Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

Warranty Deed
(Maine Statutory Short Form)

KNOW ALL PERSONS BY THESE PRESENTS THAT, WE, Dolores M. Wilhoite and Robert W. Wilhoite, with a mailing address of P.O. Box 582. Portland, Maine 04112, for valuable consideration paid, by **Robert Knake and Elizabeth Belden Knake,** with a mailing address of 3815 Warren Street NW, Washington DC 20016, the receipt and sufficiency whereof is hereby acknowledged, does hereby GIVE, GRANT, BARGAIN, SELL AND CONVEY, unto the said **Robert Knake and Elizabeth Belden Knake,** their heirs and assigns, with ***WARRANTY COVENANTS*, as joint tenants,** a certain lot or parcel of real property situated in the City of Portland, County of Cumberland, State of Maine, bounded and described as follows:

PROPERTY DESCRIBED IN "EXHIBIT A" ATTACHED HERETO AND MADE A PART HEREOF

Meaning and intending to convey the premises conveyed to Dolores M. Wilhoite and Robert W. Wilhoite by virtue of deed from James N. Jannetti dated November 5, 2007 and recorded on November 7, 2007 in Book 25602, Page 267 with the Cumberland County Registry of Deeds.

The premises are conveyed together with and subject to any and all easements or appurtenances of record, insofar as the same are in force and applicable.

Witness our hands and seal this 28 day of February, 2017.

Dolores Wilhoite by POA by Robert W. Wilhoite

WITNESS

Dolores M. Wilhoite, by Robert W. Wilhoite, her Attorney-in-Fact, by Power of Attorney recorded in Book 33268, Page 149

Robert W. Wilhoite MD

WITNESS

Robert W. Wilhoite

STATE OF MAINE
COUNTY OF CUMBERLAND

Personally appeared before me on this 28 day of February, 2017 the above named Robert W. Wilhoite, individually and in said capacity, and acknowledged the foregoing instrument to be his free act and deed.

Notary Public/Attorney At Law

Jennifer A. Flavin
State of Maine
Notary Public
My Commission Expires:
September 21, 2022

Reviewed for Code Compliance
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EXHIBIT A

A certain lot or parcel of land with the buildings thereon, situated on the southwesterly side of O'Brion Street, formerly known as Beckett Street, and the northwesterly side of Hanson's Lane in the City of Portland, County of Cumberland and State of Maine, being numbered 34-36 on said O'Brion Street and being forty (40) feet in width by eighty (80) feet in depth and being lot numbered 17 in the division of Lot 8 as recorded in the Cumberland County of Deeds in Book 250, Page 568.

DocuSign Envelope ID: CFFF471D-2F9A-441B-8D50-C44E70CA7D2A

OMB Approval No. 2502-0265

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

A. Settlement Statement (HUD-1)

B. Type of Loan			
1. ☐ FHA 2. ☐ RHS 3. ☐ Conv. Unins 4. ☐ VA 5. ☐ Conv. Ins 6. ☐ Other	7. File Number: 2017-5830	8. Loan Number:	9. Mortgage Insurance Case Number:

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: Robert K. Knake and Elizabeth Belden Knake 3815 Warren St., NW, Washington, DC 20016	E. NAME AND ADDRESS OF SELLER: Dolores M. Wilhoite and Robert W. Wilhoite P.O. Box 582, Portland, ME 04112	F. NAME AND ADDRESS OF LENDER:
G. PROPERTY LOCATION: 36 O'Brion Street, Portland ME 04101	H. SETTLEMENT AGENT Two Lights Settlement Services, LLC 970 Baxter Blvd, Ste. 204, Portland ME 04103 (207) 761-7277	I. Settlement Date: 02/28/2017
	Place of Settlement 970 Baxter Blvd, Ste. 204, Portland ME 04103	**Disbursement Date:** 02/28/2017

J. Summary of Borrower's Transaction	
100. Gross Amount Due From Borrower	
101. Contract sales price	500,000.00
102. Personal Property	
103. Settlement charges to borrower (line 1400)	3,603.00
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes 02/28/2017 to 06/30/2017	2,345.39
107. County Taxes	
108. Stormwater Fees 02/28/2017 to 06/30/2017	48.13
109.	
110.	
111.	
112.	
120. Gross Amount Due From Borrower	505,996.52
200. Amounts Paid By Or In Behalf Of Borrower	
201. Deposit or earnest money Harborview Properties	20,000.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes	
211. County taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid By/For Borrower	20,000.00
300. Cash At Settlement From/To Borrower	
301. Gross Amount due from borrower (line 120)	505,996.52
302. Less amounts paid by/for borrower (line 220)	20,000.00
303. CASH From BORROWER	485,996.52

