SECTION C Financial Stement: This should be filled in it information for applicant and joint applicant, if both will repay.

Assets on bld9	Liabil ities
Assets me blog Acc't Bank Me Sawnas # 224246 20	FINALLICA
MONO! OT ON Acc't	
Bank Me Saurnas # 22424620	Pay/Mo. Balance
Address 224 four By Case Elute Balance 9,102.15	Maine Notinal 101.70 2603.08
Bank Cooco Northern muly No # Motors	Auto (AAA) Her 38.50 1750 51 Bank Card
A LICE WIDIN	Bank Card
Address Chronellin Port bond Balance 2155.98	Bank Card
Bank american Bank U 1061807002	
Address fordesal St Port: Balance 7.436.10	Notes Payable
	Address
Credit July Canes Credit Unin # 5057	
Market Committee	Life Ins. Loan
Address Office Rd SP. Balance 27.62	
L ACC E	AAddress
Securities#	Other (Alimony/Child support, etc.)
Address Balance	t other tarmory, arrive supports etc.,
	Address
Auto Year & Make Mencung LN7 1982	TOTALS
Real Estate Other Than Proper	*v Reing Rehabilitated
Address of Property Mortgage Mortgage	Monthly Monthly
Holder Balance	Payments Income
17 Concernst. Com 9102.15	195,42
224 fowler Rd Cla sicon	
Cape Elizabet Me MeiSavings	
Cape Elizabet Me Me Savings EXHIBIT "A" NOTICE TO APPLICANTS FOR HU	ID 312 LOAMS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by any financial institution in connection with the consideration or administration of the Section. 312 rehabilitation lean for which you have applied. Financial records involving your transactions will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

EXHIBIT "B"

RIGHT TO FINANCIAL PRIVACY ACT CERTIFICATION

The Department of Howning and Urban Development certifies, in compliance with the Right to Financial Privacy Act of 1978, that, in connection with this request for access to financial records, it is in compliance with the applicable provisions ϵ f said Act.

PROPERTY TO BE REHABILITATED Expenses /mo. Income Mortgage Payment (P & 1) ≈ 170 Total No. Apartments 2 Real Estate Taxes 947.68 OCCUPIED BY OWNER Occupied by Tenants Monthly Rent 1st 285 Lights NA Maintenance (Unheated) Name of Bank Holding wrtgage (hmorican)Sonk Other Mortgage On Property Casco Northern Name of Insurance Co. or Agent Morse Facison Thousa Amount of Fire Insurance Comments: Authorization by Applicant: I authorize the Maine Savings Bank, Portland Savings Bank. Sun Savings & Loan, Maine National Bank, any Credit Union or other financial institution to verify mortgage information, savings deposit information or any other information requested by the City of Portland Department of Planning & Urban Development for the purpose of evaluating the feasibility of a les interest loan or an outright grant.

All information furnished in this questionnaire will be held in strict confidence.

NOTE: For all City of Portland low interest rehabilitation loans, a title search is required. When your loan has progressed to the point of sending for a title search, we will require an advance deposit of \$150.00 When your loan is approved, the cost of the title search may be included in your loan and your original deposit will be reimbursed, if you wish. In addition, as of July 1, 1982, there is a loan application fee of 3% on all energy loans and on the City's half of a participating City/Bank loan.

PLEASE NOTE THAT H.U.D ALSO REQUIRES A TITLE UPLATE DESCRIBE FOR THE TITLE UPLATE IS \$50.00.

Signature in Ful

PLASE SIGN ALL RELEASES

Authorization by Applicant:

I authorize the Maine Savings Pank, Portland Savings Bank, Sun Savings & Loan, Maine National Bank, any Credit Union or other financial institution to verify mortgage information, savings deposit information or any other information requested by the City of Portland Department of Planning & Urban Development for the purpose of evaluating the feasibility of a loan or grant.

Margaret (Wough-D:(W)
(Signature in Full)
(OWINER)

(Signature in Full)

2/24/86 /(Date)

Authorization by Applicant:

I authorize the Maine Savings Bank, Portland Savings Bank National Bank, any Credit Union or other financial institution information, savings deposit information or any other information Portland Department of Planning & Urban Development for the feasib'lity of a loan or grant.

un Savings & Livia, Maine o verify wortgage requested by the City pose of evaluating the

Mingenet A Wang Dew. Signature in Full)

(Signature in Full

2/24/86 (Date)

Authorization by Applicant:

I authorize the Maine Savings Bank, Portland Savings Bark, Sun Savings & Loan, Maine National Bank, any Credit Union or other financial institution to verify mortgage information, savings deposit information or any other information requested by the City of Portland Department of Pranning & Urban Development for the purpose of evaluating the feasibility of a loan or grant.

Margaret Wough Dur (Signature in Full)

(Signature in Full)

2/24/86

· Consecue

SUBORDINATION AGREEMENT

This Agreement entered into this day by and between SMALL BUSINESS ADMINISTRATICL, an agency duly created and existing inder and by virtue of an Act of Congress, having its principal office in Washington, in the District of Columbia, and a District Office at 40 Western Avenue, Augusta, Maine; PEOPLES HERITAGE SAVINGS BANK, a banking institution duly authorized and existing under law, and having its principal place of business in Portland, Maine; and CITY Of PORTLAND, a municipal corporation buly authorized and existing under

Witkesse ?H

WHEREAS, SMALL BUSINESS ADMINISTRATION has an outstanding loan to KEGAN DAVID DREW, INC. secured by the Guaranty of Margaret I. Drew, now known as Mar aret I. Drew-Waugh, which Guaranty is secured by a second real estate mortgage recorded in the Cumberland County Registry of Deeds in Book 4547, Page 294, and which mortgage was assigned to SMALL BUSINESS ADMINISTRATION by instrument recorded in said Registry in Book 6744, Page 7; and

WHEREAS, PEOPLES HERITAGE SAVINGS BANK is willing to grant a loan to hargaret I. Drew-Waugh in the principal amount of Twenty Thousa: 1 Dollars (\$20,000) providing that the mortgage position of said SMALL BUSINESS ADMINISTRATION is sucordinated to a new real estate mortgage to be taken by PEOPLES HERITAGE SAVINGS BANK; and

WHEREAS, the CITY OF PORTLAID, s willing to grant a loan of Margaret I. Drew-Waugh in the principal amount. Eventy Thousand Dollars (\$40,000) providing that the mortgage position of said SMANL BUSINESS ADMINISTRATION is further subordinated to a new real mortage to be taken by the CITY OF PORTLAND. Said new real estate mortage by the CITY OF PORTLAID to be junior to the new real estate mortgage to be taken by PEOPLES HERITAGE SAVINGS BANK as aforesaid; and

WHEREAS, SMALL BUSINESS ADMINISTRATION interposes no objection to the granting of said new loans and to the subordination of its mortgage to the two new real estate mortgages as aforewaid, subject to the terms herein provided.

NOW THEATFORE, in consideration of One Dollar and other valuable consideration, the receipt of which is duly acknowledged by all parties hereto, SMALL BUSINESS ADMINISTRATION hereby agrees with PEOPLES HERITAGE SAVINGS PANK and with the CITY OF PORTLAND, and each with the others, that SMALL BUSINESS ADMINISTRATION's security interest under its said real estate mortgage is hereby subordinated to the new real estate mortgaged granted or to be granted by Margaret I. Drew-Haugh to PEOPLES HERITAGE SAVINGS BANK for its said Twenty Thousand Dollar (\$20,000) loan until said loan is paid in full, and also is hereby further subordinated to the new real estate mortgage granted or to be granted to the CITY OF PORTLAND for its said Twenty Thousand Dollar (\$20,000) loan until said loan is paid in full. For the aforesaid consideration it is mutually understood and agreed by the parties hereto that the within subordination is granted according to the following terms:

- 1. PEOPLES HERITAGE SAVINGS BANK for itself, its successors and assigns, that in the event of default of its said new mortgage or upon notice of default of said SMALL BUSINESS ADMINISTRATION subordinated mortgage, it will, upon payment by SMALL BUSINESS ADMINISTRATION of the balance of said new mortgage, together with accrued interest and expenses, which constitute part of the mortgage debt, assign, transfer and set over to SMALL BUSINESS ADMINISTRATION, its sv.:cessors or assigns, said mortgage and the note for which said mortgage was security.
- 2. CITY OF PORTLAND for itself, its successors and assigns, that in the event of default of its said new mortgage or upon notice of default of said SMALL BUSINESS ADMINISTRATION subordinated mortgage, it will, upon payment by SMALL BUSINESS ADMINISTRATION of the balance of said new mortgage, together with accrued interest and expenses, which constitute part of the mortgage debt, assign, transfer and set over to SMALL BUSINESS ADMINISTRATION, its successors or assigns, said mortgage and the note for which said mortgage was security.

IN WITHESS WHEREOF, the said SMALL BUSINESS ADMINISTRATION has caused these presents to be executed in its name and behalf by G. Leroy Perry, District Director of its Augusta District Office pursuant to Delegation of Authority contained in Title 13 Chapter I \$101.5-2 or Part 01 of the Code of Pederal Regulations, effective January 15, 1982 as published in the Federal Register, Volume 47, No. 10 on January 15, 1982, and its seal to be hereunto affixed this 29th day of September, 1987.

SEAL OF SMALL BCSINESS ADMINISTRATION

G. Leroy Perry District Director

IN WITNESS WHEREOF, said PEOPLES HERITAGE SAVINGS BANK has caused these and its seal to be hereunto affixed this thirteenth its Vice-President day of October

Attest: Carrye Chadburn

- •	_
IN WITNESS WHER! OF, said CITY OF be executed in its name and behalf by its spendor A LOAN Ingraphed its seal to day of October, 1927.	PORTLAND has caused these presents to MARGARET Schmuckal, be hereunto affixed this Scions.
Attest: Juginia 4- Wen Turith	By: Marit Schmild
	Its: Supervisor of Loan Progra
STATE OF MAINE	
KENNEBEC, ss.	September 29, 1937
Personally appeared the above-na of the Augusta District Office of SMALL and known by me to be the party execution acknowledged the foregoing instrument to capacit, and the free act and deed of s	ng the foregoing instrument, and o be his free act and deed in his said
	Before me.
MY Commission Expires: DCTOBER 24, 1987.	Notary Public
	Gonnie K. Erickson (Print or Type Name)
STATE OF MAINE	
CUMBERLAND , ss.	<u>ctober 13</u> , 1987
Personally appeared the above-na Vice-President of PEOPLES HERITA by me to be the party executing the for foregoing instrument to be his free act free act and deed of said PEOPLES HERITA	GE SAVINGS BANK, to me known, and known egoing instrument, and acknowledged the and deed in his said capacity and the
CHERYL M. DAVIS	Befort he, Milliam
MOTARY FULLIC MAINE My Commission Expireds Commission Ex-4RES JULY 29.	Notary Public
	Cheryl M. Davis (Print or Type Name)
	(LITHE OF TABE Mame)

WHEELER, POMEROY & SNITGER
ATTORNEYS AT LAW
'65 CONGRESS STREET, PORTLAND, MAINE 04101
(207) 773-3807

AND THE PROPERTY OF THE PROPER

DAVID C. POMEROY KENNETH E. SNITGER JAMES V. GRASSO — Of Coursel — MILTON (L WHEELER

February 2, 1987

Ms. Virginia F. Wentworth Loan Officer Department of Urban Development 389 Congress Street Portland, Naine 04101

E: Margaret F. Waugh-Drew (was Rummell and Drew)
177 Congress Street
Portland, Maine 04101
Lot #13-M-27

Dear Ms. Wentworth:

In accordance with the standards adopted by the Maine State Bar Association and resting on Warranty Deed from Ellen C. Burke to Aletta L. Wold dated May 20, 1930, and recorded in the Cumberland County Registry of Deeds in Book 1347, Page 131, I hereby certify that I have examined or caused to be examined records in the Cumberland County Registry of Peeds and the Probate Court within and for said County and State of Maine, and all instruments of record therein as reflected by indices affecting the title to the premises described in Warranty Deed from Lynn G. Bryon and Bradley L. Buckley to Margaret I. Rummell dated August 23, 1977, and recorded in said Registry of Deeds in Book 4085, Page 317, and as described in a Quit Claim Deed without Covenant from Wesley T. Drew to Margaret I. Drew dated June 5, 1985, and recorded in said Registry in Book 7060, Page 293.

I further certify that Margaret I. Rummell (Drew) is record corner of said premises in fee simple with good and marketable title thereto free and clear of all encumbrances with the following exceptions:

- Subject to the General Exceptions attached hereto as Exhibit A, which pertain to all titles.
- Mortgage from Margaret I. Rummell to Atlantic Federal Savings & Loan Association in the original amount of \$9,310.00, dated August 23, 1977, and recorded in said Registry of Deeds in Book 4085, Page 332.

Ms. Virginia F. Wentworth

Page 2

February 2, 1987

Page

Book 7917 Trust Company in the original sum of \$3 300 00 30 Bank & November 7, 1978, and recorded in said Registry at Book 4337, Page 192.

discharged 423/87 Portland in the original amount of \$3,330.00 dated November 7, 1978, and recorded in said Registry at Book 4337, Page 196. PAJE- 170

- 5. Mortgage from Margaret I. Drew (Rummell) to Casco Bank & Trust Company in the original amount of \$126,650.00 dated Will Subothing Page 294, and assigned by Casco Northern Bank, N. A. to the Small Business Administration by assignment dated see letter January 21, 1985, and recorded in said Registry at Book 6744, Page 7.
 - 6. I am informed by the City of Portland that annual rell estate taxes for the tax year from July 1, 1986, throug June 30, 1907, are in the amount of \$984.33. The sum of \$4 2.17 has been paid so that real estate taxes are paid through December 31, 1986.

Se Attached 7. I am informed by the Portland Water District that as of their most recent January billing the sum of \$54.36 is due on water charges and the sum of \$96.28 is lue on payment sewer.

There are no attachments, liens or assessments as of January 20, 1937, at 8:30 a.m.

Thank you for the opportunity to be of service.

Sincerely,

JVG/mp

Attachments

THTLE CERTIFICATE, EXHIBIT A GENERAL EXCEPTIONS

There are certain tossible or latent defects in some titles to real property which an examining attorney cannot discover from a search of Registry records. For this reason, the following matters are excepted from this Title opinion:

- Any conditions or state of facts which would be disclosed by inspection of the premises and/or an accurate engineering survey (including the exact geographic location of the premises);
- Persons in pos ession and those claiming under leases for a term of less than two years;
- Cur examination indicates that there are no mechanic's or labor liens of record against the premises, but liens of this nature may be perfected within 120 days from the last day that services are rendered or materials furnished by contractors and/cr suppliers;
- 4. Questions as to possible encroachments, whether or not he buildings and improvements are located entirely within the described premises, whether or not the roadway serving the tremises is accepted or is private and availability of public water supply, septic or storm drainage and other utilities to the premises;
- 5. Any bankruptcy proceedings other than those of the immediate Grantor and any and all provisions of any public or private laws, whether federal, state, county, municipal or otherwise, and any codes, ordinances, regulations or rulings promulgated thereunder or in relation thereto, affecting the disposition, use and/or occupancy of the premises;
- 6. Any disability of the Grantor in the chain of title, any forgery of an instrument in the chain of title, any fradulent or mistaken identity of a record title holder due to similar or identical names, any Registry error in the record, the rights, if any, of undisclosed heirs, any exercise of a power of attorney after death or disability of the creator of the power, and any defects in conveyances in the chain due to lack of delivery.

SUMMARY SHEET

		Parcel _	13-M	_ Lot <u>27</u>	
TITLE IN Margaret I	. Rummell ((Drew)			
OF:					
PLAN OF LOCUS: 13		7			
ATTACHMENTS: No	ne				
MORTGAGES: 1. Margaret Association, dated 8 2. Margaret I. Yumme 11/7/78, recorded in (Drew) to the C: ty o 4337, Page 196; and RESTRICTIONS: No	/23/77, red 11 (Drew) t Book 4337, f Portland 4. Margaret	corded in co Casco Page 19	Book 4085 Fank & Tri	6, Page 3 ist Compa varet I.	332; <u>ry da</u> ted Rummel
Electric No.	ne				
LIENS: No	ne		and the second s		-
TAX LIENS OR SALE: _	None				
PROBATE CLAIMS:	None				
INHERITANCE TAX:	None				
BANKRUPTCY:	None				
DOWER OR CURTESY:	None			<u></u> .	
MUNICIPAL LIFNS:	Rone				
OTHER DEFECTS & IRRI	GULARITIES	: None	3		*
					Andrewson and the State of the

Examined by James V. Grasso, Attorney at Law

MORTGAGES (Continued):

& Trust Company dated 12/28/79, recorded in Book 50 Page 291, and assigned by Casco Northern Bank, N.A. to Small . u.in: Administration by assignment dated 1/21/85 and recorded in Book 1744 Fage 7.

