seasonal and year round ranches, capes, colonials, gambrels, cottages, etc.) that appear to be well maintained and in average to good condition. No unfavorable factors affecting marketability.

Market Conditions (including support for the above conclusions) Local real estate markets are generally stable overall with areas of declining values within some submarkets. federal incentives increased sales activity during 2009-2010 bringing stabilization to many markets. Government financing prevails. Foreclosure sales or listings do not predominate in any local neighborhood or submarket. National economic trends remain weak.

SITE

Dimensions See Attached Map. | Area 2.00 ac | Shape Mostly Rectangular | View B;Wtr;
Specific Zoning Classification LRRI-residential | Zoning Description Minimum: 2 acres
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	☐	☒ Private/Typical	Street Paved Asphalt	☐	☒
Gas	☐	☐ None	Sanitary Sewer	☐	☒ Private/Typical	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone C | FEMA Map # 2302050015B | 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
The site is typical in size and appeal for the subject area. Wells and private sewage systems are common and typical for the subject area and not considered adverse to marketability. No adverse easements or encroachments known or noted. The subject has 250 feet of frontage on Panther Pond. See attached map. The subject's landscaping is above average with natural stone, stone walls and extensive plantings.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units ☒ One ☐ One with Accessory Unit		☐ Concrete Slab ☐ Crawl Space		Foundation Walls	Concrete/Good	Floors	HW/Tile/Carpet/Gd
# of Stories 2		☒ Full Basement ☐ Partial Basement		Exterior Walls	WdShingle/Good	Walls	T&G Pine/DW/Gd
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit		Basement Area 1,680 sq.ft.		Roof Surface	Metal/Good	Trim/Finish	Wood/Custom/Gd
☒ Existing ☐ Proposed ☐ Under Const.		Basement Finish 0 %		Gutters & Downspouts	Adequate O/H	Bath Floor	Tile/Marble/Good
Design (Style) ContmpCottage		☒ Outside Entry/Exit ☐ Sump Pump		Window Type	DH Thermo/Good	Bath Wainscot	Fiberglass/Good
Year Built 2011		Evidence of ☐ Infestation		Storm Sash/Insulated	Yes/Yes	Car Storage	☐ None
Effective Age (Yrs) 1		☐ Dampness ☐ Settlement		Screens	Yes	☒ Driveway	# of Cars 15
Attic	☐ None	Heating ☒ FWA ☐ HWBB ☐ Radiant		Amenities	☐ Woodstove(s) # 0	Driveway Surface	Gravel/Typical
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Oil	☒ Fireplace(s) # 1	☐ Fence None	☒ Garage	# of Cars 1
☐ Floor	☒ Scuttle	Cooling ☐ Central Air Conditioning		☒ Patio/Deck Front	☒ Porch 3-Open	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual None	☒ Other None	☐ Pool None	☒ Other Tennis	☐ Att.	☒ Det. ☐ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☒ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area **above** grade contains: 9 Rooms 5 Bedrooms 3.1 Bath(s) 3,612 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject has a fieldstone fireplace in the living room, a front 368 sq.ft. deck, a 336 sq.ft. open rear porch, two 240 sq.ft. open porches, security system, one car detached garage and a tennis court.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;**See Additional Comments on Page 3.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
No adverse environmental conditions noted in the subject site, improvements or immediate vicinity. The oil storage tank is located above ground in the basement which is typical for the area and not adverse. The appraiser is not qualified to determine the presence of adverse environmental hazards such as mold, lead paint, asbestos, radon or contaminated sites.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

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Uniform Residential Appraisal Report

DONAHUE-2012
File # 12-022911private

There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 500,000 to $ 1,500,000 .

There are 10 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 500,000 to $ 1,500,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	180 Ai Rd Raymond, ME 04071	31 Ruhlin Dr Naples, ME 04055		11 Forrest St Standish, ME 04084		22 Lake Shore Dr Naples, ME 04055	
Proximity to Subject		7.63 miles W		9.30 miles SW		9.54 miles NW	
Sale Price	$ 0		$ 755,000		$ 750,000		$ 750,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 158.88 sq.ft.		$ 312.50 sq.ft.		$ 214.47 sq.ft.	
Data Source(s)		MLS#969008;DOM 61		MLS#973189;DOM 508		MLS#1037059;DOM 32	
Verification Source(s)		Assessor's Office/MLS		Assessor's Office/MLS		Assessor's Office/MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Cash;0		ArmLth Conv;0		ArmLth Cash;0	
Date of Sale/Time		s05/11;c03/11		s10/11;c09/11		s02/12;c01/12	
Location	B;WtrFr;	B;WtrFr;		B;WtrFr;Value	-75,000	B;WtrFr;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.00 ac	2.75 ac	0	21,780 sf	+5,000	1.62 ac	0
View	B;Wtr;	B;Wtr;		B;Wtr;		B;Wtr;	
Design (Style)	ContmpCottage	ContmpCottage		ContmpCottage		ContmpCottage	
Quality of Construction	Q2	Q2		Q2		Q1	-25,000
Actual Age	1	5	0	5	0	5	0
Condition	C1	C1		C1		C1	
Above Grade Room Count (Total / Bdrms. / Baths)	9 / 5 / 3.1	7 / 5 / 4.0	-5,000	6 / 3 / 2.1	+10,000	11 / 5 / 4.1	-10,000
Gross Living Area	3,612 sq.ft.	4,752 sq.ft.	-34,200	2,400 sq.ft.	+36,360	3,497 sq.ft.	+3,450
Basement & Finished Rooms Below Grade	1680sf0sfwo	2400sf0sfwo	0	712sf0sfwo	0	2331sf0sfwo	0
Functional Utility	Average-Good	Average-Good		Average-Good		Average-Good	
Heating/Cooling	FWA/None	FHW/None	0	FWA/None		Hydro/CentAir	-10,000
Energy Efficient Items	SecSystem	SecSystem		SecSystem		SecSystem	
Garage/Carport	1-Detached	Offstreet	+10,000	1-Detached		2-Att/3-Det/Loft	-45,000
Porch/Patio/Deck	Dk/3-Porches	Deck/EncPorch	+15,000	2-WrapPorch	-5,000	Wrap Deck	+10,000
Fireplace/Woodstove/Hearth	1-Fireplace	2-FP/1-Wdstv	-8,000	1-Fireplace		2-FP/1-Wdstv	-8,000
Other	TennisCourts	None	+5,000	Bunkhouse	0	None	+5,000
Water Frontage	250 feet	235 feet	0	176 feet	0	67 feet	+20,000
Net Adjustment (Total)		☐ + ☒ -	$ -17,200	☐ + ☒ -	$ -28,640	☐ + ☒ -	$ -59,550
Adjusted Sale Price of Comparables		Net Adj. 2.3 % Gross Adj. 10.2 %	$ 737,800	Net Adj. 3.8 % Gross Adj. 17.5 %	$ 721,360	Net Adj. 7.9 % Gross Adj. 18.2 %	$ 690,450

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) Assessor, 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) Assessor, 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)	Assessor's Office & MLS	Assessor's Office & MLS	Assessor's Office & MLS	Assessor's Office & MLS
Effective Date of Data Source(s)	03/01/2012	03/01/2012	03/01/2012	03/01/2012

Analysis of prior sale or transfer history of the subject property and comparable sales Per assessor and Maine MLS, no known sales within the last three years. No other known sales of the comparables within the last year.

Summary of Sales Comparison Approach Comp. #2 adjusted 10% lump sum for superior location on big Sebago with typically higher surrounding property values and overall market appeal. Site and water frontage adjusted lump sum based on privacy and utility. Comp. #3 adjusted $25,000 for superior quality based on listing broker description. Bathroom differential adjusted $5,000 per half and $10,000 per full. GLA adjusted $30 per Sq.Ft. No bedroom adjustment due to GLA adjustment. Finished basement rooms adjusted $5,000. Garages adjusted $10,000 per bay and $5,000 per loft. Hydo heating and cooling adjusted $10,000. Decks and open porches adjusted $5,000 each. Wrap decks adjusted $10,000. Enclosed porch adjusted $10,000. Sheds adjusted $1,000. Fireplace adjusted $5,000 each. WSHU/Hearth adjusted $3,000. Tennis court, bunkhouse and sauna adjusted $5,000. All comparable sales have been weighted.

Indicated Value by Sales Comparison Approach $ 690,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 690,000 **Cost Approach (if developed) $** 1,197,758 **Income Approach (if developed) $** 0

The Income Approach is supportive but have not been weighted due to the estimated rental data and owner occupied units. The Cost Approach is not considered a reliable value indicator in older properties due to the difficulty in isolating all forms of physical and functional obsolescence and accurately evaluating depreciation. The Sales Comparison Approach has been weighted due to the reliability of market data.

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: Subject appraised "as is." No repairs or conditions required.

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 $ 690,000 **, as of** 01/11/2012 **, which is the date of inspection and the effective date of this appraisal.**

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Uniform Residential Appraisal Report

DONAHUE-2012
File # 12-022911private

ADDITIONAL COMMENTS

The only intended user of this report is the Lender/Client as identified on Page One of this appraisal.

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.

• URAR : Subject - Overall Condition of the Property

C1;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;The subject is a newly constructed cottage style dwelling. The subject's quality of construction good with T&G pine walls throughout, cathedral ceiling with second level landing, custom kitchen with honed soapstone counters and custom cabinets, custom bathroom vanities, custom trim, wainscoting and woodworking throughout, solid panel doors and ornate exterior trim. No physical, functional or external obsolescence noted.

The appraiser acknowledges that comparables #3 and #4 differ slightly form the subject in style. However all comparables are similar in utility. Therefore no adjustment is necessary.

Comparable sales over one mile from the subject and over six months from the time of sale have been utilized in the absence of any more recent sales in the subject's neighborhood. The appraiser was required to expand his search outside the subject town to the bordering town of Naples and Standish due to the lack of similar water front sales in the subject town. A typical buyer would consider Raymond, Naples and Standish when deciding where to purchase water front property in the subject area and immediate submarket. The sales utilized represent the best and most recent available for comparison.

The appraiser acknowledges that comparable #4 varies slightly from the subject in style. However, the subject and all comparables are similar in overall appeal of style and living utility. Therefore, no adjustments for style differential are warranted.

The subject is located on a private road. The road surface is gravel and is currently in average to good condition. An informal road maintenance agreement is in place with owners on the Ai Road and off roads that maintains the road and plows the snow. Per owner, the annual fee varies for road maintenance each year and is currently between $100.00 and $200.00. Such formal road agreements are typical for the subject area and not considered adverse to marketability.

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) Land value generally verified with MLS land sales and the town site assessment and the municiple market assessment ratio.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE			=$	500,000
Source of cost data M&S / Area Builders	DWELLING	3,612 Sq.Ft. @ $	140.00	=$	505,680
Quality rating from cost service Effective date of cost data		1,680 Sq.Ft. @ $	35.00	=$	58,800
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Amenities			=$	75,000
Cost Approach figures are derived from the Marshall and Swift	Garage/Carport	638 Sq.Ft. @ $	35.00	=$	22,330
Residential Cost Handbook adjusted by local multipliers and builders. No	Total Estimate of Cost-New			=$	661,810
functional or external obsolescence noted. Physical depreciation derived	Less Physical	Functional	External		
by the age-life method. See attached sketch addenda for a breakdown	Depreciation	11,052	3,000	=$(	14,052)
of gross living area calculations.	Depreciated Cost of Improvements			=$	647,758
	"As-is" Value of Site Improvements			=$	50,000
Estimated Remaining Economic Life (HUD and VA only) 59 Years	**INDICATED VALUE BY COST APPROACH**			**=$**	1,197,758

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)

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.

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

Uniform Residential Appraisal Report

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.

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Uniform Residential Appraisal Report

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.

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Uniform Residential Appraisal Report

DONAHUE-2012
File # 12-022911private

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
Name James Lyden
Company Name Northstar Appraisal
Company Address 400 Riverside Street, Unit B4
Portland, ME 04103
Telephone Number (207) 878-2903
Email Address jlyden@maine.rr.com
Date of Signature and Report 03/01/2012
Effective Date of Appraisal 01/11/2012
State Certification # CR 000000001783
or State License #
or Other (describe) State #
State ME
Expiration Date of Certification or License 12/31/2012

ADDRESS OF PROPERTY APPRAISED
180 Ai Rd
Raymond, ME 04071
APPRAISED VALUE OF SUBJECT PROPERTY $ 690,000

LENDER/CLIENT
Name No AMC
Company Name Donahue, D.A. Jr. & S.H.
Company Address 580 Main St Norwell, MA 02061
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

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Uniform Residential Appraisal Report

DONAHUE-2012
File # 12-022911private

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Address	180 Ai Rd Raymond, ME 04071	1625 Dryad Woods Rd Raymond, ME 04071-6333		
Proximity to Subject		2.36 miles N		
Sale Price	$ 0	$ 500,000	$	$
Sale Price/Gross Liv. Area	$ sq.ft.	$ 142.86 sq.ft.	$ sq.ft.	$ sq.ft.
Data Source(s)		MLS#971526;DOM 371		
Verification Source(s)		Assessor's Office/MLS		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION / +(-) $ Adjustment	DESCRIPTION / +(-) $ Adjustment	DESCRIPTION / +(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		
Date of Sale/Time		s04/11;c03/11		
Location	B;WtrFr;	N;WtrFr; / +100,000		
Leasehold/Fee Simple	Fee Simple	Fee Simple		
Site	2.00 ac	7.30 ac / -15,000		
View	B;Wtr;	B;Wtr;		
Design (Style)	ContmpCottage	Contemporary / 0		
Quality of Construction	Q2	Q2		
Actual Age	1	16 / 0		
Condition	C1	C3 / +25,000		
Above Grade Room Count (Total / Bdrms. / Baths)	9 / 5 / 3.1	8 / 3 / 2.1 / +10,000	/ /	/ /
Gross Living Area	3,612 sq.ft.	3,500 sq.ft. / +3,360	sq.ft.	sq.ft.
Basement & Finished	1680sf0sfwo	1800sf1380sfwo / 0		
Rooms Below Grade		1rr0br1.0ba0o / -10,000		
Functional Utility	Average-Good	Average-Good		
Heating/Cooling	FWA/None	FHW/None / 0		
Energy Efficient Items	SecSystem	SecSystem		
Garage/Carport	1-Detached	2-Attached / -10,000		
Porch/Patio/Deck	Dk/3-Porches	Wrap Deck / +10,000		
Fireplace/Woodstove/Hearth	1-Fireplace	2-Fireplaces / -5,000		
Other	TennisCourts	Sauna / 0		
Water Frontage	250 feet	325 feet / -10,000		
Net Adjustment (Total)		☒ + ☐ - $ 98,360	☐ + ☐ - $	☐ + ☐ - $
Adjusted Sale Price of Comparables		Net Adj. 19.7 % Gross Adj. 39.7 % $ 598,360	Net Adj. % Gross Adj. % $	Net Adj. % Gross Adj. % $

SALE HISTORY

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 #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Assessor's Office & MLS	Assessor's Office & MLS		
Effective Date of Data Source(s)	03/01/2012	03/01/2012		

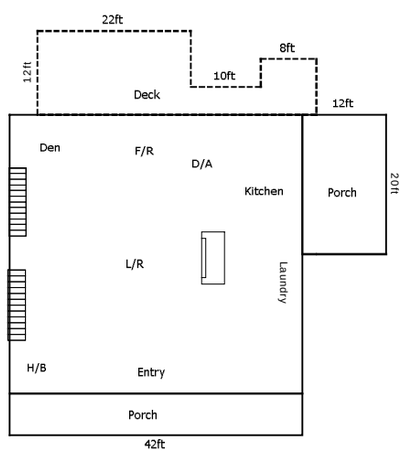
Analysis of prior sale or transfer history of the subject property and comparable sales: Per assessor and Maine MLS, no known sales within the last three years. No other known sales of the comparables within the last year.