K. Summary of Seller's Transaction	
400. Gross Amount Due To Seller	
401. Contract sales price	500,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes 02/28/2017 to 06/30/2017	2,345.39
407. County taxes	
408. Stormwater Fees 02/28/2017 to 06/30/2017	48.13
409.	
410.	
411.	
412.	
420. Gross Amount Due To Seller	502,393.52
500. Reductions In Amount Due To Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	31,250.00
503. Existing loan(s) taken subject to	
504. Portland Water District	17.97
505. Stormwater - City of Portland	36.00
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes	
511. County taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	31,303.97
600. Cash At Settlement From/To Seller	
601. Gross Amount due to Seller (line 420)	502,393.52
602. Less reductions in amount due seller (line 520)	31,303.97
603. CASH To SELLER	471,089.55

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to RESPA covered transaction with information during the settlement process.

DocuSigned by: Robert Knake
CC68299AE7D5549C...
Buyer Robert K. Knake

DocuSigned by: Elizabeth B Knake
40CB25F9B24E4C7...
Buyer Elizabeth Belden Knake

Dolores M Wilhoite By Robert W. Wilhoite POA
Seller Dolores M. Wilhoite, by Robert W. Wilhoite, Attorney in Fact

Robert W. Wilhoite
Seller Robert W. Wilhoite

* Items marked "(POC)" were paid outside the closing by the indicated party (Key: B = Borrower; L = Lender; M = Broker; S = Seller; O = Other)

Reviewed for Code Compliance Inspections Division Approved with Conditions
Date: 05/18/17

L. SETTLEMENT CHARGES

		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees			
Division of commission (line 700) as follows:			
701. $17,500.00 to Townsend Real Estate			
702. $12,500.00 to Harborview Properties			
703. Commission paid at settlement			30,000.00
704.			
705.			
706.			
800. Items Payable In connection with Loan			
801. Our Origination Charge	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charges	(from GFE A)		
804.	(from GFE #3)		
805.	(from GFE #3)		
806.	(from GFE #3)		
807.	(from GFE #3)		
808.	(from GFE #3)		
900. Items Required By Lender To Be Paid In Advance			
901. Daily interest charges From 02/28/2017 To 03/01/2017	(from GFE #10)		
902.	(from GFE #3)		
903.	(from GFE #11)		
904.	(from GFE #11)		
1000. Reserves Deposited With Lender			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property taxes			
1005.			
1006.			
1007. Aggregate Adjustment			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	500.00	
1102. Settlement or closing fee to Two Lights Settlement Services, LLC $500.00			
1103. Owner's title insurance to First American Title Insurance Company	(from GFE #5)	1,750.00	
1104. Lender's title insurance to First American Title Insurance Company			
1105. Lender's title policy limit			
1106. Owner's title policy limit $500,000.00			
1107. Agent's portion of the total title insurance premium	$1,225.00 to Two Lights Settlement Services, LLC		
1108. Underwriter's portion of the total title insurance	$525.00 to First American Title Insurance Company		
1109.			
1200. Government Recording and Transfer Charges			
1201. Government recording charges	(from GFE #7)	28.00	
1202. Deed $24.00 Mortgage Releases			
1203. Transfer Taxes	(from GFE #8)	1,100.00	
1204. City/County tax/stamps Deed Mortgage			
1205. State tax/stamps Deed $2,200.00 Mortgage			1,100.00
1206. Electronic Recording Fee to EPN $4.00	from GFE #7		
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)		
1302.			
1303. Class D Survey to Livingston Hughes		225.00	
1304. Deed Preparation to Two Lights Settlement Services, LLC			150.00
1305.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		**3,603.00**	**31,250.00**

DocuSigned by: Robert Knake
Buyer Robert K. Knake

DocuSigned by: Elizabeth B Knake
Buyer Elizabeth Belden Knake

Dolores M. Wilhoite By Robert W. Wilhoite POA
Seller Dolores M. Wilhoite, by Robert W. Wilhoite, Attorney in Fact

