Town of Raymond
Board of Selectmen ePacket
March 10, 2020
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Resolution: 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.

1) Call to order

2) Minutes of previous meetings
   a) February 11, 2020

3) New Business
   a) Consideration of Opting-In to the Maine Adult Use Marijuana Program – Shawn Browdy, CEO/Founder B&B Cultivation
   b) Consideration of Salary Study to Update Pay Structure – Rita Theriault, Human Resources Officer
   c) Consideration of Issuing a Tax Abatement – Curt Lebel, Contract Assessor
   d) Consideration of Supplemental Tax Assessments – Curt Lebel, Contract Assessor
   e) Consideration of Issuing a Quit Claim Deed – Sue Carr, Tax Collector
   f) RSU #14 Withdrawal Committee Update – Rolf Olsen, Chairman

4) Public Comment

5) Selectman Comment

6) Town Manager’s Report and Communications
   a) Confirm Dates for Upcoming Regular Meetings
      ● April 21, 2020
      ● May 12, 2020
   b) Reminder of Upcoming Holiday Schedule
      ● Monday, April 20 – Patriot’s Day
c) **Reminder of Upcoming Budget Schedule**
   - March 17 – 2nd Department Review
   - March 31 – Budget Workshop
   - April 21 – Select Board Warrant Review and Approval

7) **Treasurer’s Warrant**

8) **Executive Session**
   a) Consideration of Spirit of America Award – pursuant to 1 MRSA §405 (6) (A)

9) **Adjournment**
Resolution: 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.

Select Board members in attendance: Rolf Olsen, Marshall Bullock, Teresa Sadak, Samuel Gifford, Lawrence Taylor

Select Board members absent: none

Town Staff in attendance:
  - Don Willard – Town Manager
  - Rita Theriault – Human Resource Officer
  - Cathy Ricker – Finance Director
  - Bruce Tupper – Fire Chief
  - Sue Look – Town Clerk

1) Called to order by Chair Olsen at 6:30pm

2) Minutes of previous meetings
   a) January 14, 2020
      Motion to approve as presented by Selectman Bullock. Seconded by Selectman Gifford.
      Unanimously approved

3) New Business
   a) Confirmation of Appointment of Joseph Crocker as Raymond’s Recreation Director (Department Head)
      Town Manager Willard – I am pleased to introduce, recommend and welcome Joseph Crocker as Raymond’s 1st Recreation Director. He has advanced credentials in recreation management and worked previously in progressively more responsible positions in Saco, Kennebunk and Lewiston. He is a graduate of St Joseph’s College with a BS in Exercise Science and earned a MBA in Sport and Recreation Management from New England College. He was chosen from an extraordinarily strong group of candidates. He lives in Windham and is a Tassel Top season pass holder. He will begin on February 18th. We will provide a laptop, cell phone and work...
vehicle. The first task will be starting up Tassel Top Park.

The Select Board all welcomed Rec Director Crocker.

Rec Director Crocker – It has been a warm welcome. I am looking forward to working with those who have worked so hard to bring recreation to Raymond without the benefit of a Rec Director. It seems like a very active community from 0 to 100 and I am looking forward to beginning. We need to grow organically. Once I meet with the user groups I can make a strategic plan going forward.

**Motion** to confirm the appointment of Joseph Crocker as Raymond’s Recreation Director by Selectman Sadak. Seconded by Selectman Taylor.

**Unanimously approved**

b) **Consideration of Issuing Quit Claim Deeds** – Sue Carr, Tax Collector

Quit Claim Deed for Colleen Odum-Drew – Map 6 Lot 32 – 27 Tower Rd

**Motion** to issue a Quit Claim Deed for Colleen Odum-Drew by Selectman Gifford. Seconded by Selectman Taylor.

**Unanimously approved**

c) **Consideration of Funding Source for Emergency Furnace Repair at Public Safety** – Bruce Tupper, Fire Chief

Chief Tupper – In November one of the attic units failed. We were then told the others needed to be replaced soon. 2 more of the 4 have failed. 1 has been replaced on an emergency basis and the other has been fixed enough to get us by for a bit. The company that did this emergency work was very quick to respond. There is still 1 other in the attic that we will be adding to the budget in CIP. We have been told that this type of unit has a life expectancy of 15 years and these are now 18 years old.

Town Manager Willard – We decided to go with the slightly higher quote because they have been very responsive, and they are currently servicing our other equipment. We could use contingency, borrow from Public Safety CIP and replenish in the 2020-2021 budget, or take from the TIF.

Selectman Bullock – I don’t think this is CIP or TIF, so I think it should be taken from the contingency.

Selectman Sadak – I think we should also reimburse Public Safety’s maintenance with the cost of the 1st unit that was replaced.

**Motion** to take the money from the Selectmen’s Contingency Funds for all 4 units for a total of $21,850 by Selectman Sadak. Seconded by Selectman Bullock.

**Unanimously approved**

d) **Consideration of Financial Implications Related to Change of Cumberland County’s Fiscal Year** – Don Willard, Town Manager

The County is changing their fiscal year and will need an additional 6-month assessment. It will hit in the next fiscal year (2021-2022). They want us to let them know by November 2020 how we intend to pay the almost $400,000. The effect on the mill rate would be:

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*Selectman’s Meeting Minutes (Page 2 of 4)  February 11, 2020*
• $0.38 if paid all at once
• $0.19 if paid over 2 years with no interest
• $0.13 if paid over 3 years with no interest
• $0.10 if paid over 4 years with no interest
• $0.08 if paid over 5 years with no interest

Motion to table this issue until the next regular meeting (March 10, 2020) by Selectman Bullock. Seconded by Selectman Taylor. Unanimously approved

e) RSU #14 Withdrawal Committee Update – Rolf Olsen, Chairman
Chair Olsen – There is a meeting scheduled to hammer out the final items in the separation agreement. Once this is complete the RSU Withdrawal Committee will meet to review the document and make plans for next steps. There is still a survey on the website to give the committee feedback and suggestions.

4) Public Comment – none

5) Selectman Comment
Selectman Bullock – We have another month to nominate for the Spirit of America Award. Please send nominations to Town Clerk, Sue Look.

6) Town Manager’s Report and Communications
a) Confirm Dates for Upcoming Regular Meetings
   • March 10, 2020
   • April 21, 2020 – also date to review Town Meeting Warrant
b) Reminder of Upcoming Holiday Schedule
   • Monday, February 17, 2020 – President’s Day
c) Reminder of Upcoming Election Schedule
   • February 27, 2020 – deadline to request absentee ballots
   • March 3, 2020 – Presidential Primary & Special Referendum Election
d) Reminder of Upcoming Budget Schedule
   • February 25, 2020 – Town Manager submits budget to Select Board & Budget-Finance Committee
   • March 3, 2020 – 1st Budget Review Session
   • March 17, 2020 – 2nd Budget Review Session
7) Treasurer's Warrant
   Motion to approve the Treasurer's Warrant for a total of $116,569.09 by Selectman Gifford. Seconded by Selectman Bullock.
   Unanimously approved

8) Executive Session
   a) Consideration of Personnel Issue – pursuant to 1 MRSA §405 (6) (A)
      Motion to enter executive session at 7:04pm by Selectman Sadak. Seconded by Selectman Bullock.
      Unanimously approved
      Motion to leave executive session at 7:42pm by Selectman Gifford. Seconded by Selectman Taylor.
      Unanimously approved

9) Adjournment
   Motion to adjourn at 7:43pm by Selectman Bullock. Seconded by Selectman Taylor.
   Unanimously approved

Respectfully submitted,

Susan L Look, Town Clerk
Good morning,

I am currently the owner of the only Medical Marijuana store in Raymond, B&B Cultivation. I am asking that the Town of Raymond have a discussion of opting in to the Maine Adult Use Marijuana program, including how the town would opt in, what aspects of Adult Use Marijuana would be included and issues around creating an Adult Use Marijuana Ordinance for the Town. I am hoping to open a Recreational retail store next to the current store late spring/early summer that would greatly benefit the Town of Raymond. I am asking to be heard at the March 10th, 2020 Board of Selectmen’s meeting. I will be submitting more detailed documents early next week.

Best Regards,
Shawn

Shawn W. Browdy
CEO/Founder B&B Cultivation
REQUESTED MEETING DATE: March 10, 2020, 6:30 pm

REQUESTOR'S NAME AND DATE: Requested by Shawn Browdy on 2/26/2020

CONTACT INFORMATION:   ADDRESS: 277 Burnham Rd
                        CITY, STATE, ZIP: Bridgton, Maine, 04009

                        TELEPHONE: (518) 703-9680
                        EMAIL: Shawn.Browdy@BBCultivation.com

AGENDA ITEM REQUESTED:

AGENDA ITEM SUBJECT:   TOWN OPTING IN TO ADULT USE MARIJUANA

AGENDA ITEM SUMMARY:

The State of Maine finalized the laws and rules for how municipalities may opt in to allowing adult-use marijuana businesses, including cultivation, retail stores, product manufacturing and testing labs. In order for a Town to allow and issue permits for one or more of these categories of licenses, it must first pass an ordinance opting in to that process. A Town may pass such an ordinance by either vote of the Town Council or Selectboard or a vote of the citizens. If a vote of the citizen's is chosen, the measure(s) may be placed on the ballot either by the Council or Selectboard or by the submission of petitions signed by at least a specific number of voters.

Please Note: I, Shawn Browdy, will be out of state on March 10, 2020 and I will be represented at the meeting by my Associate Bruce Reilly.