ANALYSIS / COMMENTS

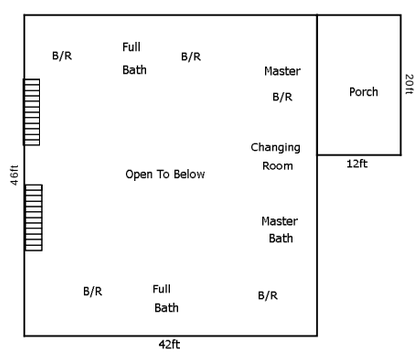
Analysis/Comments: Comp. #4 adjusted $100,000 lump sum for inferior location on Cresent Lake with typically lower surrounding property values and overall market appeal. All other adjustments are consistent with those listed on page 2.

Building Sketch

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						



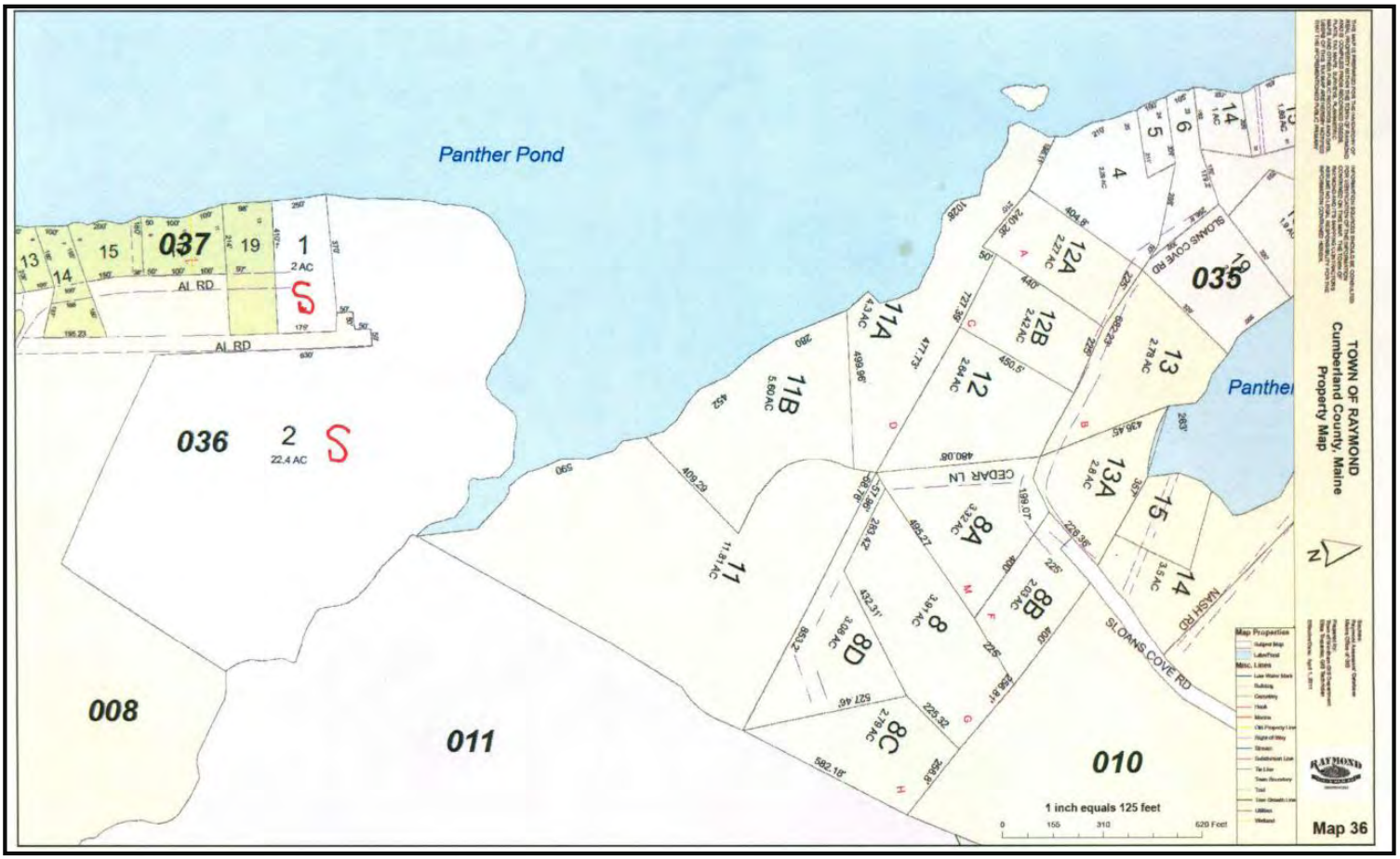
For Visual Aid Only
Drawing Not To Scale
All Dimensions Are Approximate

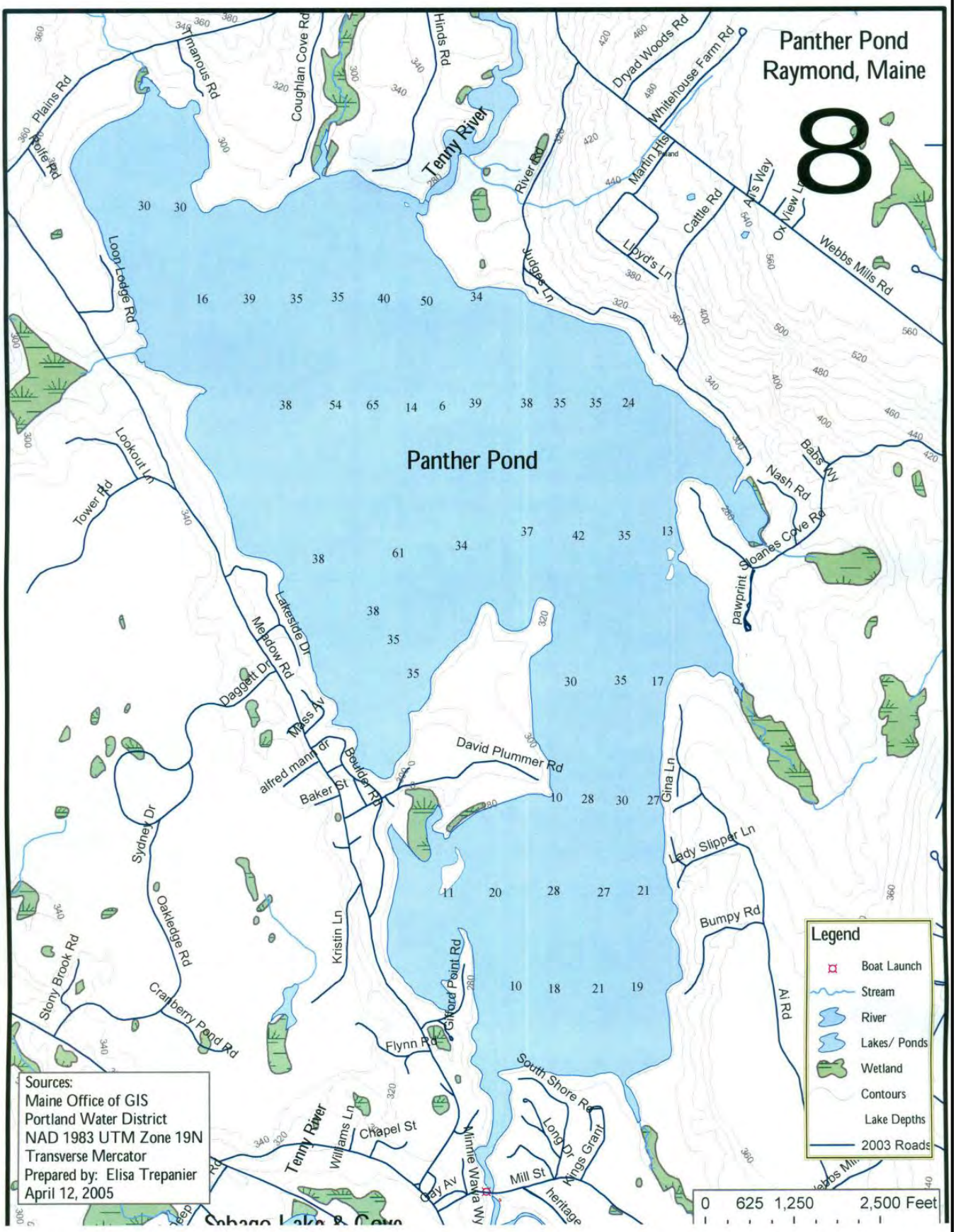


TOTAL Sketch by a la mode, inc.

Area Calculations Summary

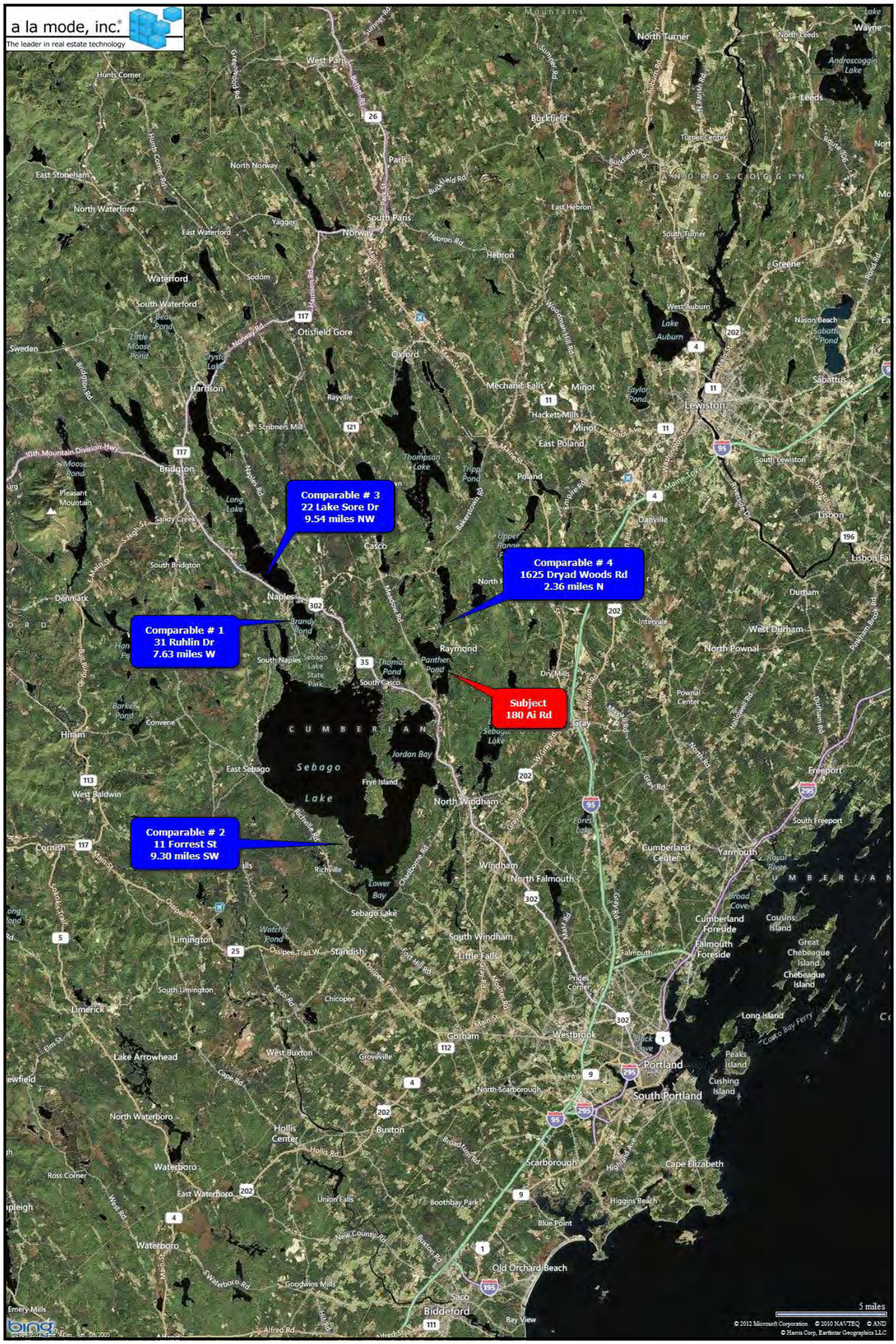
Living Area		Calculation Details
First Floor	1680 Sq ft	40 × 42 = 1680
Second Floor	1932 Sq ft	46 × 42 = 1932
Total Living Area (Rounded):	**3612 Sq ft**	
Non-living Area		
Wood Deck	368 Sq ft	8 × 8 = 64
		12 × 22 = 264
		4 × 10 = 40