Robert W. Wilhoite
Seller Robert W. Wilhoite

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: _____ Date: 2.28.17

* Items marked "(POC)" were paid outside the closing by the indicated party (Key: B = Borrower; L = Lender; M = Broker; S = Seller; O = Other)

Reviewed for Code Compliance
Inspections Division
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Addendum to HUD-1

Loan Number:

Borrower(s): Robert K. Knake and Elizabeth Belden Knake

Seller(s): Dolores M. Wilhoite and Robert W. Wilhoite

Lender:

Property: 36 O'Brion Street, Portland, ME 04101

Date: 28th day of February, 2017

To the Settlement Agent:

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

Borrower(s)

Robert K. Knake

Elizabeth Knake

Elizabeth Belden Knake

Seller(s)

Dolores M Wilhoite

Dolores M. Wilhoite, by Robert W. Wilhoite, Attorney in Fact
by Robert W. Wilhoite, attorney if fact

Robert W. Wilhoite

Robert W. Wilhoite

From the Settlement Agent:

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: 28th day of February, 2017

Two Lights Settlement Services, LLC
Settlement Agent

Jennifer A. Flavin
State of Maine
Notary Public
My Commission Expires:
September 21, 2022

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

AGREEMENT
RE: REAL ESTATE TAXES AND UTILITIES

Closing Date	**February 28, 2017**
Property	**36 O'Brion Street, Portland, ME 04101**
Buyer(s)	**Robert K. Knake and Elizabeth Belden Knake**
Seller(s)	**Dolores M. Wilhoite and Robert W. Wilhoite**

The above parties agree that (unless the parties have made some other specific arrangements) Seller is liable for all taxes and utility bills up to and including the date of closing and municipal betterments assessed up to and including the date of the Purchase and Sale Agreement, Buyer is liable for all taxes, utility bills and betterments after the date of closing. So that the charges are paid in an orderly manner the parties agree to and acknowledge:

Real estate taxes have been adjusted or otherwise accounted for in the following manner:

☐ A. The parties agree to adjust the real estate taxes by themselves outside of the closing, without involving the bank or the closing attorney.

☑ B. The tax rate has been set, the amount of the taxes is known and the taxes have been adjusted at the closing. If the adjustment is incorrect due to misinformation or clerical error the parties agree to readjust the taxes in accordance with the corrected information obtained.

☐ C. The amount of the real estate taxes on the above property is not known at this time. The taxes have this day been apportioned to the best judgment of the parties. The parties hereto agree to reapportion the taxes when the actual tax bill is issued. If the bill is in excess of the amount as apportioned this day, the Seller agrees to pay to the Buyer such portions of the same as the apportionment would show to be due by them and the Buyer agrees that if the tax bill is less than the amount as apportioned this day the Buyer agrees to pay to the Seller that portion of the taxes which had been paid by the Seller in excess of the amount that they should have paid.

☐ D. (other)

It is understood that real estate tax bills will not be in the name of the Buyer for approximately one year. Seller will forward any tax bills received to the Buyer. However, Buyer acknowledges that Buyer is primarily responsible for knowing when taxes are due and obtaining a tax bill from the Seller or directly from the Tax Collector's office. Buyer will pay interest and penalties if assessed.

--Continued--

Reviewed for Code Compliance
Inspections Division
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Utilities and Similar Liens:

Water, sewer and possibly gas and electric charges due to the City or Town should appear on the Municipal Lien Certificate if a Certificate is available at the closing. However, the figures shown on the Certificate are frequently out of date (the figure shown has already been paid and a new monthly bill has been issued). Also amounts due for water, utilities (either public or privately owned), oil, taxes, including water or fire district taxes, and any other charges are based on figures supplied by the municipality, agency, real estate broker, buyer or seller. The parties understand that these figures may be estimates. Due to this lack of certainty the items referred to in this paragraph have not been adjusted. The parties agree to make these adjustments between themselves without involving the lending institution or closing attorney. However, if an exact figure is available or the parties can obtain an exact figure within a reasonable time after closing, those figures will be included at the option of the parties.

The Buyer and Seller in consideration of the purchase and sale of the property each promise and guarantee to the other that they pay any sums for which they are responsible.

The Buyer and Seller each agree to supply the other with a forwarding address for future correspondence.

