

City of Portland, Maine - Building or Use Permit Application

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

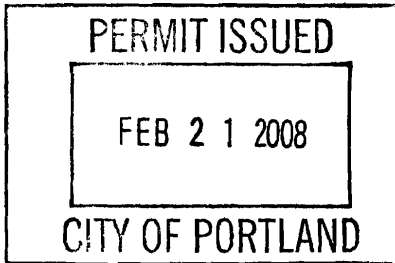
Permit No: 08-0146	Issue Date: 02/21/2008	CBL: 014 A006001
-----------------------	---------------------------	---------------------

Location of Construction: 56 Lafayette St	Owner Name: Lockwood, Emma & Simon, Phil	Owner Address: 56 Lafayette St	Phone: 617-413-4154
Business Name:	Contractor Name: no contractor / self	Contractor Address: Portland	Phone:
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Dwellings	Zone: R-6

Past Use: single family	Proposed Use: single family - remove 2 walls, remove stair & close in, add rear door	Permit Fee: \$120.00	Cost of Work: \$10,000.00	CEO District: 1
Proposed Project Description: remove 2 walls, remove stair & close in, add rear door		FIRE DEPT: <input type="checkbox"/> Approved <input checked="" type="checkbox"/> Denied Signature: <i>N/A</i>		INSPECTION: Use Group: R-3 Type: SB Signature: <i>REC 2003</i>
		PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied Signature: _____ Date: _____		

Permit Taken By: tmm	Date Applied For: 02/21/2008	Zoning Approval
-------------------------	---------------------------------	------------------------

1. This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules. 2. Building permits do not include plumbing, septic or electrical work. 3. Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..	Special Zone or Reviews <input type="checkbox"/> Shoreland <input type="checkbox"/> Wetland <input type="checkbox"/> Flood Zone <input type="checkbox"/> Subdivision <input type="checkbox"/> Site Plan Maj <input type="checkbox"/> Minor <input type="checkbox"/> MM <input type="checkbox"/> Date: <i>2/21/08</i>	Zoning Appeal <input type="checkbox"/> Variance <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Conditional Use <input type="checkbox"/> Interpretation <input type="checkbox"/> Approved <input type="checkbox"/> Denied Date: _____	Historic Preservation <input checked="" type="checkbox"/> Not in District or Landmark <input type="checkbox"/> Does Not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied Date: <i>2/21/08</i>
--	---	--	--



CERTIFICATION

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

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

1 Thursday @ 10:00



General Building Permit Application

If you or the property owner owes real estate or personal property taxes or user charges on any property within the City, payment arrangements must be made before permits of any kind are accepted.

Location/Address of Construction: <u>56 Lafayette Street, Portland, ME 04101</u>		
Total Square Footage of Proposed Structure/Area		Square Footage of Lot
Tax Assessor's Chart, Block & Lot Chart# Block# Lot#	Applicant * must be owner, Lessee or Buyer* Name <u>Emma Lockwood</u> <u>Phil Simon</u> Address <u>65 Merrill St</u> City, State & Zip <u>Portland ME 04101</u>	Telephone: <u>617-413-4154</u>
<u>14</u> <u>A</u> <u>6</u>		
Lessee/DBA (If Applicable)	Owner (if different from Applicant) Name Address City, State & Zip	Cost Of Work: \$ <u>10,000</u> C of O Fee: \$ _____ Total Fee: \$ _____
Current legal use (i.e. single family) <u>single family</u> If vacant, what was the previous use? _____ Proposed Specific use: <u>single family</u> Is property part of a subdivision? <u>no</u> If yes, please name _____ Project description: <u>Renovation of two rooms, kitchen & living room. Removal & remodel of walls. Removal of back staircase. Add a door to back wall of house.</u>		
Contractor's name: _____ Address: _____ City, State & Zip _____ Telephone: _____ Who should we contact when the permit is ready: <u>Emma Lockwood</u> Telephone: <u>617 413 4154</u> Mailing address: <u>65 Merrill Street, Portland, ME 04101</u>		

Please submit all of the information outlined on the applicable Checklist. Failure to do so will result in the automatic denial of your permit.

In order to be sure the City fully understands the full scope of the project, the Planning and Development Department may request additional information prior to the issuance of a permit. For further information or to download copies of this form and other applications visit the Inspections Division on-line at www.portlandmaine.gov, or stop by the Inspections Division office, room 315 City Hall or call 874-8703.

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

Signature: Emma Lockwood Date: 2/19/08

This is not a permit; you may not commence ANY work until the permit is issue

DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK CITY OF PORTLAND

BUILDING INSPECTION

PERMIT

Permit Number: 080146

Please Read
Application And
Notes, If Any,
Attached

This is to certify that Lockwood, Emma & Simon, Inc /no contractor / self
has permission to remove 2 walls, remove stair close in, and rear
AT 56 Lafayette St 014 A006001

provided that the person or persons firm or person accepting this permit shall comply with all of the provisions of the Statutes of Maine and of the Ordinances of the City of Portland regulating the construction, maintenance and use of buildings and structures, and of the application on file in this department.

Apply to Public Works for street line and grade if nature of work requires such information.

Notification of inspection must be given and when permission proceeds before this building or part thereof is loaded or service closed-in 24 HOUR NOTICE REQUIRED.

A certificate of occupancy must be procured by owner before this building or part thereof is occupied.

