



Town of Raymond  
Board of Selectmen ePacket  
March 10, 2020  
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# Agenda

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## **BOARD OF SELECTMEN Agenda**

March 10, 2020

6:30pm – Regular Meeting

Broadcast Studio  
423 Webbs Mills Road

*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

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*Selectman's Meeting Agenda (Page 1 of 2) March 10, 2019*

**c) Reminder of Upcoming Budget Schedule**

- March 17 – 2<sup>nd</sup> 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**

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# Previous Meeting Minutes

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## **BOARD OF SELECTMEN Minutes**

February 11, 2020

6:30pm – Regular Meeting

Broadcast Studio  
423 Webbs Mills Road

*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 1<sup>st</sup> 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 18<sup>th</sup>. We will provide a laptop, cell phone and work

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*Selectman's Meeting Minutes (Page 1 of 4) February 11, 2020*

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 1<sup>st</sup> 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:

- \$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 – 1<sup>st</sup> Budget Review Session
- March 17, 2020 – 2<sup>nd</sup> 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**

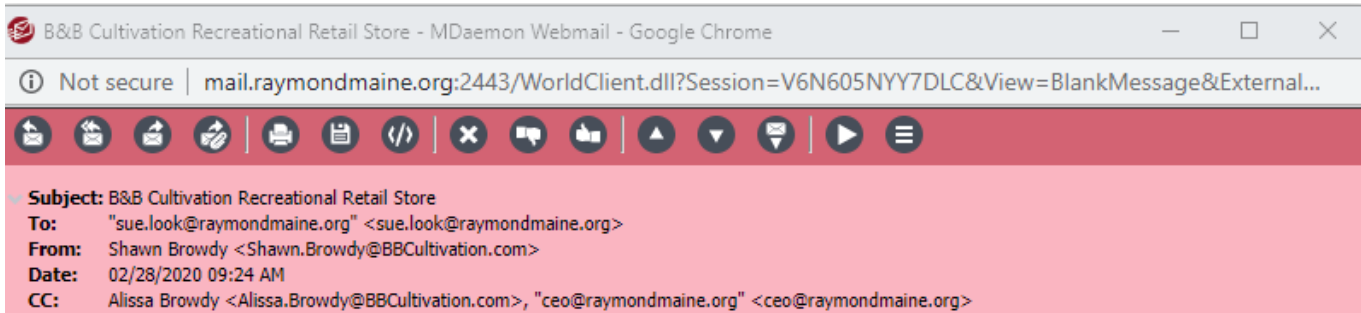
**Motion** to adjourn at 7:43pm by Selectman Bullock. Seconded by Selectman Taylor.

**Unanimously approved**

*Respectfully submitted,*

*Susan L Look, Town Clerk*

# Maine Adult Use Marijuana Program



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



# 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](mailto:sue.look@raymondmaine.org)

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](mailto: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@raymondmaine.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



**Human.  
Resources.  
Consulting.**

**COMPENSATION PROJECT STATEMENT OF SERVICES FOR  
The Town of Raymond  
February 2020**

<b>Scope of Work</b>	<p>Conduct a custom salary survey for the Town of Raymond for the same towns as the 2019 Fire &amp; Rescue survey, gathering current market data for approximately 16 positions:</p> <p><b><u>Positions:</u></b></p> <ul style="list-style-type: none"><li>- Town Manager</li><li>- Finance Director/Treasurer</li><li>- Administrative Assistant</li><li>- Deputy Treasurer</li><li>- Tax Collector</li><li>- Deputy Tax Collector</li><li>- Town Clerk</li><li>- Deputy Town Clerk</li><li>- Registrar</li><li>- Deputy Registrar</li><li>- Human Resources Officer</li><li>- Code Enforcement Officer</li><li>- Forest Warden</li><li>- Director of Public Works</li><li>- Foreman</li><li>- Equipment Operator/Laborer</li></ul> <p><i>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.</i></p>
<b>Process</b>	<p>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&amp;R results and create final report outlining the results.</p>
<b>Estimated Hours</b>	<p>70 - 80</p>
<b>Billable Rate</b>	<p>\$135 per hour</p>
<b>Other Terms</b>	<p>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.</p>

KMA Human Resources Consulting | 251 US Route One | Falmouth, ME 04105  
phone 207.781.6460 | [www.kmahr.com](http://www.kmahr.com)

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## Tax Abatement & Supplemental Tax

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### **TOWN OF RAYMOND      Assessing Office**

401 Webb's Mills Road   Raymond, Maine 04071  
Phone: 207.655.4742 x51   Fax: 207.655.3024  
[assessor@raymondmaine.org](mailto:assessor@raymondmaine.org)

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#### **INTEROFFICE MEMORANDUM**

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**TO:**            RAYMOND BOARD OF ASSESSORS  
**FROM:**       CURT LEBEL, ASSESSORS AGENT  
**SUBJECT:**   TAX ABATEMENTS/SUPPLEMENTAL ASSESSMENTS  
**DATE:**       3/5/2020  
**CC:**

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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 \$938,100, Casco assessment \$367,400). The applicant has brought forth the abatement request with the written consent of the April 1, 2019 record owner, Susan Combs.

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 assessors 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 lift areas which are located on the Casco side of the line, a grade adjustment for building quality and correction of data errors including crawl space rather than basement and bathroom counts. The adjusted valuation for Raymond will be \$842,900.

Casco has issued abatement of \$187,800 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-B (52 Mystic Cove). This Property was granted a homestead exemption in error. The record owner, April & David McElhinny 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 1 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 McElhinny's 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 revaluation. 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 Treasurers 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

3696 R.C.A. (201)

We, the Board of Assessors of the municipality of Raywood, 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, 2018 assessment on March 10, 2020. You are hereby discharged from any further obligation to collect the amounts abated.

Moved by the Raywood Board of Assessors on: March 10, 2020

ABATED: \_\_\_\_\_ Don Wilford, Town Manager

Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2019-3		028-018	2037	Shawn L. Dossin C/O Melissa Rodriguez 106 Madison Ave Quakertown, NJ 07109	\$ 58,100.00	\$ 842,900.00	\$ 95,200.00	\$ 1,200.44	0.01345	Errors in Valuation on the Building relating to the Raywood/Cause Town Line location, along with date errors found in the assessment resulted in overvaluation of the property.
					TOTALS		\$95,200.00	\$1,200.44		



## **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 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 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 \$ 226 dollars and 32/100 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  
(here insert date of original warrant)

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list committed unto you under our warrant dated September 13, 2017.  
original date of warrant

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

Sam Gifford

Lawrence Taylor

Marshal Bullock

Rolf Olsen, Chair

Teresa Sadiak

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 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

M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION
048-027-B	Daniel Plummer Person in Possession	PO Box 188 Raymond, ME 04071	\$10,800.00	2576	\$130.38	Assessment of buildings on property omitted in error for assessment. Tax Rate .0123
048-027	Marjorie H Plummer	PO Box 188 Raymond, ME 04071	\$7,800.00	2574	\$95.04	Assessment of buildings on property omitted in error for assessment. Tax Rate .0123
					<b>\$226.32</b>	



## **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 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 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 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 \$ 231 dollars and 84/100 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 12, 2018 are extended thereto; and we do hereby certify that the list of  
(here insert date of original warrant)

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list committed unto you under our warrant dated September 12, 2018.

original date of warrant

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

Sam Gifford

Lawrence Taylor

Marshal Bullock

Rolf Olsen, Chair

Terese 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

M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION
048-027-B	Daniel Plummer Person in Possession	PO Box 188 Raymond, ME 04071	\$10,800.00	2576	\$133.58	Assessment of buildings on property omitted in error for assessment. Tax Rate .0128
048-027	Marjorie H Plummer	PO Box 188 Raymond, ME 04071	\$7,800.00	2574	\$98.28	Assessment of buildings on property omitted in error for assessment. Tax Rate .0128
					<b>\$231.84</b>	



## **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

\_\_\_\_\_  
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 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 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  
(here insert date of original warrant)

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list committed unto you under our warrant dated September 18, 2019.

original date of warrant

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

Sam Gifford

Lawrence Taylor

Marshal 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 invoice 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

M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION
003-034-B	April L McElhinny, Trustee David A McElhinny, Trustee April L McElhinny Living Trust	G/O Christine Spin Jan Wybrand Spin 52 Mystic Cove Raymond, ME 04071	\$20,000.00	120	\$268.00	Homeshead Exemption granted in error. Exemption was to be applied to property at 58 Myslice Cove. This has been previously corrected by abatement certificate 2019-002. Tax Rate .01345
046-027-B	Daniel Plummer Person in Possession	PO Box 188 Raymond, ME 04071	\$10,000.00	2578	\$142.57	Assessment of buildings on property omitted in error for assessment. Tax Rate .01345
046-027	Marjorie H Plummer	PO Box 188 Raymond, ME 04071	\$7,800.00	2574	\$104.81	Assessment of buildings on property omitted in error for assessment. Tax Rate .01345
					<b>\$515.48</b>	

## **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.

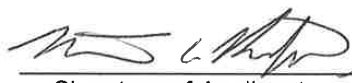
1. Name of applicant: The Matthew Rodrigue Revocable Trust
2. Mailing address: 128 Montrose Ave., South Orange, NJ 07079
3. Property address or map/lot: 12 Emerald Cove Lane, Raymond
4. Telephone number for applicant: 917-828-0196
5. Tax year for which abatement is requested: April 1, 2019
6. Assessed 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

 Trustee, The Matthew Rodrigue Revocable Trust  
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,

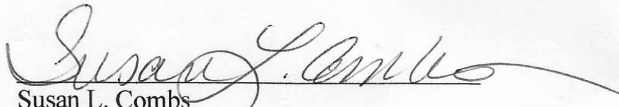


Matthew Rodrigue, Trustee  
The Matthew Rodrigue Revocable Trust  
917-828-0196

## LIMITED POWER OF ATTORNEY

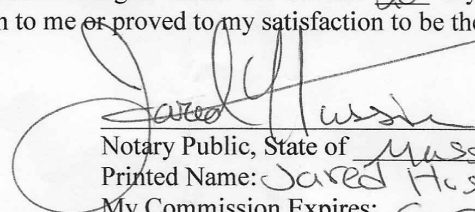
**THIS DOCUMENT CONSTITUTES EVIDENCE** that the undersigned, **SUSAN L. COMBS**, of Hampstead, Rockingham County, New Hampshire ("Principal"), does hereby constitute and appoint **MATTHEW C. RODRIGUE**, of South Orange, Essex County, New Jersey, in his joint and several capacities as individual, as Trustee 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.