SUMMARY SHEET (2) Parcel Lot ____

None

TITLE IN:

Margaret I. Rummell (Drew)

RIGHTS BY DESCENT:

REFERENCE: Warranty Deed from Lynn G. Byron and Bradley L. Buckley to Margaret I. Rummel! dated August 23, 1977, and recorded in the Cumberland County Registry of Deeds in Book 4085, Page 317.

Reservence is also made to Quit-claim Deed from Wesley T. Drew to Margaret I. Drew dated June 5, 1985, and recorded in said Registry in Book 7060, Page 293.

DESCRIPTION: See Attached

EXHIBIT A

a certain lot or parcel of land, with the buildings thereon, situated in the City of Portland, County of Cumberland and State of Maine, and currently numbered 177 Congress Street, and nore particularly bounded and described as follows:

Beginning at a point on the northerly side of Congress Street V ich was the most coutherly corner of the land Charles Q. Clapp et purchased from William Hoit and which adjoined land described 1850 as belonging to Adams and Tewksbury:

Thence Easterly by said Congress Street sixty-four (64) feet to a stake;

Thence Northwesterly, parallel with said Adams and Tewkshury line, to a woint equidintant between Congress Street; and Cumberland Avenue as they existed in 1950;

Thence Westerly by a line equidistant between said streets as they existed in 1850 a distance of 64 feet to said Adams and Tewksbury lines

Thence Southensterly by said Adams and Tenksoury line to Congress Street at the point of beginning, said to be ninety-eight (98) feet, more or less, in depth.

Boing the same premises conveyed to Michale McKahon by deed of Charles Q. Chapp et al dated October 19, 1850, and recorded in the Cumberland County Registry of Doeds in Book 225, Page 423.

Excepting therefrom that portion taken to widen Congress Street.

WHEELER, POMEROY & SNITGER
ATTORNEYS AT LAW
455 CONGRESS STREET, PORTLAND, MAINE 04101
(207) 773-3807

February 2, 1987

Ms. Virginia F. Wentworth Loan Officer Department of Urban Development 385 Congress Street Portland, Maine 04101

DAVID C. POMERCY KENNETH E. SNITGER

JAMES V. GRASSO

RE: Margaret F. Waugh-Drew (Was Rummell)
177 Congress Street
Portland, Maine 04131
Lot #13-M-27

FOR PROFESSIONAL SERVICES RENDERED:

Certification of Title

\$150.00

— O! Counsel — MILTON G. WHEELER WHEELER, POMEROY & SNITGER
ATTORNEYS AT LAW
465 CONGRESS STREET, PORTLAND, MAINE 04101
(207) 773-3807

DAVID C. POMEROY JAMES V. GRASSO

- Of Counsel -MILTON G. WHEELER

February 2, 1987

Ms. Virginia F. Wentworth Dispartment of Urban Development 389 Congress Street ortland, Maine 04101

Marcaret F. Waugh-Drew (Was Rummell) 177 Congress Street Portland, Maine 04101 Lot #13-M-27

FOR PROFESSIONAL SERVICES RENDERED:

Certification of Title

\$150.00

The state of the s
the many the many the same that the same tha
The state of the s
MARGARET WAUGH-DREW
242 FOVILER RD. 52-7385
CAPE ELIZABETH, ME 04107
CAPE ELIZABETH
The state of the s
1150.00
PAYTOTHE STATE OF STA
ORDER CE - CHILDREN
OKBERRA
DOLLARS
me humbler tilly condollars
1 10 100 100 100 100 100 100 100 100 10
The state of the s
AMERICAN A
A STATE OF THE STA
TO MIDDLE ST., POSTLAND, MAINE 04101
FOR
H: 211273859: 04m69m00268m 0741
1 4 2 1 1 2 7 3 B 5 4 C U U U B 4 W U U C B B W U U T 4 E



Sept. 24, 1987

U.S. Small Business Administration Fed. Building 40 Western Avenue Augusta, Maine 04330

Attention: Bonnie K. Erickson

Dear Ms. Erickson:

Enclosed is a copy of your letter dated June 5, 1987 to Margaret I. Waugh-Drew and copies of the note and mortage from Peoples Heritage Bank and from the City of Portland, Maine.

Will you please forward the subordination agreement or a copy of it to me? I will see that Peoples Heritage Bank gets their copy also.

Your prompt attention to this matter will be appreciated.

Sincerely

Virginia F. Wentworth Loan Officer

389 CONGRESS STREET • PORTLAND, MAINE 94101 • TELEPHONE (207) 775-5451



U.S. SMALL BUSINESS ADMINISTRATION

FEDERAL BUILDING, 40 WESTERN AVENUE AUGUSTA, MAINE C4330

June 5, 1987

Margaret I. Waugh-Drew 177 Congress Street Portland, Maine 04101

Re: Mortgage Subordination

Dear Margaret:

Our Agency has agreed to your request to subordinate our interest on the Congress Street residence to the City of Portland and Peoples Heritage Savings Bank. However, before we can properly prepare our subordinat in agreement, we will need copies of both lending instru-ments and a copy of the mortgage being filed.

Upon receipt of these items, we will forward the executed subordination agreement.

Sincerely,

Bonnie K. Erickson Luan Servicing Assistant

U.S. Small Business Administration
Rederal Building-U.S. Post Office
40 Western Avenue
Augusta, Maine 04330

Ticial Business
Fenalty for Private Use, \$300

Ms. Margaret I. W
177 Congress stree
Portland, Maine

Postage and Fees Paid
U.S. Small Business Administr
SBA 475

CITY OF PORTLAND, MAINE

CHECK REGISITION

NAY TO:								
Margarot I. Waugh-Drow	•	٠						
A MANAGEM A TOP OF THE CONTROL OF TH								
Al Fischer	g es l							.1
								. *
(HARGE TO:	Trans.	Vendor Number	Fu	nd	Dept.	Div.	Prog.	Expend. Code
Rehabilitation Loan an Grant Escrow Account	54	4-199-19						<u> </u>
GIAST MSCION ROCKING								
	Trans.	Fund	PRJ.	PGM.	OBJT.	С	TR.	FCT.
	Code	(5)	(3)	(3)	(4)		3)	(3)
	54				<u> </u>			

Date	Description	Unit	Total
1.7	:OAN NO: 01/386/2		\$ 4,500 00
	Progress payment #5 for labor and materials used in rehab work being done		
	on property at 177 Congress St.,		
	Portland, Maine		
	Total		\$ 4.500.0

BY: Signature | len turneth

g Græs

CONTRACTOR: af	that on the date s		pected [ie work being	J perform
LOCATION: 177	Congress St.				
OWNER: M. W.					
	O Mark				
Partia /Ful Paymen	t is requested for	the following s	iDecification:	+	
* Kernove -	asphabl sid	lun / stra	06	a 1/	
2. Replone	froken	dacker	spens and	suspo	<u>e</u>
-3= missu	or clapbo	. 11 1	. \/ /	200	
a and ount	7	anges p	en fase	ca for	al.
5.	4./	ranger of the second s	•	4:	
6.				" # A	
D		\$ 50000		The state of the state of	W. J. B.
7.	12 0	3100		-4	
8.	Less 1010	4,500	The state of the s	1.2	
9.			Maria Cons		
10		1	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
- 1		1 1 1	Y		
				, 3° a	
otal value of work co	mpleted:	: 450	0.		
		1/0			<u>.</u> 14
(1) (1) (1) (1)	ma di				1
				\//	_//>
	The state of the s	INSPECT	TED RV	X	1

Q

AL FISCHER
R.R. 4 BOX 34
NEW POHTLAND GOAD
GORHAM, MAINE 04038
TEL. 854-9411

PILL

FOR SERVICES RENDERED

TO: HArgaret Waugh Drew 224 Fowler Rd. Cape Elizibeth, He,

This bill is rendered only as an accommodation Terms are nec cash and payable on presentation

FOR SERVICES FURNISHED ON:					
Request for partial payment as per Con	tract				-
Request for partial payment as per Con dated Sept. 17, 1987 For Hargaret Waugh T	rew	<u>.</u>			
Property AT: 177 Congress St. Portland, Me,					. 3
and the second s	5,000	00	* .		
00	500		. 31.	ر از	٠
fers 10/0				- " ,	-
	9500	سب	-	, ,	ś.,
				-	
		7.7	12 √ ∫		
	,				
		,			

CITY OF PORTLAND, MAINE

CHECK REGULATION

Date: March 16, 1988

. Vendor Number	Fund	d Dept	, Div	- Prog.	Expend. Code
	Fund	d Dept	, niv	Prog	Expend.
1	1	3			
					<u> </u>
- F		DOM I OR		CTD 1	FCT
(5)	(3)			(3)	FCT. (3)
	. Fund (5)				

Date	Description	Unit	Total
3/16/88	LOAN NO: 01/386/2		\$ 4,500.00
	Progres-ppayment #4 for labor and mater-		·
	ials used in rheab work being done on		
	property at 177 Congress St.,		
	Portland, Maine 04101		
	Total	ĺ	9 4 500.do

Total

DATED: 3/15/88

INSPECTION REPORT

CONTRACTOR: ZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZ	Wiker	
1010	gran Str	
OWNER: Margaret	- Drew	
Partial/Full navmont		
payment is re	equested for the following specificatio	n item:•
· or backro	on complete on I dute	
· piono in no		un half flow
Port	an shed windlow Ida	or truit
- ingline	on Westing Shaf	
		000.
		500,
	Jan 10/0 - 18	00,00
,		
		,
	•	

INSPECTED BY:

Renatilitation Specialist

AL FISCHER
RR. 4 BOX 34
NEW POPTLAND BOAD
GORHAM, MAINE 04038
TELL 654-9411

BILL

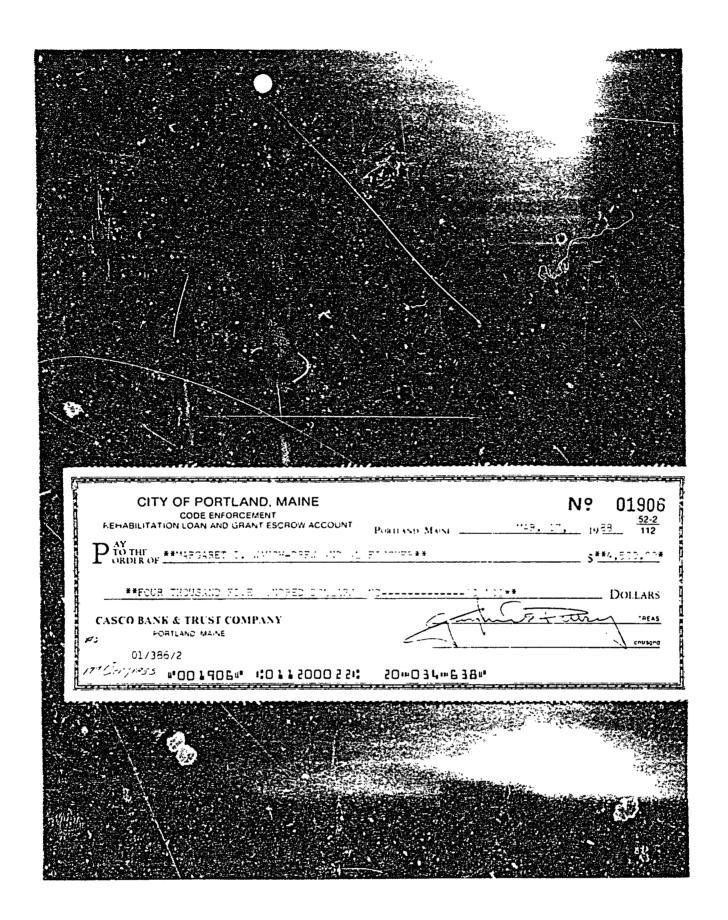
FOR SERVICES RENDERED

HArch 14, 1988

10 MArgaret Wargh Drew 124 Fowler Rd. Cape Elizabeth, Haine

This bill is rendered only acien accommodation.
Terms are net cash and payable on presentation.

10PE 💝 FORM 4133



CITY OF PORTLAND, MAINE CHECK REG. ISITION

Date: Jan. 27, 1988

	PAY TO:				•				
•	Margaret I. Rungh -Drow								
	Al Fischer								
	After the production of the second se								*
	AULDON TO					•			
	CHARGE TO:	Trans. Code	Vendor Number		ind	Dep .	Dfv	Prog	Expend. Code
	Robabilitation Loan and	54						IFT WY.	i
	Grant Pacroz Account		-		<u>l</u>	1			
•		•							•
,	# Westmoorhooding.com/contrastational/contrastational/PM-9440/contrastation/PM	Trans. Code	Fund (5)	PRJ. (3)	PGM (3)			TR. (3)	FCT.
	· ·	54							
	<i>1</i>		M*						
						1	T		

Date	Description	Unit		Tota ³		
1/27/88	LOAT NO: G1/383/2.		\$	7,20	0.00	
	Progress navment #2 for labor and		<u> </u>			
	material: used in rehab work being done		<u> </u>			
	on preperty at 177 Congress St.,		<u> </u>			
	Portland, Maine 04101					
			<u> </u>			
	Total		\$	7,200	.00	

Certified Correct

BY: Vincential (Signature)

DATED: 126/88

INSPECTION REPORT

•
This is to certify that on the date set forth above, I inspected the work being performed
CONTRACTOR: Of Europe
LOCATION: 177 Congress St.
OWNER: Mangast Waugh - Drow
Partial payment is requested for the following specification items:
- For worked complete (B-1813, 15,15, 20 there 24) Rear Phol
2. (E-1 thue 2) Frie El cape.
3.
4.
5
6
7.
8
9
10.
Total value of work completed: 5 7,200.00

INSPECTED B

Renabilitation Special

AL FISCHER

ER 4 60.034

NEW PORTLAND ROAD
GORPAN, MAINE 04038
TEL 654-9411

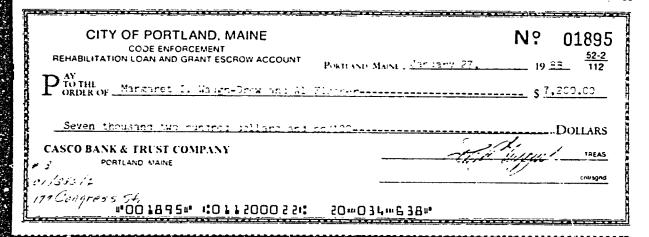
FOR SERVICES RENDERED JAN. 26, 1988

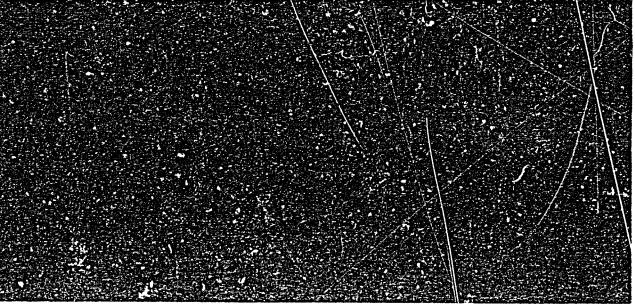
Margaret I Wough Drew 224 Fowler Rd. Cope Elizebeth, Me.

This bill is ry kered only as an accummodation. Terms are not cash and payable on presentation.

1	
stract	
eu	
e.	
8,000.	oc.
800.	
7 200	
	There is a major of the section of the section of the section of
	and the state of t
- NAP 10 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	nger a wak sa mangang kan lami ad kalab kanabah anga a anga sa anga sa kanaban nagan
	2, tract en e. 8,000,0 7, 200

TOPS 💝 FORM 4133





CITY OF PORTLAND, MAINE

CHECK REGUISITION

Date: DEC. 3, 1987

YAY TO: Margaret I. Waugh-Drew and		ns den cape en r	time No. de		•		
and	,						
Al Fischer		erioge again to					
ARGE TO:	F	V3	·····	······································			
·							
	Trans. Code	Vendor Number	Ft	ınd .	Dept.	Div. Prog	Expe
Rehabilitation Loan and Grant Escrow Account		Number		ınd .	Dept.	Dtv. Prog	L Cod
Rehabilitation Loan and	Code	<u>Number</u>		ınd .	Dept.	Div. Prog	L Cod
Rehabilitation Loan and	Code	<u>Number</u>		ınd .	Dept.	Dtv. Prog	L Cod
Rehabilitation Loan and	Code	<u>Number</u>		PGM.	Dept.	CTR.	FCT.