ACTION REQUEST:   PUBLIC HEARING
Salary Study

Board of Selectmen – Agenda Item Request Form
401 Webbs Mills Road
Raymond, Maine 04071
207-655-4742  fax 207-655-3024
sue.look@raymonddmaine.org

Requested Meeting Date: 3/10/2020  Request Date: 2/25/2020
Requested By: Rita Theriault Human Resource Officer

Address:

eMail: 
Phone #:

Category of Business (please check one):

☐ Information Only  ☐ Public Hearing  ☐ Report  ☒ Action Item

☐ Other - Describe

Agenda Item Subject: KMA Human Resource Consulting

Agenda Item Summary:
Compensation Study to update Salary Survey for Town Employees

Action Requested/Recommendation:
Approval

Attachments to Support Request:
KMA Quote from Kari Meillat
COMPENSATION PROJECT STATEMENT OF SERVICES FOR  
The Town of Raymond  
February 2020

| Scope of Work | Conduct a custom salary survey for the Town of Raymond for the same towns as the 2019 Fire & Rescue survey, gathering current market data for approximately 16 positions:

**Positions:**
- Town Manager  
- Finance Director/Treasurer  
- Administrative Assistant  
- Deputy Treasurer  
- Tax Collector  
- Deputy Tax Collector  
- Town Clerk  
- Deputy Town Clerk  
- Registrar  
- Deputy Registrar  
- Human Resources Officer  
- Code Enforcement Officer  
- Forest Warden  
- Director of Public Works  
- Foreman  
- Equipment Operator/Laborer

*Some of the roles are combined positions within the Town of Raymond. We are separating them in the survey to allow for differences between towns.*  

| Process | Create custom survey and administer to 10 towns previously selected during the 2019 study. Create market composites from the results and use the market data to update the salary bands. Review salary bands against the F&R results and create final report outlining the results. |

| Estimated Hours | 70 - 80 |

| Billable Rate | $135 per hour |

| Other Terms | Requests for additional work or changes to the original scope of work may result in other billable hours at $135/hour. Other terms and conditions will apply as per the September 2019 agreement between the Client and Consultant. |
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 LEBLE, ASSESSORS AGENT
SUBJECT:  TAX ABATEMENTS/SUPPLEMENTAL ASSESSMENTS
DATE:  2/5/2020
CC:  

Dear Board Members,

Good afternoon. I have one (1) tax abatement for the Board to consider for approval, along with three (3) supplemental tax assessments.

Abatement #1 Property located at Map 028-018, 12 Emerald Cove. This property is unusual in that the property and a portion of the home are divided by the Raymond-Casco Town line.

The Applicant, Matthew Rodrigue purchased the property in August of 2019 for a price of $1,045,000. The combined assessment of the property for 2019 is $1,305,500 (Raymond assessment $981,100, Casco assessment $324,400). The applicant has brought forth the abatement request with the written consent of the April 1, 2019 record owner, Susan Combis.

The applicant also provided an appraisal, conducted for financing purposes, in the amount of $1,070,000.

After review and inspection by our office and the Casco Assessor’s office, we found that the method of valuation relating to the property and the Casco division contained errors which were resulting in the overvaluation.

I am recommending that the Board authorize an abatement in the amount of $95,200 valuation ($1,280.44 tax) to correct errors found in the valuation of the buildings located on the property, to include removing the valuation of the Garage/Finished loft areas which are located on the Casco side of the line, a grade adjustment for building quality and correction of data errors including taxe space rather than basement and bathroom counts. The adjusted valuation for Raymond will be $842,900.

Casco has issued abatement of $117,800 to account for land valuation errors regarding the town line and its effect on the remaining land acreage in Casco. The new total assessment of the property will be $1,022,500 (Raymond $842,900, Casco $179,600).
Supplemental Tax #1

Property located at Map 003-034-13 (52 Mystic Cove). This Property was granted a homestead exemption in error. The record owners, April & David McElhinney requested that their homestead be transferred to their new residence at 58 Mystic Cove. This was not done in error and the property was granted a homestead. The property was subsequently sold in May of 2019. As part of the corrective action, the amount of the homestead exemption has already previously been abated from the taxes on 58 Mystic Cove (certificate 2019-2, issued in November 2019) to correct the error.

Now, in order to ensure that only one homestead is granted to the McElhinneys’ for 2019, the amount of the exemption granted in error must be added back into the taxes on 52 Mystic Cove by use of a supplemental tax assessment. The new owners of the property have been notified previously to expect this assessment.

Supplemental Tax #2 & #3

Two adjacent properties Map 046 Lot 027 and 046 Lot 027B, each were discovered to have buildings on the properties which have been omitted from the assessments since the 2005 reevaluation. The buildings date back to the 1930’s but it appears that the properties were split among family members at the time during the revaluation project in 2003-2005 and that the camps on each property were not picked up in the assessment. State law allows for the assessors to issue supplemental taxes for 3 years back. The buildings have been inspected and appraised for taxes. Given that the buildings are camps with limited utilities and functionality, the valuations placed on them is not significant.

Lot 046-027 is owned by Margorie Plummer and contains a former camp which is in disrepair to the extent that its present use is storage only.

Lot 046-027B is tax acquired property which is assessed to Daniel Plummer as a party in possession. The amount of the supplemental taxes shall be added to the amount of Mr. Plummer's pay-off in order to redeem the property from the town as he is currently on a payment plan with the Treasurer's office.

Separate Supplemental warrants are necessary for each year (2017, 2018, 2019) so multiple copies of warrant are included for signatures.

Our office has corresponded with the Town Attorneys on this matter and concluded that a 3 year supplemental tax is the appropriate legal remedy in this matter. We cannot recoup back taxes to the 2005 tax year.

Sincerely,

Curt Lebel, Assessors Agent, Town of Raymond
Certificate of Abatement

We, the Board of Assessors of the municipality of Raymond, hereby certify to Suzanne Carr, tax collector, that the accounts herein, contain a list of valuations of the assessed, real and personal, that have been granted an abatement of property taxes by us for the April 1, 2019 assessment on March 18, 2020. You are hereby discharged from any further obligation to collect the amounts stated.

Voted by the Raymond Board of Assessors on: March 18, 2020

Assess:_________________________________________ Des Willard, Town Manager

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<tr>
<th>Tax Year</th>
<th>#</th>
<th>M/L</th>
<th>ACCT#</th>
<th>OWNER OF RECORD</th>
<th>OLD ASSESSMENT</th>
<th>NEW ASSESSMENT</th>
<th>VALUATION ABATED</th>
<th>TAX AMOUNT</th>
<th>TAX RATE</th>
<th>MISCELLANEOUS INFORMATION</th>
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<tr>
<td>2019-3</td>
<td>3</td>
<td>028-016</td>
<td>2007</td>
<td>Susan L. Duarte</td>
<td>$311,000.00</td>
<td>$282,800.00</td>
<td>$50,000.00</td>
<td>$1,280.44</td>
<td>0.011345</td>
<td>Excess in valuation due to the Raymond/Conway Town Line decision, along with other errors in the assessment resulted in overvaluation of the property.</td>
</tr>
<tr>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Totals $45,200.00 $1,280.44</td>
</tr>
</tbody>
</table>


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 therein, recorded in page 938 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 13th day of September 2017, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 10th day of March, 2020, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this 10th day of March, 2020.

___________________________
Samuel Gifford

___________________________
Lawrence Taylor

___________________________
Marshall Bullock

___________________________
Rolf Olsen, Chair

___________________________
Teresa Sadak,

Assessors, Town of Raymond
TOWN OF RAYMOND

SUPPLEMENTAL TAX WARRANT

State of Maine 36 M.R.S.A. § 713

County of __CUMBERLAND___, ss.

To: __SUZANNE CARR___ Tax Collector

of the Municipality of ___RAYMOND___, within said County of

_____ CUMBERLAND _____.

GREETINGS:

Hereby we 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 $ 726. dollars and 39/100 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

September 13, 2017 are extended thereto; and we do hereby certify that the list of

(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 therein 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 September 13, 2017.

(Insert original date of warrant)

Given by our hands this 10th day of March, 2020.

______________________________
Sam Gifford

______________________________
Lawrence Taylor

______________________________
Marshall Bullack

______________________________
Rolf Olsen, Chair

______________________________
Teresa Sadak

Assessors, Town of Raymond


**TOWN OF RAYMOND - SUPPLEMENTAL TAX WARRANT LIST**

We, the undersigned, Assessors of the Municipality of Raymond, hereby certify, that the following 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 13, 2017, and to be supplemented for the 2017 assessment as of March 10, 2020.

Signed ________________________, Assessor  
Signed ________________________, Assessor  
Signed ________________________, Assessor  
Signed ________________________, Assessor  
Signed ________________________, Assessor  

<table>
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<tr>
<th>M/L</th>
<th>OWNER OF RECORD</th>
<th>ADDRESS</th>
<th>SUPPLEMENTAL VALUATION</th>
<th>ACCT #</th>
<th>TAX DOLLARS</th>
<th>MISCELLANEOUS INFORMATION</th>
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</thead>
<tbody>
<tr>
<td>040-007-B</td>
<td>Daniel Plummer Person in Possession</td>
<td>PO Box 188 Raymond, ME 04071</td>
<td>$10,000.00</td>
<td>2576</td>
<td>$130.38</td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rate .0123</td>
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<tr>
<td>040-007</td>
<td>Marjorie H Plummer</td>
<td>PO Box 188 Raymond, ME 04071</td>
<td>$7,900.00</td>
<td>2574</td>
<td>$85.84</td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rate .0123</td>
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$226.32
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 therein, recorded in page 941 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 12th day of September 2018, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 10th day of March, 2020, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this _______ 10th _______ day of March, 2020.

________________________________________
Samuel Gifford

________________________________________
Lawrence Taylor

________________________________________
Marshall Bullock

________________________________________
Rolf Olsen, Chair

________________________________________
Teresa Sadak

Assessors, Town of Raymond
TOWN OF RAYMOND

SUPPLEMENTAL TAX WARRANT

State of Maine M.R.S.A. § 713

County of ___________ CUMBERLAND ___________

To: ___________ SUZANNE CARR ___________, Tax Collector

of the Municipality of ___________ RAYMOND ___________, 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 $731 dollars and 24/100 cents, it being the amount of said list; and all powers of the present warrant for the collection of taxes issued by us to you and dated ___________ September 12, 2018 ___________ are extended therein; and we do hereby certify that the list of

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 therein 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 ___________ September 12, 2018 ___________.

Given by our hands this ___________ 10th ___________ day of ___________ March, 2020.

