



Planning & Urban Development Department

Jeff Levine, AICP, Director
 Marge Schmuckal, Zoning Administrator
 May 27, 2013

Ladder Capital Finance LLC
 345 Park Avenue
 8th floor
 New York, New York 10154

RE: 7-9 Montgomery Street – 13-G-006 - (the "Premises") -

To Whom It May Concern:

I am in receipt of your request for a determination letter concerning the Premises. The undersigned hereby certifies with respect to the property owned by NAA Properties, LLC and described on the attached **EXHIBIT A**:

1. The applicable zoning code affecting the Premises is as follows: Land Use Zoning Ordinance of the City of Portland revised through January 15, 2014.
2. The Premises are located in the following zoning district(s) under the Land Use Zoning Ordinance: Residential – R-6 /Community Business – B-2b, and the use of the property as an eight (8) residential unit property as an apartment building is a permitted use thereunder.
3. There are no known, unresolved, violations or pending enforcement actions with respect to any applicable zoning codes, City ordinances, or building, environmental, or energy codes, ordinances, or regulations except as follows:

NONE UNRESOLVED VIOLATIONS EXIST

If there are any known, unresolved violations, the following summarizes the nature of such violations:

4. The following permits and approvals, as applicable to the Premises, have been obtained:

- | | |
|------------------------------------------------------------------|--------------------------|
| (a) <input checked="" type="checkbox"/> <input type="checkbox"/> | Certificate of Occupancy |
| (b) <input type="checkbox"/> <input type="checkbox"/> [N/A] | Conditional Use Approval |
| (c) <input type="checkbox"/> <input type="checkbox"/> [N/A] | Site Plan Approval |
| (d) <input type="checkbox"/> <input type="checkbox"/> [N/A] | Subdivision Approval |
| (e) <input checked="" type="checkbox"/> <input type="checkbox"/> | Building Permit |
| (f) <input type="checkbox"/> <input type="checkbox"/> [N/A] | Condominium Conversion |
| (g) <input type="checkbox"/> <input type="checkbox"/> [N/A] | Other: |

Portland, Maine



Yes. Life's good here.

Planning & Urban Development Department

Jeff Levine, AICP, Director

Marge Schmuckal, Zoning Administrator

If you have any questions regarding this matter, please do not hesitate to contact me at (207) 874-8695.

Very truly yours,

A handwritten signature in black ink that reads "Marge Schmuckal".

Marge Schmuckal
Zoning Administrator
City of Portland, Maine

enclosures



CITY OF PORTLAND, MAINE
Department of Building Inspection

Certificate of Occupancy

LOCATION 7 Montgomery St.

Issued to James E. Harmon

Date of Issue 4/5/90

This is to certify that the building, premises, or part thereof, at the above location, built — altered — changed as to use under Building Permit No. 89/2071, has had final inspection, has been found to conform substantially to requirements of Zoning Ordinance and Building Code of the City, and is hereby approved for occupancy or use, limited or otherwise, as indicated below.

PORTION OF BUILDING OR PREMISES

APPROVED OCCUPANCY

Dwelling Unit Only

Four Dwelling Units

Limiting Conditions:

This certificate supersedes certificate issued

Approved:

4-5-90
(Date)

William Collette
Inspector

Richard J. [Signature]
Inspector of Buildings

Notice: This certificate identifies lawful use of building or premises, and ought to be transferred from owner to owner when property changes hands. Copy will be furnished to owner or lessee for one dollar.



CITY OF PORTLAND, MAINE
Department of Building Inspection

Certificate of Occupancy

LOCATION 9 Montgomery St.

Issued to James E. Harmon

Date of Issue 7/9/90

This is to certify that the building, premises, or part thereof, at the above location, built — altered — changed as to use under Building Permit No. 89/2071, has had final inspection, has been found to conform substantially to requirements of Zoning Ordinance and Building Code of the City, and is hereby approved for occupancy or use, limited or otherwise, as indicated below.