Date	Date Description		Total		
12/3/87	LOAN NO: 01/386/2		\$ 1,053	.00	
	Progress payment #2 for labor and	-			
	materials used in rehab work being done			·····	
	on property at 177 Congress St.,				
	Portland, Maine 04101				
·					
	Tota1		\$ 1,053	00	

Certified Correct

(Signature)

Ż

CITY OF PORTLAND, MAINE

CHECK REGISTION

PAY TO:

Wangaret I, Yaugh Drew and

Al Yisehar

CHARGE To:

Trans. Vendor
Code Number Fund Dept. D'v. Prog. Capend.
Code

Grant iscrow Account

Trans.	Fund	PRJ.	PGH.	08JT.	CTR.	FCT.
Code	(5)	(3)	(3)	(4)	(3)	(3)
54						

Date	Description	Unit		Tot.1	
13/1/87	LOAN NO: 01/3×6/2		\$	8,100.	00
	Pengress nevment #1 for labor and		<u> </u>	And - 1 - 1 - 1 - 1 - 1 - 1 - 1	<u> </u>
-	materials used in rehab work being done				_
	on property at 177 Congress St.,		<u> </u>		L
	Portland, Maine 04101			····	
 				 	_
	Tota:		S	8,100.	loc

Certified Correct

Marker ...

BY: Leginature) Winter &

INSPECTION REPORT

•			•
This is to certif	y that on the date so	t forth above, I in	spected the work being perfor
CONTRACTOR A1	Fischer		wroted the work being perfor
-			
LOCATION: 177	Congress		
OWNER: Man	gard Wough	Discu	-
Partial/Full payme	ent is requested so		
1. Komme	ent is requested for a		fication items:
2 Sacratal	20 milous	0 720	
3. E / then 6	20 witour	•	
		1,400	
46 3 floo		200	
55-436	got Loons.	2100.	
6L. Flethe	P/p)	750, -	
7_		10.170.	
8		- 1017 -	
9	10	9,52	
10 <u>. </u>		// >>	
	*	_	•
Total value of work	completed:	\$ 1,153.	
		\$ 1,153.	0
	12/3 70 au	2-1,053	
	1987	,	Sh. And
	,	INSPECTED B	Renabilitation Specialist
oul 1,053			/ Section Specialist
00000			

~.	AL FISCHER	,				
'•	R.R. 4 EOX 3					
	NEW PORTLAND R	COAD				
_	GORHAM, MAINE (04038				
	TEL. 854-9411					
			Nov.	72	9	
	To MARGAYET I. WANG	6 Dieu			19	_
	- act rewler ha					
	Cape Elizoboth, Me,					
			TE-1045			
وسل وسل						
Kegarest	Expartial payment As an		1			Т
dated s	for partial payment as pe	- Contrac	+			
The state of the s	ERLIN 178 / File Main as AF will		1			
The state of the s	ERLIN 178 / File Main as AF will		1			
The state of the s	for partial pryment as persept, 17, 1987 for Hargaret I. W. At 177 Gagress St. Port		1		18 800	
The state of the s	ERLIN 178 / File Main as AF will		1		18,000	C
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	C
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	0
The state of the s	ERLIN 178 / File Main as AF will	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2
The state of the s	At 177 GAIGNESS St. Port	Augh Drei	4	1	´ ~	2

		T
,	NO N	01880
į	PORTLAND MANE TATION LOAN AND GRANT ESCRIPT A JUDIONT PORTLAND MANE TO THE TATION OF THE PROPERTY AND THE PR	<u>52-2</u> - 112
in the factor of the state of t	TO THE TO Margaret I. Waugh-Trem and D. S. 10	ria !
		OLLARS
1	CASCO BANK & TRUST COMPANY	TREAS.
	Har Corpose Sollie II and the Corpose Sollie	chenges
-/	#001880# 1:0 -1 2:0 00 2 2: 20 m 0 3 4 m 6 3 8 m	1

CITY OF PORTLAND, MAINE

CODE ENFORCEMENT
REHABILITATION LOAN AND GRANT ESCROW ACCOUNT
PORTLAND MAINE

December 3, 1987 52-2
112

PORTLAND MAINE

PORTLAND MAINE

December 3, 1987 112

PORTLAND MAINE

\$1,053.00

One thousand fifty three dollars and no/100...

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/336/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

CASCO BANK & TRUST COMPANY
PORTLAND, MAINE

OI/346/2

DOLLARS

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

DOLLARS

OI/346/2

ITT Lingue December 3, 1987 112

DOLLARS

16.00

CITY OF PORTLAND, MAINE CHECK REGULATION

Margaret I. Waugh Drew and Al Fischer		n and Grant	Trans. Code	Vendor Number	Fund Dept	Div. Prog.	Expend.
Margaret I. Wavgh Drew and	~ CHARGE~ TO:						
Margaret I. Wavgh Drew and					A		
Margaret I. Wavgh Drew and					and the second s		
基础 안동이 불어 경험적인 아이들이 되어 되었는 생각이 생각되어 되었다. 그 이 사용하다는	Al Fischer		ر المراجع المر المراجع المراجع المراج	and the second of the second o		*	
PAY TO:	Margaret I	. Wavgh Drev	w and	اران فرج منه عديد من جدات مي	ان آن اولا ادام اداموند التي مناصف		
	PAY TO:						

		A. 15		1.2				• • • •
	Trans'.	₃Fund	PRJ.	PGM.	OBJT.	CTR.	FC	T. 1
	Code	(5)	(3)	(3)	_(4)	(3)	(3) - [
. '	1.77			-			5 J-	
` -	54	" - 1" = 1				1	3	

egis <u>k</u> arktive i sil eraket i it siltust		and the search that he had	
Date	Description	Unit	Total
11/3/87	10 N NO: 01/386/2		\$ 8,100.00
of the set of	Progress payment #1 for lanor and		None con page 12
J. 1917	Materials used in rehap work being	** ** *********************************	The second of th
	done on property at 177 Congress St.,		The state of the s
And State	Pottiand, Maine		
1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Totals		\$ 8 100 00

BY: Liquid
(Signature)

Rehab. Loan and Grant

serow Account

0 DATED: Nov. 2, 1987 INSPECTION REPORT This is to certify that on the date set forth above, I inspected the work being performed CONTRACTOR: Of Flishe LCCATION: Fartial/Full payment is requested for the following specification items: Total value of work completed: 10% - 9,000.00 INSPECTED BY: Renabilitation Specialist

Secretary Sec

				R.R. NEW POI GORHAM	MAINE 040	AD 938					
		•					Nov.	2	1	987	7
		To	MAYG	AreT	I. WAng	h Dreu	>				-
	LOY.		224	Fowler	- Rd						
			APR	Eliz.	He,						
· · · · · · · · · · · · · · · · · · ·	3.60						TEAMS:				
W.	h 7	C	+ 01			a	_/	.	7		
12	sted so	+ 17 19	87 C	PAYM	exTAS	per Co	CTYAC!				
0:0	star st	יי קרו וייבור לי	7 1 2 1	0 3+	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	WAUGH D	rew				
770			DNYF	(20) (3),	FOYI	ANOY M	<u>چ</u>		A C		
			······································	······································				, 7	-3	000	00
								0/0	#	700	
								<u>-</u> -	\$	100	
				*				+ 0	1/1/	10	1
						me	in ger	<u> </u>	Lyac	14/6	Hit
							<u> </u>		1		
				***************************************					_		
									_	 	9
						—· ——	-		\dashv		
· · · · · · · · · · · · · · · · · · ·	- 1	Request deted Sep Proptogr At	3.60	3.60	To MArgareT 224 Fowler Cape Eliz. 3.00	NEW PORTLAND RO. GORHAM, MAINE 041 TEL. 854-9411 TO MAYGAYET I WANG 224 Fowler Rd Cape Eliz. He, 3.60	REPARTIAND ROAD GORHAM, MAINE 04038 TEL. 854-9411 TO MAYGAYET I. WANGH DYBU 224 FOWLEY Rd Cape Eliz. He, 3.60 Regrest for partial payment as per Con dated Sept, 17, 1987 for Margayet I. Wangh D Proptoff At 177 Congress St. Portland, M	REW PORTLAND ROAD GORHAM, MAINE 04038 TEL. 854-9411 Nov. TO MAY JAYET I WANGH Drow 224 Fowler Rd Cape Eliz. He, 3.60 Request for partial payment as per Contract dated Sept, 17, 1987 for Margaret I, Wangh Drow Proptage At 177 Cangress 3t, Portland, Me.	REPARENT FOR PARTIES NOV. 2 TO MAY GAVET I WANGH Drew Let Cape Eliz. He, 3.60 Regarst For partial payment as per Contract dated Sept. 17, 1987 For Margaret I, Wangh Drew Proptox At 177 Congress 3t, Portland, Me.	NEW PORTLAND ROAD GORHAM, MAINE 04038 TEL. 854-9411 Nov. 2 To MArgareT I. Wangh Drew 224 Fowler Rd Cape Eliz. He, 3.60 TEAMS: Reguest for partial payment as per Contract dated Sept. 17, 1987 for Margaret I. Wangh Drew Proptof At 177 Congress St., Portland, Me.	REPARENT FOR PARTIAND ROAD GORHAM, MAINE 04038 TEL. 854-9411 TO MAYGARET I. WANGH Drew Let: Cape Eliz. He, 3.60 TEAMS: Reparent For partial payment as per Contract dated Sept. 17, 1987 For Margaret I. Wangh Drew Proptox At 177 Congress St., Portland, Me. 9,000 9,100

ķ č. 50

CITY OF PORTLAND, MAINE CODE ENFORCEMENT LEHABILITATION LOAM AND GRANT ESCROW ACCOUNT PORTLAND, MAINE November 4, PAY TO THE ORDER OF Marga I. Waugh Drew and 41 Fischer	Nº 01863
Eight thouse hundred dollars and ro/100	TREAS
01/346/, 177 Congress 54 119 Congress 54 119 Congress 54 119 Congress 54	Carrier Control

*60

CITY OF PORTLAND, MAINE CHECK REGUISITION

Date: Sept.197, 1987

PAY TO:	rogga Gr									
Cumberla	d County Registr	y of								
Deeds										
CHARGE TO:	tation Loan and	Trans. Code	Vendor Na ca		ind	Dept.	DŦ:	V . Pros	Ex C	peari.
		Trans. Code	Fund (5)	PRJ. (3)	PGM (3)	. OBJ1	ı,	CTP. (3)	FCT.	
		54			<u> </u>		'	<u>-</u>		
Date		Descrip	tion			U	nit		Total	
9/9/87	LOAN NO: 01/386 Payment for rec		n of Mc	rteag	e of				\$10.	00
	property at 177									
	OWNER: Margaret	I. Wau	gh-Drew	7						
L	Total								\$ 10.	20

By Ingina + flustwith (Signature)

CITY OF PORTLAND, MAINE

CHECK REGUISITION

Date: Sept. 9, 1987

	PAY TO:								
	Harguret I. Waugh Drew a	.nđ							
· - ',	City of Portland								
. j. s 									
	, in the second								
	CHARGE TO:	Trans.	Vendor						Expend.
:	-Robabilitation Loan &	Code	Number	Fu	ind	Dept.	Div.	Prog.	Code
	-Grant Facrow Account	54							
		Trans. Code	Fund (5)	PRJ. (3)	PGM (3)	. 02JT (4)		TR. 3)	FCT. (3)
· · · -		54							;
			!						-,

Date	Description	Unit		Total	
9/9/87	LOAN NO: 01/386/2		\$	594.	00
	LOAN ORIGINATION FEE due the City of				
	Portland		<u> </u>		
	Total		\$	594	00

Certified Correct

BY: 1 The Williams of the Fifth

CITY OF PORTLAND, MAINE

CHECK REQUISITION

Date: Sept. 9, 1987

							~~~·				-
		*								-	
· ·		- v									
	PAY TO:										
- i	Margaret	I. Waugh Drew a	nd								
٠,٠٠	City of	Portland, Maine									
: ":											
	7										
	14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1										
	CHARGE TO:		Trans.	Vendor		<del></del>		·		<del></del>	
	Dobob T		Code	Number		und	Dept.	Div.	Prog	Expen	d.
	Rehab. Lo	-							LEIVY	1 <u> </u>	- ,
	Escrow A	cou	54						<u> </u>	<u>`</u>	, -
	PAYBACKS										
`~;	PAIDACAS										:
-J.		<u>.                                    </u>	Trans.	Fund	PRJ.	DC1	00.17	·	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		·,
1			Code	(5)	(3)	PGN (3)	1. OBJ7		)R.   3)	FCT. (3)	
, e4.		- 11				1	<u> </u>		<del>"</del>		$\dashv$
**9			54	Ļ	L			:			
							•		•*		
_^ * 5								,		- , ·	٠,٠٠
	1				<u>-</u>						· .
:	Date		Doconie	tion			T .				7
			Descrip	) 6 TON			<u> </u>	nit		otal	$\Box$

Date	Description	Unit	Total			
9/9/87	LOAN NO: 01/386/2		\$ 20,000 00			
	Total		\$ 20,000.00			

Certified Correct

BY: 1/1/1/1/1/

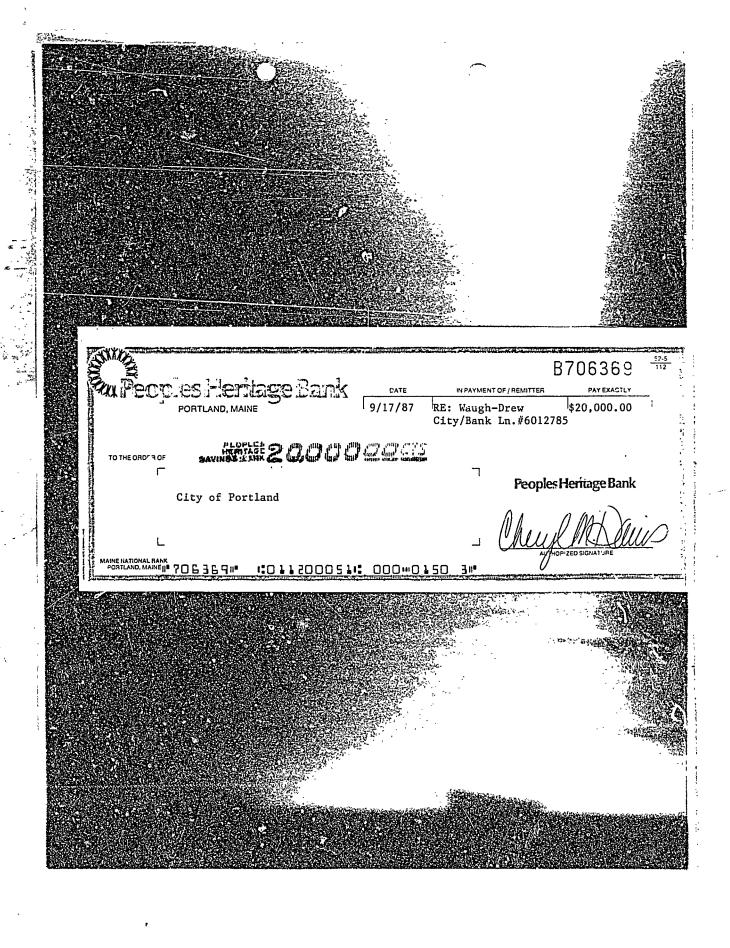
.