__________________________________________

Sam Gifford

__________________________________________

Lawrence Taylor

__________________________________________

Marshall Bullock

__________________________________________

Ralf Olsen, Chair

__________________________________________

Teresa Sadak

Assessors, Town of Raymond
# 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 12, 2018, and to be supplemented for the 2018 assessment as of March 10, 2020.

Signed __________________________, Assessor
Signed __________________________, Assessor
Signed __________________________, Assessor
Signed __________________________, Assessor
Signed __________________________, Assessor
Signed __________________________, Assessor

<table>
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<th>OWNER OF RECORD</th>
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<th>SUPPLEMENTAL VALUATION</th>
<th>ACCT #</th>
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<th>MISCELLANEOUS INFORMATION</th>
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<tbody>
<tr>
<td>046-027-B</td>
<td>Daniel Plummer Person in Possession</td>
<td>PO Box 188</td>
<td>$10,800.00</td>
<td>2576</td>
<td>$133.56</td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rule .0128</td>
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<tr>
<td>048-027</td>
<td>Marjorie H Plummer</td>
<td>PO Box 188</td>
<td>$7,800.00</td>
<td>2574</td>
<td>$98.28</td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rule .0128</td>
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</table>

$231.84
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 945 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 18th day of September 2019, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 10th day of March, 2020, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this ______ 10th ______ day of March, 2020.

__________________________________________
Samuel Gifford

__________________________________________
Lawrence Taylor

__________________________________________
Marshall Bullock

__________________________________________
Ralf Olsen, Chair

__________________________________________
Teresa Sadak,

Assessors, Town of Raymond

www.raymondmaine.org
TOWN OF RAYMOND

SUPPLEMENTAL TAX WARRANT

State of Maine 36 M.R.S.A. § 713

County of ________________ CUMBERLAND ________________

To: ________________ SUZANNE CARR ________________ Tax Collector

of the Municipality of ________________ RAYMOND ________________, 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 $ 516.00 dollars and 48/100 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 September 18, 2019 are extended thereto, and we do hereby certify that the list of

assessments of the estates of the person(s) named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates therein 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 September 18, 2019.

Given by our hands this ________________ 10th ________________ day of ________________ March, 2020.

Sam Gifford

Lawrence Taylor

Marshall Bullock

Rolf Olsen, Chair

Teresa Sadak

Assessors, Town of Raymond
**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 inventory and valuation and list of assessments dated September 18, 2019, and to be supplemented for the 2019 assessment as of March 10, 2020.

Signed ______________________________, Assessor
Signed ______________________________, Assessor
Signed ______________________________, Assessor
Signed ______________________________, Assessor
Signed ______________________________, Assessor

<table>
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<th>ACCT #</th>
<th>TAX DOLLARS</th>
<th>MISCELLANEOUS INFORMATION</th>
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<tbody>
<tr>
<td>D03-034-B</td>
<td>April I. McElhinny, Trustee</td>
<td>Q/O Christine Spin</td>
<td>$20,000.00</td>
<td>120</td>
<td>$268.00</td>
<td>Homestead Exemption granted in error. Exemption was to be applied to property at 58 Mystic Cove, Raymond. This is has been previously corrected by abatement certificate 2010-002. Tax Rate .01345</td>
</tr>
<tr>
<td>D40-027-B</td>
<td>David A. McElhinny, Trustee</td>
<td>52 Mystic Cove Raymond, ME 04071</td>
<td></td>
<td></td>
<td></td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rate .01345</td>
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<tr>
<td>D40-027-B</td>
<td>Daniel Plummer Person in Possession</td>
<td>PO Box 188 Raymond, ME 04071</td>
<td>$10,000.00</td>
<td>2578</td>
<td>$142.57</td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rate .01345</td>
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<tr>
<td>D40-027-B</td>
<td>Marjorie H. Plummer</td>
<td>PO Box 188 Raymond, ME 04071</td>
<td>$7,800.00</td>
<td>2574</td>
<td>$104.91</td>
<td>Assessment of buildings on property omitted in error for assessment. Tax Rate .01345</td>
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</table>

Total: $510.48
12 Emerald Cove Tax Abatement Background Materials
APPLICATION FOR ABATEMENT OF PROPERTY TAXES

36 M.R.S. § 841
See Property Tax Bulletin No. 10 for more information

This application must be signed and filed with the municipal assessor. A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name of applicant: The Matthew Rodrigue Revocable Trust
2. Mailing address: 128 Montrose Ave., South Orange, NJ 07079
3. Property address or map/lot: 12 Emerald Cove Lane, Raymond
4. Telephone number for applicant: 917-828-0196
5. Tax year for which abatement is requested: April 1, 2019
6. Assessed valuation of real estate: $938,100
7. Assessed valuation of personal property: $0
8. Abatement of real estate valuation requested: $187,620
9. Abatement of personal property valuation requested: $0
10. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):
    Please see letter attached.

To the assessing authority of the Municipality of Raymond

In accordance with the provisions of 36 M.R.S. § 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.

January 7, 2020
Date
Signature of Applicant

Rev 1/17
The Matthew Rodrigue Revocable Trust  
c/o Matthew Rodrigue, Trustee  
128 Montrose Ave.  
South Orange, NJ 07079  

January 7, 2020  

Town of Raymond Assessing Office  
401 Webbs Mills Rd.  
Raymond, ME 04071  

To Whom It May Concern:  

The Matthew Rodrigue Revocable Trust purchased the property at 12 Emerald Cove Dr., Raymond, ME on August 16, 2019 for $1,045,000. The property consists of two parcels: One in Casco with a tax assessed value of $367,400 and a second in Raymond with a tax assessed value of $938,100. The property was marketed successively for more three years by Krainin Real Estate, Keller Williams and Sotheby’s, during which time the price was incrementally reduced from a starting value of $1,500,000 to the ultimate sale price of $1,045,000. The sale was a bona fide arms-length transaction between unrelated parties.

Because the property sold for $260,500 or 20% less than the combined assessed value of $1,305,500, I am requesting a 20% abatement from both Casco and Raymond. Note that according to the Maine Supreme Court, an actual arm’s length sale near the assessment date is entitled to “great weight” in the property tax assessment process (See e.g., Terfloth v. Town of Scarborough, 2014 ME 57, ¶ 17.

As additional evidence of the value of the property, I am attaching an appraisal performed by Callahan Appraisals (Maine State Certification CR1465). The appraisal is dated August 1, 2019.

Please let me know if you have any questions regarding this abatement application.

Regards,

[Signature]

Matthew Rodrigue, Trustee  
The Matthew Rodrigue Revocable Trust  
917-828-0196
LIMITED POWER OF ATTORNEY

THIS DOCUMENT CONSTITUTES EVIDENCE that the undersigned, SUSAN L. COMBS, of Hampstead, Rockingham County, New Hampshire ("Principal"), does hereby constitute and appoint MATTHEW C. RODRIGUE, of South Orange, Essex County, New Jersey, in his joint and several capacities as individual, as Trustee of the MATTHEW RODRIGUE REVOCABLE TRUST, and as duly authorized officer of 12 EMERALD COVE, LLC, a Wyoming limited liability company ("Attorney in Fact"), as her true and lawful agent and Attorney in Fact, in the name and on behalf of Principal, to seek an abatement of property taxes for the April 1, 2019 property tax year relating to the property situated in the Town of Raymond and Town of Casco, Cumberland County, Maine, at 12 Emerald Cove Lane (also sometimes identified as 12 Emerald Cove Drive or 12 Emerald Cove), identified at Tax Map 28 Lot 18 (Town of Raymond) and Tax Map 9 Lot 54 (Town of Casco), and more particularly described as the premises conveyed to The Matthew Rodrigue Revocable Trust dated December 14, 2016 by deed of Susan L. Combs dated August 16, 2019 and recorded in Cumberland County (Maine) Registry of Deeds in Book 35909, Page 112 (the "Property"). Principal authorizes Attorney in Fact to seek such an abatement, including any subsequent administrative or judicial appeals thereof, in the name of Principal to the extent required to do so under Maine law; provided that all such abatements and appeals shall be pursued at the sole expense of Attorney in Fact. Such power shall, in all instances, be limited solely to the Property and the actions described above.

Principal acknowledges that this power of attorney is coupled with an interest, in that Attorney in Fact has an interest in the Property, and that as a result, in addition to any other consequences under law, this power is irrevocable and will survive Principal’s death or incompetence, and that all rights hereunder shall terminate on December 31, 2022.

Susan L. Combs

STATE OF Massachusetts
COUNTY OF Essex

The foregoing was acknowledged before me on this 20th day of December, 2019, by SUSAN L. COMBS, known to me or proved to my satisfaction to be the person named herein.

Notary Public, State of Massachusetts
Printed Name: Jared Hussien
My Commission Expires: 8-30-2024

LIMITED POWER OF ATTORNEY
15149433.3

Page 1 of 1
January 16, 2020

Matthew Rodrigue, Trustee
Mathew Rodrigue Revocable Trust
128 Montrose Ave
South Orange, NJ 07079

RE: Map/Lot : 028-018 application for abatement

Dear Mr. Rodrigue,

Your application for abatement has been received by our office. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to staffing concerns and the Board of Assessors meeting schedule 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, 2020 in order to process your appeal. If you do not wish to grant this extension, you may continue with your appeal to the Local Board of Assessment Review if you so choose after the 60 day time period from your application date have passed.

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

Curt E. Lebel
Assessors Agent, Town of Raymond

[Signature]

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

[Signature]

I do not consent to an extension.

