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SELECTMEN'S EPACKET List of Files April 1, 2015

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BOARD OF SELECTMEN AGENDA

Wednesday, April 1, 2015 7:00 pm Raymond Broadcast Studio 423 Webbs Mills Road

Be the Influence Statement

We, the Raymond Board of Selectmen recognize our individual and collective responsibilities as leaders and representatives of our community. To this end, we pledge to conduct ourselves in a manner befitting these roles and duties. We pledge and encourage others to 'Be the Influence' and to recognize that decisions matter.

SELECTMEN'S REGULAR MEETING

1) Call to order

2) Minutes of previous meeting dated:

- March 10, 2015
- March 24, 2015

3) Public Hearing

a) Application for a Malt Liquor License Renewal, William Coppersmith, Jr., DBA Fisherman's Catch (1270 Roosevelt Trail)

4) New Business.

- a) Consideration of "Public Property Use" Application for the Annual UCan5K Brenda Caouette, Organizer
- b) Consideration of New Public Lands Tree Harvest Request for 387 Webbs Mills Road (010/115)– Greg Foster, Forester
- c) Consideration and Review of FY15-16 Budget and Approval of 2015 Annual Town Meeting Warrant
- d) Civil War Memorial for Medal Honor Recipient Ceremony to Recognize Daniel S. Milliken – Sue Look, Town Clerk
- e) Consideration of Quit Claim Deed for Clifford A Woodbury, Jr. as Submitted by Sue Carr, Deputy Tax Collector
- f) Consideration of Abatements and Supplements as Submitted by Curt Lebel, Contract Assessor
- e) Merit Pay System Discussion Board of Selectmen

5) Public Comment This agenda item is for the public to bring attention to any issues and concerns for future Board of Selectmen meetings

6) Selectmen Comment

The Selectmen may take items out of order at their discretion.

- 7) Town Manager Report and Communications.
 - a) Confirm date for next regular meeting:
 May 12, 2015
- 8) Fiscal Warrants April 1, 2015
 - Payroll Expense Summary Warrant
 - Treasurer's Warrant
- 9) Adjournment.



BOARD OF SELECTMEN AGENDA

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SELECTMEN'S REGULAR MEETING

1) Call to order

2) Minutes of previous meeting dated:

- March 10, 2015
- March 24, 2015

3) Public Hearing

a) Application for a Malt Liquor License Renewal, William Coppersmith, Jr., DBA Fisherman's Catch (1270 Roosevelt Trail)

The Public Safety Department will perform the requisite life safety and fire protection ordinance inspections on the morning of April 1, 2015. Raymond Fire Inspector David Mains will be in attendance to report the results of the inspection and be available if there are any questions. No complaints of any kind have been lodged with the Town against Fisherman's Catch regarding their operations.

3) New Business.

a) Consideration of "Public Property Use" Application for the Annual UCan5K – Brenda Caouette, Organizer

The UCAN 5K is an annual event to honor and remember dedicated community volunteer Candace Woolston who passed away at the age of 49 in December 2012 after battling cancer. She was an avid runner and the "U Can" incorporates her name together with her "can do" spirit in celebration of her love for life. Event organizers are requesting use of Sheri Gagnon Park for the event, which may draw 125-225 participants. The Public Safety and Public Works departments are working to provide traffic control, emergency and health services and will be present to answer questions. Brenda Caouette and Ed Gagne are unable to make the meeting, but Mr. Gagne has has scheduled to meet with Mr. Willard to brief him on the event.

b) Consideration of New Public Lands Tree Harvest Request for 387 Webbs Mills Road (010/115)– Greg Foster, Forester

Forester Greg Foster approached Town staff about completing a timber harvest and sale for the Town lot abutting Webbs Mills and Raymond Hill roads. This is the lot that contains the District #2 Public Works and Public Safety building. The harvest would primarily take place on the Raymond Hill Road portion of the lot. Mr. Foster will be present to answer any questions regarding this proposal.

The Selectmen may take items out of order at their discretion.

c) Consideration and Review of FY15-16 Budget and Approval of 2015 Annual Fown Meeting Warrant

The Board of Selectmen will be reviewing, making recommendations and approving the FY2015-16 budget and related warrant articles for the 2015 Annual Town Meeting.

d) Civil War Memorial for Medal Honor Recipient Ceremony to Recognize Daniel S. Milliken – Sue Look, Town Clerk

Civil War Medal of Honor recipient, Daniel S. Milliken's grave is in the Riverside Cemetery, which is located off of Plains Road. Currently, the grave site is marked with only a marble VA stone that lists just his name and the date he died. Local Veterans organizations and the community would like to recify this situation and honor his meritorious service with the addition of a suitable memorial stone. Town Clerk Sue Look will be requesting Selectmen participation in the Ceremony, which will be scheduled sometime in the Spring.

e) Consideration of Quit Claim Deed for Clifford A Woodbury, Jr. as Submitted by Sue Carr, Deputy Tax Collector

Attached to the ePacket is a Quit Claim deed without covenant as prepared by Deputy Tax Collector Sue Carr for the referenced property above. All back taxes, interest and lien costs have now been paid in full for this parcel through April 2015.

f) Consideration of Abatements and Supplements as Submitted by Curt Lebel, Contract Assessor

Contract Assessor Curt Lebel has submitted abatements and supplements (attached to the ePacket) for consideration and approval.

e) Merit Pay System Discussion – Board of Selectmen

This will be a discussion by the Selectmen to begin the process of studying and implementating a new merit pay system.

4) Public Comment This agenda item is for the public to bring attention to any issues and concerns for future Board of Selectmen meetings

5) Selectmen Comment

- 6) Town Manager Report and Communications.
 - a) Confirm date for next regular meeting:
 - May 12, 2015
- 7) Fiscal Warrants April 1, 2015
 - Payroll Expense Summary Warrant
 - Treasurer's Warrant
- 8) Adjournment.

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BUREAU OF ALCOHOLIC BEVERAGES DIVISION OF LIQUOR LICENSING & ENFORCEMENT 8 STATE HOUSE STATION AUGUSTA, ME 04333-0008

Promise by any person that he or she can expedite a liquor license through influence should be completely disregarded.

To avoid possible financial loss an applicant, or prospective applicant, should consult with the Division before making any substantial investment in an establishment that now is, or may be, attended by a liquor license.



LICENSE NUMBER: CLASS:

DEPOSIT DATE BY: AMT. DEPOSITED: CK/MO/CASH:

PRESENT LICENSE EXPIRES

VINOUS ت SPIRITUOUS ت MALT VINOUS

5/17/15

KESTAURANT (Class I,II,III,IV)

HOTEL-OPTINONAL FOOD (Class I-A)

CLASS A LOUNGE (Class X) د

CLUB (Class V) ف

TAVERN (Class IV)

INDICATE TYPE OF LICENSE:

RESTAURANT/LOUNGE (Class XI)

HOTEL (Class I,II,III,IV)

CLUB-ON PREMISE CATERING (Class I)

GOLF CLUB (Class I,II,III,IV)

OTHER:

REFER TO PAGE 3 FOR FEE SCHEDULE

ALL QUESTIONS MUST BE ANSWERED IN FULL

1. APPLICANT(S) –(Sole Proprieto	r, Corporation, I	Limited Li-	2. Business Name (D/B/A)		
ability Co., etc.) Fishermins (utch UC	DOD.		FisherminsCa	tch	
Fishermins (64ch 4cc	DOB:		115110-01		
William Copplismete TH	DOB: 🥼	5/84			-
	DOB:		Location (Street Address) 1270 Roos(Jel+		
Address 7 Whitney	Way		City/Town Ruynoid	Stateme	Zip Code
/	Ŷ.		Mailing Address 1270 ROOSLUCH	- Trail	
City/Town	State	Zip Code	City/Town	State	Zip Code
City/Town Phymond	ME	04071	Raymond	me	04071
Telephone Number 207 - 615 - 6717	Fax Number	r	Business Telephone Number	200	Fax Number
207-615-6717			207-655-224	4	
Federal I.D. # 271701137			Seller Certificate # 1156	509	

3. If premises is a hotel, indicate number of rooms available for transient guests:

4. State amount of gross income from period of last license: ROOMS \$ FOOD \$ 42647. ** LIQUOR \$ 3443. *4

ٹ NO 🖆 YES 5. Is applicant a corporation, limited liability company or limited partnership?

If YES, complete Supplementary Questionnaire

6. Do you permit dancing or entertainment on the licensed premises? YES i NO i

7. If manager is to be employed, give name:		7 of 1 34
8. If business is NEW or under new ownership, indicate starting date:		7 01 134
Requested inspection date: Business hours:		
9. Business records are located at:		
 9. Business records are located at:		
11. Is/are applicant(s) residents of the State of Maine? YES 4 NO 4		
12. List name, date of birth, and place of birth for all applicants, managers, and ba Use a separate sheet of paper if necessary.Name in Full (Print Clearly)	ar managers. Give	maiden name, if married: Place of Birth
William Copplismite JR.	6/15/84	Portland ME
Residence address on all of the above for previous 5 years (Limit answer to c		
	onviction:	nor traffic violations,
Disposition:		
 14. Will any law enforcement official benefit financially either directly or indirectly or indirectly or indirectly of the second sec		if issued?
16. Does/do applicant(s) own the premises? Yes 🗳 No 🞍 If No give name	and address of own	ner:
 17. Describe in detail the premises to be licensed: (Supplemental Diagram Required by the State Department of the sta		
 19. What is the distance from the premises to the NEAREST school, school dorm measured from the main entrance of the premises to the main entrance of the sor parish house by the ordinary course of travel? <u>400 FT</u> Which of the analysis of the second scheme and sche	school, school dorn	nitory, church, chapel
20. Have you received any assistance financially or otherwise (including any mor self in the establishment of your business? YES in NO نف NO	tgages) from any s	ource other than your-
If YES, give details: Mort gage		
The Division of Liquor Licensing & Inspection is hereby authorized to obtain an taining to the business, for which this liquor license is requested, and also such be any liquor license is in effect. NOTE: "I understand that false statements made on this form are punishable by	ooks, records and r law. Knowingly	supplying false information or
this form is a Class D offense under the Criminal Code, punishable by confineme	ent of up to one ye	ear or by monetary fine of up to

\$2,000 or both."

Dated at: Raymond ME 04071 on	<u>3/15/15</u> , 20 <u>8</u> of 134
Please sign in 1	blue ink
Signature of Applicant or Corporate Officer(s)	Signature of Applicant or Corporate Officer(s)
William Coppersmith JH.	
Print Name	Print Name

NOTICE – SPECIAL ATTENTION

All applications for NEW or RENEWAL liquor licenses must contact their Municipal Officials or the County Commissioners in unincorporated places for approval of their application for liquor licenses prior to submitting them to the bureau.

THIS APPROVAL EXPIRES IN 60 DAYS.

FEE SCHEDULE

Class I	Spirituous, Vinous and Malt	
Class I-A	Spirituous, Vinous and Malt, Optional Food (Hotels Only)\$ CLASS I-A: Hotels only that do not serve three meals a day.	1,100.00
Class II	Spirituous Only	
Class III	Vinous Only	220.00
Class IV	Malt Liquor Only\$ CLASS IV: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Restaurants; Taverns; Pool Halls; and Bed and Breakfasts.	220.00
Class V	Spirituous, Vinous and Malt (Clubs without Catering, Bed & Breakfasts)\$ CLASS V: Clubs without catering privileges.	495.00
Class X	Spirituous, Vinous and Malt – Class A Lounge\$ CLASS X: Class A Lounge	2,200.00
Class XI	Spirituous, Vinous and Malt – Restaurant Lounge	1,500.00
FILING F	`EE\$	10.00
	NIZED TERRITORIES \$10.00 filing fee shall be paid directly to County Treasurer. All applicant shall submit along with their application evidence of payment to the County Treasurer.	s in unorganize

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STATE OF MAINE

Dated at:		, Ma	aine	SS
_	City/Tov	vn	(County)	
On:				
	Date			
The unde	ersigned being:	d Municipal Officers	County Commissioners ٹ	of the
City ف	Planta ٹ Town ٹ	tion ^ل Unincorporated P	lace of:	, Maine
- City			lacc 01.	, Maine

Hereby certify that we have given public notice on this application and held public hearing thereon as required by Section 653 Title 28A, Maine Revised Statutes and herby approve said application.

THIS APPROVAL EXPIRERS IN 60 DAYS

NOTICE – SPECIAL ATTENTION

§ 653. Hearings; bureau review; appeal

- 1. Hearing. The municipal officers or, in the case of unincorporated places, the county commissioners of the county in which the unincorporated place i located, shall hold a public hearing for the consideration of applications for new on-premise licenses and applications for transfer of location of existin on-premise licenses. The municipal officers or county commissioners may hold a public hearing for the consideration of requests for renewal of li censes, except that when an applicant has held a license for the prior 5 years and a complaint has not been filed against the applicant within that time the applicant may request a waiver of the hearing.
 - A. The bureau shall prepare and supply application forms. [1993, c.730, §27(amd).]
 - **B.** The municipal officers or the county commissioners, as the case may be, shall provide public notice of any hearing held under this section by causing a notice, at the applicant's prepaid expense, stating the name and place of hearing, to appear on at least 3 consecutive days before the date of hearing in a daily newspaper having general circulation in the municipality where the premises are located or one week before the date of the hearing in a weekly newspaper having general circulation in the municipality where the premises are located. [1995, c.140, §4 (amd).]
 - C. If the municipal officers or the county commissioners, as the case may be, fail to take final action on an application for a new on-premise license, for transfer of the location of an existing on-premise license or for renewal of an on-premise license within 60 days of the filing of an application, the application is deemed approved and ready for action by the bureau. For purposes of this paragraph, the date of filing of the application is the date the application is received by the municipal efficience or country commissioners. This paragraph, the date of filing of the application is the date the application is received by the municipal efficience or country commissioners. This paragraph, explicate all application is the date the application is received by the municipal efficience or country commissioners.

Complete and Return to: Attn: Town Manager Town of Raymond 401 Webbs Mills Road Raymond, Maine 04071

Include the following: Public Property Use Agreement Proof of Insurance Public Safety - Parking & Traffic Approval Liquor Permit (if applicable)

Date of Application 3/26/15
Town of Raymond Public Property Use Agreement Name of Organization/Applicant
Contact Person ED GAGNE
Phone No. (w) 207 252 5112 (h) 207 655 2322
Address 9 ASHLEF WAY RAYMOND ME 04071 (Street Address) (City) (State) (Zip Code)
Date(s) Desired JUNE 20, 2015 Hour(s) 6AM to NOON
Event Name UCAN 5K
Event Location GAGNON BASEBALC FIELD Estimated # parking spaces needed 50
No. of people attending Youth Adults = 225
Will there be an admission charge? $\$ 20^{\circ}$ $\$ 20^{\circ}$ $\$ 00000000000000000000000000000000000$
TERMS AND CONDITIONS: The undersigned hereby makes application to the Town of Raymond for use TOWN

of public property, and certifies that the information in the application is correct. The undersigned agrees to for exercise the utmost care in the use of the property itself, the surrounding property, and to hold the Town, its officers, employees and agents, harmless from all damages, liabilities, injuries or losses to persons or property resulting from use of the facilities. The applicant agrees to adhere to all rules and regulations on this form.

A new application must be filed each calendar year for recurring annual events.

Applicants must provide adequate chaperones, for any function that is attended by any person under the age of 18 years, as well as private security, public safety and/or police coverage as determined by the Town. See Parking and Traffic Control below.

Size of the gathering determines conditions of approval as follows: If the event is expected to draw 150 people, or fewer, then application must be received in its entirety at least one month prior to event date, and will be reviewed and approved by the Town Manager. If the event is expected to draw more than 150 people, the application must be received in its entirety at least two months prior to the event date, and will require additional approval by the Board of Selectmen, at a regularly scheduled Selectmen's Meeting. All events will also require the approval of any responsible town committee charged with care of public lands, which will be arranged by the Town Manager. Representatives of the applicant group may be required to attend public

Public Policy Use Agreement - Approved September 8, 2009

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meetings and make presentations to involved town committees and/or the Board of Selectmen as determined by the Town Manager.

PARKING AND TRAFFIC CONTROL: All local and state traffic controls and parking regulations/signs must be observed. Right of way for emergency vehicles must be kept open at all times and event approval must be obtained from the Public Safety Department, including the possibility of providing ambulance coverage on site. The Town of Raymond reserves the right to tow or remove any vehicle from a public event when that vehicle is found to be in violation of local and state traffic rules or parking signs.

INSURANCE: During the full term of this agreement, the applicant shall secure and maintain, at its sole expense, Commercial General Liability Insurance written on an occurrence basis with limits no less than \$1,000,000.00 combined single limit per occurrence and \$2,000,000.00 aggregate for personal injury, bodily injury and property damage. The Town will be named as an additional insured party.

If the applicant does not have Commercial General Liability Insurance, they must obtain Special Events Insurance Coverage through their insurance carrier. In any case, the applicant must provide a Certificate of Insurance evidencing the required insurance before using Town property.

Use of alcohol on public property is strongly discouraged and is allowed only at the sole discretion of the Board of Selectmen. If alcohol is served or consumed, the applicant shall procure and maintain for the duration of the event Liquor Liability insurance in the amount of \$1,000,000 each occurrence. The Town is to be named as an additional insured on the Liquor Liability insurance. Host liquor liability coverage may be substituted when alcohol is consumed and not sold on premises with the prior written approval of the Town. The applicant will also procure all required liquor permits or licenses from the State of Maine, as well as to obtain prior approval by the Board of Selectmen.

CLEANING PROCEDURES: The applicant is responsible for cleaning after the event and leaving the premises in clean and satisfactory condition. All cleaning must be done immediately after the event. Any applicant damaging or destroying Town property will be held responsible for all repairs and/or replacement. In the event of damages, or additional cleaning being required, applicant will accept the Town's estimate of the amount incurred Λ

9 / Jun 20	3/21/10	
Applicant Signature	Date	

APPROVAL SIGNATURES

Town Manager

Chairman of Selectboard

Selectman

Selectman

Selectman

Selectman

Date

Date

Date

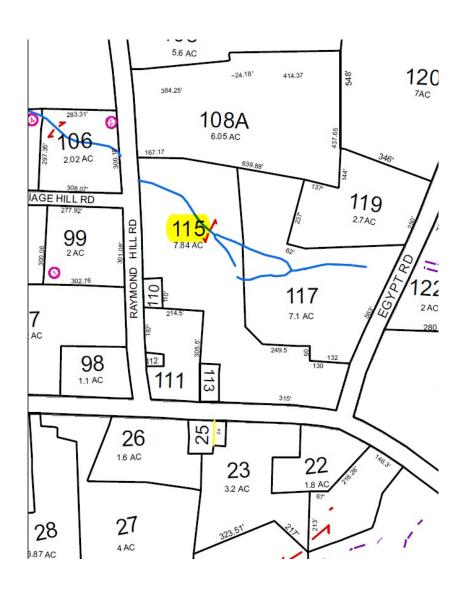
Date

Date

Date

Public Policy Use Agreement – Approved September 8, 2009

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Map of proposed area for Tree Harvest (Lot # highlighted)

TOWN OF RAYMOND Tuesday, June 3, 2015

ANNUAL BUDGET/TOWN WARRANT

TO: Nathan White, a resident of the Town of Raymond, in the County of Cumberland and State of Maine.

GREETINGS:

In the name of the State of Maine, you are hereby required to notify and warn the inhabitants of the Town of Raymond, qualified by law to vote in Town affairs, to meet at the Jordan-Small Middle School gymnasium in said town on Wednesday, June 3, 2015 at 6:00 P.M., then and there to act on Articles 1 through 37 as set out below.

The continuation of said meeting will be held at the Jordan-Small Middle School gymnasium in said town on Tuesday, the 9th day of June, A.D. 2015, at seven o'clock in the forenoon, then and there to act upon by secret ballot on Article 38 as set out below, the polling hours thereof to be from seven o'clock in the forenoon until eight o'clock in the evening.

ARTICLE 1: To elect a moderator to preside at said meeting.

ARTICLE 2: Shall 4.2 (Plans) of the Raymond Street Ordinance, as adopted May 18, 2002 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board recommends Article 2. The Selectmen recommend Article 2.

Description:

Language is proposed to Article 4.2, Section L. of the Town of Raymond Street Ordinance amending the existing language pertaining to required street maintenance documentation to be specifically required for a new private street or the expansion of an existing private street, and be notarized and referenced on any approved plans.

<u>Key Changes:</u>

- The language, "a new street, or expansion of a new street" has been added to 4.2.L.
- Language has been added requiring the street maintenance plan be referenced on the approved plans and notarized.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

TOWN OF RAYMOND STREET ORDINANCE

• • • •

4.2 Plans

Detailed construction drawings shall be submitted showing a plan view of existing streets within 300 feet of any proposed intersection and profiles and typical cross-sections of the proposed streets. The plans shall include the following information:

L. For a <u>new private street, or the expansion of an existing</u> street that is to remain private, the application shall include a plan setting forth how the street and associated drainage structures and required buffers and stormwater management facilities are to be maintained. Responsibility for street maintenance may be assigned to a lot owners association or to lot owners in common through provisions included in the deeds for all lots that utilize the private street for access. The applicant shall submit appropriate legal documentation such as proposed homeowners association documents or proposed deed covenants for Board review. This documentation must address specific maintenance activities such as summer and winter maintenance, long-term improvements and emergency repairs and include a mechanism to generate funds to pay for such work. <u>The documentation shall be notarized and referenced on the approved plans.</u>

ARTICLE 3: Shall Articles 10.B (Authority and Classification of Site Plans) and 10.D (Submission Requirements) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 3, 2014, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommends Article 3 The Selectmen Recommend Article *3*

Description:

Article 10 Submission Requirements for Site Plan Review has been amended to require seven half size/scale copies, and an electronic file in both PDF and GIS formats.

Key Changes:

• Article 10 Submission Requirements for Site Plan Review has been amended to require seven half size/scale copies, and an electronic file in both PDF and GIS formats.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

RAYMOND LAND USE ORDINANCE

ARTICLE 10 SITE PLAN REVIEW

•••

B. AUTHORITY AND CLASSIFICATION OF SITE PLANS

•••

3. The applicant may reclassify an application from a staff site plan review to a minor site planreview, and may request a hearing by the Planning Board, even if the amount of area proposed to bedeveloped or renovated is under the threshold that would trigger Planning Board review, and even ifstaff has been in the process of reviewing the application. However, in order to do so, the applicantshall provide all submission materials required for a minor site plan review as set out in section C.3.bbelow.

3. Site Plan Amendments and Revisions shall be classified by the Town Planner as follows:

a. **De Minimis Revisions** which include minor field revisions to an existing site plan that are handled by the Code Enforcement Officer and have little to no effect on the project. No public or abutter notices are required, and a de minimis review may include up to three (3) different entities or separate revisions under one (1) review.

- b. Staff Review Revisions include site plan revisions such moving parking spaces, modifying a building orientation, revising landscaping or buffers, or any modification that maintains the area equal or less for structural revisions, or that maintain the minimal intent of other site plan requirements but may modify, revise or alter the location or orientation such that no waiver of a site plan requirement is necessary. No abutter notices are required.
- c. Minor Site Plan Revisions include those revisions that maintain the accumulated improvements to an existing site plan for new additions or buildings or site surface changes to that which is at or below the Minor Site Plan review over any 5 year period, or plan revisions that alter the intensity of use, or alter impacts to the site such that Staff determines that any one of the Site Plan requirements has been substantially altered from that which was originally approved.
- d. **Major Site Plan Amendments** are those amendments which will exceed the Minor plan site plan review thresholds to a major site plan review over any 5 year period.
- <u>34</u>. The applicant may reclassify an application from a staff site plan review to a minor site plan review, and may request a hearing by the Planning Board, even if the amount of area proposed to be developed or renovated is under the threshold that would trigger Planning Board review, and even if staff has been in the process of reviewing the application. However, in order to do so, the applicant shall provide all submission materials required for a minor site plan review as set out in section C.3.b below.

4<u>5</u>. The staff may require that any Site Plan application be reviewed by the Planning Board as a minor site plan review, even if the amount of area proposed to be developed or renovated is under the threshold that would trigger Planning Board review, if the staff review process is unable to adequately resolve all relevant issues raised by the site plan review process.

56. The Planning Board may, by majority vote, reclassify a minor site plan item on the agenda to a major site plan if the Board determines that there is credible conflicting technical information regarding the approval criteria, that the subject matter of the application is of significant public interest or that the application has generated a high level of interest in the immediate vicinity of the site.

67. Construction, site development, and landscaping shall be carried out in substantial accord with the plans, drawings, sketches, and other documents approved by the Board, unless altered with Board approval. Nothing in this Subsection shall be construed to prevent ordinary repair, maintenance, and replacement of any part of the building or landscaping which does not involve a substantial change from the purpose and objectives of this Ordinance.

•••

D. SUBMISSION REQUIREMENTS

1. When the owner of the property or the owner's authorized agent makes formal application for Site Plan Review, the application shall contain at least the following exhibits and information except to the extent any of these submission requirements are modified by the provisions of Section C.2.b pertaining to Staff Site Plan Review and Section C.3.b pertaining to Minor Site Plan Review above:

• • •

c. Fifteen (15) copies of a Site Plan, <u>including seven (7) half size/scaled copies</u>, and an <u>electronic file in both PDF and GIS formats</u>, drawn at a scale of not more than fifty

(50) feet to the inch for that portion of the total tract of land subject to site plan review, and showing the following: [Amended 06/02/09]

- a) Name of owner and developer; and interest of the applicant if other than the owner or developer;
- b) Name of development, scale and meridian arrow, with specific definition of representation, date of plan and legend;
- c) Names and addresses of all owners of record of all adjacent property as they appear on Assessor's records;
- d) Current zoning boundaries and one hundred (100) year flood plain boundaries including surrounding areas to a distance of three hundred (300) feet from the perimeter of the site.