TOWN OF RAYMOND
Cumberland County, Maine
Property Map
Map 36
1 inch equals 125 feet
Panther Pond
SLOANS COVE RD
NASH RD
CEDAR LN
AL RD
037
036
035
008
011
010
1
2 AC
2
22.4 AC
S
S


Panther Pond
Raymond, Maine
8
Panther Pond
Tenny River
Plains Rd
Rolfe Rd
Tinanous Rd
Coughlan Cove Rd
Hinds Rd
Dryad Woods Rd
Whitehouse Farm Rd
Martin Hill
River Rd
Judges Ln
Lloyd's Ln
Cattle Rd
Al's Way
Ox View Ln
Webbs Mills Rd
Loon Lodge Rd
Lookout Ln
Tower Rd
Nash Rd
Babs Wy
Sloanes Cove Rd
Pawprint
Lakeside Dr
Meadow Rd
Daggett Dr
Mass Av
alfred manor dr
Boulder Rd
Baker St
David Plummer Rd
Gina Ln
Lady Slipper Ln
Bumpy Rd
Al Rd
Sydney Dr
Oakledge Rd
Stony Brook Rd
Cranberry Pond Rd
Kristin Ln
Gifford Point Rd
Flynn Rd
South Shore Rd
Long Dr
Kings Grant
Mill St
Minnie Wawa Wy
Chapel St
Williams Ln
Tenny River
Gray Av
heritage
Legend
Boat Launch
Stream
River
Lakes/ Ponds
Wetland
Contours
Lake Depths
2003 Roads
Sources:
Maine Office of GIS
Portland Water District
NAD 1983 UTM Zone 19N
Transverse Mercator
Prepared by: Elisa Trepanier
April 12, 2005
0 625 1,250 2,500 Feet

Location Map

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						



Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Front

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject Rear

Subject Street

Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Front

180 Ai Rd	
Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject Rear

Subject Street

Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Det. Garage

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject Tennis Court

Subject Frontage

Subject Photo Page

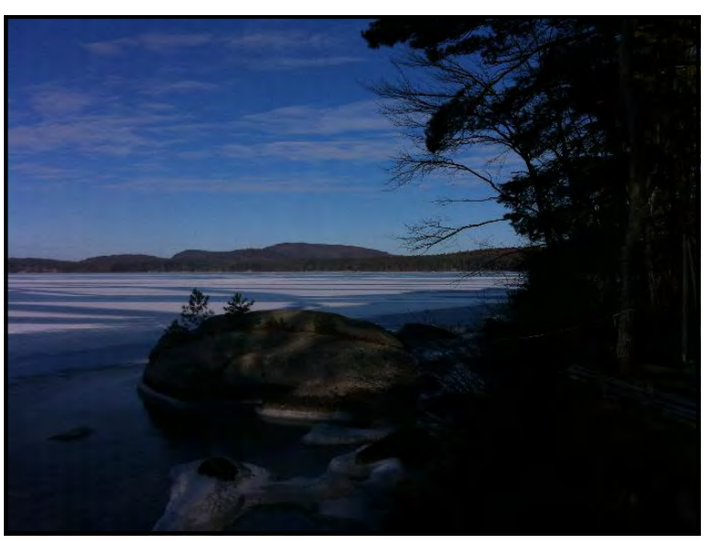
Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Frontage

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject Frontage



Subject Frontage

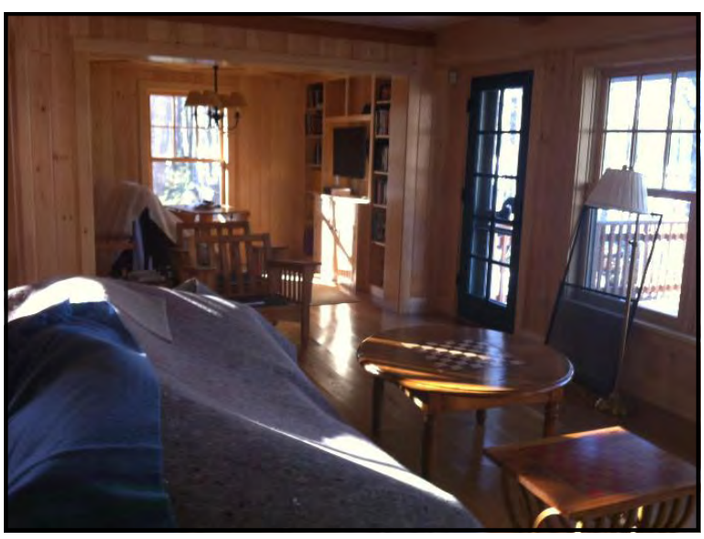
Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Kitchen

180 Ai Rd	
Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

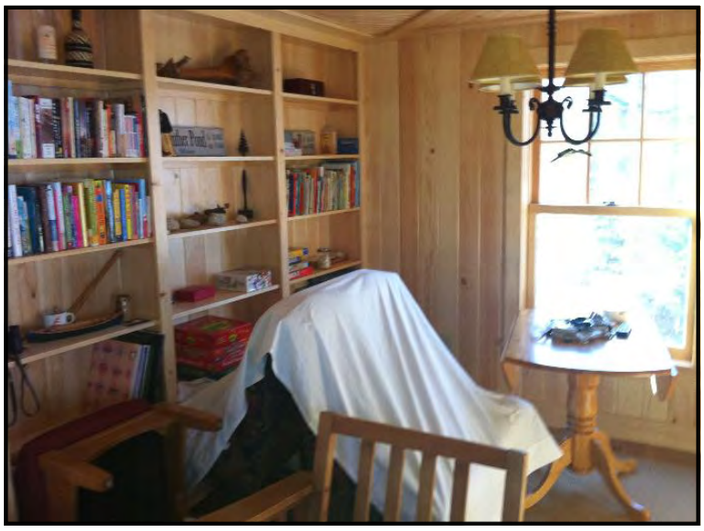
Subject L/R



Subject Master B/R

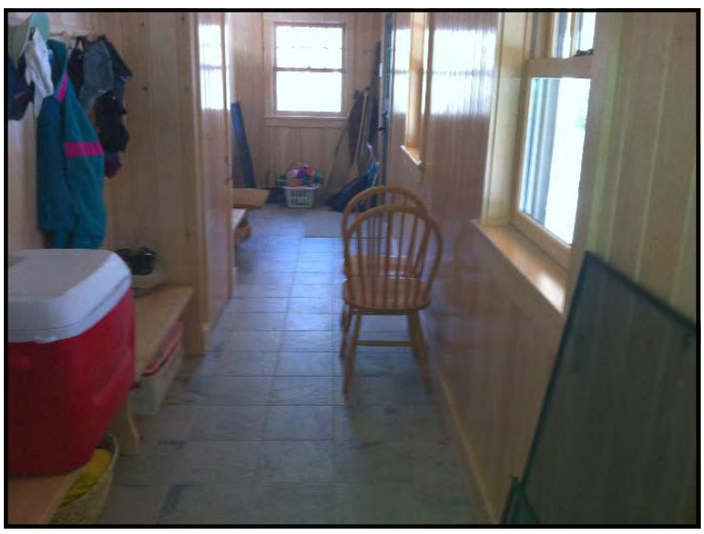
Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						



Subject Den

180 Ai Rd	
Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

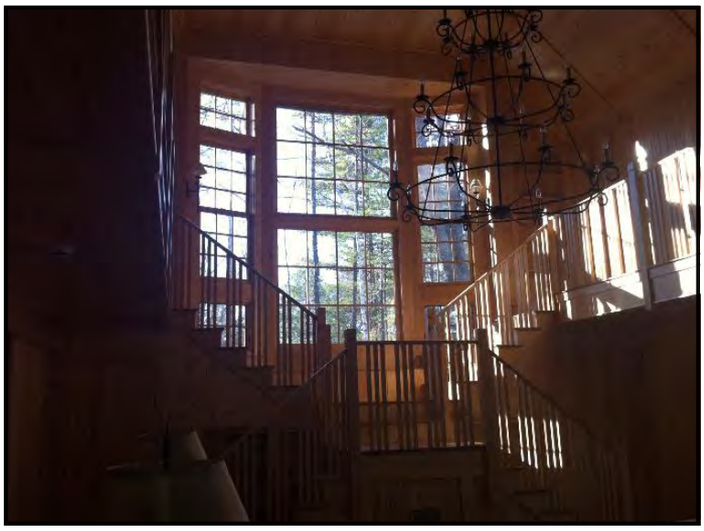


Subject Entry

Subject Laundry

Subject Photo Page

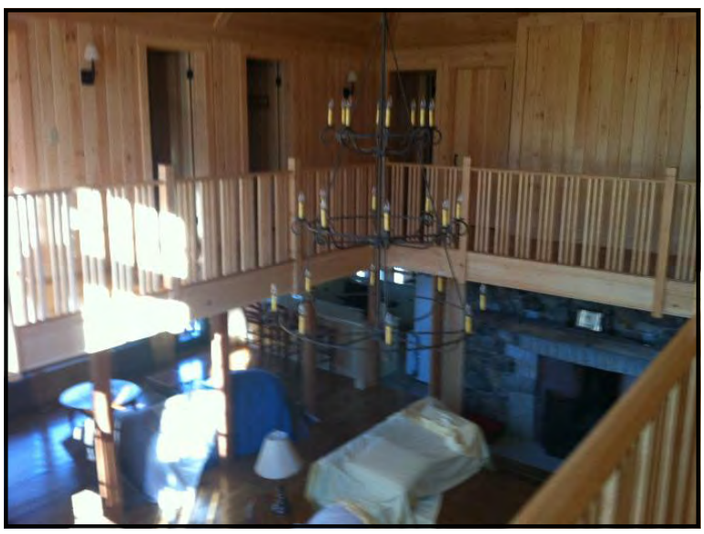
Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						



Subject Stairway

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1



Subject Landing

Subject B/R

Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject B/R

180 Ai Rd	
Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject B/R

Subject B/R

Subject Photo Page

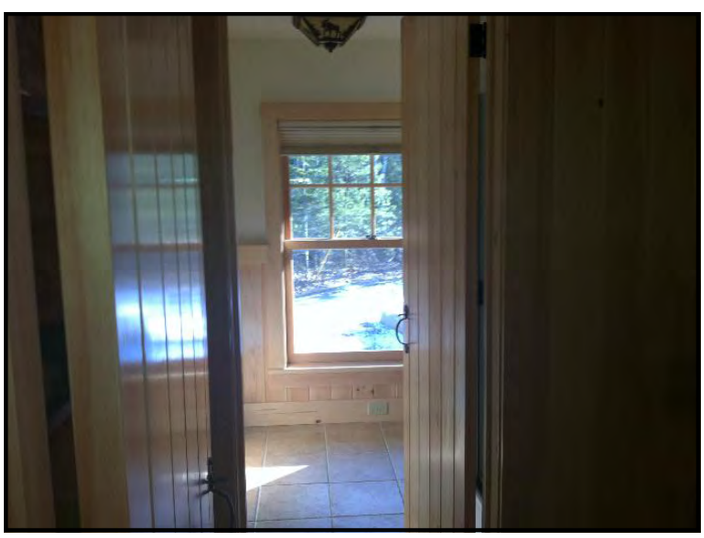
Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Master B/R

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

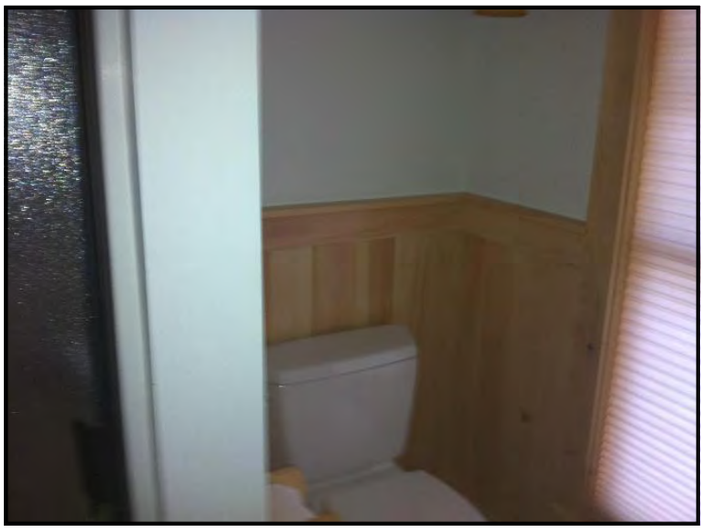
Subject Half Bath



Subject Full Bath

Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						



Subject Full Bath

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject Master Bath

Subject Panel

Subject Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Subject Sub Panel

180 Ai Rd

Sales Price	0
Gross Living Area	3,612
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	B;WtrFr;
View	B;Wtr;
Site	2.00 ac
Quality	Q2
Age	1

Subject Furnace

Subject Hot Water/Pump

Comparable Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Comparable 1

31 Ruhlin Dr

Prox. to Subject	7.63 miles W
Sale Price	755,000
Gross Living Area	4,752
Total Rooms	7
Total Bedrooms	5
Total Bathrooms	4.0
Location	B;WtrFr;
View	B;Wtr;
Site	2.75 ac
Quality	Q2
Age	5

Comparable 2

11 Forrest St

Prox. to Subject	9.30 miles SW
Sale Price	750,000
Gross Living Area	2,400
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;WtrFr;Value
View	B;Wtr;
Site	21,780 sf
Quality	Q2
Age	5

Comparable 3

22 Lake Shore Dr

Prox. to Subject	9.54 miles NW
Sale Price	750,000
Gross Living Area	3,497
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	4.1
Location	B;WtrFr;
View	B;Wtr;
Site	1.62 ac
Quality	Q1
Age	5

Comparable Photo Page

Borrower/Client	N/A						
Property Address	180 Ai Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	Donahue, D.A. Jr. & S.H.						