	CITY OF PORTLAND, MAINE  CODE ENFORCEMENT  REF (BILITATION LOAN AND GRANT ESCROW ACCOUNT PORTLAND, MAINE September 9, 19 87 112  PAY TO THE ORDER OF Margaret I. Wuugh Drew and City of Portland \$594.00
	Five hundred ninety four dollars and no/10G
ज्या 	
	CITY OF PORTLAND, MAINE  CODE ENFORCEMENT REHABILITATION LOAN AND GRANT ESCROW ACCOUNT  PORTLAND, MAINE September 9, 1987 112  POT THE ORDER OF Margaret I. Waugh Drew and City of Portland
	CASCO BANK & TRUST COMPANY PORTLAND, MAINE  Carl/356/2  Carl/356/2
L	117 Congress #001837# #01120(U22# 20#034#638#
ويعو	***************************************
Tribal Live	CITY OF PORTLAND, MAINE  CODE ENFORCEMENT  REHABILITATION LOAN AND GRANT ESCROW ACCOUNT  PORTLAND, MAINE September 9, 19 87 112  Pro the Order of Cumberland County Registry of Deeds
	Ten and no/100
	100 18 3 51° 1:0 1 1 2000 2 21: 20 10 3 4 11 5 3 8 11°

 $\bigcirc$ 

0

	CITY OF PORTLAND, MAINE  CODE ENFORCEMENT  REHABILITATION LOAN AND GRANT ESCROW ACCOUNT  PORTLAND, MAINE September 9, 19 87 112
	P TO THE ORDER OF Margaret I. Wuugh Drew and City of Portland \$594.00
	Five hundred ninety four dollars and no/100
	PORTLAND, MAINE  **O1/386/2  177 Congress  18 00 18 36 18 1:0 1 2 2000 2 21: 20 110 3 4 111 6 3 8 118
	CONTRACTOR OF THE PROPERTY OF
	CITY OF PORTLAND, MAINE  CODE ENFORCEMENT REHABILITATION LOAN AND GRANT ESCROW ACCOUNT PORTLAND, MAINE September 9, 1987 112
	P TO THE ORDER OF Margaret I. Waugh Drew and City of Portland \$ 20,000.00
	Twenty thousand dollars and no/100
	117 Congress 11001B3711 1:0112000221: 20110341163B11
	CITY OF PORTLAND, MAINE  CODE ENFORCEMENT  SELON LCAN AND GRANT ESCROW ACCOUNT  PORTLAND, MAINE September 9, 19 87 112
	Prothe Cumberland County Registry of Deedss 10.00
	Ten and no/100 DOLLARS  CASCO BANK & TRUST COMPANY  TREAS.
,	PORTLAND, MAINE  College 55 St.  189 Colgress St.
٠,	"OOLB35" "OLL200022" 20"O34"638"



S. S.

## CITY OF PORTLAND, MAINE

BK7976PG0223

JUNIOR MORTGAGE DEED

#### WORDS USED OFTEN IN THIS DOCUMENT

a. The word "Mortgage" means this document, dated Sept. 17. 1987
b. The words "I", "me", "my", "mine" and "the consumer" mean

Margaret I. Waugh Drew (being unmarried) (husband and wife) (husband and wife, my husband/wife signs only to release whatever claim he/she may have to the property).

c. The words "you", "your", and "the City" mean the City of Portland, Maine, 389 Congress Street, Portland, Maine, 04101. These words also mean any person who is given the rights which the City has under this Mortgage.

d. The word "Note" means a note signed by me and dated Sept. 1987

In the Note, I promised to pay you <u>Twenty thousand dollars</u>
dollars (\$20,000.00 ) plus interest.

e. The word "property" means the property which is subject to this Mortgage and which is described below.

#### 2. GRANT OF MORTGAGE AND DESCRIPTION OF PROPERTY

As security for the Note which I gave you, I grant to you with all rights that the law gives to mortgage holders, including the rights known as "mortgage covenants," the property which is located at 177 Congress Street Portland, Maine 04101

Your Mortgage also covers all additions to and improvements of the property. The property is in Cumberland County, State of Maine. It has the following legal description:

a certain lot or parcel of land, with the buildings thereon, situated in the City of Portland. County of Cumberland and State of Maine, and currently numbered 177 Congress Street, and nore particularly bounded and described as follows:

Beginning at a point on the northerly side of Congress Street which was the most coutherly corner of the land Charles Q. Clapp et alpurchased from William Holt and which adjoined land described in 1950 as belonging to Adams and Tewkabury:

Thence Easterly by said Congress Street sixty-four (64) feet to

Thence Northwesterly, parallel with said Alams and Tewksbury line, to a voint equidistant between Congress Street; and Cumberland Avenue as they existed in 1950;

There Westerly by a line equidistant between said streets as they existed in 1850 a distance of 64 feet to said Adams and Tewksbury line:

Thence Southeasterly by sai. Adams and Tembahury line to Congress Street at the point of beginning, said to be ninety-eight (98) for more or less, in depth.

Boing the same premises conveyed to Michale McKahon by deed of Charles Q. Chapp et al dated October 19, 1850, and recorded in the Cumberland County Registry of Doeds in Book 225, Page 423.

Excepting therefrom that portion taken to widen Congress Street.

#### 3. DEFAULT AND FORECLOSURE

I am in default if I break any promises under this Mortgage or the Note. I am also in default if I break any of the promises given to American Bank, 77 Middle St., Portland, Me., the holder of my first mortgage, if breaking those promises significantly impairs my prospect of repayment or jeopardizes your interest in the property.

If I am in default, you may foreclose on the property. If I am in default for failure to make a required monthly payment, you must give any notices required by the Maine Consumer Credit Code. I agree to pay your reasonable expenses in preparing the property for resale as allowed by law. Depending on the amount financed under the Note, if you foreclose and sell the property you may not be able to collect any deficiency from me.

6

တ

- a. Taxes and Claims. I will pay all taxes due on the property and will keep the property free from all future claims against it.
- b. Insurance. I will keep the property insured under terms and in an amount acceptable to you, at my expense; and for your benefit, the insurance policy will contain a standard mortgagee clause to protect you. A duplicate of the insurance policy must be given to City. The insurance policy must contain a ten-day notice of cancellation by the insurance company to the City.
- c. Repair and Maintenance. I will keep the property in good condition and make all repairs reasonably necessary.

If I do not pay taxes, keep the property free from further claims, keep the property properly insured, or keep the property in good condition, you may do so and add the cost to the balance of my loan, and you will be entitled to interest on the additional amount at the same rate as the Note. This Mortgage also secures any amount you add to the balance of my loan under this paragraph.

5. AGREEMENTS ABOUT RIGHTS IF I TRANSFER THIS PROPERTY.

If I sell or transfer all or part of the property or any rights in the property, you may require me to make immediace payment in full of all money due under the Note and Mortgage.

You will not have the right to require Immediate Payment in Full as a result of certain transfers. Those transfers are:

i. the creation of liens or other claims against the property that have a lower priority than this Mortgage;

ii. a transfer of rights in household appliances, to a person who provides me with the money to buy those appliances in order to protect that person against possible losses;

iii. a transfer of property to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law;

iv. leasing the property for a term of three years or less, as long as the lease does not include an option to buy.

If you require Immediate Payment in Full under this paragraph, you will send me a notice which states this requirement. The notice will give me at least 30 days to make payment in full. The 30-day period will begin on the date which is 3 days after the day the notice is mailed or, if it is not mailed, on the date the notice is delivered. If I do not make payment in full ouring that period, you may bring a lawsuit for foreclosure without giving me any further notice or demand for payment.

6. DISCHARGE

When I have paid all amounts due under the Note and this Mortgage, you will record a certificate in the Registry of Deeds stating that the Mortgage has been discharged. I agree to pay for the preparation and and recording costs of this certificate.

Witness:  NOTICE: THE CITY MAY DEMAND FULL AND IMMEDIATE PAYMENT OF THE DEBT SECURED BY THIS MORTGAGE IF THE PROPERTY OR AN INTEREST IN THE ROPERTY IS SOLD OR CONVEYED  Witness:  Consumer:  Consumer:  Consumer:  Consumer:
Personally appeared Margaret I. Waugh Drew acknowledged that the signing of this Mortgage was his/her/their free act and deed.  Before Me: Virginia F. Wentworth

Notary Public

My commission expires 12/6/91

RECORDED REDSTRY OF CLEDS

1987 SEP 18 PH 1:27

COMESSES TO SUBHIY

amer Sublish



. 45'

## PEOPLES HERITAC SAVINGS BAFTS MORTGAGE ON REAL ESTATE

Tron are		•	12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	All all a share men		
Words Used Often in This Document  1. The word "mortgage" heans this document which is dated	September 17	*.	1987
The words "I," 'me," "my," "mine," and "Borrows " means	Margaret i, waugh-Diew	74 - 111 - 100 P	The second second second
The said to a 2 th and the body to a 200 DO DO DO	D		Maine
The words "you" "your," or the bank" mean PEOPLES HER	·		
se words also mean any nerson who is giver the rights v	7L . •	w t. i	ニーに、一人のであるとは
The word 'Note" means a document signed by me and lated to pay you Twenty Ellouse d an Loy. Jud	September 17	, 19	rs plus threst
The word "property" means the property which is subject	ct to this Morngage and which is des	crihed billow	
Grant of Mortgage and Description of Property. As security to			thu law gives to
gage holdars including the rights known as imortgage covera	ants" the property which is located at	(street)	Teet
, · · ·			04101
Portland		Maine	
(City/Town)	and the state of t	(State)	、(こ) Code) 。 デザス
mengage also covers all additions to and improvements of the	e property. The property is in	Cumberland	A A A A A A A A A A A A A A A A A A A
ty. State of Maine. It has the following legal description.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	·	· 14. 美国的
See Sched	dule A Attached.		HE WAR THE SA
shove described promine and conveyed excessive subject to de 30/23///. Tecorded Cumber and County transcribe to the county of the county registry of Deeds 1/2///// Dook 4 mortgage(s) is (are) to be paid at performed by the Migasors and assigns the Mortgagor's equity of redemption of prior mortgage(s) the light to make full or partial payment page and the Note becauted by same Any payment hade by me part of the indebtedness of this Mortgagor service.	origage(c), The mortgager hereby transfor said prior mortgage(s) including the	e s and assigns to the right to pemand an oldemand assignmen	Mortgagee, its accounting of to said prior
grap: 4 of this mortgage or (3) If Lizeak any of , is solice required to be given unds, applicable hwithe Lalik manortgage. Even if a time when it am in default, the bank doer in default, at a later time.	not require me to pay immediately in t	mortgage(s). Upon de incipal and interest du uil the bank has the ri	fault and after e on this note ignt to do so if
ter receiving notices required by the Mai te Consumer Cradit	t Code, I dhiriot cure any defaidt, you r	nay foreclose ripon the	e property
onsumer's Promises			A Table &
) Taxes and Claims I will bay all taxes dur in the proportion	erty and will keep the property free	froin all luture claims	s againsi it.
		e-age which equals th	a value of the
erty) at my expense and for your benefit and the insurance pro- nsurance policy milist on given to the bank if requested. T	oncy will contain a standard mortgage.	rlause to protect you.	A duplicate of
erty) at my expense and for your benefit and the insurance pinsurance policy milest on given to the bank of requested. I ance nominany to the Bank.	chey will contain a standard mortgoye The instrance policy must contain a t	rlause to protect you en-day notice of cand	A duplicate of
erty) at my expense and for your benefit and the insurance pinsurance policy milit on given to the bank if requested. I ance nominany to the bank.  Repair and Maintenance I will keep the property in good.	oney will contain a standard mortge je The instrance policy must contain a t od condition and make all repairs re-	reads to protect you enday notice of cand anomably necessary	A duplicate of cellation by the
erty) at my expense and for your benefit and the insurance programmed policy must be given to the bank of requested. I ance company to the bank.  Repair and Maintenance. It will keep the property in good to not pay taxes, keep the process, free from further claims, may do so and add those expenses to the balance of my finance.	chey will contain a standard mortgoge. The insurance policy must contain a tool condition and make all repairs religion, keep the property property insured, or loar, and you will be entitled to interest	reause to protect you en-day notice of cand abonably necessary leep the property in g	A duplicate of cellation by the condition,
erty) at my expense and for your benefit and the insurance prinsurance policy must on given to the bank if requested. Trance nominance notice bank.  Repair and Maintenance it will keep the property in good to not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my ligage also necured any amount you add to the balance of	oney will contain a standard mortgoge The instrance policy must contain a to od condition and make all repairs re- , keep the property property, instred, or loar, and you will be entitled to interes of my loan under this plagraph.	rease to protect you en-day notice of cancardanonably necessary less the property in get at the same rate as	ood condition, the Jose This
erty) at my expense and for your benefit and the insurance pro- nsurance protocy milest on given to the bank of requested. If ance company to the bank.  Repair and Maintenance it will keep the property in good it do not pay taxes, keep the process, free from further claims, may do so and add those expenses to the balance of my it gage also necured any amount you add to free balance of ansier. If I sell, give away or otherwise transfer my rights in	oney will contain a standard mortgoge The instrance policy must contain a to od condition and make all repairs re- , keep the property property, instred, or loar, and you will be entitled to interes of my loan under this plagraph.	rease to protect you en-day notice of cancardanonably necessary less the property in get at the same rate as	ood condition, the Jose This
erty) at my expense and for your benefit and the insurance prinsurance policy must on given to the bank if requested. I cance nominance to the bank in requested. I see and Maintenance it will keep the property in good to not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my tigage also necured any amount you add to the balance or master. If I sell, give away or otherwise transfer my rights in payable, at the hank now ion.	oney will contain a standard mortgoge. The instrance policy must contain a tool condition and make all repairs relikeep the property property, instred, or loar, and you will be entitled to interest my loan under this plagraph in the property without your consent,	rease to protect you en-day notice of cancianonably necessary leep the property in got at the same rate as the Note becomes in	ood condition, the Jose This
erty) at my expense and for your benefit and the insurance presurance policy must on given to the bank if requested. I cance nominant to the bank.  Repair and Maintenance it will keep the property in good to not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my tigage also negureurally amount you add to the balance of ensiter. If I sell, give away or otherwise transfer my rights in payable, at the hank now ion.	oney will contain a standard mortgoge. The instrance policy must contain a tood condition and make all repairs relikeep the property property, instred, or loar, and you will be entitled to interest my loan under this plagraph in the property without your consent,	rease to protect you en-day notice of cancianonably necessary leep the property in got at the same rate as the Note becomes in	ood condition, the Joseph Grand
erty) at my expense and for your benefit and the insurance production of the product of the bank if requested. The ance company to the bank is Repair, and Maintenance is will keep the property in good to not pay taxes, keep the process, free from further claims, may do so and add those expenses to the balance of my figage also necures any amount you add to the balance of anster. If I sell, give away or otherwise transfer my rights in payable, at the bank is applied.	chicy will contain a standard mortgoge. The instrance policy must contain a tood condition and make all repairs replace to the property property, instruction to an and you will be entitled to interest my loan under this pragraph in the property without your consent, the and mortgage you will issue in record.	rease to protect you en-day notice of cancianonably necessary leep the property in get at the same rate as the Note becomes improved by form a common and the common and th	ood condition, the Joseph Grand
erty) at my expense and for your benefit and the insurance presurance protect must be given to the bank if requested. I cance normany to the bank.  Repair and Maintenance it will keep the property in good to not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my tagge also necureurally amount you add to the balance of my tagge also necureurally amount you add to the balance of master. If I sell, give away or otherwise transfer my rights to paywhile, at the hank now ion.  Ischarge: Wright I have paid all amounts due under this not gage thas been discharged.	oney will contain a standard mortgoge. The instrance policy must contain a tood condition and make all repairs relikeep the property property, instred, or loar, and you will be entitled to interest may loan under this pragraph in the property without your consent, the and mortgage you will issue in reco	rease to protect you en-day notice of cancianonably necessary leep the property in get at the same rate as the Note becomes improved by form a common and the common and th	ood condition, the Joseph Grand
erty) at my expense and for your benefit and the insurance product meet on given to the bank if requested. I ance normally to the bank.  Repair and Maintenance I will keep the property in good do not pay taxes, keep the process, free from further claims, may do so and add those expenses to the balance of my ligage also necureul any amount you add to the balance of anster. If I sell, give away or otherwise transfer my rights in psychie, at the hank now ion ischarge. William I have prind all amounts due under this not gage that been discharged.  NOTICE TO I MELL NOT SIGN TO I AM ENTITLED TO	chicy will contain a standard mortgo-je. The instrance policy must contain a tool condition and make all repairs replaced or loar, and you will be entitled to interest may loan under this pragraph in the property without your consent, the and mortgage you will issue in record to the property without your consent, the and mortgage you will issue in record to the BORROWER(S).  HIS AGREEMENT BEFORE I READ IN A COPY OF THIS AGREEMENT.	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anon	ood condition, the Joseph Grand
erty) at my expense and for your benefit and the insurance prinsurance prolocy must on given to the bank if requested. I ance normany to the bank.  Repair and Maintenance I will keep the property in good to not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my ligage also necureularly amount you add to the balance of anater. If I sell, give away or otherwise transfer my rights in payabile, at the hank now ion.  Ischarge. Wright I have prind all amounts due under this not gage has been discharged.  NCTICE TO I WILL NOT SIGN TO 2.1 AM ENTITLED TO	chicy will contain a standard mortgoge. The insurance policy must contain a tool condition and make all repairs replaced or loar, and you will be entitled to interest my loan under this persagnable in the property without your consent, the and mortgage you will issue in record TC THE BORROWER(S).	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anon	ood condition, the Joseph Grand
erty) at my expense and for your benefit and the insurance prinsurance policy must on given to the bank if requested. Trance rom, any to the bank.  Repair and Maintenance I will keep the property in good I do not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my ligage also necure, any amount you add to the balance of implications. If I sell, give away or otherwise transfer my rights in payable, at the hank now ion.  Ischarge Wilan I have paid all amounts due under this not gage thas been discharged.  NOTICE To I WILL NOT SIGN TO AM ENTITLED TO	chicy will contain a standard mortgoge The instrance policy must contain a tool condition and make all repairs replaced from the property property, instruction to an and you will be entitled to interest may loan under this pleagraph in the property without your consent, the and mortgage you will issue in record to the BORROWER(S)  MIST AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT  Borrower Mat garet 1. Wat	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anon	ood condition, the Joseph Grand
enty) at my expense and for your benefit and the insurance presurance policy must be given to the bank if requested. I cance normany to the bank.  Repair and Maintenance I will keep the property in good to do not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my togage also necureurally amount you add to the balance of my togage also necureurally amount you add to the balance of my togage also necureurally amount you add to the balance of my togage also necureurally amounts due undar this not paywhile, at the hank now ion.  It will not sign if I will not	chicy will contain a standard mortgoge The instrance policy must contain a tool condition and make all repairs re- keep the property property, instred, or loar, and you will be entitled to interact of my loan under this pleagraph in the property without your consant, the and mortgage you will issue in reconstructed and mortgage you will issue in reconstructed to the BORROWER(S)  H'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT  Borrower Mat gatet 1. Was Borrower	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anonable for a control or anona	ood condition, the Joseph ate stating the
erty) at my expense and for your benefit and the insurance product meets on given to the bank if requested. I ance normally to the bank.  Repair and Maintenance I will keep the property in good to do not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my figge also necureularly amount you add to the balance of anater. If I sell, give away or otherwise transfer my rights in payable, at the hank now ion.  Incharge Whan I have prind all amounts due under this not gage has been discharged.  NOTICE TO THE WILL NOT SIGN TO SELL AM ENTITLED TO THE OF MINE.	chicy will contain a standard mortgo je The instrance policy must contain a cod condition and make all repairs re- keep the property propert, instred, or loar, and you will be entitled to interes of my loan under this pragraph in the property without your consent, the and mortgage you will issue in reco TC THE BORROWER(S) H'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT  Borrower Margaret I. Was Borrower	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anonable for a control or anona	adupticate of cellation by the cood condition, the close. This commediately due at a stating the
erty) at my expense and for your benefit and the insurance prinsurance prolocy must on given to the bank if requested. I ance normany to the bank.  Repair and Maintenance I will keep the property in good to do not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my togage also necureurally amount you add to the balance of anster. If I sell, give away or otherwise transfer my rights in paywhie, at the hank now ion ischarge. When I have paid all amounts due under this not gage has been discharged.  **NCTICE**  1 I WILL NOT SIGN TO 2 I AM ENTITLED TO 3.  **VIRGINIA P. Wentworth  **S  **VIRGINIA P. Wentworth  **S  **ATE OF MINE  **Dersonally acplied the above 17.02	chicy will contain a standard mortgoge. The instrance policy must contain a tool condition and make all repairs replaced or loar, and you will be entitled to interest may loan under this pragraph in the property without your consent, the and mortgage you will issue in record to the BORROWER(S).  P'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT.  Borrower Matgatet I. Was Borrower.  September 17	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anonable for a control or anona	ood condition, the Joseph ate stating the
erty) at my expense and for your benefit and the insurance presurance policy must be given to the bank if requested. I reach company to the bank.  Repair and Maintenance I will keep the property in good I do not pay taxes keep the property free from further claims, may do so and add those expenses to the balance of my I gage also necured any amount you add to the balance of ransfer. If I sell, give away or otherwise transfer my rights in payable, at the hank may don itscharge. When I have paid all amounts due under this not gage has been discharged.  **NOTICE TO SELL HAM ENTITLED TO SELL AM ENTITLED TO SELL AM ENTITLED TO SELL AM ENTITLED TO SELL AMENTITLED TO SELL AMEN	chicy will contain a standard mortgo je The instrance policy must contain a cod condition and make all repairs re- keep the property propert, instred, or loar, and you will be entitled to interes of my loan under this pragraph in the property without your consent, the and mortgage you will issue in reco TC THE BORROWER(S) H'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT  Borrower Margaret I. Was Borrower	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anonable for a control or anona	ood condition, the Joseph ate stating the
erty) at my expense and for your benefit and the insurance presurance protect must be given to the bank if requested. I cance nome and Maintenance it will keep the property in good to do not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good any amount you add to	chicy will contain a standard mortgoge. The instrance policy must contain a tool condition and make all repairs replaced or loar, and you will be entitled to interest may loan under this plagraph in the property without your consent, the and mortgage you will issue in record to the BORROWER(S).  P'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT.  Borrower Matgatet I. Was Borrower.  September 17	en-day notice of cancer you en-day notice of cancer anonably necessary leep the property in get at the same rate as the Note becomes improperly form a control or anonable form a control or and the control or anonable form a control or anonable for a control or anonable for a control or anonable for a control or anona	ood condition, the Joseph ate stating the
erty) at my expense and for your benefit and the insurance presurance protect must be given to the bank if requested. I cance nome and Maintenance it will keep the property in good to do not pay taxes, keep the property free from further claims, may do so and add those expenses to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the balance of my togge also necured any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good and any amount you add to the property in good any amount you add to	chicy will contain a standard mortgo ge The instrance policy must contain a tool condition and make all repairs re- keep the property property, instred, or loar, and you will be entitled to interact of my loan under this plagraph in the property without your consent, the and mortgage you will issue in reconstruction of the property without your consent, the and mortgage you will issue in reconstruction.  TC THE BORROWER(S)  H'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT  Borrower Matgatet I. Was Borrower Matgatet I. Was Borrower Matgatet I. Was Borrower Matgatet I. Was Before me.	en-day notice of cancer anonably necessary  eep the property in get at the same rate as  the Note becomes impropriate form a contable form a c	ood condition, the Joseph ate stating the
Virginia F. Wentworth  ATE OF MINE aberland  SS  Cersposity and ared the above 1702	chicy will contain a standard mortgo ge The instrance policy must contain a tool condition and make all repairs re- keep the property property, instred, or loar, and you will be entitled to interact of my loan under this plagraph in the property without your consent, the and mortgage you will issue in reconstruction of the property without your consent, the and mortgage you will issue in reconstruction.  TC THE BORROWER(S)  H'S AGREEMENT BEFORE I READ A COPY OF THIS AGREEMENT  Borrower Matgatet I. Was Borrower Matgatet I. Was Borrower Matgatet I. Was Borrower Matgatet I. Was Before me.	en-day notice of cancer anonably necessary  eep the property in get at the same rate as the Note becomes into production of the content of th	ood condition, the Joseph ate stating the