ARTICLE 4: Shall Articles 9 (Minimum Standards) and 12 (Definitions) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 3, 2014, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommends Article 4 The Selectmen Recommend Article 4

Description:

- Article 9:
 - A new section, Section Z, is proposed to Article 9 of the Town of Raymond Land Use Ordinances that includes language proposed to be deleted (see Article XX above) from the definition of the term Accessory Apartment. The language is proposed to be removed and amended from the Definition Section of the ordinance and housed in Article 9 as a new Section Z.
- Article 12:
 - Several definitions are missing, inconsistent, or different among the town's ordinances. New or amended definitions have been proposed to resolve this issue.

Key Changes:

- Article 9:
 - The language is proposed to be removed from the definitions section and relocated to a new Section Z in Article 9.
 - The language in Section Z outlining Accessory Apartment has also been amended to be more consistent with state regulations pertaining to septic design and installation.
- Article 12:
 - Agriculture definition has been added and is consistent with the Shoreland Zoning definition.
 - The definition for Accessory Apartments has been amended with some of the language from the definition migrating to Article 9 Minimum Standards (Land Use Ordinance).
 - Accessory Use or Building has been amended to Accessory Use or Structure.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Town of Raymond Land Use Ordinance ARTICLE 9 MINIMUM STANDARDS

....

Z. Accessory Apartments

Accessory Apartments, attached or detached, shall be allowed in a residential zone provided that the existing structure and accessory apartment shall not cover the lot by more than fifteen (15) percent. The Appeals Board may grant an additional five (5) percent. If the total number of bedrooms or potential bedrooms exceeds by more than one (1) the number of bedrooms the septic system is designed for, a replacement or expanded system shall be designed and installed before occupancy.

The accessory apartment shall not comprise more than 700 s.f. of living space, excluding stairways. Not more than one (1) accessory apartment shall be permitted per parcel.

ARTICLE 12 – APPLICABILITY AND DEFINITION OF TERMS USED IN THIS ORDINANCE

Words used in the present tense include the future tense; words used in the singular include the plural, and words used in the plural include the singular. The word "shall" is always mandatory. The word "person" includes a firm, association, organization, partnership, trust, company or corporation as well as an individual. The word "lot" includes the word "plot" or "parcel". The words "used" or "occupied" as applied to any land or building, shall be construed to include the words, "intended, arranged, or designed to be used or occupied."

• • • • •

Accessory Apartments - Accessory apartments attached or detached, shall be allowed in a residential zone provided that the existing structure and accessory apartment shall not cover the lot by more-than thirty (30) percent including the area of the septic system. The Appeals Board may grant an-additional five (5) percent. If the total number of bedrooms or potential bedrooms exceed by more-than one (1), the number of bedrooms that the existing system is designed for, a replacement or-expanded system shall be installed before occupancy. If the total number of bedrooms or potential-bedrooms increases by one (1), a replacement or expanded system shall be designed and recorded in the Registry of Deeds. The accessory apartment shall not comprise more than 700 s.f. of living-space, excluding stairways. Not more than one (1) accessory apartment shall be permitted perparcel. [Adopted 5/20/06] a separate dwelling unit of no more than 700 square feet, excluding stairways, either attached or detached, and located on the same parcel with a single family dwelling. The apartment shall contain a kitchen and bathroom which are separate from and not used in common with the principal dwelling unit.

Accessory Use or <u>Structure</u> Building - A use or structure on the same lot with and customarily which is incidental and subordinate to the principal use or building structure. Accessory uses, when aggregated, shall not subordinate the principal use of the lot.

.....

<u>Agriculture-</u> The production, keeping or maintenance for sale or lease, of plants, trees, animals or honeybees, including but not limited to: forages and sod crops; grains and seed crops; dairy animals and dairy products; poultry and poultry products; livestock; fruits and vegetables; and ornamental and green-house products. Agriculture does not include forest management and timber harvesting activities.

ARTICLE 5: Shall Section 14 (Table of Uses) and Section 17 (Definitions), as adopted May 21, 1994 and amended through June 3, 2014, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommends Article 5 The Selectmen Recommend Article 5

Description:

• Several land use categories have been deleted and amended to create more consistency with other ordinances.

_ _

~ ~

Key Changes:

- The term Municipal has been replaced with Public facilities.
- Structure Accessory to an Allowed Use has been changed to Accessory Structure or Use.
- Accessory Apartment has been added to the table and definitions.
- Boat Launches has been added.
- Parking Facilities has been amended to Parking areas.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Shoreland Zoning Provisions SECTION 14 TABLE OF LAND USES

TABLE 1 "LAND USES IN THE SHORELAND ZONE"

	RP	SP	LRR1, LRR2
15.E. Municipal (Adopted 3/18/00) Public Facilities	No	No	PB
16. <u>Accessory</u> Structure accessory to allowed or uses	PB	PB	CEO
16a. Accessory Apartment	No	No	CEO
17. Piers, docks, wharves, bridges, <u>boat launches</u> , and other structures and uses extending over or below the normal high water line or within a wetland.			
A. Temporary	CEO	CEO	CEO
B. Permanent	PB	PB	PB
27. Parking Facilities Areas	No	No	PB

SECTION 17 – DEFINITIONS

Words used in the present tense include the future tense; words used in the singular include the plural, and words used in the plural include the singular. The word "shall" is always mandatory. The word "person" includes a firm, association, organization, partnership, trust, company or corporation as well as an individual. The word "lot" includes the word "plot" or "parcel." The words "used" or "occupied" as applied to any land or building shall be construed to include the words, "intended, arranged, or designed to be used or occupied." Except as specifically defined herein, all words in these Shoreland Zoning provisions shall carry their customary dictionary meanings, unless specifically defined in these Shoreland Zoning provisions or in other provisions of the Raymond Land Use Ordinance. If there are conflicting definitions in these Shoreland Zoning provisions shall be used when defining terms in the Shoreland Zoning provisions. When defining terms in other

provisions of the Land Use Ordinance, the definitions in these Shoreland Zoning provisions shall not apply.

• • • • •

Accessory Apartment - a separate dwelling unit of no more than 700 square feet, either attached or detached and located on the same parcel with a single family dwelling. The apartment shall contain a kitchen and bathroom which are separate from and not used in common with the principal dwelling unit.

ARTICLE 6: To see if the Town will vote, pursuant to 23 M.R.S.A.§2953, that orders of the municipal officers with respect to the closing of roads to winter maintenance shall be a final determination.

The Selectmen _____ Article 6.

ARTICLE 7: RESERVED

ARTICLE 8: To see if the Town will vote to authorize the Selectmen on behalf of the Town to sell and dispose of any property acquired by the Town for nonpayment of taxes pursuant to the policy adopted by the Selectmen, as may be amended from time to time, the policy to remain consistent with State statutes and laws. In all cases conveyance to be made by municipal quitclaim deed.

 The Selectmen _____ Article 8.

 The Budget Committee _____ Article 8.

ARTICLE 9: To see what date taxes will be due and to set an interest rate for unpaid amounts.

The Selectmen recommend 1st half to be due October 31, 2014 and 2nd half to be due April 30, 2015 with interest at seven percent (7%) on any unpaid balances.

 The Selectmen
 Article 9.

 The Budget Committee
 Article 9.

ARTICLE 10: To see if the Town will vote to set the interest rate to be paid by the Town on abated taxes at seven percent (7%) for the fiscal year.

The SelectmenArticle 10.The Budget CommitteeArticle 10.

ARTICLE 11: To see if the Town will vote to authorize the Board of Selectmen to dispose of Town owned personal property with value not to exceed \$35,000.

 The Selectmen ______ Article 11.

 The Budget Committee ______ Article 11.

ARTICLE 12: To see if the Town will vote to authorize the Selectmen to borrow from or appropriate from undesignated fund balance (surplus) as they deem advisable to meet the unanticipated needs of the community that occur during the fiscal year with amount not to exceed <u>\$75,000</u>.

 The Selectmen ______ Article 12.

 The Budget Committee ______ Article 12

ARTICLE 13: To see if the Town will authorize the Selectmen, for the fiscal year 2015 - 2016, to transfer funds between appropriation accounts as long as the grand total of all appropriations is not exceeded. Any such transfers to be approved only at a properly called public meeting of the Selectmen.

The SelectmenArticle 13.The Budget CommitteeArticle 13.

ARTICLE 14: To see if the Town will vote to authorize the use of Town employees and/or Town owned equipment or independent contractor(s) hired by the Town for maintenance on private roads in special and certain circumstances where in the public's interest.

Note of explanation -- Three examples of when the use of Town employees and equipment may be necessary:

A. Tying in work done on a public road that intersects a private road;

B. Plowing snow on a private road to clear the way for emergency response apparatus; and

C. In rare or emergency situations, maintaining private roads for school bus access to special education students as deemed necessary.

 The Selectmen ______ Article 14.

 The Budget Committee ______ Article 14.

ARTICLE 15: To see if the Town will vote to authorize the Tax Collector or Treasurer to accept prepayments of taxes not yet committed pursuant to 36 M.R.S.A. § 506.

The SelectmenArticle 15.The Budget CommitteeArticle 15.

ARTICLE 16: To see if the Town will vote to appropriate \$236,876 from the tax increment of the Pipeline/RT 302 Tax Increment Financing District for FY 2015 - 2016 projects proposed in the Tax Increment Financing District Development Program.

Note: Included in this item are:	Raymond-Casco Historical Society	\$ 1,800
	RWPA Milfoil Program	\$ 17,500
	Regional Transportation Bus Program	\$ 5,000
	Raymond Village Library	\$ 5,000
	GPCOG Annual Dues	\$ 4,436
	Sebago Lake Health Rapid Response Team	\$ 1,500

The Selectmen	Article 16.
The Budget Committee	Article 16.

ARTICLE 17: To see if the Town will vote to raise and appropriate <u>\$548,374</u> for the Administration account.

The Selectmen	Article 17.
The Budget Committee	Article17

ARTICLE 18: To see if the Town will vote to raise and appropriate \$52,379 for the Assessing account.

 The Selectmen ______ Article 18.

 The Budget Committee ______ Article 18.

ARTICLE 19: To see if the Town will vote to raise and appropriate \$<u>18,885</u> for the Town Hall account.

 The Selectmen ______ Article 19.

 The Budget Committee ______ Article 19.

ARTICLE 20: To see if the Town will vote to raise and appropriate \$490,187 for the Insurance account.

 The Selectmen
 Article 20.

 The Budget Committee
 Article 20.

ARTICLE 21: To see if the Town will vote to raise and appropriate \$ <u>6,000</u> for the General Assistance account.

The SelectmenArticle 21.The Budget CommitteeArticle 21.

ARTICLE 22: To see if the Town will vote to raise and appropriate \$ <u>184,271</u> for the Technology Department account.

The SelectmenArticle 22.The Budget CommitteeArticle 22.

ARTICLE 23: To see if the Town will vote to raise and appropriate \$ <u>46,651</u> for the Community Development account.

The SelectmenArticle 23.The Budget CommitteeArticle 23.

ARTICLE 24: To see if the Town will vote to raise and appropriate \$ <u>671,477</u> for the Fire/Rescue Department account.

The SelectmenArticle 24.The Budget CommitteeArticle 24.

ARTICLE 25: To see if the Town will vote to raise and appropriate \$<u>16,222</u> for the Animal Control account.

The Selectmen	Article 25.
The Budget Committee	Article 25.

ARTICLE 26: To see if the Town will vote to raise and appropriate \$21,816 for the Infrastructure account.

The SelectmenArticle 26.The Budget CommitteeArticle 26.

ARTICLE 27: To see if the Town will vote to raise and appropriate \$687,418 for the Public Works account.

The SelectmenArticle 27.The Budget CommitteeArticle 27.

ARTICLE 28: To see if the Town will vote to raise and appropriate \$<u>314,742</u> for the Solid Waste account.

The SelectmenArticle 28.The Budget CommitteeArticle 28.

ARTICLE 29: To see if the Town will vote to raise and appropriate \$20,048 for the Cemeteries account.

The SelectmenArticle 29.The Budget CommitteeArticle 29.

ARTICLE 30: To see if the Town will vote to raise and appropriate \$<u>14,338</u> for the Parks & Recreation account.

Included are:

Materials, maint., equip.	\$ 2,500
Contract Services	\$ 8,038
Raymond Rattlers Snowmobile	\$ 800
Raymond Baseball/Softball	\$ 1,000
Agawam mowing/soccer	\$ 2,000

The SelectmenArticle 30.The Budget CommitteeArticle 30.

ARTICLE 31: To see if the Town will vote to raise and appropriate \$<u>48,000</u> for the Raymond Village Library.

NOTE: There is an additional \$5,000 included under TIF.

The SelectmenArticle 31.The Budget CommitteeArticle 31.

ARTICLE 32: To see whether the Town will vote to carry forward any existing fund balance in the Capital Improvement Program (C.I.P.) account.

The SelectmenArticle 32.The Budget CommitteeArticle 32.

ARTICLE 33: To see if the Town will vote to raise and appropriate <u>\$996,886</u> for the Capital Improvement account.

Included are:

Public Works Equipment Reserve	\$ 85,000
2013 Public Works Road Construction Bond Payment	\$ 240,000
Public Works Paving/Road Reserve	\$ 275,000
Municipal Facilities Maintenance/Improvements	\$ 25,000
2002 PSB Bond Payment	\$ 115,137
Fire Department Equipment/Facilities	\$ 75,000
Bond Payment for Fire Truck/Sand-Salt Shed	\$ 105,000
Technology Equipment Upgrades (Broadcast Studio)	\$ 51,749
Patricia Avenue Recreational Facility (IRT)	\$ 25,000

The SelectmenArticle 33.The Budget CommitteeArticle 33.

ARTICLE 34: To see if the Town will vote to raise and appropriate \$<u>647,964</u> for the County Tax account.

The Selectmen ______ Article 34.The Budget Committee ______ Article 34.

ARTICLE 35: To see if the Town will vote to appropriate the total sum of \$<u>1,497,343</u> from estimated non-property tax revenues to reduce the property tax commitment, together with all categories of funds, which may be available from the federal government, and any other sources (includes <u>\$10,000</u> from TIF Reserve).

The SelectmenArticle 35.The Budget CommitteeArticle 35.

ARTICLE 36: To see if the Town will vote to authorize the Selectmen to accept or reject grants, donations and/or gifts of money to the Town of Raymond and to expend monies donated for specific purposes.

The SelectmenArticle 36.The Budget CommitteeArticle 36.

ARTICLE 37: To see if the Town will vote to accept certain State Funds as provided by the Maine State Legislature during the fiscal year beginning July 1, 2015 and any other funds provided by any other entity included but not limited to:

- Municipal Revenue Sharing
- Local Road Assistance
- Emergency Management Assistance
- Snowmobile Registration Money
- Tree Growth Reimbursement
- General Assistance Reimbursement
- Veteran's Exemption Reimbursement
- State Grant or Other Funds

The SelectmenArticle 37.The Budget CommitteeArticle 37.

ARTICLE 38: To elect one (1) Selectman, for a three year term; three (3) members for the Budget-Finance Committee, for three year terms; and one (1) member for the RSU School Board of Directors, for a three year term. Given under our hands this 1st day of April AD 2015.

Michael Reynolds, Chairman

Lawrence Taylor, Vice Chair

Joseph Bruno, Parliamentarian

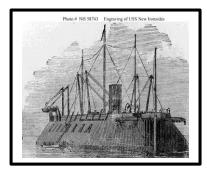
Sam Gifford

Teresa Sadak

Lost to Time Daniel S. Milliken Medal of Honor

Civil War Medal of Honor Recipient, Daniel S. Milliken's Grave is located in Riverside Cemetery, Raymond, Maine. His grave is marked with a simple white marble VA stone that list only his name and date he died. Daniel Milliken is much more then what his stone would indicate. Local Veterans organizations and the community would like to rectify the situation with the addition of a suitable memorial stone that would recognize his achievement as a Medal of Honor recipient during his tour as Quarter Gunner on the USS New Ironsides at the Battle of Fort Fisher in 1864 and 65.







What is next?

American Legion Field-Allen Post 148 is working closely with the Town of Raymond in the design of the Memorial Stone and the appropriate recognition Ceremony to be held sometime this spring.

The estimated Cost of the Memorial Stone is approx. \$1200 with some funds already donated.

If you would like to support this worth cause you may do so by contacting: Raymond Town Clerk, Sue Look or by sending a check to (Milliken Medal of Honor) c/o American Legion Post 148, PO Box 1776, Windham, Maine 04062



MEDAL OF HONOR HISTORICAL SOCIETY OF THE UNITED STATES



J. DONALD MORFE Member 3513 Woodring Avenue Baltimore, MD 21234 Jmorfe6328@aol.com 410-426-9188

DOCUMENT SUMMARY SHEET-SEPTEMBER 15, 2010

DANIEL S MILLIKEN, CIVIL WAR MEDAL OF HONOR RECIPIENT (Lang Book Citation #915) He died on May 3, 1899 and is buried in Riverside Cemetery, Raymond ME (Section C, Row K, Lot 10) He was awarded the Medal of Honor for action on the USS Ironsides at Fort Fisher, NC during December 1864 and January 1865.

DOCUMENTS TO PROVE MEDAL OF HONOR RECIPIENT BURIAL PLACE

- 1. Death Certificate-Daniel S. Milliken; date of death May 3, 1899; Age. Years 58, Months 3, Days 8; Place of Birth, Saco, ME; Place of burial Riverside Cemetery.
- 2. Louise Lester, Raymond Town Clerk, submitted cemetery section map showing David Milliken buried in Riverside Cemetery, Section C, Row K, Lot 10.
- Dept. of Interior Pension File #23772. MILLIKEN, DANIEL S. Page 6-Deceased wife Francis Milliken-died in Raymond ME, in August 1886 (photo of Francis Milliken grave marker next to Daniel Milliken grave marker) Page 13-US Navy, Pension dropped because of death, May 3, 1899 Page 25-Auditor for the Navy Department-Daniel S. Milliken, Lds (Landsman), It lists his assignments on various ships including 11/64: on the New Ironsides to March 31/65 and then all the other assignments. (Note: action on USS Ironsides earned him the Medal of Honor during December 1864-January 1865)

CONCLUSION

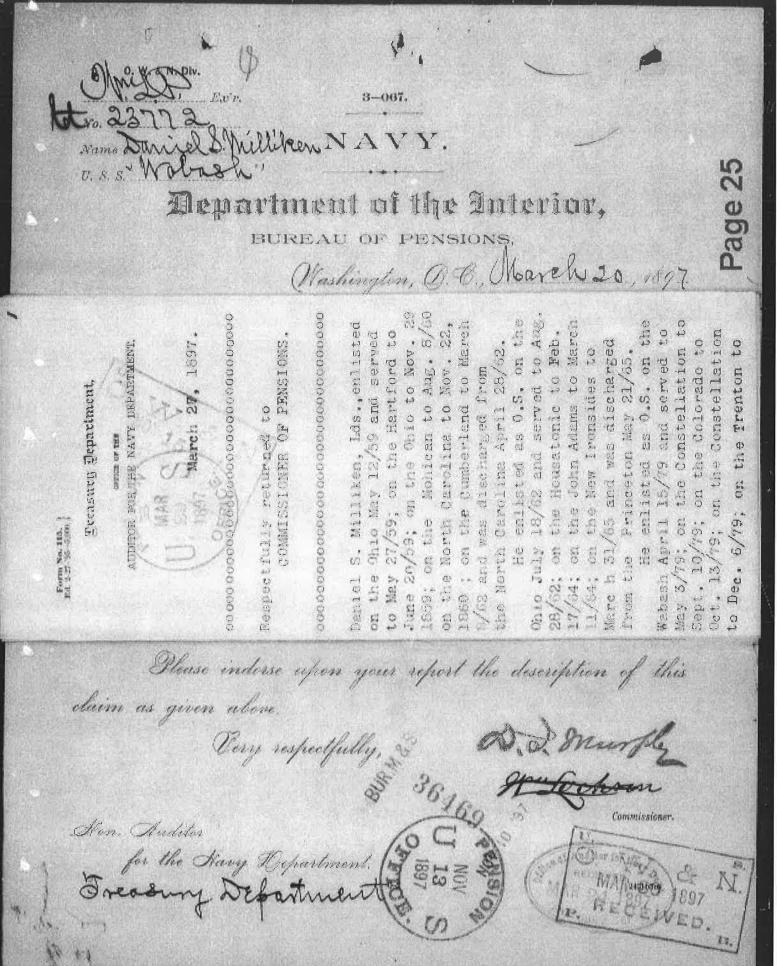
The Daniel S. Milliken, date of death May 3, 1899 buried in Riverside Cemetery, Raymond ME is the Medal of Honor Recipient.

Department of Veterans Affairs 1. TYPE OF REQUEST X INITIAL (First time) REQUEST SECOND REQUEST CORRECTED APPLICATION OR REPLACEMENT	IMPORTANT: Ple print clearly all infor headstone or marker indicated otherwise a OR RELATED SEI	mation except or delivery. Bi all other blocks	for signa <i>locks out</i> must be	turcs. Illegible p lined in bold are completed. MI	rinting could re optional inscrip	sult in an inc	orrect	
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Louise H Lester, Town Clerk 401 Webbs Mills Road Raymond, ME 04071	14. E-MAIL ADDRESS (Optional) LOUISE. LESTER & RAY MONDO MAINA 15. FAX NO. (Optional) 207-655-3024				FUNERAL DIRECTOR CEMETERY OFFICIAL			
CERTIFICATION: By signing below I certify the overnment and all information entered on this form	is true and correct to f	vill be installed the best of my l	in the ce knowledg	motery listed in ge.	block 21 at no e	expense to th	e	
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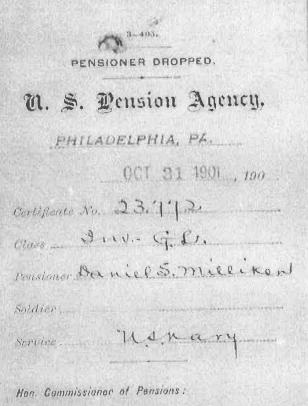
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31 of 134



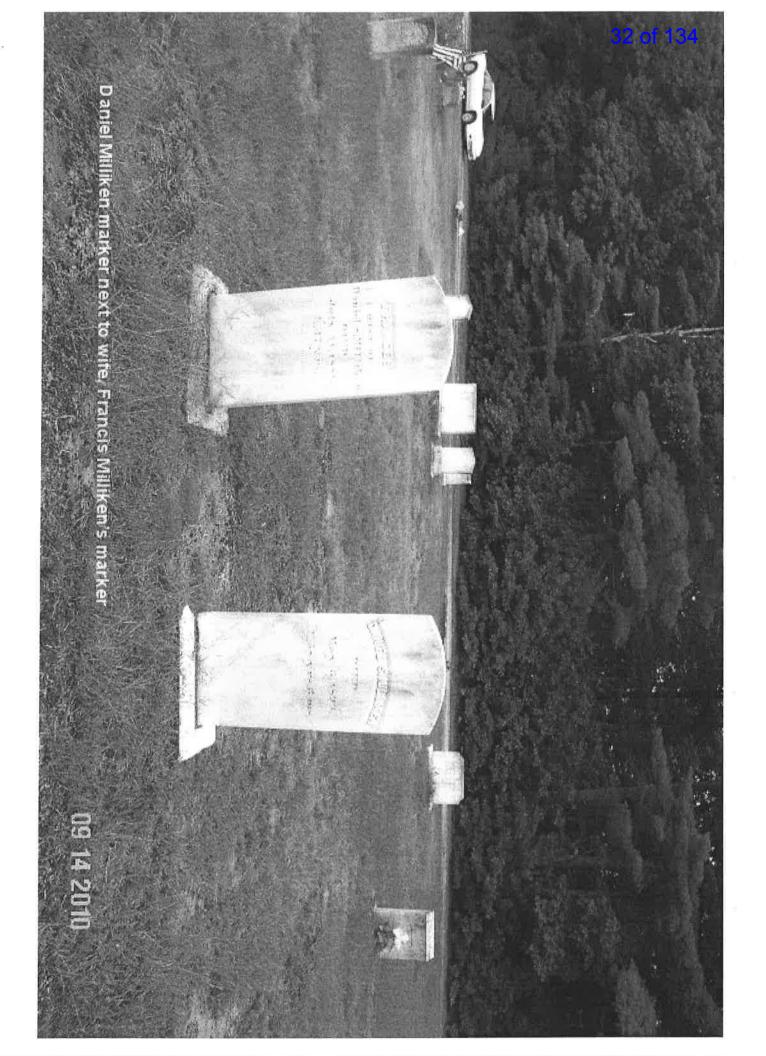
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PAGE 13



3-402. Department of the Interior, Certificate No.23 alleden Dimel Name, BUREAU OF PENSIONS,

Washington, D. C., January 15, 1898.

O-dd

SIR:

In forwarding to the pension agent the executed voucher for your next quarterly payment please favor me by returning this circular to him with replies to the questions enumerated below.

Very respectfully,

MelayBran

The Martin and the the Section

First. Are you married? If so, please state your wife's full name and her maiden name.

Anarer I am not

Second. When, where, and by whom were you married?

Third. What record of marriage exists?

Answer.

Answer.

Fourth. Were you previously married? If so, please state the name of your former wife and the date and place of her death or divorce.

Anower, My wefe is dead, neare was Frances Millike She died - Romand the August 1886 Fifth. Have you any children living? If so, please state their names and the dates of their birth.