The Buyers, Borrowers, and Sellers jointly and severally and for good and valuable consideration, agree to execute and deliver to Two Lights Settlement Services, LLC whatever additional documents or amendments to existing documents, which are reasonably required to effectuate the transaction provided such additional documents are prepared by said closing attorney and do not in any way adversely affect, or otherwise enlarge the liability of, any of the undersigned relative to said transaction.

Tax and Mortgage Payoff Information

The undersigned Seller(s) have been informed and understand that the settlement agent is relying on information provided by the appropriate municipality concerning municipal liens and by the lending institution(s) with regard to any outstanding mortgages. The undersigned Seller(s) shall remain liable to the settlement agent in the event that any of said information is incorrect and as a result the full amount owing to said municipality and/or lending institution is not collected from said Seller(s).

SELLER(S)

Robert Dolores M Wilhoite
Dolores M. Wilhoite, by Robert W. Wilhoite, Attorney in Fact

Robert W. Wilhoite
Robert W. Wilhoite

BUYER(S)

Robert K. Knake

Elizabeth Belden Knake

Signed in the presence of:

Witness

District of Columbia: SS
Subscribed and Sworn to before me
This 24 day of February 2017

Radu Bujoreanu
Notary Public, D.C
My Commission Expires July 31, 2019

RADU BUJOREANU
NOTARY PUBLIC
MY COMMISSION EXPIRES 07-31-2019
DISTRICT OF COLUMBIA

Loan #

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

COMPLIANCE AGREEMENT & ADDRESS VERIFICATION

DATE: February 28, 2017 **LENDER:**

BORROWERS: **Robert K. Knake and Elizabeth Belden Knake**

SELLERS: **Dolores M. Wilhoite and Robert W. Wilhoite**

PROPERTY: **36 O'Brion Street, Portland, ME 04101**

The undersigned Borrower(s) and Seller(s), in consideration of the Lender and/or Two Lights Settlement Services, LLC disbursing funds today for the closing of property referred to above, agree(s) to cooperate fully at the request of the Lender or its agents in adjusting for any possible clerical errors involved in the closing process.

In addition, the Borrower(s) understand the lender has the unlimited right to transfer its right to receive payment under the Note of this date to and entity including but not limited to Fannie Mae, Ginnie Mae, Freddie Mac, Department of Housing and Urban Development, Veteran's Administration or any other Municipal Bonding Association, investor or other purchaser of such debt obligations as the Lender chooses in its sole discretion. It is understood by the Borrower(s) that at times such transfers require additional documents and/or revisions of and/or amendments to documents executed this day and the undersigned do hereby agree to fully cooperate in supplying such information, documents or revisions so requested.

Furthermore, it is agreed that any failure of the Borrower(s) to comply with these obligations shall constitute a default under the terms of the Mortgage, which, in accordance with paragraph of said document shall entitled Lender to the following options:

1) to declare all the sums secured by said mortgage to be immediately due and payable without further demand;
2) to invoke any of the remedies permitted by applicable law;
3) to collect all reasonable costs and expenses incurred in pursuing such remedies, including but not limited to reasonable attorney's fees and court costs not to exceed the maximum allowed by applicable law.

The undersigned do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by the Lender of its interest in and to said loan documentation, the undersigned also agree that they have read and understand the terms and conditions of the Agreement and have received a copy of the same.

BORROWERS

Robert K. Knake

Elizabeth Belden Knake

District of Columbia: SS
Subscribed and Sworn to before me
This 24 day of February 20 17

SELLERS

Dolores M. Wilhoite

Dolores M. Wilhoite, by Robert W. Wilhoite, Attorney in Fact

Robert W. Wilhoite

Robert W. Wilhoite

Radu Bujoreanu
Notary Public, D.C
My Commission Expires July 31, 2019

~~State of Maine~~ District of Columbia ~~County of Cumberland~~

On this ~~28th~~ 24 day of February, 2017, before me personally appeared, Robert K. Knake and Elizabeth Belden Knake, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed ~~the same as their~~ free act and deed.

Notary Public comm. exp. July 31, 2019

RADU BUJOREANU NOTARY PUBLIC DISTRICT OF COLUMBIA MY COMMISSION EXPIRES 07-31-2019

On this 28th day of February, 2017, before me personally appeared, Dolores M. Wilhoite, by Robert W. Wilhoite, Attorney in Fact and Robert W. Wilhoite, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

Notary Public comm. exp.