#### PEOPLES HERITAGE SAVINGS BANK

CANADA CONTRACTOR OF THE SECOND CONTRACTOR OF

# CONSUMER LOAN N. E, DISCLOSURE STATEMENT, AND S. URITY AGREEMENT Joint C. ty-Bank Rehabilitation Loan Account No. 26-6012785

Date September 17, 1987

NOTE: Boxes-checked If applicable. In this document the words "I", "me," "my" and "mine" mean each person who signs the Note as a con-

SI Congress Street	Legal Address22	rer 1. Waugh-Draw 4 Fowler Ruad, Cape Elizabeth
etiand, ME 04166	Mailing Address (if d	(fferent than above):
ANNUAL	NCE CHARGE	AMOUNT FINANCED TOTAL OF PAYMENTS
PERCENTAGE The dollar	ir amount the credit	The amount of credit The amount I will have paid
The cost of my credit as a	me.	provided to me or on my when I have made all payments behalf.
vearly rate scient and the same		1 -1 :
s 12	.466.07	\$ 20,000.00 s 32,466.07
PAYMENT SCHEDULE WILL BE:	Andrew Salah	
number of payments	amount of payments	When payments are due
	351.54	November 1, 1987.
14 Page 12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Monthly, beginning December 1, 1927.
Section with A the Control of the Co	ging to accrue	September 22, 1987
	centage rate may increa	se during the term of this transaction if
SAMOLE TIME THE AMERICAN	centage rate may morea	incre
The annual percentage rate will not inc	rease above	. The maximum annual percentage rate increa
one time will be		nual percentage rate will not increase more than once every
		r payment amounts or more regular payments and a different final
	· · · · · · · · · · · · · · · · · · ·	R 15% for 10 years, than my 120 scheduled monthly payments wounge date to 17%, my payments would increase to
number of payments would increase to		
		nalty, nor will I be entitled to a refund of part of the finance cha
SECURITY To secure this note, I ar		The second secon
A Security Interest in Property being		
A Security Interest in:		
A Mortgage on Real Property local	ed at: 177 Congre	ss Street, Partlend, Maine
A Set-Off against any Accounts or	Deposits I may have with	th your many the remainder of the mortgage on the original t
REQUIRED DEPOSIT R annua	al percentage rate doss	not take into account my required deposit.
OTHER INFORMATION The Not	e, Security Agreement, a	nd Mortgage give me additional information about nonbayment, de
any required ter, /mentiln full before	the scheduled date, prej	payment penalties and security interests.
The state of the s		nce from anyone I want that is reasonably acceptable to the ba
CREDIT INSURANCE: I do not h		ite of credit disability insurance to obtain credit from you but if i
this protection; I must be acceptable	to your insurer, and I n	ife or credit disability insurance to obtain credit from you. But if i nust sign below and agree to pay the premium.
this protection; i must be acceptable	to your insurer, and i in	nust sign below and agree to pay the premium.  SIGNATURE(S) OF INSURED
this protectional must be acceptable	to your insurer, and i in	nust sign below and agree to pay the premium.  SIGNATURE(S) OF INSURED
TYRE  CREDIT LISE ONLY	to your insurer, and i in	nust sign below and agree to pay the premium.  SIGNATURE(S) OF, INSURED
TYPE  CREDIT LIFE ONLY  SINGLE OR JOINT	to your insurer, and I in	nust sign below and agree to pay the premium.  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE
CREDIT LIFE ONLY TINA SINGLE OR JOINT SINGLE CREDIT LIFE IL N/A	to your insurer, and I in	nust sign below and agree to pay the premium.  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE I WANT: CREDIT LIFE
CREDIT LIFE ONLY.	o your insurer, and I in	SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE OREDIT LIFE I WANT: CREDIT LIFE AND DISABILITY  X
TYPE  CREDIT LISE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE AND DISABILITY	o your insurer, and I in	SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE OREDIT LIFE I WANT: CREDIT LIFE AND DISABILITY I WANT: CREDIT LIFE
CREDIT LIFE ONLY SINGLE OR JOINT SINGLE CREDIT LIFE LYNA AND DISABILITY JOINT CREDIT LIFE LYNA LYNA LYNA LYNA LYNA LYNA LYNA LYNA	o your insurer, and I in	SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE OREDIT LIFE I WANT: CREDIT LIFE AND DISABILITY  X
TYPE  CREDIT LISE ONLY SINGLE OR JOINT SINGLE CREDIT LIFE AND DISABILITY	o your insurer, and I in	SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY  X  I WANT: CREDIT LIFE AND DISABILITY  X
THIS PROTECTION I MUST be acceptable TYPE  CREDIT LISE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE LANA AND DISABILITY  JOINT CREDIT LIFE LANA AND DISABILITY	o your insurer, and I in	SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY  X  I WANT: CREDIT LIFE AND DISABILITY  X
THIS PROTECTION I must be acceptable  TYPE  CREDIT LIFE ONLY, IT N/A SINGLE OR JOINT  SINGLE CREDIT LIFE LEN/A AND DISABILITY.  JOINT CREDIT LIFE LEN/A AND DISABILITY	to your insurer, and I in PREMIUM	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND DISABILITY AMOUNT FINANCED
THIS PROTECTION! I must be acceptable  TYPE  CREDIT LIFE ONLY, SINGLE OR JOINT  SINGLE CREDIT LIFE LEN/A AND DISABILITY.  JOINT CREDIT LIFE LEN/A AND DISABILITY  ITEM  AMOUNT GIVEN to me directly	to your insurer, and I in PREMIUM  \$ \$  AIZATION OF	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND DISABILITY AND DISABILITY CREDIT LIFE AND DISABILITY AND DISABILITY CREDIT LIFE AND DISABILITY AND DISABILITY CREDIT LIFE AND DISABILITY AND DISABILITY AND DISABILITY CREDIT LIFE AND DISABILITY
TYPE  CREDIT LIFE ONLY, SINGLE OR JOINT  SINGLE CREDIT LIFE LEN/A AND DISABILITY  JOINT CREDIT LIFE LEN/A AND DISABILITY  ITEM  A) Amount given to me directly  b) Life and/or Disability Insurance Prem	to your insurer, and I in PREMIUM  \$  *  *  *  *  *  *  *  *  *  *  *  *	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY CREDI
TYPE  CREDIT LIFE ONLY, SINGLE OR JOINT  SINGLE CREDIT LIFE LAN/A AND DISABILITY.  JOINT CREDIT LIFE LAN/A AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  LIFE and/or Disability Insurance Prem  C) Vendor's Single Interest Insurance P	to your insurer, and I in PREMIUM  \$  AIZATION OF	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND DISABIL
THIS PROTECTION! I must be acceptable  TYPE  CREDIT LIFE ONLY, SINGLE OR JOINT  SINGLE CREDIT LIFE LE N/A AND DISABILITY.  JOINT CREDIT LIFE LE N/A AND DISABILITY  ITEM  A) Amount given to me directly	to your insurer, and I in PREMIUM  \$  AIZATION OF	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND DISABIL
TYPE  CREDIT LIFE ONLY, SINGLE OR JOINT  SINGLE CREDIT LIFE LAN/A AND DISABILITY.  JOINT CREDIT LIFE LAN/A AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  LIFE and/or Disability Insurance Prem  C) Vendor's Single Interest Insurance P	to your insurer, and I in PREMIUM  \$  AIZATION OF  slum(s) remium	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND DISABIL
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE OR JOINT  SINGLE CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  LIFE and/or Disability Insurance Prem c) Vendor's Single Interest Insurance P d) Amount(s) paid on my account(s)	PREMIUM  PREMIUM  AIZATION OF  slum(s) remium  fees, recording fees, etc	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND UNT FINANCED AMOUNTS BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE IN/A AND DISABILITY  JOINT CREDIT LIFE IN/A AND DISABILITY  AND DISABILITY  LIfe and/or Disability Insurance Prem c) Vendor's Single Interest Insurance P d) Amount(s) paid on my account(s) e) Amount(s) paid to others on my beh 1) To Appraisers 2) To Public Officials (taxes, filling 3) Other	PREMIUM  PREMIUM  AIZATION OF  Illum(s)  remium  alf:  fees, recording feas, etc.	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AMOUNT FINANCED AMOUNTS BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  LIFE AND DISABILITY  LIFE AND DISABILITY  LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  LIFE AND DISABILITY  LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  J	PREMIUM  PREMIUM  AIZATION OF  Slum(s) remium  alf: fees, recording feas, etc.	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE S S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE ALT N/A AND DISABILITY  JOINT CREDIT LIFE ALT N/A AND DISABILITY  JOINT CREDIT LIFE ALT N/A AND DISABILITY  TEN  Amount given to me directly b) Life and/or Disability Insurance Prem c) Vendor's Single Interest Insurance P d) Amount(s) paid on my account(s) e) Amount(s) paid to others on my beh 1) To Appraisers 2) To Public Officials (taxes, filling 3) Other  4)	TO your insurer, and I in PREMIUM  PREMIUM  AIZATION OF  AIIZATION OF  Interpretation of the property	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY X  I WANT: CREDIT LIFE AND DISABILITY X  CREDIT LIFE ONLY X  CREDIT LIFE SAND DISABILITY X  BY MOUNT FINANCED AMOUNTS FAID IN CASH BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE LIN/A AND DISABILITY  JOINT CREDIT LIFE LIN/A AND DISABILITY  LIFE N/A AND DISABILITY  ITEM  AND DISABILITY  LIFE N/A AND DISABILITY  JOINT CREDIT LIFE LIN/A AND DISABILITY  ITEM  TO Vendor's Single Interes Insurance Prem c) Vendor's Single Interes Insurance P d) Amount(s) paid on my account(s)  Amount(s) paid to others on my beh 1) To Appraisers  2) To Public Officials (taxes, filling 3) Other  4)	TO your insurer, and in PREMIUM  PREMIUM  AIZATION OF	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY X  I WANT: CREDIT LIFE AND DISABILITY X  CREDIT LIFE ONLY X  CREDIT LIFE ONLY X  BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE IN/A AND DISABILITY  JOINT CREDIT LIFE IN/A AND DISABILITY  LIFE IN/A AND DISABILITY  ITEM  AND DISABILITY  LIFE IN/A AND DISABILITY  JOINT CREDIT LIFE IN/A AND DISABILITY  ITEM  AND DISABILITY  JOINT CREDIT LIFE IN/A AND DISABILITY  JOINT CREDIT LIFE IN/A AND DISABILITY  ITEM  AND DISABILITY  JOINT CREDIT LIFE IN/A AND DISABILITY  JOINT CREDIT LIFE  JUINT AND DISABILITY  JOINT	PREMIUM  PREMIUM  AIZATION OF  Illum(s) remium  alf: fees, recording feas, etc.	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AMOUNT FINANCED PAID IN CASH BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  AND DISABILITY  LIFE and/or Disability Insurance Prem c) Vendor's Single Interes, Insurance P d) Amount(s) paid to others on my beh 1) To Appraisers 2) To Public Officials (taxes, filling 3) Other  4) 5) 1) Total Itemization of Amount Finance g) Prepaid Finance Charge  OMISE TO PAY: To repay the Ican you have	PREMIUM  PREMIUM  AIZATION OF  AIZATION of  remium  fees, recording feas, etc.  d  re given to me today	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE S S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY, TI N/A SINGLE OR JOINT  SINGLE CREDIT LIFE IT N/A AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  ITEM  AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  JOINT CREDIT LIFE  JUIN AND DISABILITY  JUIN AND DISABILITY  JOINT CREDIT LIFE  JU	to your insurer, and in PREMIUM  PREMIUM  AIZATION OF  AIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY CREDIT LIFE AND UNIT SIGNATURE(S) OF INSURED  AMOUNTS BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY SINGLE OR JOINT  SINGLE CREDIT LIFE IT N/A AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  JOINT CREDIT LIFE IT N/A AND DISABILITY  LIFE and/or Disability Insurance Prem c) Vendor's Single Interes Insurance P d) Amount(s) paid on others on my beh 1) To Appraisers 2) To Public Officials (taxes, filling 3) Other  4)  5)  1) Total Itemization of Amount Finance g) Prepaid Finance Charge  CMISE TO PAY: To repay the Ican you have mise to pay to your order the sum of \$20.00 either with Interest on the unpaid portion at the if this box is checked, the rate may increase of	PREMIUM  PREMIUM  AIZATION OF  AIZATION of  remium  lees, recording feas, etc.  d  regiven to me today  OU OU OU principal in the control of	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE S S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LISE ONLY  SINGLE ON JOINT  SINGLE CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  Life and/or Disability insurance Prem c) Vendor's Single Interest Insurance P d) Amount(s) paid on my account(s) e) Amount(s) paid to others on my beh 1) To Appraisers 2) To Public Officials (taxes, filling 3) Other  4)  5)  1) Total Itemization of Amount Finance g) Prepaid Finance Charge  CMISE TO PANTO repay, the Idan you have mise to pay to your order the sum of \$20 cm in this box is checked, the rate may increase of by not more than	PREMIUM  PREMIUM  IN PREMIUM	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY CREDIT LIFE AND UNIT SIGNATURE(S) OF INSURED  AMOUNTS BY ME  S S S S S S S S S S S S S S S S S S
TYPE  CREDIT LIFE ONLY, TI N/A SINGLE OR JOINT  SINGLE CREDIT LIFE ILI N/A AND DISABILITY  JOINT CREDIT LIFE ILI N/A AND DISABILITY  AND DISABILITY  ITEN  AND DISABILITY  Life and/or Disability insurance Prem c) Vendor's Single Interest Insurance P d) Amount(s) paid on my account(s) e) Amount(s) paid to others on my beh 1) To Appraisers 2) To Public Officials (taxes, filing 3) Other  4)  5)  1) Total Itemization of Amount Finance g) Prepaid Finance Charge  OMISE TO PAY: To repay the Ican you have mise to pay to your order the sum of \$20.00 either with interest on the unpaid portion at the fithis box is checked, the rate may increase of by not more than percentage rate of % Such cha	PREMIUM  PREMIUM  AIZATION OF  AIZATION of  remium  lees, recording feas, etc.  d  regiven to me today  OU OU OU principal in the control of	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY STORMAN CREDIT LIFE AMOUNT FINANCED AMOUNTS BY ME  S S S S S S S S S S S S S S S S S S
this protection, I must be acceptable  TYPE  CREDIT LIFE ONLY, SINGLE OR JOINT  SINGLE CREDIT LIFE LE N/A AND DISABILITY  JOINT CREDIT LIFE LE N/A AND DISABILITY  AND DISABILITY  ITEM  AND DISABILIT	PREMIUM  PREMIUM  IN ITEM TO THE TOTAL	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY  I WANT: CREDIT LIFE AND DISABILITY CREDIT LIFE AND DISABIL
TYPE  CREDIT LIFE ONLY  SINGLE OR JOINT  SINGLE CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  AND DISABILITY  Life and/or Disability Insurance Prem c) Vendor's Single interest insurance P d) Amount(s) paid on my account(s) e) Amount(s) paid to others on my beh 1) To Appraisers 2) To Public Officials (taxes, filling 3) Other  4) 5)  () Total Itemization of Amount Finance g) Prepaid Finance Charge  CMISE TO PAY: To repay the Ican you have imise to pay to your order the sum of \$20.0  either with interest on the unpaid portion at the fit this box is checked, the rate may increase of by not more than percentage rate of % Such cha	PREMIUM  PREMIUM  PREMIUM  AIZATION OF  AIZATION OF  AIZATION OF  Premium  Pre	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY STORMAN CREDIT LIFE AMOUNT FINANCED AMOUNTS BY ME  S S S S S S S S S S S S S S S S S S
this protection, I must be acceptable  TYPE  CREDIT LIFE ONLY  SINGLE OR JOINT  SINGLE CREDIT LIFE AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  ITEM  AND DISABILITY  JOINT CREDIT LIFE AND DISABILITY  ITEM  AND DISABILITY	PREMIUM  PREMIUM  PREMIUM  AIZATION OF  AIZATION OF  AIZATION OF  Premium  Pre	SIGNATURE(S) OF INSURED  SIGNATURE(S) OF INSURED  I WANT: CREDIT LIFE CREDIT LIFE AND DISABILITY SIGNATURE SIGNATURE(S) OF INSURED  AMOUNT FINANCED AMOUNTS BY ME  SIGNATURE(S) OF INSURED  AMOUNTS BY ME  SIGNATURE(S)  SIGNAT