Anne one. William & milliken tore in March 1873 Date of roply, May 4th, 180 & 0-8

PAGE 6

6901 b750ro 1-84

Donsel Milliter Ection & Row K Lotio 34 of 1 TOWN OF RAYMOND 401 WEBBS MILLS RD RAYMOND, ME 0407 RAYMOND, ME 0407 RIVERS, DE OME the shart tingme. 141414 141414 141414 Tilly N Ser til M En in ٤ Ŕ J HON' ie ser Eracl: 12 Н G 17450." |S. 12 Martin CARP? 2 TAXASTA . MAR 69月2月6日 b

Louise Lester

From:	DonMorfe@comcast.net
Sent:	Wednesday, September 15, 2010 3:50 PM
To:	Louise Lester
Subject:	Re: C:\Desktop Document\IMAGE (28).TIF;

Louise

The signed application came out nicely

The VA accepts scanned copies, so there is no need to send the original anywhere. Just keep it for your records.

Tomorrow I will forward all the info to the NCA Historian with a copy to you.

Thanks so much for your help.

Don

----- Original Message -----From: "Louise Lester" <louise.lester@raymondmaine.org> To: DonMorfe@comcast.net Sent: Wednesday, September 15, 2010 2:17:39 PM Subject: C:\Desktop Document\IMAGE (28).TIF;

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INFORMATION Louise H Lester, 5 401 Webbs Mills Ro Raymond, ME 04071		-	(207) 655-4742 14. E-MAIL ADDRESS (Optional)					FUNERAL DIRECTOR OTHER (Specify)			
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Town of Raymond											
401 Webbs Mills Ro	ad			207-655-4742 Riverside Cemetery Plains Road							
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Town of Raymond 401 Webbs Mills Road Raymond, Maine 04071

Town Office 655-4742

Fax 655-3024

FAX COVER SHEET

DATE: 9/14/10

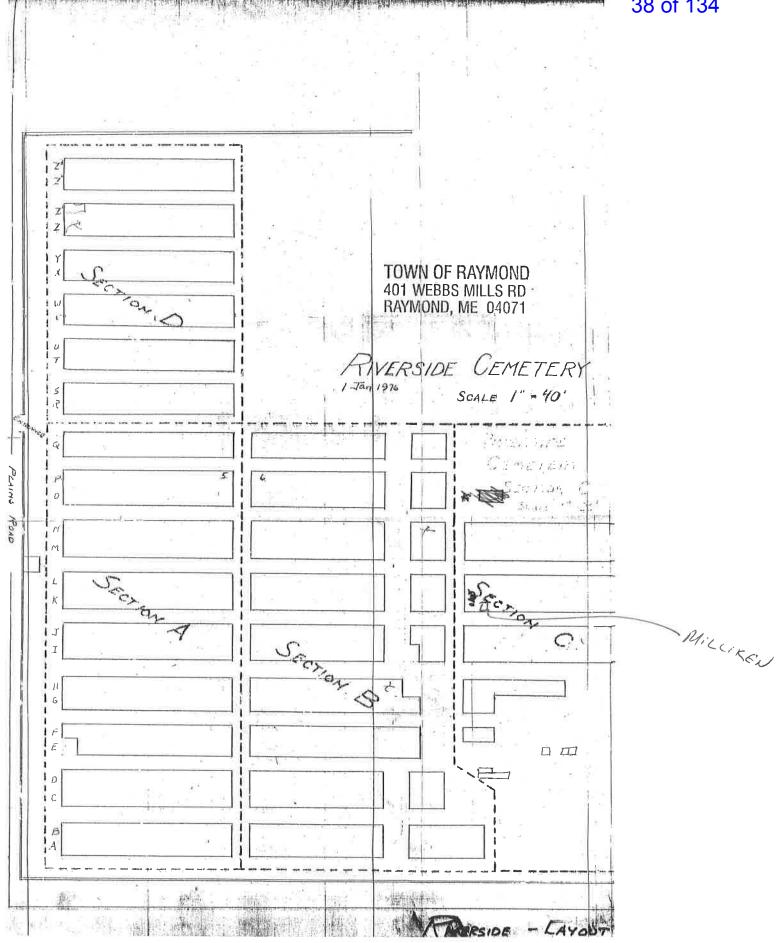
TO: Don

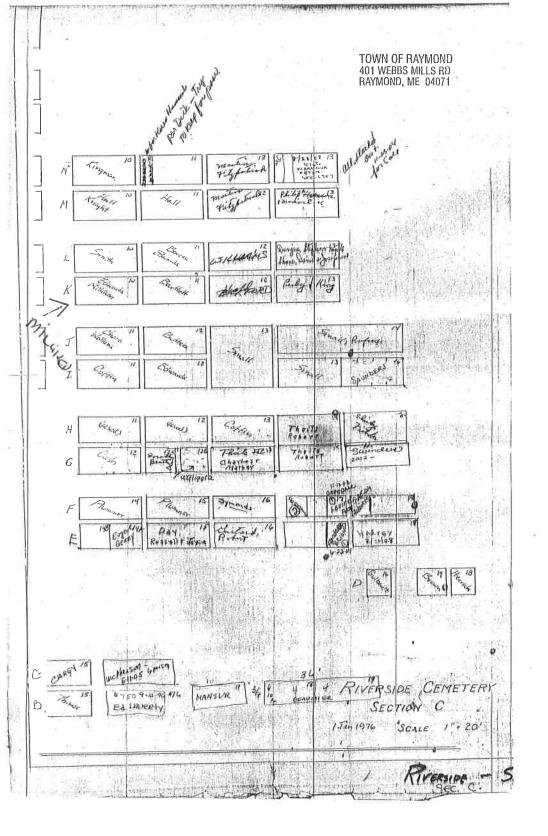
DANIEL COMPANY: David Milliken Cemetery plot

FAX#: 1-410-426-9188

TOTAL PAGES: 3 (INCLUDES THIS COVER SHEET)

FROM: Louise Lester, Town Clerk MESSAGE: Let me know if this isn't clear.





ro of 134 Dec 1864 LAN 1865 y's #9,5 DANIEL MILLEN - USS ARMISIDE BORN SOCO, ME moharchive@earthlink.net, jmorfe6328@aol.com, gayleida@msn.com, william.swe dnlotz@hotmail.com, randy951@yahoo.com, kentkooi@yahoo.com >> which more or less matches the MOH recipient's known DOB. East >> Raymond is in >> Standish, Maine; the recipient was also born in Maine. On a hunch >> (supposing >> Lot 10) DOD "May 3, 1899 at 58 yrs 3 mo". This would put the DOB at >> 1841, >> INT MINIMENT, DAME S. IN MAINE, and got a listing for a Daniel S. C >> Milliken buried at Riverside Cemetery, East Raymond, Maine, (Sect. B, >> Row K, Navy, names the New Ironsides and also states Medal of Honor. The page >> Cumberland County, which is the same county as Standish (in fact, the >> two >> I think this burial might be him, but a bit more 'digging' on the >> buried guy >> I pulled up the records since you couldn't see the rest of the Togus >> entry. >> an elderly or sick Milliken might move near family), I did a Google >> search >> It looks like he was discharged from the home in Togus on June 16, 1896, is cut-off so I don't know how long he was there. Next, surfaces in the Found a link to Daniel Milliken #915. In 1890 he was admitted to the National Home in Togus and discharged in 1896. I believe he died in MA. I'm following up. I've e-mailed Bill as a heads-up and possible National Home in Dayton, OH. It is definitely him as in states U.S. >> I see his home of record was in Boston, but his next-of-kin lived in >> for "Milliken, Daniel S." in Maine, and got a listing for a Daniel S. 1/18/2010 4:22:27 P.M. Eastern Standard Time >> because he was "able to support himself". >> would be in order to tighten it up. rainman@bex.net >> places are only 30 min apart). Milliken >> ~Laura >> Ray, From: Subj: Date: io. Rav

41 of ^{p.2}/134

1819 ORD OF A DEATH. Nan Lain stel 1. 2 Place of Death & Ast 2 1977 1977 Date of Death # 1113.0 1955 Age. Years, 8 è Days 6 Place of Birth Care /2 Married, Single. Culor Sex . Videwed or Divorced. altrace Occupation. J.f. Hles Cause of Deaths, 177812271 20 1 Frank Land Place of Borial & Name of Father Allella 8000 1811 5000 1813 Maiden Name of Mother Birthplace of Father Claca Birthplace of Mother Jaco Occupation of Pather Gra-12000 Name and address of Physician (or other person) report-12 איבר ביר וב ל די ל יי 1 STATE OF MAINE. I hereby in the Bull Baraka wate in text of replacements othe report of the end thread the the best of mich nonce Questi of

Maine Short Form Quit Claim Deed Without Covenant

THE INHABITANTS OF THE TOWN OF RAYMOND, a body politic located at Raymond, County of Cumberland and State of Maine, for consideration paid, releases to <u>WOODBURY CLIFFORD A JR</u> in said County and State, a certain parcel of land situated in the Town of Raymond, County of Cumberland and State of Maine, being all and the same premises described at Map <u>45</u>, Lot <u>7</u>

The purpose of this conveyance is to release any interest which this grantor may have in and to the above premises by virtue of a lien filed for nonpayment of taxes on said parcel of land with particular reference being made to a lien filed against Map <u>45</u>, Lot <u>7</u>, in the name of WOODBURY CLIFFORD A JR and recorded in said Registry of Deeds.

BK 30940 PG 142 BK 31729 PG 4

IN WITNESS WHEREOF, the said INHABITANTS OF THE TOWN OF RAYMOND have caused this instrument to be sealed with its corporate seal and signed in its corporate name by MIKE REYNOLDS, JOSEPH BRUNO, SAMUEL GIFFORD, TERESA SADAK, AND LAWRENCE TAYLOR, thereto duly authorized, this <u>1</u> day of <u>APRIL</u>, <u>2015</u>.

By: _

THE INHABITANTS OF THE TOWN OF RAYMOND

Witness to All

MIKE REYNOLDS, Selectman

JOSEPH BRUNO, Selectman

SAMAUL GIFFORD, Selectman

TERESA SADAK, Selectman

LAWRENCE TAYLOR, Selectman

STATE OF MAINE CUMBERLAND, SS.

Personally appeared the above named <u>Mike Reynolds, Joseph Bruno, Samuel Gifford</u>, <u>Teresa Sadak, and Lawrence Taylor</u> aforesaid Selectmen, known to me, this <u>1</u> day of <u>APRIL</u>, <u>2015</u> and acknowledged before me the foregoing instruments to be their free act and deed in their said capacity and the free act and deed of said Grantor Corporation.

Notary Public

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/SUPPLEMENTAL ASSESSMENTS
DATE:	3/26/15
CC:	

Dear Board Members,

Attached please find four abatement requests which have been reviewed by my office and are recommended for consideration at your April 7, 2015 meeting. Two of the requested abatements correct issues related to the living area (3 Martin Heights) of one home and the acreage and home condition of another (85 North Raymond Rd). One requested abatement is recommended for denial as the assessment already falls well within the allowable deviation from the reported sale price, which took place several months after the assessment date. The average assessment ratio for interior parcels stands at 104% of market value. The assessment to sale ratio of this property is 111%, representing a 7% deviation which is automatically defendable under the law. The assessments in this area of Tarkiln Hill have been reviewed and also found to be equitable with one another.

A request for abatement by the owner of 325 Cape Rd., is recommended for partial approval. The applicant provided an appraisal in support of his asserted valuation of 885,000. The assessment of the comparable properties provided in the report have assessment to sale ratios of 95-1185% of market value, which is not unusual given that the towns average ratio, according to Maine Revenue stands at 105% for waterfront. However the applicant asserts that the town is overvaluing his property by over 50%. In reviewing the appraisal, a primary concern as to its validity in this appeal pertains to the properties extensive beach front, as evidenced in the enclosed documentation. This is, in our opinion the defining feature of the property, but is essentially unaccounted for in the appraisal. Further the appraisal asserts a differential between the properties 2008 selling price and its relevant value today, given the market downturn. However, it is important to note that the 2008 sale price was indicative of its true market value at the time. The property does contain wetland areas and topographical issues which may increase its

development costs and usable area. It is unclear if these items are accounted for in the current assessment. The recommended abatement represents our consideration of these property issues. In the end, this property is extremely unique in the area given is sizable beachfront. Comparable characteristics can only be found in a handful of properties. It is our opinion that the applicant's valuation severely undervalues the property.

The final consideration is a property located at 58 Crocket Rd. This property has been assessed in error to Irene Golding, who passed away in June of 2012. Because an assessment cannot be made to a deceased party, the 2013 and 2014 assessments are void, and likely unenforceable by lien. The recommended action is to abate the 2013 and 2014 assessments in their entirety and issue new supplemental assessments for each of those years to the correct owner. The deceased owner was receiving property exemptions, which must be removed. The property has been inspected and adjusted for its current condition and land location. This property lost the majority of its water view with the construction of a new second floor at the neighboring property across the street. This view factor is considered in the supplemental assessments.

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, 2014 assessment on April 1, 2015. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: April 1, 2015

Attest:_____

_Don Willard, Town Manager

				1						
Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2014-	5	010-069		Jay Peterson Karen Peterson	\$ 335,900.00	\$ 307,200.00	\$ 28,700.00	\$ 338.66	0.0118	Data Errors present on property tax card resulted in overvaluation. Property assessed for more living are square footage than is present. Property has no upper floor living area. Property was not assessed for full basement, which is present.
2014-	6	017-042	T1190R	Archie Tripp	\$ 200,700.00	\$ 174,300.00	\$ 26,400.00	\$ 311.52	0.0118	Property assessed in error for incorrect acreage. Assessed for 23 ac. Acreage is approximately 11 acres. Home is in fair condition rather than average condition for its age.
2014-	7	054-056	G1160R	Irene L. Golding	\$ 186,800.00	\$-	\$ 186,800.00	\$ 2,204.24	0.0118	Property assessed in error to incorrect person. Irene Golding passed away in June 2012. Assessment to this person is void. A supplemental assessment will be made to the appropriate person concerning this real estate.
2014-	8	001-019-A	E9100R	EWIG Realty LLC	\$1,353,100.00	\$1,243,400.00	\$ 109,700.00	\$ 1,294.46	0.0118	Ledge and large rock outcroppings, which affect the future development costs of the parcel which are located on the parcels building envelope site, as well as wetlands present on property, as per the national wetland inventory, not accounted for in the assessment of the property.
					тот		\$351,600.00	\$4,148.88		

TOWN OF RAYMOND



SUPPLEMENTAL TAX CERTIFICATE

State of Maine 36 M.R.S.A. § 713

We, the undersigned, Assessors of the Municipality of Raymond, Maine, hereby certify that the foregoing list of estates and assessments thereon, recorded in page 430 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 10th day of September 2013, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 1st day of April, 2015, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this <u>1st</u> day of April, 2015.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds

Assessors, Town of Raymond

TOWN OF RAYMOND



SUPPLEMENTAL TAX WARRANT

State of Maine 36 M.R.S.A. § 713

County of <u>CUMBERLAND</u>, ss.

To: DONALD WILLARD , Tax Collector

of the Municipality of <u>RAYMOND</u>, within said County of

CUMBERLAND .

GREETINGS:

Hereby are committed to you a true list of the assessments of the estates of the person(s) hereinafter named. You are hereby directed to levy and collect each of the person(s) named in said list his respective proportion, therein set down, of the sum of $\frac{1,726}{\text{dollars}}$ and $\frac{88/100}{\text{cents}}$, it being the amount of said list; and all powers of the previous warrant for the collection of taxes issued by us to you and dated <u>September 10, 2013</u> are extended thereto; and we do hereby certify that the list of the date of original warrant

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list, committed unto you under our warrant dated <u>September 10, 2013</u>.

original date of warrant

Given by our hands this <u>1st</u> day of <u>April, 2015</u>.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds Assessors, Town of Raymond

Cc: Deputy Tax Collector

48	of 1	134

Fage 450						
	т	OWN OF RAYMO	OND - SUPPLEME	ENTAL TAX	K WARRANT LI	ST
valuations		ersonal, that were omi	itted from our original in			d assessments, contain a list of essments dated September 10, 2013
Signed		, Assesso	or			
Signed		, Assesso	or			
Signed		, Assesso	or			
Signed		, Assesso	or			
Signed		, Assesso	or			
Signed		, Assesso	or			
M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION
054-056	Mark E Golding Personal Representative	PO Box 281 Raymond, ME 04071	\$153,500.00	G1160R	\$1,726.88	Assessment of improvements to this owner were omitted from the original commitment of taxes.
					\$1,726.88	

Page 430

TOWN OF RAYMOND



SUPPLEMENTAL TAX CERTIFICATE

State of Maine 36 M.R.S.A. § 713

We, the undersigned, Assessors of the Municipality of Raymond, Maine, hereby certify that the foregoing list of estates and assessments thereon, recorded in page 429 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 16th day of September 2014, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 1st day of April, 2015, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this <u>1st</u> day of April, 2015.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds

Assessors, Town of Raymond

TOWN OF RAYMOND



SUPPLEMENTAL TAX WARRANT

State of Maine 36 M.R.S.A. § 713

County of <u>CUMBERLAND</u>, ss.

To: DONALD WILLARD , Tax Collector

of the Municipality of <u>RAYMOND</u>, within said County of

CUMBERLAND .

GREETINGS:

Hereby are committed to you a true list of the assessments of the estates of the person(s) hereinafter named. You are hereby directed to levy and collect each of the person(s) named in said list his respective proportion, therein set down, of the sum of $\$_{1,811}$ dollars and 30/100 cents, it being the amount of said list; and all powers of the previous warrant for the collection of taxes issued by us to you and dated <u>September 16, 2014</u> are extended thereto; and we do hereby certify that the list of (here insert date of original warrant)

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list, committed unto you under our warrant dated <u>September 16, 2014</u>.

original date of warrant

Given by our hands this <u>1st</u> day of <u>April, 2015</u>.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds Assessors, Town of Raymond

Cc: Deputy Tax Collector

51	of 1	134

Page 429													
	TOWN OF RAYMOND - SUPPLEMENTAL TAX WARRANT LIST												
We, the undersigned, Assessors of the Municipality of Raymond, hereby certify, that the foregoing list of estates and assessments, contain a list of valuations of the estates, real and personal, that were omitted from our original invoice and valuation and list of assessments dated September 16, 2014 and to be supplemented for the 2014 assessment as of April 1, 2015.													
Signed		, Assesso	r										
Signed		, Assesso	or										
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M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION							
054-056	Mark E Golding Personal Representative	PO Box 281 Raymond, ME 04071	\$153,500.00	G1160R	Assessment of improvements to this owner were omitted from the original commitment of taxes.								
					\$1,811.30								

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, 2014 assessment on April 1, 2015.

Voted by the Raymond Board of Assessors on: April 1, 2015

Attest: Don Willard, Town Manager

Tax Year	M/L	ACCT#	APPLICANT	ASSESSED VALUATION	REASON FOR DENIED APPLICATION FOR ABATEMENT
2014	011-042-005	P8024R	Roger Gelinas Living Trust Cynthia Eckman-Gelinas Living Trust Robert Parent (Record Owner)		Applicant purchased this vacant parcel on Tarkiln Hill Rd in September of 2014 for the price of \$127,500. Applicant requests abatement of the property based upon this purchase price. The assessment is currently 11% higher than the purchase price. However, the average assessment ratio for interior property is currently 104% of market value, making the deviation of the assessment ratio to the average ratio 7%. Under Title 36 section 848-A, in any proceedings relating to a protested assessment, it is a sufficient defense of the assessment that it is accurate within reasonable limits of practicality, except when a proven deviation of 10% or more from the relevant assessment ratio of the municipality or primary assessing area exists.



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:
- 2. Mailing Address and Phone Number:
- 3. Tax year for which abatement is requested:
- 4. Map/Lot #

5. Assessed valuation:

6. Taxpayer's opinion of value:

7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):

Jay Peterson 3 Martin Heights, Raymond 04071 207-713-4571 2014 010/069 335,900 307,200 Valuation had been \$335,900 based upon square Footage of 3162 (Living Area). Actual square Sotage is 2316 (Living Area). The basement Kunsi'n 13 Led was never included in the initial assessment. Assessor (Kurt Lobell) re-assessed homes value at#307,200, which is a reduction (abalement) of #28,700 valuation or 338.66 tax for the 2014/15 tax year.

To the assessing authority of the Town of Raymond,

In accordance with the provisions of Title <u>36</u> 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.

2/09/15

of Appli Sign Revised 02/10



Jay Peterson Karen Peterson 3 Martin Heights Raymond, ME 04071

RE: Map/Lot : 010/069 application for abatement

Dear Mr. Peterson,

Your application for abatement has been received by our office and review of the submitted material will begin shorty. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to department staffing levels and the schedule of the Board, 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 April 30, 2015 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. <u>Please complete the appropriate box and return it to our office.</u>

Curt E. Lebel Assessors Agent, Town of Raymond

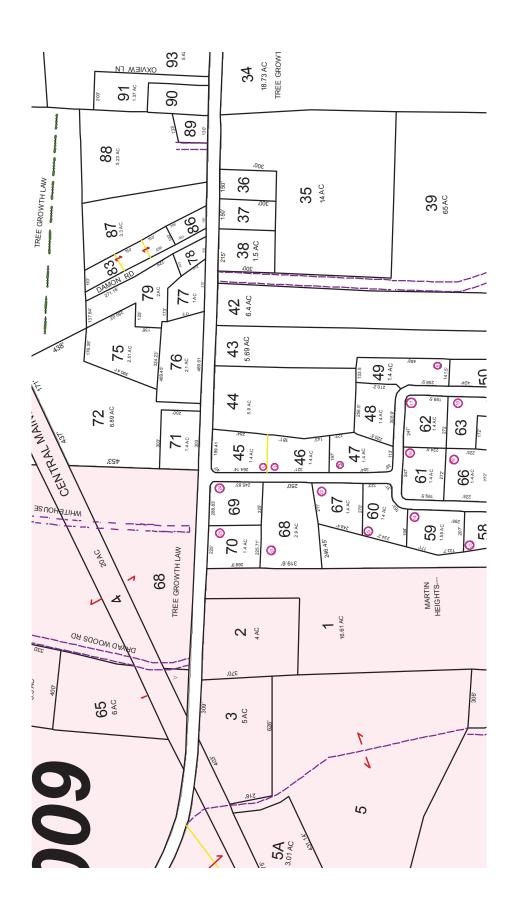
X I hereby consent to an extension of the appeal deadline so that my appeal may be considered by the Assessors.

I do not consent to an extension. Taxpayer 1119

Telephone: (207)655-4742

Property Location: 3	MAP ID: 010/ 069/ 000/ 000/							Bld	lg Nan	ne:					State Use: 1010								
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#CodeDescrip11010Single Family	RR	D Front L	Depth Units 60,984	SF	170	0.66 1.0			Disc 1	1.00		Adj. 0.00		Notes	s- Adj		Spec Us	e Sp	pec Calc	1.0		Unit Price 0.66	
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Vision ID:	715			Acce	ount #P8016F	R		Bldg #:	1 of 1 Sec #: 1 of 1 Card 1 of 1 Print Date: 03/13/2015 14:21 56 of 134
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Interior Wall			Drywall/Sheet						1212 16
Interior Wall			Diywan/Sheet		C	OST/MARK	ET VALUA	TION	19
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Interior Flr 2	14		Carpet				257,109		66
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Heat Type	05		Hot Water		Replace Cost		269,209		
AC Type					AYB EYB		2009 2009		FHS 24 FGR
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Total Bthrms	2				Remodel Ratin	g			31
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Total Rooms	5				Functional Obs		0		
Bath Style	02		Average		External ObsIn Cost Trend Fac		0		
Kitchen Style	03		Good		Condition	101	1		17 16
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					A CUMPANA	CECTION			
Code		Desc			<mark>Α SUMMARY</mark> ι Gross Area	Eff. Area	Unit Cost	Undeprec. Value	
BAS F	First Floo		1	2,02		2,028	85.31	172,99	
FGR (Garage				0 576	230	34.06	19,62	
FHS H	Half Story			28			42.65		
	Porch, Op Basement,				0 188 0 2,028		17.24 17.08		
	Deck, Wo		iisiicu		0 2,028		8.53		
[,							,	
									07.29.2009 11:38
	<u> </u>	<u>Gross</u>	Liv/Lease Area:	2,31	6 5,636	3,014		269,20	9





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:	Archie Tripp L.
2. Mailing Address and Phone Number:	85 North Zaymond Road
3. Tax year for which abatement is requested:	2014
4. Map/Lot #	17/4
5. Assessed valuation:	200,700
6. Taxpayer's opinion of value:	
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	Incorrect Acresse. Listed by the town as 23 acres. Property is 11 Acres.