Signature of Taxpayer,

March 10, 2020 Board of Selectmen Meeting
**CURRENT OWNER** | **TOPO** | **UTILITIES** | **STR / ROAD** | **LOCATION** | **CURRENT ASSESSMENT**
---|---|---|---|---|---
MATTHEW RODRIGUE REVOCALE | 4 | Rolling | 5 | Well | 1 Paved | 3 Rural | 1 | Description | Code | Assessed | Assessed

**SUPPLEMENTAL DATA**

- All Prcl ID: 028018000000
- USE PRO: TAP
- USE PRO: Field 8
- USE PRO: Field 9
- USE PRO: Field 10
- GIS ID: 028018000000

**RECORD OF OWNERSHIP**

<table>
<thead>
<tr>
<th>BK-VOL/PAGE</th>
<th>SALE DATE</th>
<th>PREVIOUS ASSESSMENTS (HISTORY)</th>
<th>TOTAL</th>
<th>V/I</th>
<th>Q/U</th>
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<tr>
<td>35909</td>
<td>112</td>
<td>06-16-2019</td>
<td>1,070,000</td>
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<td>02-17-2000</td>
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<td>V</td>
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**EXEMPTIONS**

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<th>Code</th>
<th>Description</th>
<th>Number</th>
<th>Amount</th>
<th>Comm Int</th>
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</table>

**ASSESSING NEIGHBORHOOD**

- Nbhd: B
- Nbhd Name: Tracing
- Batch: 0001

**NOTES**

- GREY: 1ST FLOOR RADIANT/2ND FLOOR BASEBOARD
- HOUSE ON CASCO TOWN LINE
- WELL, SEPTIC, GARAGE IN CASCO
- 80% DWELLING IN RAYMOND "SECTION 2"
- LARGE, SANDY BEACH

**BUILDING PERMIT RECORD**

<table>
<thead>
<tr>
<th>Permit Id</th>
<th>Issue Date</th>
<th>Type</th>
<th>Description</th>
<th>Amount</th>
<th>Insp Date</th>
<th>% Comp</th>
<th>Date Comp</th>
<th>Comments</th>
<th>Date</th>
<th>Id</th>
<th>Purpos/Result</th>
<th>Measur/Int Refu</th>
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</thead>
</table>

**VISIT / CHANGE HISTORY**

**LAND LINE VALUATION SECTION**

| B | Use Code | Description | Zone | Land Type | Land Units | Unit Price | Size Adj | Site Index | Cond. | Nbhd. | Nbhd. Adj | Notes | Location Adjustment | Adj Unit P | Land Value |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1013 | Single Fam Water | LRR | 87.120 SF | 0.52 | 2.5000000 | 9 | 1.25 | CL | 2.500 | WF/BEACH/EXCESS | 1.0000 | 4.06 | 353,700 |
| 1 | 1013 | Single Fam Water | LRR | 0.400 AC | 1.50 | 1.0000000 | 0 | 0.20 | 1.000 | WETLANDS | 1.0000 | 300 | 100 | 353,800 |

Total Card Land Units: 87.120 SF
Parcel Total Land Area: 2,4000
Total Card Land Value: 353,800
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>L/B</th>
<th>Units</th>
<th>Unit Price</th>
<th>Yr Blt</th>
<th>Cond. Cd</th>
<th>% Gd</th>
<th>Grade</th>
<th>Grade Adj.</th>
<th>Appr. Value</th>
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<td>GAS FIREPLA</td>
<td>B</td>
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<td>1400.00</td>
<td>1996</td>
<td>E</td>
<td>91</td>
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### BUILDING SUB-AREA SUMMARY SECTION

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Living Area</th>
<th>Floor Area</th>
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<td>BAS</td>
<td>First Floor</td>
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<td>1,882</td>
<td>1,882</td>
<td>196.20</td>
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<td>575</td>
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| Till Gross Liv / Lease Area | 2,888 | 5,054  | 3,158 | 493,260 |
**Account # C1515R Bldg # 1 Sec # 2 of Card # of UTILITIES TOPO LOCATION**

**RECORD OF OWNERSHIP**

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<td>2018 1013 354,300</td>
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<tr>
<td>1013 1,200</td>
<td>2018 1013 354,300</td>
<td></td>
</tr>
<tr>
<td>1013 1,200</td>
<td>2018 1013 354,300</td>
<td></td>
</tr>
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**EXEMPTIONS**

- **Year**
- **Code**
- **Description**
- **Amount**
- **Code**
- **Description**
- **Number**
- **Amount**
- **Comm Int**

**APPRAISED VALUE SUMMARY**

- **Appraised Bldg. Value (Card)**: 485,300
- **Appraised Xf (B) Value (Bldg)**: 3,800
- **Appraised Ob (B) Value (Bldg)**: 0
- **Appraised Land Value (Bldg)**: 353,800

**NOTES**

- **GREY**
- **HOUSE ON CASCO TOWN LINE**
- **WELL, SEPTIC, GARAGE IN CASCO**
- **80% DWELLING IN RAYMOND "SECTION 2"**
- **LARGE, SANDY BEACH**

**BUILDING PERMIT RECORD**

<table>
<thead>
<tr>
<th>Permit Id</th>
<th>Issue Date</th>
<th>Type</th>
<th>Description</th>
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**LAND LINE VALUATION SECTION**

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<th>Location Adjustment</th>
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<tbody>
<tr>
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<td>1013</td>
<td>Single Fam Wate</td>
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<td>WETLANDS</td>
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**Total Card Land Units**: 87.120 SF
**Parcel Total Land Area**: 2,4000
**Total Land Value**: 353,800
**CONSTRUCTION DETAIL**

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<th>Table</th>
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<td>Roof Cover:</td>
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**COST / MARKET VALUATION**

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**CONDO DATA**

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<tr>
<td>Account #</td>
<td>C1515R</td>
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<td>Map ID</td>
<td>028/ 018/ 000/ 000/</td>
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<tr>
<td>Bldg Name</td>
<td>1</td>
</tr>
<tr>
<td>Sec #</td>
<td>2</td>
</tr>
<tr>
<td>Card #</td>
<td>2</td>
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<tr>
<td>State Use</td>
<td>1013</td>
</tr>
<tr>
<td>Print Date</td>
<td>22 2</td>
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**BUILDING SUB-AREA SUMMARY SECTION**

<table>
<thead>
<tr>
<th>Description</th>
<th>Living Area</th>
<th>Floor Area</th>
<th>Eff Area</th>
<th>Unit Cost</th>
<th>Undeprec Value</th>
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<td>864</td>
<td>346</td>
<td>864</td>
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<tr>
<td>TQS Three Quarter Story</td>
<td>648</td>
<td>648</td>
<td>648</td>
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<tr>
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<td>170,789</td>
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**DB - OUTBUILDING & YARD ITEMS(L) / AF - BUILDING EXTRA FEATURES(B)**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Unit</th>
<th>Unit Price</th>
<th>Yr Blt</th>
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**CONSTRUCTION DETAIL (CONTINUED)**

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<tbody>
<tr>
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<td>028/ 018/ 000/ 000/</td>
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<td></td>
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<tr>
<td></td>
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</tr>
</tbody>
</table>
### Uniform Residential Appraisal Report

**Property Address:** 12 Emerald Cv  
**City:** Raymond  
**State:** ME  
**Zip Code:** 04071

**Owner:** Matthew Rodrigue  
**Agent:** Susan Combes  
**County:** Cumberland  
**Book:** 15331 Page: 203  
**Assessor’s Parcel #:** 2B:Wtr:2300440010B  
**Tax Year:** 2019  
**R.E. Taxes:** $11,539  
**Mapping Reference:** 338600

### Neighborhood Characteristics

- **Location:** Urban  
- **Partition:** Rural  
- **Built-up:** Over 75%  
- **Growth:** Rapid  
- **Built-Up Condition:** Moderate  
- **Property Values:** Increasing  
- **Finished Area:** 1,070,000

### One-Unit Housing Trends

- **Price:** $0  
- **Age:** 0  
- **Stories:** 0  
- **Units:** 1  
- **Electr.:** Bottled/Available  
- **Utilities:** Public  
- **Basement:** Full  
- **Basement Elev:** None

### Other Improvements

- **Driveway:**  
- **Garage:**  
- **Heat:** FWA  
- **Bath:**  
- **Fence:** None

### Neighborhood Information

- **North Raymond Road to the north, Little Sebago Lake to the east, Casco to the west, Route 302 south.**

### Market Conditions

- **Type:** Build-Up Over 75%  
- **Demand/Supply:** In Balance  
- **Land Use:** Commercial  
- **Marketing Time:** Under 3 mos

### Notes:

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

---

**Note:** The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.
### Uniform Residential Appraisal Report

**File #: OR5531543**

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from $899,000 to $1,600,000.

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>COMPARABLE SALE #1</th>
<th>COMPARABLE SALE #2</th>
<th>COMPARABLE SALE #3</th>
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</thead>
<tbody>
<tr>
<td>12 Emerald Ct</td>
<td>$1,070,000</td>
<td>$1,295,000</td>
<td>$1,600,000</td>
</tr>
<tr>
<td>Raynham, ME 04071</td>
<td>8.76 miles SW</td>
<td>8.33 miles S</td>
<td>10.25 miles S</td>
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<tr>
<td>73 Andersen Rd</td>
<td>$899,900</td>
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<td>$899,900</td>
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</table>

Data Source(s): MLS#1321717; DOM 424

Verification Source(s): Assessor

**SALES COMPARISON APPROACH**

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

**Conditions:**
- Completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed.
- Completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the condition or deficiency does not require alteration or repair.
- Completed, subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

**SALES COMPARISON APPROACH**

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**SALES COMPARISON APPROACH**

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<th>COMPARABLE SALE #2</th>
<th>COMPARABLE SALE #3</th>
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<tbody>
<tr>
<td>Basement &amp; Finished</td>
<td>$1,070,000</td>
<td>$1,295,000</td>
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<tr>
<td>Rooms Below Grade</td>
<td>9-4-3</td>
<td>10</td>
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<tr>
<td>Gross Living Area</td>
<td>3,820 sq. ft.</td>
<td>2,415 sq. ft.</td>
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<td>Condition</td>
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<tr>
<td>Gross Adj.</td>
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<tr>
<td>Adjusted Sale Price of Comparables</td>
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<tr>
<td>Not Adjusted Total</td>
<td>$1,070,000</td>
<td>$1,295,000</td>
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<tr>
<td>Adjusted Sale Price of Comparables</td>
<td>$1,070,000</td>
<td>$1,295,000</td>
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<table>
<thead>
<tr>
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<td>$1,295,000</td>
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<tr>
<td>Not Adjusted Total</td>
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<td>$1,295,000</td>
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<tr>
<td>Adjusted Sale Price of Comparables</td>
<td>$1,070,000</td>
<td>$1,295,000</td>
</tr>
</tbody>
</table>

Summary of Sales Comparison Approach:

- No land adjustments. GLA adj. $25 per SF. The appraiser notes sales one mile which is common and typical for the State of Maine where the primary sales season is from May to October. The appraiser notes that the comparables exceed the distance and time requirements of the lender.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $1,070,000, as of 07/24/2019, which is the date of inspection and the effective date of this appraisal.