Comparable 4

1625 Dryad Woods Rd

Prox. to Subject	2.36 miles N
Sales Price	500,000
Gross Living Area	3,500
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;WtrFr;
View	B;Wtr;
Site	7.30 ac
Quality	Q2
Age	16

Comparable 5

Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

Comparable 6

Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

State of Maine

DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

BOARD OF REAL ESTATE APPRAISERS

License # CR1783

Be it known that: **JAMES MCMAHON LYDEN**
has qualified as required by Title 032 MRSA Chapter 000123 and is licensed as an

CERTIFIED RESIDENTIAL APPRAISER

ISSUE DATE
Jan 01, 2012

Anne L. Head

Director, Office of Licensing & Registration

EXPIRATION DATE
Dec 31, 2012

Powered by Vision Government Solutions, Inc.

MBLU :	047/ 019/ 000/ / /
Location:	11 FORREST ST
Owner Name:	ROETHEL, FRANK J.
Account Number:	S1200R

Parcel Value

Item	Appraised Value	Assessed Value
Buildings	208,700	208,700
Xtra Bldg Features	3,100	3,100
Outbuildings	20,100	20,100
Land	419,000	419,000
Total:	**650,900**	**650,900**

Owner of Record

ROETHEL, FRANK J.
ROETHEL, DONNA-SUE E
27 SPRUCETON STREET
SELDEN, NY 11784

Ownership History

Owner Name	Book/Page	Sale Date	Sale Price
ROETHEL, FRANK J.	29064/ 306	10/26/2011	750,000
SEGOOL REALTY TRUST	18751/ 117		0

Land Line Valuation

Size	Zone	Appraised Value	Assessed Value
0.40 AC	RR	419,000	419,000

Construction Detail

Building # 1

STYLE Colonial	**MODEL** Residential	**Grade:** Good+10
Stories: 2	**Occupancy** 1	**Exterior Wall 1** Vinyl Siding
Roof Structure: Gable/Hip	**Roof Cover** Asph/F Gls/Cmp	**Interior Wall 1** K PINE/A WD
Interior Flr 1 Carpet	**Interior Flr 2** Vinyl/Asphalt	**Heat Fuel** Gas
Heat Type: Forced Air-Duc	**AC Type:** None	**Total Bedrooms:** 03
Total Bthrms: 2	**Total Half Baths:** 1	**Total Rooms:** 6
Bath Style: Average	**Kitchen Style:** Average	

Building Valuation

Living Area: 1,407 square feet	**Replacement Cost:** 212,936	**Year Built:** 2006
Depreciation: 2%	**Building Value:** 208,700	

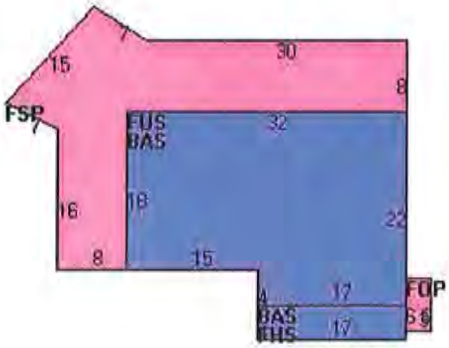
Extra Features

Code	Description	Units	Appraised Value
FPL3	2 STORY CHIM	1 UNITS	3100

Outbuildings

Code	Description	Units	Appraised Value
CAB2	W/PLUMBING ETC	784 S.F.	18000
WDK	DECK, WOOD	260 S.F.	1900
WDK	DECK, WOOD	24 S.F.	200

Building Sketch



Subarea Summary

Code	Description	Gross Area	Living Area
BAS	First Floor	712	712
FHS	Half Story, Finished	68	51
FOP	Porch, Open, Finished	18	0
FSP	Porch, Screen, Finished	512	0
FUS	Upper Story, Finished	644	644

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: 01/31/2013 08:37

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
RODRIGUE, MATTHEW	4 Rolling	5 Well	3 Unpaved	7 Waterfront
RODRIGUE, CARISSA		6 Septic		
211 NORTH END AVE				
APT 16Q				
NEW YORK, NY 10282				
Additional Owners:				

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

SUPPLEMENTAL DATA

Other ID: 033002A00000	SEND VALU
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YI	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 033002A00000	ASSOC PID#

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
2012	1013	228,300	2011	1013	228,300	2005	1013	228,300
2012	1013	276,800	2011	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

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:** 01/31/2013 08:37

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)

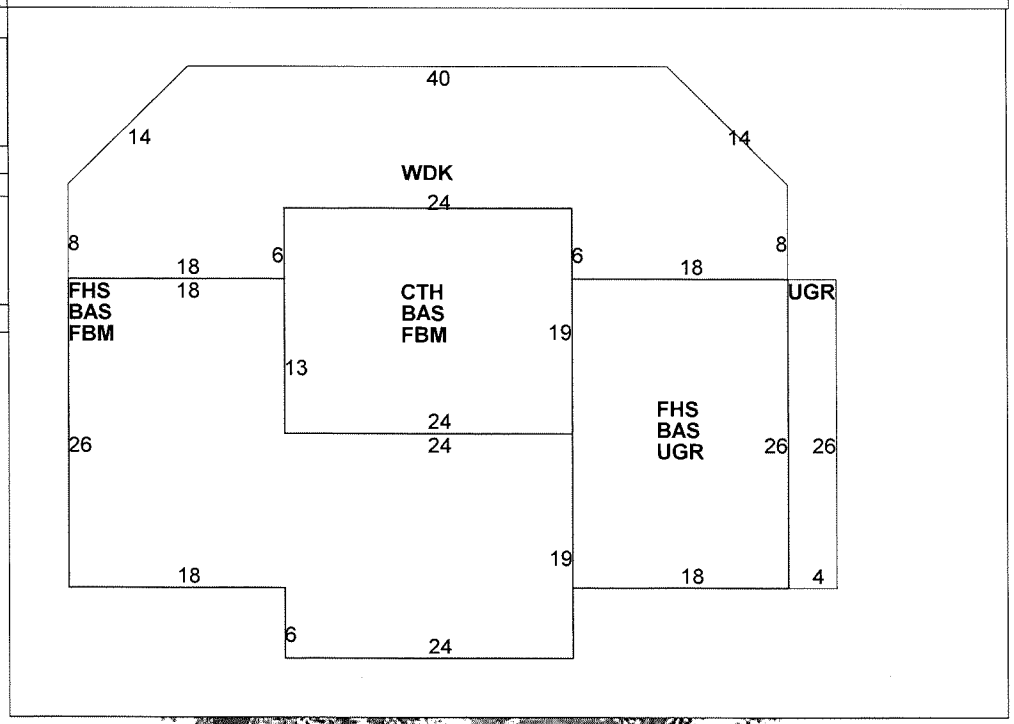
Element	Cd.	Ch.	Description

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	

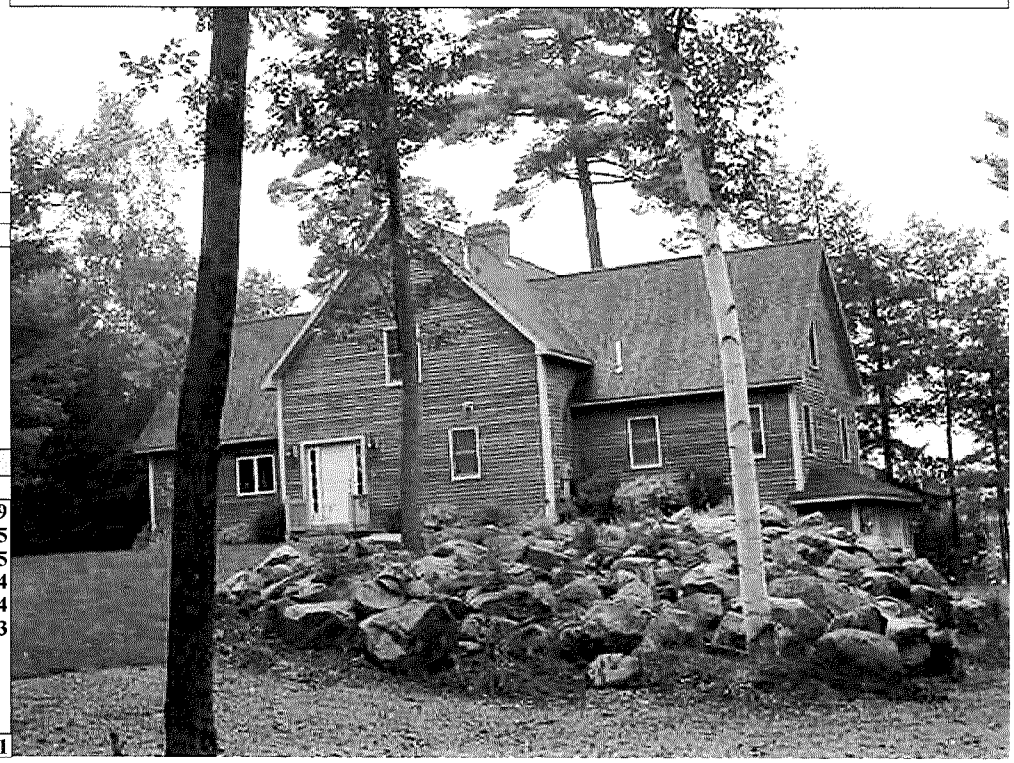


OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

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



November 29, 2012

Douglas & Susan Donahue
580 Main St
Norwell, MA 02061

RE: Map/Lot : 036/001 application for abatement

Dear Mr. & Mrs. Donahue,

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 it appears that a decision on your application by the Board would be unlikely 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. To ensure that your application is given due consideration and investigation, the Board of Assessors requests an extension until March 31, 2013 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 from your application date have 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 — Susan H Donahue 11/30/12

Telephone: (207)655-4742 Fax: (207)655-3024 www.raymondmaine.org

December 19, 2012

Douglas & Susan Donahue
C/O Nate Wadsworth
17C Railroad Avenue
Gorham, ME 04038

RE: Tax Abatement Application for Tax Map 036, Block 001, Douglas & Susan Donahue

Dear Mr. Wadsworth,

Thank you for your consent to an extension of time for a decision on your applications for abatement. This will allow the time necessary for a comprehensive review.

Along those lines, I am writing with regard to the Donahue's tax abatement application for the April 1, 2012 assessment date relating to property at Tax Map 036, Block 001 (the "Property"). While I have received the Donahue's completed application forms, there is some additional information I need from the applicant before the Assessors can make a decision on the application. Therefore, pursuant to 36 M.R.S.A. § 706 and applicable Maine law, I request that the applicant furnish me with the following information:

1. Please provide copies of all written appraisals for the past five (5) years for the Property, including, without limitation, any appraisals prepared on behalf of the applicant or any bank or lending institution.

2. Please provide evidence of insurance of the Property to include the amount of coverage in the event of loss, including, without limitation, all casualty loss certificates.

3. Please provide a copy of any and all title insurance policies related to the Property.

4. We are requesting a physical inspection of the Property. Please contact the Raymond Town Office to schedule a property Inspection. I am currently scheduled to be in the Town of Raymond on January 10th, 24th and 31st. Any of these times will be suitable. Please contact Danielle Loring at 655-4742 extension 133 to schedule the appointment

I ask that you provide this information to me no later than **Thursday, January 31, 2013**. Failure to provide this information may bar these appeals.

Sincerely,

Curt E. Lebel
Assessors Agent, Town of Raymond

PRIVATE CLIENT GROUP

CHARTIS

MAINE

Commerce & Industry Insurance
(Name of issuing company)

Homeowners Declarations Page

Your Declarations Page shows at a glance the coverage you have and your premium. Your Declarations Page is part of your policy. Please read your policy carefully, including your Declarations Page and any attached Endorsements, for a description of your coverage.

Policy Number:
PCG 0049322796

Policy Period: 09/20/2012 - 09/20/2013
At 12:01 A.M. standard time at your mailing address shown below

Name of Insured and Mailing Address:
Douglas A Donahue
Susan H Donahue
c/o Brown Brothers & Harriman
40 Water Street
Boston, MA 02109

Agency Name, Address, Phone # & Code:
Andrew G. Gordon Inc.
306 Washington Street
Norwell, MA 02061

(781) 659-2262 0051887

YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.

The kind of losses that are covered and any special limits or deductibles that apply, are explained in detail in your Policy.

Summary of Coverage by Location:

180 Al Road Raymond, ME 04071

COVERAGE	PAYMENT BASIS	COVERAGE LIMIT
Dwelling	Guaranteed Rebuilding Cost	$1,000,000
Other Permanent Structures	Replacement Cost	$100,000
Contents	Replacement Cost	$500,000
Loss of Use		Unlimited
Liability		$0
Medical Payments		$0

A deductible of $5,000 applies to this location unless a special deductible applies. Location Premium: $1,772.00

Forms and Endorsements Attached for Location: PCHO (9/06), PCG-MAN (01/05), 78052 (01/11), PCHO-DWLL (9/06), PCHO-EB (9/06), PCHO-FLOODNOT (09/06), PCHO-AEME (09/06), PCG-FWME (01/01)

extended from primary policy

Total Premium: $1,772.00

Property Location: 180 AI RD | MAP ID: 036/ 001/ 000/ 000/ | Bldg Name: | State Use: 1013

Vision ID: 2114 | Account # D0940R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 01/31/2013 15:07

CURRENT OWNER

DONAHUE DOUGLAS A JR
DONAHUE SUSAN H
580 MAIN STREET

NORWELL, MA 02061
Additional Owners:

TOPO. / UTILITIES / STRT./ROAD / LOCATION

TOPO.		UTILITIES		STRT./ROAD		LOCATION	
4	Rolling	5	Well	3	Unpaved	7	Waterfront
8	Ledge	6	Septic				

SUPPLEMENTAL DATA

Other ID: 036001000000
TIF CODE
USE PROGRAM
TG ENROLL YR
TG PLAN YR
LD1 TYPE IMP
GIS ID: 036001000000

SEND VALUI
TAP
Field 8
Field 9
Field 10
ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1013	663,100	663,100
RES LAND	1013	577,600	577,600
RESIDNTL	1013	21,500	21,500
	Total	1,262,200	1,262,200

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
DONAHUE DOUGLAS A JR	6372/ 326					

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1013	663,100	2011	1013	361,700	2005	1013	99,100
2012	1013	577,600	2011	1013	577,600	2005	1013	577,600
2012	1013	21,500	2011	1013	4,600	2005	1013	4,600
	Total:	1,262,200		Total:	943,900		Total:	681,300