To the assessing authority of the Town of Raymond,

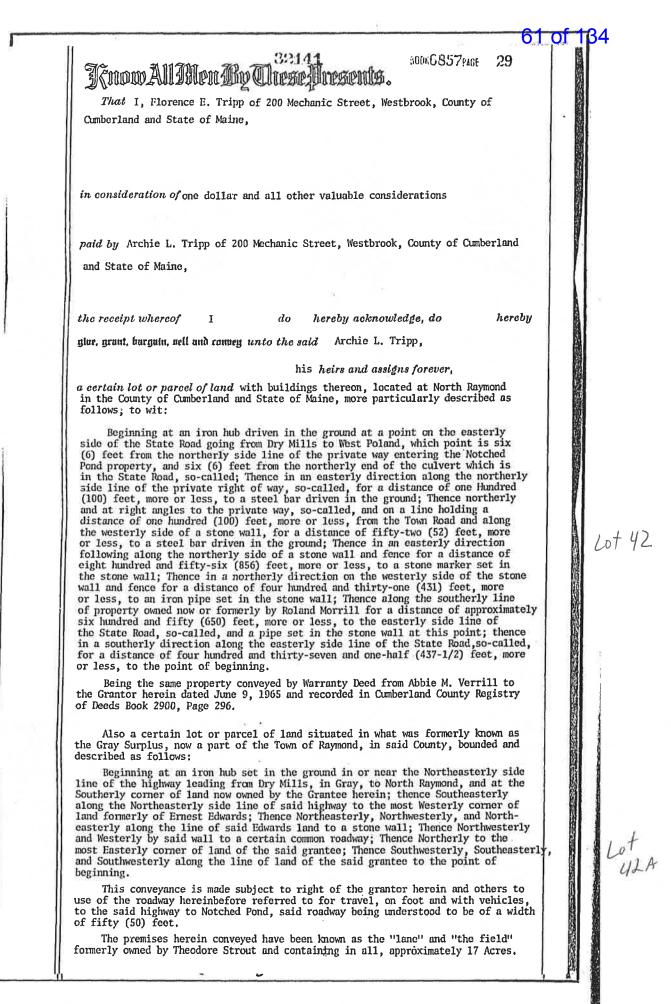
In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

Signature of Applicant

Revised 02/10

Property Loca	ation: 85	NORTH RA	аумо	ND RD]	MAP ID: 017/	042/	000/ 00	0/		Bld	g Nan	ne:						State	Use: 10	010	
Vision ID: 1	395			Ac	count #T11	90R				Bldg #:	1 of	1	Sec #	:	1 of	1 Car	d 1	l of	1	_P	Print Date: 03/13/2015 14:19 59 05 134			
CUR.	RENT O	WNER		TOPO		ILITIE	S	STRT./ROA	D	LO	CATION	V				CURRENT	ASS	SESSME	NT	55) 0 †	134	4	
TRIPP ARCHI	EL		4 F	lolling	5 Well		1	Paved	3	Rural				Descri		Code		praised V		Assessed V	'alue			
85 NORTH RA	YMOND	ROAD			6 Sept	ic							RESI			1010			6,700		106,700		3218	
		Romb											RES I RESII			1010 1010			6,300 1,300		66,300 1,300	1	Raymond	ME
RAYMOND, M						SUPP	LEM	ENTAL DATA	, i				KL 5H			1010			1,500		1,500			
Additional Owr	ners:			er ID:	01704200	0000		SEND VALU	ł				1											
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				PLAN Y				Field 10															ISI	UN
				1 TYPE				11010 10																
					042000000			ASSOC PID#	ŧ							Tot	al	17	4,300	1	174,300	ภี		
R	ECORD (OF OWNER	SHIP		BK-VOL	/PAGE	SA	LE DATE q/u	ı v/i	SALE	PRICE	<i>V.C.</i>				PRE	VIOU	<mark>IS ASSE</mark>	SSMEN	TS (HIS	TORY)		
TRIPP ARCHI	EL				6857/									Code	Assess	ed Value		Code	Assesse			Code	Assesse	d Value
													2014			117,800	2013	1010		117,80	02012	1010		117,800
													2014 2014			81,600 1,300	2013	1010 1010		81,60 1 30	02012 02012	1010		81,600 1,300
														1010		1,000	_010	1010		1,00		1010		1,000
																						1		
														Total:		200,700		Total:		200,70		Total:		200,700
		EXEMP1								<mark>R ASSE</mark>						This sig	natu	re ackno	wledges	a visit by	y a Da	ta Coll	ector or A	ssessor
Year Type		Descript	ion		Amount		ode	Description	ı	Nun	ıber	Ar	nount	Ca	omm. Int.	-								
10	HOME	STEAD			10,00	0.00												4 0.0	DAIGEI				7	
																		APP	<u>RAISEL</u>	<mark>) VALUE</mark>	<u>SUM</u>	MAR)	<u>(</u>	
				Total:	10.00	0.00										Appraised	Bldg	. Value ((Card)					106,700
			HBO	RHOOD		-						Appraised	XF (B) Value	e (Bldg)					0				
NBHD/ S	HD/ SUB NBHD Name Street Index Nat							Ti	racing				Batc	h		Appraised	OB (L) Value	e (Bldg)					1,300
0001/A	۱															Appraised			-					66,300
						NOTE	S									Special La			- 6)					0
WHITE IA																								
10B=NV/CON	D															Total App			Value					174,300
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																Exemption	IS							10,000
																Adjustmen	it:							0
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																Net Total A	appr							104,500
					BUILDIN	<mark>IG PE</mark> K	RMIT I	RECORD												CHANGI				
Permit ID	Issue Da	te Type	De	scription		Атои	int	Insp. Date	% C	omp.	Date Co	mp.	Comme	ents		Dat		Туре					Purpose/R	esult
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B Use	Use						11	nit I.		<mark>VE VAL</mark> Acre		ST.		L V				Sneed	al Pricin	a 5	Adj			
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1 1010 Sing			R		130,6	80 SF		0.42 1.0000) 5	1.0000			0.00								1.00		0.42	54,900
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																							·	
			Tatal	Cord I ar	d Unite:	11.00		Damaal Tatal I -	nd 4 -	100111 4	C										Tata	Lond	Voluce	66 200
			rotal	Card Lan	u Units:	11.00	нс	Parcel Total La	ma Ar	ea:11 A	L										rota	l Land	value:	66,300

Property Lo	cation:	85 N	ORTH RAYMC	OND RD		M	1AP ID: 017/ 04	42/ 000/ 000/	Bldg Name: State Use: 1010
Vision ID:	1395			Acco	ount #T1190	R		Bldg #:	1 of 1 Sec #: 1 of 1 Card 1 of 1 Print Date: 03/13/2015 14:19 60 of 134
			TION DETAIL			RUCTION I	DETAIL (CONT		60 of 134
Element		Ch.		tion	Element	Cd. Ch	. Descr	ription	
Style	06		Conventional						FGR 15
Model	01		Residential						
Grade	03		Average						
Stories	2								
Occupancy	1 -				Cul		ED USE		20
Exterior Wall Exterior Wall			Vinyl Siding		Code 1010 Sing	Description		ercentage 100	26
Exterior Wall Roof Structur			Cable/H:-		1010 Billg	ic ranniy		100	
Roof Structure Roof Cover	e 03 03		Gable/Hip Asph/F Gls/Cmp						
Interior Wall			Drywall/Sheet						
Interior Wall			Diywan/Sheet			OST/MARK	ET VALUATI	<u>ON</u>	12 ⁶ WDK FUS
Interior Wall 1 Interior Flr 1	2 14		Carpet		Adj. Base Rat		81.19		BAS
Interior Flr 2	14		Carper				173,990		UBM
Heat Fuel	02		Oil		Net Other Adj	:	10,000.00		16
Heat Type	02		Hot Water		Replace Cost		183,990		
AC Type	05 01		None		AYB EYB		1925		10
Total Bedroor	-		3 Bedrooms		EYB Dep Code		1963 F		
Total Bthrms	2				Remodel Rati	ng	Ē		36 BAS BAS
Total Half Ba	ths				Year Remodel				BAS BAS UBM UBM
Total Xtra Fix					Dep %		42		
Total Rooms	6				Functional Ob				
Bath Style	02		Average		External Obsl				
Kitchen Style	02		Average		Cost Trend Fa	ctor	1		2 24 2
					Condition % Complete				
					Overall % Con	nd	58		
					Apprais Val		106,700		
					Dep % Ovr		0		
					Dep Ovr Com		0		
					Misc Imp Ovr Misc Imp Ovr		U		
					Cost to Cure (0		
					Cost to Cure (
	OB-OU	BUI	LDING & YARD	ITEMS(L)	/ XF-BUILI	NING EXTR	A FEATURES	(B)	
Code De	escription	ı Sı	b Sub Descript	L/B Units U	Jnit Price Yr	Gde Dp Rt	Cnd %Cnd	Apr Value	and the second s
SHD1 SHE	D FRAN	1E		L 240 8	.00 2005 .00 2005		F 30 6	00	
SHD1 SHE	D FRAN	1E		L 280 8	.00 2005	'	F 30 7	/00	
		P	BUILDING					1 37.1	
Code BAS F	First Floo		ription	Living Area 92	Gross Area 8 92		Unit Cost Un 81.19	deprec. Value 75,34 4	
	Garage	1		920	0 37	2 149	32.52	12,097	
FUS U	Jpper St			864	4 86	4 864	81.19	70,148	
UBM F	Basemen		nished	(0 92	3 186	16.27	15,101	
WDK I	Deck, Wo	od		(0 16) 16	8.12	1,299	
		<u> </u>	.					408.000	
	Ttl. (jross	Liv/Lease Area:	1,792	2 3,25	2 2,143		183,990	



On Haur and in Hold the aforegranted and bargained premises with all the privileges and appurtenances thereof to the said Archie L. Tripp,

his heirs and assigns, to him and their use and behoof forever. And I do COVENANT with the said Grantee, his heirs and assigns, that I am lawfully seized in fee of the premises that they are free of all encumbrances:

that I have good right to sell and convey the same to the said Grantee to hold as aforesaid; and that I and my heirs shall and will WARRANT and DEFEND the same to the said Grantee, his heirs and assigns forever, against the lawful claims and demands of all persons.

In Withras Whereof. I, Florence E. Tripp, being a widow and presently unmarried,

Signed, Bealed and Delivered

in presence of

E. Tripp

State of Maine, Omberland

2 m.

August 9, 1985

Personally appeared the above named

Florence E. Tripp

SEA

0Z 0

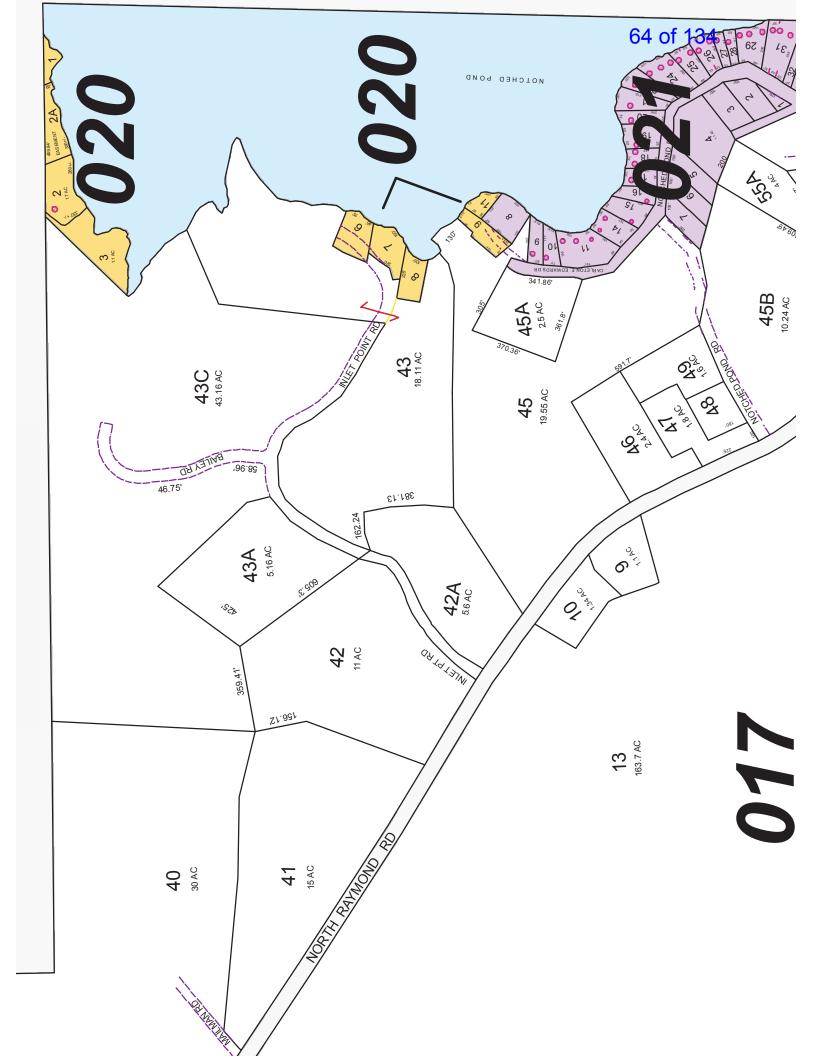
300x6857Page

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and acknowledged the above

free act and deed. instrument to be her Before me, 1985 AUG 12 PH 1: 17 RECORDED REGISTRY OF DEEDS Contactions County CHRYSTAL PITARYS Jamy & Walsh Notary PUBLICAMMISSION EXPIRES DECEMBER

	63 of 13	34
8	I, ARCHIE L. TRIPP, formerly of Westbrook, and now of Town of Raymond, County of K Cumberland and State of Maine No 49478 & 10884 M 311. String WARNAGE For consideration paid,	
1	grant to TROY L. REYNOLDS and DIANE M. REYNOLDS	
1947	of Town of Raymond, County of Cumberland and State of Maine with warranty cournants, as joint tenants, the land in Raymond, Cumberland County, being more particularly described as follows:	
	A certain lot or parcel of land situated in what was formerly known as the Gray Surplus, now a part of the Town of Raymond, in said County, bounded as described as follows:	
	Beginning at an iron hub set in the ground in or near the Northeasterly side line of the highway leading from Dry Mills, in Gray, to North Raymond, and at the Southerly corner of land now owned by the Grantor herein; thence Southeasterly along the Northeasterly side line of said highway to the most Westerly corner of land formerly of Ernest Edwards; Thence Northeasterly, northwesterly, and North- easterly along the line of said Edwards land to a stone wall; thence Northwesterly and Westerly by said wall to a certain common roadway; thence Noertherly to the most Easterly corner of land of the said grantor; thence southwesterly, southeasterly, and southwesterly along the line of land of the said grantor to the point of beginning	
	This conveyance is made subject to right of the grantor herein and others to use of the roadway hereinbefore referred to for travel, on foot and with vehicles, to the said highway to Notched Pond, said roadway being understood to be of a width of fifty (50) feet.	
	Being the second-described parcel in a warranty deed from Florence E. Tripp of Westbrook to the Grantor herein, recorded in the Cumberland County Registry of Deeds under date of August 9, 1985, Bock 6857, Page 29. 30 and 31.	
	ano	
		- W HITPON
		and the second
	Recorded Oumberland County Registry of Deeds 08/12/93 09:59:43AM John B. 0'Brien Register	
1	Register .	
	iginaaaaondachandachandachanasadkrighterberdassannrendadkanherstightst	
	Joseph P. Connellan Archie L. Tripp/	
	The State of Maine Cumberland ss. August 4, 1993	
	Then personally appeared the above named Archie L. Tripp	
	and acknowledged the foregoing instrument to be his free act and deed, Before me, Joseph P. Connellan Justice of the Peace - Attorney at Law - Notary Public	
	1220 Warrenty Deed - Joint Tenancy - Short Form Joseph P. Connellan	100







Thomas A. Ewig 46 Kitchell Road Convent Station, NJ 07961

January 5, 2015

Mr. Curt Lebel Assessor Town Of Raymond 401 Webbs Mill Road Raymond ME 04071

Dear Mr. Lebel;

Re; Map # 1 lot # 19

Please note that in the year 2008 I purchased the above described lot from Ms. Alicia Ashe. At that time I believe she was paying a property tax of approximately \$ 15,000 per annum for her lakeside property. I agreed that as a result of my purchase of the "prime" part of this large 42 acre parcel I would reimburse her ½ of that tax.

When Raymond removed this 4.5 acre property from Ms. Ashe taxable property, all of a sudden her tax stayed at \$ 15,000 and mine jumped also to \$ 15,000. I discussed this with Danielle when I was recently in Maine and she confirmed this is not unusual.

In the meantime, as you know, property values have dramatically decreased on the Raymond Cape. I had this particular property recently appraised as per the attached. You will note that the appraisal came in at \$ 885,000.00.

Therefore I would ask that you kindly look at all of the enclosures, including my Application for Abatement of Property Taxes and let me have your findings.

I will be back in Maine starting February 13th and will certainly give you a call in order to arrange an appointment to discuss this further. In the meantime I thank you for your consideration of my application.

Kind regards Ewig Managing Partner Ewig Realty LLC





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:	EWIG REMITY LLC
2. Mailing Address and Phone Number:	46 KITCHELL ROAD MORRISTOWN NJ 07960
3. Tax year for which abatement is requested:	2015
4. Map/Lot #	MAP1 LOT 19
5. Assessed valuation:	\$ 1,353,100
6. Taxpayer's opinion of value:	885,000
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	PLEASE SEZ ATTACHED APPRAISAL

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.

5/2015

Signature of Applicant Revised 02/10

	TOWN OF RAYMOND 401 WEBBS MILLS ROAD RAYMOND, ME 04071	Tues. Wed F	<u>Office H</u> 8:30 a.m ri. 8:30 a	<u>łours</u> n. – 7:00 p.m. n.m. – 4:00 p.m.	MA	P 1	L YEAF LOT TYPE	7/1/14 TO 6/30/15 19	
	WIND, ME 040/1	CURR	ENT BILLING	DISTRIBUTION		CURF	RENT BIL	LING DISTRIBUTION	
6	FIRST HALF TAX BILL TOWN OFFICE: (207) 655-4742	SCHOOL COUNTY MUNICIPAL	8.50 .62 2.68	11501.35 838.92 3626.31		LAND VAI BUILDING VAI	LUE \$	1,319,500 33,600	
	ACCOUNT #E9100R 325 CAPE ROAD	Al	11.80		1	EXEMPTIC HOMESTEAD	NS \$ EX \$	1,353,100 0 0	
	441345 198 01 000970 01 EWIG REALITY LLC 46 KITCHELL ROAD MORRISTOWN, NJ 07961					TAX VAL	UE \$ \$ \$ \$ \$ \$ \$	1,353,100	
NT	NTEREST AT 7% PER ANNUM CHARGED AFTER DUE DATES.						X \$	15,966.58 AMOUNT DUE	
(Book: 26172 Page: 67					10/31/2014		7,983. 7,983.	
	Nation in her to the IA	XPAYER	'S NO7	ICE				1,505.	23

16

Notice is hereby given that your county, school and municipal property tax is due by 10/31/2014 and 04/30/2015. As per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st. For this bill, that date is April 1, 2014. If you have sold your real estate since April 1, 2014, it is your obligation to forward this bill to the current property owner.

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

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

This bill is for the current tax year, July 1, 2014 to June 30, 2015. Past due amounts or prepaids are not included REVENUE SHARING, HOMESTEAD XEMPTION REIMBURSEMENT AND STATE AID TO EDUCATION HAVE REDUCED LOCAL PROPERTY TAXES FOR THE FISCAL YEAR BY 3.6%. Town and School bonded indebtedness total \$3,103,526.00.

After eight (8) months and no later than one (1) year from the date of commitment, a lien will be placed on all real estate for which taxes remain unpaid.

REMITTANCE INSTRUCTIONS Please make check or money order payable in U.S. funds to: TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071 If your bank or mortgage company pays your taxes, please review and forward a copy of this bill.

APPRAISAL OF REAL PROPERTY



LOCATED AT

325 Cape Road Sebago Lake Raymond, Malne

FOR Ewig Realty LLC c/o Tom Ewig 46 Kitchell Road Morristown, NJ 07960

AS OF

April 1, 2014

BY

George E. Koutalakis, SRA Sterling Appraisal Company 56 New County Road Saco, ME 04072 (207) 767-3261 gek@maine.rr.com

Form GA1NV — "TOTAL for Windows" appraisal software by a la mode, Inc. - 1-800-ALAMODE

Sterling Appraisal Co	ompany (207)7673261 69 of 134					
Client File #: NA	Appraisal File #: 19795					
Summary .	Summary Appraisal Report • Land					
A L D Appraisal Company: Sterling Appraisa						
AI Reports Address: 56 New County Road, Sac	o, Maine 04072					
Form 120.03 Phone: (207) 767-3261 Fax:						
Appraiser: George E. Koutalakis, SRA	Co-Appraiser:					
Al Membership (if any): SRA MAI SRPA Associate Member	Al Membership (if any): SRA MAI SRPA Associate Member					
Professional Affiliation: Appraisal Institute, NAR	Professional Affiliation:					
E-mail: gek@maine.rr.com Client: Ewig Realty LLC	E-mail:					
Address: 46 Kitchell Road, Morristown, NJ 07960	Contact: Tom Ewig					
Phone: (908) 962-4450 Fax:	E-mail: tewig@martecintl.com					
SUBJECT PROPERTY IDENTIFICATION						
Address: 325 Cape Road						
City: Raymond County: Cumberla	and State: ME ZIP: 04071					
Legal Description: See attached deed and tax record.						
Tax Parcel #: 1-19A	RE Taxes: 15,966.58 Tax Year: 14-15					
Use of the Real Estate As of the Date of Value: Residential land	with "bath house"					
	with "bath house"					
	evelopment with a dwelling					
SUBJECT PROPERTY HISTORY Owner of Record: See attached deed and tax record.						
Description and analysis of agreements of sale (contracts), listings, and options: listing of the subject property.	There is no known current agreement of sale, option, or					
RECONCILIATIONS AND CONCLUSIONS						
Indication of Value by Sales Comparison Approach	\$ 885,000					
Indication of Value by Cost Approach	\$ NOT DEVELOPED					
Indication of Value by Income Approach	\$ NOT DEVELOPED					
Final Reconciliation of the Methods and Approaches to Value: The su development with a single family dwelling. The existing structure on the contributory value to the property, but is not representative of the high reliable indicator here. The property also would not be purchased for i is therefore the only reliable indicator of value in this instance.	est and best use of the land. The Cost Approach is therefore not a					
Opinion of Value as of: April 1, 2014	\$ 885,000					
The above opinion is subject to:						
NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraise provide additional data, analysis and work product not called for in this form. The Appraisa	er deems use of the form appropriate. Depending on the assignment, the appraiser may need					

to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility for the data, analysis or any other work product provided by the individual appraiser(s). Al Reports® Al-120.03 Summary Appraisal Report - Land © Appraisal Institute 2008, All Rights Reserved December 2008

Form Al1203 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Client: Ewig Realty LLC			NA		
Subject Property: 325 Cape Road, Raymond, ME 04071		Client File #: Appraisal File #:	19795		
ASSIGNMENT PARAMETERS					
Intended User(s): The intended user is the client.					
Intended Use: The intended use is asset evaluation for a possible	tax anneal				
This report is not intended by the appraiser for any other use or by any other					
	Effective Date of Value:	April 1, 2014			
Interest Appraised: Fee Simple Leasehold Other		7,0111,2011			
Hypothetical Conditions: (A hypothetical condition is that which is contrary analysis. Any hypothetical condition may affect the assignment results.) N	y to what exists, but is a Ione.	sserted by the apprais	ser for the purpose of		
Extraordinary Assumptions: (An extraordinary assumption is directly relate If found to be false this assumption could alter the appraiser's opinions or conclusi None.	ed to a specific assignme ions. Any extraordinary	ent and presumes unc assumption may affe	ertain information to be factual. ct the assignment results.)		
In accordance with Standard Rule 2-2(b) of the Uniform Standard of Professio	nal Appraisal Practice	(USPAP), this is a si	ummary appraisal report.		
SCOPE OF WORK		5			
Definition: The scope of work is the type and extent of research and analy property is identified, the extent to which tangible property is inspected, the applied to arrive at credible opinions or conclusions. The specific scope of	e type and extent of	data research, and t	the type and extent of analysis		
Scope of Subject Property Inspection/Data Sources Utilized	Approaches to V	alue Developed			
Appraiser	Cost Approach:				
Property Inspection: Ves No	Is necessary for c	redible results and is	developed in this analysis		
Date of Inspection: November 5, 2014 Describe scope of Property Inspection, Source of Area Calculations	□ Is not necessary	Is not necessary for credible results; not developed in this analysis Is not necessary for credible results but is developed in this analysis			
and Data Sources Consulted: I have personally viewed the subject					
property and obtained market information from the Maine Real Estate	Calas Composison An				
Information System, and town records. I measured the improvements.	Sales Comparison Ap		developed in this analysis		
			ot developed in this analysis		
Co-Appraiser			t is developed in this analysis		
Property Inspection: Yes No Date of Inspection:					
	Income Approach:				
Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted:	 □ Is necessary for credible results and is developed in this analysis ⊠ Is not necessary for credible results; not developed in this analysis □ Is not necessary for credible results but is developed in this analysis 				
Additional Scope of Work Comments: The scope of this appraisal is the inspection of the property, an evaluation of its market and evidence from only reliable and applicable indicator of value in this instance.	le normal application that market, and ap	of the appraisal pr plication of Direct	rocess, with a physical Sales Comparison as the		
Significant Real Property Appraisal Assistance: 🛛 None 🗌 Disclose Nam	ne(s) and contribution:				

to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility for the data, analysis or any other work product provided by the individual appraiser(s). Al Reports® Al-120.03 Summary Appraisal Report · Land © Appraisal Institute 2008, All Rights Reserved December 2008