**SALES COMPARISON APPROACH**

**SALES COMPARISON APPROACH**

1,070,000

**SALES COMPARISON APPROACH**

1,070,000

**SALES COMPARISON APPROACH**

906,620

**SALES COMPARISON APPROACH**

906,620

**SALES COMPARISON APPROACH**

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The site value was determined by a cross section of other recent local land sales.

**COST APPROACH TO VALUE (not required by Fannie Mae)**

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The site value was determined by a cross section of other recent local land sales.

**ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW**

<table>
<thead>
<tr>
<th>Source of cost data</th>
<th>Marshall and Swift</th>
<th>Average</th>
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<tbody>
<tr>
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<td>Basement Sq.Ft. @ $</td>
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<tr>
<td>Cost figures based on Marshall and Swift Residential Cost Handbook</td>
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<td>50.00</td>
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</table>

Cost figures based on Marshall and Swift Residential Cost Handbook

**Comparables 1 and 4 exceed 25% GLA differential, however, were utilized due waterfront locations.**

The Final Estimate of Value exceeds the Predominant Value due to its waterfront location and GLA.

Land to Value Ratio exceeding 30% is common and typical for the area and not considered adverse to marketability.

The subject’s Highest and Best Use is its present use, single family lakefront home.

Homes in higher price ranges often exceed typical market times as there are fewer buyers. Comparable 3 was possibly listed before construction began, therefore, leading to a longer listing period.

As previously stated, the subject’s utilities/mechanical systems were operational at the time of inspection.

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowners’ Association (HOA)?

X Yes  No  

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

Legal name of Project

<table>
<thead>
<tr>
<th>Total number of phases</th>
<th>Total number of units</th>
<th>N/A</th>
<th>Total number of units sold</th>
<th>Total number of units rented</th>
</tr>
</thead>
</table>

Was the project created by the conversion of existing building(s) into a PUD?

X Yes  No  

If Yes, date of conversion.

Are the units, common elements, and recreation facilities complete?

X Yes  No  

If No, describe the status of completion.

Are the common elements leased to or by the Homeowners’ Association?

X Yes  No  

If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

---

**ADDRESS OF PROPERTY APPRAISED**

12 Emerald Cv

Raymond, ME 04071

**APPRaised VALUE OF SUBJECT PROPERTY $** 1,070,000

**LENDER/CLIENT**

Name Scott Callahan

Company Callahan Appraisals

Company Address 73 Caryle Road

Portland, ME 04103

Telephone Number

Email Address

**Date of Signature and Report** 08/01/2019

**Effective Date of Appraisal** 07/24/2019

**State Certification #** CR1465

**Expiration Date of Certification or License** 12/31/2019

---

**COMPARABLE SALES**

- Did inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street

---

**SUPervisory Appraiser (Only if required)**

Signature

Name Scott Callahan

Company Name Callahan Appraisals

Company Address 73 Caryle Road

Portland, ME 04103

Telephone Number

Email Address

**Date of Signature**

State Certification #

Expiration Date of Certification or License

**State** ME

**State License #**

**Other (describe)**

**State #**

---

**Subject Property**

- Did not inspect subject property
- Did not inspect exterior of subject property
- Did not inspect interior of subject property

---

**Index**

- 1 of 1
### Uniform Residential Appraisal Report

#### File # OR5531543

<table>
<thead>
<tr>
<th>FEATURE</th>
<th>SUBJECT</th>
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</tr>
<tr>
<td>Basement &amp; Finished Rooms</td>
<td>2 of 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross Living Area</td>
<td>3,820 sq.ft.</td>
<td>2,652 sq.ft.</td>
<td>+29,700</td>
<td></td>
</tr>
<tr>
<td>Functional Utility</td>
<td>Average</td>
<td>Average</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heating/Cooling</td>
<td>FHW/None</td>
<td>LSV/None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Energy Efficient Items</td>
<td>2 FPs</td>
<td>FP</td>
<td>+5,000</td>
<td></td>
</tr>
<tr>
<td>Garage/Carport</td>
<td>3ga3dw</td>
<td>3c3c3dw</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Porch/Patio/Deck</td>
<td>Ueckers/Gaz</td>
<td></td>
<td></td>
<td>+8,000</td>
</tr>
<tr>
<td>Net Adjustment (Total)</td>
<td>$58,700</td>
<td>$64,700</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjusted Sale Price of Comparables</td>
<td>$1,558,700</td>
<td>$1,558,700</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjusted Sale Price of Prior Sales/Transfer</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Analysis/Comments**

Adjustments for Comparable #4 are similar to those of #1 - #3.

---

*This home is back on the market after splitting of a parcel of land per MLS.*
Subject Photo Page

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Matthew Rodrigue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
<td>12 Emerald Cv</td>
</tr>
<tr>
<td>City</td>
<td>Raymond</td>
</tr>
<tr>
<td>County</td>
<td>Cumberland</td>
</tr>
<tr>
<td>State</td>
<td>ME</td>
</tr>
<tr>
<td>Zip Code</td>
<td>04071</td>
</tr>
<tr>
<td>Lender/Client</td>
<td>HSBC</td>
</tr>
</tbody>
</table>

Subject Front

- 12 Emerald Cv
- Sales Price: $1,070,000
- Gross Living Area: 3,820
- Total Rooms: 9
- Total Bedrooms: 4
- Total Bathrooms: 3.1
- Location: B,Wtr;Fr;
- View: B;Wtr;
- Site: 5.40 ac
- Quality: Q3
- Age: 23

Subject Rear

Subject Street

Form PICPKSR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAM00D
<table>
<thead>
<tr>
<th>Property Address</th>
<th>12 Emerald Cv</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>Raymond</td>
</tr>
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</tr>
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<td>04071</td>
</tr>
<tr>
<td>Lender/Client</td>
<td>HSBC</td>
</tr>
</tbody>
</table>

**Gazebo**

- **Location**: B;WtrFr;
- **View**: B;Wtr;
- **Site**: 5.40 ac
- **Quality**: Q3
- **Age**: 23

**Garage**

**Bath**
Subject Interior Photo Page

Borrower: Matthew Rodrigue
Property Address: 12 Emerald Cv
City: Raymond
County: Cumberland
State: ME
Zip Code: 04071
Lender/Client: HSBC

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Sales Price</th>
<th>Gross Living Area</th>
<th>Total Rooms</th>
<th>Total Bedrooms</th>
<th>Total Bathrooms</th>
<th>Location</th>
<th>View</th>
<th>Size</th>
<th>Quality</th>
<th>Age</th>
<th>Comment</th>
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</thead>
<tbody>
<tr>
<td>12 Emerald Cv</td>
<td>1,070,000</td>
<td>3,820</td>
<td>9</td>
<td>4</td>
<td>3.1</td>
<td>B;WtrFr;</td>
<td>B;Wtr;</td>
<td>5.40 ac</td>
<td>Q3</td>
<td>23</td>
<td>Kitchen</td>
</tr>
</tbody>
</table>

Bath

Bedroom

Bedroom
Subject Interior Photo Page

Matthew Rodrigue
12 Emerald Cv
Raymond, Cumberland, ME 04071

Bedroom

12 Emerald Cv
Sales Price 1,070,000
Gross Living Area 3,820
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 3.1
Location B: WtrFr;
View B: Wtr;
Site 5.40 ac
Quality Q3
Age 23

Bedroom

Bath
Subject Photo Page

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Matthew Rodrigue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
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<tr>
<td>Zip Code</td>
<td>04071</td>
</tr>
<tr>
<td>Lender/Client</td>
<td>HSBC</td>
</tr>
</tbody>
</table>

### Family
- Address: 12 Emerald Cv
- Sales Price: $1,070,000
- Gross Living Area: 3,820
- Total Rooms: 9
- Total Bedrooms: 4
- Total Bathrooms: 3.1
- Location: B;WtrFr;
- View: B;Wtr;
- Site: B,5.40 ac
- Quality: Q3
- Age: 23

### Half Bath

### Dining
Kitchen

12 Emerald Crt
Sales Price 1,070,000
Gross Living Area 3,820
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 3.1
Location B;WtrFr;
View B;Wtr;
Site 5.40 ac
Quality Q3
Age 23

Family

Living
<table>
<thead>
<tr>
<th>Property Address</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Emerald Cv</td>
<td>Raymond</td>
<td>Cumberland</td>
<td>ME</td>
<td>04071</td>
</tr>
<tr>
<td><strong>Comparable 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>73 Andersen Rd</td>
<td>8.78 miles SW</td>
<td>1,295,000</td>
<td>2,415</td>
<td>6</td>
</tr>
<tr>
<td><strong>Comparable 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Riparian Trl</td>
<td>8.33 miles S</td>
<td>1,600,000</td>
<td>4,204</td>
<td>10</td>
</tr>
<tr>
<td><strong>Comparable 3</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15 Canal Ct</td>
<td>10.25 miles S</td>
<td>899,900</td>
<td>3,035</td>
<td>7</td>
</tr>
</tbody>
</table>
Comparable Photo Page

<table>
<thead>
<tr>
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<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip Code</th>
</tr>
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<td>Cumberland</td>
<td>ME</td>
<td>04071</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Lender/Client</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matthew Rodrigue</td>
<td>HSBC</td>
</tr>
</tbody>
</table>

---

**Comparable 4**

- **35 Meadow Rd**
- **5.87 miles S**
- **Sales Price**: $1,300,000
- **Gross Living Area**: 2,632
- **Total Rooms**: 8
- **Total Bedrooms**: 3
- **Total Bathrooms**: 1.1
- **Location**: B;Wtr;Fr;
- **View**: B;Wtr;
- **Site**: 2 ac
- **Quality**: Q3
- **Age**: 26