OTHER REQUIRED APPROVALS

PERMIT ISSUED

FEB 21 2008

Department Name

CITY OF PORTLAND

Fire Dept. _____

Health Dept. _____

Appeal Board _____

Other _____

[Signature] 2/21/08
Director - Building & Inspection Services

PENALTY FOR REMOVING THIS CARD

City of Portland, Maine - Building or Use Permit

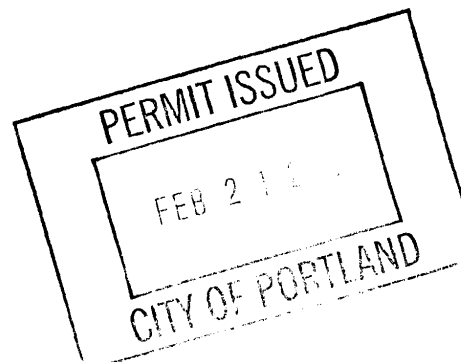
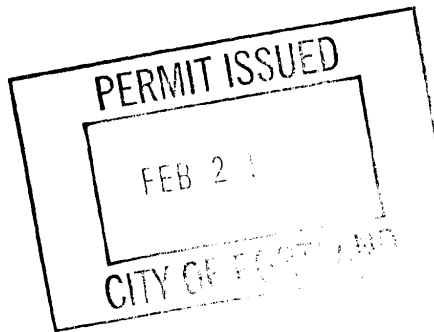
389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (207) 874-8716

Permit No: 08-0146	Date Applied For: 02/21/2008	CBL: 014 A006001
------------------------------	--	----------------------------

Location of Construction: 56 Lafayette St	Owner Name: Lockwood, Emma & Simon, Phil	Owner Address: 56 Lafayette St	Phone: 617-413-4154
Business Name:	Contractor Name: no contractor / self	Contractor Address: Portland	Phone:
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Dwellings	

Proposed Use: single family - remove 2 walls, remove stair & close in, add rear door	Proposed Project Description: remove 2 walls, remove stair & close in, add rear door
--	--

Dept: Zoning	Status: Approved with Conditions	Reviewer: Tammy Munson	Approval Date: 02/21/2008
Note:			Ok to Issue: <input checked="" type="checkbox"/>
1) This property shall remain a single family dwelling. Any change of use shall require a separate permit application for review and approval.			
Dept: Building	Status: Approved with Conditions	Reviewer: Tammy Munson	Approval Date: 02/21/2008
Note:			Ok to Issue: <input checked="" type="checkbox"/>
1) Separate permits are required for any electrical, plumbing, or HVAC systems. Separate plans may need to be submitted for approval as a part of this process.			
2) Permit approved based on the plans submitted and reviewed w/owner/contractor, with additional information as agreed on and as noted on plans.			
3) The design load spec sheets for any engineered beam(s) / Trusses must be submitted to this office.			
4) There must be a 2" clearance maintained between the chimney and any combustible material, with draft stopping per code at each level			



56 Lafayette Street

OVERVIEW

Regarding: 56 Lafayette Street, Portland, ME 04101

Contact: Emma Lockwood, owner 56 Lafayette Street, 617-413-4154
Phil Simon, owner 56 Lafayette Street, 857-928-2480

The owners are seeking permits for work at 56 Lafayette Street. There are currently three phases planned:

Phase 1

Basic demolition (cabinetry, pull up carpets, etc). This phase requires us to use a dumpster for waste materials. The driveway is too narrow for a dumpster, so we are requesting a permit for the dumpster to be parked on Lafayette Street.

Phase 2 – see detail

Demolish Wall A (non-load bearing) and a portion of Wall B (load bearing – to be reinforced with a supporting beam).

Phase 3 – see detail

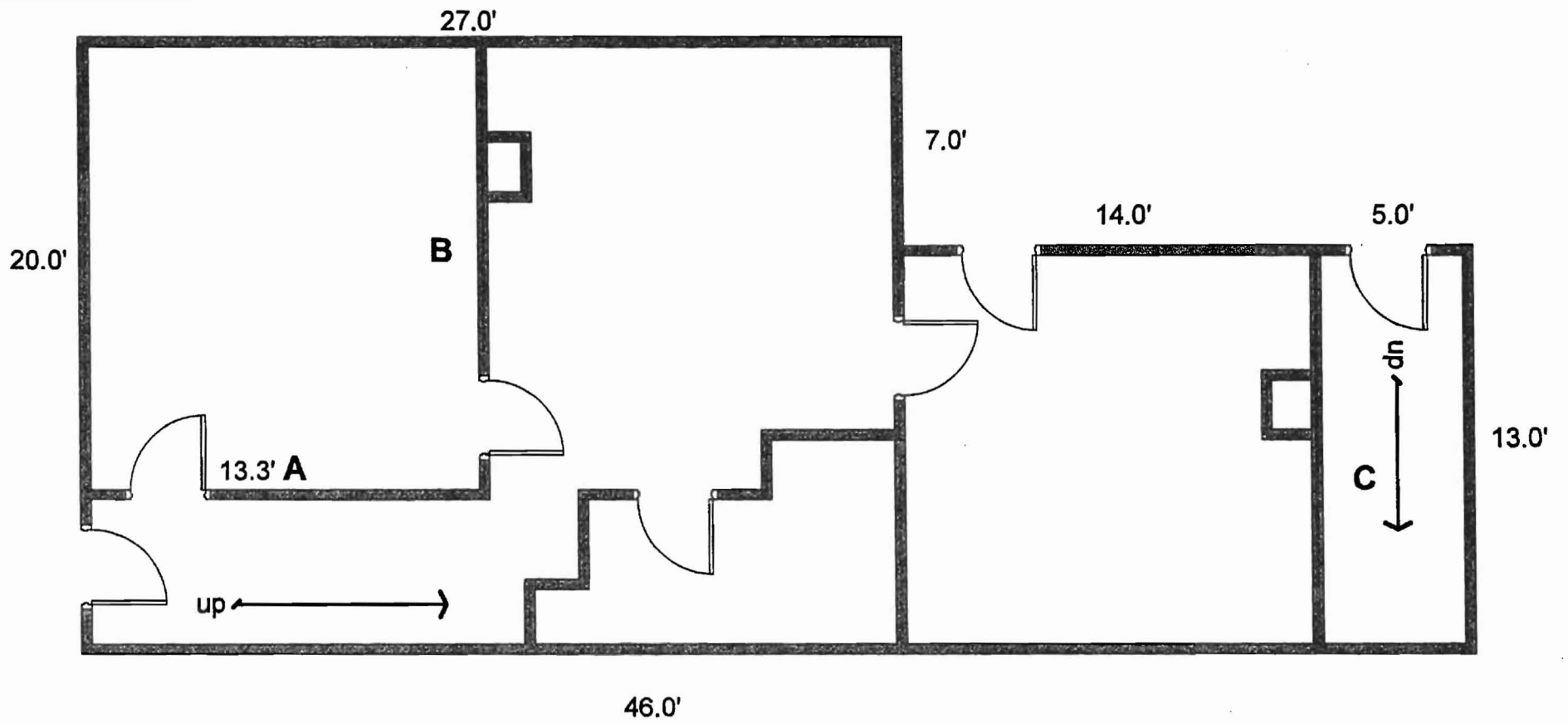
Demolish Wall C (load-bearing), to be reinforced with a supporting beam, and the back stairs up to the second floor back bedroom that are between Wall C and the rear outside wall of the house. Add a door on the rear outside wall.