Form Al1203 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Client:	Ewig Realty LL	C		Client File #:	NA		
Subject Property: 325 Cape Road, Raymond, ME 04071			1	Appraisal File #:	19795		
MARKET AREA AN							
Location Urban Suburban Rural	Built Up Under 25% 25-75% Over 75%	Growth Rapid Stable Slow	Supply & Demand Shortage In Balance Over Supply	Value Trend	Typical Marketing Time Under 3 Months 3-6 Months Over 6 Months		
Price 325,000+/-	ingle Family Prof Ag Low 8+ High 254 ominant 10-20	le	Dod Land Use Commercial % Vacant 35% Summ. camp 5%	Amenities: Fr	d Name: Raymond Cape o HOA:\$/ ontage on Sebago Lake.		
time regarded as one view of the White Mo northern fringe of the to the east, and Wino major employment, s outward, but the "Gre more substantial serv a year of the effective as a whole, but there	westerly shore, re of the purest wa untains and Mour Greater Portland lham to the south hopping, and serve at Recession" slo vices in Windham a date of appraisa is evidence that t	egarded as the best location or ter sources in the world, supply int Washington to the west on s area surrounded by Sebago L . Situated in the lakes region, t vices are located. It has steadil owed that trend. Local support to the southeast. The Maine R I averaging 110 days on market	the lake. Sebago Lake ying public water for mu ome days from the wes ake to the west, Casco, his town is a 30-40 minu y grown up as developr facilities and services a Real Estate Information S et. That suggests a mark ke front property is in ba	is Maine's secc ch of the Greate terly shore. Ray Poland and Neute commute from nent pressure h re mainly along System indicate ket that is in over lance or even u	mond is a community on the ew Gloucester to the north, Gray om the Portland area where as spread from the urban center Route 302 in Raymond, with s that there were 71 sales within er supply condition for Raymond under supply very recently, and I		
	attached deed ar	nd tax map	Area: 4.54 acres				
View: Excellent we				e attached map	0		
	s adequate		Utility: Large site with obvious ledge and large sandy beach				
Site Similarity/Con		ghborhood	Zoning/Deed Restr		e and large sandy beach		
Size: Smaller than Typical Typical Larger than Typical		<i>»:</i> Favorable Typical Less than Favorable	Zoning: Limited Resic 1, 2 acres, 225 front for Legal ON zoni Legal, non-conformin Illegal	eet min. 🛛 ng Do ng 🏹	venants, Condition & Restrictions Yes No Unknown cuments Reviewed Yes No round Rent \$ /		
Utilities			Off Site Improveme				
Electric 🛛 🖾 Pi	ublic 🗌 Other		Street 🛛 Pub	lic 🛛 Private	Paved		
	ublic 🛛 Other	Propane	Alley 🗌 Publ		None		
Water 🗌 Pu	ublic 🗌 Other	Requires well	Sidewalk 🛛 🗆 Publ	lic 🗌 Private	None		
Sewer 🗆 Pi	ublic 🗌 Other	Requires on site septic	Street Lights 🛛 🗆 Publ	ic 🗌 Private	None		
The has a very long a on the site which wou and there is an 8' x 8' a stone foundation wit a cottage, but is typica to the shore under zon	lit, but there is a nd beautiful sand ld likely be expen storage shed on th a gas fireplace, al of an accessory ning regulations, a obviously be a ve	, but no plumbing and no wate y structure for overflow or dayti and is therefore "grandfathered ry nice site for a single family of the structure of the st	ting lot division. The sub tage at the "bath house" new dwelling on the site house" which is a knott r supply or septic syster me recreational use, an d" with respect to its loca	pject is therefore . There are clea e. There is chain ty pine finished n. The building Id is not a dwell	e a single potential home site. arly substantial rock croppings n link fencing along the road, and insulated open structure on is described on tax records as		
		Other Future use as a sin	gle family home site.				
	es in this setting. e divided. The cu		akes this site suitable for	or only one sing	, and that would be consistent le family dwelling, as it does not use of the site, which is quite		
NOTICE: The Appraisal Inst o provide additional data, analy nalysis or any other work pro	itute publishes this form ysis and work product duct provided by the in	n for use by appraisers where the apprai not called for in this form. The Apprais dividual appraiser(s).	iser deems use of the form app al Institute plays no role in con	ropriate. Depending c pleting the form and	on the assignment, the appraiser may need d disclaims any responsibility for the data,		
Al Reports® Al-120.03 Summar	y Appraisal Report · Lanc	1 203 — "TOTAL for Windows" appraisa	© Appraisal Institute 2008, All R	ights Reserved	December 2008		

Client:	Ewig Realty LLC			C	lient File #:	NA	
Subject Property:	325 Cape Road, Ra	ymond, ME 04071		A	ppraisal File #:	19795	
SITE VALUATION			-				
Site Valuation Me	thodology						
elements of comparise	cently, then applying approp on. The sales comparison ap I preferred method of land va	proach may be used to	n and making adj value improved p	justments to the sale p roperties, vacant land,	rices of the compa or land being cons	rables based on the	
Market Extract deducted from the tota the property.	tion: A method of estimates all sale price to arrive at an estimate and the sale price to arrive at an estimate at an estimate at a sale price to arrive at an estimate at a sale price to arrive at an estimate at a sale price to arrive at a s	ating land value in which stimated sale price for th	n the depreciated ne land; most effe	cost of the improveme ctive when the improve	nts on the improve ements contribute	ed property is estimated little to the total sale pr	d and rice of
property. Most sa	thod: (Describe method the analysis, in that co les had substantial imp	lology and rationale) omparables were se provements, while o	elected which	all had some impr	ovements on t	es comparison and hem, as does the ents, as is the cas	subject
subject property.							
ITEM	SUDIECT	COMPANY	ICON 1	COMPAN	ISON 4	COMPAN	ISON 2
Address 325 Cape	SUBJECT	COMPAR 361 Cape Road	ISON I	COMPAR 46 Windward Sho		COMPAR 18 Fernwood Roa	
Raymond		Raymond		Raymond	Die Road	Raymond	au
Proximity to Subject		Immediate Area		.90+/- mile		.53+/- mile	
Data Source/	and the second second	MREIS #1088914	and	MREIS #1072453	3 Tax	MREIS #1058467	7 and
/erification		Tax Assessor Red		Assessor Record		Tax Assessor Re	
Sales Price	\$		\$ 800,000		\$ 1,135,000		\$ 1,622,40
Price / acre	\$		\$ 320,000.00		\$ 630,555.56		\$ 178,285.7
ale Date		5/15/2014	,	9/20/2013	+	3/25/2013	+ 110j20017
ocation	(Sebago Lake	(Sebago Lake		(Sebago Lake	1	(Sebago Lake	
Site Size	4.54 ac, lake frnt	2.5 ac, lake front	+120,000	1.8 ac, private LF	+20,000	9.1 ac, private LF	-300,00
lite View	Exc westerly vw)	Exc. westerly vw)		Exc. westerly vw)		Exc. westerly vw)	
ite Improvements	"Bath hse, shed	2 cottages, shed	-20,000	Dwelling,barn,gar	-225,000	Dwelling, gar	-450,00
tilities	Electricity	Elec, well & septic	-15,000	Elec,well & septic	-15,000	Elec,well & septic	-15,00
inancing		Conventional		Conventional		Conventional	
let Adjustment		King a hand	\$ 85,000		\$ -220,000		\$ -765,000
		Net Adj. 10.6%		Net Adj. 19.4%		Net Adj. 47.2%	1
ndicated Value		Gross Adj. 19.4%		Gross Adj. 22.9%		Gross Adj. 47.2%	
rior Transfer Indicate		No known recent r		No known recent	prior	Prior transfer indi	
istory June 20 ite Valuation Comments	08 for \$1,100,000	transfer history. st in proximity to th		transfer history.	18 SEL2-61	April 2006 for \$2,	
ales when adjusted. Sale 3 has a large hig assessor. It has a mu provements value f roperty sales with sin \$322,800 below accord alue estate type prop ite Valuation Reconcilian hakeup, but the \$1,3 iew, and does not tal compared to the sales	I appraised Sale 2 pri- igh value dwelling on it, ich larger lot than the so or that sale is close to milar improvements, a bording to the tax asses perties in that location. tion: The tax ass 19,500 assessment or ke into account the pri s, and that the subject	or to its sale, and a although I do not a subject's but much \$270 per square for nd I certainly do no sments). Sale 4 is sessment of \$33,60 the subject land is vate deed restrictio land area where a	m therefore v agree with the of that is land bot as sugges t believe that in one of the r 00 on the subj far above an n preventing new dwelling	ery familiar with its approximately 50 away from the sh ted by the tax ass its land value is ac nost coveted loca ect improvements ything that can be division, the fact th could be built has	s improvement /50 split in valu ore. Still, I do essment base ctually below ti tions on the la appears quite supported by hat the subject heavy rock cr	s. ue placed on it by not believe that the d on my experience he value of the sub ke with some extre supportable giver the available sales is not particularly oppings.	the Tax e with recent oject site emely high n their s data in my private
	the April 1, 2014 effec th the sale data prior t n consideration of pos	o the April 1, 2014	effective date	of appraisal. The	re is no prohib	ition in Maine law	orin
ppraisal standards or ate of appraisal as lo	ng as it is consistent v		able prior to th	ne effective date.			
opraisal standards or ate of appraisal as lo pinion of Site Val	ng as it is consistent v	vith evidence availa	able prior to th \$ 8	ne effective date. 85,000			

to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and analysis or any other work product provided by the individual appraiser(s). Al Reports® Al-120.03 Summary Appraisal Report Land © Appraisal Institute 2008, All Rights Reserved

Form Al1203 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

ADDITIONAL COMPARABLE

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73	of	134	
	U .		

ITE VALUATION ITEM SUBJECT COMPARISON 4 COMPARISON 5 COMPARISON 6 ddress 325 Cape Road 41 Sunset Chimneys (Road) Comparison 6 6 ddress 325 Cape Road 41 Sunset Chimneys (Road) Comparison 6 6 roximity to Subject 2.2+/- miles 2.2+/- miles 6 ata Source/ MREIS #1113333 and 7 7 erification Tax Assessor Records 6 6	Client:	Ewig Realty LLC				Client File #:	NA	
ITEM SUBJECT COMPARISON 4 COMPARISON 5 COMPARISON 6 ddress 325 Cape Road Raymond 41 Sunset Chimneys (Road) Raymond Raymond	Subject Property:	325 Cape Road, Ray	ymond, ME 04071			Appraisal File #: 19795		
ITEM SUBJECT COMPARISON 4 COMPARISON 5 COMPARISON 6 ddress 325 Cape Road Raymond 41 Sunset Chimneys (Road) Raymond Raymond	SITE VALUATION							
ddress 325 Cape Road Raymond 41 Sunset Chimneys (Road) Raymond roximity to Subject 2.2+/- miles ata Source/ erification 2.2+/- miles erification Tax Assessor Records alse Price \$ size 4.54 ac, lake fmt 4.54 ac, lake fmt 4 car parage te Nies Electricity te Improvements Bath hse, shed 2 car garage +15,000 nancing cash at Adjustment giore Sadj. 27.5% \$ prior transfer Indicated purchased in June 2008 for \$1,100,000. Prior transfer indicated in June 2007 for \$1,625,000. maments: This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not		SUBJECT	COMPARI	SON 4	COMPA	RISON 5	COMPA	RISON 6
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ata Source/ erification MREIS #1113333 and Tax Assessor Records ales Price \$ size \$ 1,200,000 ale Date 0 \$ 300,000.00 size \$ 4.54 ac, lake frmt 4 ac, private LF -300,000 te View Exc westerly vw) te Improvements "Bath hse, shed 2 car garage +15,000 ilities Electricity Electricity Elec,well & septic -15,000 at Adjustment cicated Value Cash ior Transfer Indicated purchased in June 2008 for \$1,100,000. your 2008 for \$1,100,000. Prior transfer indicated in June 2008 for \$1,100,000. your 2008 for \$1,100,000. Prior transfer when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not				. Anothera				
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rice / acre \$ \$ \$ 300,000.00 \$ \$ \$ \$ \$ \$ ale Date 12/30/2013 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	erification		Tax Assessor Red					
ale Date 12/30/2013	ales Price					\$		\$
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ite View Exc westerly vw) Exc. westerly vw) exc. westerly vw) exc. westerly vw) ite Improvements "Bath hse, shed 2 car garage +15,000 illities Electricity Elec,well & septic -15,000 nancing Cash et Adjustment Cash dicated Value								
ite Improvements "Bath hse, shed 2 car garage +15,000 ilities Electricity Elec,well & septic -15,000 nancing Cash et Adjustment Image: Construct of the text of tex				-300,000				
Ilities Electricity Elec,well & septic -15,000 nancing Cash Image: Cash Image: Cash Image: Cash Cash Image: Cash Image				45.000				
nancing Cash Image: constraint of the story Image: constraint of the story Image: constraint of the story Indicated purchased in story Image: constraint of the story Prior transfer indicated in June 2008 for \$1,100,000. Image: constraint of the story This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not								
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Net Adj. 25.0% Net Adj. % Net Adj. % dicated Value Gross Adj. 27.5% 900,000 Gross Adj. % Gross Adj. % ior Transfer Indicated purchased in June 2008 for \$1,100,000. Prior transfer indicated in June 2007 for \$1,625,000. Prior transfer indicated in June 2007 for \$1,625,000. Wet Adj. % % omments: This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not	nancing	810	Cash					
Net Adj. 25.0% Net Adj. % Net Adj. % dicated Value Gross Adj. 27.5% 900,000 Gross Adj. % Gross Adj. % ior Transfer Indicated purchased in June 2008 for \$1,100,000. Prior transfer indicated in June 2007 for \$1,625,000. Prior transfer indicated in June 2007 for \$1,625,000. Wet Adj. % % omments: This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not								
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Net Adj. 25.0% Net Adj. % Net Adj. % dicated Value Gross Adj. 27.5% 900,000 Gross Adj. % Gross Adj. % ior Transfer Indicated purchased in June 2008 for \$1,100,000. Prior transfer indicated in June 2007 for \$1,625,000. Prior transfer indicated in June 2007 for \$1,625,000. Wet Adj. % % omments: This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not	at falivates ant			• 200 000			D . D	
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mments: This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very ivate high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not			Proceeding and a second s second second s					

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December 2008

81.	Tax Assessment	ts/Land Value	File No. 197754 of 134
Borrower/Client NA/ Ewig Re	alty LLC		
Property Address 325 Cape R	oad, Sebago Lake		
City Raymond	County Cumberland	State ME	Zip Code 04071
Lender NA			

Tax Assessments:

The subject property has a tax assessment of \$33,600 on the improvements, and \$1,319,500 on the land, for a total tax assessment of \$1,353,100.

I have no basis to dispute the assessment on the improvements, as it appears to be quite reasonable given the fact that the "bath house" has been renovated, and is an attractive structure that would no doubt be retained by a buyer who would likely build a new dwelling on the property.

The land assessment, on the other hand, appears substantially above market value based on the sale evidence contained within this report. It does have substantial beach frontage, but is restricted to a single home site, is not in a particularly private setting, and had large rock croppings which would likely have to be dealt with in building a home on the site.

The sales used in this report have tax assessment ratios (tax assessment divided by sale price) of 111%, 95%, 118%, and 105%. It is therefore not unusual here to have assessed values above market value, especially given the "Great Recession" and financial meltdown of late 2008. The situation is much more substantial for the subject in my view, however.

Land Value:

It is undeniable in my opinion that underlying land value is the most substantial portion of the property value for all of the sale properties as well as for the subject property. This is evidenced by the fact that all of the sales except Sale 3 have land assessments for tax purposes which represent most or all of the total property assessments.

Sale 3 is an exception, but I believe that its assessments are inappropriately allocated between land and improvements. It has a 9.1 acre site on the lake, and yet has a lower land assessment than Sale 4 and a far lower land assessment than the subject property. despite the fact that they are much smaller sites. The improvements for Sale 3 are assessed at \$269.63 per square foot, far higher than I can support through market sale evidence here.

I otherwise generally agree with the town's position regarding the value of the sites for these sale properties, although their assessment ratios suggest lower land values for Sales 1, 3, and 4, and a slightly higher land value for Sale 2.

Sale 1 is closest in proximity to the subject, and has a suggested land value for its 2.5 acres of about \$730,000 when adjusted by its assessment ratio. Sale 2 would similarly have a suggested land value of about \$830,000 for its 1.8 acre site which is guite privately situated. Sale 3 has a land assessment that I believe to be far too low, at an indicated value of about \$845,000 when the ratio is applied for a 9.1 acre privately situated lake front parcel. Sale 4 would have an indicated value with the ratio applied at about \$1,204,000 or just about the sale price, although there are no improvements assessed for this property despite its having had some at time of sale.

None of these indications would suggest a land value for the subject property anywhere near its \$1,319,500 assessed value.

The subject property was indicated to have been purchased for \$1,100,000 just about the time that the 2008-2009 "Great Recession" began. Sale 3 is indicated to have sold for about 24% less in 2013 than it did in 2006 before the "Great Recession" began, and Sale 4 is indicated to have sold for about 26% less in 2013 than it did in 2007, again prior to the "Great Recession". These two sales strongly suggest that the "Great Recession" had a significant negative impact on these property values. That would suggest to me that the \$1,100,000 paid for the subject in 2008 cannot possibly be supported for the current market value, let along the \$1,353,100 tax assessment on the property.

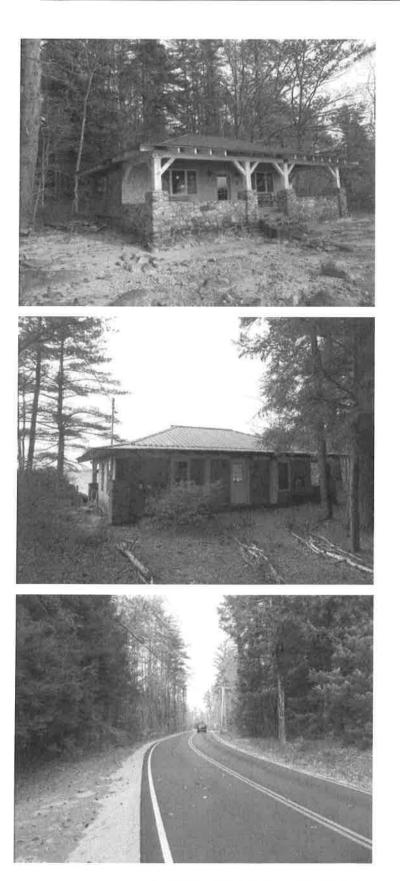
The sales in my report suggest to me that the subject land value should be below \$1,000,000, but higher than the indication from Sale 1, the sale closest in proximity to the subject as well as the most recent sale at \$730,000 given the subject's large beach frontage and larger size. I therefore feel that an appropriate estimated land value for the subject would be in the range of \$800,000 to \$900,000.

	Final Co	onclusion	File No. 197955 of 134
Borrower/Client NA/ Ewig Re	alty LLC		
Property Address 325 Cape R	oad, Sebago Lake		
City Raymond	County Cumberland	State ME	Zip Code 04071
Lender NA			0.00000000

Final Conclusion:

The land value range, when added to the improvements assessment of \$33,600, suggests a total estimated market value for the property in the range of \$833,600 to \$933,600. A mid range conclusion of \$883,600, rounded to \$885,000, would represent a 19.5% reduction from the 2008 purchase price of \$1,100,000, but of course improvements have been made to the improvements since then. This therefore appears to be quite consistent with the indicated value declines from the time frame prior to the "Great Recession" suggested by Sales 3 and 4.

Borrower/Client NA/ Ewig Real	ty LLC		
Property Address 325 Cape Roa	ad, Sebago Lake		
Cily Raymond	County Cumberland	State ME	Zin Code 04071
Lender NA	194000 - State Sta	XXE11. 00%25	



"Bath House" From Shore 325 Cape Road

Location View Site (Sebago Lake Exc westerly vw) 4.54 ac, lake frnt

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"Bath House" From Rd Side

Road Looking NW

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Borrower/Client NA/ Ewig Realty	LLC		
Property Address 325 Cape Road			
City Raymond	County Cumberland	State ME	Zip Code 04071
Lender NA			



Interior of "Bath House" 325 Cape Road

Location View Site (Sebago Lake Exc westerly vw) 4.54 ac, lake frnt

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Interior of "Bath House"





Road Looking SE

Form PIC3x5.SR — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Borrower/Client NA/ Ewig Realt	γ LLC		
Property Address 325 Cape Roa	d, Sebago Lake		
City Raymond	County Cumberland	State ME	Zip Code 04071
Lender NA			



Rock Croppings 325 Cape Road

Location View Site (Sebago Lake Exc westerly vw) 4.54 ac, lake frnt

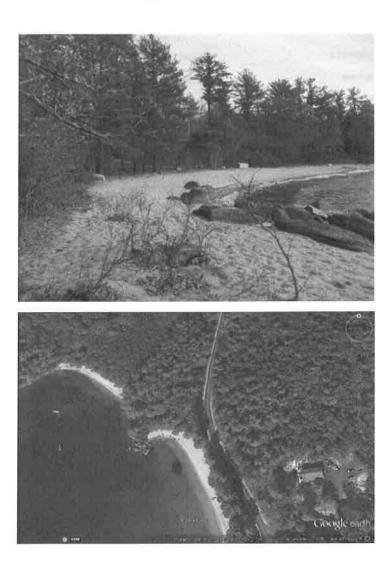
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View From "Bath House"

View at Beach



Borrower/Client NA/ Ewig Real	ty LLC		
Property Address 325 Cape Ro	ad, Sebago Lake		
City Raymond	County Cumberland	State ME	Zip Code 04071
Lender NA			



Beach Frontage

325 Cape Road

Location View Site (Sebago Lake Exc westerly vw) 4.54 ac, lake frnt

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Aerial View

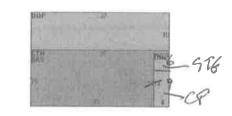
Vision Government Solutions

8	0	of	1	34	
~	0.0				

Page 2 of 3

Exterior Wall 1	Wood Shingle	
Exterior Wali 2		
Roof Structure:	Gable/Hlp	
Roof Cover	Metal/Tin	
Interior Wall 1	K PINE/A WD	
Interior Wall 2		
Interior Fir 1	Pine/Soft Wood	
Interior Fir 2		
Heat Fuel	Coal/ Wood/Non	
Heat Type:	None	
АС Тура:		
Total Bedrooms:	00	
Total Bihrms:	0	
Total Half Baths:	0	
Total Xtra Fixtrs:	0	
Total Rooms:	1	
Bath Style:		
Kitchen Style:	Old Style	

Building Layout



	Building Sub-Areas		
Code	Description	Groes Area	Living Area
BAS	First Floor	499	499
СТН	Cathedral Ceiling	499	D
UOP	Porch, Open, Unfinished	426	0
		1424	499

Extra Features

 Extra Features	Legend
No Data for Extra Features	

Land

Land Use		Land Line Valuat	ion
Use Code	1013	Size (Sqr Feet)	197762
Description	Single Fam Waterfront	Frontage	
Zone	LRR1	Depth	
Neighborhood	SL1	Assessed Value	\$1,319,500
Alt Land Appr	No	Appraised Value	\$1,319,500
Category			

Outbuildings

	Outbuildings										
Code	Description	Sub Code	Sub Description	Size	Value	Bidg #					
SHD1	SHED FRAME			64 S.F.	\$500	1					

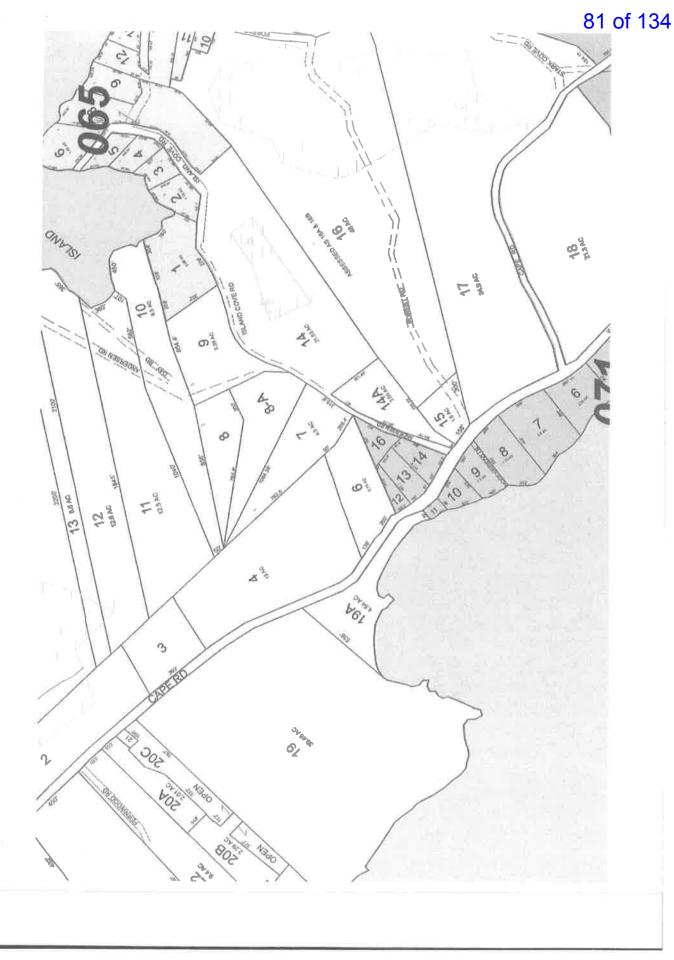
Valuation History

Appraisal									
Valuation Year	Improvements	Land	Total						
2013	\$33,600	\$1,319,500	\$1,353,100						
2012	\$33,600	\$1,319,500	\$1,353,100						
2011	\$33,600	\$1,319,500	\$1,353,100						

http://gis.vgsi.com/raymondme/Parcel.aspx?Pid=101071

10/28/2014

Form SC1 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE



Form SC1 — "TOTAL for Windows" appraisal software by a la mode, inc. --- 1-800-ALAMODE

Doc#: 35759 8k126172 Pat 67

QUITCLAIM DEED WITH COVENANT

ALICIA ASHE, a resident of Chapel Hill, North Carolina, for consideration paid, GRANTS, with QUITCLAIM COVENANT, to EWIG REALTY, L.L.C., a limited liability company with a mailing address of 46 Kitchell Road, Morristown, New Jersey 07961, certain real property, together with any improvements thereon and rights and easements appurtenant thereto, located on or near Raymond Cape Road (a/k/a Cape Road) in the Town of Raymond, Cumberland County, Maine and more particularly described on **Exhibit A** attached hereto an incorporated herein.

The land conveyed herein is conveyed subject to the following restrictions for the benefit of Grantor's remaining land: the land will be further improved only for a single family dwelling, there will be no further division of the land (including division by condominium ownership), any dock installed on or adjacent to the land will be of a temporary nature and will be removed at the end of each boating season, and the land will not be used for any commercial purposes.

The conveyance herein is subject to all easements, covenants, restrictions and agreements of record on the date hereof, to the extent applicable.

WITNESS my hand and seal this 2 day of June, 2008.

WITNESSETH:

Print name:

Alicia Ashe

State of North Carolina County of

June.

PERSONALLY APPEARED before me the above-named Alicia Ashe and acknowledged the foregoing instrument to be her free act and deed.