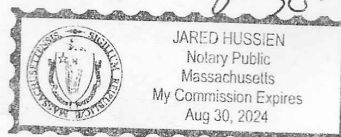
Principal acknowledges that this power of attorney is coupled with an interest, in that Attorney in Fact has an interest in the Property, and that as a result, in addition to any other consequences under law, this power is irrevocable and will survive Principal's death or incompetence, and that all rights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

  
Susan L. Combs

STATE OF Massachusetts  
COUNTY OF Essex

The foregoing was acknowledged before me on this 20<sup>th</sup> 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  
11549433.3

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

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

☐ I do not consent to an extension.

  
\_\_\_\_\_  
Signature of Taxpayer  
Matthew C. Rodrigue

Telephone: (207)655-4742

Fax: (207)655-3024

www.raymondmaine.org









State Use 1013  
Print Date

# VISION

Property Location 12 EMERALD COVE LANE  
 Vision ID 1893 Account # C1515R

Map ID 028/ 018/ 000/ 000/  
 Bldg # 1

Bldg Name  
 Sec # 1 of 2

Card # 1 of 2

State Use 1013  
 Print Date

CONSTRUCTION DETAIL					CONSTRUCTION DETAIL (CONTINUED)					
Element	Cd	Description			Element	Cd	Description			
Style:	07	Modern/Contemp								
Model	01	Residential								
Grade:	10	Very Good +20								
Stories:	1.75				CONDO DATA					
Occupancy	1				Parcel Id		C		Ownr	
Exterior Wall 1	14	Wood Shingle						B	S	
Exterior Wall 2					Adjust Type	Code	Description		Factor%	
Roof Structure:	03	Gable/Hip			Condo Flr					
Roof Cover	03	Asph/F Gls/Cmp			Condo Unit					
Interior Wall 1	05	Drywall/Sheet			COST / MARKET VALUATION					
Interior Wall 2					Building Value New		748,069			
Interior Flr 1	12	Hardwood			Year Built		1996			
Interior Flr 2	14	Carpet			Effective Year Built		1996			
Heat Fuel	03	Gas			Depreciation Code		A			
Heat Type:	08	Radiant			Remodel Rating					
AC Type:	01	None			Year Remodeled					
Total Bedrooms	04	4 Bedrooms			Depreciation %		9			
Total Bthrms:	3				Functional Obsol					
Total Half Baths	1				External Obsol					
Total Xtra Fixtrs					Trend Factor		1			
Total Rooms:	10	Modern			Condition					
Bath Style:	03	Good			Condition %					
Kitchen Style:	03				Percent Good		91			
					RCNLD		485,300			
					Dep % Ovr					
					Dep Ovr Comment					
					Misc Imp Ovr					
					Misc Imp Ovr Comment					
					Cost to Cure Ovr					
					Cost to Cure Ovr Comment					
OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)										
Code	Description	L/B	Units	Unit Price	Yr Blt	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value
FPL	GAS FIREPLA	B	1	1400.00	1996	E	91	07	3.00	3,800



Property Location 12 EMERALD COVE LANE  
Vision ID 1893 Account # C1515R

Map ID 028/ 018/ 000/ 000/  
Bldg # 1

Bldg Name  
Sec # 2 of 2 Card # 2 of 2

State Use 1013  
Print Date

CURRENT OWNER		TOPO	UTILITIES	STRT / ROAD	LOCATION	CURRENT ASSESSMENT				3218 Raymond, ME  <b>VISION</b>								
MATTHEW RODRIGUE REVOCABLE  128 MONTROSE AVE  SOUTH ORANGE NJ 07079		4 Rolling	5 Well	1 Paved	3 Rural	Description	Code	Assessed	Assessed									
			6 Septic		7 Waterfront	RESIDNTL	1013	489,100	489,100									
						RES LAND	1013	353,800	353,800									
SUPPLEMENTAL DATA																		
Alt Prcl ID 028018000000 TIF CODE USE PRO TG ENRO TG PLAN LD1 TYPE GIS ID 028018000000						SEND VAL TAP Field 8 Field 9 Field 10 Assoc Pid#												
						Total		842,900		842,900								
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC	PREVIOUS ASSESSMENTS (HISTORY)										
MATTHEW RODRIGUE REVOCABLE TRUST COMBS SUSAN L		35909	112	08-16-2019	Q	I	1,070,000	00	Year	Code	Assessed	Year	Code	Assessed V	Year	Code	Assessed	
		15331	0203	02-17-2000	U	V	815,000		2019	1013	582,600	2018	1013	582,600	2017	1013	582,600	
										1013	354,300		1013	354,300		1013	354,300	
										1013	1,200		1013	1,200		1013	1,200	
								Total		938100		Total		938100		Total		
EXEMPTIONS		OTHER ASSESSMENTS						This signature acknowledges a visit by a Data Collector or Assessor										
Year	Code	Description	Amount	Code	Description	Number	Amount	Comm Int										
Total		0.00																
ASSESSING NEIGHBORHOOD																		
Nbhd		Nbhd Name		B		Tracing		Batch										
0001																		
NOTES																		
GREY HOUSE ON CASCO TOWN LINE WELL, SEPTIC, GARAGE IN CASCO 80% DWELLING IN RAYMOND ""SECTION 2" LARGE, SANDY BEACH 1ST FLOOR RADIANT/2ND FLOOR BASEBOARD																		
BUILDING PERMIT RECORD																		
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments	Date	Id	Purpost/Result							
									09-24-2004	BB	Measur/Int Refu							
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 Wate	LRR		87,120	SF	0.52	2.50000	9	1.25	CL	2.500	WF/BEACH/EXCESS		1.0000	4.06	353,700	
1	1013	Single Fam Wate	LRR		0.400	AC	1,500	1.00000	0	0.20		1.000	WETLANDS		1.0000	300	100	
Total Card Land Units					87,120	SF	Parcel Total Land Area					2.4000	Total Land Value					353,800

State Use 1013  
Print Date

A large, light blue, two-story house with a grey roof and a covered porch, situated on a grassy lot with trees in the background. The house features three large arched garage doors on the left side and a prominent gable window above them. The porch is covered and supported by white columns. The house is surrounded by lush green trees and a clear blue sky.