Additional information:

During the pre-purchase home inspection we were advised that two outlets within 6 feet of water are not grounded. We plan to correct these shortfalls during the renovation.

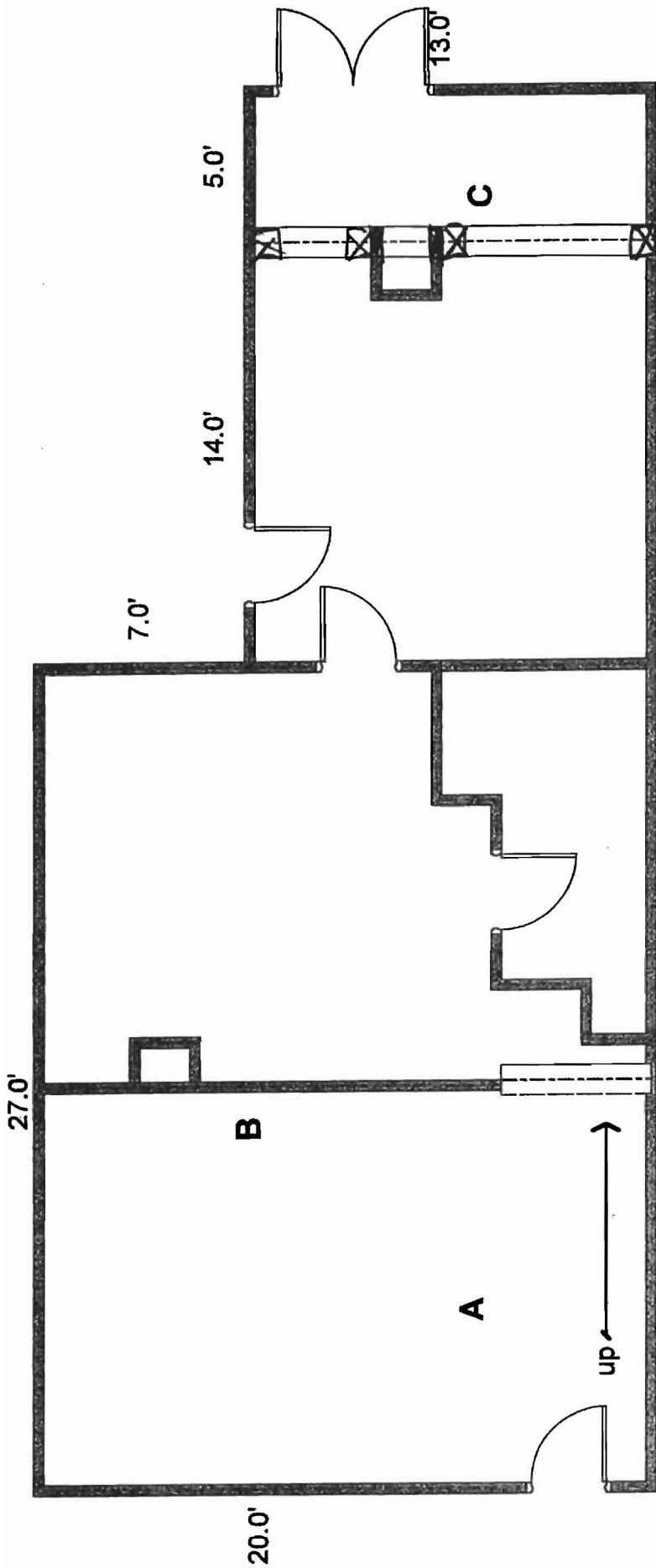
Insulation R-factors of walls, ceilings and floors and U-factors of windows:

We don't yet know what kind of insulation is in the walls, ceilings or floors. We do know that there is no insulation in the attic and we have talked with an insulation expert to guide us through getting the most appropriate blown-in insulation in the attic. There are vinyl replacement windows throughout the house, but we don't know the U-factor of these specific windows.



BEFORE

downstairs current 56 Lafayette Street



AFTER

beam: Rufus needs more info regarding the inside of the wall here before giving us specs for the beam.