PORTION OF BUILDING OR PREMISES

APPROVED OCCUPANCY

Entire

four dwelling units

Limiting Conditions:

This certificate supersedes certificate issued

Approved:

7-9-90
(Date)

William Collette
Inspector

Richard J. [Signature]
Inspector of Buildings

Notice: This certificate identifies lawful use of building or premises, and ought to be transferred from owner to owner when property changes hands. Copy will be furnished to owner or lessee for one dollar.

City of Portland, Maine - Building or Use Permit Application
 389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (207) 874-8716

Permit No: 10-0115	Issue Date:	CBL: 013 G006001
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Location of Construction: 7 Montgomery St	Owner Name: COASTAL BAY PROPERTIES LL	Owner Address: 223A CUMBERLAND AVE	Phone:
Business Name:	Contractor Name: Seacoast Security	Contractor Address: P.O. Box K 4 Summer Street Freeport	Phone: 2078650394
Lessee/Buyer's Name	Phone:	Permit Type: Fire Alarm System	Zone: B-2b

Past Use: Residential multi -Legal Use: 7 Montgomery = 4 dwelling units; 9 Montgomery = 4 dwelling units.	Proposed Use: Residential Multi - install a building wide Fire Alarm System - FACP will be installed in the basement	Permit Fee: \$230.00	Cost of Work: \$20,435.00	CEO District: 1	Zone: B-2b
Proposed Project Description: install a building wide Fire Alarm System - FACP will be installed in the basement		FIRE DEPT: w/conditions 2/9/10 Signature: <i>[Signature]</i>	INSPECTION: Use Group: R-2 Type: FIRE Alarm DBL-2003 Signature: <i>[Signature]</i> 2/10/10		

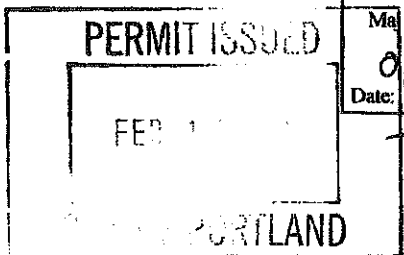
PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.)

Action: Approved Approved w/Conditions Denied

Signature: _____ Date: _____

Permit Taken By: Idobson	Date Applied For: 02/09/2010	Zoning Approval
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1. This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules. 2. Building permits do not include plumbing, septic or electrical work. 3. Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..	Special Zone or Reviews <input type="checkbox"/> Shoreland <input type="checkbox"/> Wetland <input type="checkbox"/> Flood Zone <input type="checkbox"/> Subdivision <input type="checkbox"/> Site Plan	Zoning Appeal <input type="checkbox"/> Variance <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Conditional Use <input type="checkbox"/> Interpretation <input type="checkbox"/> Approved <input checked="" type="checkbox"/> Denied	Historic Preservation <input checked="" type="checkbox"/> Not in District or Landmark <input type="checkbox"/> Does Not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied
	Maj <input type="checkbox"/> Mjnor <input type="checkbox"/> MM <input type="checkbox"/> Date: <i>[Signature]</i> 2/9/10	Date: _____	



CERTIFICATION

I hereby certify that I am the owner of record of the named property, or that the proposed work is authorized by the owner of record and that I have been authorized by the owner to make this application as his authorized agent and I agree to conform to all applicable laws of this jurisdiction. In addition, if a permit for work described in the application is issued, I certify that the code official's authorized representative shall have the authority to enter all areas covered by such permit at any reasonable hour to enforce the provision of the code(s) applicable to such permit.