## Uniform Residential Appraisal Report

File # OR5531543

SUBJECT	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.										
	Property Address 12 Emerald Cv			City Raymond			State ME		Zip Code 04071		
	Borrower Matthew Rodrigue			Owner of Public Record Susan Combs			County Cumberland				
	Legal Description Book: 15331 Page: 203 SMSA: N/A										
	Assessor's Parcel # Map: 28 Lot: 18			Tax Year 2019			R.E. Taxes \$ 11,539				
	Neighborhood Name Crescent Lake			Map Reference 38860			Census Tract 0130.00				
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			Special Assessments \$ 0			<input type="checkbox"/> PUD HOA \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month		
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)										
	Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)										
	Lender/Client HSBC			Address 2929 Walden Ave Depew, NY 14043							
CONTRACT	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No										
	Report data source(s) used, offering price(s), and date(s). DOM 354/MLS, Listed for \$1,225,000 on 7/1/2018										
	I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale; The contract appears to be a standard real estate agreement.										
	Contract Price \$ 1,070,000 Date of Contract 06/20/2019 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Assessor										
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No										
	If Yes, report the total dollar amount and describe the items to be paid. \$0;;										
	Note: Race and the racial composition of the neighborhood are not appraisal factors.										
NEIGHBORHOOD	Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %		
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural			Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining			PRICE AGE		One-Unit 70 %		
	Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%			Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply			\$ (000) (yrs)		2-4 Unit %		
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow			Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths			50 Low 1		Multi-Family %		
	Neighborhood Boundaries North Raymond Road to the north, Little Sebago Lake to the east, Casco to the west, Route 302 south.						1,800 High 200		Commercial 5 %		
							500 Pred. 50		Other 25 %		
	Neighborhood Description The subject property is located on Emerald Cove Drive with average access to schools, shopping, employment and support services in the Portland area. Immediate neighborhood housing consists of 2-4 family, splits, ranches, capes, and colonials in average to good condition. Commercial influences of small retail businesses are common and typical and not adverse to marketability.										
	Market Conditions (including support for the above conclusions) Typical marketing time is 3-6 months for competitively priced properties. The growth rate is considered stable and supply and demand are in balance. Financing is readily availability for qualified buyers. Typical concessions of one or two points are common and typical.										
	Dimensions Irregular Dimensions Area 5.40 ac Shape Irreg/Not adverse View B;Wtr;										
	SITE	Specific Zoning Classification LRR1			Zoning Description Residential						
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)											
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											
Utilities Public Other (describe)			Public Other (describe)			Off-site Improvements - Type		Public Private			
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Water <input type="checkbox"/> <input checked="" type="checkbox"/> Well			Street Paved			<input checked="" type="checkbox"/> <input type="checkbox"/>					
Gas <input type="checkbox"/> <input checked="" type="checkbox"/> Bottled/Available			Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Septic			Alley None		<input type="checkbox"/> <input type="checkbox"/>			
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone C			FEMA Map # 2300440010B			FEMA Map Date 05/05/1981					
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe											
No adverse easements or encroachments. Private water and wastewater systems are typical for the area.											
IMPROVEMENTS	General Description			Foundation		Exterior Description		materials/condition		Interior materials/condition	
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit			<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space		Foundation Walls		Conc/AvgGd		Floors HW/Cpt/Tile/AvgGd	
	# of Stories 1.75			<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls		Shingle/AvgGd		Walls Drywall/AvgGd	
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit			Basement Area 0 sq.ft.		Roof Surface		Asph/AvgGd		Trim/Finish Wood/AvgGd	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.			Basement Finish 0 %		Gutters & Downspouts		Adeq OH/AvgGd		Bath Floor Tile/AvgGd	
	Design (Style) Contemp			<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type		DH/AvgGd		Bath Wainscot Tile/AvgGd	
	Year Built 1996			Evidence of <input type="checkbox"/> Infestation None noted		Storm Sash/Insulated		Yes/AvgGd		Car Storage <input type="checkbox"/> None	
	Effective Age (Yrs) 5			<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens		Thermo/AvgGd		<input checked="" type="checkbox"/> Driveway # of Cars 3	
	Attic <input checked="" type="checkbox"/> None			Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities <input type="checkbox"/> Woodstove(s) # 0		Driveway Surface Paved			
	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs <input type="checkbox"/> Other			Fuel Oil <input checked="" type="checkbox"/> Fireplace(s) # 2 <input type="checkbox"/> Fence 0		<input checked="" type="checkbox"/> Garage # of Cars 3					
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle			Cooling <input type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck 2 <input type="checkbox"/> Porch 0		<input type="checkbox"/> Carport # of Cars 0				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated			<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None		<input type="checkbox"/> Pool 0 <input type="checkbox"/> Other		<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in				
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
Finished area above grade contains: 9 Rooms 4 Bedrooms 3.1 Bath(s) 3,820 Square Feet of Gross Living Area Above Grade											
Additional features (special energy efficient items, etc.). FPs, deck											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;The subject's mechanical systems were functional at the time of inspection.											
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 1 of 6

Fannie Mae Form 1004 March 2005

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMOD

# Uniform Residential Appraisal Report

File # OR5531543

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 899,000 to \$ 1,600,000									
There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 899,000 to \$ 1,600,000									
FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address 12 Emerald Cv Raymond, ME 04071		73 Andersen Rd Raymond, ME 04071		6 Riparian Trl Windham, ME 04062		15 Canal Ct Windham, ME 04062			
Proximity to Subject		8.78 miles SW		8.33 miles S		10.25 miles S			
Sale Price		\$ 1,070,000		\$ 1,295,000		\$ 1,600,000		\$ 899,900	
Sale Price/Gross Liv. Area		\$ 280.10 sq.ft.		\$ 536.23 sq.ft.		\$ 380.59 sq.ft.		\$ 296.51 sq.ft.	
Data Source(s)		MLS#1416230;DOM 14		MLS#1363445;DOM 236		MLS#1321717;DOM 424			
Verification Source(s)		Assessor		Assessor		Assessor			
VALUE ADJUSTMENTS		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment	
Sales or Financing		Armlth				Armlth			
Concessions		Conv;3200				Cash;0			
Date of Sale/Time		s07/19;c05/19				s05/19;c03/19			
Location		B;WtrFr;		-129,500		B;WtrFr;Sup		-160,000	
Leasehold/Fee Simple		Fee Simple				Fee Simple			
Site		5.40 ac				0 41382 sf		0 2.55 ac	
View		B;Wtr;				B;Wtr;			
Design (Style)		DT1.75;Contem				DT2;Contemp		DT1.75;Cape	
Quality of Construction		Q3				Q3		Q3	
Actual Age		23				0 6		0 1	
Condition		C2				C2		C1	
Above Grade		Total Bdrms. Baths		0		Total Bdrms. Baths		0	
Room Count		9 4 3.1		6 3 3.0		10 3 3.0		7 4 2.1	
Gross Living Area		3,820 sq.ft.		2,415 sq.ft.		4,204 sq.ft.		3,035 sq.ft.	
Basement & Finished		0sf		1656sf0sfwu		1974sf1350sfw		0sf	
Rooms Below Grade				-10,000		1rr1br1.0ba1o		-20,000	
Functional Utility		Average				Average		Average	
Heating/Cooling		FHW/None				FHA/Central		-10,000	
Energy Efficient Items		2 FPs		FP		3 FPs		FP	
Garage/Carport		3ga3dw		2gd2dw		2ga1gd2dw		0 3ga3dw	
Porch/Patio/Deck		Decks/Gaz		Deck/GstQuart		Dck/Patio/GstQ		Porches	
				-50,000		-50,000		0	
Net Adjustment (Total)				+ - \$ -137,400		+ - \$ -260,600		+ - \$ 62,600	
Adjusted Sale Price		Net Adj. 10.6 %				Net Adj. 16.3 %		Net Adj. 7.0 %	
of Comparables		Gross Adj. 18.7 %		\$ 1,157,600		Gross Adj. 16.8 %		\$ 1,339,400	
								Gross Adj. 11.4 %	
								\$ 962,500	
1 <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain									
MLS									
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.									
Data Source(s) MLS									
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.									
Data Source(s) MLS									
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).									
ITEM		SUBJECT		COMPARABLE SALE #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)		MLS		MLS		MLS		MLS	
Effective Date of Data Source(s)		07/01/2016		07/01/2016		07/01/2016		07/01/2016	
Analysis of prior sale or transfer history of the subject property and comparable sales See above. All comparables were arms-length transactions through									
MLS.									
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.									
Indicated Value by Sales Comparison Approach \$ 1,070,000									
Indicated Value by: Sales Comparison Approach \$ 1,070,000 Cost Approach (if developed) \$ 906,620 Income Approach (if developed) \$									
Sales Comparison Approach weighted due to volume and reliability of market data. Cost Approach is supportive. Income Approach not									
developed due to a lack of rental data.									
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been									
completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the									
following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Subject appraised "as is".									
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.									

Freddie Mac Form 70 March 2005

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Fannie Mae Form 1004 March 2005

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMOD

# Uniform Residential Appraisal Report

File # OR5531543

ADDITIONAL COMMENTS	The address information came from USPS.			
	The appraiser notes a lack of sales/listings within six months and one mile of the subject property, however, does not feel there are any characteristics of the subject that would affect the marketability of the subject.			
	The appraiser's software did not provide the four digit zip code suffix for the subject's address.			
	Paired Sales Analysis was utilized to derive adjustments on all sales, with most weight given to Comparable 1 due to same town. The adjustments were based on the appraiser's knowledge of the area and the value range of the subject and comparables.			
	The "other" land use is vacant.			
	The appraiser has estimated the SF of the comparable basements.			
	Personal property has no bearing on value in this transaction.			
	There is wide range of the sales/adjusted sales of the comparable, however, this is not considered adverse as it is not uncommon to have a wide range in the higher value ranges. There were a limited amount of possible comparables due to the high price range of the subject and comparables.			
	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.			
COST APPROACH	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.			
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.			
COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW			
	Source of cost data Marshall and Swift		OPINION OF SITE VALUE _____ = \$ 350,000	
	Quality rating from cost service Avg Effective date of cost data 1/10		DWELLING 3,820 Sq.Ft. @ \$ 150.00 _____ = \$ 573,000	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Basement 0 Sq.Ft. @ \$ 18.00 _____ = \$	
	Cost figures based on Marshall and Swift Residential Cost Handbook		Porch, patio _____ = \$ 10,000	
	adjusted by local builders. Physical depreciation based on age-life method. See sketch addendum for gross living area calculations.		Garage/Carport 484 Sq.Ft. @ \$ 50.00 _____ = \$ 24,200	
			Total Estimate of Cost-New _____ = \$ 607,200	
			Less Physical Functional External	
			Depreciation 50,580 _____ = \$( 50,580)	
	Remaining Economic Life: 55 years		Depreciated Cost of Improvements _____ = \$ 556,620	
INCOME			"As-is" Value of Site Improvements _____ = \$	
	Estimated Remaining Economic Life (HUD and VA only) 55 Years		INDICATED VALUE BY COST APPROACH _____ = \$ 906,620	
	INCOME APPROACH TO VALUE (not required by Fannie Mae)			
	Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Indicated Value by Income Approach			
	Summary of Income Approach (including support for market rent and GRM)			
PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)			
	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached			
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.			
	Legal Name of Project			
	Total number of phases		Total number of units sold	
	Total number of units rented		Total number of units for sale	
			Data source(s)	
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.			
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source			
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.			
PUD INFORMATION				
	Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.			
	Describe common elements and recreational facilities. N/A			