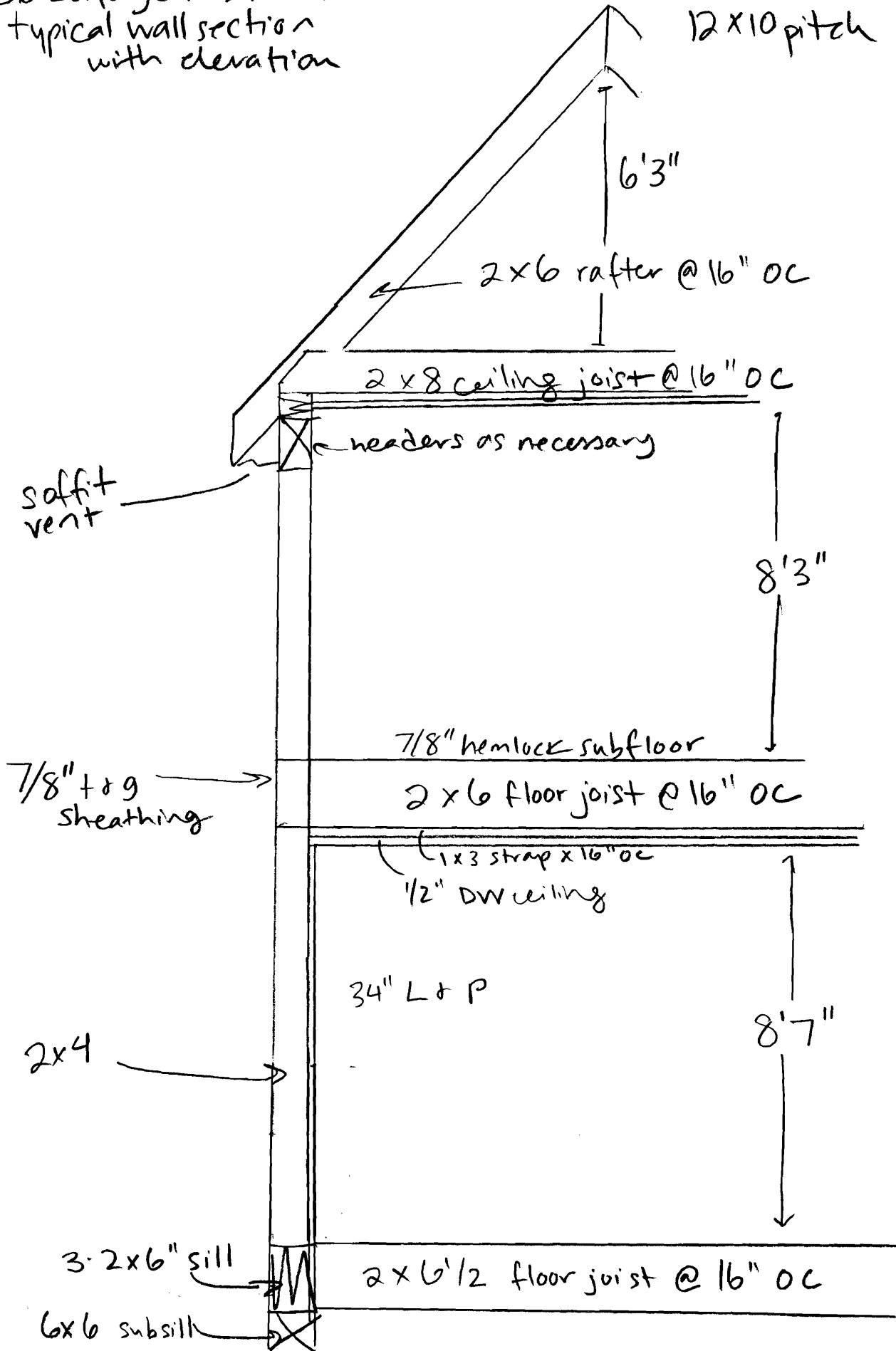
beam:

(2) 1 3/4 x 7 1/4 Microdam LVL
glued & screwed together
@ 6"