SIGNATURE OF APPLICANT	ADDRESS	DATE	PHONE
RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE		DATE	PHONE

City of Portland, Maine - Building or Use Permit Application
 389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (207) 874-8716

Permit No: 10-0115	Issue Date:	CBL: 013 G006001
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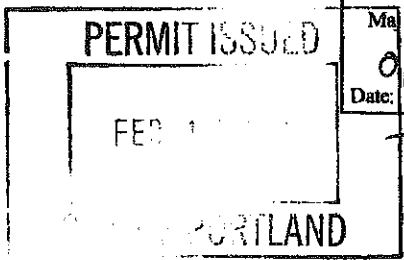
Location of Construction: 7 Montgomery St	Owner Name: COASTAL BAY PROPERTIES LL	Owner Address: 223A CUMBERLAND AVE	Phone:
Business Name:	Contractor Name: Seacoast Security	Contractor Address: P.O. Box K 4 Summer Street Freeport	Phone: 2078650394
Lessee/Buyer's Name	Phone:	Permit Type: Fire Alarm System	Zone: B-2b

Past Use: Residential multi -Legal Use: 7 Montgomery = 4 dwelling units; 9 Montgomery = 4 dwelling units.	Proposed Use: Residential Multi - install a building wide Fire Alarm System - FACP will be installed in the basement	Permit Fee: \$230.00	Cost of Work: \$20,435.00	CEO District: 1	Zone: B-2b
--------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------	-------------------------	------------------------------	--------------------	---------------

Proposed Project Description: install a building wide Fire Alarm System - FACP will be installed in the basement	FIRE DEPT: w/conditions 2/9/10 Signature: <i>[Signature]</i>	INSPECTION: Use Group: R-2 Type: FIRE Alarm DBL-2003 Signature: <i>[Signature]</i> 2/10/10
---------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------

Permit Taken By: Idobson	Date Applied For: 02/09/2010	Zoning Approval	
-----------------------------	---------------------------------	------------------------	--

1. This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules. 2. Building permits do not include plumbing, septic or electrical work. 3. Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..	Special Zone or Reviews <input type="checkbox"/> Shoreland <input type="checkbox"/> Wetland <input type="checkbox"/> Flood Zone <input type="checkbox"/> Subdivision <input type="checkbox"/> Site Plan	Zoning Appeal <input type="checkbox"/> Variance <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Conditional Use <input type="checkbox"/> Interpretation <input type="checkbox"/> Approved <input checked="" type="checkbox"/> Denied	Historic Preservation <input checked="" type="checkbox"/> Not in District or Landmark <input type="checkbox"/> Does Not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied
	Major <input type="checkbox"/> Minor <input type="checkbox"/> MM <input type="checkbox"/> Date: <i>[Signature]</i> 2/9/10	Date:	Date:



CERTIFICATION

I hereby certify that I am the owner of record of the named property, or that the proposed work is authorized by the owner of record and that I have been authorized by the owner to make this application as his authorized agent and I agree to conform to all applicable laws of this jurisdiction. In addition, if a permit for work described in the application is issued, I certify that the code official's authorized representative shall have the authority to enter all areas covered by such permit at any reasonable hour to enforce the provision of the code(s) applicable to such permit.

SIGNATURE OF APPLICANT	ADDRESS	DATE	PHONE
RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE		DATE	PHONE

City of Portland, Maine - Building or Use Permit Application

389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (207) 874-8716

Permit No: 05-1175	Issue Date PERMIT ISSUED SEP 13 2005	013 G006001
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Location of Construction: 7 MONTGOMERY ST	Owner Name: MUNJOY HILL PROPERTIES LL	Owner Address: PO BOX 641	Phone:
Business Name:	Contractor Name: Adam Flaherty JR.	Contractor Address: 20 Smith St. Portland	Phone:
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Multi Family	Phone: 2951

Past Use: Residential multi	Proposed Use: Residential multi replace existng stoop	Permit Fee: \$30.00	Cost of Work: \$100.00	CEO District: 1
Proposed Project Description: Residential replace existing stoop		FIRE DEPT: <input checked="" type="checkbox"/> Approved <input type="checkbox"/> Denied	INSPECTION: Use Group: R2 Type: SB	
Signature: <i>Greg Cross</i>		Signature: <i>[Signature]</i> 9/12/02		
PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.)				
Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied				
Signature: _____ Date: _____				