## Uniform Residential Appraisal Report

File # OR5531543

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

# Uniform Residential Appraisal Report

File # OR5531543

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

# Uniform Residential Appraisal Report

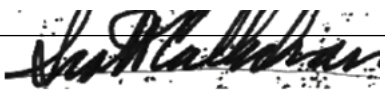
File # OR5531543

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:

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

### APPRAISER

Signature   
 Name Scott Callahan  
 Company Name Callahan Appraisals  
 Company Address 73 Carlyle 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  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State ME  
 Expiration Date of Certification or License 12/31/2019

### ADDRESS OF PROPERTY APPRAISED

12 Emerald Cv  
Raymond, ME 04071  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,070,000

### LENDER/CLIENT

Name Solidifi  
 Company Name HSBC  
 Company Address 2929 Walden Ave Depew, NY 14043  
 Email Address \_\_\_\_\_

### SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

### SUBJECT PROPERTY

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

### COMPARABLE SALES

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



# Uniform Residential Appraisal Report

File # OR5531543

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		12 Emerald Cv Raymond, ME 04071		35 Meadow Rd Raymond, ME 04071					
Proximity to Subject				5.87 miles S					
Sale Price		\$ 1,070,000		\$ 1,300,000		\$		\$	
Sale Price/Gross Liv. Area		\$ 280.10 sq.ft.		\$ 493.92 sq.ft.		\$ sq.ft.		\$ sq.ft.	
Data Source(s)				MLS#1419674;DOM 20					
Verification Source(s)				Assessor					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION	
Sales or Financing				Listing					
Concessions				Current;0					
Date of Sale/Time				Active					
Location		B;WtrFr;		B;WtrFr;					
Leasehold/Fee Simple		Fee Simple		Fee Simple					
Site		5.40 ac		2 ac		0			
View		B;Wtr;		B;Wtr;					
Design (Style)		DT1.75;Contem		DT1.5;Contemp		0			
Quality of Construction		Q3		Q3					
Actual Age		23		26		0			
Condition		C2		C2					
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths		0 Total Bdrms. Baths		Total Bdrms. Baths	
Room Count		9 4 3.1		8 3 1.1		+16,000			
Gross Living Area		3,820 sq.ft.		2,632 sq.ft.		+29,700 sq.ft.		sq.ft.	
Basement & Finished Rooms Below Grade		0sf		0sf					
Functional Utility		Average		Average					
Heating/Cooling		FHW/None		DV/None		0			
Energy Efficient Items		2 FPs		FP		+5,000			
Garage/Carport		3ga3dw		3gd3dw		0			
Porch/Patio/Deck		Decks/Gaz		Patio		+8,000			
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 58,700		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price of Comparables				Net Adj. 4.5 %		Net Adj. %		Net Adj. %	
				Gross Adj. 4.5 % \$ 1,358,700		Gross Adj. % \$		Gross Adj. % \$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).									
ITEM		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)		MLS		MLS					
Effective Date of Data Source(s)		07/01/2016		07/01/2016					
Analysis of prior sale or transfer history of the subject property and comparable sales This home is back on the market after splitting of a parcel of land per MLS.									
Analysis/Comments Adjutments for Comparable #4 are similar to those of #1 - #3.									

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Fannie Mae Form 1004 March 2005

Form 1004UAD.(AC) - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMOD

### Subject Photo Page

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



#### 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;WtrFr;  
View B;Wtr;  
Site 5.40 ac  
Quality Q3  
Age 23



#### Subject Rear



#### Subject Street

## Subject Interior Photo Page

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



### Gazebo

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



### 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				



**Bath**

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  
Kitchen



**Bedroom**



**Bedroom**

### Subject Interior Photo Page

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



#### 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**

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



**Family**

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



**Half Bath**



**Dining**

Subject Photo Page

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



Kitchen

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



Family



Living



## Comparable Photo Page

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



### Comparable 1

73 Andersen Rd  
 Prox. to Subject 8.78 miles SW  
 Sale Price 1,295,000  
 Gross Living Area 2,415  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 3.0  
 Location B;WtrFr;Sup  
 View B;Wtr;  
 Site 2.32 ac  
 Quality Q3  
 Age 36



### Comparable 2

6 Riparian Trl  
 Prox. to Subject 8.33 miles S  
 Sale Price 1,600,000  
 Gross Living Area 4,204  
 Total Rooms 10  
 Total Bedrooms 3  
 Total Bathrooms 3.0  
 Location B;WtrFr;Sup  
 View B;Wtr;  
 Site 41382 sf  
 Quality Q3  
 Age 6



### Comparable 3

15 Canal Ct  
 Prox. to Subject 10.25 miles S  
 Sale Price 899,900  
 Gross Living Area 3,035  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location B;WtrFr;  
 View B;Wtr;LtdSght  
 Site 2.55 ac  
 Quality Q3  
 Age 1



## Comparable Photo Page

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



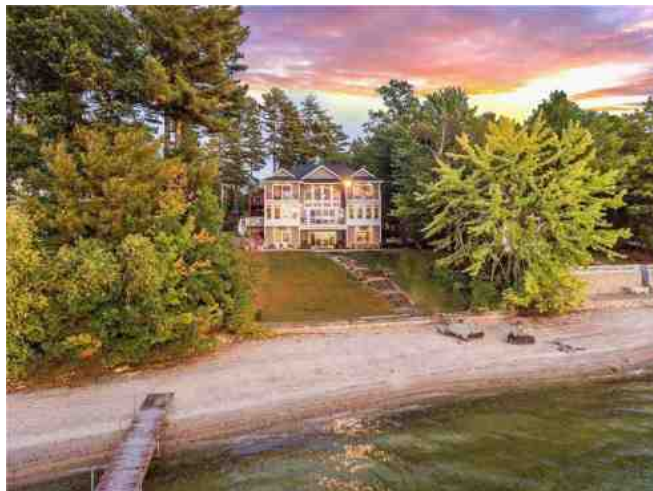
### Comparable 4

35 Meadow Rd  
 Prox. to Subject 5.87 miles S  
 Sale Price 1,300,000  
 Gross Living Area 2,632  
 Total Rooms 8  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location B;WtrFr;  
 View B;Wtr;  
 Site 2 ac  
 Quality Q3  
 Age 26



### MLS/Comparable 1

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



### MLS/Comparable 2

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

## Comparable Photo Page

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



### MLS/Comparable 3

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



### MLS/Comparable 4

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

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

# USPAP Compliance Addendum

Loan #  
File # OR5531543

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

## APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☒ Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).  
☐ Restricted Appraisal Report This 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.

## ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

## 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.  
☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

## PROPERTY INSPECTION

- ☐ I have **NOT** made a personal inspection of the property that is the subject of this report.  
☒ I **HAVE** made a personal inspection of the property that is the subject of this report.

## APPRAISAL ASSISTANCE

Unless otherwise noted, 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 COMMENTS

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

## MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 100 day(s) utilizing market conditions pertinent to the appraisal assignment.  
☒ A reasonable exposure time for the subject property is 200 day(s).

## APPRAISER

Signature   
Name Scott Callahan  
Date of Signature 08/01/2019  
State Certification # CR1465  
or State License #  
State ME  
Expiration Date of Certification or License 12/31/2019  
Effective Date of Appraisal 07/24/2019

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_  
Supervisory Appraiser Inspection of Subject Property  
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

# Market Conditions Addendum to the Appraisal Report

File No. OR5531543

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 Cv 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	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	1	0	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.17	0.67	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	0.5	7.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	1,185,000	0	1,202,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	17	0	14	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	1,125,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	62	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	95	95	95	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No  
Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions of between \$3000 to \$6000 are common and typical.

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 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.  
Typically the strongest sales season in the State of Maine runs from May through October. The appraiser notes difficulty forecasting sales prices for the slower winter months with typically fewer sales and listings during that time. The above conclusion was formulated after due diligence of the accumulation of information available at the time of the original appraisal report. The information for the above conclusion was obtained from the Maine Multiple Listing Service and Assessor records.

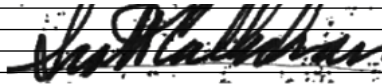
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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