Print name:

Notary Public 1 th

Form SC1 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Doce: 35759 Bk+26172 Ps+ 68

EXHIBIT A

A certain lot or parcel of land with the buildings thereon situated on the Westerly side of the Raymond Cape Road in the Town of Raymond, County of Cumberland and State of Maine being more particularly described as follows:

Beginning at a 6" square granite monument found set in the ground on the assumed Westerly side line of the Raymond Cape Road at the Northerly corner of land now or formerly of Gary E. & Diana W. Snee (18,700/281);

Thence N 01°44'23" E along the said side line of the Raymond Cape Road 119.21 feet to a point;

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Thence N 24°56'50" W continuing along the said side line of the Raymond Cape Road 234.09 feet to a point;

Thence N 08°48'43" W continuing along the said side line of the Raymond Cape Road 108.58 feet to a point;

Thence N 12°03'50" E continuing along the said side line of the Raymond Cape Road 311.02 feet to a 5/8" capped rebar (#1328) set in the ground;

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Thence S 12°03'50" W continuing across land of the Grantor through a 5/8" capped rebar (#1328) set in the ground to the shore of Sebago Lake;

Thence in a generally Southeasterly direction following the shore of Sebago Lake 1277 feet more or less to a fence post set in a boulder at the Northwesterly corner of land of the said Snee;

Thence N 56°54'52" E along land of the said Snee 49 feet more or less to the point of beginning. Containing 4.54 acres more or less.

Received Recorded Resister of Deeds Jul 01,2008 11:40:04A Cumberlend County Pamela E. Lovies

Single Family CUSTOMER SYNOPSIS MLS#: 1088914 Status: Sold 361 Cape Road, Raymond, ME 04071

List Price: \$ 995,000 Original Price: \$ 995,000

Neigh'd/Assoc:

List Date: 04/22/13 Assoc. Fee /Mo:

Directions: Route 302 to left onto Hawthome Rd to left onto Cape Road 3.7 miles to 361 Cape Rd on the right.

Style:	Cottage		eneral/Land Info				
Rooms:	6	#Bedrooms:	3	#Baths: Year Built /-		1 1/2 = 0	
SqFt Fin. Above G	irade+/-: 2232	SaFt Fin.	Below Grade+/-: (
	Footage: Public Reco				oqr (i m	TOTOLO . LEGE	
Color:	Gray	Lot Size (Acr) /-:	2,500	Road Fronta	ge /-:		
Surveyed:	No	Source of Acreage		_			
Surveyed.	NO	Seasonal:	Yes	Zone:	Sho	reland	
WtrFrt:	Yes	Water Body: Amt Wtr Frntge /-:	Sebago, Lake 304	WF Shared /-: 0		1150 41 004	
	100	rancina i magore.	504	WF ONEROUT-: U		WF Owned /-: 304	
			Interior Informa	tion			
KT	DN LR	FR	MBR 2B	and a second sec	4BR	OT 0T2	1.1
Level: 1 Bize:	1	1	1	2			
	No Skylight: No	Wood Fireplace: 0	Gas F	replace: 0 He	at No	Heat Stove HU: No	
Appaances: Ran	ge-Electric, Refrigerator	····	Remarks				
Raymond Cape Go cottages to expand	Id Coast waterfront p or replace with your	roperty. Amazing sunse Maine Dream Home.		privacy with 2.5 acm	es and 304 fee	t of deep waterfrontage.	2
	Prop	rty Features - NOTE: (Check Detail Rep	oris for complete	list of features		
Site: Open, Rolling/Si				ent Info: Unfinished	Contract of Contract of Contract		2
riveway: Gravel			Found	stion Mtris: Poured	Concrete, Pier/Co	olumn/Posts	
arking:			Exterio	r: Wood Siding			
	r Country Club, Near Sh	opping	Roof:	Shingle			
/lew:				ystem: No Heat Syste	enn -		
lestrictions:				uel: No Heat Fuel			
lecreational Water:				Heater: Electric			
loads: Dead End, Pav	ABO'' LADIIC			: No Cooling			
rentenortellon							
	B/5			Wood			
ilectric: Circuit Break	ers		Vehicle	Storage: No Vehick	e Storage		
lectric: Circuit Break			Vehicle Amenia	Storage: No Vehick les:	e Storage		
ilectric: Circuit Break las: No Gas ewer: Septic Existing	On Site		Vehicle Amenia Access	Storage: No Vehick les: ibility Amenities:	e Storage		
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Hectric: Circult Break Las: No Gas Lewer: Septic Existing Vater: Well Existing C construction: Wood I	On Site On Site Frame	Tax/De Map/Block/Lot: School:	Vehicle Amenit Access Equipm	o Storage: No Vehick les: Ibility Amenities: nent: Iformation		\$ 9,758 / (2013)	
Electric: Circuit Break Sas: No Gas Rewer: Septic Existing Vater: Well Existing C construction: Wood f Rook/Page/Partial:	On Site On Site Frame : 12955/306/All	Map/Block/Lot: School:	Vehicle Amenië Accese Equipm ed/Community in	Storage: No Vehick Jes: Ibility Amenities: Tent: Iformation	x Amount/Yr:		
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Rectric: Circuit Break Ses: No Gas Sever: Septic Existing C construction: Wood I cook/Page/Partial: cold Price: \$ 800,00 cold Date: 05/15/14 ell Agent Ini: CMC Office: Agent P Email:	On Site Dn Site Frame : 12955/306/All 20 GPA Realty 1148 Phone: 207-415-52; ssterii1@maine.rr.cc	Map/Block/Lot: School: C Information Provid 24 m	Vehick Amenia Access Equipm red/Community in 71/7 Wif Market Inform ed by: George K Virtual Tour:	Storage: No Vehick Jes: Johity Amenttles: Jornation Ta ation	x Amount/Yr: Pa Sa GEK Office:	ending Date: 05/04/14 old Terms: Conventiona 207-415-5224	1
Rectric: Circuit Break Ses: No Gas Sever: Septic Existing C construction: Wood I cook/Page/Partial: cold Price: \$ 800,00 cold Date: 05/15/14 ell Agent Ini: CMC Office: Agent P Email:	On Site Dn Site Frame : 12955/306/All 20 GPA Realty 1148 Phone: 207-415-52; ssterii1@maine.rr.cc	Map/Block/Lot: School: C Information Provid 24 m	Vehick Amenia Access Equipm red/Community in 71/7 Wif Market Inform ed by: George K Virtual Tour:	Storage: No Vehick Jes: Johity Amenttles: Jornation Ta ation	x Amount/Yr: Pa Sa GEK Office:	ending Date: 05/04/14 old Terms: Conventiona 207-415-5224 207-415-5224	1

Form SC1 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE

Client:	Ewig Realty LLC	Client	File #:	NA
Subject Property:	325 Cape Road, Raymond, ME 04071	Appral	sal File #:	19795
APPRAISER CERTI	FICATION			
l certify that, to the l	pest of my knowledge and belief:			
• The statements	of fact contained in this report are true and correct			
	llysis, opinions, and conclusions are limited only t biased professional analysis, opinions, and conclu		nd limiting co	onditions, and are
	t (unless specified below) or prospective interest i I below) personal interest with respect to the partie		ect of this rep	ort, and I have no
 I have no bias w 	ith respect to any property that is the subject of th	s report or to the parties invol	ved with this	assignment.
 My engagement 	in this assignment was not contingent upon the d	eveloping or reporting predete	rmined result	s.
or direction in va	n for completing this assignment is not contingen lue that favors the cause of the client, the amount if a subsequent event directly related to the use of	of the value opinion, the attain		
	nions, and conclusions were developed, and this i fessional Appraisal Practice.	eport has been prepared, in c	onformity wit	h the Uniform
	have provided significant real property appraisal a outlined in the Scope of Work section of this repo		he specific ta	asks performed by
🛛 None 🗌] Name(s)	-		
	entified in the Scope Of Work section of this report ne subject of this report as follows:	the signer(s) of this report ce	ertify to the in	spection of the
Property inspecte	ed by Appraiser 🛛 🖂 Yes 🗔 No			
Property inspecte	d by Co-Appraiser 🛛 🗆 Yes 🖾 No			
	services, as an appraiser or in any other capacity mediately preceding acceptance of this assignme		the subject	of this report within the
			the subject	of this report within the
hree-year period im	mediately preceding acceptance of this assignme	it.	the subject	of this report within the
ADDITIONAL CERT Appraisal Institute I The reported ana requirements of t include the Unifo	mediately preceding acceptance of this assignme	RS and this report has been prep ofessional Appraisal Practice o	pared, in cont of the Apprais	formity with the sal Institute, which
ADDITIONAL CERT Appraisal Institute I The reported ana requirements of t include the Unifo The use of this re representatives. Designated Apprais As of the date of	FICATION FOR APPRAISAL INSTITUTE MEMBE Aember Certify: lyses, opinions, and conclusions were developed, he Code of Professional Ethics & Standards of Pro rm Standards of Professional Appraisal Practice.	RS and this report has been prep ofessional Appraisal Practice of I Institute relating to review by Designated Appraisal Instit	pared, in cont of the Apprais y its duly auti ute Member port, I	formity with the sal Institute, which norized Certify: ve /

niting Conditions/Certification © Appraisal Institute 2008, All Rights Reserved Form Al9003 — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODE



January 15, 2015

Thomas Ewig 46 Kitchell Road Convent Station, NJ 07961

RE: Map/Lot: 001/019-A application for abatement

Dear Mr. Ewig,

Your application for abatement has been received by our office and review of the submitted material will begin shorty. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to department staffing levels and the schedule of the Board, 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 April 30, 2015 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. In the process of review your application, if more information is required by the town, you will be contacted by mail specifying the information required. I will attempt to schedule a meeting with in the mid to late February time frame, when you return to Maine.

Granting an extension will not adversely affect your right to appeal going forward. <u>Please complete the</u> 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 consen n extension. Signature of Takpar

FOR EWIG REMARTY LLC

Telephone: (207)655-4742

					87 of 134
	599900* ETTD روسم	REAL ESTA DEC TITLE 36, M.R.S./ PLEASE TYPE	VENUE SERVICES TE TRANSFER TAX LARATION A, SECTIONS 4641-464 OR PRINT CLEARI USE RED INK!	1N Recurses a Transfor State of Curber	h= Jul 01,2003 11:40:21A r Tax of 4,240.00 Kina Transfer Tax land County oc 4: 35759
CUMBER	nafarana			04:261	72 Po: 67
2. MUNICIPAL RAYMON	ITY/TOWNSHIP	un		BO	OK/PAGE—REGISTRY USE ONLY
3. GRANTEE/ PURCHASER	3a) Name ((AST, THET, MI) EWIG REALTY 3c) Name (LAST, FIRST, MI)	, L.L.Ç.	E9100	R 001-019 H	3b) SSN or Federal IID 3d) SSN or Federal ID
	3c) Mailing Address 46 KITCHELL 30001y MORRISTOWN	ROAD		===============================	30)State 3h) Zip Code NJ 07961
4. GRANTOR/ Seller	4a) Name (LAST, LURST, M) ASHE, ALICI 4c) Name (LAST, FIRST, M)	A	A 1060R		nn san ne energieza
	46) Mailing Address 834 OLD STO 41) City CHAPEL HILL	NE HOUSE P			101 State 4hi Zip Code NC 27516
5. PROPERTY	Sa) Map Block 1 - Sc) Physical Location WEST SIDE OF	~ <u>1</u>	9	heck any that apply: No tax maps exist Multiple parcels Portion of parcel	5b) Type of property — Enter the code number that best describes the property heing sold. (See Instructions) 104 .5d) Accesses 4 + 54
6. TRANSFER TAX	ба) Purchase Price (If the 6b) Fair Market Value (ent	er a value only if you		ເອົ່າ	1100000.00
	ที่จักทักสาะลโหอกมากอไ valu Gc) Exemption claim – 📋		rantor or grantge is claimin	ob کی بینی اور	nsfer tax and explain.
		3 54 R	free Growth, a Substan subdivision, partition (ntial financial penalty or change in use.	issilied as Farmland, Open Space or could be triggered by development, CLASSIFIED
which suggest th If yes, check the i		ire or less than its fair ma	irket value?	Seller has qualif A waiver has bee Consideration fo	2- Buyer(s) not required to withhold Maine income tax behause; led as a Mainenesident en received from the State Tax Assessor or the property is less than \$50,000
11. OATH	Aware of penalities deset i nour-knowledite and bellet it Grantige Grantice	forth by Title 36 §4641-1 is true, sorrect, and com Date	K we hereby swear or affirm plete_5rantee(s) and Grant (2)(39)(0) 5rantor 6rantor	off their authorize	xaminfed this return and to the best of adaptentist are required to sign below: Date Date Date
12. PREPARER	Mailing Address 100 M Port1	tein Shur Iddle Street and, ME 04104	ł	-MuilAddress	7-774-1200
	http:/	/www.maine.gov/reven	ue/propertytax/transferta	sx/transfertax.htm	

1	tp://	www.ma	ine.gov/	revenue/	propert	ytax/	transf	erta	x/tra	anst.	ertax.	ntπ
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67

QUITCLAIM DEED WITH COVENANT

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The conveyance herein is subject to all easements, covenants, restrictions and agreements of record on the date hereof, to the extent applicable.

WITNESS my hand and seal this $\frac{2}{2}$ day of June, 2008.

WITNESSETH:

Print name

State of North Carolina County of Manay

June 2 2008

88 of 134

PERSONALLY APPEARED before me the above-named Alicia Ashe and acknowledged the foregoing instrument to be her free act and deed.



Print name:

Notary Public Catherine L Lankford

Doc#: 35759 Bk:26172 Ps: 68

EXHIBIT A

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Thence N 24°56'50" W continuing along the said side line of the Raymond Cape Road 234.09 feet to a point;

Thence N 08°48'43" W continuing along the said side line of the Raymond Cape Road 108.58 feet to a point;

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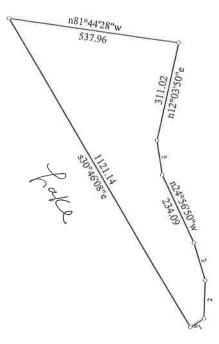
Thence N 81°44'28" W across land of the Grantor 537.96 feet to a 5/8" capped rebar (#1328) set in the ground;

Thence S 12°03'50" W continuing across land of the Grantor through a 5/8" capped rebar (#1328) set in the ground to the shore of Sebago Lake;

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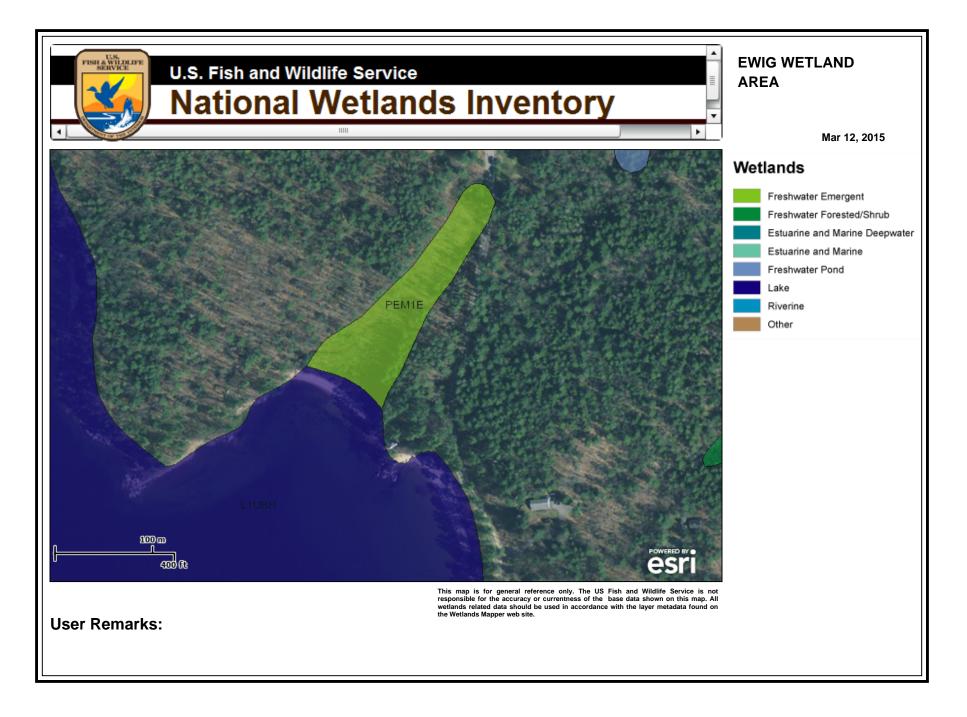
Received Recorded Resister of Deeds Jul 01:2008 11:40:04A Cumberland County Pamela E. Lovley

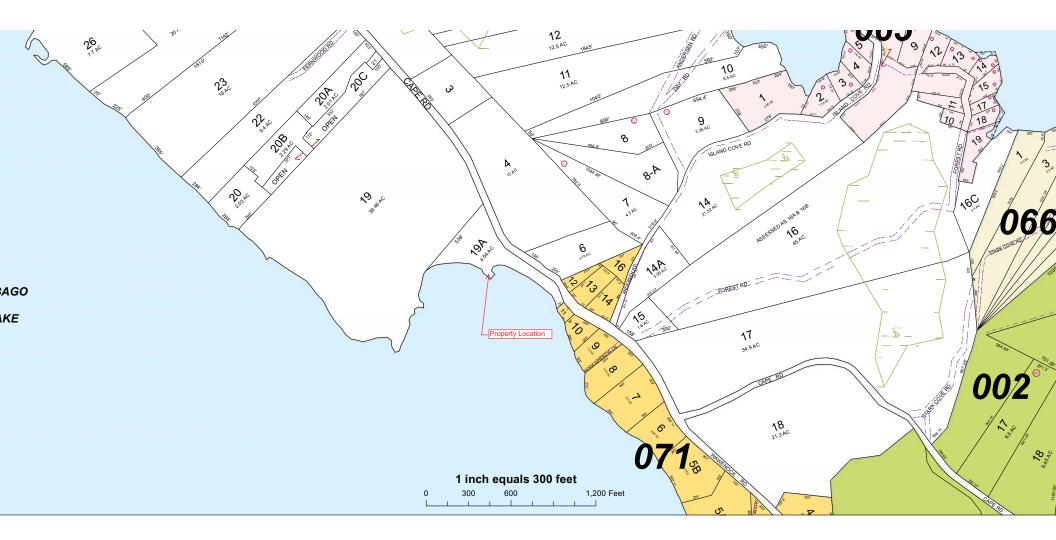


Title: Map 1 Lot 19A Eu	116 REALTY, LLC		Date: 08-06-2008
Scale: 1 inch = 300 feet	File: 001-019A.des		
Tract 1: 5,047 Acres: 219866 Sq Feet:	Closure = n29.0232w 0.00 Feet: Precision >	>1/9999999: Perimeter = 260)3 Feet
001=n56.5452e49 4.54ac.	005=n08.4843w 108.58	009=n29.0232	I
002=n01.4423e 119.21	006=n12.0350e 311.02		
003=n16.5637w 121.73	007=n81.4428w 537.96		
004=n24.5650w 234.09	008=s30.4608e 1121.14		

-	•		325 CA	PE R	OAD							MA	P ID:	001/	019/	A00/ 0	00/			0	Name:									Use: 10			
Vision	ID:	: 10107	1				A	ccour	nt #E9	100R						Bldg #	: 1	of 1	See	c #:	1 0	of	1 Car	rd 1	1 of	1		P	rint D	ate: 0?	/13/201	15 14:11	L
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Addition			07901			24	ID		F0100F		<u>PPLE</u>		TAL D																				
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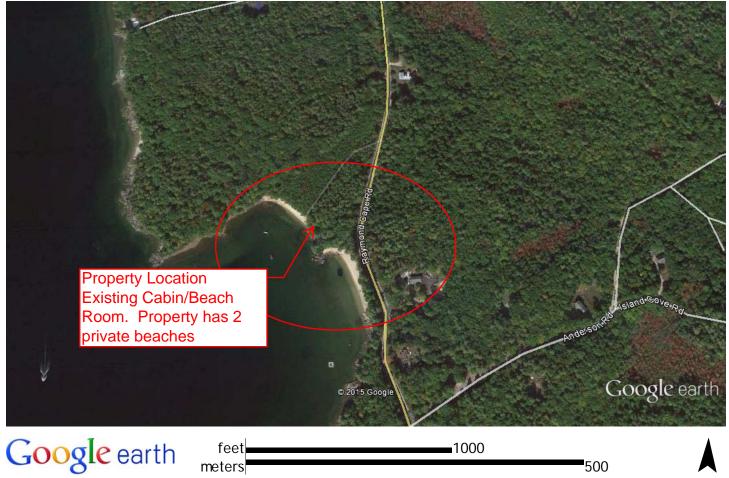
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APPLICATION FOR ABATEMENT OF PROPERTY TAXES (Title 36 M.R.S.A., Section 841)

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:	ROGER G. GELINAS + CUNTHIA J. ECKMAN-GELINA
2. Mailing Address and Phone Number:	463 COBBS BRIDGE RD NEW GLOUCESTER ME 04260 207650 8184
3. Tax year for which abatement is requested:	2015
4. Map/Lot #	011 042005000
5. Assessed valuation:	\$ 142, 400
6. Taxpayer's opinion of value:	VALUATION IS HIGH
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	PROPERTY ON TARKILD HILL PURCHASED FROM ROBERT AND PETKONILA PARENT ON SEPT 4, 2014 AT A PRICE SIGNIFICANTLY REDUCED FROM CURRENT VALUATION, COPY OF SETTLEMENT STATEMENT INDICATING A SALES PRICE OF \$ 127500 IS ATTACHED

To the assessing authority of the Town of Raymond,

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

12 2015 Date

Jeline

Signature of Applicant

Revised 02/10

омв NO. 2502- Q. 5 134

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SETTLEMENT STATEMENT	.	B. FILE NUM	GELINAS							
		B. MORTGA	GE INS CASE NUM	BER:						
C. NOTE: This form is furnished to give you a state	amont of not	al a officement	anala Amaunta an	late and by	the editions		-			
Items marked "[POC]" were paid outside	a the closing;	they are show	vn here for informat	tional purpos	and setuems ses and are i 3/98 (H-G8	not include	d in the tot	als.		
D. NAME AND ADDRESS OF BUYER:			S OF SELLER:	F.	NAME AND	ADDRES	S OF LEND	DER:		
Roger G. Gelinas Living Trust	Robert R. F			1						
Cynthia J. Eckman-Gelinas Living Trust	57 Tarklin									
463 Cobbs Bridge Road	Raymond,									
New Gloucester, ME 04260										
G. PROPERTY LOCATION:	H. SETTLE	EMENT AGEN	T: 01-04756	78			I. SETTL	EMENT DATE:		
Lot # 42-5 Tarklin Hill Road	Hopkinson	& Abbondanza	a, P.A.							
Raymond, ME 04071 Cumberland County, Malne			7				Septembe	r 4, 2014		
Tarkiin Hill Estates		SETTLEMEN								
		iss Street, Ste	. 601							
	Portland, M	laine 04101								
J. SUMMARY OF BUYER'S TRANS/	ACTION			and the second second	RY OF SELL	the state of the s	NSACTION			
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103. Settlement Charges to Buyer (Line 1400)		1,238.50	403.	roporty						
104.			404.							
105. Adjustments For Items Paid By Seller in advan	DCP		405. Adjustme	ents For Iter	ns Paid By S	aller in an	lvance			
106. City/Town Taxes to			406. City/Town T		na r ard by c	to	ivance			
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200. AMOUNTS PAID BY OR IN BEHALF OF BUYER 201. Deposit or earnest money	R:	500.00	500. REDUCTIO			O SELLE	R:			
202. Principal Amount of New Loan(s)		500.00	502. Settlement			1400)		25,906.50		
203. Existing loan(s) taken subject to			503. Existing loa	an(s) taken s						
204			504. Payoff of first 505. Payoff of se		200					
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Adjustments For Items Unpaid By Seller			Adjus		Items Unpaid					
210. City/Town Taxes 07/01/14 to 09/04/14 211. County Taxes to		282.96	510. City/Town T		07/01/14	to 09/04	/14	282.96		
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219. 220. TOTAL PAID BY/FOR BUYER		782.96	519. 520. TOTAL REL		ייח דאווחא			26,189.46		
300. CASH AT SETTLEMENT FROM TO BUYER:		102.00	600. CASH AT S	ACCOUNTS IN CASE OF THE OWNER	And and a subscription of the subscription of			20,109.40		
301. Gross Amount Due From Buyer (Line 120)		128,738.50	601. Gross Amon					127,500.00		
302. Less Amount Pald By/For Buyer (Line 220)	(782.96)	602. Less Reduc					26,189.46)		
303. CASH (X FROM) (TO) BUYER		127,955.54	603. CASH (X	T0)(FR	OM) SELLE	R		101,310.54		

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

	Roger G. Gelinas and Cynthia J. Eckman-Gelinas, Trustees, or their successors in trust, unc Robert R. Parent and Petronila A. Parent
Settlement Agent:	Hopkinson & Abbondanza, P.A. (207)772-5845
Place of Settlement:	511 Congress Street, Ste. 801 Portland, Maine 04101
	September 4, 2014
Property Location:	Lot # 42-5 Tarkiln Hill Road Raymond, ME 04071 Cumberland County, Maine Tarkiln Hill Estates

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Roger G. Gelinas Living Trust dated August 13, 2014 and any amendments thereto

BY: Roger G. Gelinas, Trustee

Robert R. Parent

Petronila A. Parent

Cynthia J. Eckman-Gelinas, Trustee

Cynthia J. Eckman-Gelinas Living Trust dated August 13, 2014 and any amendments thereto