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

SEE 2012 FOR COMPLETION

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	663,100
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	21,500
Appraised Land Value (Bldg)	577,600
Special Land Value	0
Total Appraised Parcel Value	1,262,200
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**1,262,200**

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
8/21/2012			CL	26	BLDG PERMIT
4/21/2011			RD	26	BLDG PERMIT
9/30/2004			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	PP4	5.10	WF			6.63	577,600

Total Card Land Units: 2.00 AC | Parcel Total Land Area: 2 AC | Total Land Value: 577,600

Property Location: 180 AI RD | **MAP ID:** 036/ 001/ 000/ 000/ | **Bldg Name:** | **State Use:** 1013

Vision ID: 2114 | **Account #** D0940R | **Bldg #:** 1 of 1 | **Sec #:** 1 of 1 | **Card** 1 of 1 | **Print Date:** 01/31/2013 15:07

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	07		Modern/Contemp
Model	01		Residential
Grade	10		Very Good +20
Stories	2		
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	07		K PINE/A WD
Interior Flr 1	12		Hardwood
Interior Flr 2	11		Ceram Clay Til
Heat Fuel	02		Oil
Heat Type	04		Forced Air-Duc
AC Type	01		None
Total Bedrooms	04		4 Bedrooms
Total Bthrms	2		
Total Half Baths	1		
Total Xtra Fixtrs			
Total Rooms	7		
Bath Style	03		Modern
Kitchen Style	03		Good

CONSTRUCTION DETAIL (CONTINUED)

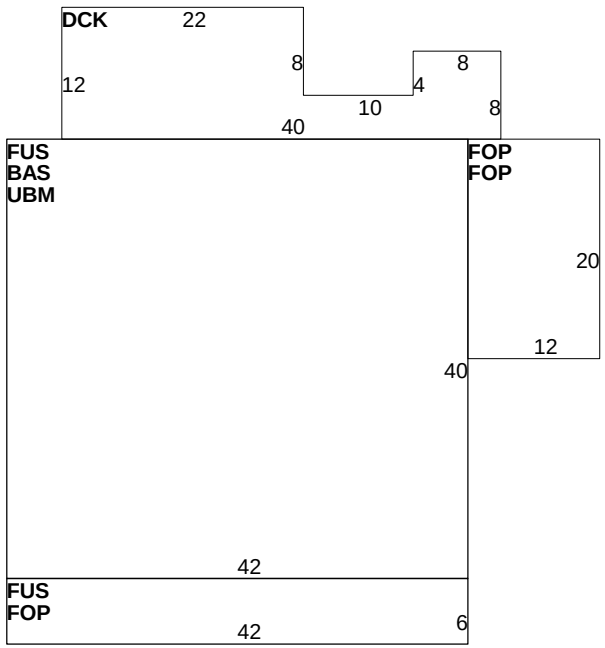
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1013	Single Fam Waterfront	100

COST/MARKET VALUATION

Adj. Base Rate:	156.34
Section. RCN:	645,841
Net Other Adj:	24,000.00
Replace Cost	669,841
AYB	2011
EYB	2011
Dep Code	A
Remodel Rating	
Year Remodeled	
Dep %	1
Functional Obslnc	
External Obslnc	
Cost Trend Factor	1
Condition	
% Complete	
Overall % Cond	99
Apprais Val	663,100
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

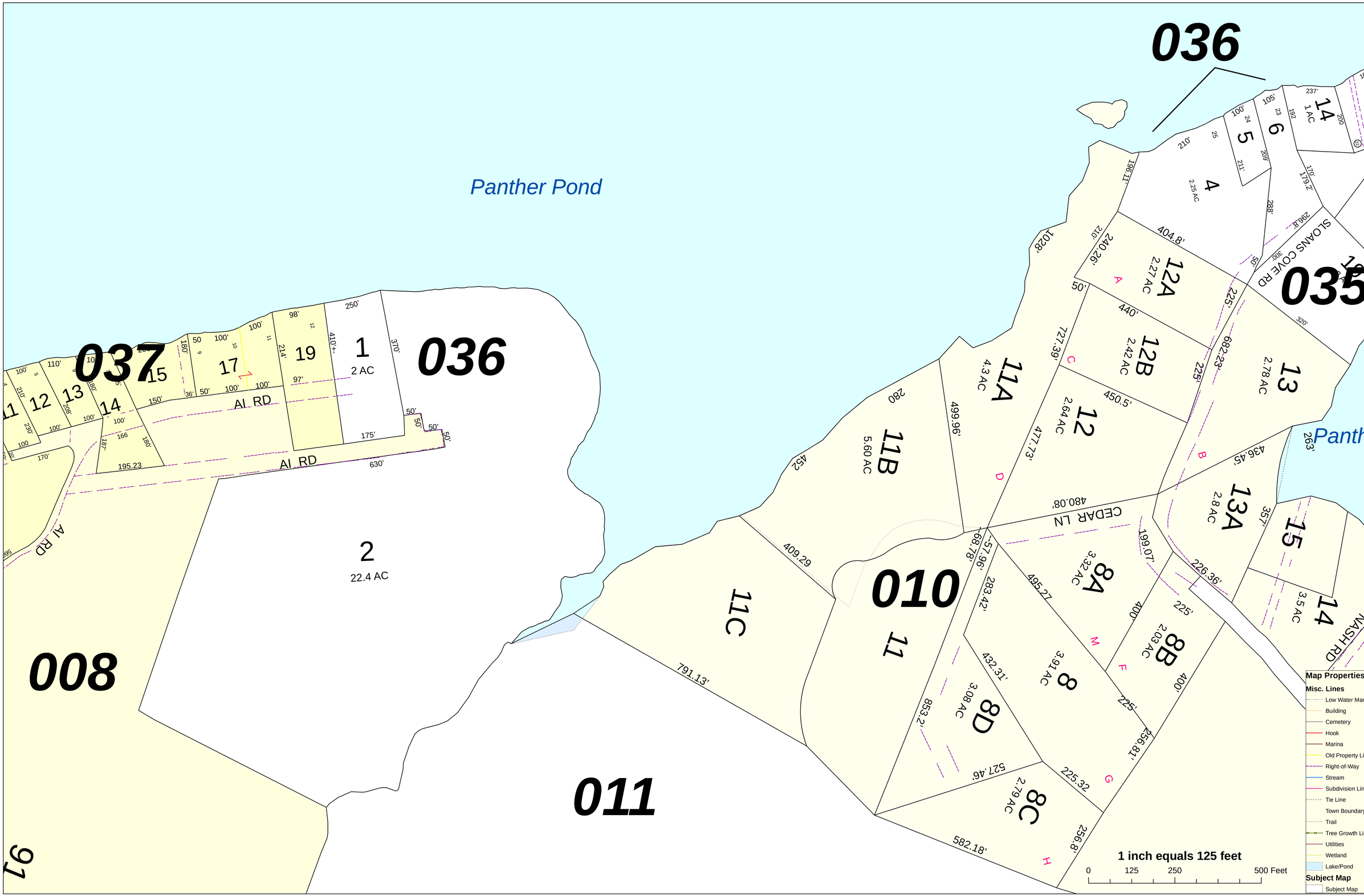


OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
FGR1	GARAGE-AVG			L	384	16.00	2005		Null	G	75	4,600
TEN1	TEN CRT ASPI			L	1	18,000.00	2011	04	Null	G	75	16,900

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	1,680	1,680	1,680	156.34	262,651
DCK	Deck	0	368	37	15.72	5,785
FOP	Porch, Open, Finished	0	732	146	31.18	22,826
FUS	Upper Story, Finished	1,932	1,932	1,932	156.34	302,049
UBM	Basement, Unfinished	0	1,680	336	31.27	52,530
	Ttl. Gross Liv/Lease Area:	3,612	6,392	4,131		669,841



THIS MAP IS PREPARED FOR THE INVENTORY OF REAL PROPERTY WITHIN THE TOWN OF RAYMOND AND IS COMPILED FROM RECORDED DEEDS, PLATS, TAX MAPS, SURVEYS, PLANIMETRIC MAPS, AND OTHER PUBLIC RECORDS AND DATA. USERS OF THIS MAP ARE HEREBY NOTIFIED THAT THE AFORE-MENTIONED PUBLIC PRIMARY INFORMATION SOURCES SHOULD BE CONSULTED FOR VERIFICATION OF THE INFORMATION CONTAINED ON THIS MAP. THE TOWN OF RAYMOND AND ITS MAPPING CONTRACTORS ASSUME NO LEGAL RESPONSIBILITY FOR THE INFORMATION CONTAINED HEREIN.

TOWN OF RAYMOND
Cumberland County, Maine
2012 Property Map

Sources:
Raymond Assessors' Database
Maine Office of GIS

Prepared by:
Town of Windham GIS Department
Elisa Trepanier, GIS Technician and
Sebago Technics, Inc.

Effective Date: April 1, 2012

Map 36

RCVD 11/14/12

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. 310-0226

1. Name of Applicant:	Mark Accvesti / Nancy Jodrie
2. Mailing Address and Phone Number:	5 Brand Rd Windham ME 04062 207-310-0226
3. Tax year for which abatement is requested:	Current + forward
4. Map/Lot #	#52 Lot 40
5. Assessed valuation:	221,700.
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):	I've attached a tax map showing all my neighbors comps. We have one of the smallest houses with the largest tax bill.

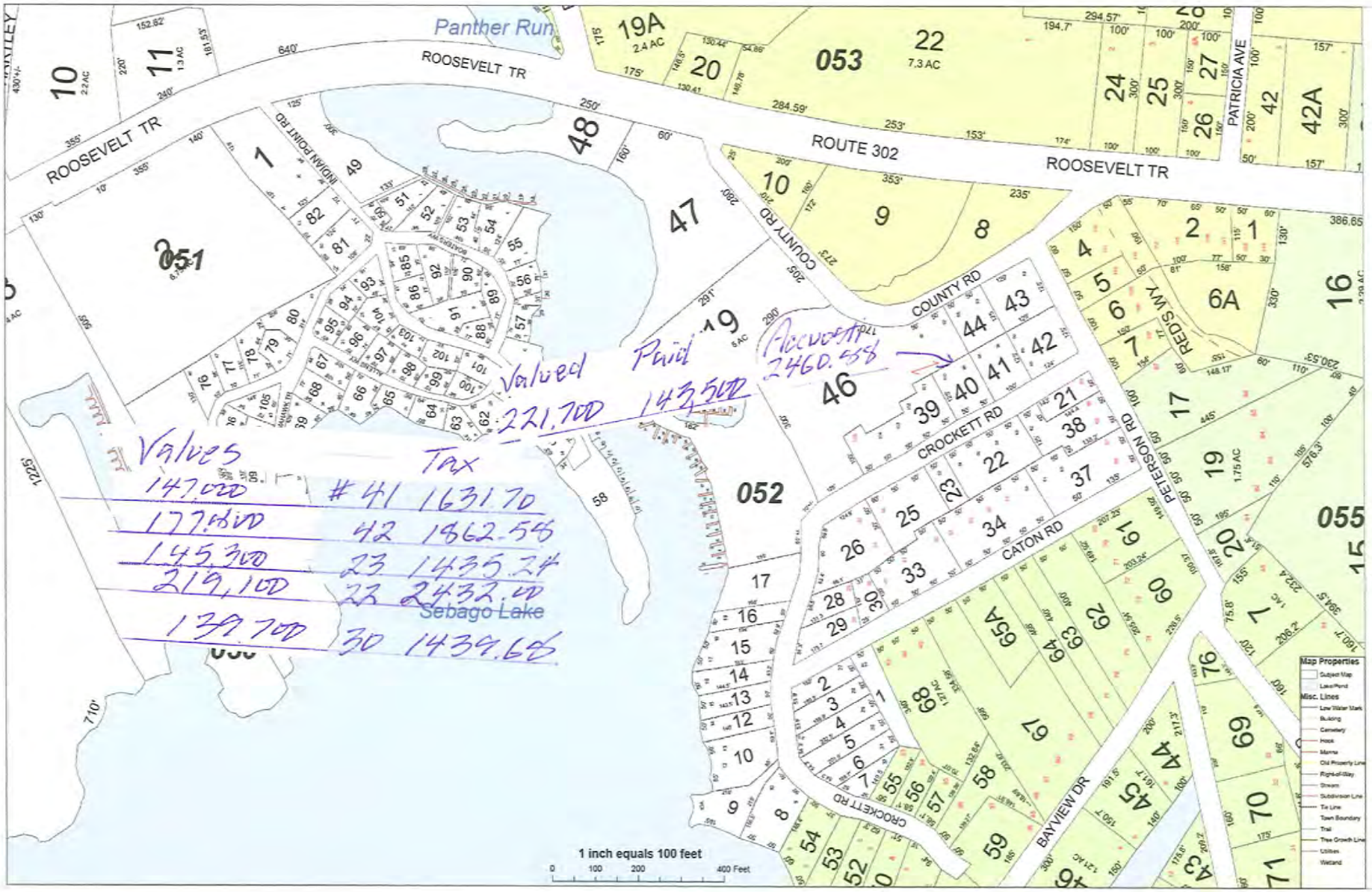
To the assessing authority of the Town of Raymond,

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.

11/14/12
Date

Signature of Applicant

Revised 02/10


TOWN OF RAYMOND
Cumberland County, Maine
2011 Property Map
Map 52
Panther Run
ROOSEVELT TR
ROUTE 302
PATRICIA AVE
INDIAN POINT RD
COUNTY RD
REDS WY
CROCKETT RD
CATON RD
PETERSON RD
BAYVIEW DR
Sebago Lake
053
052
051
055
Valued
Paid
Account
221,700
143,500
2460.55
Values
Tax
147,000 #41 1631.70
177,800 42 1862.55
145,300 23 1435.24
219,100 22 2432.40
139,700 30 1439.68
1 inch equals 100 feet
0 100 200 400 Feet
Map Properties
Subject Map
Lake/Pond
Misc. Lines
Low Water Mark
Building
Cemetery
Hook
Marina
Old Property Line
Right-of-Way
Stream
Subdivision Line
Tie Line
Town Boundary
Trail
Tree Growth Line
Utilities
Wetland
N

November 29, 2012

Mark Accuosti
Nancy Jodrie
5 Brand Rd
Windham, ME 04062

RE: Map/Lot : 052/040 application for abatement

Dear Mr. Accousti & Ms. Jodrie

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 it appears that a decision on your application by the Board would be unlikely 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. To ensure that your application is given due consideration and investigation, the Board of Assessors requests an extension until March 31, 2013 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 from your application date have 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

January 9, 2013

Mark Accuosti
Nancy Jodrie
5 Brand Rd
Windham, ME 04062

RE: Tax Abatement Application for Tax Map 052, Block 040,

Dear Mr. Accuosti,

Thank you for your consent to an extension of time for a decision on your applications for abatement. This will allow the time necessary for a comprehensive review.

