



Town of Raymond
Select Board ePacket
February 11, 2025
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Agenda



SPECIAL TOWN MEETING, AND SELECT BOARD MEETING Agenda

February 11, 2025

6:00pm –Special Town Meeting directly
followed by Select Board Meeting

At Broadcast Studio &
Via Zoom * & on YouTube

** NOTE – Residents must be present to vote
in the Special Town Meeting, voting via ZOOM
is not allowed in State Statute*

Resolution: We, the Raymond Select Board, 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) Special Town Meeting

Town of Raymond February 11, 2025 SPECIAL TOWN MEETING WARRANT

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

GREETINGS:

In the name of the State of Maine, you are hereby required to notify and warn the inhabitants of the Town of Raymond, qualified by law to vote in Town affairs, to meet at the Broadcast Studio at 423 Webbs Mills Road in said town on Tuesday, February 11, 2025, at 6:00 P.M., then and there to act on Articles 1 through 2 as set out below.

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

ARTICLE 2: To see if the Town will vote to authorize the Select Board to grant to Sebago Fiber & WIFI LLC a perpetual easement over and under a portion of Town-owned real property identified as Tax Assessor's Map 04 Lot 106A support the installation of a fiber optic network ring connecting all municipal buildings and public safety radio towers and for the purpose of erecting, installing and maintaining:

1. A structure of approximately 400 square feet to be used as a central office,
2. Two new utility poles and underground conduit, and
3. Solar panels

2) Adjourn Special Town Meeting

3) Call regular meeting to order

4) Minutes of previous meetings

- a) January 14, 2025
- b) January 31, 2025

5) Old Business

- a) Consideration of Voting Method of the Town Meeting Warrant – Select Board
 - Via secret ballot or at open Town Meeting

6) New Business

- a) Discussion of 2025 Comprehensive Plan Draft – Peter Leavitt and Kaela Gonzalez, Co-Chairs of the Comprehensive Plan Committee
- b) Consideration of Accepting a Resignation from the Planning Board – Sue Look, Town Manager
 - Mike Richman has submitted his resignation
- c) Consideration of Appointing a New Member to the Planning Board – Sue Look, Town Manager
 - Jacqueline Sawyer has been put forth by the Planning Board for consideration. She was a member of the Comprehensive Plan Committee.
- d) Consideration of Granting a Tax Abatement – Curt Lebel, Contract Assessor
 - Map 006 Lot 056-22 - \$45,500 in valuation which equals \$782.60 in taxes
- e) Consideration of Acceptance of a Volunteer Fire Assistance Grant – Bruce Tupper, Fire Chief
 - The Maine Fire Chief Association's Forestry Committee and four Forest Rangers met on December 19, 2024, to review applications for this year's VFA grants. We are pleased to inform you that the Committee awarded your fire department / town \$2,490.00 in grant funds (to be used with an equal share of local funds) to purchase the following items: 10 Brush Shirts, 10 Brush Pants, 15 Fire Helmets.
- f) Consideration of Accepting a Donation to the Raymond Village Library – Richard Dowe, Librarian
 - \$8,500 from Paul F Martin
- g) Consideration of Accepting a Grant for the Raymond Village Library – Richard Dowe, Librarian
 - \$2,000 from Acorn Hill Foundation

7) Public Comment

8) Selectman Comment

9) Town Manager's Report and Communications

a) Confirm Dates for Upcoming Regular Meetings

- March 11, 2025
- April 8, 2025

b) Upcoming Budget Meetings

- Wednesday, February 26, 2025 – Dept Head #1 – 6:00pm
- Thursday, February 27, 2025 – Dept Head #2 – 6:00pm
- Tuesday, March 11, 2025 – Budget Workshop – 7:00pm (after regular meeting)
- Tuesday, March 18, 2025 – Warrant article review/recommendations – 6:00pm
- Thursday, April 3, 2025 – Final Warrant Approval – 6:00pm
- Tuesday, April 8, 2025 – Public Hearing #1 – 6:00pm
- Tuesday, May 13, 2025 - Public Hearing #2 – 6:00pm
- Tuesday, June 10, 2025 – Annual Town Meeting Vote at JSMS Gym – 7am-8pm

10) Adjournment

Previous Meeting Minutes - 1/14/2025



SELECT BOARD Minutes

January 14, 2025

6:00pm – Regular Meeting

At Broadcast Studio &
Via Zoom & on YouTube

Resolution: We, the Raymond Select Board, 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 (Chair), Teresa Sadak (Vice Chair) arrived at 6:01pm, Samuel Gifford, Denis Morse, Derek Ray

Select Board members absent: none

Town Staff in attendance: Joseph Crocker (Parks & Recreation Director); Melanie Fernald (Town Clerk); Wayne Jones (Fire inspector); Sue Look (Town Manager); Bruce Tupper (Fire Chief); Nathan White (Public Works Director)

1) **Called regular meeting to order** at 6:00pm by Chair Olsen with a quorum present.

2) **Minutes of previous meetings**

a) December 10, 2024

Motion to approve as presented by Mr. Gifford. Seconded by Mr. Morse.

Motion carried (vote 4-0-1, Sadak absent for this vote)

3) **New Business**

a) Question & Answer with Office of Cannabis Policy – Vernon Malloch, OCP Deputy Director of Operations

Mr. Malloch noted that there are totally separate sets of regulations for Caregivers and Adult Use. Caregivers are defined as people who are licensed to grow medical cannabis; to manufacture and sell it to patients.

A municipality cannot limit or prohibit the number of Caregivers, but a municipality can regulate Caregivers operations – such as only within an industrial zone or as an approved home occupation. The State Statute does not address odors at all – this was intentional, so municipalities can handle odor concerns themselves as they see fit for their community.

Some municipalities have required indoor filtration, so no odor can be detected outside. Biddeford has limited caregivers to an industrial park and each caregiver business must have a windsock on their roof to help detect which business may be responsible when there is an odor complaint, based on the wind direction. Lewiston does not allow outdoor cultivation, only indoors to control the odor. Some towns

place restrictions like setbacks and distance parameters from others' property lines or between businesses.

A caregiver can cultivate either 500 square feet or 30 mature (budding) plants, per caregiver according to the current state statute. Caregivers used to be limited to cultivation for a set number of patients, but not anymore. That changed in the last Legislation. There can be more than one caregiver within each business – example: husband and wife, multiple family members, etc.

How does a municipality know who is a Caregiver in their town? OCP's Website has a list of registered caregivers by town. That is no longer fully confidential information, but not fully public information. The listing on the website will show who the Caregivers are, but not their addresses. However, OCP can and will work with towns as part of efforts to regulate these operations. A lot of towns require that Caregivers register with the town.

If a town passes an ordinance that would regulate and control operations, would previous caregivers be grandfathered? We should speak with our attorney about any specific changes to regulations and ordinances and how they would affect any operations that are already in place.

Are there any restrictions on traffic and hours for business? That's on the towns to regulate. Towns can limit retail stores and manufacturing when inherently hazardous substances are involved (like butane, propane, heptane, etc. Flammable and explosive gases). Not all manufacturing is "inherently hazardous", and the manufacture that's caused recent complaints does not use inherently hazardous substances in their operations. However, they were over square footage and are in line for an administrative action.

Do Protective Covenants come into consideration when licensing medical grow operations? Location-based criteria (protective covenants, zoning local codes, etc. are to be addressed at the municipal level. When the State looks at licensing and locations only for retail stores, they check for a 1000 ft away from any school. Fire prevention is a local determination, unless inherently hazardous substances are involved.

How does the Town or State benefit from allowing Medical Caregivers? Town does not benefit. State's licensing fees are \$1200-1500 per caregiver, per year. Sales Tax is charged on sales.

Daycares are not included in the set-back for caregivers – state statute defines "schools" as K-12 schools. Some towns have restricted the location requirements, including churches, daycares, playgrounds, ballfields, etc.

Home occupation isn't addressed in the State's definitions – Peter Leavitt suggests that Raymond's Home Occupation ordinance is strengthened for the inclusion of fumes/odors.

Question was raised about how these are in residential neighborhoods without Fire Department's standard inspections that are done for other businesses.

Code Enforcement Officer Hanson noted that this operation was originally a home occupation for a grow operation in the garage, which by ordinance was allowed. An additional caregiver seems to have been added, and the operations were expanded beyond the garage, this may now be beyond the scope of a home occupation. The Town would need to consult with our attorney to help determine whether marijuana growth is an agriculture use of the property, which may change the regulations that

we can impose on this type of business and any licensing or home occupation approvals.

How are approvals handled, what if the town says no or doesn't even know of the operations. If a Caregiver doesn't notify the Town of their plans/operations, they wouldn't be properly vetted against local zoning/ordinances/regulations.

Typically, OCP does not check with the town for caregiver; previously, their office couldn't notify the Town, because of confidentiality. OCP's application for a retail store or grow operations using Inherently Hazardous Substances does need the municipality's approval. Since the law has changed, Mr. Malloch will bring the suggestion back to his team that Towns are notified as part of the State's approval process.

The concern of us now finding out about operations that may have been run in places that would be discovered to be inappropriate at the local level. Would that overrule any grandfathering?

Code Enforcement Officer Hanson noted there is not currently a clear way to define and there for enforce noise and odors. We would need to formulate stronger regulations and definitions in our ordinances to be able to enforce any noise and odor complaints. Now that the State is fine tuning the way they handle this, the Town is probably due for an update to catch up also. This is a complicated thing.

A Dispensary is an unlimited cultivation number, that's a step up from Caregiver.

It is very possible to control the smell; there is a dispensary cultivation operation of 10,000 square feet that filters the air so well, you cannot smell it outside.

Businesses that were in operation prior to December 13, 2018, with municipal approval, cannot now have their approval revoked. The Statute specifically spells out what constitutes what "approval" by the municipality would have looked like. There would have had to have been a specific meeting agenda item detailing the operations and the location for proper approval. Multiple violations or complaints can lead to the State revoking or suspending their approvals.

Is there a differentiation between agricultural operations and other Home Occupations. Noted that the Home Occupation ordinance specifies "shall be carried on wholly within the dwelling or accessory structure." This operation in question was approved under those regulations and seems to have expanded beyond that without the Town's knowledge or approval. It would need to be clarified with our attorney as to whether moving their operations to outside the home has become a commercial classification of business operations.

Any ordinance that would clarify this type of operations would also spell out the penalty and consequences of violations. The State laws and regulations have changed several times since they were adopted. This has been challenging to keep informed for all involved.

State approval for a permit does not override the municipalities' rules and regulations. There's a checkbox on the State's application for the Caregiver noted they are in compliance with all the local regulations. OCP can revoke permits if it's determined that they're not in compliance with town regulations.

Towns can create an annual business license with inspection for marijuana businesses, it's very common. We could include the need for an annual inspection in an ordinance.

Fire Chief Tupper notes NFPA changes as of 2020, which were adopted by the Town – gives town some teeth with regards to operations, permitting and fees, etc. We may be able to put all the pieces together to come up with a regulation/ordinance. Suggests staff gather to discuss and come up with an action plan to address the concerns brought up around this category of operations/businesses.

Discussion about where the limits are with home occupation operations – within house/outside, what about in-home daycare where kids play outside. A separate ordinance is likely needed to appropriately address Marijuana businesses and their unique operations, odors, needs, and issues.

The consensus of the Board was that the ordinance(s) will need to be created and/or workshopped through the Planning Board and staff.

- b) Consideration of Liquor License Renewal for A La Mexicana – Jose Chavez, owner
Fire Inspector Wayne Jones is scheduled to inspect the restaurant tomorrow morning (Wednesday, January 15th).

Motion to approve the liquor license renewal application, contingent upon the completion of any items on the Fire Inspector's report by Ms. Sadak. Seconded by Mr. Ray.

Unanimously approved.

Town Clerk Fernald noted that the State has a new system which is generic enough to cover all the ways in which each municipality may handle their approvals. This means there is no page for the Select Board members to sign off on their approval. Town Clerk will go into the B.E.L.L.S. system to enter an update for the State Liquor Division.

- c) Consideration of Setting Tassel Top Park Fees for 2025 – Joseph Crocker, Parks & Rec Director

Recreation Director Joe Crocker noted that expenses have increased, but we have not increased daily entrance fees in years. He is proposing that daily entry fees be raised by \$1 at each age level for both Residents and Non-Resident rates. Annual Memberships are proposed to increase by \$10 for Resident Memberships and by \$20 for Non-Resident Memberships. This still remains a good deal for visitors.

		Current Fees		Proposed Fees	
Daily Entry		Resident	Non-Resident	Resident	Non-Resident
Child	3-12	\$2	\$3	\$3	\$4
Adult	13-64	\$5	\$6	\$6	\$7
Senior	65+	\$2	\$3	\$3	\$4
Annual Membership		\$75	\$95	\$85	\$115

Mr. Morse suggested leaving the Resident costs the same, since taxpayers have footed the \$500,000 bond investment made for improvements. Asked that the increases be fully put on non-residents. Keep the Resident fees the same, but increase the non-residents fees by \$2 each

Director Crocker requested to keep Resident fees the same, and to only do the non-resident increase of \$1.

		Current Fees		Approved Fees	
Daily Entry		Resident	Non-Resident	Resident (No change)	Non-Resident
Child	3-12	\$2	\$3	\$2	\$4
Adult	13-64	\$5	\$6	\$5	\$7
Senior	65+	\$2	\$3	\$2	\$4
Annual Membership		\$75	\$95	\$75	\$115

Motion to approve the Tassel Top Park Fees for 2025 as discussed (above) by Ms. Sadak. Seconded by Mr. Morse.

Unanimously approved

d) Consideration of Issuing Quit Claim Deed(s) – Sue Carr, Tax Collector

Nelson Mash has made a large payment toward the taxes and has refinanced in just his name. Nancy Mash is no longer a property owner.

There are 2 quit claim deeds to clear and update the tax issues for this property.

Motion to issue Quit Claim Deed for Nelson Mash & Nancy Mash by Ms. Sadak. Seconded by Mr. Morse.

Unanimously approved

Motion to issue Quit Claim Deed for Nelson Mash by Ms. Sadak. Seconded by Mr. Ray.

Unanimously approved

e) Consideration of “Traffic Calming” Signs – Nathan White, Public Works Director

Public Works Director Nathan White noted that he’s been in contact with the reputable businesses he’s worked with before. Permaline suggested a Canadian company, Traffic Logistics. There are so many options and prices, bulk discounts start at 15-20 signs. Most towns that have post-mounted signs don’t move them.

Director White noted that he can do more research once he knows how many signs the Board wants and what they want them to provide for messaging/feedback. Studies show mixed conclusions both for and against different signage and their effectiveness.

Peter Leavitt, Leavitt Road – Maine DOT strongly in support of dynamic speed feedback signs. Have we reached out to the state DOT, if they purchase them in bulk, can we get in on that discount through them? Dynamic speed feedback sign studies show a 5-10% reduction in speed, which may not sound like a lot, but data shows that where they are used, there are fewer accidents and fewer traffic fatalities. There is not any one solution, and it is a state-wide/nation-wide problem.