Jennifer A. Flavin
State of Maine
Notary Public
My Commission Expires:
September 21, 2022

Future Mailing Address for Borrowers (if different from the property address):

New Phone No. (Home) _____

Phone No. (Work) _____

Future Mailing Address for Sellers:

New Phone No. (Home) _____

Phone No. (Work) _____

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

IMPORTANT NOTICE ABOUT PROPERTY TAXES FOR BUYERS AND SELLERS

1. UNDER MAINE LAW PAYMENT OF PROPERTY TAXES IS THE RESPONSIBILITY OF THE PERSON WHO OWNS THE PROPERTY ON APRIL 1ST.
2. THE BUYER AND SELLER MAY AGREE TO DIVIDE THE TAXES BETWEEN THEM, BUT IF ANY PART OF THE TAXES IS NOT PAID, A LIEN WILL BE FILED IN THE NAME OF THE PERSON WHO OWNED THE PROPERTY ON APRIL 1ST.

PLEASE BE AWARE

IF YOU ARE THE SELLER -- EVEN IF YOU NO LONGER OWN THE PROPERTY, A LIEN MAY HAVE A NEGATIVE EFFECT ON YOUR CREDIT RATING.

IF YOU ARE THE BUYER -- IF A LIEN IS FILED IN THE SELLER'S NAME, THE MUNICIPALITY MAY FORECLOSE ON YOUR PROPERTY UNLESS THE TAXES ARE PAID.

3. MUNICIPALITIES HAVE DIFFERENT FISCAL YEARS AND TAX DUE DATES.
4. MAKE SURE YOU UNDERSTAND THE BUYER'S AND SELLER'S OBLIGATIONS WITH REGARD TO PROPERTY TAXES AND WHAT MAY HAPPEN IF TAXES ARE NOT PAID AS AGREED.
5. IF YOU FEEL A LIEN HAS BEEN FILED INCORRECTLY IN YOUR NAME;
   A. OBTAIN A COPY OF THE LIEN FROM THE REGISTRY OF DEEDS; AND
   B. DISCUSS THE MATTER WITH YOUR MUNICIPALITY.

   IF YOUR CREDIT REPORT IS INCORRECT, CONTACT THE BUREAU OF CONSUMER CREDIT PROTECTION AT 1-800-DEBT-LAW TO DETERMINE WHAT REMEDIES ARE AVAILABLE TO YOU TO CORRECT YOUR CREDIT REPORT.

THESE POTENTIAL TAX LIEN PROBLEMS CAN BE AVOIDED BY PROVIDING THAT FUNDS ARE SET ASIDE IN ESCROW AT THE TIME OF CLOSING TO ENSURE THAT PROPERTY TAXES WILL BE PAID.

Seller: Robert W. Wilhoite

Date: 2-28-17

Buyer: Robert/Elizabeth Kane

Date: 2/24/17

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

TWO LIGHTS SETTLEMENT SERVICES, LLC

970 Baxter Blvd, Ste. 204, Portland ME 04103
207.761.7277 Phone 207.761.0838 Fax

MAINE PURCHASER'S AFFIDAVIT
[ALTA Loan, EAGLE Loan and/or EAGLE Owner Policies]

Name(s) of Purchaser(s): Robert K. Knake and Elizabeth Belden Knake

Property Address: 36 O'Brion Street, Portland, ME 04101

The above-named Purchaser(s) understands that First American Title Insurance Company (the Company) has been asked to issue title insurance, for the property referenced above, without exception for mechanics' liens.

In order to allow the Company to provide such coverage, the Purchaser(s) hereby certifies (with indemnification to the Company) that he/she (they) has (have) not received notice of any lien or potential lien filed or to be filed by a real estate licensee who provided professional services to facilitate the sale of the property described above.

Dated: February 28, 2017

Robert K. Knake

Witness to All

Elizabeth Knake

Elizabeth Belden Knake

Dena Greene

Witness to All

~~STATE: MAINE~~ District of Columbia
~~COUNTY: Cumberland~~

Personally appeared before me the above-named Purchaser(s) and subscribed and made oath to the certifications contained herein on the ~~28th~~ 27 day of February, 2017.