downstairs future 56 Lafayette Street

56 Lafayette Street
typical wall section
with elevation

12 x 10 pitch



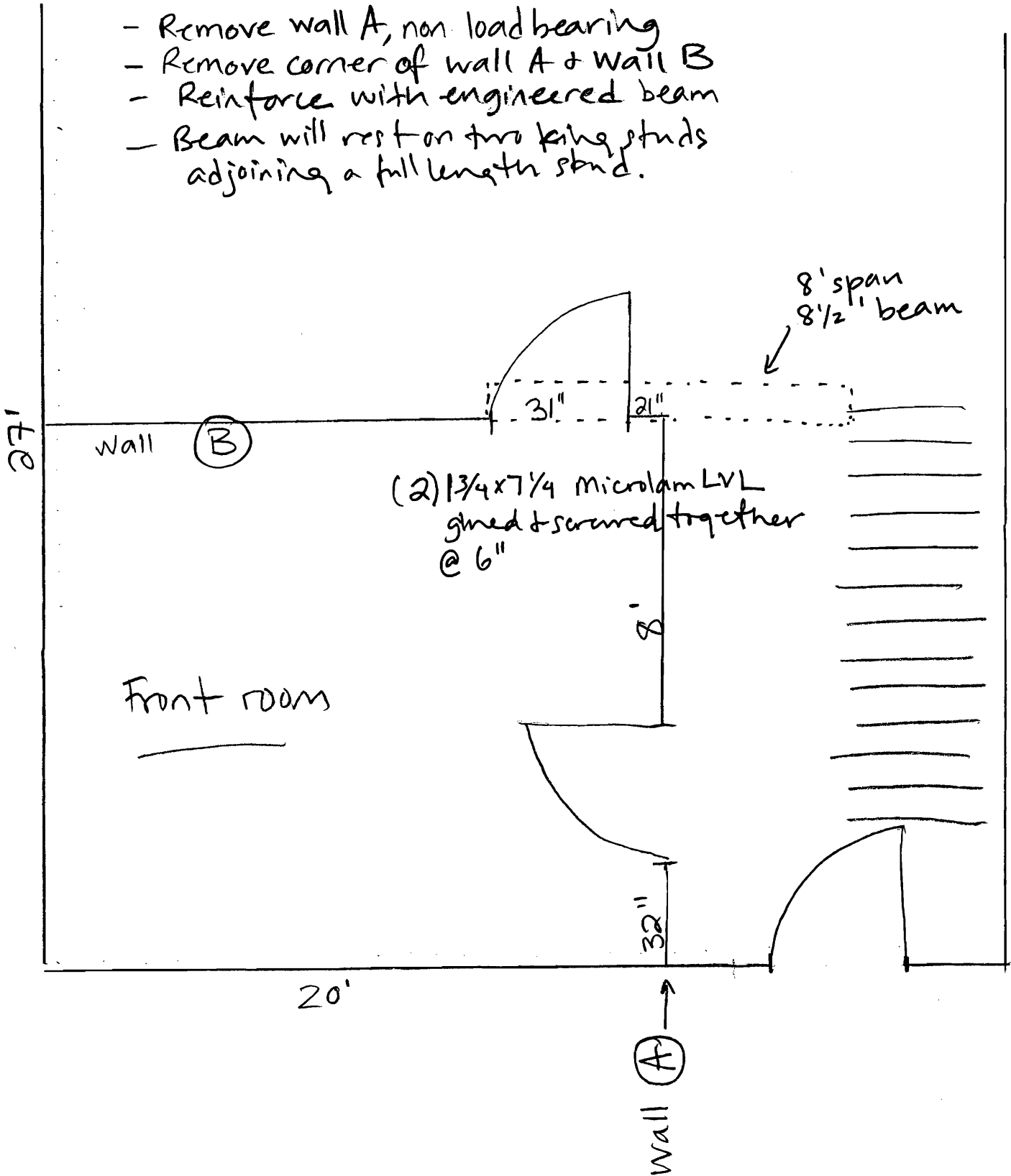
56 Lafayette Street

Detail

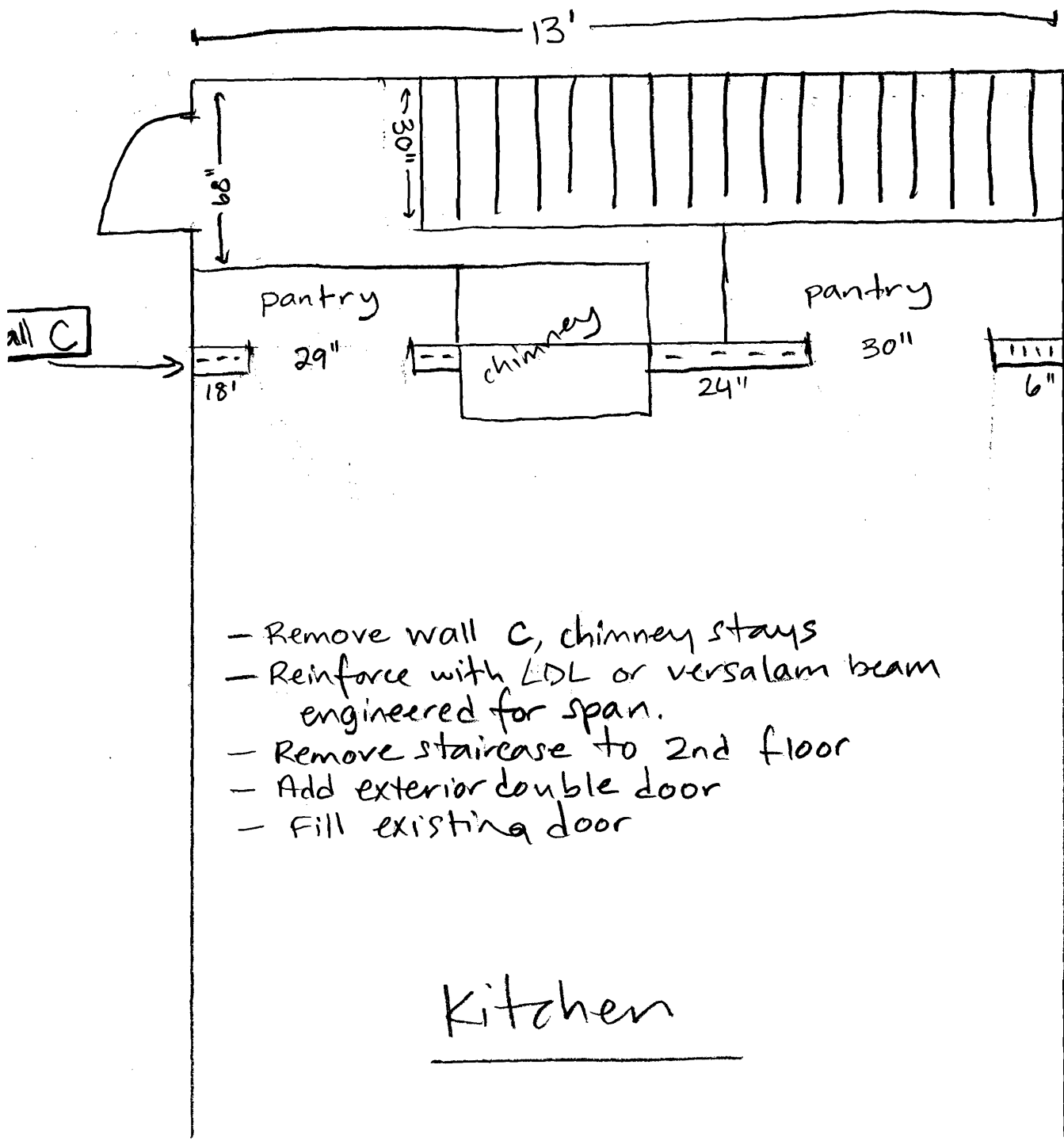
- Phase 2, Front hallway, living room
- Phase 3, kitchen, before
- Phase 3, kitchen, after
- Phase 3, upstairs bedroom, before
- Phase 3, upstairs bedroom, after

Phase 2 Detail

- Remove wall A, non load bearing
- Remove corner of wall A + wall B
- Reinforce with engineered beam
- Beam will rest on two king studs adjoining a full length stud.