Chair Olsen asked if DOT buys in bulk, and we have several state roads, shouldn’t the DOT put the signs up on those roads? Other similar communities have asked, with no response from DOT. The sign we have was given to us through a DOT

program in the past.

Shawn McKillop, Main Street – asked for consideration for traffic calming measures. Asked that no matter what 's decided that all options are considered, including increased police presence.

Motion to purchase 2 mounted Bluetooth signs for Main Street and 2 trailer-mounted portable signs for use elsewhere by Mr. Morse.

Discussion about waiting to see the cost of specific signs and whether more can be obtained through DOT.

Motion failed for lack of second.

The consensus of the board was to wait to see if a response could be obtained from DOT and/or more research can be done on pricing now that the Board has clarified intentions for signage.

Frank McDermott, McDermott Road – signs alone aren't going to solve the problem, the only thing that will solve this issue is actual traffic enforcement & traffic solutions.

Ms. Sadak asked what "traffic solutions" means. If we hire a sheriff for traffic/speeding enforcement, does that take them away from all other tasks/enforcement/issues/concerns in town?

Motion to table this item until the next meeting by Mr. Morse. Seconded by Mr. Gifford

Unanimously passed

- f) Consideration of Appointing a Committee to Review the Plans and Make Recommendations for a New Public Works Garage – Nathan White, Public Works Director

Proposed Committee members are: William Coppersmith – business owner and builder; William Hanson – RSU #14 Director of Facilities; Craig Messenger – Former Raymond Fire Chief; David Madsen* (corrected name) – Director of Public Services for Bridgton; Ted Shane – Public Works Director for New Gloucester

Director White believes this committee would need a handful of meetings to determine whether the current plans are sufficient, or if more work needs to be done.

Chair Olsen noted that this committee's intent would be to review all the work that has been done on this garage by Sebago Technics and the needs assessment, then come back with recommendations on whether it is reasonable to take the next steps or whatever more may be needed.

Mr. Morse stated he would prefer to have citizens apply to be on this committee, instead of having suggested members.

Ms. Sadak stated she felt that Select Board and Budget-Finance Committee members should not be part of this committee, and they should remain neutral. She believes that people who have knowledge and experience should be on this committee.

Mr. Ray likes the mixed make up of these suggested committee members, they have experience and knowledge that would be applicable, and that most of them are Raymond residents.

The reasons noted for a quick, smaller committee is that it's not a building of a

school – it's a garage for trucks, not a specialty building – it's a special use. The future use of the Jordan-Small Middle School needs a wider variety of people on the committee because that committee is tasked with exploring all possible uses for the building, needs a wide array of opinions and suggestions. There has already been about \$70,000 put into this project.

Peter Leavitt, Leavitt Road – doesn't disagree with Director White's choices, but for transparency, thinks Select Board and Budget-Finance Committee should have ex officio members on the committee. That may help keep communication among the boards/committees.

David Brown, Tenny Hill Road – would be interested in participating in the committee, has garage building experience. Believes a structure can be built adjacent to another building (such as building another structure next to the fire station on Rt 85) without any need for upgrading the existing building to current Code regulations.

Karen Lockwood, Mountain Road – thinks the background should be expanded beyond Public Works garage experience, to include Engineers, Code Enforcement, Contracts, etc.

Shawn McKillop, Main Street – recommends opening it up to all residents who may want to participate. Has submitted an application to be a member of the committee.

Motion to appoint members to the committee as presented and to add 1 Select Board and 1 Budget-Finance Committee as ex officio members by Ms. Sadak.
Seconded by Mr. Gifford

Mr Morse wants more citizens involved.

Director White noted

Motion carries 3-1-1 (Ayes: Sadak, Gifford, Olsen; Nay: Morse; Abstain: Ray)

Motion to nominate Derek Ray to be the Select Board member on the Public Works Garage Oversight Committee, seconded by Gifford.

Motion carries 3-1-1 (Ayes: Sadak, Gifford, Olsen; Nay: Morse; Abstain: Ray)

Chair Olsen asks that the Budget-Finance Chair recommend one member to sit on this committee as an ex officio representative.

Director White asked if the Board felt it would be appropriate to conduct a poll to help determine why the item failed at the Annual Town Meeting in June of 2024. He had heard talk that cost was the issue, but the cost will only continue to go up with time.

g) Consideration of Clarifying Language in Personnel Policy – Sue Look, Town Manager

- Making the transition of vacation time clear and making vacation, sick, etc. time language take the 24-hour nature of Public Safety into account

The definition of full-time now has an upper limit of 42 hours.

The transition plan has been changed to match what the Select Board voted on.

In vacation time, removed the notation of "up to 80 hours" and left it as "one week" "two weeks" "three weeks" to leave it general enough to be one's normal work week.

Library staff was added to an organizational chart. Parks & Recreation's organizational chart was formatted the same as the others.

Motion to accept the referenced changes by Ms. Sadak. Seconded by Mr. Gifford

Unanimously approved

h) Consideration Adding an Update to the Town Boards, Committees and Commissions Ordinance to the Annual Town Meeting Warrant – Sue Look, Town Manager

- The proposed changes were found in a neighboring town's ordinances, and I thought they were very well done and appropriate.

Some discussion of why this is being presented. Is this suggesting that there are deficiencies or issues with the current policies/ordinances? This just seemed like a thorough policy that clearly spelled out expectations, procedures, and effective flow of communication. This could be a Questions about whether HR would/could handle any issues that may arise. Human Resources is responsible for employees, and board/commission members are not employees. This has not gone past the town's attorney yet.

The effort to increase civility among boards and committees is commendable. Would it be necessary, if a committee doesn't have bylaws, they default to the select board's rules (& Robert's Rules of Order). Suggestion that all committee and board members review and sign off on the form on back of their oath form annually, instead of just when they are sworn in for a new term. Why spend legal fees to review and change something that doesn't specifically need fixing?

Motion to keep the current ordinances/policies/by-laws on record by Mr. Morse.
Seconded by Mr. Gifford.

Unanimously approved

4) Public Comment

Chair Olsen opened the floor for Public Comment, the following individuals spoke:

Grace Leavitt, Leavitt Road - hopes that all committee meetings will be posted on the calendar; hopes that the discussion continues on how to best manage traffic/speeding issues.

Peter Leavitt, Leavitt Road – Town received notice in December from the State that the first draft of the Comprehensive Plan was accepted by the state, without revision. Next steps will be Select Board review, then inclusion on the Town Meeting Warrant for the town to vote on its acceptance.

Jennifer Danzig, Pulpit Rock Road – re: Windham PD, we share school busses through the RSU, could we share police officers? If police officers follow the school busses to ensure safety, can they follow them into Raymond also? Suggested that Director White do a pom-pom survey like the CPC did to determine why voters voted down the garage.

Brian Walker – December meeting discussion about the format for Town Meeting – puts in his vote for in-person Open Meeting

Peter Brown, Tenny Hill Road – for open town meeting, he used to do research and go in informed, thinks people are less informed when they show up for a secret ballot vote on Town Meeting questions. Open Town Meeting allows people to become informed through the discussion in person.

5) Selectman Comment

Chair Olsen opened the floor for Selectman Comment; the following Select Board

Members spoke:

Mr. Morse impressed in the energy spent to gather information by the Comprehensive Plan Committee and their work product as a result.

Asks that the ePacket be ready a week earlier than current.

6) Town Manager's Report and Communications

a) Confirm Dates for Upcoming Regular Meetings

- February 11, 2025
- March 11, 2025

b) Upcoming Budget Meetings

- Wednesday, February 26, 2025 – Dept Head #1 – 6:00pm
- Thursday, February 27, 2025 – Dept Head #2 – 6:00pm
- Tuesday, March 11, 2025 – Budget Workshop – 7:00pm (after regular meeting)
- Tuesday, March ~~25~~ **18***, 2025 – Warrant article review/recommendations – 6:00pm
*changed on the floor during discussion of dates.
- Thursday, April 3, 2025 – Final Warrant Approval – 6:00pm
- Tuesday, April 8, 2025 – Public Hearing #1 – 6:00pm
- Tuesday, May 13, 2025 - Public Hearing #2 – 6:00pm
- Tuesday, June 10, 2025 – Annual Town Meeting Vote at JSMS Gym – 7am-8pm

7) Adjournment

Motion to adjourn at 8:55pm by Ms. Sadak. Seconded by Mr. Ray.

Unanimously approved

Respectfully submitted,

Melanie Fernald, Town Clerk

Previous Meeting Minutes - 1/31/2025



SELECT BOARD Minutes

January 31, 2025

9:00am – Emergency Meeting

Via Zoom

Resolution: We, the Raymond Select Board, 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 (Chair), Teresa Sadak (Vice Chair), Samuel Gifford

Select Board members absent: Denis Morse, Derek Ray

Town Staff in attendance: Sue Look (Town Manager)

1) **Called regular meeting to order** at 9:00am by Chair Olsen

2) **New Business**

a) **Consideration of Warrant for Special Town Meeting** – Sue Look, Town Manager

In talking to our attorney about the Broadband Contract, I found that the Select Board does not have the authority to grant the easement needed to allow Sebago Fiber to build the proposed building on the Public Safety property for the broadband project, only Town Meeting can do that.

Town of Raymond

February 11, 2025

SPECIAL TOWN MEETING WARRANT

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

GREETINGS:

In the name of the State of Maine, you are hereby required to notify and warn the inhabitants of the Town of Raymond, qualified by law to vote in Town affairs, to meet at the Broadcast Studio at 423 Webbs Mills Road in said town on Tuesday, February 11, 2025, at 6:00 P.M., then and there to act on Articles 1 through 2 as set out below.

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

ARTICLE 2: To see if the Town will vote to authorize the Select Board to grant to Sebago Fiber & WIFI LLC a perpetual easement over and under a portion of Town-owned real property identified as Tax Assessor's Map 04 Lot 106A support the installation of a fiber optic network

ring connecting all municipal buildings and public safety radio towers and for the purpose of erecting, installing and maintaining:

1. A structure of approximately 400 square feet to be used as a central office,
2. Two new utility poles and underground conduit, and
3. Solar panels

Motion to approve Special Town Meeting Warrant as presented above by Select Sadak. Seconded by Select Gifford.

Unanimously approved

3) Adjournment

Motion to adjourn at 9:01am by Select Sadak. Seconded by Select Gifford.

Unanimously approved

Respectfully submitted,

*Susan L Look
Town Manager*

Raymond Comprehensive Plan 1/8/2025

Due to the size of the Plan document (236 pages) it will be posted as a separate document.

Planning Board Resignation - Mike Richman

From: "Sandy Fredricks" <sandy.fredricks@raymondmaine.org>

To: "Sue Look" <Sue.Look@raymondmaine.org>

Date: 01/08/2025 11:10 AM

Subject: Fwd: Planning Board - resignation

FYI

From: Mike Richman <mike@customconceptsinc.com>
To: Sandy Fredricks <sandy.fredricks@raymondmaine.org>,
"RaymondPlanningBoard@gmail.com" <RaymondPlanningBoard@gmail.com>
Date: Wed, 8 Jan 2025 01:31:03 +0000
Subject: Planning Board - resignation

Hello Sandy and Bob.

I write this with a heavy heart to submit my resignation from the Board.

While I have enjoyed the experience, and feel I have been able to contribute, I simply do not have the time to properly prepare and do the work.

I believe the Board would be better served by someone who can offer more time than I can at this moment.

Please let me know if you have any questions and if you need me to return any materials to you.

Feel free to let me know if you need anything from me in the future.

Thank you very much.

Mike Richman
President

Custom Concepts, Inc Architecture
MER Development
383 US Route 1
Scarborough, ME 04074
(207) 883-0083 ext. 11

Planning Board Appointment - Jacqueline Sawyer

From: "Robert O'Neill" <raymondplanningboard@gmail.com>
To: Sue Look <Sue.Look@raymondmaine.org>
Cc: Sandy Fredricks <sandy.fredricks@raymondmaine.org>, jacquelinesawyer@gmail.com
Date: 01/30/2025 09:24 AM
Subject: Planning Board Vacancy

Sue, After having conferred with the Board members, and given Jackie Sawyer's application and her involvement with the community, I request that her name be submitted, as an agenda item, to the next available meeting of the Selectmen for approval to fill the Planning Board vacancy.

Robert O'Neill
Chair, Planning Board



The Town of Raymond Needs Volunteers To Serve on Various Boards and Committees

If you are a Raymond resident and interested in serving on any of the following committees or boards, please fill in the information below and return it to the Town Clerk, who will make sure it gets to the appropriate board or committee chair(s) for consideration and response. Not all committees and boards currently have openings, however, vacancies occur on a regular basis.

- Beautification Committee
- Board of Assessment Review
- Cemetery Committee
- Conservation Commission
- Planning Board
- Raymond Recreation Association
- Recycling Committee
- Tassel Top Park Board of Directors
- Technology Committee
- Veteran's Memorial Committee
- Zoning Board of Appeals

There are many other opportunities to serve your town as an elected official, a member of a community resource organization, an election worker on Election Day, etc. Contact the Town Clerk for more information.

Please complete this form and submit to:

Town Clerk, 401 Webbs Mills Road, Raymond ME 04071

or via fax to (207) 655-3024

or via email to sue.look@raymondmaine.org

Name:	Jackie Sawyer
Mailing Address:	5 Ball Drive, Raymond
Telephone Number:	207-749-6849
Occupation:	Executive Assistant, Planning Dept. City of Auburn /Real Estate Agent
E-mail Address:	jacquelinesawyer@gmail.com

Boards and/or committees you are interested in (please list in order of preference):

1.	Planning Board
2.	
3.	

Why are you interested in the board(s) and/or committee(s) chosen above?

I participated in the Town's Comprehensive Plan Committee and really enjoyed my experience working with others in the town and envisioning the future we want to see in Raymond. Now working in municipal planning, I understand the important role that a Planning Board plays in the development and protection of our community.

What contributions, benefits, talents, and skills can you bring to the Town of Raymond?

I may bring a different prospective to this board being a mother to children who attend the schools in town. I volunteer by coaching youth sports and participate in and organize events in town. Working in Real Estate, I understand the housing market and challenges we face there. I'm also an avid outdoors person and highly value our natural resources in town and will work to protect what we have.

What do you feel is the responsibility of the boards and/or committees you chose?

A Planning Board should review site plans and development projects to ensure that they fall within our ordinances. We hear from the public and make sure that plans that come before the committee are in-line with the comprehensive plan adopted by the town or make changes to ordinances to become more in-line with the comprehensive plan.

What municipal boards, volunteer organizations, or community service groups/committees have you worked with in the past and for what length of time?