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

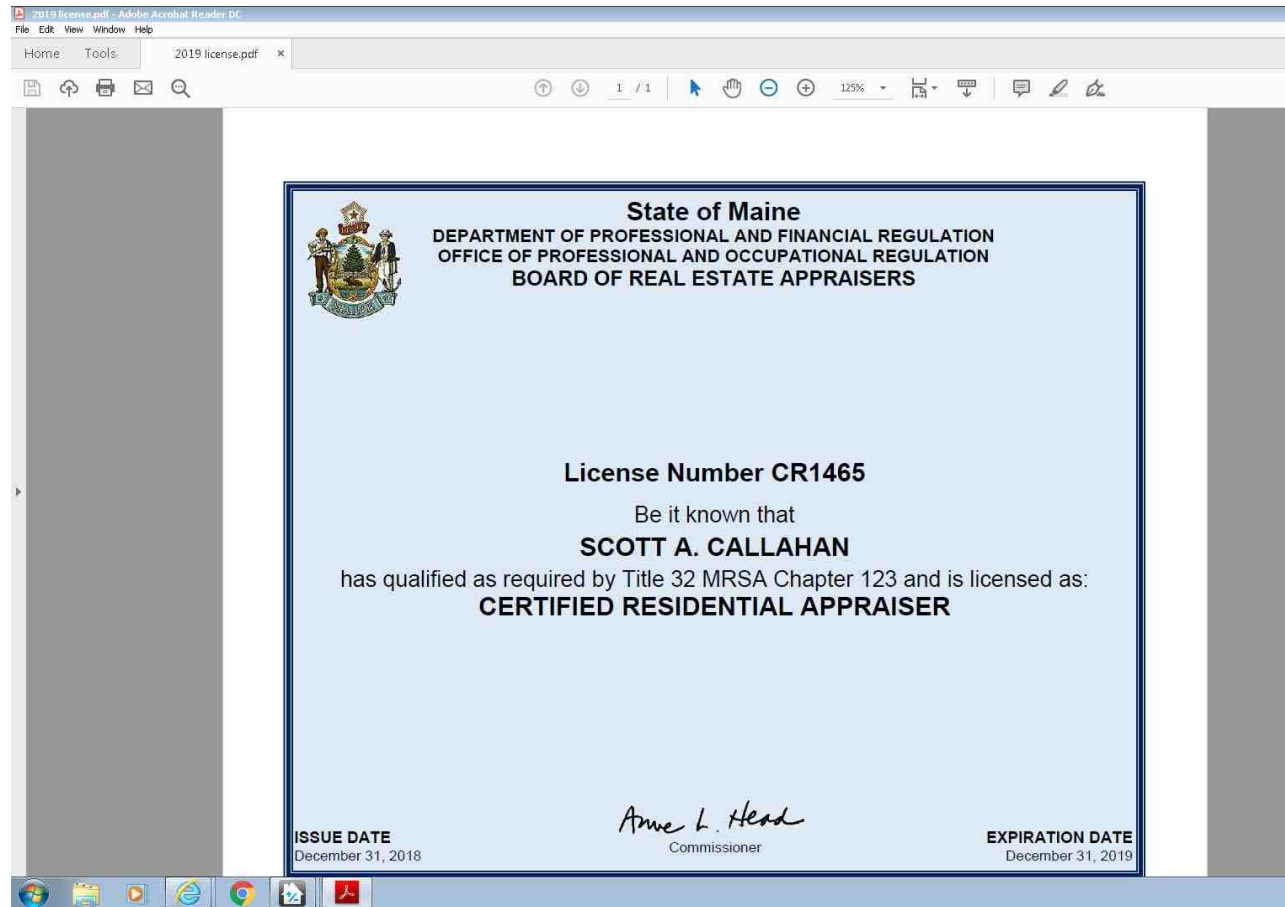


Signature	Signature
Appraiser Name Scott Callahan	Supervisory Appraiser Name
Company Name Callahan Appraisals	Company Name
Company Address 73 Carlyle Road, Portland, ME 04103	Company Address
State License/Certification # CR1465 State ME	State License/Certification # State
Email Address	Email Address

## Supplemental Addendum

File No. OR5531543

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



## Supplemental Addendum

File No. OR5531543

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

2019 Declarations.pdf - Adobe Acrobat Reader DC

File Edit View Window Help

Home Tools 2019 Declarations.pdf

1 / 2 75.9%

**STOCK COMPANY** **PRO GUARD PLATINUM POLICY DECLARATIONS**

**VALIDUS SPECIALTY**  
An AIG company

POLICY NUMBER: REO0002460  
Prior Policy Number: NEW

☐ WESTERN WORLD INSURANCE COMPANY ☐ TUDOR INSURANCE COMPANY ☒ STRATTFORD INSURANCE COMPANY

Named Insured and Mailing Address:  
Scott A. Callahan  
DBA Callahan Appraisal  
73 Carlyle Road  
PORTLAND, ME 04103

Agent/Broker #33601  
Premium: \$ 563.00

Producer:  
Professionals' Best  
6760 University Avenue  
Suite 250  
San Diego, CA 92115

Policy Period: (Mo./Day/Yr.)  
From: 07/06/2019 To: 07/06/2020 12:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

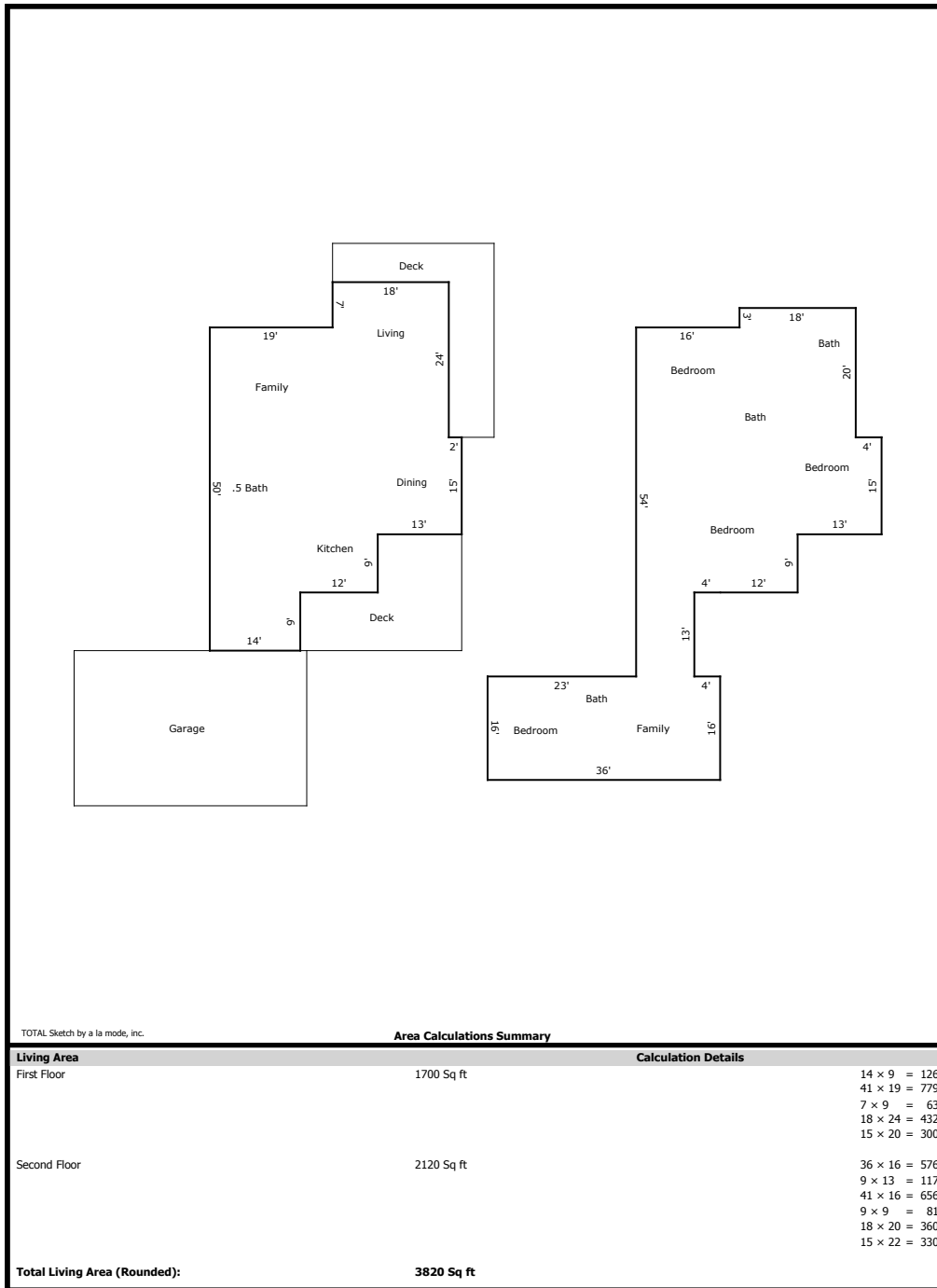
**ITEM 1. PROFESSIONAL SERVICES:**  
Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE		
ITEM 2. LIMIT OF INSURANCE	Each Claim Limit \$ <u>1,000,000</u>	Aggregate Limit \$ <u>1,000,000</u>
ITEM 3. DEDUCTIBLE	Each Claim \$ <u>500</u>	Aggregate \$ <u>1,000</u>
ITEM 4. RETROACTIVE DATE	<u>05/07/2015</u>	
ITEM 5. PREMIUM	\$ <u>563.00</u>	

Page 1 of 2 MPL 2002 (05/18)