Phase 3 Detail before

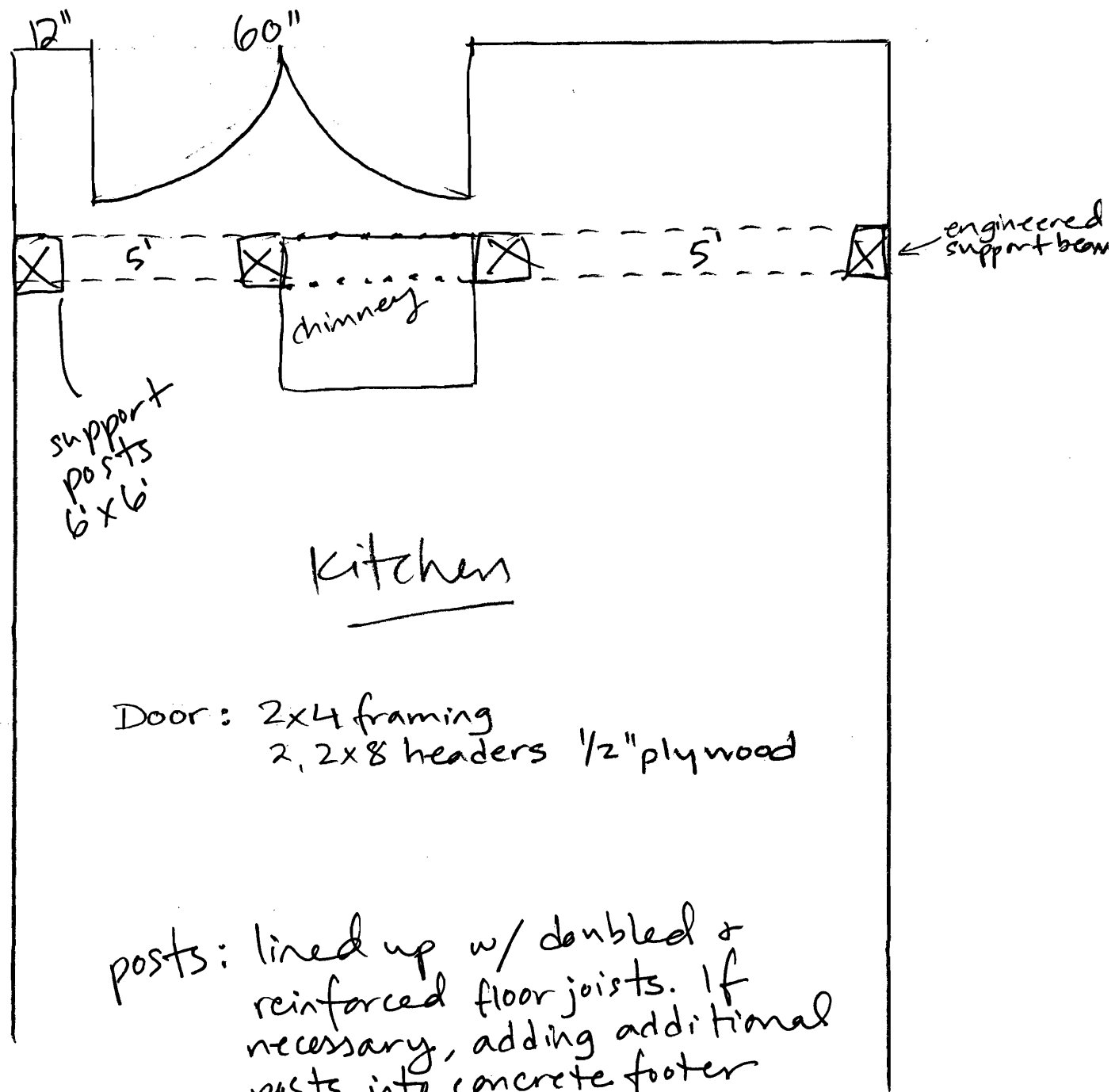


- Remove wall C, chimney stays
- Reinforce with LVL or versalamin beam engineered for span.
- Remove staircase to 2nd floor
- Add exterior double door
- Fill existing door

Kitchen

Phase 3 Detail after

13'



support posts
6x6'