Comprehensive Plan Committee from (2021-2024)
Volunteer Coach for Raymond Rec for Soccer and Running Club (2018-present)
Organize the Raymond Christmas Light Contest (2022-Present) - Collaborate with the town and local businesses to promote and sponsor the contest.

Will your schedule be flexible enough to allow you to attend meetings on a regular basis?

Yes x No

Thank you for your interest in the Town of Raymond!

Tax Abatement - Map 006 Lot 056-22

TOWN OF RAYMOND Assessing Office

401 Webbs Mills Road Raymond, Maine 04071
Phone 207.655.4742 x51 Fax 207.655.3024
assessor@raymondmaine.org

INTEROFFICE MEMORANDUM

TO: RAYMOND BOARD OF ASSESSORS
FROM: CURT LABEL, ASSESSORS AGENT
SUBJECT: TAX ABATEMENT
DATE: 2/6/2025
CC:

Dear Board Members,

I have one abatement request for the board to consider at its upcoming meeting.

Smith, Jennifer & Tyler (Tax Map 006-056-022) 22 Bracken Woods Rd:

This property is a newly constructed ranch home located in the Rolling Brook subdivision off Meadow Road. When valuing the building I made an error and graded the home as a '6' indicating good quality construction. The homeowner contacted me when they received their bill as the tax was higher than other, similar homes in the development. I found this was true and that I had made an error in this assessment which should be corrected.

The home is of similar quality to the ranches in the development located at 6 & 47 Bracken Woods and 58 Rolling Brook, which are all graded as '5's indicating average +20% quality.

St #	Street Name	SQ FT Living Area	Style	Grade	Grade Description	PRC_TTL_ASSESS
47	BRACKEN WOODS RD	1608	Ranch	05	Average +20	\$ 259,100
22	BRACKEN WOODS RD	1997	Ranch	06	Good	\$ 364,700
6	BRACKEN WOODS RD	1616	Ranch	05	Average +20	\$ 271,200
58	ROLLING BROOK RD	1560	Ranch	05	Average +20	\$ 252,300

By way of due diligence, I requested a copy of the appraisal report for the mortgage, which estimated the value of the property to be \$556,500 as of March 2023 and the insurance costs for dwelling replacement which were \$501,600.

I am requesting the board issue an amended appraisal for the property of \$319,200 as a grade '5' dwelling. This results in an assessment ratio of 57% which is a more equitable assessment with the town average assessment ratio at the time of the sale, and is equitable with similar properties within the Rolling Brook Subdivision, with the only difference being the size of the home.

Valuation Amount of Abatement: \$45,500/Tax Amount of Abatement: \$782.60

Sincerely, Curt Lebel, Assessors Agent, Town of Raymond

Certificate of Abatement

36 M.R.S.A. § 841

We, the Board of Assessors of the municipality of Raymond, hereby certify to 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, 2024 assessment on February 11, 2025. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: February 11, 2025

Attest: _____ Sue Look, Town Manager

Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2024- 3		006-056-022	389	Jennifer B Smith Tyler G Smith 22 Bracken Woods Rd Raymond, ME 04041	\$ 364,700.00	\$ 319,200.00	\$ 45,500.00	\$ 782.60	0.0172	Residential dwelling overgraded in error, resulting in overvaluation.
					TOTALS		\$45,500.00	\$782.60		

Property Location 22 BRACKEN WOODS RD
Vision ID 100968 Account # D8044R

Map ID 006/ 056/ 022/ 000/
Bldg # 1

Bldg Name
Sec # 1 of 1 Card # 1 of 1

State Use 1010
Print Date

CURRENT OWNER		TOPO	UTILITIES	STRT / ROAD	LOCATION	CURRENT ASSESSMENT				3218 Raymond, ME VISION								
SMITH JENNIFER B SMITH TYLER G 22 BRACKEN WOODS RD RAYMOND ME 04071						Description	Code	Assessed	Assessed									
						RESIDNTL	1010	326,600	326,600									
						RES LAND	1010	38,100	38,100									
SUPPLEMENTAL DATA																		
Alt Prcl ID 006056022000 TIF CODE USE PRO TG ENRO TG PLAN LD1 TYPE GIS ID 006056022000						SEND VAL TAP Field 8 Field 9 Field 10 Assoc Pid#												
						Total		364,700		364,700								
RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	VC	PREVIOUS ASSESSMENTS (HISTORY)										
SMITH JENNIFER B CHASE HOLDINGS LLC DRIES ROLFE		40093	172	04-26-2023	Q	I	556,036	00	Year	Code	Assessed	Year	Code	Assessed V	Year	Code	Assessed	
		33150	0084	05-27-2016	U	V	221,400	1	2024	1010	326,600	2023	1010	197,900	2022	1300	28,600	
		0000	0000	04-01-2008	U	V	0											
		Total						364,700		Total		236,000		Total		28,600		
EXEMPTIONS				OTHER ASSESSMENTS				This signature acknowledges a visit by a Data Collector or Assessor										
Year	Code	Description	Amount	Code	Description	Number	Amount											Comm Int
									APPRAISED VALUE SUMMARY									
Total			0.00															
ASSESSING NEIGHBORHOOD										Appraised Bldg. Value (Card) 326,600 Appraised Xf (B) Value (Bldg) 0 Appraised Ob (B) Value (Bldg) 0 Appraised Land Value (Bldg) 38,100 Special Land Value 0 Total Appraised Parcel Value 364,700 Valuation Method C Total Appraised Parcel Value 364,700								
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	CORRECTED DATA ERR		Purpost/Result				
										01-02-2025	CL	CORRECTED DATA ERR		Change V				
										10-10-2024	CL	FULL INSPECTION		Assessor Revie				
										04-17-2024	CL	HOUSE CMPT		BLDG PERMIT				
										04-10-2023	CL	HOUSE 60% CMPT		BLDG PERMIT				
										03-27-2023	CL	sketched from plan		BLDG PERMIT				
										06-25-2020	CL	Road Buildout 80% cmpt.		Assessor Revie				
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	R		52,958 SF	0.72	1.00000	5	1.00		1.000			1.0000	0.72	38,100		
Total Card Land Units					Parcel Total Land Area					1.22		Total Land Value					38,100	

Property Location 22 BRACKEN WOODS RD
 Vision ID 100968 Account # D8044R

Map ID 006/ 056/ 022/ 000/
 Bldg # 1

Bldg Name
 Sec # 1 of 1

Card # 1 of 1

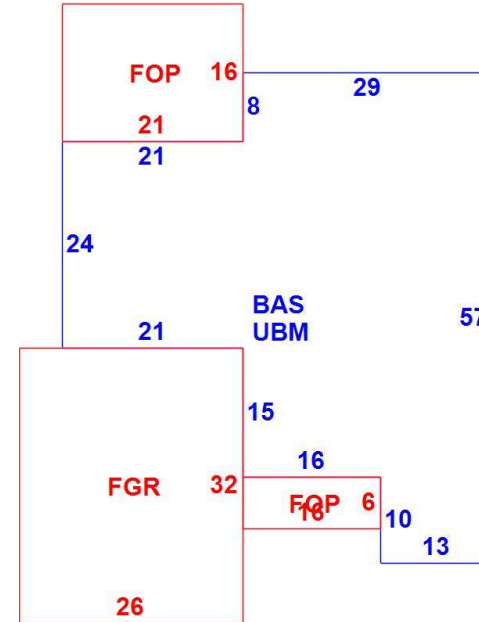
State Use 1010
 Print Date

CONSTRUCTION DETAIL			CONSTRUCTION DETAIL (CONTINUED)		
Element	Cd	Description	Element	Cd	Description
Style:	01	Ranch			
Model	01	Residential			
Grade:	06	Good			
Stories:	1				
Occupancy	1				
Exterior Wall 1	25	Vinyl Siding			
Exterior Wall 2					
Roof Structure:	04	Wood Truss			
Roof Cover	03	Asph/F GlS/Cmp			
Interior Wall 1	05	Drywall/Sheet			
Interior Wall 2					
Interior Flr 1	12	Hardwood			
Interior Flr 2					
Heat Fuel	03	Gas			
Heat Type:	05	Hot Water			
AC Type:	01	None			
Total Bedrooms	03	3 Bedrooms			
Total Bthrms:	2				
Total Half Baths	1				
Total Xtra Fixtrs					
Total Rooms:	8				
Bath Style:	03	Modern			
Kitchen Style:	03	Good			

CONDO DATA			
Parcel Id		C	Owne
		B	S
Adjust Type	Code	Description	Factor%
Condo Flr			
Condo Unit			
COST / MARKET VALUATION			
Building Value New			329,873
Year Built			2022
Effective Year Built			2005
Depreciation Code			A
Remodel Rating			
Year Remodeled			
Depreciation %			1
Functional Obsol			
External Obsol			
Trend Factor			1
Condition			
Condition %			
Percent Good			99
RCNLD			326,600
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
FOP	Porch, Open, Finished	0	432	86	22.14	9,565
FGR	Garage	0	832	333	44.51	37,035
BAS	First Floor	1,997	1,997	1,997	111.22	222,098
UBM	Basement, Unfinished	0	1,997	399	22.22	44,375
Ttl Gross Liv / Lease Area		1,997	5,258	2,815		313,073



Property Location 22 BRACKEN WOODS RD
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		0000	0000	04-01-2008	U	V	0											
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Year	Code	Description	Amount	Code	Description	Number	Amount											Comm Int
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Total			0.00															
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Total Card Land Units					Parcel Total Land Area					1.22		Total Land Value					38,100	

State Use 1010
Print Date

A large, white, single-story garage with a dark grey or black gabled roof. The building features two large, black, roll-up garage doors. Above each door is a small, rectangular window. To the left of the first door is a side entrance with a small porch and a door. The building is surrounded by a paved area in the foreground and a grassy field. In the background, there are bare trees and a cloudy sky.

APPRAISAL REPORT

OF



22 Bracken Woods Rd
Raymond, ME 04071

PREPARED FOR

No AMC
Bangor Savings Bank
P.O. Box 930
Bangor, ME 04402-0930

AS OF

03/30/2023

PREPARED BY

Jordan Bay Appraisal Co., Inc.
P.O. Box 548
Raymond, ME 04071

Jordan Bay Appraisal Co., Inc.
P.O. Box 548
Raymond, ME 04071

04/06/2023

Bangor Savings Bank
P.O. Box 930
Bangor, ME 04402-0930

RE: Jennifer & Tyler Smith
22 Bracken Woods Rd
Raymond, ME 04071
File No. RRP230303 B
Case No.

Dear Client

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

22 Bracken Woods Rd, Raymond, ME 04071

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 03/30/2023 is:

\$ 556,500

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: 

Richard R. Pierpont

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Uniform Residential Appraisal Report