District of Columbia: SS
Subscribed and Sworn to before me
This 27 day of February 2017

Radu Bujoreanu
Notary Public, D.C
My Commission Expires July 31, 2019

Name:
Notary Public/ Attorney at Law

RADU BUJOREANU NOTARY PUBLIC DISTRICT OF COLUMBIA MY COMMISSION EXPIRES 07-31-2019

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

Certification of Smoke and Carbon Monoxide Alarms

In accordance with 25 M.R.S.A . § 2464, subsection 10 and 25 M.R.S.A . § 2468, subsection 6, I (we), Robert K. Knake and Elizabeth Belden Knake do hereby certify that I (we) shall properly install operational smoke detector(s) and carbon monoxide detector(s), if they are not already present, in this building located at 36 O'Brion Street, Portland, ME 04101 within 30 days of this closing or occupancy of this building, whichever comes later.

Robert K. Knake

Elizabeth Belden Knake

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

ALTA PRIVACY FORM
MAY 7, 2001

First American Title Insurance Company

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **First American Title Insurance Company.**

We may collect nonpublic personal information about you from the following sources:

Information we receive from you such as on applications or other forms.
Information about your transactions we secure from our files, or from our affiliates or others.
Information we receive from a consumer reporting agency.
Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

CITY OF PORTLAND, MAINE
RESURGAM
Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

FORM REW-4

MAINE REVENUE SERVICES
Income/Estate Tax Division - REW
P.O. Box 1064
Augusta, ME 04332-1064
Tel. 207-626-8473
Fax 207-624-5062

NOTIFICATION TO BUYER(S) OF WITHHOLDING TAX REQUIREMENT

36 M.R.S.A. § 5250-A provides that every buyer of real property in Maine must withhold tax in an amount equal to 2.5% of the consideration. Any buyer who fails to withhold the tax is personally liable for the tax. The withholding required by § 5250-A must be transmitted to the State Tax Assessor within 30 days of the transfer of the real property.

A buyer is not required to withhold tax if:

(a) The seller furnishes the buyer with a certificate stating that, under penalty of perjury, as of the date of the transfer, the seller is a resident of the State of Maine;

(b) The seller or the buyer has received from the State Tax Assessor, a certificate stating that no tax is due on the gain from the transfer or that the seller has provided adequate security to cover the liability;

(c) The consideration from the property is less than $50,000;

(d) Written noti fication of the withholding requirements of 36 M.R.S.A. § 5250-A has not been provided to the buyer;

(e) The seller is the State or an agency or a political subdivision of the state, the federal government or an agency of the federal government, an organization exempt from income taxes pursuant to the Internal Revenue Code, § 501(a), an insurance company exempt from the tax imposed by 36 M.R.S.A. § 5250-A or a business entity referred to in 24-A M.R.S.A., § 1157 (5)(B)(1) that is exempt from the tax imposed by this part; or

(f) The property is being transferred pursuant to a foreclosure sale when the consideration paid does not exceed the debt se- cured by the property held by a mortgagee or lien holder, or a mortgagor conveys the property to a mortgagee in lieu of foreclosure and with no additional consideration.

The undersigned buyer(s) acknowledge(s) receipt of this noti fication of the withholding tax requirements of 36 M.R.S.A. § 5250-A.

BUYER(S):

Robert K. Knuke

Elizabeth B Knuke

By: [signature] / Elizabeth Knuke

Title: Buyer

Reviewed for Code Compliance
Inspections Division
Approved with Conditions
Date: 05/18/17

FIRST AMERICAN TITLE INSURANCE COMPANY

NOTICE OF AVAILABILITY OF TITLE INSURANCE FOR OWNER(S)

File No./Name: 2017-5830

Property Address: 36 O'Brion Street
Portland ME 04101

A Loan Policy of Title Insurance which insures the title to the property that you are buying or refinancing is being issued to your mortgage lender, but that policy does not protect your interests in the property against many adverse, and possibly unknown, title claims and risks.

You may obtain an Owner's Policy of title insurance which provides title insurance coverage to you. The additional cost to you for an Owner's Policy of title insurance in the amount of $500,000.00 is $1,750.00 if you request it at this time.

If you are uncertain as to whether you should obtain an Owner's Policy of title insurance, you are urged to seek independent advice.

Attorney/Entity Providing Notice: Two Lights Settlement Services, LLC

✓ I/We do request an Owner Policy of Title Insurance.

_____ I/We do not request an Owner Policy of Title Insurance.

Date: 2/24/17 Buyer: [signature]

Date: 2/24/17 Buyer: [signature]

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