---

**MLS/Comparable 1**

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

---

**MLS/Comparable 2**

- **Prox. to Subject**
- **Sales Price**
- **Gross Living Area**
- **Total Rooms**
- **Total Bedrooms**
- **Total Bathrooms**
- **Location**
- **View**
- **Site**
- **Quality**
- **Age**
### Comparable Photo Page

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Matthew Rodrigue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
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<tr>
<td>Lender/Client</td>
<td>HSBC</td>
</tr>
</tbody>
</table>

#### MLS/Comparable 3

<table>
<thead>
<tr>
<th>Prov. to Subject</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale Price</td>
<td></td>
</tr>
<tr>
<td>Gross Living Area</td>
<td></td>
</tr>
<tr>
<td>Total Rooms</td>
<td></td>
</tr>
<tr>
<td>Total Bedrooms</td>
<td></td>
</tr>
<tr>
<td>Total Bathrooms</td>
<td></td>
</tr>
<tr>
<td>Location</td>
<td></td>
</tr>
<tr>
<td>View</td>
<td></td>
</tr>
<tr>
<td>Site</td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
</tbody>
</table>

#### MLS/Comparable 4

<table>
<thead>
<tr>
<th>Prov. to Subject</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale Price</td>
<td></td>
</tr>
<tr>
<td>Gross Living Area</td>
<td></td>
</tr>
<tr>
<td>Total Rooms</td>
<td></td>
</tr>
<tr>
<td>Total Bedrooms</td>
<td></td>
</tr>
<tr>
<td>Total Bathrooms</td>
<td></td>
</tr>
<tr>
<td>Location</td>
<td></td>
</tr>
<tr>
<td>View</td>
<td></td>
</tr>
<tr>
<td>Site</td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
</tbody>
</table>
This Appraisal Report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser’s workfile.

Did Not: Inspection of Subject Property

Prior Services

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

Property Inspection

I have NOT made a personal inspection of the property that is the subject of this report.

Appraisal Assistance

Unless otherwise stated, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

Additional USPAP-related issues requiring disclosure and/or any state mandated requirements:

Additional Comments:

Marketing Time and Exposure Time for the Subject Property

A reasonable marketing time for the subject property is: 100 days utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is: 7 days.

APPRAISER

Signature: Scott Callahan

Date of Signature: 08/01/2019

State: ME

Expiration Date of Certification or License: 12/31/2019

Effective Date of Appraisal: 07/24/2019

Supervisory Appraiser (Only If Required)

Signature: 

Date of Signature: 

State: 

Expiration Date of Certification or License: 

Supervisory Appraiser Inspection of Subject Property: 

Did Not: Exterior-only from Street

Interior and Exterior

Form ID14EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE
Market Conditions Addendum to the Appraisal Report

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

Property Address: 12 Emerald Ct
City: Raymond
State: ME
ZIP Code: 04071

Borrower: Matthew Rodrigue

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

### Inventory Analysis

<table>
<thead>
<tr>
<th>Total # of Comparable Sales (Settled)</th>
<th>Prior 7–12 Months</th>
<th>Prior 4–6 Months</th>
<th>Current – 3 Months</th>
<th>Overall Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absorption Rate (Total Sales/Months)</td>
<td>0.17</td>
<td>0.67</td>
<td>0.67</td>
<td>Increasing</td>
</tr>
<tr>
<td>Total # of Comparable Active Listings</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>Declining</td>
</tr>
<tr>
<td>Months of Housing Supply (Total Listings/Ab.Rate)</td>
<td>1.2</td>
<td>0.9</td>
<td>7.5</td>
<td>Declining</td>
</tr>
</tbody>
</table>

### Median Comparable Sales Data

<table>
<thead>
<tr>
<th>Total Sales &amp; List Price, DOM, Days/List %</th>
<th>Prior 7–12 Months</th>
<th>Prior 4–6 Months</th>
<th>Current – 3 Months</th>
<th>Overall Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Comparable Sales Price</td>
<td>1,185,000</td>
<td>0</td>
<td>1,202,000</td>
<td>Increasing</td>
</tr>
<tr>
<td>Median Comparable Days on Market</td>
<td>17</td>
<td>0</td>
<td>14</td>
<td>Declining</td>
</tr>
<tr>
<td>Median Comparable List Price</td>
<td>0</td>
<td>0</td>
<td>1,125,000</td>
<td>Increasing</td>
</tr>
<tr>
<td>Median Comparable Listings Days on Market</td>
<td>0</td>
<td>0</td>
<td>62</td>
<td>Declining</td>
</tr>
<tr>
<td>Median Sale Price as % of List Price</td>
<td>95</td>
<td>95</td>
<td>95</td>
<td>Stable</td>
</tr>
</tbody>
</table>

### Seller-Developer, Builder, etc. paid financial assistance prevalent?
- Yes
- No

If Yes, explain (including the trends in listings and sales of foreclosed properties).

### Cite data sources for above information.

MLS

### Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below. If it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

### Overall Trend

- Declining
- Stable
- Increasing

### If the subject is a unit in a condominium or cooperative project, complete the following:

<table>
<thead>
<tr>
<th>Project Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subject Project Data</td>
</tr>
<tr>
<td>Prior 7–12 Months</td>
</tr>
<tr>
<td>Total # of Comparable Sales (Settled)</td>
</tr>
<tr>
<td>Absorption Rate (Total Sales/Months)</td>
</tr>
<tr>
<td>Total # of Comparable Active Listings</td>
</tr>
<tr>
<td>Months of Unit Supply (Total Listings/Ab.Rate)</td>
</tr>
</tbody>
</table>

### Are foreclosure sales (REO sales) a factor in the market?
- Yes
- No

If Yes, explain (including the trends in listings and sales of foreclosed properties).

### Cite data sources for above information.

MLS

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

Signature: Scott Callahan

Supervisory Appraiser Name: Scott Callahan

Company Name: Callahan Appraisals

Company Address: 73 Cartlye Road, Portland, ME 04103

State License/Certification #: CR1465

State: ME

State License/Certification #: CR1465

State: ME

Email Address: Email Address

March 10, 2020 Board of Selectmen Meeting
<table>
<thead>
<tr>
<th>Supplemental Addendum</th>
<th>File No. OR5531543</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower</strong></td>
<td>Matthew Rodrigue</td>
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<td>HSBC</td>
</tr>
<tr>
<td><strong>County</strong></td>
<td>Cumberland</td>
</tr>
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<td>ME</td>
</tr>
<tr>
<td><strong>Zip Code</strong></td>
<td>04071</td>
</tr>
</tbody>
</table>

---

![License Image]

License Number CR1465

Be it known that

SCOTT A. CALLAHAN

has qualified as required by Title 32 MRSA Chapter 123 and is licensed as:

CERTIFIED RESIDENTIAL APPRAISER

---

**ISSUE DATE**
December 31, 2018

**EXPIRATION DATE**
December 31, 2018

Commissioner
### Supplemental Addendum

**Borrower**: Matthew Rodrigue  
**Property Address**: 12 Emerald Cv  
**City**: Raymond  
**County**: Cumberland  
**State**: ME  
**Zip Code**: 04071  
**Lender/Client**: HSBC  

---

**PRO GUARD PLATINUM POLICY DECLARATIONS**

**POLICY NUMBER**: BED0092460  
**Prior Policy Number**: NEW

**Issued To**: Matthew Rodrigue  
**Address**: 12 Emerald Cv  
**City**: Raymond  
**County**: Cumberland  
**State**: ME  
**Zip Code**: 04071

**Agent/Producer**: Scott A. Calahan  
**Address**: 72 Capeley Road  
**City**: Portland  
**State**: ME  
**Zip Code**: 04103

**Premium**: $1,000.00

**Policy Period**: 07/08/2016 - 07/07/2019

**Description**: Real Estate Appraiser

**Coverages**:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Limit</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Professional Services</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>2</td>
<td>Limit of Liability</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>3</td>
<td>Deductible</td>
<td>$500</td>
</tr>
<tr>
<td>4</td>
<td>Retrospective Date</td>
<td>07/08/2016</td>
</tr>
<tr>
<td>5</td>
<td>Premium</td>
<td>$103.00</td>
</tr>
</tbody>
</table>
Property Address: 12 Emerald Cv
City: Raymond
County: Cumberland
State: ME
Zip Code: 04071
Lender/Client: HSBC

Building Sketch

Area Calculations Summary

<table>
<thead>
<tr>
<th>Living Area</th>
<th>Calculation Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Floor</td>
<td>14 x 9 = 126</td>
</tr>
<tr>
<td></td>
<td>41 x 19 = 779</td>
</tr>
<tr>
<td></td>
<td>7 x 9 = 63</td>
</tr>
<tr>
<td></td>
<td>18 x 24 = 432</td>
</tr>
<tr>
<td></td>
<td>15 x 20 = 300</td>
</tr>
<tr>
<td>Total Living Area (Rounded):</td>
<td>3820 Sq Ft</td>
</tr>
</tbody>
</table>

Borrower: Matthew Rodrigue
12 Emerald Cv
Raymond, ME 04071

HSBC

Borrower
Lender/Client

TOTAL Sketch by a la mode, inc.