SUBJECT	The purpose of this 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 22 Bracken Woods Rd City Raymond State ME Zip Code 04071																																																																																																																																																																													
	Borrower Jennifer & Tyler Smith Owner of Public Record Chase Holdings LLC County Cumberland																																																																																																																																																																													
	Legal Description Cumberland County Registry of Deeds Book:33150 Page:84																																																																																																																																																																													
	Assessor's Parcel # Map:6 Lot:56-22 Tax Year 2023 R.E. Taxes \$ 8,340																																																																																																																																																																													
	Neighborhood Name Rolling Brook Subdivision (Immediate Neighborhood) Map Reference N/A Census Tract 0120.00																																																																																																																																																																													
	Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant Special Assessments \$ 0 PUD HOA \$ 0 <input checked="" 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) Land Assessed @ \$28,600 / No Improvements																																																																																																																																																																													
	Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe) Real Estate Taxes Are Estimated																																																																																																																																																																													
	Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930																																																																																																																																																																													
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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																																																																																													
	Report data source(s) used, offerings price(s), and date(s). Assessor's Records																																																																																																																																																																													
	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 Agreement is subject to the Buyer obtaining a Conventional loan. Financing terms were not made available to the appraiser.																																																																																																																																																																													
	Contract Price \$ 556,037 Date of Contract 03/28/2023 Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) Public Records																																																																																																																																																																													
	Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																													
	If Yes, report the total dollar amount and describe the items to be paid. \$5325;Personal Property was not included in the final estimate of value.																																																																																																																																																																													
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.																																																																																																																																																																													
	<table border="1"><thead><tr><th colspan="4">Neighborhood Characteristics</th><th colspan="4">One-Unit Housing Trends</th><th colspan="2">One-Unit Housing</th><th colspan="2">Present Land Use %</th></tr><tr><th>Location</th><th>Urban</th><th>Suburban</th><th>Rural</th><th>Property Values</th><th>Increasing</th><th>Stable</th><th>Declining</th><th>PRICE</th><th>AGE</th><th>One-Unit</th><th>70 %</th></tr></thead><tbody><tr><td>Built-Up</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td>Under 25%</td><td>Demand/Supply</td><td><input checked="" type="checkbox"/></td><td>Shortage</td><td>In Balance</td><td>OverSupply</td><td>\$ (000)</td><td>(yrs)</td><td>2-4 Unit %</td></tr><tr><td>Growth</td><td>Rapid</td><td><input checked="" type="checkbox"/></td><td>Stable</td><td>Slow</td><td>Marketing Time</td><td><input checked="" type="checkbox"/></td><td>Under 3mths</td><td>3-6 mths</td><td>Over 6 mths</td><td>165</td><td>Low</td><td>1 Multi-Family %</td></tr></tbody></table>										Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %		Location	Urban	Suburban	Rural	Property Values	Increasing	Stable	Declining	PRICE	AGE	One-Unit	70 %	Built-Up	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Under 25%	Demand/Supply	<input checked="" type="checkbox"/>	Shortage	In Balance	OverSupply	\$ (000)	(yrs)	2-4 Unit %	Growth	Rapid	<input checked="" type="checkbox"/>	Stable	Slow	Marketing Time	<input checked="" type="checkbox"/>	Under 3mths	3-6 mths	Over 6 mths	165	Low	1 Multi-Family %																																																																																																																		
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	Neighborhood Boundaries The subject is bounded to the north by Libby Road; to the south by Raymond Center; to the east by Panther Pond; and to the west by Route 302.																																																																																																																																																																													
	Neighborhood Description The subject neighborhood has average market appeal and competes favorably with other neighborhoods in the subject market area. Employment centers are easily accessible and commute times during peak periods are considered reasonable. Schools, parks and shopping are all closeby. The stability of employment is considered average.																																																																																																																																																																													
	Market Conditions (including support for the above conclusions) General market conditions in the neighborhood are relatively stable, however there is a shortage of listings, however property values appear stable. Homes in this general area usually do not require sellers to offer sales or financing concessions to the market.																																																																																																																																																																													
SITE	Dimensions Frontage Not Available (Per Tax Map) Area 1.22 ac Shape Irreg/Not Adverse View N;Res;Woods																																																																																																																																																																													
	Specific Zoning Classification "RR" Rural Residential Zoning Description 225'F / 2 acres / Approved Legal Subdivision																																																																																																																																																																													
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) Approved Subdivision																																																																																																																																																																													
	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. The Appraiser has analyzed current and relevant legal, physical and economic factors that support the highest and best use of the subject property.																																																																																																																																																																													
	<table border="1"><thead><tr><th>Utilities</th><th>Public</th><th>Other (describe)</th><th>Public</th><th>Other (describe)</th><th>Off-site Improvements--Type</th><th>Public</th><th>Private</th></tr></thead><tbody><tr><td>Electricity</td><td><input checked="" type="checkbox"/></td><td></td><td>Water</td><td><input checked="" type="checkbox"/></td><td>Private</td><td>Street</td><td>Asphalt</td></tr><tr><td>Gas</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td>Propane Available</td><td>Sanitary Sewer</td><td><input checked="" type="checkbox"/></td><td>Private</td><td>Alley</td><td>None</td></tr></tbody></table>										Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private	Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Private	Street	Asphalt	Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Propane Available	Sanitary Sewer	<input checked="" type="checkbox"/>	Private	Alley	None																																																																																																																																											
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private																																																																																																																																																																						
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	Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Propane Available	Sanitary Sewer	<input checked="" type="checkbox"/>	Private	Alley	None																																																																																																																																																																					
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone C FEMA Map # 2302050015B FEMA Map Date 05/05/1981																																																																																																																																																																													
	Are the utilities and/or 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.																																																																																																																																																																														
The subject's lot size was estimated by the appraiser from the Raymond Assessor's records. The lot size is a estimate only. No formal survey was made. The estimate is considered adequate for the purposes of the appraisal to compare the subject lot size and utility to that of the comparable sales. The subject site is typical in size and shape with favorable topography and adequate drainage.																																																																																																																																																																														
IMPROVEMENTS	<table border="1"><thead><tr><th colspan="4">General Description</th><th colspan="2">Foundation</th><th colspan="2">Exterior Description</th><th colspan="2">materials/condition</th><th colspan="2">Interior</th><th colspan="2">materials/condition</th></tr></thead><tbody><tr><td>Units</td><td><input checked="" type="checkbox"/> One</td><td><input type="checkbox"/> One with Accessory Unit</td><td></td><td>Concrete Slab</td><td><input type="checkbox"/> Crawl Space</td><td>Foundation Walls</td><td>Concrete/Gd</td><td>Floors</td><td>Engineered/Gd</td><td></td><td></td><td></td><td></td></tr><tr><td># of Stories</td><td>1</td><td></td><td></td><td><input checked="" type="checkbox"/> Full Basement</td><td><input type="checkbox"/> Partial Basement</td><td>Exterior Walls</td><td>Vinyl/Gd</td><td>Walls</td><td>Drywall/Gd</td><td></td><td></td><td></td><td></td></tr><tr><td>Type</td><td><input checked="" type="checkbox"/> Det.</td><td><input type="checkbox"/> Att.</td><td><input type="checkbox"/> S-Det/End Unit</td><td>BasementArea</td><td>1914 sq. ft.</td><td>Roof Surface</td><td>Arch Shingle/Gd</td><td>Trim/Finish</td><td>Painted Wd/Gd</td><td></td><td></td><td></td><td></td></tr><tr><td><input type="checkbox"/> Existing</td><td><input checked="" type="checkbox"/> Proposed</td><td><input type="checkbox"/> Under Const.</td><td>BasementFinish</td><td>0 %</td><td>Gutters & Downspouts</td><td>None Noted</td><td>Bath Floor</td><td>Engineered/Gd</td><td></td><td></td><td></td><td></td></tr><tr><td>Design (Style)</td><td>ContmpRnch</td><td></td><td><input checked="" type="checkbox"/> Outside Entry/Exit</td><td>Sump Pump</td><td>Window Type</td><td>2 Pane Vinyl/Gd</td><td>Bath Wainscot</td><td>Fiberglass/Gd</td><td></td><td></td><td></td><td></td></tr><tr><td>Year Built</td><td>~2022</td><td></td><td>Evidence of</td><td>Infestation</td><td>Storm Sash/Insulated</td><td>Where Needed</td><td>Car Storage</td><td>None</td><td></td><td></td><td></td><td></td></tr><tr><td>Effective Age (Yrs)</td><td>0</td><td></td><td><input type="checkbox"/> Dampness</td><td>Settlement</td><td>Screens</td><td>Where Needed</td><td><input checked="" type="checkbox"/> Driveway</td><td># of Cars</td><td>2</td><td></td><td></td><td></td></tr><tr><td>Attic</td><td><input type="checkbox"/> None</td><td></td><td>Heating</td><td>FWA</td><td><input checked="" type="checkbox"/> HWBB</td><td><input type="checkbox"/> Radiant</td><td>Amenities</td><td>Woodstove(s)#</td><td>0</td><td>Driveway Surface</td><td>Asphalt</td><td></td><td></td></tr><tr><td><input type="checkbox"/> Drop Stair</td><td><input type="checkbox"/> Stairs</td><td></td><td><input type="checkbox"/> Other</td><td>Fuel</td><td>Prpn</td><td>Fireplace(s)#</td><td>0</td><td>Fence</td><td>None</td><td><input checked="" type="checkbox"/> Garage</td><td># of Cars</td><td>2</td><td></td></tr><tr><td><input type="checkbox"/> Floor</td><td><input checked="" type="checkbox"/> Scuttle</td><td></td><td>Cooling</td><td><input type="checkbox"/> Central Air Conditioning</td><td></td><td>Patio/Deck</td><td>None</td><td><input checked="" type="checkbox"/> Porch</td><td>2 Cvr</td><td><input type="checkbox"/> Carport</td><td># of Cars</td><td>0</td><td></td></tr><tr><td><input type="checkbox"/> Finished</td><td><input type="checkbox"/> Heated</td><td></td><td><input type="checkbox"/> Individual</td><td><input checked="" type="checkbox"/> Other</td><td>HTPump</td><td>Pool</td><td>None</td><td>Other</td><td>None</td><td><input checked="" type="checkbox"/> Att.</td><td><input type="checkbox"/> Det.</td><td><input type="checkbox"/> Built-in</td><td></td></tr></tbody></table>										General Description				Foundation		Exterior Description		materials/condition		Interior		materials/condition		Units	<input checked="" type="checkbox"/> One	<input type="checkbox"/> One with Accessory Unit		Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Gd	Floors	Engineered/Gd					# of Stories	1			<input checked="" type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/Gd	Walls	Drywall/Gd					Type	<input checked="" type="checkbox"/> Det.	<input type="checkbox"/> Att.	<input type="checkbox"/> S-Det/End Unit	BasementArea	1914 sq. ft.	Roof Surface	Arch Shingle/Gd	Trim/Finish	Painted Wd/Gd					<input type="checkbox"/> Existing	<input checked="" type="checkbox"/> Proposed	<input type="checkbox"/> Under Const.	BasementFinish	0 %	Gutters & Downspouts	None Noted	Bath Floor	Engineered/Gd					Design (Style)	ContmpRnch		<input checked="" type="checkbox"/> Outside Entry/Exit	Sump Pump	Window Type	2 Pane Vinyl/Gd	Bath Wainscot	Fiberglass/Gd					Year Built	~2022		Evidence of	Infestation	Storm Sash/Insulated	Where Needed	Car Storage	None					Effective Age (Yrs)	0		<input type="checkbox"/> Dampness	Settlement	Screens	Where Needed	<input checked="" type="checkbox"/> Driveway	# of Cars	2				Attic	<input type="checkbox"/> None		Heating	FWA	<input checked="" type="checkbox"/> HWBB	<input type="checkbox"/> Radiant	Amenities	Woodstove(s)#	0	Driveway Surface	Asphalt			<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs		<input type="checkbox"/> Other	Fuel	Prpn	Fireplace(s)#	0	Fence	None	<input checked="" type="checkbox"/> Garage	# of Cars	2		<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle		Cooling	<input type="checkbox"/> Central Air Conditioning		Patio/Deck	None	<input checked="" type="checkbox"/> Porch	2 Cvr	<input type="checkbox"/> Carport	# of Cars	0		<input type="checkbox"/> Finished	<input type="checkbox"/> Heated		<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Other	HTPump	Pool	None	Other	None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in	
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Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) Allowance																																																																																																																																																																														
Finished area above grade contains: 8 Rooms 3 Bedrooms 2.1 Bath(s) 1,943 Square Feet of Gross Living Area Above Grade																																																																																																																																																																														
Additional features (special energy efficient items, etc.) The following is a list of the subject's additional features, including but not limited to: ~6' x ~16' covered porch; ~12' x ~21' covered porch, heat pump, attached heated 2 car garage.																																																																																																																																																																														
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;No updates in the prior 15 years;The subject is a Contemporary Ranch style dwelling in new condition overall. The subject is good quality construction. No significant deficiencies were observed and no repairs required at this time. Typical physical depreciation noted due to normal wear and tear with age. No functional or external depreciation was noted.																																																																																																																																																																														
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																																																																																																																																																																														

Uniform Residential Appraisal Report

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 400,000 to \$ 600,000 .	
There are 1 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 400,000 to \$ 600,000 .	
FEATURE	SUBJECT
Address	22 Bracken Woods Rd Raymond, ME 04071
Proximity to Subject	0.03 miles W
Sale Price	\$ 556,037
Sale Price/Gross Liv. Area	\$ 286.17 sq. ft.
Data Source(s)	MLS#1535722;DOM 28
Verification Source(s)	Ext. Inspection/Assessor's Rcds
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	ArmLth
Concessions	Conv;0
Date of Sale/Time	s09/22;c08/22
Location	N;Res;
Leasehold/Fee Simple	Fee Simple
Site	1.22 ac
View	N;Res;Woods
Design (Style)	DT1;ContmpRnch
Quality of Construction	Q3
Actual Age	~0
Condition	C1
Above Grade	Total Bdrms Baths
Room Count	8 3 2.1
Gross Living Area	1,943 sq. ft.
Basement & Finished	1914sf0sfwu
Rooms Below Grade	864sf0sfwu
Functional Utility	Average
Heating/Cooling	HWBB/HtPump
Energy Efficient Items	Included in Quality
Garage/Carport	2ga2dw
Porch/Patio/Deck	Covered Porches
Fireplace/WSHU	None
Other Item	SprinklerSys
Sales/List Ratio	N/A
Net Adjustment (Total)	X + -
Adjusted Sale Price of Comparables	Net Adj: 4% Gross Adj: 5%
I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research did X 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) Multiple Listing Service/Assessor's Records	
My research did X 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) Multiple Listing Service/Assessor's Records	
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
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s)	MLS/Assessor's Records
Effective Date of Data Source(s)	03/30/2023
Analysis of prior sale or transfer history of the subject property and comparable sales The subject is not currently listed for sale with MLS, and a search of MLS records indicate the subject has not been listed for sale in the last 12 months. There have been no other sales of the subject within the last 3 years and/or prior sales of the comparables within the prior 12 months.	
Summary of Sales Comparison Approach Due to the lack of recent comparable sales in the subject market area, it was necessary to consider sales over six months old. It was considered more appropriate to go back in time to find comparable sales than to leave the subject market area or use less similar properties that would require larger adjustments which might tend to weaken the market analysis. An adjust for market conditions was not appropriate for the comparables to reflect stable property values in the subject neighborhood.	
Indicated Value by Sales Comparison Approach \$ 556,500	
Indicated Value by: Sales Comparison Approach \$ 556,500 Cost Approach (if developed) \$ 545,985 Income Approach (if developed) \$	
*** SEE ADDITIONAL COMMENTS ***	
This appraisal is made as is, X subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 556,500 as of 03/30/2023, which is the date of inspection and the effective date of this appraisal.	

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS	SCOPE OF APPRAISAL: The purpose of this appraisal is to estimate the opinion of value of the subject property as defined in this report, for the referenced client as the intended user of this report. The intended user of this appraisal report is the lender/client. No additional intended users are identified by the appraiser. This report contains sufficient information to enable the client to understand the report. Any other party receiving a copy of this report for any reason is not the intended user; nor does it result in an appraiser-client relationship. Use of this report by any other party(ies) is not the intended user. The only function of the appraisal is to assist the client mentioned in this report in evaluating the subject property for lending purposes. The use of this report by anyone other than the stated intended user, or any other use is prohibited. This report is intended for use by our client BANGOR SAVINGS BANK and their assignee for financing purposes only. No other use/user is intended by the appraiser. The definition of an appraisal used by the appraiser is from the Uniform Standards of Professional Appraisal Practice, which defines an appraisal as "an opinion of value". The appraisal is based upon information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, selection of comparable sales, listings, and/or rentals within the market area. The original source of the comparable is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The source and data are considered reliable. Data believed to be unreliable was not included in this report or used as a basis for value conclusion. At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms. In the normal course of business, the appraiser attempted to obtain adequate amount of information regarding the subject and comparable properties. Some of the required UAD standardized responses, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Consequently, this information should be considered an estimate unless otherwise noted by the appraiser. Examples include condition and quality ratings, as well as comparable sales and listing data. Not every element of the subject property was viewable, and comparable property data was generally obtained from third party sources.									
	PHYSICAL DEFICIENCIES AND/OR ADVERSE CONDITIONS: Unless otherwise stated in this report, the existence of hazardous substances including without limitation: asbestos, mold, lead paint, radon gas, polychlorinated biphenyls, petroleum leakage, electromagnetic radiation fields or other hazardous chemicals or conditions, were not called to the appraiser's attention, nor did the appraiser become aware of any such adverse conditions or influences during the property inspection. The appraiser has no knowledge of the existence of such materials or conditions on or near the subject property unless otherwise specifically stated in the appraisal report. However, the appraiser is not an environmental hazard expert and is not qualified to test for such conditions. No responsibility is assumed for any such conditions, or for any expertise or engineering knowledge required to discover them. It may be necessary to retain an expert in the field of environmental hazard evaluation if the presence of environmental hazards are suspected. The value estimate contained in this report is predicated on the assumption that there are no hidden environmental hazards or conditions which would adversely affect the subject property's marketability or value. There are no known or apparent adverse environmental conditions that would negatively impact the value or marketability of the subject property. This report is not a home inspection, the appraiser only performed a visual inspection of accessible areas. This report cannot be relied upon to disclose conditions and/or defects in the property. Any fireplaces and/or wood stoves noted as amenities, may or may not meet current code standards. The appraiser recommends a licensed professional in the field to evaluate any possible safety hazards and/or concerns the client may have.									
COST APPROACH	COST APPROACH TO VALUE (not required by Fannie Mae.)									
	Provide adequate information for the lender/client to replicate your cost figures and calculations.									
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) (1) Lot 4-B Alfred Mann Drive, Raymond MLS#1456282 1.75 acres \$58,000 10/9/20 (2) 4 Conesca Road, Raymond MLS#1531236 2 acres \$65,000 7/12/22 (3) Lot 8 Spring Valley Road, Raymond MLS#1532499 2.04 acres \$60,000 12/21/22									
	ESTIMATED	REPRODUCTION OR	X REPLACEMENT COST NEW	OPINION OF SITE VALUE						
	Source of cost data	Marshall & Swift - Swift Estimator	Dwelling	1,943	Sq. Ft. @ \$	173.96	=\$	338,004		
	Quality rating from cost service	4.00	Effective date of cost data	APR, 2023	Bsmt.	1,914	Sq. Ft. @ \$	30.21	=\$	57,822
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)			Other Components				24,243		
	Estimated unit costs for the subject improvements are based on current construction and development cost data provided by builders,			Garage/Carport	935	Sq. Ft. @ \$	43.76	=\$	40,916	
	contractors and sub-contractors in the local market area. The cost estimate includes all hard and soft costs associated with residential construction and includes profit. Additional cost data was taken from Marshall & Swift Residential Cost Handbook. "The Opinion of Site Value" is \$60,000.			Total Estimate of Cost-new			=\$	460,985		
				Less Physical	0	Functional	External			
INCOME	Depreciation 0 0 0 = \$ (0)									
	Depreciated Cost of Improvements = \$ 460,985									
	"As-is" Value of Site Improvements = \$ 25,000									
	Estimated Remaining Economic Life (HUD and VA only) 60 Years Indicated Value By Cost Approach = \$ 545,985									
INCOME APPROACH TO VALUE (not required by Fannie Mae.)										
Estimated Monthly Market Rent \$ X Gross Multiplier = \$ Indicated Value by Income Approach										
Summary of Income Approach (including support for market rent and GRM)										
PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)									
	Is the developer/builder in control of the Homeowner's 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		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.									
	Are the common elements leased to or by the Homeowner's Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.									
Describe common elements and recreational facilities.										