Along those lines, I am writing with regard to the ~~Donahue's~~ tax abatement application for the April 1, 2012 assessment date relating to property at Tax Map 052, Block 040 (the "Property"). While I have received the Donahue's completed application forms, there is some additional information I need from the applicant before the Assessors can make a decision on the application. Therefore, pursuant to 36 M.R.S.A. § 706 and applicable Maine law, I request that the applicant furnish me with the following information:

1. Please provide copies of all written appraisals for the past five (5) years for the Property, including, without limitation, any appraisals prepared on behalf of the applicant or any bank or lending institution.

2. Please provide evidence of insurance of the Property to include the amount of coverage in the event of loss, including, without limitation, all casualty loss certificates.

3. Please provide a copy of any and all title insurance policies related to the Property.

4. We are requesting a physical inspection of the Property. Please contact the Raymond Town Office to schedule a property Inspection. I am currently scheduled to be in the Town of Raymond on January 10th, 24th and 31st. Any of these times will be suitable. Please contact Danielle Loring at 655-4742 extension 133 to schedule the appointment

I ask that you provide this information to me no later than **Thursday, January 31, 2013**. Failure to provide this information may bar these appeals.

Sincerely,

Curt E. Lebel
Assessors Agent, Town of Raymond

05012
4

AGENCY : (207) 373-1683
DOWN EAST-ALLIED INS AGENCY
PO BOX 539
TOPSHAM ME 04086

PATRONS OXFORD INSURANCE COMPANY
PO Box 1960
Auburn, ME 04211-1960

DWELLING FIRE
POLICY NUMBER: DWL 617882

01/16/2013

MARK ACCOUSTI
NANCY JODRIE
5 BRAND RD
WINDHAM ME 04062

PATRONS OXFORD INSURANCE COMPANY
PO Box 1960
Auburn, ME 04211-1960

Enclosed is a recent endorsement or change to your policy.

IMPORTANT REMINDER: Your premium invoice will be sent under separate cover. Upon receipt of the premium invoice, please review the requirements for your payment plan. To avoid a Cancellation Notice being issued, the minimum due must be received by the due date. Please review the Nonpayment of Premium requirement. All payment information is located on the reverse side of the premium invoice.

Please feel free to contact your Agent at (207) 373-1683 with any questions you may have regarding this policy endorsement transaction.

$$ SAVE $$

Take advantage of no installment service charges.
EFT automatic monthly payment withdrawal.

For details, visit www.patrons.com or call your agent.

Sign up today!

INSURED COPY

PATRONS OXFORD INSURANCE COMPANY
PO Box 1960
Auburn, ME 04211-1960

ACCESS CODE: 7XXMF2
STANDARD

DWELLING POLICY

AMENDED DECLARATION EFFECTIVE 01/16/2013

MORTGAGEE CHANGED

POLICY NUMBER	POLICY PERIOD		COVERAGE IS PROVIDED IN THE	AGENCY
DWL 617882	11/09/2012	11/09/2013	PATRONS OXFORD INSURANCE COMPANY	05012

NAMED INSURED AND ADDRESS	AGENT
MARK ACCOUSTI NANCY JODRIE 5 BRAND RD WINDHAM ME 04062	DOWN EAST-ALLIED INS AGENCY PO BOX 539 TOPSHAM ME 04086 (207) 373-1683

POLICY PERIOD 12:01 A.M. STANDARD TIME AT THE DESCRIBED LOCATION.

THE DESCRIBED LOCATION COVERED BY THIS POLICY IS LOCATED AT:
5 CROCKETT RD
RAYMOND ME 04071

DEDUCTIBLE: EACH CLAIM FOR A PROPERTY COVERAGE LOSS AT THE ABOVE LOCATION SHALL BE ADJUSTED SEPARATELY AND FROM EACH CLAIM $1000 SHALL BE DEDUCTED.

THE FOLLOWING INSURANCE APPLIES TO THE ABOVE DESCRIBED LOCATION, COVERAGE FOR WHICH A LIMIT OF LIABILITY IS SHOWN AND PERILS INSURED AGAINST FOR WHICH A PREMIUM IS STATED.

	LIMIT OF LIABILITY		PREMIUMS
PROPERTY COVERAGE			
A. DWELLING	$150,000		
B. OTHER STRUCTURES			
C. PERSONAL PROPERTY	$5,000		
D. FAIR RENTAL VALUE	$12,000		
E. ADDITIONAL LIVING EXPENSES			
PERILS INSURED AGAINST			
FIRE			$352.00
SPECIAL FORM			$154.00
LIABILITY COVERAGE			
L. PERSONAL LIABILITY	$500,000	EACH OCCURRENCE	$60.00
M. MEDICAL PAYMENTS	$5,000	EACH PERSON	INCLUDED
ADDITIONAL COVERAGES/CREDITS			
LIMITED FUNGI, WET/DRY ROT, DL2471	$50,000	AGG. SUBLIMIT	INCLUDED
LIMITED FUNGI, WET/DRY ROT, DP0422	$10,000		INCLUDED
10% ACCOUNT CREDIT			INCLUDED

TOTAL PREMIUM FOR POLICY - - - - - - - - $566.00

PRORATED CHANGE IN PREMIUM IS $0.00

MORTGAGEE(S)
KEY BANK
ISAOA ATIMA
PO BOX 5954
SPRINGFIELD OH 45501
LOAN NUMBER: XXXXXX2393

FORMS FLAGGED WITH AN * CAN BE FOUND ON A PREVIOUS ENDORSEMENT OR POLICY. FORMS NOT FLAGGED WITH AN * ARE ATTACHED.

CONTINUED ON NEXT PAGE

PATRONS OXFORD INSURANCE COMPANY
PO Box 1960
Auburn, ME 04211-1960

ACCESS CODE: 7XXMF2
STANDARD

DWELLING POLICY

AMENDED DECLARATION EFFECTIVE 01/16/2013

MORTGAGEE CHANGED

POLICY NUMBER	POLICY PERIOD	COVERAGE IS PROVIDED IN THE	AGENCY
DWL 617882	11/09/2012 11/09/2013	PATRONS OXFORD INSURANCE COMPANY	05012

NAMED INSURED AND ADDRESS	AGENT
MARK ACCOUSTI NANCY JODRIE 5 BRAND RD WINDHAM ME 04062	DOWN EAST-ALLIED INS AGENCY PO BOX 539 TOPSHAM ME 04086 (207) 373-1683

FORMS AND ENDORSEMENTS - *DP0003 07/88, *DL2401 07/88, DL2411 07/88, *DL2416 07/88, *DL2443 02/93, *DL2518 07/88, *DF1610 05/09, *DL2471 04/02, *DP0207 07/88, *DP0422 04/02, *DP0470 07/88, *MED02 12/09, *PODP13 08/07.

AUTHORIZATION : DOWN EAST-ALLIED INS AGENCY 01/16/2013
**** YOUR PREMIUM STATEMENT IS NOT ENCLOSED. IT IS MAILED SEPARATELY. ****

PREMISES LIABILITY
(Non-Owner Occupied Dwelling)

For the premium charged, the premises shown below are included in the definition of **insured location**.

Coverage L - Personal liability and Coverage M - Medical Payments to Others are restricted to apply only with respect to **bodily injury** and **property damage** arising out of the ownership, maintenance or use of the premises shown below.

Exclusion 1.b.(2) does not apply to the premises shown below.

Location			Number of Families
1	5 CROCKETT RD RAYMOND	ME 04071	ONE FAMILY

All other provisions of this policy apply.

Copyright, Insurance Services Office, Inc.1988

Replacement Cost Estimate for:

MARK ACOUSTI

Prepared by: Quincy Mutual Group
(qmfia631@quincymutual.com)
Valuation ID: 12-040202 ver 1

Owner Information

Name: **MARK ACOUSTI**
Street: **5 CROCKETT RD**
City, State ZIP: **RAYMOND, ME 04071**
Country: USA

Date Entered: 10/19/2012
Date Calculated: 10/19/2012
Created By: Quincy Mutual Group
(qmfia631@quincymutual.com)
Owner: Quincy Mutual Group
(qmfia631@quincymutual.com)

General Information

Most Prevalent Number of Stories: **1 Story**
Use: Single Family Detached
Style: Ranch/Rambler
Cost per Finished Sq. Ft.: $137.59

Sq. Feet: 960
Year Built: 2006
Quality Grade: Standard
Site Access: Average - No Unusual Constraints

Foundation

Foundation Shape: 4-5 Corners - Square/Rectangle
Percent of lowest level that is finished: 0%
Property Slope: None (0 - 15 degrees)

Foundation Type: 100% Basement
Foundation Material: 100% Concrete
Walk-out Basement: No

Exterior

Roof Shape: **Hip**
Roof Cover: **100% Composition - 3 Tab Shingle**
Exterior Wall Finish: **100% Siding - Vinyl**

Roof Construction: 100% Wood Framed
Exterior Wall Construction: 100% Wood Framing

Interior

Average Wall Height: 8
Floor Coverings: **100% Sheet Vinyl**
Ceiling Finish: 100% Paint

Interior Wall Material: 100% Drywall
Interior Wall Finish: 100% Paint

Rooms

Kitchens: 1 Medium - (11'x10')
Bedrooms: 2 Medium - (10'x10')
Hallways: 1 Medium - (15'x4')
Utility Rooms: 1 Small - (7'x5')

Bathrooms: 1 Full
Living Areas: 1 Medium - (18'x12')
Nooks: 1 Small - (8'x6')

Room Details

Kitchen (Above Grade Room):
Quality Adjustment: None
Appliances: 1 Garbage Disposal, 1 Dishwasher, 1 Range Hood, 1 Free Standing Range
Cabinets: Peninsula Bar
Size: Medium
Counters: 100% Plastic Laminate

Bath (Above Grade Room):
Quality Adjustment: None
Type: Full Bath
Fixtures: 1 Ceramic Tile Tub/Shower Surr.
Size: Medium
Vanity Tops: 100% Plastic Laminate

Bedroom (Above Grade Room):
Quality Adjustment: None
Size: Medium

Bedroom (Above Grade Room):
Quality Adjustment: None
Size: Medium

Living Area (Above Grade Room):
Quality Adjustment: None
Room Features: Cathedral/Vaulted Ceiling
Size: Medium

Hallway (Above Grade Room):
Quality Adjustment: None
Size: Medium

Nook (Above Grade Room):
Quality Adjustment: None
Size: Small

Utility Room (Above Grade Room):
Quality Adjustment: None
Size: Small

Attached Structures

Garage #1:
Cars: **1.5 Car (281 - 396 sq. ft.)**
Style: **Attached / Built-In**

Porch #1:

Square Footage: 32
Covered: 100%

Material: Concrete Porch
Enclosed: 0%

Systems

Heating: 1 Boiler/Hot Water Heating System

Air Conditioning: 1 Central Air Conditioning

Home Features

Exterior Doors: 2 Exterior Doors, 1 Sliding Patio Door

Electrical Features: 1 Electrical Service Size - 100 amp

Windows

12 Vinyl Horizontal Sliding Medium (10 - 15 SF)

Estimated Cost Breakdown

Appliances: $1,494.80
Exterior Finish: $10,893.44
Foundation: $15,714.34
Interior Finish: $21,625.58
Roofing: $6,070.56
Windows: $3,276.47

Electrical: $4,330.65
Floor Covering: $3,160.17
Heating/AC: $11,634.90
Plumbing: $6,871.37
Rough Framing: $17,191.83
Other Fees and Taxes: $29,822.79

Estimated Replacement Cost

Calculated Value:

$132,086.90
($128,531.45 - $135,642.35)

powered by 360Value

The estimated replacement costs above represent the approximated costs required to rebuild a similar structure generally described herein in the referenced geographic market. It includes pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit; it does not include costs for major excavation or land value. This estimate is intended to function as one of several sources of information in estimating a replacement cost and is not guaranteed to represent actual replacement costs in the event of damage or loss.

(Replacement cost includes all applicable permits, fees, overhead, profit, and sales tax)

12.7.14 PL:MEPOXV_JUL12

First American Title

Eagle Policy

Homeowner's Policy of Title Insurance For a One-To-Four Family Residence

ISSUED BY

First American Title Insurance Company

POLICY NUMBER

5006400-0144605e

HOMEOWNER'S POLICY OF TITLE INSURANCE OWNER'S COVERAGE STATEMENT

This Policy insures You against actual loss, including any costs, attorneys' fees and expenses provided under this Policy, resulting from the Covered Risks set forth below, if the Land is an improved residential lot on which there is located a one-to-four family residence and each insured named in Schedule A is a Natural Person.
Your insurance is effective on the Policy Date. This Policy covers Your actual loss from any risk described under Covered Risks if the event creating the risk exists on the Policy Date or, to the extent expressly stated, after the Policy Date.
Your insurance is limited by all of the following:

- The Policy Amount shown in Schedule A
- For Covered Risk 14, 15, 16 and 18, Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A
- Exceptions in Schedule B
- Our Duty To Defend Against Legal Actions
- Exclusions on Page 4
- Conditions on Page 5 and 6

In Witness Whereof, First American Title Insurance Company has caused its corporate name to be hereunto affixed by its authorized officers as of Date of Policy shown in Schedule A.