		prepayment penalties, and security interests.  urance from anyone I want that is reasonably acceptable to the bank.
VENDOR'S SINGLE INTERES	T INSURANCE: I	am required to obtain vendor's single interest insurance, which protects a I want that is reasonably acceptable to you. If I obtain vendor's single in
terest insurance from you, the one ti	me cost will be \$	
GREDIT INSURANCE: I do not h this projection. I must be acceptable	ave to buy either cred to your insurer, and	iit life or credit disability insurance to obtain credit from you. But if I wan I must sign below and agree to pay the premium.
TYPE	PREMIUM	SIGNATURE(S) OF INSURED
CREDIT LIFE ONLY. 32 N/A	3. 7.21 = 1. 5	I WANT: CREDIT LIFE X
SINGLE OR JOINT	\$	I WANT: CREDIT LIFE
SINGLE CREDIT LIFE TO N/A	\$	AND DISABILITY X
		I WANT: CREDIT LIFE
JOINY CREDIT LIFE 20 N/A	s	AND DISABILITY X
en e		
ITEN	IIZATION OF	AMOUNT FINANCED AMOUNTS
a) A nunt given to me directly		
b) Life and/or Disability Insurance Prem c) Vendor's Single / iterest Insurance P		
d) Amount(s) paid on my account(s)		
e) Amount(s) paid to others on my beh		s
2) To Public Officials (taxes, filling	eés, recording fees, e	e(c.)\$ s
3) Other	<	s
5)	· ·***********************************	s · s · s · s · s · s · s · s · s ·
1) Total Hemization of Amount Finance	Q	\$ 20.000.00
4, 1244 - 344		
ROMISE TO PAY: To repay the loan you have romise to pay to your order the sum of \$20.0	00.00 ("principal"	COLLATERAL I give you a security interest in the property describe
gether with interest on the unpaid portion at the		holom ("colutoral")
by not more than	%. up to an annua	
percentage rate of%. Such change over the same period in the		d
A Section of the sect	indo "	· 1
and will be made only after cov	s' written "Foe ic me	
the amount of the payments will change the number of payment and the amount		
will charge	t or the that paymen	
AYME . 15 It promise to pay you \$ 351.54 on b	lov. 1, 1987	
and \$ 269.37 each f.ont	ti after that fo	or
119 months with a final payment of principal and interest.	the remaining unpai	Located at
$oldsymbol{I}$ I promise to pay you the principal together wi		
\$interest	Additionally, I will pa	M
beginning	You will bill me to	
let me know the amount and dates my Interc	est payments are due	follows:
If I make prepayments or late payments, changes, I promise to pay you the resulting	changed amounts as	
the payments are due, and to make any add	itional payments tha	
may result.		VALUE OF COLLATERAL: If the cullatoral is a Savings Passbook
and the first of t	ssible losses (f.) do n	Certificate of Deposit, or a Stock Certificate, I promise to add addition
SECURITY: The following protect you from po		funds to my savings account, provide additional or larger Certificates
SECURITY: The following protect you from po reep the promises and agreements I make in the Tithe Security Agreement portion of this doou	ment.	II Deposit, provide additional stock certificates, or prepay a portion of t
SECURITY: The following protect you from po reep the promises and agreements I make in the the Security Agreement portion of this docu A mortgage deed dated Sepp. 17, 19	ment. 37to be recorded in th	unpaid principal and interest on this loan in an amount sufficient
SECURITY: The following protect you from po reep the promises and agreements I make in the Tithe Security Agreement portion of this doou	ment. 37to be recorded in the eeds, covering proper	ty unpaid principal and interest on this toan in an amount sufficient make the value of the collateral at least
SECURITY: The following protect you from poseep the promises and agreements I make in the line of the Security Agreement portion of this document in the Security Agreement portion of this document in the Security Agreement Sept. 17, 13, 13, 13, 13, 13, 14, 15, 15, 15, 15, 15, 15, 15, 15, 15, 15	ment. 37to be recorded in the eeds, covering proper Land. HE recorded	unpaid principal and interest on this loan in an amount sufficient make the value of the collateral at least
SECURITY: The following protect you from poseep the promises and agreements I make in the little security Agreement portion of this document and the Security Agreement portion of this document and the security Agreement Sept. 17, 13, 13, 13, 13, 13, 13, 13, 13, 13, 13	ment. 27to be recorded in the eds, covering proper Land. HE recorded stry of Deeds. Book n	unpaid principal and interest on this toan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this loan upon your request.  This Loan is is not given to enable me to buy the collateral described above.
SECURITY: The following protect you from poseep the promises and agreements I make in the lithe Security Agreement portion of this document of the Security Agreement portion of this document of the Security Agreement portion of this document of the Security Agreement of the Sec	ment. 27 to be recorded in the eds, covering proper Land. HE recorded stry of Deeds. Book noring property located	unpaid principal and interest on this toan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this loan upon your request.  This Loan is is not given to enable me to buy the collateral described above.  THE RIGHTS I AM GIVING YOU INTHIS PROPERTY, AND THE OB
SECURITY: The following protect you from poseep the promises and agreements I make in the security Agreement portion of this document in the Security Agreement portion of this document in the Security Agreement portion of this document in the Security Agreement Section 17, 13 Congress Sc. 2011  A mortgage deed dated County Agreement Section 18, 2011	ment. 27 to be recorded in the eds, covering proper Land. HE recorded stry of Deeds. Book noring property located	unpaid principal and interest on this toan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this loan upon your request.  This Loan is is not given to enable me to buy the collateral described above.  THE RIGHTS I AM GIVING YOU INTHIS PROPERTY, AND THE OB
SECURITY: The following protect you from potential the promises and agreements I make in the lithe Security Agreement portion of this document of the Security Agreement portion of this document of the Security Agreement portion of this document of the Security Agreement of the Security Agreement County Registry of Discated at 177 Congress St. Port	ment.  To be recorded in the seds, covering propertions. HE recorded stry of Deeds. Book noting property located NOTE ARE DESCRIBE MER:  T BEFORE I REAL HIS AGREEMEN	unpaid principal and interest on this loan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this loan upon your request.  This Loan Is Is not given to enable me to buy the collateral described above.  THE RIGHTS I AM GIVING YOU IN THIS PROPERTY, AND THE OB GATIONS THIS SECURITY AGREEMENT SECURES ARE FURTH DEFINED ON THE REVERSE SIDE OF THIS FORM.  By signing this Disclosure, Note, and Security Agreement, I agree to its terms (including those on the reverse side of T. this form) and acknowledge receiving a copy on today's date.
SECURITY: The following protect you from potential the promises and agreements I make in the security Agreement portion of this document of the security Agreement of the securit	ment.  To be recorded in the seds, covering propertions. HE recorded stry of Deeds. Book noting property located NOTE ARE DESCRIBE MER:  T BEFORE I REAL HIS AGREEMEN	unpaid principal and interest on this toan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this toan upon your request.  This Loan Is Is not given to enable me to buy the collateral described above.  THE RIGHTS I AM GIVING YOU IN THIS PROPERTY, AND THE OB GATIONS THIS SECURITY AGREEMENT SECURES ARE FURTH DEFINED ON THE REVERSE SIDE OF THIS FORM.  By signing this Disclosure, Note, and Security Agreement, I agree to its terms (including those on the reverse side of T. this form) and acknowledge receiving a copy on today's date.  CONSUMER  The regain of the Collateral at least of the collateral and amount sufficient make the value of the unpaid principal and interest on this toan upon your request.  The RIGHTS I AM GIVING YOU IN THIS PROPERTY, AND THE OB GATIONS THIS SECURITY AGREEMENT SECURES ARE FURTH DEFINED ON THE REVERSE SIDE OF THIS FORM.
SECURITY: The following protect you from poseep the promises and agreements I make in the security Agreement portion of this document in the security Agreement County Registry of Discated at 177 Congress St. Port I A mortgage deed dated the Security Agreement County Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Agreement County Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the Security Registry of Discated at 177 Congress St. Port I Amortgage deed dated the I Amortgage deed dated T Amortgage dated T Amortgage deed dated T Amortgage deed dated T Amortgage deed dated T Amortgage dated T Amortgage deed dated T Amortgage deed dated T Amortgage dated T Am	ment.  7 to be recorded in the seds, covering proper land. HE recorded stry of Deeds. Book noting property located sections.  MER: T BEFORE I REAL HIS AGREEMENT	unpaid principal and interest on this toan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this loan upon your request.  This Loan Is Is not given to enable me to buy the collateral described above. THE RIGHTS I AM GIVING YOU IN THIS PROPERTY, AND THE OB GATIONS THIS SECURITY AGREEMENT SECURES ARE FURTH: DEFINED ON THE REVERSE SIDE OF THIS FORM.  By signing this Disclosure, Note, and Security Agreement, I agree to its terms (including those on the reverse side of T. this form) and acknowledge receiving a copy on today's date.  CONSUMER  CONSUMER  CONSUMER  CONSUMER
SECURITY: The following protect you from poseep the promises and agreements I make in the lithe Security Agreement portion of this document of the Security Agreement portion of this document of the Security Agreement portion of this document of the Security Agreement of the Sec	ment.  To be recorded in the seds, covering propertions in the seds, covering propertions in the seds, covering property of Deeds, Book in the seds of Deeds, Book in the seds of Deeds	unpaid principal and interest on this loan in an amount sufficient make the value of the collateral at least of the unpaid principal and interest on this loan upon your request.  This Loan is is not given to enable me to buy the collateral described above. THERIGHTS I AM GIVING YOU IN THIS PROPERTY, AND THE OBLIGHTS ON THE REVERSE SIDE OF THIS FORM.  By signing this Disclosure, Note, and Security Agreement, I agree to its terms (including those on the reverse side of this form) and acknowledge receiving a copy on today's date.  CONSUMER  CONSUMER  CONSUMER  CONSUMER  CONSUMER