Permit Taken By: *dmartin* Date Applied For: *08/19/2005*

<p>1. This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules.</p> <p>2. Building permits do not include plumbing, septic or electrical work.</p> <p>3. Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..</p>	<p>Special Zone or Reviews</p> <input type="checkbox"/> Shoreland <input type="checkbox"/> Wetland <input type="checkbox"/> Flood Zone <input type="checkbox"/> Subdivision <input type="checkbox"/> Site Plan <input type="checkbox"/> Major <input type="checkbox"/> Minor <input type="checkbox"/> MM <input type="checkbox"/>	<p>Zoning Appeal</p> <input type="checkbox"/> Variance <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Conditional Use <input type="checkbox"/> Interpretation <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<p>Historic Preservation</p> <input checked="" type="checkbox"/> Not in District or Landmark <input type="checkbox"/> Does Not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied
	Date: <i>9/10/05</i>	Date: _____	Date: _____

CERTIFICATION

I hereby certify that I am the owner of record of the named property, or that the proposed work is authorized by the owner of record and that I have been authorized by the owner to make this application as his authorized agent and I agree to conform to all applicable laws of this jurisdiction. In addition, if a permit for work described in the application is issued, I certify that the code official's authorized representative shall have the authority to enter all areas covered by such permit at any reasonable hour to enforce the provision of the code(s) applicable to such permit.

SIGNATURE OF APPLICANT	ADDRESS	DATE	PHONE
RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE	DATE	PHONE	



Drummond & Drummond

A Limited Liability Partnership
Counselors at Law

One Monument Way, Portland, Maine 04101

Horace W. Horton
Arthur A. Cerullo
Andrew W. Sparks
Paul E. Peck
Philip P. Mancini
Jennifer I. Richard
Douglas F. Britton
Scott E. Herrick
Christopher E. Pazar
Stephanie N. Strouse
Nathaniel R. Huckel-Bauer
Julia G. Pitney
Heather T. Whiting
Andrew P. Pierce
Nicholas R. Loukes
Patrick C. Lever
Michael T. Devine

5/12/14
Wadleigh B. Drummond
1885-1979
Josiah H. Drummond
1914-1991

Of Counsel
Robert C. Santomenna
Paul M. Koziell

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bdauphinee@ddl.com

May 9, 2014

Marge Schmuckal
Zoning Administrator
City of Portland
389 Congress Street, Room 315
Portland, Maine 04101

Re: ~~Zoning Determination Letters~~ - 41 Chestnut Street, 812 Congress Street, 191-193
Congress Street, 7 Montgomery Street, 229 Congress Street and 28 High Street

Dear Marge,

Per my email request on May 9, 2014, please find enclosed a check made payable to the City of Portland, ME in the amount of \$900.00 for Zoning Determination letters with respect to the six properties referenced above.

Please do not hesitate to contact our office if you should have any questions. Thank you for your assistance on this matter.

Best regards,

Bobbi Dauphinee
Legal Assistant

Encl.

CITY OF PORTLAND ZONING LETTER

May 9, 2014

Ladder Capital Finance LLC
345 Park Avenue
8th Floor
New York, New York 10154

Re: 7-9 Montgomery Street, Portland, Maine; Tax Map 13-G-6 (the "Premises")

To Whom It May Concern:

The undersigned hereby certifies with respect to the above-referenced property owned by NAA Properties, LLC and described on the attached Exhibit A:

1. The applicable zoning code affecting the Premises is as follows:

Zoning Ordinance of the City of Portland revised through August 15, 2013.

2. The Premises are located in the following zoning district under the Zoning Ordinance: Residential—R6/Neighborhood Business—B1, and the current use of the property as an apartment and retail building is a permitted use thereunder.