First American Title Insurance Company

FIRST AMERICAN TITLE INSURANCE COMPANY INCORPORATED SEPTEMBER 24, 1968 CALIFORNIA

Dennis J. Gilmore
President

Timothy Kemp
Secretary

For Reference:

File #: 12-1210
Loan #: 5040772393

Issued By:

C. H. McLaughlin Title Co., LLC
70 Center St., Unit 401B
Portland, ME 04101

(This Policy is valid only when Schedules A and B are attached)

This Jacket was created electronically and constitutes an original document

* EAGLE* OWNER'S POLICY *EAGLE*

SCHEDULE A

FILE NUMBER: **12-1210**

	POLICY NUMBER	DATE & TIME OF POLICY	AMOUNT OF INSURANCE	PREMIUM
Owner's	**5006400-0144605e**	**November 9, 2012 at 2:31PM**	**$143,500.00**	**$340.50**
	POLICY NUMBER	DATE & TIME OF POLICY	AMOUNT OF INSURANCE	PREMIUM
Loan	**5011300-0759440e**	**November 9, 2012 at 2:33PM**	**$121,975.00**	**$338.50**
	☐ Please indicate if this loan is a refinance.			
	Policy No(s).		Amount(s) of Insurance $	

Street Address of the Land:

5 Crockett Road, Raymond, ME 04071

Deductible Amounts and Maximum Dollar Limits of Liability for Covered Risk 14, 15, 16, and 18:

	Your Deductible Amount	Our Maximum Dollar Limit of Liability
Covered Risk 14 (Subdivision Law Violation):	1% of Policy Amount or $2,500 (whichever is less)	$10,000
Covered Risk 15 (Building Permit):	1% of Policy Amount or $5,000 (whichever is less)	$25,000
Covered Risk 16 (Zoning):	1% of Policy Amount or $5,000 (whichever is less)	$25,000
Covered Risk 18 (Encroachment of Boundary Walls or Fences):	1% of Policy Amount or $2,500 (whichever is less)	$5,000

1. Name of Insured:

   Mark A. Accuosti a/k/a Mark Accuosti and Nancy L. Jodrie a/k/a Nancy Jodrie

2. Your interest in the land covered by this Policy is: **Fee Simple**

3. The Land referred to in this Policy is described as follows:

   5 Crockett Road, known as Lot No(s). **98 & 100** in the **Raymond Beach** Subdivision, in the **Town** of **Raymond**, County of **Cumberland**, State of **Maine** and is described as set forth in "Exhibit A" attached hereto and made a part hereof.

4. The land herein described is encumbered by the following mortgage, and the assignments thereof, if any:

   Mortgage from **Mark A. Accuosti and Nancy L. Jodrie** to **KeyBank National Association, and/or Mortgage Electronic Registration Systems, Inc., solely as nominee for KeyBank National Association, ISAOA/ATIMA** in the amount of **$121,975.00** dated **11/9/2012** and recorded in the **Cumberland** County Registry of Deeds on **11/9/2012** in Book **30115**, Page **128**.

AUTHORIZED SIGNATORY

C. H. McLaughlin Title Company
TYPE FIRM'S NAME

This Schedule A is valid with First American Eagle policy only.

SCHEDULE B

File Number: **12-1210**

Owner's Policy Number: **5006400-0144605e**

Loan Policy Number: **5011300-0759440e**

EXCEPTIONS

In addition to the Exclusions, you are not insured against loss, costs, attorney's fees, and expenses resulting from:

1. IF THE INSURED PREMISES IS A CONDOMINIUM UNIT: Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title, created by the laws of the State of the insured premises or set forth in the Master Deed or Declaration of Condominium, in the related By-Laws, in the Declaration of Trust, or Site Plans and Floor Plans as duly recorded in the appropriate land records office and as the same may have been lawfully amended, and in any instrument creating the estate or interest insured by this policy.

2. Shortages in acreage or area, which a correct survey would disclose, and which are not shown by the public records.

3. Any exceptions, reservations, restrictions, easements or conditions set out in the attached Exhibit A.

4. Such state of facts as shown plan entitled "Raymond Beach" recorded in the Cumberland County Registry of Deeds in Plan Book 44, Page 18, including a right of way in common with others over all roads as shown on said plan.

☐ For additional exceptions see attached Schedule B-Part 1 Continuation Sheet.

INITIAL FOR IDENTIFICATION

This Schedule B is valid with First American Eagle policy only.

COVERED RISKS

The Covered Risks are:

1. Someone else owns an interest in Your Title.
2. Someone else has rights affecting Your Title arising out of leases, contracts, or options.
3. Someone else claims to have rights affecting Your Title arising out of forgery or impersonation.
4. Someone else has an easement on the Land.
5. Someone else has a right to limit Your use of the Land.
6. Your Title is defective.
7. Any of Covered Risks 1 through 6 occurring after the Policy Date.
8. Someone else has a lien on Your Title, including a:
   a. Mortgage;
   b. judgment, state or federal tax lien, or special assessment;
   c. charge by a homeowner's or condominium association; or
   d. lien, occurring before or after the Policy Date, for labor and material furnished before the Policy Date.
9. Someone else has an encumbrance on Your Title.
10. Someone else claims to have rights affecting Your Title arising out of fraud, duress, incompetency or incapacity.
11. You do not have both actual vehicular and pedestrian access to and from the Land, based upon a legal right.
12. You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the Land, even if the covenant, condition or restriction is excepted in Schedule B.
13. Your Title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before You acquired Your Title, even if the covenant, condition or restriction is excepted in Schedule B.
14. Because of an existing violation of a subdivision law or regulation affecting the Land:
    a. You are unable to obtain a building permit;
    b. You are forced to correct or remove the violation; or
    c. Someone else has a legal right to, and does, refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it.

    The amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
15. You are forced to remove or remedy Your existing structures, or any part of them – other than boundary walls or fences – because any portion was built without obtaining a building permit from the proper government office. The amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
16. You are forced to remove or remedy Your existing structures, or any part of them, because they violate an existing zoning law or zoning regulation. If You are required to remedy any portion of Your existing structures, the amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
17. You cannot use the Land because use as a single-family residence violates an existing zoning law or zoning regulation.
18. You are forced to remove Your existing structures because they encroach onto Your neighbor's land. If the encroaching structures are boundary walls or fences, the amount of Your insurance for this Covered Risk is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
19. Someone else has a legal right to, and does, refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it because Your neighbor's existing structures encroach onto the Land.
20. You are forced to remove Your existing structures because they encroach onto an easement or over a building set-back line, even if the easement or building set-back line is excepted in Schedule B.
21. Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the Land, even if the easement is excepted in Schedule B.
22. Your existing improvements (or a replacement or modification made to them after the Policy Date), including lawns, shrubbery or trees, are damaged because of the future exercise of a right to use the surface of the Land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the Land or excepted in Schedule B.
23. Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects Your Title which is based upon race, color, religion, sex, handicap, familial status, or national origin.
24. A taxing authority assesses supplemental real estate taxes not previously assessed against the Land for any period before the Policy Date because of construction or a change of ownership or use that occurred before the Policy Date.
25. Your neighbor builds any structures after the Policy Date – other than boundary walls or fences – which encroach onto the Land.
26. Your Title is unmarketable, which allows someone else to refuse to perform a contract to purchase the Land, lease it or make a Mortgage loan on it.
27. A document upon which Your Title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded.
28. The residence with the address shown in Schedule A is not located on the Land at the Policy Date.
29. The map, if any, attached to this Policy does not show the correct location of the Land according to the Public Records.

OUR DUTY TO DEFEND AGAINST LEGAL ACTIONS

We will defend Your Title in any legal action only as to that part of the action which is based on a Covered Risk and which is not excepted or excluded from coverage in this Policy. We will pay the costs, attorneys' fees, and expenses We incur in that defense.

We will not pay for any part of the legal action which is not based on a Covered Risk or which is excepted or excluded from coverage in this Policy.

We can end Our duty to defend Your Title under paragraph 4 of the Conditions.

This Policy Is Not Complete Without Schedules A and B.

EXCLUSIONS

In addition to the Exceptions in Schedule B, You are not insured against loss, costs, attorneys' fees, and expenses resulting from:

1. Governmental police power, and the existence or violation of any law or government regulation. This includes ordinances, laws and regulations concerning:
   a. building;
   b. zoning;
   c. land use;
   d. improvements on the Land;
   e. land division;
   f. environmental protection.

This Exclusion does not apply to violations or the enforcement of these matters if notice of the violation or enforcement appears in the Public Records at the Policy Date.

This Exclusion does not limit the coverage described in Covered Risk 14, 15, 16, 17 or 24.

2. The failure of Your existing structures, or any part of them, to be constructed in accordance with applicable building codes. This Exclusion does not apply to violations of building codes if notice of the violation appears in the Public Records at the Policy Date.
3. The right to take the Land by condemning it, unless:
   a. a notice of exercising the right appears in the Public Records at the Policy Date; or
   b. the taking happened before the Policy Date and is binding on You if You bought the Land without Knowing of the taking.
4. Risks:
   a. that are created, allowed, or agreed to by You, whether or not they appear in the Public Records;
   b. that are Known to You at the Policy Date, but not to Us, unless they appear in the Public Records at the Policy Date;
   c. that result in no loss to You; or
   d. that first occur after the Policy Date – this does not limit the coverage described in Covered Risk 7, 8.d., 22, 23, 24 or 25.
5. Failure to pay value for Your Title.
6. Lack of a right:
   a. to any land outside the area specifically described and referred to in paragraph 3 of Schedule A; and
   b. in streets, alleys, or waterways that touch the Land.

This Exclusion does not limit the coverage described in Covered Risk 11 or 18.

CONDITIONS

1. **DEFINITIONS**
   a. Easement – the right of someone else to use the Land for a special purpose.
   b. Known – things about which You have actual knowledge. The words "Know" and "Knowing" have the same meaning as Known.
   c. Land – the land or condominium unit described in paragraph 3 of Schedule A and any improvements on the Land which are real property.
   d. Mortgage – a mortgage, deed of trust, trust deed or other security instrument.
   e. Natural Person – a human being, not a commercial or legal organization or entity. Natural Person includes a trustee of a Trust even if the trustee is not a human being.
   f. Policy Date – the date and time shown in Schedule A. If the insured named in Schedule A first acquires the interest shown in Schedule A by an instrument recorded in the Public Records later than the date and time shown in Schedule A, the Policy Date is the date and time the instrument is recorded.
   g. Public Records – records that give constructive notice of matters affecting Your Title, according to the state statutes where the Land is located.
   h. Title – the ownership of Your interest in the Land, as shown in Schedule A.
   i. Trust – a living trust established by a human being for estate planning.
   j. We/Our/Us – First American Title Insurance Company.
   k. You/Your – the insured named in Schedule A and also those identified in paragraph 2.b. of these Conditions.
2. **CONTINUATION OF COVERAGE**
   a. This Policy insures You forever, even after You no longer have Your Title. You cannot assign this Policy to anyone else.
   b. This Policy also insures:
      (1) anyone who inherits Your Title because of Your death;
      (2) Your spouse who receives Your Title because of dissolution of Your marriage;
      (3) the trustee or successor trustee of a Trust to whom You transfer Your Title after the Policy Date; or
      (4) the beneficiaries of Your Trust upon Your death.
   c. We may assert against the insureds identified in paragraph 2.b. any rights and defenses that We have against any previous insured under this Policy.
3. **HOW TO MAKE A CLAIM**
   a. Prompt Notice Of Your Claim
      (1) As soon as You Know of anything that might be covered by this Policy, You must notify Us promptly in writing.
      (2) Send Your notice to First American Title Company, 1 First American Way, Santa Ana, California, 92707, Attention: Claims Department. Please include the Policy number shown in Schedule A, and the county and state where the Land is located. Please enclose a copy of Your Policy, if available.
      (3) If You do not give Us prompt notice, Your coverage will be reduced or ended, but only to the extent Your failure affects Our ability to resolve the claim or defend You.
   b. Proof Of Your Loss
      (1) We may require You to give Us a written statement signed by You describing Your loss which includes:
         (a) the basis of Your claim;
         (b) the Covered Risks which resulted in Your loss;
         (c) the dollar amount of Your loss; and
         (d) the method You used to compute the amount of Your loss.
      (2) We may require You to make available to Us records, checks, letters, contracts, insurance policies and other papers which relate to Your claim. We may make copies of these papers.
      (3) We may require You to answer questions about Your claim under oath.
      (4) If You fail or refuse to give Us a statement of loss, answer Our questions under oath, or make available to Us the papers We request, Your coverage will be reduced or ended, but only to the extent Your failure or refusal affects Our ability to resolve the claim or defend You.
4. **OUR CHOICES WHEN WE LEARN OF A CLAIM**
   a. After We receive Your notice, or otherwise learn, of a claim that is covered by this Policy, Our choices include one or more of the following:
      (1) Pay the claim;
      (2) Negotiate a settlement;
      (3) Bring or defend a legal action related to the claim;
      (4) Pay You the amount required by this Policy;
      (5) End the coverage of this Policy for the claim by paying You Your actual loss resulting from the Covered Risk, and those costs, attorneys' fees and expenses incurred up to that time which We are obligated to pay;
      (6) End the coverage described in Covered Risk 14, 15, 16 or 18 by paying You the amount of Your insurance then in force for the particular Covered Risk, and those costs, attorneys' fees and expenses incurred up to that time which We are obligated to pay;
      (7) End all coverage of this Policy by paying You the Policy Amount then in force, and those costs, attorneys' fees and expenses incurred up to that time which We are obligated to pay;
      (8) Take other appropriate action.
   b. When We choose the options in paragraphs 4.a. (5), (6) or (7), all Our obligations for the claim end, including Our obligation to defend, or continue to defend, any legal action.
   c. Even if We do not think that the Policy covers the claim, We may choose one or more of the options above. By doing so, We do not give up any rights.
5. **HANDLING A CLAIM OR LEGAL ACTION**
   a. You must cooperate with Us in handling any claim or legal action and give Us all relevant information.
   b. If You fail or refuse to cooperate with us, Your coverage will be reduced or ended, but only to the extent Your failure or refusal affects Our ability to resolve the claim or defend You.
   c. We are required to repay You only for those settlement costs, attorneys' fees and expenses that We approve in advance.
   d. We have the right to choose the attorney when We bring or defend a legal action on Your behalf. We can appeal any decision to the highest level. We do not have to pay Your claim until the legal action is finally decided.
   e. Whether or not We agree there is coverage, We can bring or defend a legal action, or take other appropriate action under this Policy. By doing so, We do not give up any rights.