Jordan Bay Appraisal Co., Inc.
COMMENT ADDENDUM

File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930

NEIGHBORHOOD BOUNDARIES: The neighborhood is predominantly single family residential. Vacant land estimate includes SFR zoned land which is not yet developed and undevelopable open areas.

NEIGHBORHOOD DESCRIPTION: No unfavorable conditions were observed which would adversely effect value or marketability. The neighborhood is predominantly owner occupied. The subject's higher than predominate value is primarily due to: new construction.

ADVERSE SITE CONDITIONS AND/OR EXTERNAL FACTORS: Septic systems are typical for the subject neighborhood. The subject septic system does not adversely effect the value or marketability of the subject property; no determination was made concerning the subject's septic systems adequacy or condition. The water source for the subject property is a private well; no determination was made by the appraiser to the adequacy or potability of the water supply. Private wells are typical for the subject neighborhood and there is no adverse impact on the value and marketability of the subject property due to its private water source. The subject is located on a private road. A road maintenance agreement typically provides for shared maintenance of this road by neighboring homeowners. I was not provided a copy of the road maintenance agreement and therefore cannot verify the existence or adequacy of any such agreement. The subject's private road access does not have a significant impact on the subject's value or marketability as any adverse influence is offset by greater privacy. The subject is located +/- 0.5 mile from the nearest public road, the appraiser noted +/- 11 dwellings along that length. A precise determination of the location of the subject's improvements in relation to the delineated flood hazard area is beyond the scope of this appraisal. The subject is located in an approved subdivision. The subject site is typical in size and shape and no adverse conditions were noted. The zoning code allows this type of legal improvement to be rebuilt to the same or smaller configuration in cases where the building is destroyed by fire or act of God. No adverse easements, encroachments or conditions were apparent to the appraiser.

H.O.A.: Per previous conversation with Chase Custom Homes, there is no H.O.A. at the present moment. The appraiser believes there will be one in the future. Other homes on Rolling Brook Road are \$125 per year and \$350 entrance fee (per MLS). The subject is located on Bracken Woods Road (off of Rolling Brook Road).

SQUARE FOOTAGE: The subject has been measured to ANSI standards to the best of the appraiser's ability. The subject is; a single family Contemporary Ranch style dwelling, with ~1,943 sf finished above grade, ~0 sf unfinished above grade, ~0 sf finished below grade, and ~1,914 sf unfinished below grade (not included in the overall GLA calculations or room count). Square foot measurements of most areas can be found in the bottom section of the sketch.

SALES COMPARISON APPROACH: Although Comparable #3 has a similar location rating, it is located in an area of predominately higher values, a downward adjustment was warranted for its superior location, not considered "beneficial". Location adjustments are based on an analysis of underlying site values and were supported by extraction analysis. Adjustments for significant differences in gross living area were made on the basis of \$55 per square foot and rounded to the nearest hundred dollars. This is considered a typical adjustment for a residential dwelling in this price range within the subject's market area. Bathroom adjustments above grade were made on the basis of \$5,500 for partial bathroom (1P - toilet & sink AKA 1/2 bathroom or powder room). Due to the lack of recent sales in the subject's immediate neighborhood, it was necessary to use sales which are over one mile away from the subject property. Due to the lack of new construction, the appraiser had to expand the search to locate comparable sales. The municipality of Windham, has the same school district as Raymond. The sales considered are located in similar competing neighborhoods in the subject market area and are similar in market appeal. Although some comparables are over 1 mile, does not mean this is a rural area. Raymond is a suburban community to Portland. They are considered the best indicators of value for the subject property at the time of appraisal. It is typically necessary to exceed the standard one mile proximity rule in this market area. Adjustments for differences in site size are based on estimated market reactions and were supported by extraction analysis. Due to the lack of recent sales of the same style houses in the subject neighborhood it was necessary to use different style house of similar size and utility. These sales are considered good comparables for the subject property since buyers typically care more about location, utility and size while looking for a house and will consider various styles which meet these primary criteria. Comparable #2's finishes are superior and noted with a: custom kitchen; stainless wire railings; custom tiled shower with glass door; accented interior wood walls; custom stonework with mantel and hearth around the fireplace; finished basement of similar quality; heated garage; exterior hardscapes; and generally superior interior and exterior finishes and craftsmanship; a downward adjustment was warranted. Although Comparable #3 has a similar quality rating, a downward adjustment was warranted for its slightly superior interior finishes, not considered a Q2. Adjustments for differences in quality and condition are based on the physical inspection of the subject property and information gathered regarding the quality and condition of the comparable sales which was gathered in the course of exterior inspections of the comparables and interviews with parties familiar with the comparables. Adjustments for differences in total room count and number of bedrooms were included in the gross living area adjustment. The finished square footage of the basement area(s); basement entry type; and specific rooms below grade; and driveway spaces are a good faith estimate only, and considered adequate for the purposes of this report. The amount of concession(s) if any, were utilized from MLS and Brokers when available. The "Concessions" data field entered as "0", may or may not mean seller concessions, but no data available. The three comparables analyzed here are recent closed sales located in the subject market area. They are the most similar and most recent sales available. All three are considered good indicators of value for the subject property and were given similar weight. The adjustments made to the sales represent the appraiser's attempt to isolate and compensate for significantly dissimilar features or conditions. Adjustments for dissimilar features or conditions approximate market reactions and are not necessarily based on cost.

CONTRACT: Appraiser has reviewed pages 1 thru 9 of the Construction Contract by Chase Custom Homes & Finance Inc.; 3 pages of Floor Plans and Elevations; and pages 1 thru 23 of New Construction Specifications, which was provided by the lender/client, as the effective date of the first appraisal (1/06/22) totaling \$517,433. The appraiser has received from the borrower as of 3/31/23 the following: 1 page Addendum to Specifications totaling \$524,933 (appliance allowance of \$7,500); 1 page Addendum to Specifications totaling \$545,038 (adding a garage heater \$4,350); 1 page Addendum to Specifications totaling \$556,036.57 (allowance overage's and permits); 2 page quote from Agren Appliance totaling \$9,490.73; 1 page quote from K & D Millwork totaling \$3,668.20; 1 page quote from Classic Flooring totaling \$14,257.68; 5 page quote from Frank Webb Home totaling \$8,917.65; 1 page quote from A-Z Water Systems totaling \$11,800; 2 page contract change order #3 totaling \$4,705; 1 page change order #4 totaling \$800; and a 4 page Allowance Breakdown. These are assumed to be the entire agreement(s). The original effective date of the appraisal was 1/6/22 with supplied documents. The appraiser has made the extraordinary assumption these documents have not changed. The use of this extraordinary assumption may have

Jordan Bay Appraisal Co., Inc.
COMMENT ADDENDUM

File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930

effected the assignment results.

RECONCILIATION: The Sales Comparison Analysis is given the most weight since it best reflects the actions of buyers and sellers in the market. The Cost Approach supports the Sales Analysis and was given weight since the subject is new construction. The Income Approach was not considered appropriate for this type of single family residential property. Single family properties of this type are not typically valued based on their income potential. The Income Approach was not used in the valuation of the subject property because of a lack of sufficient sales with rental information to develop and support a gross rent multiplier. The Cost Approach was given weight since the subject is new construction and cost/depreciation can be estimated with a greater degree of accuracy. The conclusions of the Sales Comparison Analysis give the best indication of the most probable price the subject property would bring on the open market.

CONDITIONS OF APPRAISAL: This appraisal is subject to completion of the proposed improvements, as per plans and specifications, in a timely and workmanlike manner, with an occupancy permit issued by the Raymond C.E.O. with no adverse conditions noted. No personal property was included in the estimate of value. The GLA (Gross Living Area) of the comparable sales may or may not be exact and is used as a guide only in the adjustment process. The Appraiser is unable to accurately measure the comparable sales and relies on information from other appraisers, tax cards, and/or broker information as applicable. Comparable photos may not have been at the time of inspection and may be retrieved from an extensive office library. The Appraiser certifies the he has the experience and knowledge to adequately complete this appraisal assignment, without the assistance of others unless otherwise noted.

Uniform Residential Appraisal Report

Case No.

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 this 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

Case No.

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

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Richard R. Pierpont Jr.
 Name Richard R. Pierpont
 Company Name Jordan Bay Appraisal Co., Inc.
 Company Address P.O. Box 548
Raymond, ME 04071
 Telephone Number 2076557887
 Email Address rpierpo1@maine.rr.com
 Date of Signature and Report 04/06/2023
 Effective Date of Appraisal 03/30/2023
 State Certification # _____
 or State License # AP2462
 or Other (describe) _____ State # _____
 State ME
 Expiration Date of Certification or License 12/31/2023

ADDRESS OF PROPERTY APPRAISED

22 Bracken Woods Rd
Raymond, ME 04071

APPRAISED VALUE OF SUBJECT PROPERTY \$ 556,500

LENDER/CLIENT

Name No AMC
 Company Name Bangor Savings Bank
 Company Address P.O. Box 930
Bangor, ME 04402-0930
 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 _____

Jordan Bay Appraisal Co., Inc.
CLARIFICATION OF SCOPE OF WORK FOR 1004MC

File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930

The 1004MC requires conclusions based on properties competitive with the subject using criteria a prospective buyer of the subject property would use. Trends for competitive to the subject may or may not be representative of the overall neighborhood trends required in the URAR. To consider them the same (without verification) would be inconsistent with generally accepted appraisal standards and USPAP. To provide clear and accurate trends, the neighborhood and competitive to the subject segments were analyzed and reported in the 1004MC and or the URAR. In cases where was insufficient to produce a reliable indication, the reasons are stated. To avoid subjective interpretation as to the requirements of the 1004MC, the methodology used for the assignment is as follows.

COMPETITIVE TO THE SUBJECT: Is defined as criteria a buyer would use. Logically, a buyer for a 2,200sf home with 3 bedrooms, 2 baths and a pool would not consider a similar 1,200sf home as competitive. Due to affordability, the reverse would also hold true. The Appraiser considered "competitive to the subject", only those homes that are similar in physical characteristics, lot size, view, etc.

NEW HOMES VS. RESALE: For new developments, absorption rates, trends, pricing, etc. based on analysis of competing new homes tracts (as opposed to existing homes sales/listing activity from MLS) as the market for new homes represent a different buyer profile.

TIME PERIODS: (Prior 7-12 Months, Prior 4-6 Months, Current- 3 Months) Are based on local MLS data. While no all inclusive of the sales, listings, etc, the MLS is reasonably representative of the market and considered to be a reliable measure of overall trends. Due to the method employed by the MLS, the reported medians should be within acceptable statistical tolerance.

ANOMALIES: For seasonal markets or for the short term effect of foreclosures or REO's, etc. (if identified), and are described in 1004MC or addendum. Note: seasonality occurs in most markets due to purchases by families school age children, typically higher sales volume in March - August vs. September - February. While the sales, listings, rates, etc. may be slightly different from period to period, they may be a result of seasonal issues as opposed to true "shift in the market trend".

INCREASING, STABLE, AND DECLINING TRENDS: Are a result of an overall shift and clear direction in the market as opposed to the reported results in one period being slightly above or below a prior period. Minor differences between two periods do not always constitute a clear shift. Therefore, the trends selected on the 1004MC are a result of the statistical calculations and the appraiser's analysis of the market as summarized in the comments.

TOTAL # OF COMPARABLE SALES SETTLED: Only closed sales. Pending or contingent sales were not included.

ABSORPTION RATE (TOTAL SALES/MONTHS): Is the total sales above, divided by the period (7-12 months, 4-6 months, 0-3 months).

TOTAL # OF COMPARABLE ACTIVE LISTINGS: Include unique listings that were active (during any part of the period) but may have expired or were withdrawn during the period. To present a clear ratio of available properties to sold properties, duplicates were not in the totals.

MONTHS OF HOUSING SUPPLY (TOTAL LISTINGS/ABSORPTION RATE): Is the # of active listings divided by the absorption rate. Note: Many homes have "asking prices" that preclude and therefore represent "gross supply" as opposed to "effective supply" which refers to the number of listings that are priced at a level that matches the neighborhood's affordability. Total supply includes "gross supply" physically competitive to the subject.

DAYS ON THE MARKET FOR LISTINGS AND SALES: Is based on the most recent listing date for the time period specified as opposed to the original listing date or the cumulative days on market. This method is not perfect, however it does recognize several factors. Cumulative days on market may be well beyond normal marketing time due to a combination of market conditions and over-pricing. The most recent listing date considers that the seller adjusted the price to market conditions and therefore it reflects the more normal marketing time for the current list or sale price.

MEDIAN COMPARABLE SALE PRICE: Median of the total number of sales recorded in MLS during the period.

MEDIAN COMPARABLE SALES DAYS ON MARKET: The DOM for the most recent listing date reported in MLS.

MEDIAN COMPARABLE LIST PRICE: Median list price of the properties that were listed during the period.

MEDIAN COMPARABLE LISTING DAYS ON MARKET: The median comparable listing time on market based on the current listing date in MLS.

MEDIAN SALES PRICE AS % OF LIST PRICE RATIO: Is calculated as the sales price divided by the list price.

SELLER (DEVELOPER, BUILDER, ETC.) PAID FINANCIAL ASSISTANCE: Includes points or fees normally paid in the market for most transactions.