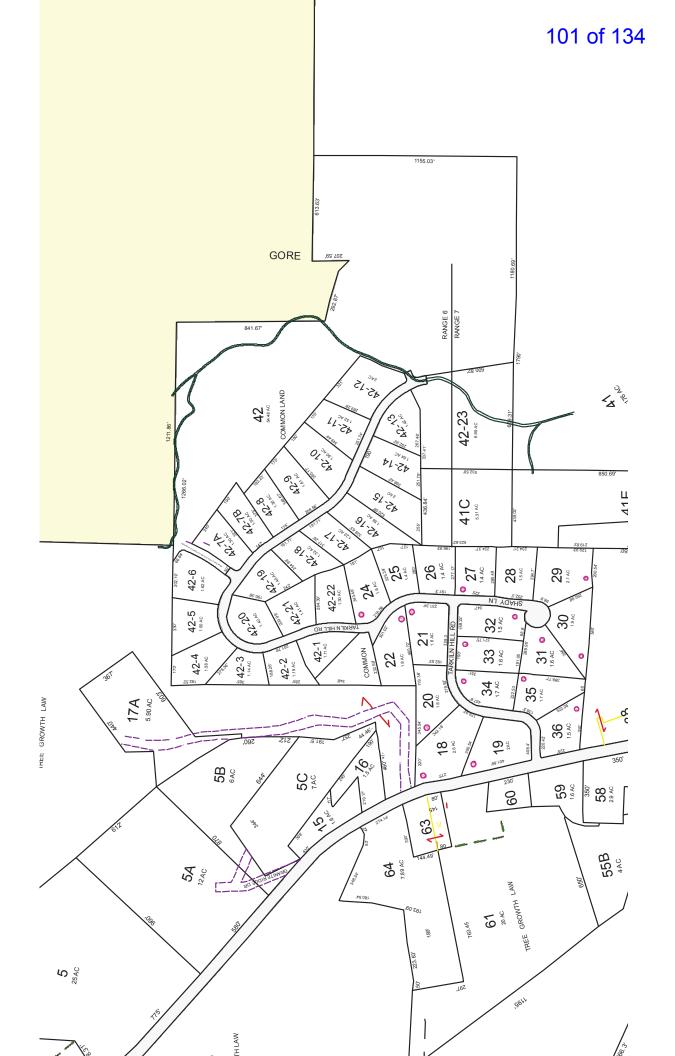
a BY: Eckman-Gelinas, Trustee Cynthia RY

Roger G. Gelipas, Trustee

BY:

Property Location: 0 TARKILN I	N	MAP ID: 011/ 042/ 005/ 000/					dg Name:					State Use: 1300						
Vision ID: 100353	A	count #P8024R				Bldg #:	1 of 1	Sec	#: 1 c	of 1	1 Card 1	1 of	1	Pr	int Da	ıte: 03/1	3/2015 14:16	
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ruunional Owners.	Other ID:	T5011R		SEND VALU	Л													
	TIF CODE USE PROGI	RAM		TAP Field 8														
	TG ENROL			Field 9												VI	SION	
	TG PLAN Y	R		Field 10														
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RECORD OF OWNER ROGER G. GELINAS LIVING TRUS		BK-VOL/PA 31761/ 332		<mark>E DATE q/ </mark> 09/04/2014 Q			RICE V.C 127,500 00		Code	Assessed	PREVIOU Value Yr.		SMENTS Assessed		Yr.	Code	Assessed Value	
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Property Location: 58 CROCKETT RD								N	MAP ID: 054/ 056/ 000/ 000/ Bldg Name:							ne:	State Use: 1010										
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DEED OF DISTRIBUTION BY PERSONAL REPRESENTATIVE (Testate) Maine Statutory Short Form

Know all Persons by these Presents,

That Mark E. Golding of Raymond, County of Cumberland, State of Maine, duly appointed and acting personal representative of the estate of Irene L. Golding, deceased, whose will was duly admitted to probate in the Probate Court for the County of Cumberland, Maine, by the power conferred by law, and every other power, in distribution of the estate grants to Mark E. Golding and Marjorie A. Larrivee, formerly known as Marjorie A. Golding, both of Raymond, Cumberland County, Maine and whose mailing address is 58 Crockett Road, Raymond, ME 04071, being the persons entitled to distribution, the real property in Raymond, County of Cumberland, State of Maine, described as follows:

A certain lot or parcel of land, with the buildings thereon, situated in the Town of Raymond, County of Cumberland and State of Maine, being known as lot numbered thirty-four (34) as shown on a map or plan entitled "Raymond Beach" made by Clifford L. Swan Co., Inc., dated June 1953 and filed or recorded in the Cumberland County Registry of Deeds in Plan Book 39, Page 62.

The above described premises are conveyed together with rights of way to be established by said Hazel Caton et als. to the highway numbered 302 known as the Roosevelt Trail.

Also hereby conveying a right of way from Crockett Road to and from the shore of Sebago Lake over Lot 10-A as designated on said plan of Raymond Beach.

Reference is made to the restrictions contained in the deed of Rachel H. St. Pierre and Audrey O. St. Pierre to James E. Golding, Sr. and Irene L. Golding dated September 3, 1971 and recorded in the Cumberland County Registry of Deeds in Book 3191, Page 706 which provided that said restrictions expire on June 15, 1973.

Being the same premises conveyed by Rachel H. St. Pierre and Audrey O. St. Pierre to James E. Golding, Sr. and Irene L. Golding as joint tenants by deed dated September 3, 1971 and recorded in the Cumberland County Registry of Deeds in Book 3191, Page 706. The said James E. Golding, Sr. died on January 12, 2000 leaving Irene L. Golding as surviving joint tenant. Docti

6955 Bk:32089 Pg: 302

Witness my hand and seal this 2O day of the month of February, 2015.

Signed, Sealed and Belivered in presence of

Maiprix Seni

Estate of Irene L. Golding

Moral E Bv:...

Mark E. Golding, Personal Representative

State of Maine Cumberland, ss

Then personally appeared the above named Mark E. Golding in his said capacity and acknowledged the foregoing instrument to be his

free act and deed.

Before me, in

February **20**, 2015

Attorney at Law / Notary Public-

PAUL 3. W ATCON Printed Name

Received Recorded Resister of Deeds Feb 20,2015 12:18:11P Cumberland County Nancy A. Lane

Doct: 58293 Bk:30012 Ps: 346

N-121 (Rev.9-16-81)

STATE OF MAINE

(SEAL OF COURT) CUMBERLAND COUNTY PROBATE COURT

PORTLAND Location of Court

DOCKET 2012-1243

Estate of IRENE LAURA GOLDING CERTIFICATE AND ABSTRACT

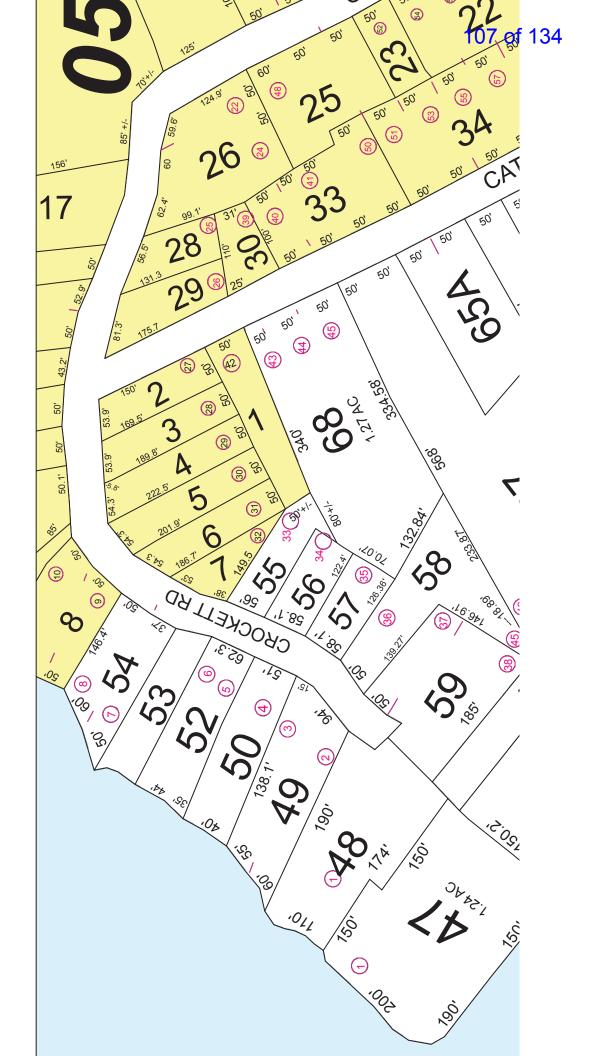
To the Register of Deeds of Cumberland — County

An estate has been opened in this court for the above named decedent. The following facts apply to this estate according to the probated will or the petition or application was made or both.

Date of decedent's death 06/04/2012

T.	Did decedent leave a will?	X	YES	NO
2.	If item one is YES, will was probated		FORMALL	Y X INFORMALLY
3.	If item one is YES, date of most recent probate of the will was		9/29	2/2012
4.	If item 2 is answered FORMALLY, was there previous informal probate of the same will?		YES	NO
5.	If the will was previously probated informally, was that informal probate certified to the Register of Deeds of the county to which this certificate is directed?		YES	NO
6.	Has a petition for elective share been filed? (If YES, attach copy.)	**	YES	X NO
7.	Has a personal representative been appointed?	<u> </u>	YES	NO
8.	If item 7 is YES, date of appointment was		9/28	12012
9.	If item 7 is YES, appointment was		FORMAL	_C INFORMAL
10.	If item 7 is YES, give names and addresses of personal representa	tives.		54

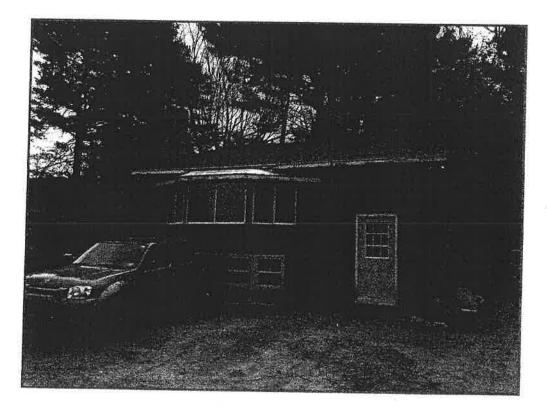
MARK E. GOLDING MAILING ADDRESS- P.O. BOX 281 LEGAL ADDRESS - 58 CROCKETYROAD RAYMOND, ME 04071



APPRAISAL OF REAL PROPERTY

 108 of 134

 Main File No. 20140111
 Page # 1 of 27



LOCATED AT

58 Crockett Rd Raymond, ME 04071 Book: 3191 Page: 7406 CCRD / Portland, ME MSA #38860

FOR

The Estate of Irene L. Golding 58 Crockett Road Raymond, ME 04071

AS OF

05/15/2014

BY

Jason S. Stokes Straight Line Appraisal, Inc. 188 Boundary Rd Standish, ME 04084-6035 (207) 838-7800 jastokes@straightlineappraisal.com www.straightlineappraisal.com 188 Boundary Road Standish, ME 04084-6035

www.straightlineappraisal.com

The Estate of Irene L. Golding 58 Crockett Road Raymond, ME 04071

Re: Property:

Borrower: File No.: 58 Crockett Rd Raymond, ME 04071 The Estate of Irene L Golding 20140111

Opinion of Value: \$ Effective Date:

95,000 05/15/2014

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

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

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

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

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

Sincerely,

Jason S. Stokes License # AP000000001497 State: ME Expires:12/31/2014 jastokes@straightlineappraisal.com

Appraisal Report		Strak	ght Line Appralsal		·	110
	,			Descrit	Main File i	No. 20140111 Page # 3 c
The purpose of this summary appraise	e report is to provide	Uniform Reside				10111
Property Address 58 Crockett Rd		and hunder beau with	City Raymon	punterly supported, opinion	of the market wat State MIE	bue of the subject proper Zip Code 04071
Borrower The Estate of Irene L Gold		Owner of Public Record		Irene L Golding	Participation	nberland
Assessor's Parcel # Map: 54 Lot: 56	e: 7406 CCRD / Portland 6	, ME MSA #38860	Tax Year 2012		R.E. Taxes \$	4 000
Neighborhood Name Raymond Beac	ch Association		Map Reference	38860	Consus Trect	1,900 23005-0120.00
Occupant Owner Tesant Property Rights Appraised	Vacant pio Leasehold	Special Accessments \$	0	PUD NO	HOA \$ 25	per year per month
Assignment Type Purchase Transactio	letter .	Other (describe)	r (describe) Estate S	Cottlomout		
Lender/Olient The Estate of Irene L	Golding	Address 58.0	mokett Road Raym	Settlement ond, ME 04071		
Is the subject property currently offered for sale or has Report data source(s) used, offering price(s), and date		the second se		and the second	C	Yes 🔀 No
MREIS data and assessors information did did not analyze the contract for a performed.	on.				ty in the past 12 m	onths via owner interview,
Contract Price \$ Date of	f Contract	is the property selier the	owner of public record?	(Yes (No Data Source(s)	Walk received
is there any financial assistance (lean charper, sale con If Yee, report the total dollar amount and describe the its	roessions, gift or downpayment as anns to be peld.	alistance, etc.) to be paid by any	party on behalf of the borrower	, <u> </u>	no Dina Solars(6)	Yes N
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Bult-Up Ver 75% 25-75% Growth Rapid Stable	and the second s	d/Supply Shortage	In Balance		(000) (yrs)	2-4 Unit
	ct is bounded to the nor	the second se		Vater Drive, to the 1,5	0 Low 0 00 High 200	Multi-Family Commercial #15
east by Route 302, and to the west by	Birch Drive.	and a state of the	The sector of clock a	valer Unive, to the 1,5	200	Commercial 15 Other 10
Neighborhood Description See attach	hed addenda.		** "Other" F	Present Land Use % rej	presents vacant lan	
Imensions 58,1' rf x 122.4' specific Zoning Classification LRR2 / Res aning Compliance Logal Logal Logal 1 the highest and best use of subject property as improve	Vonconforming (Grandfathered Use		Shap 3 acres min. lot size, ng Wegal (describe)	225' min. road frontag Subject can be re		
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as 🗌 🗌 None	Sanitary Se	wer 🗌 🗙 s	Septic / Typical	Alley None		
EMA Special Flood Hazard Area Vie in the utilities and off-site improvements typical for the mu	10.514-10	V		2050020B	FEMA Map Dat	05/05/1981
	asements, encroachments, enviro	mental conditions, land uses, etc	No If No, describe			
re mere any adverse site conditions or external factors (ex					Yes No Na	# Yes, describe
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Uniform Residential Appraisal Report

There are 14 comparable	and the second s		THEFT				-				1994	20140111	1
14		mently	offered	for sale	1000	the subject mighborth		ngang la		from \$ 90,000			35,000
There are 10 comparable FEATURE	sales in the SUBJEC		ot neight		Williko	the past twelve mont	te ranç			rice from \$ 85,000)	to \$	122,000
	SUBJEL	4	-	1.17	SALATIN.	BLE SALE # 1	-		1986, 2007 - C	BLE SALE # 2		COMPAR	NOLE SALE # 3
ou o	2		11000	ockett R			28 G	Barland	Road		90 V	/Intergreen C	lir -
Raymond, ME 0407 Proximity to Subject	1 Telefol Subsciences	CANE.	and the second second	nond, M	IE 04	071		20, ME,		1071	Winc	ham, ME 04	4062
Sale Price	2	balling the	0.19	miles E	No.		- Internation	miles N	IW		2.13	miles S	
the second s			2 Arts			\$ 90,00	0	337.5		\$ 103,43	0	-NOM FIRE	\$ 105,00
Sale Price/Gross Liv, Area	12	6q.f	nt \$	123.63	3 set	Sere a staticture 1	\$	79.3	12 ad'u	No Statistic 2.10	\$	96.15 **	A Superior and Superior
Data Source(s)	的一种省。例如这	Six	MRE	IS #107	8152;	DOM 147	MRE	IS #108	30273;0	DOM 78	MRE	IS #1006416	:DOM 892
Ventication Source(s)	行方法的。由其如	L Cart	Asse	ssor's C	ard		Asse	ssor's (Card		_	ssor's Card	
VALUE ADJUSTMENTS	DESCRIPTI	ON	1	Descriptio	N	+(-) \$ Adjustment		DESCRIPTI	ON	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
Sales or Rinaricing		行き	ArmL	th			REO				ArmL	th	
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Date of Sale/Time	S. States			3;c06/13	3		10000	3;c04/1	12		-	3:c08/13	
Location	B;Right of W	av.		ht of Wa							-		
Leasehold/Fee Simple	Fee Simple	ciy;		Simple	-			ht of W	ay,			ht of Way;	
Site	7111 sf		12632				-	Simple				Simple	
View	Harden and a second sec						9583				2482		
Design (Style)	N;Res:		N;Res				N;Re				N;Re:		
Quality of Construction	DT1;Split Ent	uy		Colonial			DT1;	Ranch	_		_	Cottage	de la companya de la
Actual Age	Q3		Q3				Q3		_		Q3		
Condition	69		73				73				51		
Above Grade	C4		C3		_	-5,000	C3			-5,000	C3	//////////////////////////////////////	-5,00
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Room Count	5 2	1.0	4	2	1.0	0	6	2	1.1	-2,000	6	3 1.0	
Gross Living Area	1,064	-		728	sq fL	+5,000	1000	1,304	\$q.11.	-3,600		1.092 84.1	
	600sf300sfw.	1	Osf			+2,500	400sf			+1,500			+2,50
Rooms Below Grade	Orr2br0.0ba0c	5				+3,000			- 0	+3,000	10.00		+3,000
Examples of Herber	Average		Averag	De .		.0,000	Avera	0e	_	-5,000		10	+3,00
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	2 Decks						3dw				1gd3d	W	-3,000
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	None		None		-		None				None		
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Nel Adjustment (Total)		in ya	X	+	·	\$ 6,000		+ 2	۷ · ا	\$ -5,100		+ X -	\$ -17,500
Adjusted Sale Price	III Itte Poster of	C Star	Not Adj.	6	5,7 %		Not Adj.		4.9%		Nat Adj.	16.7 %	
of Comparables	L'ALLE	油 「方	Gross Ad	21	.1%	\$ 96,000			5.6%	\$ 00.000	Groce &d		15 07 000
I X dd dd not ressarch the sale				rty and com	parable	alies. V not, explain				\$ 98,330		29.0 %	1* 87,500
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Highest & Best Use:					
Defined: "The reasonable probable and legal use of vacant land or a financially feasible, and that results in the highest value. The four crite possibility, financial feasibility, and maximum profitability. "	in improved prop eria the highest a	erty, which is physica nd best use must me	lly possible, app et are legal peri	propriately s missibility, j	supportee physical
The Highest and Best Use of the subject property "as vacant" and "a the subject's present use as a single family residential dwelling. The p the four criteria as mentioned above which represents the best return	property represen	its the areatest confo	nd neighborhoo rmity to the sub	d characte ject's area	r, is that and mee
The current use of the subject property existing as of the date of value			he appraiser's c	pinion of t	he highe
and best use of the real estate being appraised.					
Sales over 1 mile:					
In this appraiser's judgment, the lack of comparable sales in the subject mile away from the subject. The comparable sales utilized were the b appraisal and were therefore used. An appropriate location adjustment Approach.	est indicators of	the subject's market	value available	at the time	of this
Sales over 6 month:					
In this appraiser's judgment, the lack of recent comparable sales in the	a subject eres m	skon it soccessors to a			
months old. The comparable sales utilized were the best indicators of therefore used. An appropriate adjustment for any change in market o comments and Sales Comparison Approach.	the subject's ma	rket value available a	t the time of this	c annraical	and war
Excess Adjustments:					1.000
The appraiser is aware that the net / gross / line adjustments for the	magrable setes			14000	
The appraiser is aware that the net / gross / line adjustments for the cc 15% / 25% / 10% respectively. The appraiser chose the best sales ava compared to the subject property and the adjustments applied the guid	ilable for analysi	s. However, due to th	e secondary ma e nature and fe	rket guidel atures of th	ines of he sales
Cost Approach:					
					
The replacement cost given in the below Cost Approach form of valuati	ion should not be	relied on for incuran	no numeros Ti	and the second	
	the Income	relied on for madrain	ce purposes. Il	ne site valu	ie is the
Highest and Best use of the land "as vacant". The "as-is" value of the s well and septic or public water and sewer connection and other utilities	ite improvement	s is the value given to	improvemente	to the cite	such as
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Freddie Mac Form 70 March 2005

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Fannie Mae Form 1004 March 2005

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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 certifications. Modifications, and limiting conditions, and 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 organization, are permitted. an appraisal

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 enelysis, oplnions, 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 montpage 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 selfers 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 appralser'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 appralser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appralsal 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 implied. The appraiser will not be responsible for any such warrenties, express or do exist or for any engineering or testing that might be required to discover whether such conditions conditions that Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered 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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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that

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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 tarms. I identified and reported the physical deficiencies that could affect the livelility, 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 horne 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

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 blas 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.

Freddie Mac Form 70 March 2005

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le Mac Form 70 March 2005 UAD Version 9/2011 Page 6 of 6 Ears 1004 March 2005		defined in applicable fi appraisal report containing valid as if a paper APPRAISER ignoture ignoture ignoture ignoture ignoture ignoture jasor S. Stokes on pany Name jasor S. Stokes on pany Name jasor S. Stokes on pany Name jasor S. Stokes issor S. Stoke	federal and/or state laws (axcluding ig a copy or representation of my ig a copy or representation of my ig a copy or report w Worsion of this appraisal report version in the Appraisal, inc. Boundary Rd dish, ME 04084-6035 j 838-7800 straightlineappraisal.com 06/04/2014 05/15/2014 00000001497 State # Dense 12/31/2014 ED ROPERTY \$ 95,000 e of Irene L. Golding ckett Road , Raymond, ME 04071	Drike record" containing my "electronic signature," as those terms are audio and video recordings), or a facsimile transmission of this signature, the appraisal report shall be as effective, enforceable and vere delivered containing my original hand written signature. SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Name Company Address Telephone Number Email Address Date of Signature State License # State SUBJECT PROPERTY Did not inspect subject property Did inspect exterior of subject property Did inspect exterior of subject property Did inspect exterior of comparable sales from street Did not inspection Did inspect exterior of comparable sales from street Did not inspection

Main File No. 20140111 Page # 9 of 27

	Supplementa		File No. 20140111				
The Estate of Irene L Golding			-			54.0.4	
58 Crockett Rd							
Raymond	County	Cumberland	Stein	ME	Zip Code	04071	
The Estate of Irene L. Golding						01011	
	58 Crockett Rd Raymond	The Estate of Irene L Golding 58 Crockett Rd Raymond County	The Estate of Irene L Golding 58 Crockett Rd Raymond County Cumberland	58 Crockett Rd Raymond Gaunty Cumberland State	State of Irene L Golding 58 Crockett Rd Raymond county Cumberland State	State of Irene L Golding 58 Crockett Rd Raymond Crownty Cumberland State ME Zo Code	The Estate of Irene L Golding 58 Crockett Rd 58 Crockett Rd Raymond County Cumberland State ME Zip Code 04071

Additional Comments and Conditions of the Appraisal

Intended User: The Intended User of this report is The Estate of Irene L. Golding. No additional Intended Users are identified by the appraiser. This report contains sufficient information to enable the client/lender to understand the report. If you are have received a copy of this report and you are not the intended user it does not result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser and is strictly forbidden

The Intended Use: The Intended Use is to evaluate the property that is the subject of this appraisal for estate settlement purposes, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.

Engagement of the Appraiser: The appraiser was engaged directly by Paul B. Watson, on behalf of the lender, as its duly authorized agent.

Scope of Work and Uniform Appraisal Dataset (UAD): At the request of the lender/client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and assumptions.

In preparing this appraisal, Jason S. Stokes performed an interior/exterior inspection of the subject property. The appraiser obtained information for the subject and the comparables which he deemed adequate and reliable through typical the normal course of business.

Some of the standardized responses in the UAD definitions page attached to this report, might mislead the reader to the conclusion that the that the information on the subject or comparables is more reliable and has a greater level of precision than what is factually correct or typical from than normal. Condition and quality ratings and data on the sales and listing is where this is most prevalent. Third-party sources are used to obtain on the subject and the comparables and not every detail is viewable by the appraiser or can be confirmed by the appraiser and this information should be considered an estimate unless the appraiser notes otherwise.

The appraiser will investigate appropriate market data for utilization in a Sales Comparison Approach to value, and if appropriate, Cost and Income Capitalization approaches. The appraiser's process will include research of public records through he use of commercial sources of data such as printed comparables data services, computerized databases, etc. Search parameters such as dates of sales, leases, locations, sizes, types of properties and distances from the subject will start with relatively narrow constraints and, if necessary, be expanded until the appraiser has either retrieved data sufficient (in the appraiser's opinion) to estimated market value, or until the appraiser believes that he has reasonably exhausted the available pool of data. Researched sales data will be viewed and, if found to be appropriate, efforts will be made to verify the data with persons directly involved in the transactions such as buyers, seller, brokers or agents. At the appraiser's discretion some data will be used without personal verification if, in the appraiser's opinion, the data appears to be correct. In addition, the appraiser will consider any appropriate listings/pendings of properties found through observation during the appraiser's data collection process. The appraiser will report only the data deemed to be pertinent to the valuation process. Some data may be provided at the request of the client/lender to prove marketability, acceptability of a certain feature, and its affect on the overall value of the property.

The appraiser will investigate and analyze pertinent easements or restrictions, on the fee simple ownership of the subject property. It is the client's responsibility to supply the appraiser with a title report. If a title report is not available, the appraiser will rely on a visual observation and identify any readily apparent easements or restrictions.

The appraiser will complete the appraisal report in compliance with the Uniform Standards of Professional Appraisal Practice as promulgated by the Appraisal Foundation and the Code of Professional Ethics and Certification Standard of the Appraisal Institute.