6. **LIMITATION OF OUR LIABILITY**
   a. After subtracting Your Deductible Amount if it applies, We will pay no more than the least of:
      (1) Your actual loss;
      (2) Our Maximum Dollar Limit of Liability then in force for the particular Covered Risk, for claims covered only under Covered Risk 14, 15, 16 or 18; or
      (3) the Policy Amount then in force,

      and any costs, attorneys' fees and expenses which We are obligated to pay under this policy.
   b. (1) If We remove the cause of the claim with reasonable diligence after receiving notice of it, all Our obligations for the claim end, including any obligation for loss You had while We were removing the cause of the claim.
      (2) Regardless of 6.b. (1) above, if You cannot use the Land because of a claim covered by this Policy:
         (a) You may rent a reasonably equivalent substitute residence and We will repay You for the actual rent You pay, until the earlier of:
            (1) the cause of the claim is removed; or
            (2) We pay You the amount required by this Policy. If Your claim is covered only under Covered Risk 14, 15, 16 or 18, that payment is the amount of Your insurance then in force for the particular Covered Risk.
         (b) We will pay reasonable costs You pay to relocate any personal property You have the right to remove from the Land, including transportation of that personal property for up to twenty-five (25) miles from the Land, and repair of any damage to that personal property because of the relocation. The amount We will pay You under this paragraph is limited to the value of the personal property before You relocate it.
   c. All payments We make under this Policy reduce the Policy Amount, except for costs, attorneys' fees and expenses. All payments We make for claims which are covered only under Covered Risk 14, 15, 16 or 18 also reduce Our Maximum Dollar Limit of Liability for the particular Covered Risk, except for costs, attorneys' fees and expenses.
   d. If We issue, or have issued, a Policy to the owner of a Mortgage on Your Title and We have not given You any coverage against the Mortgage, then:
      (1) We have the right to pay any amount due You under this Policy to the owner of the Mortgage to reduce the amount of the Mortgage, and any amount paid shall be treated as a payment to You under this Policy, including under paragraph 4.a. of these Conditions;
      (2) Any amount paid to the owner of the Mortgage shall be subtracted from the Policy Amount of this Policy; and
      (3) If Your claim is covered only under Covered Risk 14, 15, 16 or 18, any amount paid to the owner of the Mortgage shall also be subtracted from Our Maximum Dollar Limit of Liability for the particular Covered Risk.
   e. If You do anything to affect any right of recovery You may have against someone else, We can subtract from Our liability the amount by which You reduced the value of that right.

7. **TRANSFER OF YOUR RIGHTS TO US**
   a. When We settle Your claim, We have all the rights You have against any person or property related to the claim. You must transfer these rights to Us when We ask, and You must not do anything to affect these rights. You must let Us use Your name in enforcing these rights.
   b. We will not be liable to You if We do not pursue these rights or if We do not recover any amount that might be recoverable.
   c. We will pay any money We collect from enforcing these rights in the following order:
      (1) to Us for the costs, attorneys' fees and expenses We paid to enforce these rights;
      (2) to You for Your loss that You have not already collected;
      (3) to Us for any money We paid out under this Policy on account of Your claim; and
      (4) to You whatever is left.
   d. If You have rights under contracts (such as indemnities, guaranties, bonds or other policies of insurance) to recover all or part of Your loss, then We have all of those rights, even if those contracts provide that those obligated have all of Your rights under this Policy.

8. **ENTIRE CONTRACT**
   This Policy, with any endorsements, is the entire contract between You and Us. To determine the meaning of any part of this Policy, You must read the entire Policy. Any changes to this Policy must be agreed to in writing by Us. Any claim You make against Us must be made under this Policy and is subject to its terms.

9. **INCREASED POLICY AMOUNT**
   The Policy Amount will increase by ten percent (10%) of the Policy Amount shown in Schedule A each year for the first five years following the Policy Date shown in Schedule A, up to one hundred fifty percent (150%) of the Policy Amount shown in Schedule A. The increase each year will happen on the anniversary of the Policy Date shown in Schedule A.

10. **SEVERABILITY**
    If any part of this Policy is held to be legally unenforceable, both You and We can still enforce the rest of this Policy.

11. **ARBITRATION**
    a. If permitted in the state where the Land is located, You or We may demand arbitration.
    b. The arbitration shall be binding on both You and Us. The arbitration shall decide any matter in dispute between You and Us.
    c. The arbitration award may be entered as a judgment in the proper court.
    d. The arbitration shall be under the Title Insurance Arbitration Rules of the American Arbitration Association. You may choose current Rules or Rules in existence on Policy Date.
    e. The law used in the arbitration is the law of the place where the Land is located.
    f. You can get a copy of the Rules from Us.

Property Location: 5 CROCKETT RD | MAP ID: 052/ 040/ 000/ 000/ | Bldg Name: | State Use: 1010

Vision ID: 2787 | Account # A9302R | Bldg #: 1 of 1 | Sec #: 1 of 1 | Card 1 of 1 | Print Date: 01/31/2013 15:09

CURRENT OWNER	TOPO.	UTILITIES	STRT./ROAD	LOCATION
ACCUOSTI, MARK JODRIE, NANCY 5 BRAND ROAD WINDHAM, ME 04062 Additional Owners:	4 Rolling		1 Paved	3 Rural

SUPPLEMENTAL DATA

Other ID: 052040000000	SEND VALUI
TIF CODE	TAP
USE PROGRAM	Field 8
TG ENROLL YF	Field 9
TG PLAN YR	Field 10
LD1 TYPE	
GIS ID: 052040000000	ASSOC PID#

CURRENT ASSESSMENT

Description	Code	Appraised Value	Assessed Value
RESIDNTL	1010	150,100	150,100
RES LAND	1010	71,600	71,600
Total		221,700	221,700

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP

	BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.
ACCUOSTI, MARK	30115/ 126	11/09/2012	U	I	143,500	1S
FEDERAL NATIONAL MORTAGE ASSOCIATION	29816/ 130	08/07/2012	U	I	0	1L
GAUDETTE CYNTHIA J	23494/ 59	12/13/2005	U	I	233,619	1O
ROBERGE STELLA E	23100/ 225	07/07/2005	Q	V	8,000	
GRANT ADAM	22220/ 190	01/05/2005	Q	V	6,000	00
SFERES JOHN ET AL	20268/ 302		U			1F

PREVIOUS ASSESSMENTS (HISTORY)

Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
2012	1010	150,100	2011	1010	150,100	2005	1320	7,200
2012	1010	71,600	2011	1010	71,600			
	Total:	221,700		Total:	221,700		Total:	7,200

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

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	150,100
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	71,600
Special Land Value	0
Total Appraised Parcel Value	221,700
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	**221,700**

ASSESSING NEIGHBORHOOD

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

NOTES

WATER - ACCESS
UC = SEE 2007 FOR DECK

BUILDING PERMIT RECORD

Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
05112	08/25/2005	RN	RES NEW CONST	105,000		0		

VISIT/ CHANGE HISTORY

Date	Type	IS	ID	Cd.	Purpose/Result
11/14/2007			RD	44	No Change Reinspectio
5/21/2007			RD	43	Change Reinspection
7/12/2006			RD	00	Measur+Listed
10/21/2004			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				12,632	SF	2.10	1.00	5	1.0000	1.00	RB	2.70	WA			5.67	71,600

Total Card Land Units: 0.29 AC | Parcel Total Land Area: 0.29 AC | Total Land Value: 71,600

Property Location: 5 CROCKETT RD **MAP ID:** 052/ 040/ 000/ 000/ **Bldg Name:** **State Use:** 1010

Vision ID: 2787 **Account #** A9302R **Bldg #:** 1 of 1 **Sec #:** 1 of 1 **Card** 1 of 1 **Print Date:** 01/31/2013 15:09

CONSTRUCTION DETAIL

Element	Cd.	Ch.	Description
Style	01		Ranch
Model	01		Residential
Grade	04		Average +10
Stories	1		
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			
Total Bedrooms	02		2 Bedrooms
Total Bthrms	1		
Total Half Baths			
Total Xtra Fixtrs			
Total Rooms	3		
Bath Style	03		Modern
Kitchen Style	02		Average

CONSTRUCTION DETAIL (CONTINUED)

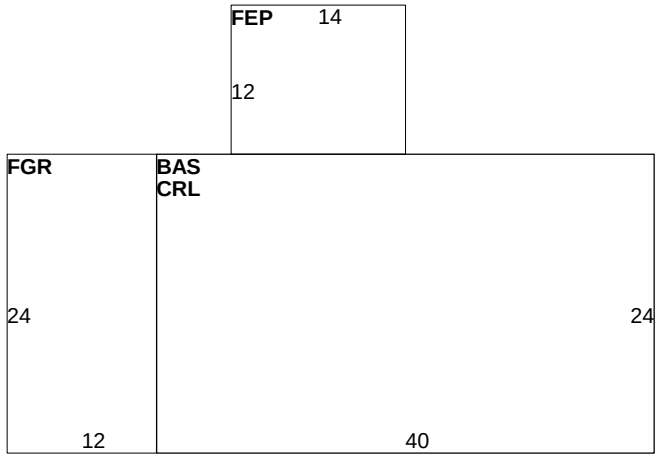
Element	Cd.	Ch.	Description

MIXED USE

Code	Description	Percentage
1010	Single Family	100

COST/MARKET VALUATION

Adj. Base Rate:	113.38
Section. RCN:	146,143
Net Other Adj:	5,500.00
Replace Cost	151,643
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	150,100
Dep % Ovr	0
Dep Ovr Comment	
Misc Imp Ovr	0
Misc Imp Ovr Comment	
Cost to Cure Ovr	0
Cost to Cure Ovr Comment	

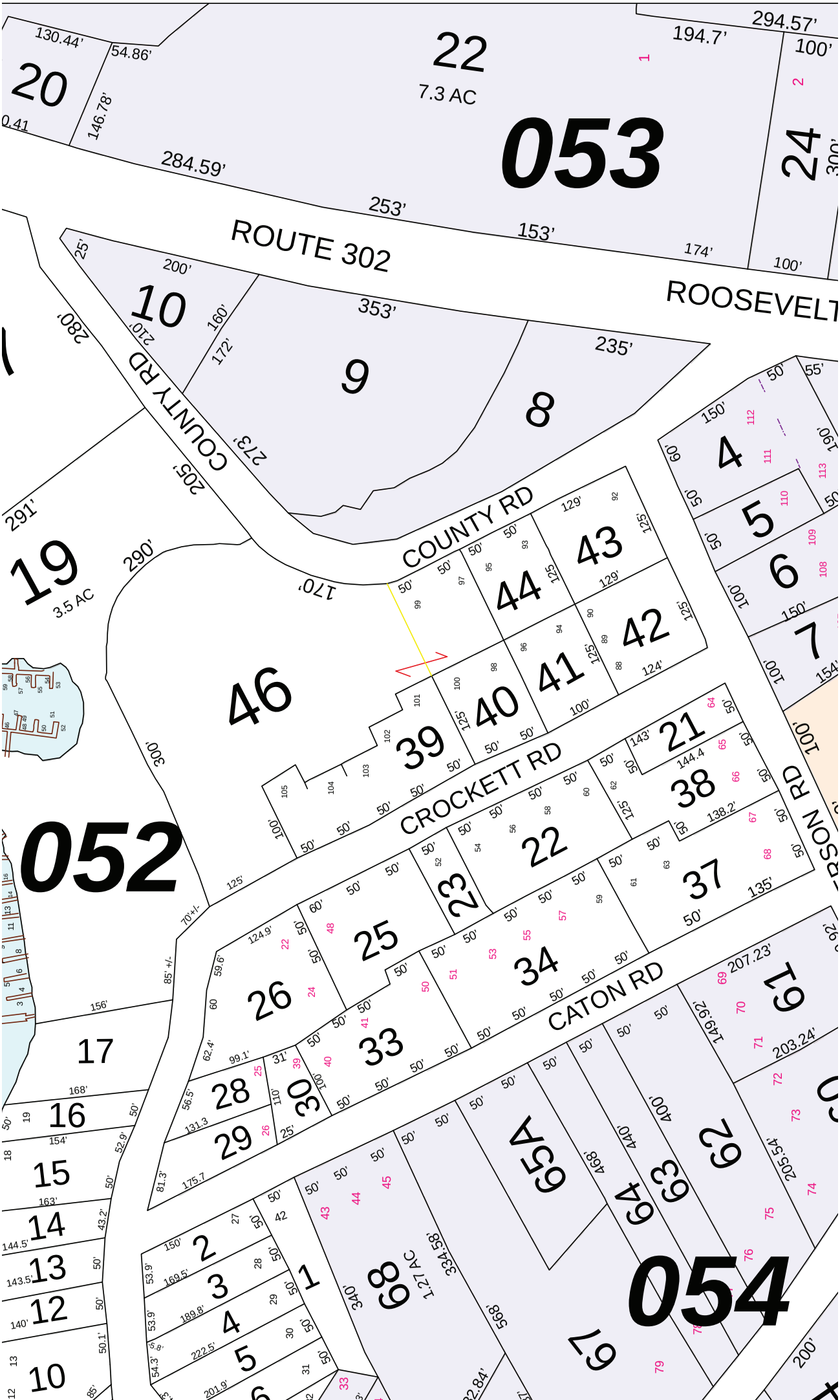


OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

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

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	960	960	960	113.38	108,842
CRL	Crawl Space	0	960	96	11.34	10,884
FEP	Porch, Enclosed, Finished	0	168	118	79.63	13,378
FGR	Garage	0	288	115	45.27	13,038
	Ttl. Gross Liv/Lease Area:	960	2,376	1,289		151,643


053
052
054
ROUTE 302
ROOSEVELT
COUNTY RD
CROCKETT RD
CATON RD
RD
7.3 AC
3.5 AC
1.27 AC
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10
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54.86'
146.78'
284.59'
253'
153'
194.7'
294.57'
100'
174'
353'
235'
200'
160'
172'
210'
280'
273'
205'
291'
290'
170'
300'
125'
70'+/-
85'+/-
156'
168'
154'
163'
144.5'
143.5'
140'
340'
568'
400'
440'
468'
207.23'
149.92'
203.24'
205.54'
334.58'
124.9'
59.6'
62.4'
99.1'
56.5'
131.3
81.3'
175.7
144.4
138.2'
135'
129'
124'
150'
190'
55'
60'
50'
100'
154'