THE STATE STATE OF STATE STATE



#### PEOPLES HERITAGE SAVINGS BANK MORTGAGE ON HEAL ESTATE

a. The word "morigage" mea	DOCUMENT.					,
and the second of the second of the second of	ns this document walk	h is dated	epiesser 17	Y .	V - 15	. 18 <u>37</u> .
b. The words 'i," "me," "my,"	"mine," and "Borrow	r" means 🚅	5777, TEE. T. W.	tun-Drew - Elizabeth		and Maine.
c. The words "you," "your," o	r "the bank" mean Pl'	C PLES HER!T		N/O	rtland	Maine.
					0000	
hese words also mean any p	The second of the second		w		gage.	k.7
d. The word "Note" means a comised to pay you	document signed by in	ne and dated	Septamber 1		, 19 dolla	rs plus interest.
e. The word "property" mea	ans the property which	ch is subject	to this Mortgage	and which is de	scribed below.	
Grant of Mortgage and Dosc	riplion of Property. As	s security for t	the Note whi _l th I ga	ve you, I grant to	you with all rights that	the law gives to
ortgage holders including the	richte known as "mort	acca covenani	te" the property wh	ch is located at	177 Congress S	treat
ortgage noiders including the i	ignis known as more	Hage Coverian	ts the property wil	cir is located at	(street)	
Portland		- 1	3 11		Meire	04101
3 - 1 - 1 - 1	(City/Town)	, ,	·		(State)	(Zip Code)
our mortgage also covers all ad bunty, State of Maine. It has	ditions to and improve	ements of the p	property. The prope	rty is in	Curberland	
			ile A Attach		N	
he above described premises at a 6/23/7, Tecorior to the control of the control o	each of the conditions ortgagor's equity of re t to make full or part by same. Any payme	s of this mortgedemption of tial payment upon the tial payment upon the tial payment upon the timede by timede by the timede by	gage(s). The mortgages said prior mortgage	e(s) including the	fers and assigns to the right to demand an to demand assignmen	Mortgagee, its accounting of to feel said prior
come part of the indebtedne			ż		* .	
Default and Foreclosure. I sh ragraph 4 of this mortgage; of y notice required to be given it mortgage. Even if a time wh to in default at a later time	or (3) If I break any of under applicable law, t en I am in default, the	f the promises the bank mav	s given to the holde demand immediate	r(s) of any prior payment or all p	mortgage(s). Upon de principal and interest di	tault and atter
Bit at receiving notices require	ed by the Maine Cons	umer Credit C	ode, I do not cure	any default, you	may foreclose upon the	property.
Consumer's Promises.						
(a) Taxes and Claims. I will	pay all taxes due o	n the propert	ty and will keep t	e property free	from all future claims	against it.
(b) Insurance. I will keep the		,	10			
operty) at my expense and for e insurance policy must be g surance company to the ban	your benefit and the ligiven to the bank, if r	insurance poli	icy will contain a st	andard mortgage	clause to protect you.	A dup! cate of
	- ', ', '	٠,				2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
(c) Repair and Maintenance.	I will keep the prop	perty in good	condition and ma	ke all repairs re	easonably necessary.	
(c) Repair and Maintenance.						nord condition
If I do not pay taxes, keep the	property free from ful	rther claims, k	eep the property pr	operly insured, or entitled to intere	r keep the property in g	ood condition, the Note. This
If I do not pay taxes, keep the ou may do so and add those ortgage also secures any am	expenses to the balar nount you add to the	rther claims, k nce of my loa balance of	eep the property pr an and you will be my loan under thi	operly insured, of entitled to interest s paragraph.	r keep the property in g est at the same rate as	the Note. This
If I do not pay taxes, keep the our may do so and add those ortgage also secures any ar Transfer. If I sell, give away	expenses to the balar nount you add to the or otherwise transfer	rther claims, k nce of my loa balance of	eep the property pr an and you will be my loan under thi	operly insured, of entitled to interest s paragraph.	r keep the property in g est at the same rate as	the Note. This
If I do not pay taxes, keep the our may do so and add those ortgage also secures any arr Transfer. If I sell, give away d payable, at the bank's opt	property free from fur expenses to the balar nount you add to the or otherwise transfer tion.	rther claims, k nce of my loa balance of my rights in	eep the property pr an and you will be my loan under thi the property withou	operly insured, o entitled to interes s paragraph. ut your consent	r keep the property in g est at the same rate as the Note becomes im	the Note. This
If I do not pay taxes, keep the umay do so and add those ortgage also secures any ar Transfer. If I sell, give away d payable, at the bank's optoblement of the paid of payable, at the bank's optoblement of the paid of the	property free from fur expenses to the balar nount you add to the or otherwise transfer tion.	rther claims, k nce of my los a balance of my rights in der this note	eep the property pring and you will be my loan under the the property without and mortgage you	operly insured, or entitled to interes s paragraph. ut your consent will issue in rec	r keep the property in g est at the same rate as the Note becomes im	the Note. This
If I do not pay taxes, keep the umay do so and add those ortgage also secures any ar Transfer. If I sell, give away d payable, at the bank's optoble paicharge. When I have paic	property free from fur expenses to the balar rount you add to the or otherwise transfer tion. d all amounts due und	rther claims, k nce of my los balance of my rights in der this note	eep the property pring and you will be my loan under the the property without and mortgage you THE BORROWE	operly insured, or entitled to interes a paragraph. ut your consent will issue in rec	r keep the property in g sst at the same rate as , the Note becomes in ordable form a certific	the Note. This
If I do not pay taxes, keep the umay do so and add those ortgage also secures any ar Transfer. If I sell, give away d payable, at the bank's optoble paicharge. When I have paic	property free from ful expenses to the balar nount you add to the or otherwise transfer tion. d all amounts due und t. 1 WILL NO	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO	eep the property print and you will be my loan under thit the property without and mortgage you THE BORROWEIS AGREEMENT B	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S).	r keep the property in g sst at the same rate as , the Note becomes in ordable form a certific	the Note. This
If I do not pay taxes, keep the umay do so and add those ortgage also secures any ar Transfer. If I sell, give away d payable, at the bank's optoble paicharge. When I have paic	property free from ful expenses to the balar nount you add to the or otherwise transfer tion. d all amounts due und t. 1 WILL NO	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO	eep the property pring and you will be my loan under the the property without and mortgage you THE BORROWE	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S).	r keep the property in g sst at the same rate as , the Note becomes in ordable form a certific	the Note. This
If I do not pay taxes, keep the u may do so and add those ortgage also secures any an Transfer. If I sell, give away d payable, at the bank's opt Discharge. When I have pake ortgage has been discharged	property free from fur expenses to the balar rount you add to the or otherwise transfer rilon.  d all amounts due und  1. 1 WILL NO  2. I AM ENT	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under thit the property without and mortgage you THE BORROWEIS AGREEMENT B	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S). EFORE I READ AGREEMENT.	r keep the property in g sst at the same rate as , the Note becomes im ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the umay do so and add those ortgage also secures any am Transfer. If I sell, give away di payable, at the bank's opti Discharge. When I have paid ortgage has been discharged vitness:	property free from fur expenses to the balar rount you add to the or otherwise transfer rition. d all amounts due und 1. 1 WILL NO 2. I AM ENT	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you THE BORROWEIS AGREEMENT BOOPY OF THIS Borrower:	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S). EFORE I READ AGREEMENT.	r keep the property in g sst at the same rate as , the Note becomes in ordable form a certific	the Note. This
If I do not pay taxes, keep the urmay do so and add those ortgage also secures any am Transfer. If I sell, give away drayable, at the bank's opto Discharge. When I have paid ortgage has been discharged Vitness:	property free from fur expenses to the balar rount you add to the or otherwise transfer rition. d all amounts due und 1. 1 WILL NO 2. I AM ENT	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you of the BORROWEI S AGREEMENT B COPY OF THIS	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S). EFORE I READ AGREEMENT.	r keep the property in g sst at the same rate as , the Note becomes im ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the u may do so and add those ortgage also secures any am Transfer. If I sell, give away d payable, at the bank's opt Discharge. When I have paid ortgage has been discharged Vitness:	property free from fur expenses to the balar rount you add to the or otherwise transfer rition. d all amounts due und 1. 1 WILL NO 2. I AM ENT	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you THE BORROWEIS AGREEMENT BOOPY OF THIS Borrower:	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S). EFORE I READ AGREEMENT.	r keep the property in g sst at the same rate as , the Note becomes im ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the u may do so and add those ortgage also secures any am Transfer. If I sell, give away d payable, at the bank's opt Discharge. When I have pale ortgage has been discharged Vitness:  Vitness:  Vitness:	property free from fur expenses to the balar rount you add to the or otherwise transfer rition. d all amounts due und 1. 1 WILL NO 2. I AM ENT	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:	operly insured, or entitled to interes is paragraph. ut your consent will issue in rec a(S). EFORE I READ AGREEMENT.	r keep the property in g sst at the same rate as , the Note becomes im ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the u may do so and add those ortgage also secures any an Transfer. If I sell, give away d payable, at the bank's opt Discharge. When I have paid ortgage has been discharged Vitness:  Vitness:  Vitnyinia  Vitness:  Vitnyinia  Vitness:  Vitnyinia	property free from fur expenses to the balar nount you add to the or otherwise transfer ilon.  d all amounts due und  1. 1 WILL NO 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO OT SIGN THI	eep the property print and you will be my loan under this the property without and mortgage you of the BORROWEI S AGREEMENT B COPY OF THIS Borrower:	operly insured, of entitled to interest paragraph.  ut your consent will issue in rectal (S)  EFORE I READ AGREEMENT.	r keep the property in g sst at the same rate as , the Note becomes im ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the unmay do so and add those ortgage also secures any am Transfer. If I sell, give away dipayable, at the bank's option of the paid ortgage has been discharged vitness:  Vitness:  Vitness:  TATE OF MAINE table 1 ss.  Personally appeared the about 1 so and 1 sell.	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you and mortgage you are BORROWEIS AGREEMENT BORROWEI.  Borrower:  Borrower:	operly insured, of entitled to interest paragraph.  ut your consent will issue in rectal (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as the Note becomes im- ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the urmay do so and add those ortgage also secures any am Transfer. If I sell, give away d payable, at the bank's optotage has been discharged vitness:  Vitness:  Vitness:  Vitness:  STATE OF MAINE  State of Maine  Personally appeared the about the secure of the secur	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you and mortgage you are BORROWEIS AGREEMENT B COPY OF THIS BORROWEI:  Borrower:  Borrower:  Sep	operly insured, of entitled to interest paragraph.  ut your consent will issue in rectal (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as the Note becomes im- ordable form a certific IT.	the Note. This
If I do not pay taxes, keep the urmay do so and add those ortgage also secures any am Transfer. If I sell, give away d payable, at the bank's optotage has been discharged vitness:  Vitness:  Vitness:  Vitness:  STATE OF MAINE  State of Maine  Personally appeared the about the secure of the secur	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you and mortgage you are BORROWEIS AGREEMENT BORROWEI.  Borrower:  Borrower:	operly insured, of entitled to interest paragraph.  ut your consent will issue in rectal (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as the Note becomes im- ordable form a certific IT.	the Note. This
If! do not pay taxes, keep the purify may do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's optotigage has been discharged witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be made and secured and secured as a secured and secured as a secured and secured as a secured	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you and mortgage you are BORROWEIS AGREEMENT B COPY OF THIS BORROWEI:  Borrower:  Borrower:  Sep	operly insured, of entitled to interest paragraph.  ut your consent will issue in rectal (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as the Note becomes im- ordable form a certific IT.	the Note. This
If! do not pay taxes, keep the purify may do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's optotigage has been discharged witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be made and secured and secured as a secured and secured as a secured and secured as a secured	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you and mortgage you are BORROWEL BORROWEL BORROWEL BORROWEL BORROWEL BEFORE ME.	operly insured, of entitled to interest paragraph.  ut your consent will issue in records.  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  again the way are the companies of the certific and the certific are the cer	the Note. This
If! do not pay taxes, keep the purify may do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's optotigage has been discharged witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be made and secured and secured as a secured and secured as a secured and secured as a secured	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you and mortgage you are BORROWELS AGREEMENT B COPY OF THIS BORROWER:  Borrower:  Borrower:  Borrower:  Borrower:  Berrower:  Berrower:  Berrower:  Berrower:  Berrower:  Berrower:  Berrower:	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  again the way are the companies of the certific and the certific are the cer	the Note. This
If I do not pay taxes, keep the burnay do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's opt Discharge. When I have pake ortgage has been discharged Witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be read to secure.	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  again the way are the companies of the certific and the certific are the cer	the Note. This
If I do not pay taxes, keep the our may do so and add those ortgage also secures any am Transfer. If I sell, give away and payable, at the bank's opt Discharge. When I have paid ortgage has been discharged.  Witness:  Virginia Witness:  STATE OF MAINE Cumberlandss.	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  again the way are the companies of the certific and the certific are the cer	the Note. This
If I do not pay taxes, keep the but may do so and add those ortgage also secures any am Transfer. If I sell, give away and payable, at the bank's opt Discharge. When I have pake ortgage has been discharged witness:  Witness:  Witness:  STATE OF MAINE  Lumberland ss.  Personally appeared the about may be read to secure.	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  agriculture  ary Public	the Note. This
If I do not pay taxes, keep the burnay do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's opt Discharge. When I have pake ortgage has been discharged Witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be read to secure.	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  agriculture  ary Public	the Note. This
If! do not pay taxes, keep the purify may do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's optotigage has been discharged witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be a so and a secure of the secure o	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  agriculture  ary Public	the Note. This
If I do not pay taxes, keep the burnay do so and add those ortgage also secures any am Transfer. If I sell, give away do payable, at the bank's opt Discharge. When I have pake ortgage has been discharged Witness:  Witness:  Witness:  STATE OF MAINE  Cumberland ss.  Personally appeared the about may be read to secure.	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  agriculture  ary Public	the Note. This
If I do not pay taxes, keep the imay do so and add those intgage also secures any an image also secures any an image also secures any an image. If I sell, give away in payable, at the bank's opinity of the paid of the paid of the paid of the paid of the secure of the paid of the pa	property free from fur expenses to the balar nount you add to the or otherwise transfer ition.  1. 1 WILL NO. 2. 1 AM ENT  T. Wentworth	rther claims, k nce of my loa balance of my rights in der this note  NOTICE TO DT SIGN THI TITLED TO A	eep the property print and you will be my loan under this the property without and mortgage you at THE BORROWEI S AGREEMENT B COPY OF THIS Borrower:  Borrower:  Borrower:  Sepurit-11-12-12-12-12-12-12-12-12-12-12-12-12-	operly insured, of entitled to interest paragraph.  ut your consent will issue in record (S)  EFORE I READ AGREEMENT.	r keep the property in g st at the same rate as , the Note becomes im ordable form a certific  IT.  agriculture  ary Public	the Note. This

White - Original; Canary - Bank; Green - Borrower; Green - Borrower; Pink - Branch