SELLER CONCESSION TRENDS: Include incentives or concessions beyond those normally paid in the market for all or most transactions.

FORECLOSURE AND REO TRENDS: Are reported for the market area or neighborhood (as specified in the 1004MC) and may be based on services such as "Foreclosures.com", "MLS listings" or "Public Records" and "Other Sources", since such data is not consistently available from a more reliable source.

DATA SOURCES USED IN THE ANALYSIS AND CONCLUSIONS: Multiple Listing Service.

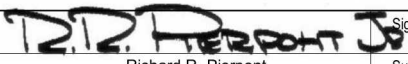
SUMMARIZED AND DOCUMENTED SUPPORT: Calculations are based on datasets from Multiple Listing Service. The data was cleaned prior to analysis to remove isolated transactions that were numerically distant and may be misleading. The indicated medians, totals, etc. may vary slightly from gross numbers reported by MLS, etc., but reflect trends/totals less impacted by abnormal transactions.

CONDOMINIUM AND COOPERATIVE PROJECTS: Were analyzed separately and the conclusions reflect only data from the project. The definitions above for the same items, apply to this area. Identified affects (if any) from foreclosures or REO's in the project were stated in the 1004MC.

SUMMARIZED TRENDS AND THE IMPACT ON THE SUBJECT: Trends for the project (if any) on the subject are stated in the 1004MC.

EXCEPTIONS: If the assignment required a deviation from the procedure, terms, etc. listed above, the exception stated here.

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.											
Property Address		22 Bracken Woods Rd		City	Raymond	State	ME	ZIP Code	04071		
Borrower		Jennifer & Tyler Smith									
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 that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.											
MARKET RESEARCH & ANALYSIS	Inventory Analysis			Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend				
	Total # of Comparable Sales (Settled)			1	0	0	<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Absorption Rate (Total Sales/Months)			0.17	0.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Total # of Comparable Active Listings			0	0	0	<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Months of Housing Supply (Total Listings/Ab. Rate)			0.00			<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Median Sales & List Price, DOM, Sale/List %			Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend				
	Median Comparable Sales Price			501,500			<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Median Comparable Sales Days on Market			28			<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Median Comparable List Price						<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Median Comparable Listings Days on Market						<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Median Sale Price as % of List Price			97%			<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Seller (developer, builder, etc.) paid financial assistance prevalent?				Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)										
	The Appraiser could not establish a trend with the limited data available according to the instructions above.										
	"X" denotes INSUFFICIENT DATA										
Are foreclosure sales (REO sales) a factor in the market? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain (including the trends in listings and sales of foreclosed properties).											
Cite data sources for above information.											
Data utilized for the "Neighborhood Section" on page 1 of this report, refers to all single family dwellings in the subject neighborhood. Data utilized for the 1004MC (shown above), are Comparable Sales in the subject neighborhood. The data source is 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.											
The supply and demand for properties in this market area is near equilibrium, but it is considered a Sellers market with typical marketing times for most homes at under 3 months with conventional, FHA, VA or owner financing. Per MLS data, property values for single family homes, in the price range (under \$750,000), have been relatively stable in the Municipality of Raymond in the past 12 months. For the time period between 3/30/22 and 9/30/22, there were 44 sales with a median selling price of \$605,000 and 7 DOM. For the time period between 9/30/22 and 3/30/23, there were 14 sales with a median selling price of \$605,000 and 32 DOM. Due to the lack of sufficient data and/or comparable sales in the subject neighborhood, the appraiser is not able to forecast trends for the subject property and comparables and has instead relied on the more broad based analysis. Any reliance on such a small sampling of data as shown on this page when forecasting marketing trends, may create a misleading report, a violation of USPAP and license law.											
CONDO/CO-OP PROJECTS	If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:										
	Subject Project Data			Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend				
	Total # of Comparable Sales (Settled)						<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Absorption Rate (Total Sales/Months)						<input type="checkbox"/>	<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
	Total # of Active Comparable Listings						<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Months of Unit Supply (Total Listings/Ab. Rate)						<input type="checkbox"/>	<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
	Are foreclosures sales (REO sales) a factor in the project? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.										
	N/A										
	Summarize the above trends and address the impact on the subject unit and project.										
	N/A										
	Signature 										
	Appraiser Name			Richard R. Pierpont			Supervisor Name				
	Company Name			Jordan Bay Appraisal Co., Inc.			Company Name				
	Company Address			P.O. Box 548, Raymond, ME 04071			Company Address				
	State License/Certification #			AP2462 State ME			State License/Certification #			State	
Email Address			rpierpo1@maine.rr.com			Email Address					

Jordan Bay Appraisal Co., Inc.
SUBJECT PHOTO ADDENDUM

File No. RRP230303 B
Case No.

Borrower	Jennifer & Tyler Smith						
Property Address	22 Bracken Woods Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	Bangor Savings Bank	Address	P.O. Box 930 , Bangor, ME 04402-0930				



**FRONT OF
SUBJECT PROPERTY**
22 Bracken Woods Rd
Raymond, ME 04071



**REAR OF
SUBJECT PROPERTY**
No Photo

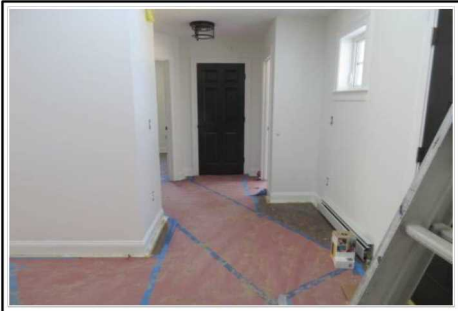


STREET SCENE

Borrower Jennifer & Tyler Smith						
Property Address 22 Bracken Woods Rd						
City Raymond	County Cumberland	State ME	Zip Code 04071			
Lender/Client Bangor Savings Bank		Address P.O. Box 930 , Bangor, ME 04402-0930				



GARAGE INTERIOR



ENTRY



BEDROOM



BEDROOM



BATHROOM



TO LIVING ROOM

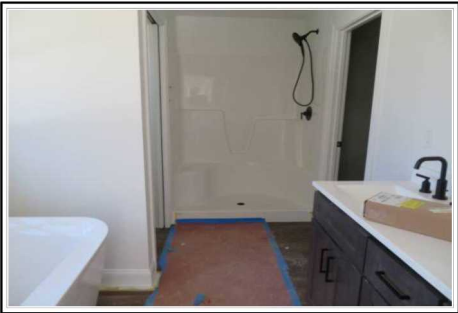
Borrower Jennifer & Tyler Smith						
Property Address 22 Bracken Woods Rd						
City Raymond	County Cumberland	State ME	Zip Code 04071			
Lender/Client Bangor Savings Bank	Address P.O. Box 930 , Bangor, ME 04402-0930					



LIVING ROOM



BEDROOM



BATHROOM



KITCHEN

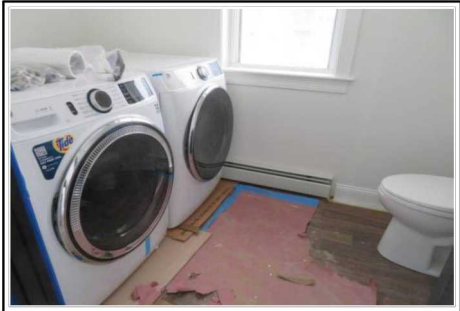


DINING AREA



MUDROOM

Borrower Jennifer & Tyler Smith						
Property Address 22 Bracken Woods Rd						
City Raymond	County Cumberland	State ME	Zip Code 04071			
Lender/Client Bangor Savings Bank		Address P.O. Box 930 , Bangor, ME 04402-0930				



1/2 BATH / LAUNDRY



BASEMENT



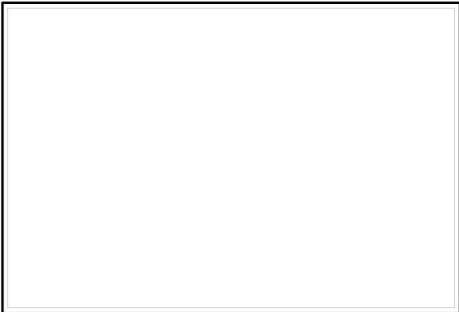
SPRINKLER SYSTEM



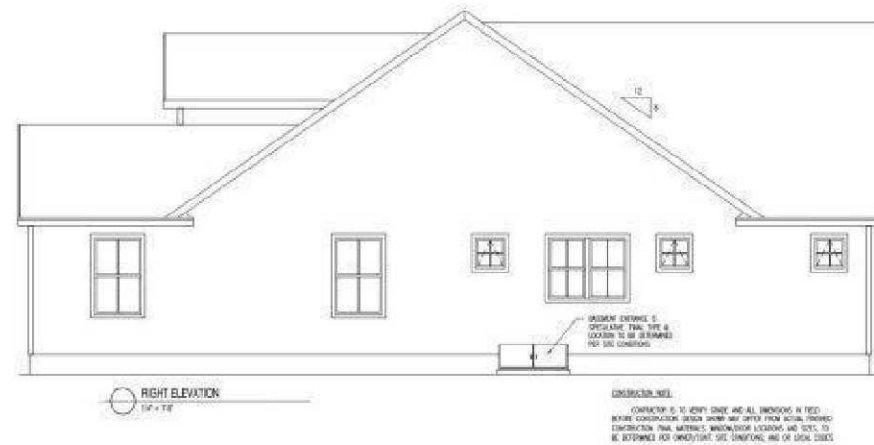
HEATING PLANT



LOAD CENTER



NO PHOTO



RIGHT ELEVATION

Jordan Bay Appraisal Co., Inc.
SUBJECT PHOTO ADDENDUM

File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

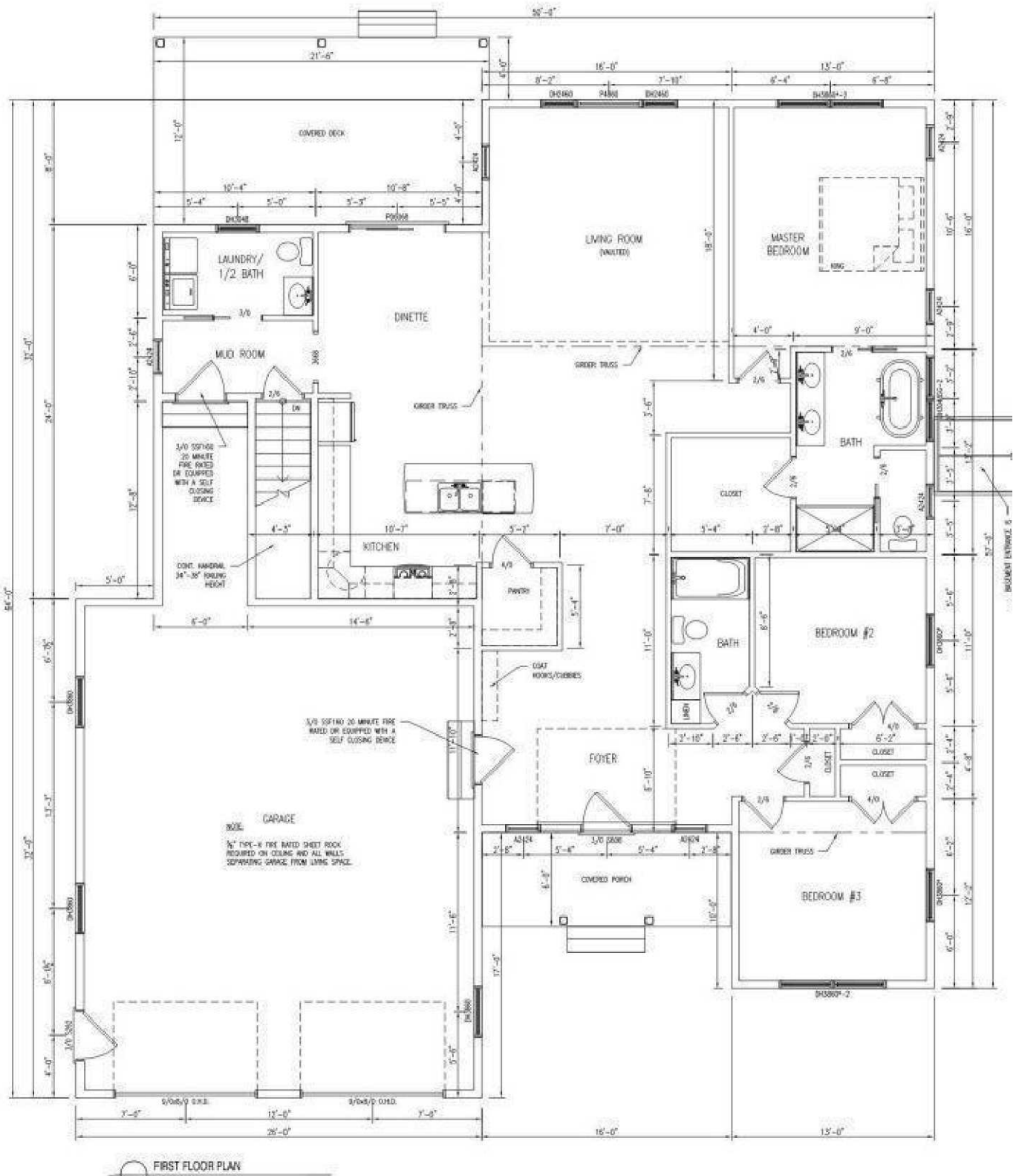
Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930



REAR ELEVATION



LEFT ELEVATION



Jordan Bay Appraisal Co., Inc.
SKETCH ADDENDUM

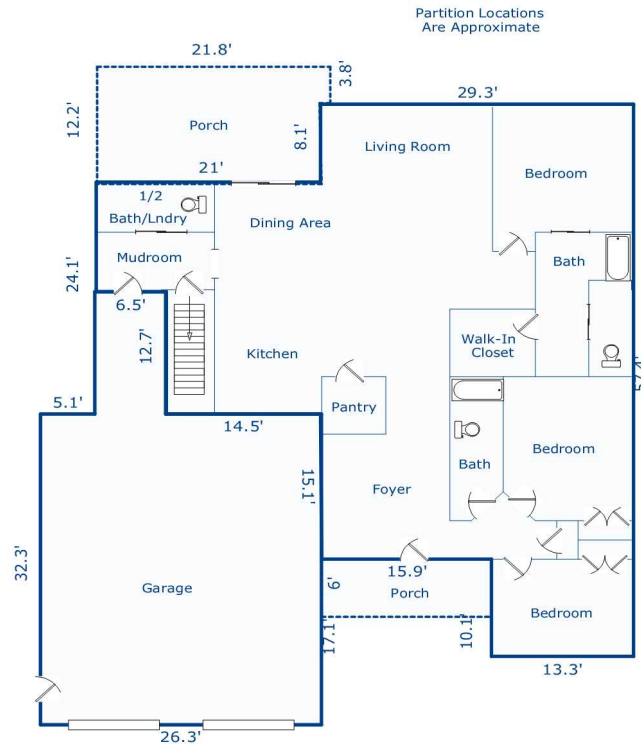
File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930