*B-2b
Community
Business Zone*

3. There are no known, unresolved, violations or pending enforcement actions with respect to any applicable zoning codes, City ordinances, or building, environmental, or energy codes, ordinances, or regulations except as follows:

[] NONE [] UNRESOLVED VIOLATIONS EXIST

If there are any known, unresolved violations, the following summarizes the nature of such violations:

4. The following permits and approvals, as applicable to the Premises, have been obtained:

- (a) [] [N/A] Certificate of Occupancy.
- (b) [] [N/A] Conditional Use Approval.
- (c) [] [N/A] Site Plan Approval.
- (d) [] [N/A] Subdivision Approval.
- (e) [] [N/A] Building Permit.
- (f) [] [N/A] Condominium Conversion.
- (g) [] [N/A] Other: _____ .

Signature of Authorized Person: _____

Typed or Printed Name of Signatory: Marge Schmuckal

Title of Signatory: Zoning Administrator

City or Other Governmental Agency: City of Portland, Zoning Administration

Assessor's Office | 389 Congress Street | Portland, Maine 04101 | Room 115 | (207) 874-8486

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[E-Services](#)
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This page contains a detailed description of the Parcel ID you selected. Press the **New Search** button at the bottom of the screen to submit a new query.

Current Owner Information:

Services

Applications

Doing Business

Maps

Tax Relief

Tax Roll

Q & A

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[browse facts and links a-z](#)



Best viewed at 800x600, with Internet Explorer

CBL 013 G006001
Land Use Type FIVE TO TEN FAMILY
 Verify legal use with Inspections Division
Property Location 7 MONTGOMERY ST
Owner Information NAA PROPERTIES LLC
 PO BOX 3793
 PORTLAND ME 04104
Book and Page 27612/110
Legal Description 13-G-6
 MONTGOMERY ST 7-9
Acres 3306 SF
 0.0759

Current Assessed Valuation:

TAX ACCT NO.	1414	OWNER OF RECORD AS OF APRIL 2013
LAND VALUE	\$63,700.00	NAA PROPERTIES LLC
BUILDING VALUE	\$267,800.00	PO BOX 3793
NET TAXABLE - REAL ESTATE	\$331,500.00	PORTLAND ME 04104
TAX AMOUNT	\$6,434.42	

Any information concerning tax payments should be directed to the Treasury office at 874-8490 or [e-mailed](#).

Building Information:

Building 1

Year Built 1900
Style/Structure Type APARTMENT - GARDEN
Units 8
Square Feet 11460

[View Sketch](#)
[View Map](#)
[View Picture](#)

Exterior/Interior Information:

Building 1

Levels B1/B1
Size 2292
Use SUPPORT AREA
Height 7
Heating NONE
A/C NONE

Building 1

Levels 01/01
Size 2292
Use APARTMENT
Height 10
Walls BRICK/STONE
Heating HW/STEAM
A/C NONE

CITY OF PORTLAND
DEPARTMENT OF PLANNING & URBAN DEVELOPMENT
 389 Congress Street
 Portland, Maine 04101

RECEIPT OF FEES

Application No:	0000-1918	Applicant:	NAA PROPERTIES LLC
Project Name:	7 MONTGOMERY ST	Location:	7 MONTGOMERY ST
CBL:	013 G006001	Application Type:	Determination Letter
Invoice Date:	05/14/2014		

Previous Balance	-	Payment Received	+	Current Fees	-	Current Payment	=	Total Due	Payment Due Date
\$0.00		\$0.00		\$150.00		\$150.00		\$0.00	On Receipt

Previous Balance **\$0.00**

Fee Description	Qty	Fee/Deposit Charge
Zoning Determinations	1	\$150.00
		\$150.00
Total Current Fees:	+	\$150.00
Total Current Payments:	-	\$150.00
Amount Due Now:		\$0.00

CBL 013 G006001
Bill to: NAA PROPERTIES LLC
 PO BOX 3793
 PORTLAND, ME 04104

Application No: 0000-1918
Invoice Date: 05/14/2014
Invoice No: 45083
Total Amt Due: \$0.00
Payment Amount: \$150.00

Make checks payable to the *City of Portland*, ATTN: Inspections, 3rd Floor, 389 Congress Street, Portland, ME 04101.
 Check the status of your permit or schedule an inspection on-line at <http://www.portlandmaine.gov/planning/permitstatus.asp>