	CITY OF PORTL D. MAINE
	PROMISSORY NOTE
	NAME: Margaret I. Waugh Drew PLACE: 177 Congress St. DATE: Sept. 17, 1987  LOAN NO: 01/386/2
•	In this document, the words "I", "me", and "my" mean each person who signs as a consumer below. The words "you", "your", and "the City" mean the City of Portland, Maine, 389 Congress Street, Portland, Maine, 04101.
	1. PROMISE TO PAY/INTEREST RATE.
	I promise to pay to the order of the City Twenty thousand dollars
	rate ofdollars (\$20,000.00 ), plus interest at the
char befo made	this Note the finance charge is compluted by the simple interest method. The disclosed finance are is calculated on the assumption that all payments will be made on the due dates. Payments made ore the dates on which they are due will reduce the total amount of the finance charge. Payments after the dates on which they are due will increase the total amount of the finance charge and may tease the amount of my last payment to you.
Thi	s interest rate is fixed for the term of the loan.  2. MY PAYMENT SCHEDULE.
	Both the principal and interest on this Note are payable on the First Day of Each Month in 120 monthly installments, including both principal and interest, starting with a payment of \$ 199.59 on Nov. 1, 1987, and of \$ 184.03 the First Day of Each Month for the remaining 118 months, starting on Dec. 1 1987, & with a final payment of \$ 180.07
	on Oct. 1 1997, in lawful money of the United States at the designated Peoples Heritage Bank, 481 Congress St., Portland, Maine 04101
	3. SECURITY AGREEMENT.  As security for this Note, I am giving the City a Mortgage dated  Sept. 17, 1987, on real estate I own which is located at
	177 Congress St., Portland, Maine
Mor 4.	Mortgage describes my responsibilities and it describes how and under what conditions I may required to make immediate payment in full of all amounts I owe under this Note. If I default under s Note, that is if I fail to make payments or break any other promises, the City may foreclose on my perty after I am given notices required by the Maine Consumer Credit Code. A default under the tage is also a default under this Note.  ASSUMPTION.  eone buying my property cannot assume the remainder of the loar on its original terms.  ER INFORMATION: The rest of this document gives me additional information about nonpayment, default required repayment in full before the scheduled date, prepayment penalties and security interest.
	DEFAULT.
,	<ul> <li>iil be in default:</li> <li>(a.) if I don't make a payment when due; or</li> <li>(b.) if, in the City's judgement, there is a significant lessening of my ability to repay the loan, or a significant impairment of the collateral; or</li> <li>(c.) if I die, become insolvent, or go into bankruttcy; or</li> </ul>
If	(d.) if I break any promises in this Note and Security Agreement.  I am in default, the City can demand immediate payment of the entire unpaid balance of this loan,
. If	er I am given notice required under the Maine Consumer Credit Code. suit is instituted by the City to recover on this Note, I agree to pay all costs of such collection
If jud	luding reasonable attorney's fees and court costs. this Note be reduced to judgement, such judgement should bear the statutory interest rate on gements, but not to exceed 8% per annum.
I h all	PREPAYMENT.  ave the right to prepay the amount I owe at any time without penalty except minimum charges as owed by law. If I prepay this loan, the City may charge daily interest up to the day of prepayment. EACH SIGNER LIABLE.
	hough this Note may be signed by more than one person, I understand that I as an individual am ponsible for paying back the entire amount owed under this Note.  NOTICE TO THE CONSUMER
	<ol> <li>I WILL NOT SIGN THIS AGREEMENT BEFORE I READ IT.</li> <li>I AM ENTITLED TO A COPY OF THIS AGREEMENT.</li> </ol>
Wit <u>ne</u> s	I acknowledge receiving a completed copy of this document.  S: Wisquire J. Many H. Consumer: Margaret I. Waugh Drew  Virginia F. Wentworth  Margaret I. Waugh Drew
	/ - G I Haugh DIEW

Consumer: 224 Fowler Rd.
Cape Elizabeth, Me. 04107 Mailing Address:

Witness:

Market Control DATE: 9/17/87 CITY OF PORTLAND, MAINE TIME: 2:00 p.m. DEPARTMENT OF PLANNING AND URBAN DEVELOPMENT DATE: 9/17/87 TRUTH IN LENDING DISCLOSURE STATEMENT HIGH-INTENSITY FIELDS SHOULD BE RECORDED ON THE LENDING DISCLOSURE STATEMENT! (20,000.00) LOAN NUMBER: 01/386/2 TOTAL OF PAYMENTS ANNUAL THUOMA FINANCE FINANCED CHARGES PERCENTAGE RATE \$3,096.40 (INTEREST) \$ 59400 CORIOINATION FEE) \$ 23,090,20 2.62 \$ 2689.20 (TOTAL CHARGE) MY PAYMENT SCHEDULE WILL BE: I UNDERSTAND MY FIRST PAYMENT WILL BE DUE ON: 11/1/67.

IN THE AMOUNT OF 199.59 . ALL OTHER MONTHLY PAYMENTS ARE DUE ON THE FIRST F / OF EACH MONTH BEGINNING: 12/1/69.

IN THE AMOUNT OF 164.09 . I ALUO UNDERSTAND THAT IF I MAKE MY PAYMENTS ON SCHEDULE, MY LAST PAYMENT WILL BE DUE ON: 10/1/99. IN THE AMOUNT OF 160.09 . TOTAL MONTHLY # - PAYMENTS DONE: [_ Bank Side & 102% - 20,000.00 12,466.02 32,466.00 10.00% 20,000 12,466.02 11/1/87 - 351.54 12/1/87 - 269.87

10/1/87 96967



## CITY OF PORTLAND

JOSEPH E. GRAY, JR. DIRECTOR OF PLANNING AND URBAN DEVELOPMENT

## RIGHT TO CANCEL NOT EXERCISED

I have decided not to exercise my legal right to cancel the loan, dated September 17, 1987 which resulted in a mortgage on my property.

Dated: Sept. 22,1987

Mangase Ultry Dev (Signature of Borrower) Margaret I. Waugh Drew

(Signature of Borrower)

389 CONGRESS STREET . PORTLAND, MAINE 04101 . THI EPH ONE (207) 775-5451

Rehabilitation Loan Under the Community Development Act of 1974
Administered By:

The Department of Planning & Urban Development City of Portland, Maine

#### NOTICE OF RIGHT TO CANCEL.

In this Notice, the words "I", "me", and "my" mean each person who signs as a borrower below. The words "you", "your", and "the City Loan Program" mean The City of Portland, Maine, Department of Planning & Urban Development, Room 317, 389 Congress Street, Portland, Maine, 04101.

#### 1. DESCRIPTION OF LOAN.

This Notice relates to a loan, dated September 17, 1987 secured by a mortgage on my property which is located at:

177 Congress Street, Portland, Maine 04101

#### 2. MY RIGHT TO CANCEL.

I am entering into a loan that will result in a mortgage on my property. I have a legal right to cancel this loan, without cost, within three business days from whichever of the following events occurs last:

- 1. the date of the loan; or
- 2. the date I received by Truth in Lending Disclosure; or
- 3. the date I received this Notice of Right to Cancel.

If I cancel the loan, the mortgage is also cancelled. Within twenty calendar days after you receive my notice, you must take the steps necessary to reflect that the mortgage on my property has been cancelled, and you must return to me any money or property I have given to you or to anyone else in connection with this loan.

I may keep any money or property you have given me until you have done the things mentioned above, but I must then offer to return the money or property. If it is impractical or unfair for me to return the property, I must offer its reasonable value. I may offer to return the property at my home or at the location of the property. Money must be returned to the City Loan Program at the address above. If you do not take possession of the money or property within twenty calendar days of my offer, I may keep it without further obligation.

#### 3. HOW TO CANCEL.

If I decide to cancel this loan, I may do so by notifying the City Loan Program in writing at the address above. I may use any written statement that is signed and dated by me and states my intention to cancel, or I may use this Notice by dating and signing it where indicated below. I should keep one copy of this Notice because it contains important information about my rights.

If I cancel by mail or telegram, I must send the notice no later than midnight of Sept.  $17^{27}/1987$  NwV . If I send or deliver my written notice to cancel some other way, it must be delivered no later than that time.

I WISH TO CANCEL

(Borrower's Signature)

(Date)

4. ACKNOWLEDGEMENT OF RECEIPT.

I acknowledge receiving two completed copies of this Notice, and I understand its meaning.

DATE: Sept. 17, 1987

(Signature of Borrower)

Margaret I. Waugh Drew

	$\sim$	_	NCP-18
PROCEED ORDER NO	01/386/2	DATE: Sept	. 17, 1987
Gentlemen:			
Please be adv	ised that funds were ma	ade available on the ab	ove date under
	loan from the Departme		
	(Loan No. 01/386/2		
	177 Congress St		
	specified in the contra		
RR#4 - Box 34 New Po Gorham, Mai	ortland Rdand myself	<u> </u>	
This letter c	onstitutes notice to pr	oceed with said specif	ied work within
thirty		Sept. 17, 1987	. Unde
no circumstances sha	all work commence by yo		
must be completed by	y you on or hefore <u>M</u>	arcn 17, 1987	
•		- Mangani Margaret I.	Waugh Brew
RECEIPT OF NOTICE			
This is to cer	tify that on <u>Sept.</u>	<u>1</u> 7, <u>1987</u> I	received a copy
	. I propose to start		• •
weather permitting.			2
		Al Fischer	jeker_
		RR #4 Bor New Portl: Gorham, M	34 and Rd.

¥.

THIS AGREEMENT is between Al Fischer RR #4 - Box 34 having its principal place of business at New Portland Rd., Gorham, Me. 04038 hereinafter called "CONTRACTOR", and Margaret I. Waugh Drew residing at 224 Fowler Rd. Cape Eliz .. in the City of Portland, Maine, hereinafter called "OWNER".

#### WITNESSETH

OWNER intends to repair and remodel his property located at in the City of Portland, and number 177 Congress St., CONTRACTOR has submitted the low bid for such repair or remodeling. Therefore, the CONTRACTOR and the OWNER, for the consideration hereinafter named, agree to the following Contract which is in two parts:

#### PART I

- Work to be Performed. The work to be performed shall be in accordance with the provisions of the bid and proposal, the general conditions, the drawings, if any specifications and progress payment schedule. Copies of the specifications and progress payment schedule are attached hereto as Exhibits A and B and made a part of this agreement.
- Rescission by Owner. OWNER shall have three (3) days from the date of execution of this Contract to rescind it. Upon rescission, OWNER and CONTRACTOR shall be released from all obligations under this Contract.
- Order to Proceed. OWNER shall issue a written order to proceed within thirty (30) days from the date of execution of the Contract. If such order to proceed is not received by CONTRACTOR within the said period CONTRACTOR may terminate the Contract.
- Commencement of Work. CONTRACTOR shall commence the work within days of receipt of the order to proceed and shall thereafter diligently pursue and execute the work, weather permitting, and complete the work March 17, 1987 _. It is further agreed that failure of CONTRACTOR to perform any work under this Contract for a period of ten (10) consecutive working days at any time after commencement of the work, without written consent of OWNER, shall constitute a breach of the Contract and Owner may, by written notice, terminate his obligations hereunder and contract for or otherwise effect the completion of any of the work then uncompleted by the CONTRACTOR and OWNER may set-off against the contract price the cost and expenses of completing such work. In the event OWNER has at the time of such breach and termination paid to CONTRACTOR an amount in excess of the fair value of the work then completed, CONTRACTOR shall refund to OWNER promptly upon demand an apportioned amount of the total sum paid by OWNER.
- Payments. CONTRACTOR may make application for progress payment as soon as those portion of the work described in the attached

Schedule of Progress Payments have been completed. The application shill include an itemization of all monies paid by CONTRACTOR for labor performed and material supplied for the period covered by the application and a statement describing the work that was performed using such labor and materials. Releases of any liens by sub-contractors, laborers or materials suppliers may be required by OWNER in addition thereto. Upon approval of such application by the OWNER, which approvals shall not be unreasonably withheld, CONTRACTOR shall be paid ninety per cent (90%) of the approved amount. All amounts due and payable by OWNER to CONTRACTOR for the work shall be payable within the onty (20) days after the work is satisfactorily completed and is approved by the OWNER.

- 6. Access to CONTRACTOR'S Records. OWNER and Representatives of the City of Portland, Maine shall be afforded access at all times to inspect the Work and they may at all times inspect CONTRACTOR'S books, records, correspondence, construction drawings, receipts, vouchers, payrolls, and agreements with subcontractors relating to this Contract and CONTRACTOR shall preserve all such records for a period of two (2) years after final payment hereunder.
- 7. Liens. As a condition to receiving final payment hereunder, CONTRACTOR shall deliver to OWNER a complete release of all liens arising out of this Contract and a warranty covering all work performed hereunder to the effect that such work shall be free from defects of material or workmanship of CONTRACTOR or any sub-contractor for a one (1) year period, or for such longer period as may be included in any warranty given by the manufacturer of any material used in the work performed hereunder. In addition, before making any payment whatsoever hereunder, OWNER may require CONTRACTOR to furnish releases or receipts from any and all persons performing work or supplying materials or services to CONTRACTOR or to any sub-contractor for the Work. In the event that CONTRACTOR is unable or unwilling, for any reason whatsoever, to furnish such releases or receipts, OW. may withold any payment in whole or in part and if a lie a liens have been recorded against the property the OWNER may apply any retainage, in whole or in part, to the satisfaction of mechanic's-lien or liens claimed against the property. OWNER'S obligations to CONTRACTOR under this contract shall be reduced by the amount of any such payment or payments to such lien holders.
- 8. Permits and Fees. CONTRACTOR shall give all notices required by and comply with all applicable laws, ordinances and codes of the City of Portland and State of Maine, and shall at his own expense secure and pay the fees or charges for all permits required for the performenace of the Work.
- 9. Indemnification and Insurance. CONTRACTOR shall indemnify and hold OWNER harmless for liability for any bodily injury, property damage or other claims or demands of third parties resulting from performance of the Work by CONTRACTOR. CONTRACTOR shall obtain, maintain and furnish evidence of comprehensive public liability insurance coverage in an amount of not less than \$300,000 aggregate single limit for bodily injury, death and property damage arising out of the Work to be performed by CONTRACTOR and shall procure any workmen's compensation insurance required by law, unless such requirements are waived by mutual agreement of the parties.
- 10. <u>Title to Work and Salva</u>. Title to all work completed or in the course of construction, and of all materials on account of which any payment has been made shall be in OWNER whether

or not such materials are affixed as OWNER'S property. Materials and equipment removed and replaced as part of the work shall belong to CONTRACTOR and CONTRACTOR shall remove same together with all debris in the course of the work, and in no case later than the date of the completion of the work.

- 11. Cooperation. OWNER shall cooperate with CONTRACTOR to facilitate performance of the work, including the reasonable movement of rugs, coverings, and furniture. CONTRACTOR recognizes that the premises may be occupied during the course of the work and CONTRACTOR agrees to make reasonable efforts to lessen the inconvenience occasioned to the occupants during work to the extent possible. including but not limited to the keeping of the premises clean and orderly during the course of the Work. OWNER shall permit CONTRACTOR to make reasonable use of existing utilities for the performance of the work and all such use shall be at the expense of OWNER.
- 12. Federal Requirements. Part II attached hereto is a part of this Contract. CONTRACTOR agrees to comply strictly with all requirements thereof.

CONTRACTOR further agrees to comply with the applicable regulations of the Secretary of Labor, United States Department of Labor, made pursuant to the so-called "Anti-Kickback Act" of June 13, 1934, (48 Stat. 948; 62 Stat 862; Title 18 U.S.C., Sec. 874; and Title 40 U.S.C. Section 276c), and any amendments or modifications thereof; shall cause appropriate provisions to be inserted in sub-contracts to insure compliance therewith by all sub-contractors subject thereto; and shall be responsible for the submission of statements required of sub-contractors thereunder, except as said Secretary of Labor may specifically provide for reasonable limitations, variations, tolerances, and exceptions from the requirements thereof.

- 13. Assignments. CONTRACTOR shall not assign the benefits of the contract nor delegate its duties thereunder without the written consent of the OWNER and of the Director of the Department of Planning and Urban Development of the City of Portland.
- 14. Amount Due Contractor. For the consideration named therein, CONTRACTOR proposes to furnish all the material and do all the work described in accordance with the Contract and the attached Exhibits for the lump sum of Thirty nine thousand four hundred dollars (\$ 39,400.00 ) payable as stated hereinabove;

This Agreement, executed in triplicate, shall be construed under the Laws of the State of Maine, and may be modified or amended only by a written instrument executed by both the OWNER and CONTRACTOR.

50% of funds from Peoples Heritage