Form SKT.BLDISK - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODI
### Location Map

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</tr>
</tbody>
</table>

| Lender/Client | HSBC |
Supplemental #1

McElhinny Homestead

Background Materials
We, the Board of Assessors of the municipality of Raymond, hereby certify to Suzanne Carr, 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, 2019 assessment on November 12, 2019. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: November 12, 2019

Attest: ____________________________________________________________ Don Willard, Town Manager

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>#</th>
<th>M/L</th>
<th>ACCT#</th>
<th>OWNER OF RECORD</th>
<th>OLD ASSESSMENT</th>
<th>NEW ASSESSMENT</th>
<th>VALUATION ABATED</th>
<th>TAX AMOUNT</th>
<th>TAX RATE</th>
<th>MISCELLANEOUS INFORMATION</th>
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<tbody>
<tr>
<td>2019-1</td>
<td>015</td>
<td>006</td>
<td>1224</td>
<td>Emily DiBiase</td>
<td>$63,000.00</td>
<td>$54,700.00</td>
<td>$8,300.00</td>
<td>$111.64</td>
<td>0.01345</td>
<td>Property was divided into 2 parcels. This property was assessed in error for the original 9.9 acres of land. This parcel, after the split contains only 4 acres of land.</td>
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<tr>
<td>2019-2</td>
<td>003</td>
<td>034</td>
<td>120</td>
<td>April McElhinny Trustee</td>
<td>$20,000.00</td>
<td>$269.00</td>
<td></td>
<td>$289.00</td>
<td>0.01345</td>
<td>Homestead Exemption omitted in error. Homestead was to be transferred from other property owned (52 Mystic Cove) but was erroneously applied to 52 Mystic Cove. A supplemental assessment in the same amount shall be applied to 52 Mystic Cove at a future date. The Trust documentation has been reviewed and verified to by fully revokable by the trustee and eligible for the exemption applied.</td>
</tr>
</tbody>
</table>

**TOTALS**

$28,300.00 $380.64
Christine Spin  
Jan Wigbrand Spin  
52 Mystic Cove Rd  
Raymond, ME 04071

RE: Pending Supplemental Tax,  
Acct # 122 M/L 003-034-B

Dear Mr. & Mrs. Spin,

It has come to our attention that an error was made in the assessment of your recently acquired property. The Previous owner of 52 Mystic Cove Rd had requested that the Town transfer their Maine Homestead Exemption of $20,000 valuation to their property at 58 Mystic Cove Rd for the 2019 assessment. This request was not processed in error and your property received the exemption by mistake. The Board of Assessors has already issued an abatement to the property at 58 Mystic Cove for the omitted exemption. Accordingly, Maine law requires that we issue a supplemental tax to your property at 52 Mystic Cove for the amount of the exemption mistakenly applied.

In order to coordinate the assessment as closely as possible with the April 30, 2020 due date for the second payment of taxes already assessed, I am writing you today to give notification that the Board of Assessors intends to correct this error at its February or March meeting. You will receive a notice once the Board takes action. Supplemental assessments are due by law within 60 days of issuance. After 60 days interest will be applied at the rate established by the annual town meeting. The anticipated amount of the supplemental tax is $269.00.

Please feel free to contact our office with any questions you may have about this assessment. If you are or plan to be a Maine resident, you may qualify to begin receiving the exemption again after making written application and meeting the prerequisite waiting period prescribed by law. Homestead exemption applications are available at the Town Office or via the Towns Website at www.raymondmaine.org.

Sincerely,

Curt E. Lebel  
Assessors Agent, Town of Raymond
November 14, 2019

April McElhinny
David McElhinny
Trustees of the April L. McElhinny Living Trust
PO Box 420
Raymond, ME 04071

Map 003 Lot 034  Acct # 120  58 Mystic Cove

Dear Taxpayer,

This letter is to inform you that the Raymond Assessors have reduced your taxable property value by $20,000 and granted an abatement on their own initiative of $269.00 for the 2019 tax year. This information has been presented to the Tax Collector for processing.

The abatement was granted on the following grounds:

Homestead Exemption omitted in error. A supplemental assessment in the same amount shall be applied to 52 Mystic Cove at a future date to correct the Homestead granted erroneously to this property.

Voted by the Raymond Assessors on: November 12, 2019

Sincerely,

Curt E. Lebel
Assessors Agent, Town of Raymond
Supplemental #2 & 3

2017, 2018, 2019

Marjorie Plummer

Daniel Plumer

Background Materials
**CURRENT OWNER**

- **Account #**: P3010R
- **Bldg #**: 1
- **Sec #**: 1
- **Card #**: 1
- **State Use**: 1300

**TOPO**
- **Rolling**: 5
- **Sepic**: 5
- **Well**: 5

**UTILITIES**
- **Paved**: 3
- **Rural**: 3

**LOCATION**
- **50 MEADOW ROAD**
- **Vision ID**: 3218
- **Bldg Name**: Raymond, ME

**CURRENT ASSESSMENT**
- **Total**: 40,200
- **Assessed**: 40,200

**SUPPLEMENTAL DATA**
- **Record of Ownership**
- **VISUAL ID**: 046027B00000
- **Transactions**: 1
  - **LAND UNIT**: SF 60,000
  - **Site Index**: 1.000
  - **Site Index**: 1.000

**RECORD OF OWNERSHIP**
- **Sale Date**: 07-05-2002
- **Sale Price**: 0.00

**EXEMPTIONS**
- **Year**: 2019
- **Code**: 1300
- **Assessed**: 40,200

**PREVIOUS ASSESSMENTS (HISTORY)**
- **Total**: 40,200
- **Assessed**: 40,200

**ASSESSING NEIGHBORHOOD**
- **Neighborhood Name**: B0001
- **Tracing Batch**: 0001

**NOTES**
- **Total Card Land Units**: 60,000
- **Parcel Total Land Area**: 1.3774
- **Total Land Value**: 40,200

**BUILDING PERMIT RECORD**
- **Permit Id**: PO BOX 188
- **Issue Date**: 07-05-2002

**LAND LINE VALUATION SECTION**
- **Use Code**: 1010
- **Description**: Single Family
- **Land Type**: VR1
- **Land Units**: 60,000 SF
- **Unit Price**: 0.67
- **Size Adjust**: 1.00000
- **Site Index**: 1.00
- **Land Value**: 40,200

**VISIT / CHANGE HISTORY**
- **Date**: 11-08-2004
- **Id**: JL
- **Measur+Listed**: 1.0000

This signature acknowledges a visit by a Data Collector or Assessor.
Property Location: 0 MEADOW ROAD
Map ID: 046/ 027/ 800/ 000/
Vision ID: 2507
Account #: P3010R
Bldg Name: Meander
Bldg #: 1
Sec #: 1
Card #: 1
State Use: 1300
Print Date: 11/1

**CONSTRUCTION DETAIL**

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<th>Style</th>
<th>Description</th>
<th>Code</th>
<th>Cond. Cd</th>
<th>% Gd</th>
<th>Grade</th>
<th>Grade Adj.</th>
<th>Appr. Value</th>
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<td>Coal/ Wood/Non</td>
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**COST / MARKET VALUATION**

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**CONDO DATA**

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<td>C</td>
<td>B</td>
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**BUILDING EXTRA FEATURES**

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<th>L/B</th>
<th>Units</th>
<th>Unit Price</th>
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<th>Grade Adj.</th>
<th>Appr. Value</th>
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<tr>
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<td>504</td>
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<td>43.74</td>
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<td>TIL</td>
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<td>504</td>
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<td>22,045</td>
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**BUILDING SUB-AREA SUMMARY SECTION**
**Supplemental Data**

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<th>Code</th>
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<tr>
<td>Rolling</td>
<td>4</td>
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<td>Well</td>
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**Record of Ownership**

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<td>2017</td>
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**Exemptions**

- Total Assessed Value: 0.00

**Appraised Value Summary**

- Appraised Bldg. Value (Card): 7,800
- Appraised Xf (B) Value (Bldg): 0
- Appraised Ob (B) Value (Bldg): 0
- Appraised Land Value (Bldg): 47,700

**Notes**

- Former cottage, used for storage/workshop/OP.

**Building Permit Record**

- Permit Id: 046027000000
- Issue Date: 02-28-2004
- Type: VR1
- Description: Single Family
- Amount: 60,000 SF
- Inspect Date: 06-08-2004
- % Comp: 67
- Date Comp: 06-08-2004
- Comments: 11-08-2004 JL

**Land Line Valuation Section**

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<th>Use Code</th>
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<th>Land Units</th>
<th>Unit Price</th>
<th>Size Adj</th>
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<td>1</td>
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**Total Card Land Units**: 60,000 SF

**Parcel Total Land Area**: 0.3674

**Total Land Value**: 47,700
### CONSTRUCTION DETAIL

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<tr>
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#### CONDO DATA

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<tr>
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#### COST / MARKET VALUATION

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#### BUILDING SUB-AREA SUMMARY SECTION

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<td>35,042</td>
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</table>
January 2, 2020

Daniel Plummer
PO Box 188
Raymond, ME 04071

Mr. Plummer,

Please complete the enclosed request for information and contact our office for an inspection of your property. Maine E911 has notified us of a discrepancy involving your property records which must be corrected.

Thank You,

Curt Lebel
Assessor, Town of Raymond
REQUEST FOR INFORMATION PURSUANT TO 36 M.R.S. § 706-A

January 2, 2020

Daniel Plummer
PO Box 188
Raymond, ME 04071

Mr. Plummer,

Our office has discovered a potential error in the assessment of your property located on Meadow Road in Raymond. Please complete and return to our office the following information regarding the property as of the April 1, 2017, April 1, 2018 and April 1, 2019 tax years. Please respond to this request by February 6, 2020

Also, we are requesting a physical inspection of the property. Please contact our office at 207-655-4742 ext 133 or 151 to schedule a site inspection with the town Assessors Agent.

Filed Pursuant to 36 M.R.S. § 706-A

To the assessors of the Municipality of________________________________________________________

1. I am a legal resident of__________________________________________________________, ________________
   (Municipality) (State)
2. Real Estate:

List briefly each separate parcel owned on April 1 of the year for which this list is filed, and located in the municipality in which this return is filed:

<table>
<thead>
<tr>
<th>Location (Street number Or other Brief Desc)</th>
<th>Area of Land (Lot dimensions inn acres or Sq ft)</th>
<th>Buildings (Dwellings, Farmstead, Store, Garage etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(If additional space is required, use and attach a separate sheet.)

Have any of the buildings listed been constructed or altered since any of the previous April 1 dates (2017, 2019, 2019).

If “Yes,” identify the building and give a brief description of the construction or alteration.

Is your land subject to any enforceable restrictions that limit its use? □ Yes □ No

If "Yes," what is the nature of the restriction: (Check all appropriate boxes) □ Zoning ordinance □ Recorded contractual provisions □ Subdivision restrictions □ Other (Please explain)

The foregoing is submitted in compliance with 36 M.R.S. § 706-A, and is true, correct and complete to the best of my belief as of April 1 of the current year.