Not To Scale
Visual Aid Only

Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1943.01	1943.01
GAR	Garage	934.58	934.58
P/P	Front Porch	95.40	
	Back Porch	258.40	353.80
Net LIVABLE Area		(rounded)	1943

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
0.5 x	0.1 x	15.1	0.76
	10.1 x	13.3	134.33
	8.1 x	29.3	237.33
	11.4 x	50.3	573.42
	12.7 x	43.8	556.26
	29.2 x	15.1	440.92
6 Items			(rounded)
			1943

Jordan Bay Appraisal Co., Inc.
PLAT MAP

File No. RRP230303 B
 Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930



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Page 19 of 36

Jordan Bay Appraisal Co., Inc.
COMPARABLES 1-2-3

File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930



COMPARABLE SALE # 1
28 Bracken Woods Rd
Raymond, ME 04071

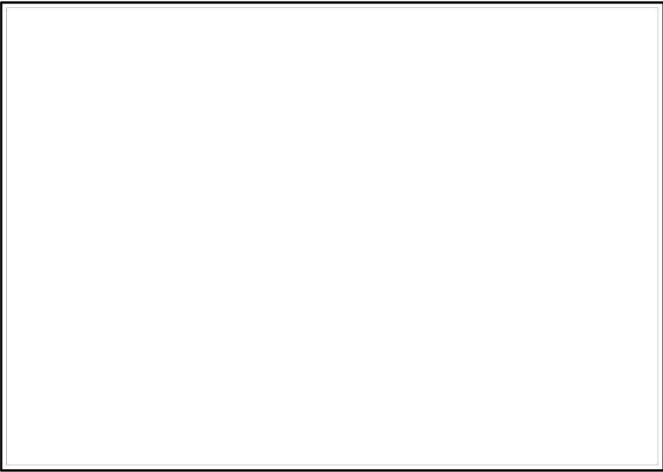


COMPARABLE SALE # 2
18 Spring Valley Rd
Raymond, ME 04071



COMPARABLE SALE # 3
30 Hayfield Ln
Windham, ME 04062

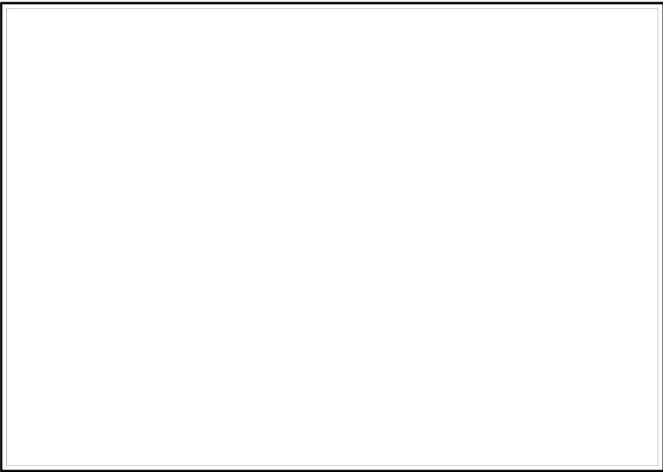
Borrower	Jennifer & Tyler Smith						
Property Address	22 Bracken Woods Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	Bangor Savings Bank			Address	P.O. Box 930 , Bangor, ME 04402-0930		



NO PHOTO



Comparable #2 / MLS Photo
18 Spring Valley Rd, Raymond



NO PHOTO

Jordan Bay Appraisal Co., Inc.
LOCATION MAP ADDENDUM

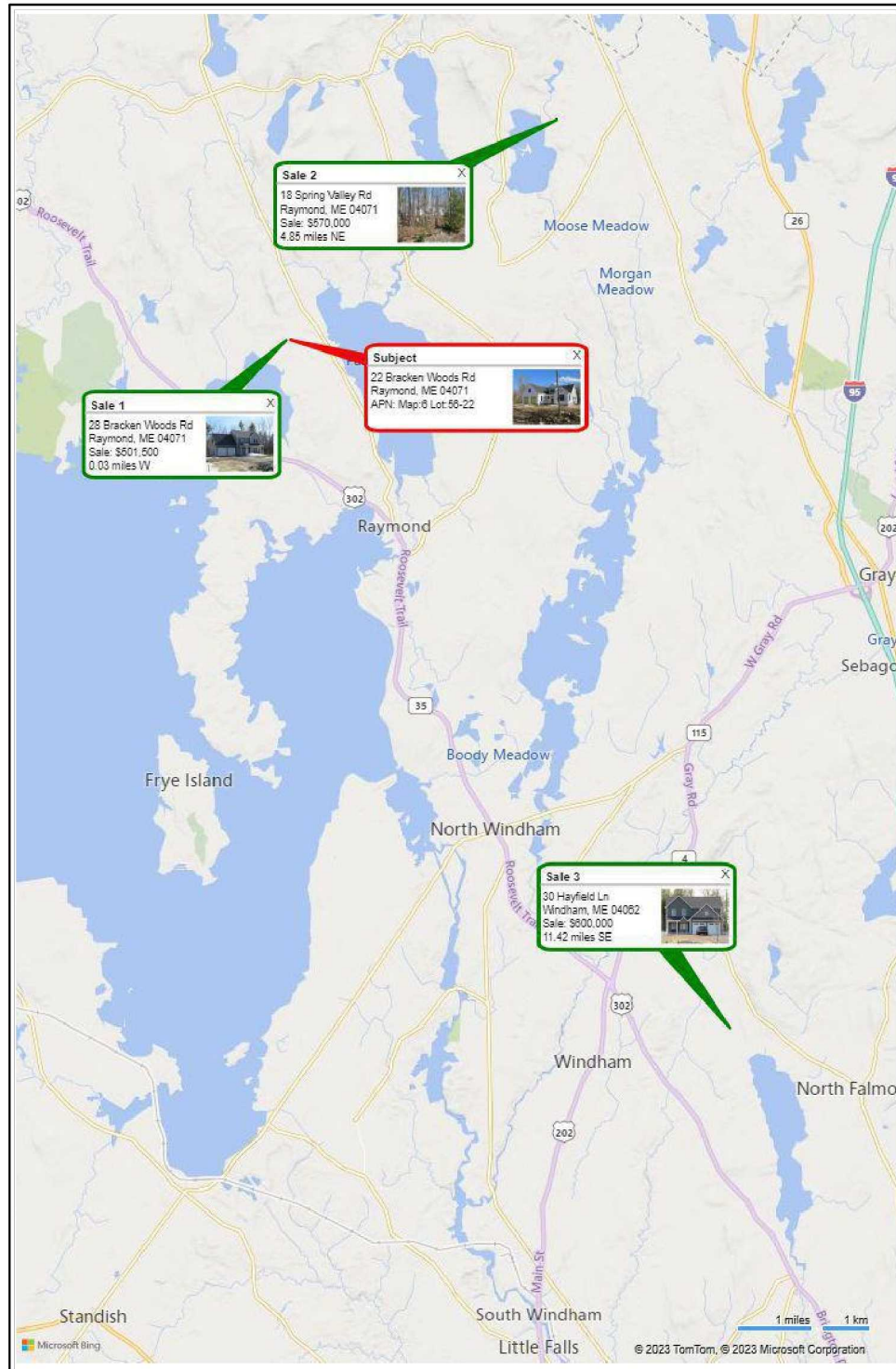
File No. RRP230303 B
Case No.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond County Cumberland State ME Zip Code 04071

Lender/Client Bangor Savings Bank Address P.O. Box 930 , Bangor, ME 04402-0930



APPRAISAL COMPLIANCEFile No. RRP230303 B
Case No.

Borrower/Client Jennifer & Tyler Smith			
Address 22 Bracken Woods Rd		Unit No.	
City Raymond	County Cumberland	State ME	Zip Code 04071
Lender/Client Bangor Savings Bank			

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 reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- ☐ I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the 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** made a personal inspection of the property that is the subject of this report.
- ☐ I have **NOT** 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: The appraiser has previously completed an appraisal for the subject property on 01/06/2022. The appraiser was requested to complete a new appraisal, due to additional change orders, time exposure, allowance overage's, and new contract price. The client has requested the appraiser for revisions to the original report. The "Effective Date" of the appraisal and "Opinion of Value" remain the same. The appraiser's "File Number" and "Signature Date" have changed.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 60 day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☒ A reasonable exposure time for the subject property is 1-30 day(s).

APPRAISER**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature  Name Richard R. Pierpont Date of Signature 04/06/2023 State Certification # or State License # AP2462 State ME Expiration Date of Certification or License 12/31/2023 Effective Date of Appraisal 03/30/2023	Signature _____ Name _____ Date of Signature _____ State Certification # _____ or State License # _____ State _____ Expiration Date of Certification or License _____ Supervisory Appraiser Inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only from street <input type="checkbox"/> Interior and Exterior
---	--

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State

ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

CHASE CUSTOM HOMES & FINANCE INC.**290 Bridgton Road****Westbrook, ME 04092****PHONE: (207) 892-2700**

Pursuant to 10 M.R.S.A. § 1488, each change order to an existing home construction contract must be in writing and becomes a part of and is in conformance with the original contract. All work shall be performed under the same terms and conditions as specified in the original contract unless otherwise stipulated. The change order must detail all changes to the original contract that result in a revision of the contract price. The previous contract price must be stated and the revised price shall also be stated. Both parties must sign the change order.

Contract Change Order

Change Order # 3

Date: 10/17/2022

Project: Smith

Location: Lot 22 Rolling Brook

Original Contract Price:	\$ 524,933.00
Total Previous Contract Changes:	\$ 10,250.00
Total Before This Change:	\$ 535,183.00
Amount of This Change Order:	\$ 4,705.00
Revised Contract Price:	\$ 539,888.00

This CHANGE ORDER includes all Material, Labor and Equipment necessary to complete the following work and to adjust the total contract as indicated:

2 Pantry outlets	\$ 220.00
2 Closet lights	\$ 270.00
3 additional recessed lights	\$ 525.00
5 Usb Outlets	\$ 400.00
2 Basement outlets	\$ 220.00
220v Lift power	\$ 600.00
5 additional garage outlets	\$ 550.00
Future garage heat power	\$ 300.00
4 Flood Lights	\$ 700.00
2 Additional outside garage lights	\$ 250.00

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

2 Outside outlets \$ 220.00

2 Paddle fan \$ 300.00

Admin change order fee \$ 150.00

PAYMENT OF CHANGE ORDERS ARE DUE AT SIGNING

TOTAL COST OF THIS CHANGE ORDER (as shown above): \$ 4,705.00

The work covered by this order shall be performed under the same Terms and Conditions as that included in the original contract unless stated otherwise herein.

DocuSigned by:

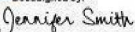


CHASE Custom Homes & Finance, Inc.

10/17/2022

Date

DocuSigned by:



Buyer

10/17/2022

Date

DocuSigned by:



Buyer

10/17/2022

Date

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

CHASE CUSTOM HOMES & FINANCE INC.**290 Bridgton Road
Westbrook, ME 04092****PHONE: (207) 892-2700**

Pursuant to 10 M.R.S.A. § 1488, each change order to an existing home construction contract must be in writing and becomes a part of and is in conformance with the original contract. All work shall be performed under the same terms and conditions as specified in the original contract unless otherwise stipulated. The change order must detail all changes to the original contract that result in a revision of the contract price. The previous contract price must be stated and the revised price shall also be stated. Both parties must sign the change order.

Contract Change OrderChange Order # 4Date: 1/16/2023Project: SmithLocation: Lot 22 Rolling Brook

Original Contract Price:	\$ 524,933.00
Total Previous Contract Changes:	\$ 14,955.00
Total Before This Change:	\$ 539,888.00
Amount of This Change Order:	\$ 800.00
Revised Contract Price:	\$ 540,688.00

This CHANGE ORDER includes all Material, Labor and Equipment necessary to complete the following work and to adjust the total contract as indicated:

Sound proof interior walls in master bedroom & landryroom	\$ 500.00
TV blocking in master bedroom	\$ 150.00
Admin change order fee	\$ 150.00

PAYMENT OF CHANGE ORDERS ARE DUE AT SIGNING

TOTAL COST OF THIS CHANGE ORDER (as shown above): \$ 800.00

The work covered by this order shall be performed under the same Terms and Conditions as that included in the original contract unless stated otherwise herein.

DocuSigned by:

Teri Chase

Chase Custom Homes & Finance, Inc.

1/17/2023

Date

DocuSigned by:

Jennifer Smith

Buyer

DocuSigned by:

T.S.

Buyer

1/16/2023

Date

1/16/2023

Date

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

CHASE CUSTOM HOMES & FINANCE INC.

290 Bridgton Road

Westbrook, ME 04092

PHONE: (207) 892-2700

Job Name:**Jen & Tyler Smith**

Buyer may provide for an allowance for items in their contract. The cost for it shall be applied against the allowance provided for in the contract. The balance, if any, shall be credited back to Buyer. Any costs exceeding the allowance shall be borne by the Buyer in the form of a Change Order.

Allowances

Allowance for Cabinetry:*	\$ 14,000.00
Actual Cost – Kitchen Cabinets	\$ 13,529.32
Actual Cost – Counter-tops	\$ 3,668.20
Additional Labor – Crown	
Total balance (over) or (under):	\$ 3,197.52

*Cabinetry Allowance includes kitchen cabinets, counter-tops and bathroom vanity (ies).

**Labor charges for kitchen cabinet crown molding, farmer's sink cabinet cutting, basement cabinet install, and basement crown molding.

Allowance for Appliances:	\$ 7,500.00
Actual Cost	\$ 9,490.73
Total balance (over) or (under):	\$ 1,990.73
Client paid directly	\$ (1,990.73)
	\$ -

Allowance for Lighting:	\$ (750.00)
Actual Cost	\$ -
Total balance (over) or (under):	\$ (750.00)

Allowance for Plumbing Fixtures	\$ 3,000.00
Actual Cost	\$ 8,917.65
Total balance (over) or (under):	\$ 5,917.65

Allowance for Flooring:	\$ 13,500.00
Actual Cost	\$ 14,684.01
Total balance (over) or (under):	\$ 1,184.01

Allowance for Well	\$ 6,500.00
--------------------	-------------

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State

ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

Actual Cost	\$ 11,800.00
added to contract	\$ (5,300.00)
Total balance (over) or (under):	\$ -

Allowance for Permits

Actual Cost for Building Permits	\$ 1,690.35
Actual Cost for Survey	\$ 1,168.31
Actual Cost for Soil Test	\$ 750.00
Admin Permit Fee	\$ 500.00
Blower door test	\$ 350.00
Total balance (over) or (under):	\$ 4,458.66

Road Maintenance Fee	\$ 350.00
----------------------	-----------

Change Orders

Change Order #1	
Change Order #2	\$ (4,650.00) gable pendants
Change Order #3	
Change Order #4	
Change Order #5	
Change Order #6	
	\$ (4,650.00)

BREAKDOWN

Cabinet Overage	\$ 3,197.52
Appliance Overage	\$ 1,990.73
Closet Shelving Overage	\$ (500.00)
Lighting Credit	\$ (750.00)
Plumbing Overage	\$ 5,917.85
Flooring Overage	\$ 1,184.01
Well Overage	\$ - added to contract
Road Maintenance	\$ 350.00
Permits	\$ 4,458.66
Credit for Levers	\$ (200.00)
Change Orders:	\$ (4,650.00) credit for pendants

Total Due before closing:	\$ 10,998.57
---------------------------	--------------

The work covered by this order shall be performed under the same Terms and Conditions as that included in the original contract unless stated otherwise herein.