← engineered support beam

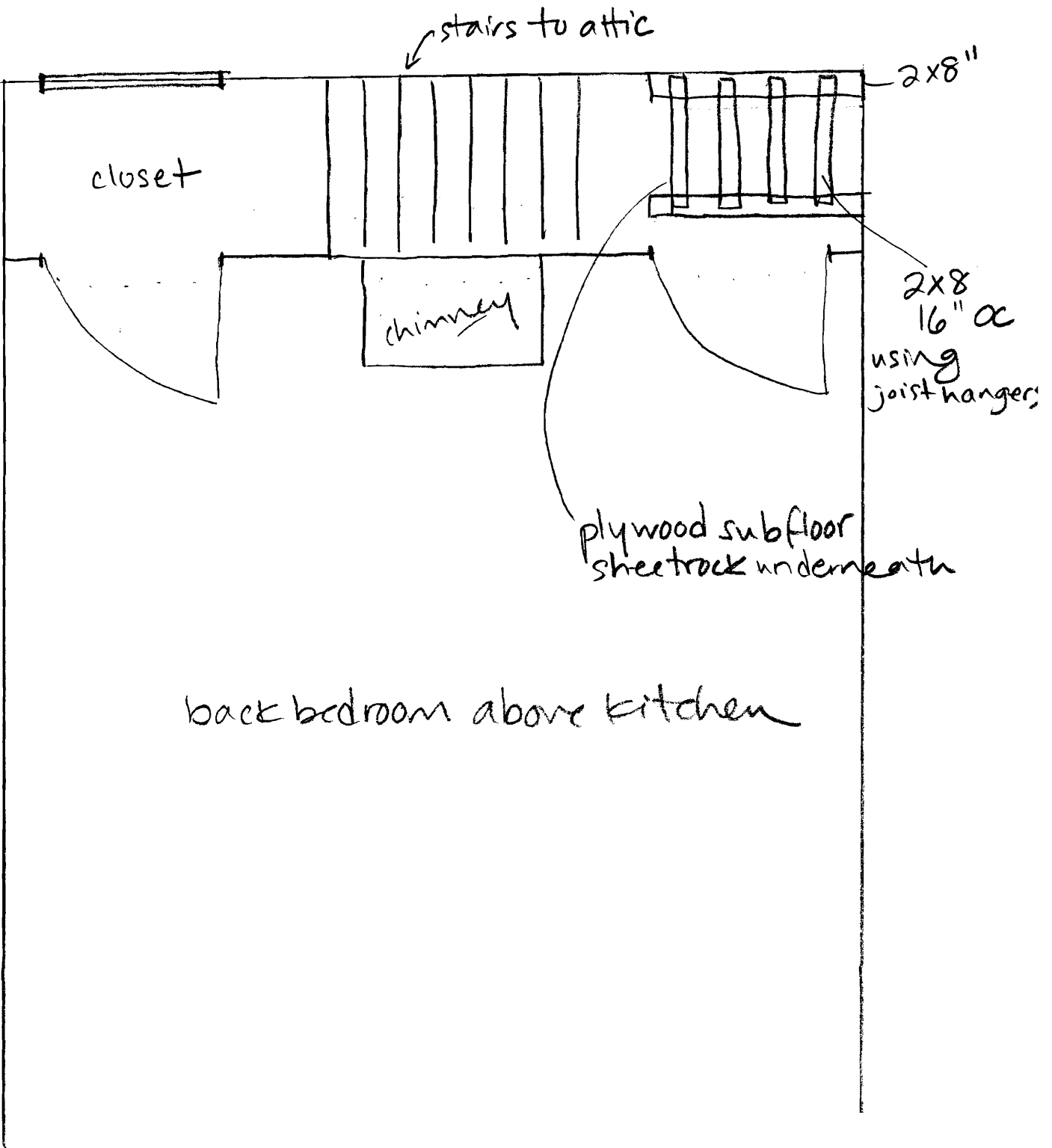
Kitchen

Door: 2x4 framing
2, 2x8 headers 1/2" plywood

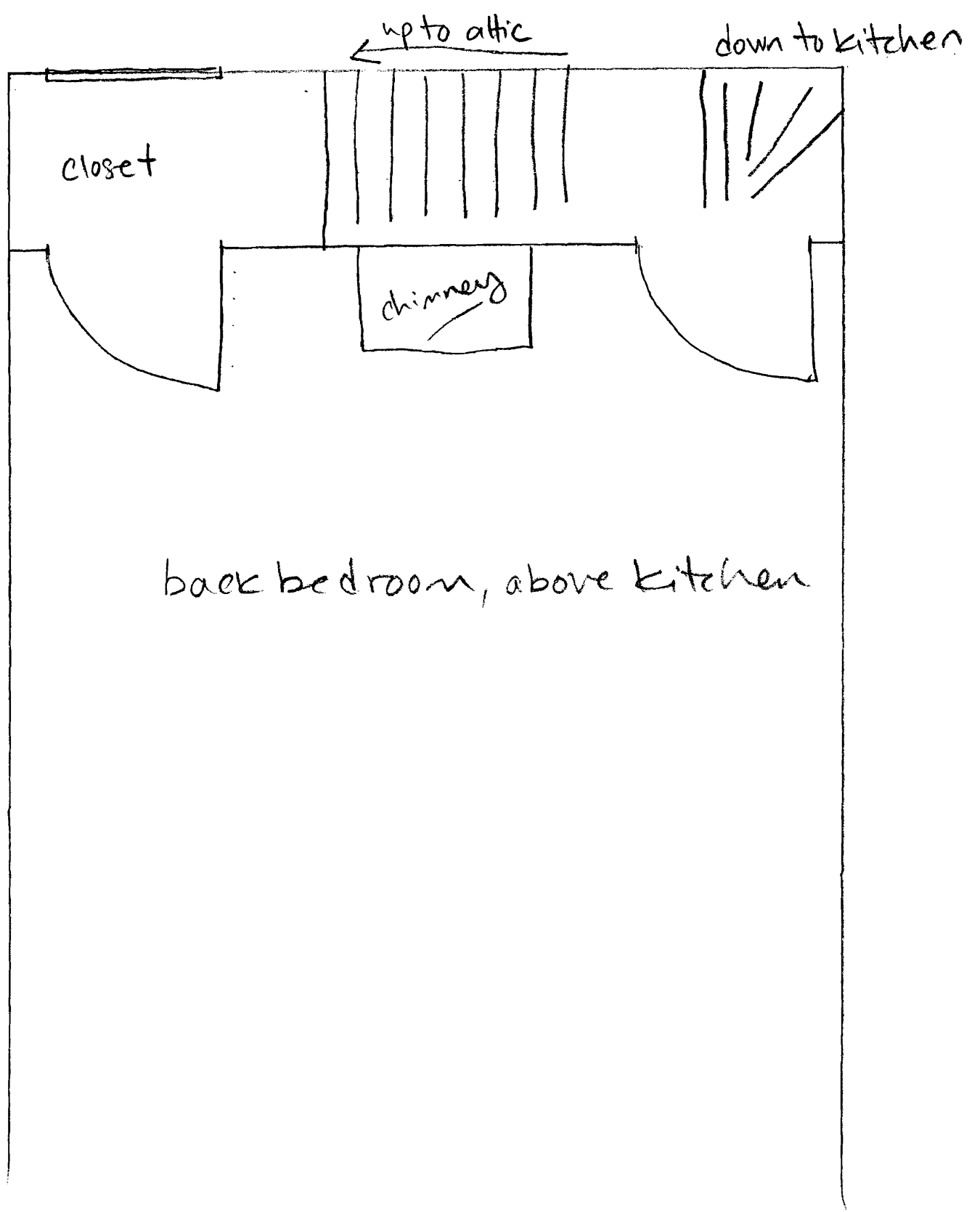
posts: lined up w/ doubled & reinforced floor joists. If necessary, adding additional posts into concrete footer beneath the joists.