## Building Sketch

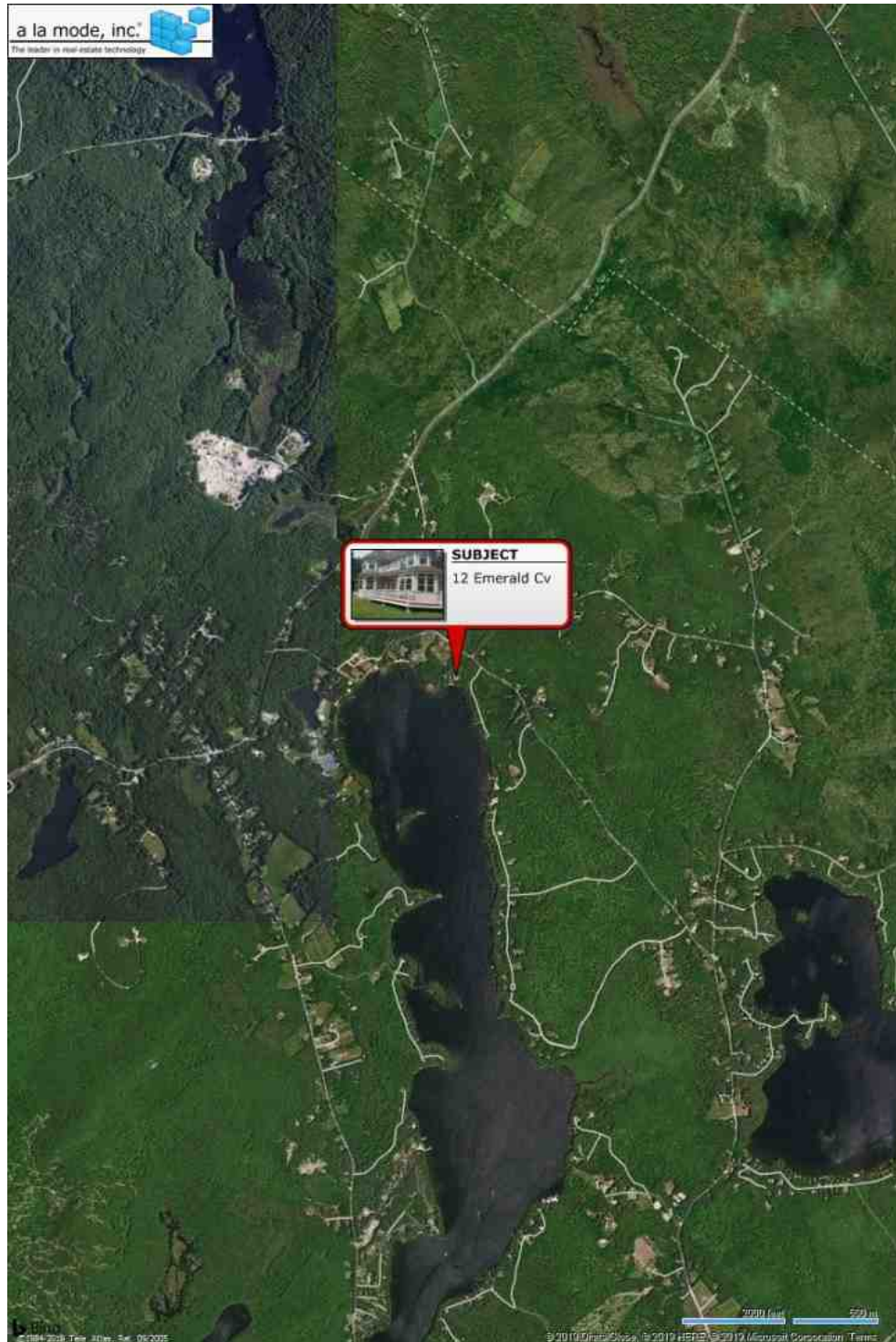
Borrower	Matthew Rodrigue				
Property Address	12 Emerald Cv				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Lender/Client	HSBC				





## Location Map

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

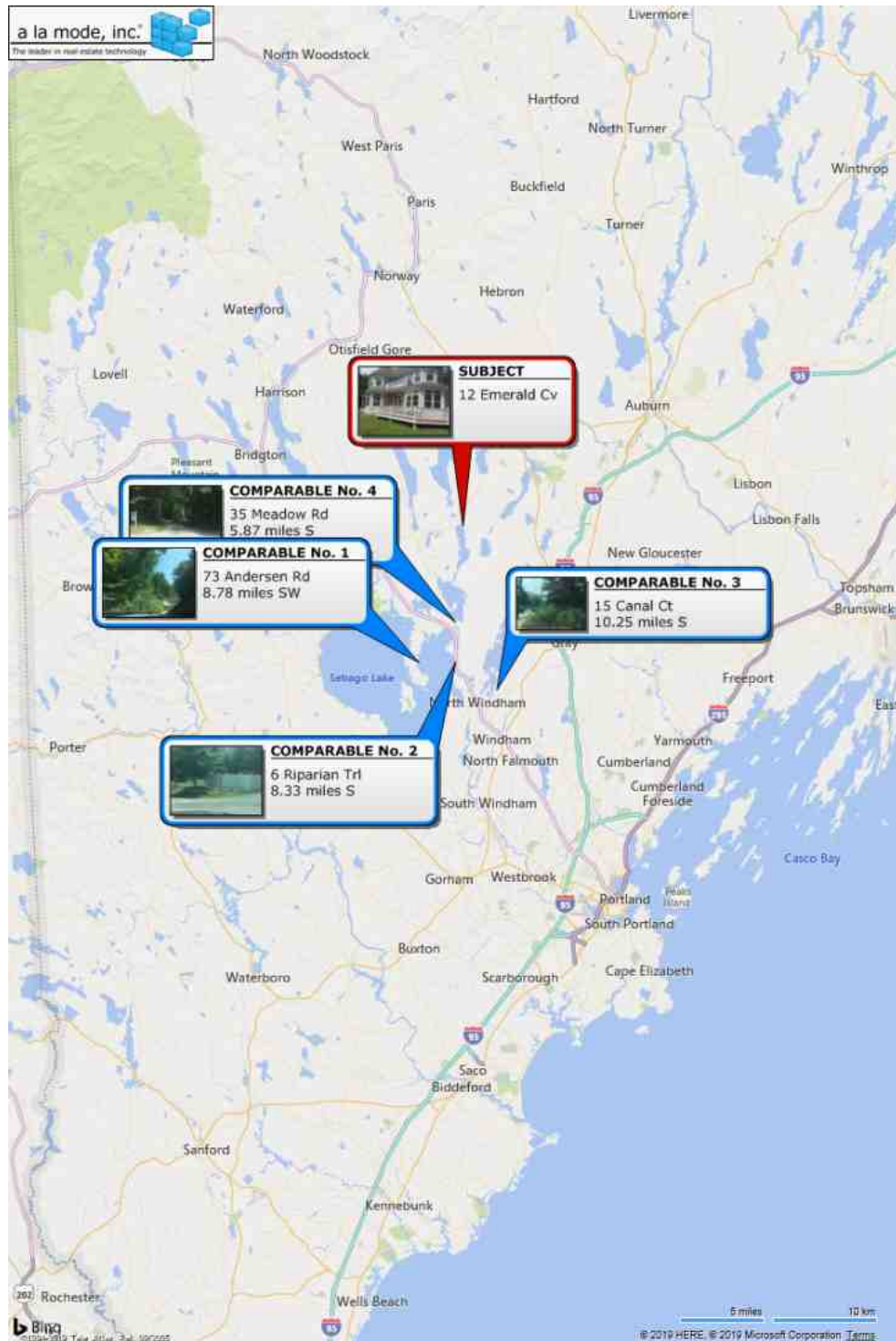


Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMOD



## Location Map

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



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMOD

# **Supplemental #1**

## **McElhinny Homestead Background Materials**

# Certificate of Abatement

*36 M.R.S.A § 841*

**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**

Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2019- 1		015-006	1224	Emily DiBiase James DiBiase PO Box 313 Raymond, ME 04071	\$ 63,000.00	\$ 54,700.00	\$ 8,300.00	\$ 111.64	0.01345	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.
2019- 2		003-034	120	April McElhinny Trustee David McElhinny Trustee April L. McElhinny Living Trust PO Box 420 Raymond, ME 04071			\$ 20,000.00	\$ 269.00	0.01345	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 be fully revokable by the trustee and eligible for the exemption applied.
					<b>TOTALS</b>		<b>\$28,300.00</b>	<b>\$380.64</b>		

TOWN OF RAYMOND      Assessing Office

---

401 Webbs Mills Road   Raymond, Maine 04071  
Phone 207.655.4742 x133   Fax 207.655.3024

1/12/2019

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 supplement 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](http://www.raymondmaine.org).

Sincerely,

Curt E. Lebel  
Assessors Agent, Town of Raymond

TOWN OF RAYMOND      Assessing Office

---

401 Webbs Mills Road Raymond, Maine 04071  
Phone 207.655.4742 x51 Fax 207.655.3024  
[assessor@raymondmaine.org](mailto:assessor@raymondmaine.org)

ABATEMENT GRANTED

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**

Property Location 0 MEADOW ROAD  
Vision ID 2507

Account # P3010R

Map ID 046/ 027/ B00/ 000/  
Bldg # 1

Bldg Name  
Sec # 1 of 1

Card # 1 of 1

State Use 1300  
Print Date

CURRENT OWNER		TOPO		UTILITIES		STRT / ROAD		LOCATION		CURRENT ASSESSMENT				3218 Raymond, ME  <b>VISION</b>				
PLUMMER DANIEL R PERSON IN PO  PO BOX 188  RAYMOND ME 04071		4 Rolling		6 Septic		1 Paved		3 Rural		Description	Code	Assessed	Assessed					
				5 Well						RESIDNTL	1010	10,600	10,600					
										RES LAND	1010	40,200	40,200					
SUPPLEMENTAL DATA																		
Alt Prcl ID 046027B00000 TIF CODE USE PRO TG ENRO TG PLAN LD1 TYPE GIS ID 046027B00000										SEND VAL TAP PIP: Field 8 Field 9 Field 10 Assoc Pid#								
										Total				50,800		50,800		
RECORD OF OWNERSHIP				BK-VOL/PAGE		SALE DATE		Q/U V/I		SALE PRICE		VC		PREVIOUS ASSESSMENTS (HISTORY)				
PLUMMER DANIEL R PERSON IN POSSESS				17815 258		07-05-2002		U V		0		Year Code		Assessed	Year Code	Assessed V	Year Code	Assessed
												2019 1300		40,200	2018 1300	40,200	2017 1300	40,200
												Total		40200	Total	40200	Total	40200
EXEMPTIONS				OTHER ASSESSMENTS				This signature acknowledges a visit by a Data Collector or Assessor										
Year	Code	Description		Amount		Code	Description		Number	Amount		Comm Int						
Total				0.00														
ASSESSING NEIGHBORHOOD																		
Nbhd		Nbhd Name		B		Tracing		Batch										
0001																		
NOTES																		
BUILDING PERMIT RECORD										VISIT / CHANGE HISTORY								
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments		Date	Id			Purpost/Result				
										11-08-2004	JL			Measur+Listed				
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	1010	Single Family	VR1		60,000 SF	0.67	1.00000	5	1.00		1.000				1.0000	0.67	40,200	
Total Card Land Units					60,000 SF	Parcel Total Land Area					1.3774	Total Land Value					40,200	



State Use 1300  
Print Date

A small, light-colored wooden shed with a gabled roof, covered in snow. The shed has a yellow door and several windows. It is surrounded by snow and bare trees, indicating a winter setting.