I understand that the assessor may require me to make an oath of the foregoing, and that the assessor may require me to answer, in writing, questions as to the nature, situation, and value of any property liable to be taxed in the State of Maine or subject to exemption pursuant to 36 M.R.S. chapter 105(4-C); and that my refusal or neglect to answer and attest to such questions may result in forfeiture of my right to appeal.

_________________________________________________________ Name of Taxpayer – Please Print

_________________________________________________________ Taxpayer Signature (if signed on behalf of corporation, state your official capacity such as president or
January 30, 2020

Daniel Plummer
PO Box 188
Raymond, ME 04071

Mr. Plummer,

I am writing you today regarding your tax acquired property located on Meadow Road in Raymond (Tax Map 046 Lot 027-B). The town treasurer has informed me that you have paid the current outstanding balance on the delinquent real estate taxes and are requesting that the Town issue a quitclaim release deed back to you for the property. However, their does appear to be omitted taxes on this property which should have been assessed related to buildings and improvements on the property. The Town has assessed the property for land only the past 14-15 years and has omitted the buildings assessment in error.

On January 2, 2020 I mailed to you, a request for information regarding your property and a request for physical inspection of the property. (I have enclosed a second copy of this letter and request along with this mailing).

Pending an appropriate resolution to this matter of omitted taxes, I am recommending to the Treasurer’s Office and the Town Selectman that a quitclaim deed not be issued until the extent of the omitted taxes is formulated and an appropriate remedy is determined.

Please return the completed request for information and contact my office at 655-4742 to schedule an inspection of the property so that this issue may be resolved in a timely manner.

Thank You,

Curt Lebel

Assessors Agent, Town of Raymond
8/10/16

DANIEL PLUMMER
P O BOX 188
RAYMOND, ME 04071

RE: Delinquent Property Taxes (Map 46, Lot 27B, acct # P3010R)

Dear DANIEL:

Per our conversation of today, I have drawn up a proposed payment plan for the tax account listed above. If this is agreeable with you, please sign below and return back to me.

$20.00 a month starting 10/16, due the 10th of every month until balance is paid in full. This agreement does not waive any lien or prevent future automatic foreclosures, unless balance is paid in full prior to the foreclosing date. A Quit Claim will be filed returning property ownership after balance on account is paid in full. The town agrees not to take physical possession of the property or offer it for sale as long as the agreed upon payment is made. Payments will be applied to accruing interest before the tax base. If a monthly payment becomes more than 30 days late, this agreement will be null and void.

Sincerely,

Sue Carr
Tax Collector

The above agreement is accepted by me this 10 day of AUGUST, 2016

Daniel R. Plummer
Hi Curt,

Your letter looks good to me and it will put the former owner on notice that additional taxes are owed due to an impending supplemental assessing. I also discussed this matter with my colleague who often works on assessing matters, and we recommend that you go ahead and begin the supplemental assessment process for the omitted assessments at this point as well even though the Town currently owns the property. That way any future owner would be on record that those taxes are owed and it makes clear that there is still a balance on the account since the letter from the tax collector requires that the account is paid in full before any deed is released.

Let me know if you have any further questions.

-Phil

Hi Phil,

Attached is the payment agreement I received from Sue Carr on the property we discussed earlier. Also attached is a draft letter I intend to send out to Mr. Plummer, regarding the omitted taxes.

If you could let me know what you think and make any recommended changes, I'll look to mail it out next week.

I will also include the letter and request for information I sent him last month.

I'll be in next Thursday and will touch base with you then.

Thanks,

Curt
TOWN OF RAYMOND  Assessing Office
401 Webbs Mills Road  Raymond, Maine  04071
Phone  207.655.4742 x133/151  Fax  207.655.3024

REQUEST FOR INFORMATION PURSUANT TO 36 M.R.S. § 706-A

January 2, 2020

Daniel Plummer
PO Box 188
Raymond, ME 04071

Mr. Plummer,

Our office has discovered a potential error in the assessment of your property located on Meadow Road in Raymond. Please complete and return to our office the following information regarding the property as of the April 1, 2017, April 1, 2018 and April 1, 2019 tax years. Please respond to this request by February 6, 2020

Also, we are requesting a physical inspection of the property. Please contact our office at 207-655-4742 ext 133 or 151 to schedule a site inspection with the town Assessors Agent.

Filed Pursuant to 36 M.R.S. § 706-A
To the assessors of the Municipality of Raymond, Maine

1. I am a legal resident of Raymond, Maine
   (Municipality) (State)
2. Real Estate:

List briefly each separate parcel owned on April 1 of the year for which this list is filed, and located in the municipality in which this return is filed:

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<th>Area of Land (Lot dimensions in acres or Sq ft)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>a. (22 Meadow Road)</td>
<td>60.187 sq ft</td>
<td>cottage</td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td></td>
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</tr>
</tbody>
</table>

(If additional space is required, use and attach a separate sheet.)

Have any of the buildings listed been constructed or altered since any of the previous April 1 dates (2017, 2019, 2019). **NO**

If “Yes,” identify the building and give a brief description of the construction or alteration.

Is your land subject to any enforceable restrictions that limit its use? ☐ Yes ☑ No

If “Yes,” what is the nature of the restriction: (Check all appropriate boxes) ☐ Zoning ordinance ☐ Recorded contractual provisions ☐ Subdivision restrictions ☐ Other (Please explain)

The foregoing is submitted in compliance with 36 M.R.S. § 706-A, and is true, correct and complete to the best of my belief as of April 1 of the current year.

I understand that the assessor may require me to make an oath of the foregoing, and that the assessor may require me to answer, in writing, questions as to the nature, situation, and value of any property liable to be taxed in the State of Maine or subject to exemption pursuant to 36 M.R.S. chapter 105(4-C); and that my refusal or neglect to answer and attest to such questions may result in forfeiture of my right to appeal.

Daniel Ralph Plummer Name of Taxpayer – Please Print

Daniel Ralph Plummer Taxpayer Signature (if signed on behalf of corporation, state your official capacity such as president or
February 20, 2020

Daniel Plummer
PO Box 188
Raymond, ME 04071

Mr. Plummer,

I have had an opportunity to complete the valuation on the site improvements to your parcel on meadow road. The value of your building and site improvements is estimated at $10,600 valuation. At the Selectman’s meeting in March, the Board is expected to issue a supplemental assessment for 3 years of omitted taxes on this valuation. The tax amounts are estimated as follows:

2019- $10,600 @ .01345 tax rate = $142.57
2018- $10,600 @ .01260 tax rate= $133.56
2017- $10,600 @.01230 tax rate= $130.38

The total anticipated tax to be issued is $406.51

After the Board has taken action, a notice will be mailed to you.

The Survey’s you provided, and your property deed has been reviewed. The Town will make the necessary corrections to the Towns Parcel maps for the upcoming year to match up to your survey information.

Thank You,

Curt Lebel
Assessors Agent, Town of Raymond
February 20, 2020

Marjorie Plummer
PO Box 188
Raymond, ME 04071

Ms. Plummer,

I have had an opportunity to complete the valuation on the site improvements to your parcel on Meadow Road. Similar to Daniel’s parcel of land, buildings on your parcel have been omitted from the assessment and your property has been valued as vacant land only. The value of your building and site improvements is estimated at $7,800 valuation. At the Selectman’s meeting in March, the Board is expected to issue a supplemental assessment for 3 years of omitted taxes on this valuation. The tax amounts are estimated as follows:

2019- $7,800 @ .01345 tax rate = $104.91
2018- $7,800 @ .01260 tax rate= $98.28
2017- $7,800 @ .01230 tax rate= $95.94

The total anticipated tax to be issued is $299.13

After the Board has taken action, a notice will be mailed to you.

The Survey’s Daniel provided, and your property deed has been reviewed. The Town will make the necessary corrections to the Towns Parcel maps for the upcoming year to match up to your survey information.

Thank You,

Curt Lebel, Assessors Agent, Town of Raymond
Board of Selectmen – Agenda Item Request Form
401 Webbs Mills Rd
Raymond ME 04071
204-655-4742  fax 207-655-3024
sue.look@raymondmaine.org

Requested Meeting Date: 03/10/2020
Requested By & Date: Sue Carr 02/26/2020

CONTACT INFORMATION
Address: Click or tap here to enter text.
Click or tap here to enter text.
Click or tap here to enter text.
Email Address: Sue.carr@raymondmaine.org
Phone #: 655-4742 ext. 122

AGENDA ITEM REQUESTED
Agenda Item Subject: Quit claim deed
Agenda Item Summary: Sign quit claim deed

Action Requested/Recommendation: □ Approval □ Public Hearing □ Information Only
List of Attachments Included: Quit claim deed
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 GWENDOLYN ACQUISITIONS LLC, 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 02, Lot 024B.

The purpose of this conveyance is to release any interest which this grantor may have in and to the above premises by a lien filed for nonpayment of taxes on said parcel of land with reference being made to a lien filed against Map 02, Lot 024B, in the name of GWENDOLYN ACQUISITIONS LLC, and recorded in said Registry of Deeds.

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 ROLF OLSEN, TERESA SADAK, MARSHALL BULLOCK, SAMUEL GIFFORD, and LAWRENCE TAYLOR, thereto duly authorized, this 10th day of March, 2020.

THE INHABITANTS OF THE TOWN OF RAYMOND

By:

Witness to All

ROLF OLSEN, Selectman

TERESA SADAK, Selectman

MARSHALL BULLOCK, Selectman

SAMUEL GIFFORD, Selectman

LAWRENCE TAYLOR, Selectman

STATE OF MAINE
CUMBERLAND, SS,

Personally, ROLF OLSEN, TERESA SADAK, MARSHALL BULLOCK, SAMUEL GIFFORD, AND LAWRENCE TAYLOR appeared the aforesaid Selectmen known to me, this 10 day of March 2020 and acknowledged before me the foregoing instrument to be their free act and deed in their said capacity.

__________________________
Notary Public