The appraiser will prepare a report which will include photographs (or digital images) of the subject property, descriptions of the subject neighborhood, the site, any improvements on the site, a description of zoning, a highest and best use analysis, a summary of the most important sales used in the appraiser's valuation, a reconciliation and conclusion, a map illustrating the sales in relationship to the subject property, and other data deemed by the appraiser to be relevant to the report. Pertinent data and analyses not included in the report may be retained in the appraiser's work file.

Competency Statement: The appraiser has the appropriate appraisal knowledge, geographic competency and prior experience in subjects market, education, and experience to complete this assignment with competence to render a credible assignment result. The appraiser's curriculum vitae and work experience is available on request.

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

Artiti	tional Information Ak arth	The of the real	nort the		
Signature nrome	The Charge Chelosures	accordance	with US	appraiser was not supplied with the AP requirements. In addition if a supplier	e legal description of the subject home inspection report was
Name Jason S.	Stokes			Name	
Date Signed	5/04/2014			Date Signed	
State Certificatien #		State		State Certification #	State
Or State License #	AP00000001497	State	ME	Or State License #	Stata

Main File No. 20140111 Page # 10 of 27

State

		Supplementa	I Addendum		F	He No. 201401	11	
Borrower/Client	The Estate of Irene L Golding		A					
Property Address	58 Crockett Rd							
City	Raymond	County	Cumberland	State	ME	Zip Code	04071	
Lender/Client	The Estate of Irene L. Golding						9.007	
the second s	and the second	the second s						

performed on the subject property, it was also not made available to the appraiser.

Detrimental conditions: There are a wide variety of detrimental conditions that can impact property values. These include but are not limited to: non-market motivations, future temporary disruptions, stigmas, convicted criminals who reside in the neighborhood, neighborhood nuisances, future unannounced surrounding developments, structural and engineering conditions, construction conditions, soils and geotechnical issues, environmental conditions and natural conditions. The appraiser has inspected the subject on a level that is consistent with the typical responsibilities of the appraisal profession and process; however the appraiser does not have the expertise of soils, structural or environmental engineers, scientists, urban planners and specialist in these various fields. Unless otherwise stated in the report, the appraiser assumes no responsibilities for the impact that variety of detrimental conditions may cause.

Environmental Conditions: Unless otherwise stated in this report, the existence of hazardous materials, which may or may not be present on the property, was not observed by or made none to the appraiser. The appraiser has no knowledge of the existence of such material on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, mold or any other potentially hazardous materials may affect the value of the property. The opinion of value is based on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The intended user is urged to retain an expert in this field if desired.

Electronic Signature: This report is computer generated. An electronic (digital) signature may have been used in this report. If so, precautions have been made through software encryption to protect the integrity of the appraiser(s) signature, which securely authorizes the utilization of the electronic signature. Electronically affixing a signature to the report carries the same level of authenticity and responsibility as an ink signature on a paper copy report.

This appraisal report may have been electronically transmitted. If so, through software encryption, the appraiser has taken reasonable steps to protect the data integrity of the transmitted report. The appraiser exercises due care to prevent unauthorized use of his or her signature and is not responsible for unauthorized use as stated in USPAP "Standards Rule 1-10". The appraiser has given no one permission to digitally sign a report and the appraisers signature is protected with a personal password only known to the appraiser.

Comments and Conditions of the Appraisal: This report and the appraiser's notes from the inspection are not considered a home inspection and should not be relied upon to report the condition and/or functionality of the property as a whole nor any of its individual components under that term. Additionally, the appraiser is not acting, in any capacity, as a code enforcement officer or building inspector during viewing of the property. If a safety issue arises, the lender/client should not rely on the appraiser to determine if the issue meets current local or state codes and should seek assistance from a professional with knowledge in that field.

The Gross Living Area (GLA) of the comparables may or may not be exact and is used as a guide only in the adjustment process. The appraiser is unable to accurately measure the comparables and relies on information from other appraisers, public records and/or broker information as applicable.

Other Assumptions and/or Conditions:

Extraordinary Assumption(s): None

Hypothetical Condition(s): None

AP00000001497

Or State License #

Time Adjustments: The appraiser has research the subjects immediate and regional market segment for changes in median sales prices, marketing time, sales volume as compared to previous years, list to sales price ratios to help identify signs of market appreciation, depreciation or stabilization. After extensive research of the subjects market segment the appraiser has found no need to further adjust the comparable to meet current market conditions. The current condition of the real estate market is considered stable.

GLA Adjustments (Gross Living Area): The comparables have been adjusted for differences in GLA for variances greater than 100 sf or that significantly affect adjusted values. The adjustment reflects the market return on investment or contributory value of the excess GLA not the replacement or new construction cost per square foot.

Legal Description: The subject's deed was not reviewed. The deed was read by the appraiser and no adverse easements, encroachments or conditions were found that would affect the marketability of the subject.

Market Conditions: Most financing is conventional with buyers paying 1 to 2 point for a lower rate. Rate for a 30 yr. mortgages are average 4.32% (Source: Primary Mortgage Market Survey 30-Year Fixed-Rate, freddiemac.com). The subject is expected to sell at the appraised value with a reasonable marketing time of 15-220 days based on closed sales in the subjects market area in the oast year. Sales have increased 11.49% in December 2013 as compared to December 2012 statewide. Statewide median the spices proof have increased 0.15% in 2013 as compared to 2012. Sales in Cumberland County have increased

Or State License #

Signature 15 75% (ADMA) Sin Brenth	er 2013 as comnared to I	December 2012 (2965 total) with the Syname	median sales price increasing
Name Jason S. Stokes		Name	
Date Signed 06/04/2014		Date Signed	
State Certificatien #	State	State Certification #	State

State ME

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		Supplementa		File No. 20140111			
Borrower/Client The Estate of Irene L Golding							
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						

7.08% from \$226,000 in December 2012 to \$242,000 in December 2013. (Source: Maine Real Estate Statistics - Q4-2013 Housing Report). Cumberland County has more sales activity than any other county in the state and serves as a good indicator of current real estate condition in the State of Maine. Low financing rates have encouraged current home owners to refinance their existing mortgages for a lower rate and monthly payment. This has helped lightened the payment burden on homeowners and in the long term will strengthen the current economic conditions.

Neighborhood Description: Homes styles range from ranches, capes, colonial and new Englander's which is typical in the State of Maine. Local schools are serviced by bus. Access to services in **Raymond** are via Route 302 offering service related businesses and small retail stores, fuel and grocery. Access to major roadways is average with Route 302 within 0.15 mile(s) from the subject. The neighborhood has average overall appeal. The Town of **Raymond** provides all public services (police, fire and emergency). *****'Other'' land use %** represents vacant land, schools and cemeteries.

Exposure time: Definition: "The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective opinion based on an analysis of past events assuming a competitive and open market."

The subjects exposure time is estimated to be 15-220 days when marketed with a reasonable list price and being advertised in a typical manner.

USPAP Certification - Disclosure of Prior Services: The appraiser has not performed services, as an appraiser or in any other capacity, regarding the subject property within the three-year period immediately preceding acceptance of this assignment.

	Jasm & dran)		Skgnature	
Jason S.	stokes			Name	
4 100	/04/2014			Date Signed	
kastel #		State		State Certification #	State
cense #	AP00000001497	State	ME	Or State License #	Strie

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Main File No. 20140111 Page # 12 of 27

 Supplemental Addendum
 File No. 20140111

 Borrower/Client
 The Estato of Irene L Golding

 Property Address
 58 Crockett Rd

 City
 Raymond
 County
 Cumberland
 State
 ME
 20 Code
 04071

 Lender/Client
 The Estate of Irene L Golding

 State
 ME
 20 Code
 04071

Appraisal Privacy Notice

NOTICE: Pursuant to the passage of the in 1999, numerous agencies have adopted new privacy regulations. Such regulations are focused on the protection of information provided by consumers to those involved in financial activities "found to be closely related to banking or usual in connection with the transaction of banking". These activities have been deemed to include "appraising real or personal property." (Quotations are from the Federal Trade Commission, Privacy of Consumer Financial Information; Final Rule, 16 CFR Part 313) Appraisers, along with all providers of personal financial services, are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

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

Parties to Whom We Disclose Information

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

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

Confidentiality and Security

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

Please feel free to call us at any time (207) 838-7800 if you have any questions about the confidentiality of the information that you provide to us.

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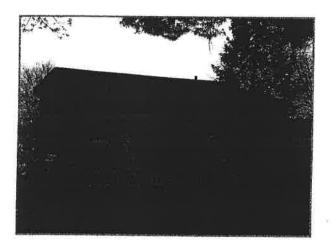
Subject Photo Page

Borrower/Client	The Estate of Irene L Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding			W12-11-11-	in.		01011



58 Crockett Rd Sales Price	
Gross Living Area	1,064
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	B;Right of Way;
View	N;Res;
Site	7111 st
Quality	Q3
Age	69

Subject Front





Subject Rear

Subject Street

Photograph Addendum

Borrower/Client	The Estate of Irene L Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L Golding			-			



Alternate Street

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Front

Side

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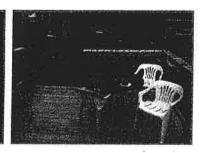


Shed

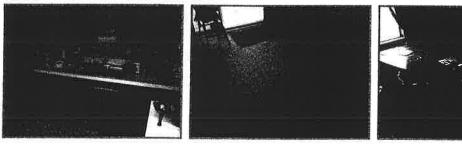
Entry



Dining Room



Deck



Kitchen





Dining Room



Bathroom

Basement Finish Basement finish laundry Form PIC15 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Photograph Addendum

Borrower/Client	The Estate of Irene L Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Londer/Client	The Estate of Irene L. Golding						
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Oil Tank

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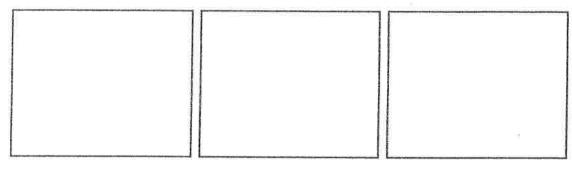


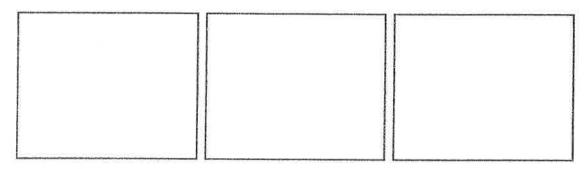


Circuit Panel

Bedroom

Kitchen



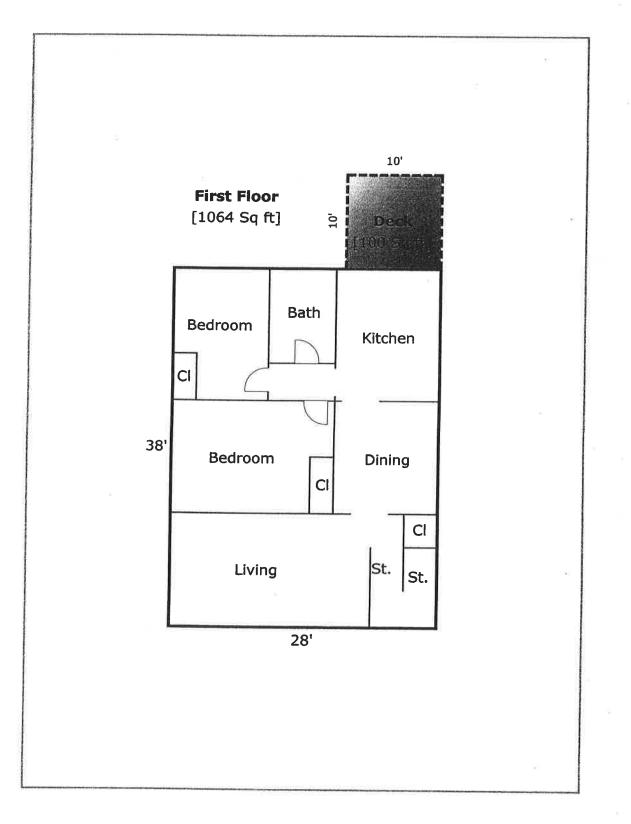


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Building Sketch (Page - 1)

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Borrower/Client	The Estate of Irene L Golding							_
Property Address	58 Crockett Rd						******	
City	Raymond	Gounty	Cumberland	State	ME	Zip Code	04071	-
Lender/Client	The Estate of Irene L. Golding	· · · · · · · · · · · · · · · · · · ·					04011	-



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Building Sketch (Page - 2)

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Borrower/Client	The Estate of Irene L Golding							
Property Address	58 Crockett Rd							
City	Raymond	County	Cumberland	Statu	MF	Zip Code	04071	1
Lender/Client	The Estate of Irene L. Golding					2 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	a tur t	

ring Area st Floor tal Living Area (Rounded): an-living Area	1064 Sq ft 1064 Sq ft		
ck	100 Sq ft		和日期专利的资源的重要
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			1



Building Sketch (Page - 3)

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Borrower/Client	The Estate of Irene L Golding						
Property Address	58 Crockett Rd						1000 (1001) - 100 (112) -
City	Raymond	County	Cumberland	State	ME	Zip Gode	04071
Lender/Client	The Estate of Irene L. Golding		5 DMID 2 MW//				- 9.121.1

st Floor	1064 Sq ft	28 × 38 = 106
tal Living Area (Rounded):	1064 Sq ft	
m-Ilving Area ck	100 Sq ft	10 × 10 = 10
		20 8 20 - 20
		4.5
		22
		20 20
		X

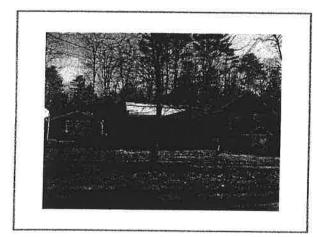
Comparable Photo Page

Borrower/Client	The Estate of Irene L Golding							
Property Address	58 Crockett Rd							
City	Raymond	County	Cumberland	State	ME	Zip Code	04071	
Lender/Client	The Estate of Irene L Golding						- Club -	



Comparable 1

3 Crockett Rd	
Prox. to Subject	0.19 miles E
Sales Price	90,000
Gross Living Area	728
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	B;Right of Way;
View	N;Res;
Site	12632 sf
Quality	Q3
Age	73



28 Garland Road Prox. to Subject 4.39 miles NW Sales Price 103,430 Gross Living Area 1,304 **Total Rooms** 6 Total Bedrooms 2 Total Bathrooms 1.1 B;Right of Way; N;Res; Location 9583 sf

Q3

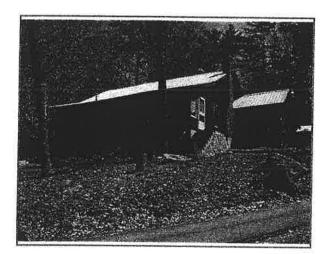
73

View Site

Quality

Age

Comparable 2



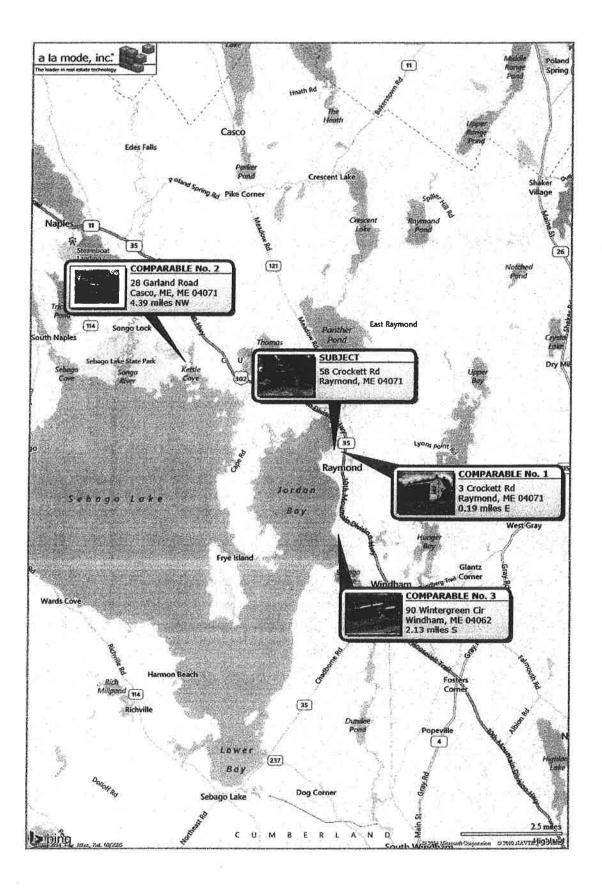
Comparable 3 90 Wintergreen Cir

ov minergreen on	
Prox. to Subject	2.13 miles S
Sales Price	105,000
Gross Living Area	1,092
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	B;Right of Way;
View	N;Res;
Site	24829 sf
Quality	Q3
Age	51

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Main File No. 20140111 Page # 20 of 27 f 134

Borrower/Client	The Estate of Irene L Golding						
Property Address	58 Crockett Rd						
Cłły	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						



Location Map

Appraiser's License

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Main File No. 20140111 Page # 21

Borrower/Client	The Estate of Irene L Golding	V. A					
Property Address	58 Crockett Rd				<u>17 L. 5 IS-61 C</u>		
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding				(VIL)		04071



E&O Insurance

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Real Estate Liability	e Appraisers P	rofessional	Liberty International Underwriters. Member of Liberty Meend Genap	
Date Issued		cy Number 19756-009	Previous Policy Number	
	CRTY INSURANC (A Stock Insurance Compar 55 Water Str	E UNDERWRITH y, hereinafter the "Company" eet, 18th Floor NY 10041	ERS, INC.	
 Customer ID: 157823 Named Insured: STRAIGHT LINE APPRAISAL, 1 Jason S. Stokes 188 Boundary Road Standish, ME 04084 Policy Period: From: 07/01/2013 12:01 A.M. Standard Time at Item I. 	To: 07/01/2014			
3. Deductible: \$1,000	Each Claim			
4. Retroactive Date:	07/01/2005			
5. Inception Date:	07/01/2005			
 Limits of Liability: A. \$1,000,000 B. \$1,000,000 	Each Claim Aggregate		91-91-91-91-91-91-91-91-91-91-91-91-91-9	
7. Mail all notices, including no	tice of claim, to Agent:	LIA Administrators & 1600 Anacapa Street Santa Barbara, Califor (800) 334-0652; Fax	nia 93101	
8. Annual Premium:	\$805.00		. (00) 902-0092	-
9. Number of Appraisers:	1			
10. Forms attached at issue: L OFAC ME (09/09)	IA002 (10/11) LIA ME (10/	11) LIAO12 (08/11) LIAO	18 (03/10)	
ls Declarations Page together with the o al Estate Appraisers Professional Liabil	completed and signed Policy Ap ity Insurance Policy shall consti	tute the contract between the N	nts and exhibits thereto, and the lamed insured and the Company.	

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APPRAISER RESUME

.

Name: Jason S. Stokes			Phone Number:	(207) 838-7800	
Address:	188 Boundary Rd Standish, ME 04084-6035		Fax Number:	(207) 642-7794	
			Certifications:	AP000000001497, Expires 12/31/2014	
E-mail:	jastokes@straightlineappraisal.com			AT A A A A A A A A A A A A A A A A A A	
Web Address:					
Company Name: Straight Line Appraisal, Inc.					
PROFESSIONAL MEMBERSHIPS					
		1200 BODD BODD BODD BODD BODD BODD BODD BO			
EDUCATION					
Name of Institution	(HS, College, University, etc.)	Dates Attended	Typ	e of Degree or Certificate	
Windham High School		1990-1993		School Diploma	
Andover College		1995-1997		ciates Degree In Business Administration	
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				· · · · · · · · · · · · · · · · · · ·	
Professional/Techn	ical Courses (Real Estate Related)	Date Completed	Spo	nsoring Organization	
2-4 Family Finesse - 7.00 hrs. CE credit		12/31/2013	the second state of the se	ssock	
2014-2015 USPAP update course - 7.00 hrs. CE credit		12/29/2013	McKi	ssock	
Construction Details and Trends - 7.00 hrs. CE credit		01/01/2013	McKi		
012-2013 USPAP upd	ate course - 7.00 hrs. CE credit	01/02/2012	McKi		
012-2013 USPAP upda	ate course - 7.00 hrs. CE credit	12/31/2012	McKis		
ppraising FHA Today -	7.00 hrs. CE credit	12/30/2011	McKis		
010-2011 USPAP upda	ate course - 7.00 hrs. CE credit	11/14/2010	McKis		
Nortgage Fraud: Protect Yourself - 7.00 hrs. CE credit		03/30/2010	McKis		
2010-2011 USPAP update course - 7.00 hrs. CE credit		12/26/2009	McKis		
REO & Foreclosures - 5.00 hrs. CE credit		12/19/2009	McKis		
Risky Business: Ways to Min. Your Liability - 7.00 hrs CE		12/06/2009	McKis		
tro. to Green Building f	for RE Appraisers - 2 hrs CE credit	10/31/2009	McKis		
eclining Markets and S	ales Concessions - 7.00 hrs CE	03/20/2009		Chapter of the Appraisal Institute	
	ate course - 7.00 hrs. CE credit	12/28/2007		Real Estate Academy	
ncome Approach - An Overview - 7.00 hrs. CE credit		12/20/2007		Real Estate Academy	
eminars, Conferences, Clinics Attended		Date Completed		nsoring Organization	
ales Comparison Approach - 7.00 hrs. CE credit		12/13/2007		Real Estate Academy	
esidential Cost Approach - 7.00 hrs. CE credit		12/07/2007	1050.5550/	Real Estate Academy	
nderstanding Older Housing in Maine - 7 hrs. CE credit		11/22/2005	and the second sec	rsity of Southern Maine Center for RE Education	
004-2005 USPAP update course - 7.00 hrs. CE credit		11/18/2005		rsity of Southern Maine Center for RE Education	
he New URAR - 7.00 hrs. CE credit		10/27/2005		rsity of Southern Maine Center for RE Education	
	n & Functional Utility - 7 hrs. CE	12/24/2004		ppraisal Institute	
	ties - 30 hrs. Qualifying Education	11/25/2003	Costa chal	Real Estate Academy	
	te course - 7.00 hrs. CE credit	11/22/2003		rsity of Southern Maine Center for RE Education	
	te course - 7.00 hrs. CE credit	11/01/2001		rsity of Southern Maine Center for RE Education	
	pections - 7.00 hrs. CE credit	10/30/2001	2 Contractor	e Home Inspection, LTD	
	Awareness - 7.00 hrs. CE credit	10/29/2001	and the second se	e Home Inspection, LTD	
		10/11/2001		sity of Southern Maine Center for RE Education	
ternet for Appraisers - 7.00 hrs CE credit			and the second second second second		
	irs. UE credit	12/20/1999		eal Estate Academy	
SPAP 1998-1999 - 15 h	operties - 30 hrs. QE credit	12/20/1999 02/03/1998		Real Estate Academy	

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APPRAISER RESUME (continued)

EMPLOYMENT HISTORY		Contraction and Real	
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising
Straight Line Appraisal, Inc.	Owner / Appraiser	2005 to Present	100
FISERV	Staff Appraiser Company Appraisal Reviewer	2002 to 2005	100
ILS Lending Solutions	Staff Appraiser	1999 to 2002	100
Shugar's Appraisal Services, Inc.	Staff Appraiser	1997-1999	
EXPERIENCE SUMMARY			
APPRAISAL COVERAGE AREAS laine: umberland, York, Oxford, Androscoggin and Sagadah	Statewide	T AND COST DATA SO MLS (Maine Real Estate Informa Swift's Residential Cost Handbo	tion Systems)
EFERENCES			
obert Turner uilder / Owner	Tumer Co Cell: (207)	nstruction and Remodeling Servic 329-4217	es
idget King ealtor	The Maine Cell: (207)	Real Estate Network, 749-4791	
ll Trask valtor	The Maine Cell: (207)	Real Estate Network 329-2630	
J. 891	78		
SNATURE: JUSIN 2		DATE:	06/04/2014

Form APR3 LT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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File No. 20140111

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fennie Mee UAD Appendix D: UAD Field Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

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

C2

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

C3

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

C4

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

C5

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

C6

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

Quality Ratings and Definitions

Q1

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

Q2

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

Q3

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

Q4

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Famile Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

05

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include eignificant attentions to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(e), bathrub, or bathroom tile), relocation of plumbing/gas foturee/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example: 3.2 Indicates three full baths and two half beths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Appresiation		
80	Acres	Area, Site
AdjPtk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Longth Sele	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
Dr	Bedroom	Basement & Finished Rooms Below Grade
8	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sela/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
0	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
THA	Federal Housing Authority	Sale or Financing Concessions
GIfCee	Golf Course	Location
Głfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stains	Besement & Finished Rooms Below Grade
Lndifi	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	
Min	Mountain View	Sale or Financing Concessions
N	Neutral	View
NonAm	Non-Arms Length Sale	Location & View
BayAd	Busy Road	Sale or Financing Concessions
0	Other	Location
Prk	Park View	Basement & Finished Rooms Below Grade
Patri	Pastoral View	View
to refer		View
PwłLn	Power Lines	View
PubTm	Public Transportation	Location
π 	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Refo	Relocation Sale	Sale or Financing Concessions
1EO	REO Sele	Sale or Financing Concessions
108	Residential	Location & View
3 H	USDA - Runal Housing	Sale or Financing Concessions
	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
ſ	Square Feet	Area, Site, Basement
qm	Square Motors	Area, Site
Ink	Unknown	Date of Sale/Time
/A	Veterans Administration	Sale or Financing Concessions
v	Withdrawn Date	Date of Sale/Time
10	Walk Out Basement	Basement & Finished Rooms Below Grade
/4	Walk Up Basement	Basement & Finished Rooms Below Grade
VoFr	Water Frontage	Location
/tr	Water View	View
Vooda	Woods View	View

Other Appraiser-Defined Abbreviations

Alipreviation	Full Name	Cludd Where This Abterwation May Appen
		and the second