Property Location 0 MEADOW RD  
Vision ID 2505

Account # P1420R

Map ID 046/ 027/ 000/ 000/  
Bldg # 1

Bldg Name  
Sec # 1 of 1

Card # 1 of 1

State Use 1300  
Print Date

CURRENT OWNER		TOPO	UTILITIES	STRT / ROAD	LOCATION	CURRENT ASSESSMENT				3218 Raymond, ME  <b>VISION</b>							
PLUMMER MARJORIE H  PO BOX 188  RAYMOND ME 04071		4 Rolling	6 Septic	1 Paved	3 Rural	Description	Code	Assessed	Assessed								
			5 Well			RESIDENTL	1010	7,800	7,800								
						RES LAND	1010	47,700	47,700								
SUPPLEMENTAL DATA																	
Alt Prcl ID 046027000000 TIF CODE USE PRO TG ENRO TG PLAN LD1 TYPE GIS ID 046027000000						SEND VAL TAP Field 8 Field 9 Field 10 Assoc Pid#											
						Total		55,500	55,500								
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC	PREVIOUS ASSESSMENTS (HISTORY)									
PLUMMER MARJORIE H		6142	0278	06-21-1803	U	V	0	Year	Code	Assessed	Year	Code	Assessed V	Year	Code	Assessed	
								2019	1300	47,700	2018	1300	47,700	2017	1300	47,700	
								Total			47700	Total			47700	Total	
EXEMPTIONS				OTHER ASSESSMENTS				This signature acknowledges a visit by a Data Collector or Assessor									
Year	Code	Description	Amount	Code	Description	Number	Amount	Comm Int									
Total			0.00														
ASSESSING NEIGHBORHOOD																	
Nbhd		Nbhd Name		B		Tracing		Batch									
0001																	
NOTES																	
FORMER COTTAGE. USED FOR STORAGE/WORKSH OP.																	
BUILDING PERMIT RECORD								VISIT / CHANGE HISTORY									
Permit Id	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments	Date	Id	Purpost/Result						
									11-08-2004	JL	Measur+Listed						
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	1010	Single Family	VR1		60,000 SF	0.67	1.00000	5	1.00		1,000			1.0000	0.67	40,200	
1	1010	Single Family	VR1		4,990 AC	1,500	1.00000	0	1.00		1,000			1.0000	1,500	7,500	
Total Card Land Units					60,000 SF	Parcel Total Land Area					6.3674	Total Land Value					47,700

Property Location 0 MEADOW RD  
Vision ID 2505

Account # P1420R

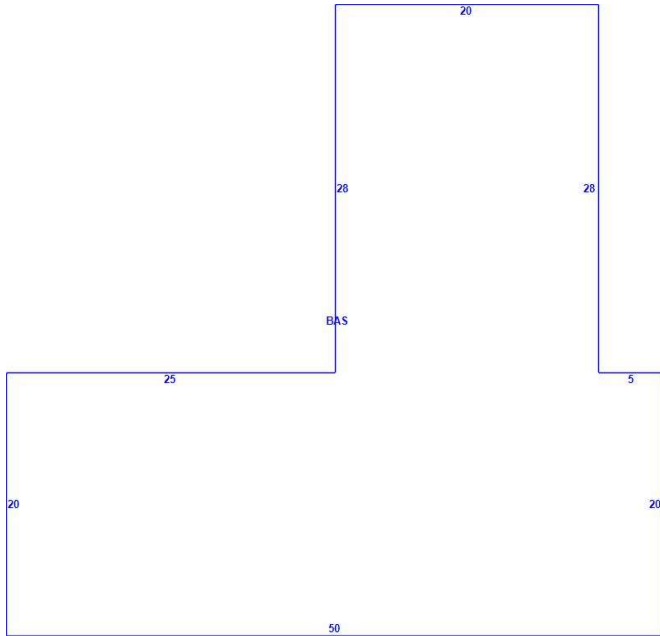
Map ID 046/ 027/ 000/ 000/  
Bldg # 1


Bldg Name  
Sec # 1 of 1

Card # 1 of 1

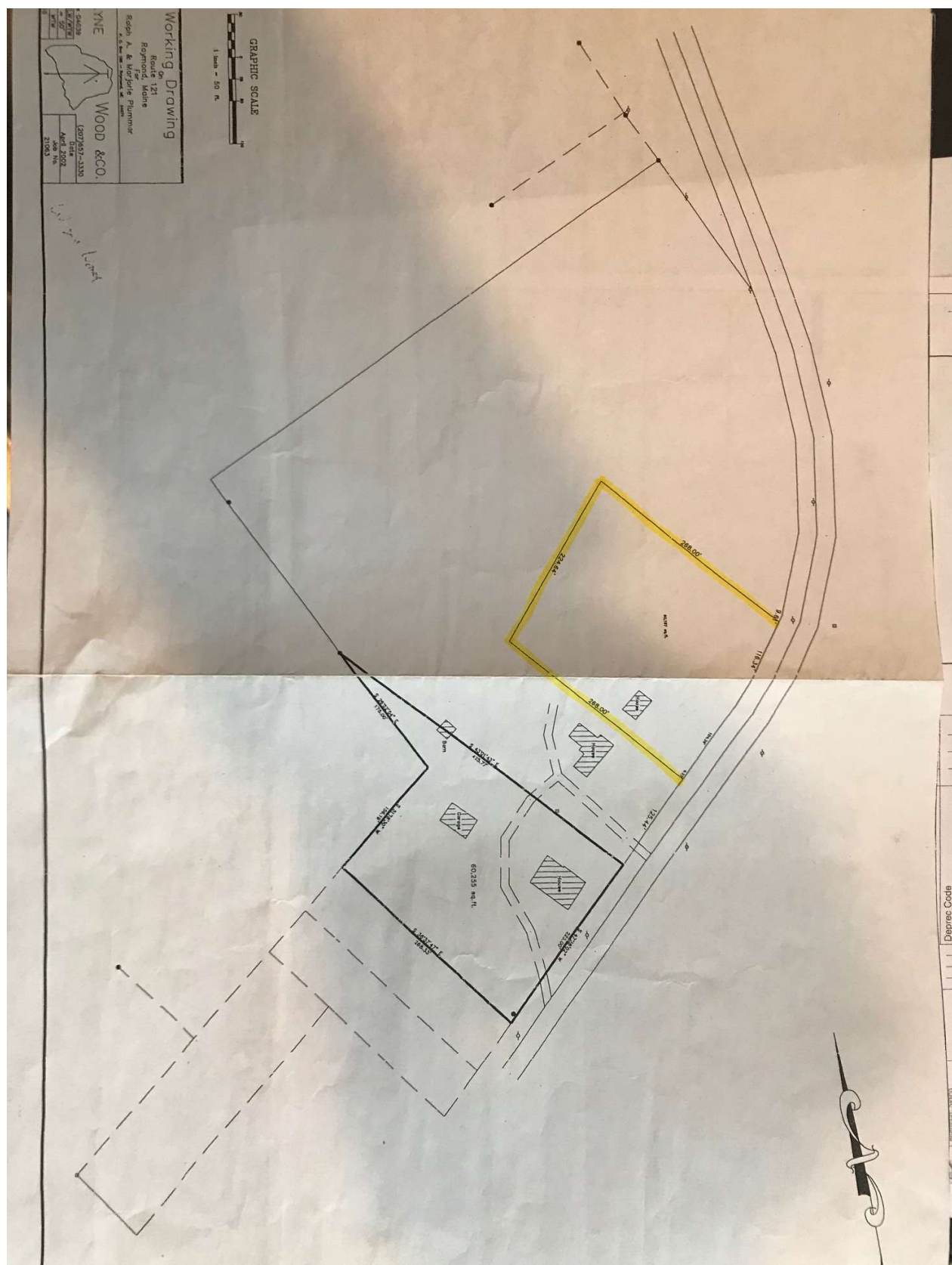
State Use 1300  
Print Date

CONSTRUCTION DETAIL			CONSTRUCTION DETAIL (CONTINUED)							
Element	Cd	Description	Element	Cd	Description					
Style:	36	Cottage								
Model	01	Residential								
Grade:	01	Minimum								
Stories:	1									
Occupancy	1		CONDO DATA							
Exterior Wall 1	11	Clapboard	Parcel Id		C					
Exterior Wall 2					Owne					
Roof Structure:	03	Gable/Hip			B					
Roof Cover	03	Asph/F Gls/Cmp	Adjust Type	Code	Description					
Interior Wall 1	01	Minim/Masonry	Condo Flr		Factor%					
Interior Wall 2			Condo Unit							
Interior Flr 1	02	Minimum/Plywd	COST / MARKET VALUATION							
Interior Flr 2			Building Value New		38,792					
Heat Fuel	01	Coal/ Wood/Non	Year Built		1933					
Heat Type:	01	None	Effective Year Built		1963					
AC Type:	01	None	Depreciation Code		P					
Total Bedrooms	01	1 Bedroom	Remodel Rating							
Total Bthrms:	1		Year Remodeled							
Total Half Baths			Depreciation %		42					
Total Xtra Fixtrs			Functional Obsol							
Total Rooms:	3		External Obsol							
Bath Style:	01	Old Style	Trend Factor		1					
Kitchen Style:	01	Old Style	Condition		PD					
			Condition %		20					
			Percent Good		20					
			RCNLD		7,800					
			Dep % Ovr							
			Dep Ovr Comment							
			Misc Imp Ovr							
			Misc Imp Ovr Comment							
			Cost to Cure Ovr							
			Cost to Cure Ovr Comment							
OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)										
Code	Description	L/B	Units	Unit Price	Yr Blt	Cond. Cd	% Gd	Grade	Grade Adj.	Appr. Value
BUILDING SUB-AREA SUMMARY SECTION										
Code	Description	Living Area	Floor Area	Eff Area	Unit Cost	Undeprec Value				
BAS	First Floor	1,560	1,560	1,560	22.46	35,042				
Ttl Gross Liv / Lease Area		1,560	1,560	1,560		35,042				