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

SMITH**Contract Price****\$545,038.00****Charges**

\$3,197.52

Kitchen overage

\$1,990.73

Appliance overage

\$5,917.65

Plumbing overage

\$1,184.01

Flooring overage

\$4,458.66

Permit overage

\$350.00

Road Maintenance

\$562,136.57**Credits**

-\$750.00

Lighting credit

-\$4,650.00

Change order #2 credit

-\$500.00

Shelving credit

-\$200.00

Credit for Levers

-\$500.00

Credit for shelving

Gross Amount**\$555,536.57****Less original Contract**

-\$545,038.00

Total Due**\$10,498.57****\$10,498.57**

Due on or before Closing

Back to Original Contract**\$545,038.00****Deposit #1**

-\$22,871.65

-\$3,000.00

\$519,166.35

No Agent

Amount Due at Closing

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930



CHASE CUSTOM HOMES & FINANCE, INC.

290 Bridgton Rd, Westbrook, ME 04092

Phone: 207-892-2700 Fax: 207-892-8900

Date 3-28-23**Addendum to Specifications and Contract Dated:****Purchaser: Jen & Tyler Smith****Property: Lot 22 Rolling Brook, Raymond Maine****New Price for Specifications and Contract to include****Allowance overages and permits \$10,998.57****New Contract Price: \$556,036.57**

DocuSigned by:

A handwritten signature of Jennifer Smith in black ink.

Buyers Signature

Date: 3/28/2023

DocuSigned by:

A handwritten signature of Tyler Smith in black ink.

Buyers Signature

Date: 3/28/2023

DocuSigned by:

A handwritten signature of Chase Custom Homes & Finance, Inc. in black ink.

Chase Custom Homes & Finance, Inc

Date: 3/28/2023

Property Owner	Jennifer and Tyler Smith	Date	4/3/2023	Estimate No.	RRP230303
Address	22 Bracken Woods Rd	Surveyed By	RRP		
City	Raymond	Cost as of	April, 2023		
State/Province	ME	Zip/Postal Code	04071	Appraisal for	Bangor Savings Bank
Type	Single-family Residence	Quality	4.00 Good	Total Floor Area	1943
Style	One Story 100%			Number of Units	
Exterior Walls	Frame, Siding, Vinyl 100%;			Interior Wall Height	8
				Basement Depth	
Age	Condition 6.00 Excellent			REGION:	<input type="checkbox"/> Western <input type="checkbox"/> Central <input checked="" type="checkbox"/> Eastern

					Factor	Quantity	Cost	Extended Cost	
1.	COMPUTE RESIDENCE BASIC COST:	Wall Height Factor	Floor Area x	Selected Sq.Ft.Cost x	1.00	1,943	140.93	\$	273,827
Square Foot and Lump Adjustments								+	-
2.	Roofing	Composition Shingle				1,943	-2.25	-	-4,372
3.	Energy	Energy Adjustment				1,943	2.97	+	5,771
	<input type="checkbox"/> Mild <input type="checkbox"/> Moderate <input checked="" type="checkbox"/> Extreme <input type="checkbox"/> Superinsulated								
4.	Foundation	Foundation/Hillside				1,943	0.10	+	194
	<input type="checkbox"/> Mild <input type="checkbox"/> Moderate <input checked="" type="checkbox"/> Extreme Hillside: <input checked="" type="checkbox"/> Flat <input type="checkbox"/> Moderate <input type="checkbox"/> Steep								
5.	Seismic	Seismic / Wind							
	<input checked="" type="checkbox"/> None <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 Wind: <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes								
6.	Subfloor	Raised Subfloor							
7.	Floor Insulation								
	<input type="checkbox"/> Mild <input type="checkbox"/> Moderate <input type="checkbox"/> Extreme								
8.	Floor Cover	Floor Cover Allowance				1,943	9.71	+	18,867
9.	Plaster Interior								
10.	Heating/Cooling	see detail sheet				3,886	3.78	+	14,708
11.	Plumbing Fixtures	Total 9 Base 11				-2	2,875.00	-	-5,750
12.	Plumbing Rough-ins	Total 1 Base 1							
13.	Dormers								
14.	Fireplaces								
15.	Built-in Appliances							+	6,850
16.	SUBTOTAL: ADJUSTED RESIDENCE COST: Total of Lines 1 to 15					1,943	159.60	\$	310,095
17.	Basement	Total Basement Area				1,914	27.72	+	53,056
18.	Porches, Decks, Breezeways, etc.	Wood Deck with Roof				354	42.20	+	14,939
19.	Balconies								
20.	Exterior Stairways								
21.	SUBTOTAL RESIDENCE COST: Total of lines 16 and 20					1,943	194.59	\$	378,090
22.	Garages/Carports	Attached Garage				935	40.15	+	37,540
		Garage Finish (Attached)				935	7.81	+	7,302
23.	SUBTOTAL OF ALL BUILDING IMPROVEMENTS: Total of Lines 21 and 22.					1,943	217.67	\$	422,933
24.	Multipliers	Current Cost (1.04) X Local (1.05) X Other (1.00)							1.09
25.	Additional Components								
26.	TOTAL BUILDING COST NEW: Total of Line 23 x Line 24 + Line 25.					1,943	237.26	\$	460,997
27.	Depreciation: Physical and Functional								
28.	External and/or Excessive Functional Obsolescence								
29.	Additional Depreciation								
30.	TOTAL DEPRECIATED COST: Line 26- line 27 to 29.					1,943	237.26	\$	460,997
31.	Yard Improvements								
32.	Miscellaneous								
33.	Land/Site Value								
34.	TOTAL INDICATED VALUE: TOTAL OF LINES 30 TO 33.					1,943	237.26	\$	460,997

[illegible]

Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930

**PRIVATE ROAD ADDENDUM**

Borrower:	JEFFIFER AND TYLER SMITH			
Property Address:	22 BRACKEN WOODS ROAD			
City:	RAYMOND	County:	CUMBERLAND	State: MAINE

- Number of houses between the subject and public road. +/- 11
- Distance between the subject and public road. +/- 0.5 MILE
- Homeowner's Association Agreement and/or Road Maintenance Agreement. Yes ☐ No ☒
Fee: \$ UNKNOWN Annually: \$ UNKNOWN
- Road Surface and Condition: ASPHALT / ABOVE AVERAGE
- Is the Road Maintenance Agreement enforceable? ASSUMED Yes ☒ No ☐
- Are private roads without enforceable maintenance agreements common & typical and customary to the area? Yes ☒ No ☐
- What is the effect on marketability/resale of the subject, if any? NONE
- Who owns the road? UNKNOWN
- Who maintains the road? ABUTTERS
- Do owners have unlimited and unrestricted use? Yes ☒ No ☐
- Is perpetual maintenance conveyed with the property? ASSUMED Yes ☒ No ☐
- Is there a recorded road maintenance agreement? ASSUMED Yes ☐ No ☒
- Is there a recorded permanent easement in the deed? Yes ☒ No ☐

Additional Comments Provided by Appraiser:

PER CHASE CUSTOM HOMES, THERE IS NO H.O.A. AT THIS TIME. OTHER HOMES ON ROLLING BROOK
ROAD HAVE A \$125 ANNUAL H.O.A., AND A \$350 ENTRANCE FEE (PER MLS).

Rev. 10-09-17

Member FDIC | Equal Housing Lender



Borrower Jennifer & Tyler Smith

Property Address 22 Bracken Woods Rd

City Raymond

County

Cumberland

State ME

Zip Code

04071

Lender/Client Bangor Savings Bank

Address P.O. Box 930 , Bangor, ME 04402-0930



**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. RRP230303 B

Case No.

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions**C1**

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

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

C2

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

Note: *The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3

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

Note: *The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4

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

Note: *The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5

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

Note: *Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6

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

Note: *Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions

File No. RRP230303 B

Case No.

Quality Ratings and Definitions**Q1**

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

Q2

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

Q3

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

Q4

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

Q5

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

Q6

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

Requirements - Definitions of Not Updated, Updated and Remodeled**Not Updated**

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD)
Property Description Abbreviations Used in This Report

File No. RRP230303 B
Case No.

Abbreviation	Full Name	May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Volunteer Fire Assistance Grant



JANET T. MILLS
GOVERNOR

STATE OF MAINE
DEPARTMENT OF AGRICULTURE, CONSERVATION & FORESTRY
MAINE FOREST SERVICE
22 STATE HOUSE STATION
AUGUSTA, MAINE 04333

AMANDA E. BEAL
COMMISSIONER

January 15, 2025

Raymond Fire and Rescue
1443 Roosevelt TRL Raymond ME 04071-6544

Dear Firefighter/EMT Anthony Heriot,

My name is Terri Teller, and I have recently taken on the role of Forest Fire Prevention Specialist for the Maine Forest Service. For the past five years, I worked as a Forest Ranger in the Saco River District before moving to this position. Kent Nelson has moved into a different role with the Maine Forest Service and will be focusing his time on Community Wildfire Defense Grants. Kent got this year’s Volunteer Fire Assistance (VFA) grant process off to a great start, which included the new digital application. I will be the primary point of contact for the remainder of this year’s grant process, but Kent is providing lots of assistance, so we hope it will be a seamless transition for you. My full contact information is at the bottom of this letter.

The Maine Fire Chief Association’s Forestry Committee and four Forest Rangers met on December 19, 2024, to review applications for this year’s VFA grants. We are pleased to inform you that the Committee awarded your fire department / town **\$2490.00** in grant funds (to be used with an equal share of local funds) to purchase the following items:

Item(s):	Quantity:	Total award amount for item(s):
True North® Brush Shirt Pro	10	890
True North® Wildland Brush Pant Plus	10	1000
Bullard® Wildland Fire Helmets with Ratchet Suspension	15	600

PATTY CORMIER, DIRECTOR
MAINE FOREST SERVICE
18 ELKINS LANE, HARLOW BUILDING



PHONE: (207) 287-2791
WWW.MAINEFORESTSERVICE.GOV

We received 126 applications this year and due to several 2024 VFA grants that forfeited and were not reimbursed, there was a surplus amount of funds available for the 2025 VFA grants. However, the VFA grant committee still reviewed each application to ensure the requested items were within the scope of the program.

The next part of the process requires you to complete and sign the *Agreement for State Assistance* and *Assurances for non-Construction Projects* forms no later than March 14, 2025. As with the online VFA application, we are trying to streamline this portion of the project by using digital forms. They can be accessed online: <https://survey123.arcgis.com/share/58b54d522d124571a546149e26d8fecf> but if that won't work for your agency, we can send you a hard copy if you contact us at 207-287-4990.

The *Assurances* form requires a Unique Entity Identifier (UEI) from the Federal System for Award Management (SAM). **This UEI has replaced the Federal DUNS.** The UEI expiration date must also be listed. The *Agreement for State Assistance* specifically states that you must complete the project before submitting your invoices for reimbursement. The agreement also states that "if the recipient is unable to meet the deadline (of June 30), written notification must be made to the State Supervisor, Forest Protection Division, at least seven (7) days prior to June 30, 2025.

REIMBURSEMENTS

As soon as your purchases have been made, and as soon as your project is complete, you must send copies of the original invoice(s) and documented proof of payment. The following is a list of what is needed to process a reimbursement through the state accounting department:

If purchase is made by the town:

1. A copy of the town warrant sheet(s) indicating the vendor paid, date paid, check number and amount;
If a credit card is used, then the credit card statement* should also be provided.
2. A copy of all invoices indicating the items purchased.

If purchase is made by the Fire Department:

1. A copy of the canceled check(s) or credit card statement*
2. A copy of the actual invoice(s) indicating the items purchased.

*If a personal credit card is used to purchase the items, then a credit card statement is acceptable, as long as the town or privately owned Fire Dept. can show proof that they reimbursed the person who initially paid with the credit card.

As soon as all documentation is received, your town or department will be reimbursed one-half of the authorized project costs. To qualify for reimbursement, the purchase(s) must be made after January 15, 2025. Only individual items listed as approved in this letter costing less than \$4,999 each will be reimbursed. **The deadline for completing projects and submitting all necessary paperwork is June 30, 2025.**

Reminders for deadlines are sent generally via email and posted on MFCA and MSFFF websites. Our goal is to reduce the amount of unclaimed grants, and to limit the time spent tracking down receipts required by the USDA Forest Service. Please check your email frequently for these notices. Any email correspondence should have "VFA" and your town in the subject line. If you have any questions about these procedures or deadlines, please call (207) 287-4993 or email me at terri.teller@maine.gov.

Sincerely,



Terri Teller
Forest Ranger Specialist

Raymond Village Library Donation

Fidelity Brokerage Services LLC

NO. 947009638

DATE	SECURITY DESCRIPTION	TYPE	AMOUNT
12/16	FMT CO CUST IRA ROLLOVER FBO PAUL F MARTIN 4183 BAY BEACH LN APT 3P5 FORT MYERS BEACH FL 33931-6922 Retirement Distribution Check Gross Distribution DONOR PAUL F MARTIN	PDP	8,500.00
ACCOUNT NO.	Y971030511	TOTAL	8,500.00

AUTHORIZED SIGNATURE

Raymond Village Library Grant

ACORN HILL FOUNDATION INC.

December 19, 2024

TOWN OF RAYMOND
401 WEBBS MILLS RD
RAYMOND, ME 04071

Re: To support Raymond Village Library

To Whom It May Concern:

Acorn Hill Foundation Inc. is pleased to enclose a check in the amount of \$2,000 as a grant to your organization for the above purpose. This grant is subject to the terms set forth in the attached Grant Terms and, by cashing the grant check, you are indicating that you agree to its terms.

Please send any receipts or acknowledgements to acknowledgements@foundationsource.com and include the foundation name, grantee name, grant amount, and payment date.

Acorn Hill Foundation Inc. wishes you and your organization every success in your important work. If you have any questions concerning this grant agreement, please contact Foundation Source, the administrator for Acorn Hill Foundation Inc., at (855) 376-3207.

Sincerely,

Katharine Prentice
Acorn Hill Foundation Inc.

Address for Grant Acknowledgements
Acorn Hill Foundation Inc. acknowledgements@foundationsource.com