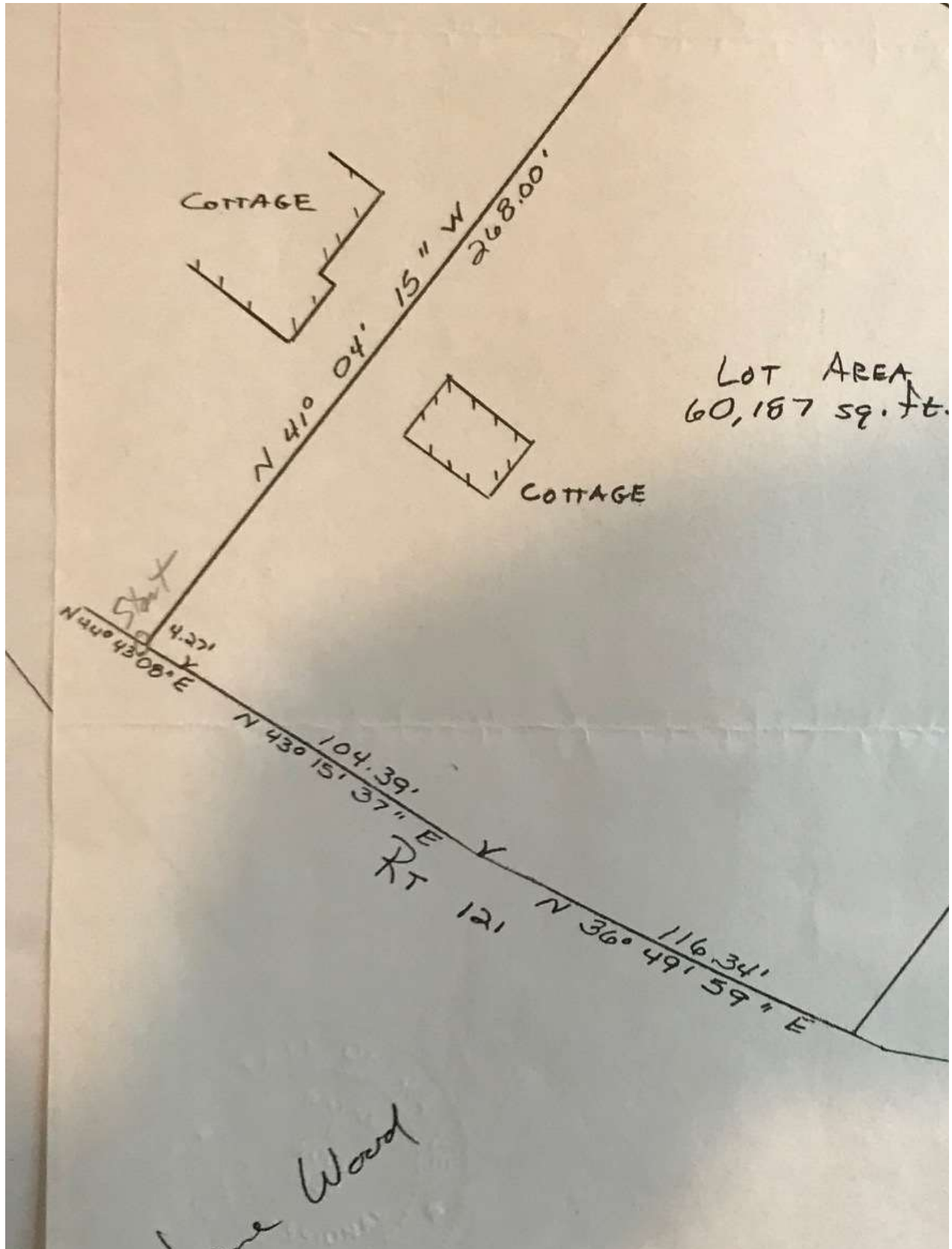






<https://mail.raymondmaine.org:2443/WorldClient.dll?Session=AKVMY26AKGGKZ&View=OpenAttachment&Number=3749&FolderID=0&Part=2&Filen...> 1/1





<https://mail.raymondmaine.org:2443/WorldClient.dll?Session=AKVMYZ6AKGGKZ&View=OpenAttachment&Number=3749&FolderID=0&Part=4&File...> 1/1



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**TOWN OF RAYMOND      Assessing Office**

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401 Webbs Mills Road   Raymond, Maine 04071  
Phone 207.655.4742 x133/151   Fax 207.655.3024

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



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**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 \_\_\_\_\_

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:

	<b>Location (Street number Or other Brief Desc)</b>	<b>Area of Land (Lot dimensions in acres or Sq ft)</b>	<b>Buildings (Dwellings, Farmstead, Store, Garage etc)</b>
a.	_____	_____	_____
b.	_____	_____	_____
c.	_____	_____	_____
d.	_____	_____	_____

(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



## TOWN OF RAYMOND      Assessing Office

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401 Webbs Mills Road   Raymond, Maine 04071  
Phone 207.655.4742 x133/151   Fax 207.655.3024

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, there 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



Town of Raymond  
401 Webbs Mills Rd  
Raymond Me 04071

207-655-4742

Fax: 655-3024

8/10/16

DANIEL PLUMMER  
P O BOX 188  
RAYMOND,ME 04071

RE: Delinquent Property Taxes (Map46 , Lot27B , 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

3/5/2020

https://mail.raymondmaine.org:2443/WorldClient.dll?Session=AKVMYZ6AKGGKZ&View=Message&Print=Yes&Number=3712&FolderID=0

**From:** Philip Saucier <psaucier@bernsteinshur.com>  
**To:** Curt Lebel <Curt.Lebel@raymondmaine.org>  
**Date:** 01/24/2020 11:26 AM  
**Subject:** RE: Raymond tax acquired property

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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

**Philip Saucier**  
Shareholder  
Municipal & Governmental Services Practice Group Leader  
207 228-7160 direct  
207 774-1200 main  
[My Bio](#) | [LinkedIn](#) | [Twitter](#)

## **BERNSTEIN SHUR**

[Portland, ME](#) | [Manchester, NH](#) | [Augusta, ME](#) | [bernsteinshur.com](#)

**Confidentiality notice:** This message is intended only for the person to whom addressed in the text above and may contain privileged or confidential information. If you are not that person, any use of this message is prohibited. We request that you notify us by reply to this message, and then delete all copies of this message including any contained in your reply. Thank you.

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**From:** Curt Lebel <Curt.Lebel@raymondmaine.org>  
**Sent:** Thursday, January 23, 2020 2:19 PM  
**To:** Philip Saucier <psaucier@bernsteinshur.com>  
**Subject:** Raymond tax acquired property

EXTERNAL EMAIL

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



COPY

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

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:

Location (Street number Or other Brief Desc)	Area of Land (Lot dimensions in acres or Sq ft)	Buildings (Dwellings, Farmstead, Store, Garage etc)
MAP/LOT: 0046-0027-B a. (22 Meadow Road)	60,187 Sq ft	Cottage
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____

(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



## TOWN OF RAYMOND      Assessing Office

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401 Webbs Mills Road   Raymond, Maine 04071  
Phone 207.655.4742 x133/151   Fax 207.655.3024

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





## TOWN OF RAYMOND      Assessing Office

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401 Webbs Mills Road   Raymond, Maine 04071  
Phone 207.655.4742 x133/151   Fax 207.655.3024

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

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# Quit Claim Deed

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## 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](mailto:sue.look@raymondmaine.org)

Requested Meeting Date:

Requested By & Date:

### CONTACT INFORMATION

Address:

Email Address:

Phone #:

### AGENDA ITEM REQUESTED

Agenda Item Subject:

Agenda Item Summary:

Action Requested/Recommendation: ☐ Approval ☐ Public Hearing ☐ Information Only

List of Attachments Included:

**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.

BK 27261	PG 290	BK 27989	PG 182	BK 28886	PG 320
BK 29838	PG 56	BK 30940	PG 152	BK 31729	PG 55
BK 32517	PG 110	BK 33358	PG 176	BK 24141	PG 14
BK 35065	PG 27	BK 35913	PG 198		

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 10, 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