engineered beam:
Rufus Deering referred us to Wood Structures, who wanted more info on interior of wall before giving us specs on beams.

Phase 3 Detail, Upstairs, after



Phase 3 Detail, upstairs, before



A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> CONV. INS.
	6. FILE NUMBER: 080008ME			7. LOAN NUMBER: 2341140	
	8. MORTGAGE INS CASE NUMBER:				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.
1.0 3/98 (080008ME.PFD/080008ME/36)

D. NAME AND ADDRESS OF BORROWER: Philip Simon and Emma C. Lockwood 65 Merrill Street, 1st Floor Portland, ME 04101	E. NAME AND ADDRESS OF SELLER: Curtis K. Ham and Janet S.E. Ham 56 Lafayette Street Portland, ME 04101	F. NAME AND ADDRESS OF LENDER: Taylor, Bean & Whitaker Mtg. 1417 North Magnolia Avenue Ocala, Florida 34475
---	---	---

G. PROPERTY LOCATION: 56 Lafayette Street Portland, ME 04101 Cumberland County, Maine	H. SETTLEMENT AGENT: 01-0472348 First Suburban Title Company PLACE OF SETTLEMENT 652 Main Street Gorham, ME 04038	I. SETTLEMENT DATE: February 15, 2008
---	---	---

J. SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	268,900.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	6,845.16
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	275,745.16
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	2,000.00
202. Principal Amount of New Loan(s)	242,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes 01/01/08 to 02/15/08	371.68
211. County Taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	244,371.68
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	275,745.16
302. Less Amount Paid By/For Borrower (Line 220)	(244,371.68)
303. CASH (X FROM) (TO) BORROWER	31,373.48

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	268,900.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/Town Taxes to	
407. County Taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	268,900.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	14,227.80
503. Existing loan(s) taken subject to	
504. Payoff First Mortgage to IndyMac	239,981.98
505. Payoff Second Mortgage	
506.	
507. (Deposit disb. as proceeds)	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes 01/01/08 to 02/15/08	371.68
511. County Taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	254,581.46
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	268,900.00
602. Less Reductions Due Seller (Line 520)	(254,581.46)
603. CASH (X TO) (FROM) SELLER	14,318.54

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower


 Philip Simon

Seller

Curtis K. Ham

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price				\$ 268,900.00 @ 5.0000 %	13,445.00	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT	
<i>Division of Commission (line 700) as Follows:</i>								
701.	\$ 6,722.50	to	Flynn & Company					
702.	\$ 6,722.50	to	Regency Realty					
703.	Commission Paid at Settlement						13,445.00	
704.	to							
800. ITEMS PAYABLE IN CONNECTION WITH LOAN								
801.	Loan Origination Fee	%	to					
802.	Loan Discount	%	to					
803.	Appraisal Fee		to					
804.	Credit Report		to					
805.	Lender's Inspection Fee		to					
806.	Mortgage Ins. App. Fee		to					
807.	Assumption Fee		to					
808.	Par Premium		to Allied Home Mortgage		POC \$3,828.44			
809.								
810.								
811.	Application Fee		to Allied Home Mortgage			400.00		
812.	Processing Fee		to Allied Home Mortgage			368.00		
813.								
814.	Tax Service Fee		to Taylor, Bean & Whitaker Mortgage Corp.			73.00		
815.	Administration Fee		to Taylor, Bean & Whitaker Mortgage Corp.			525.00		
816.								
817.								
818.								
819.								
820.								
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE								
901.	Interest From 02/15/08 to 03/01/08 @ \$ 38.950000/day (15 days %)					584.25		
902.	Mortgage Insurance Premium for		months to					
903.	Hazard Insurance Premium for	1.0 years to	State Farm			458.00		
904.	March 2008 Taxes	0.5 years to	City of Portland			1,474.88		
905.								
1000. RESERVES DEPOSITED WITH LENDER								
1001.	Hazard Insurance	3.000	months @ \$ 38.17 per month			114.51		
1002.	Mortgage Insurance		months @ \$ 104.87 per month					
1003.	City/Town Taxes	2.000	months @ \$ 245.82 per month			491.64		
1004.	County Taxes		months @ \$ per month					
1005.	Assessments		months @ \$ per month					
1006.	March 2008 Taxes		months @ \$ per month					
1007.			months @ \$ per month					
1008.	Aggregate Adjustment		months @ \$ per month			-38.29		
1100. TITLE CHARGES								
1101.	Title and Closing		to First Suburban Title Company			600.00		
1102.	Abstract or Title Search		to					
1103.	Wire Fee		to First Suburban Title Company			10.00		
1104.	Courier Fee		to First Suburban Title Company			35.00	25.00	
1105.	Document Preparation		to First Suburban Title Company				150.00	
1106.	Notary Fees		to					
1107.	Attorney's Fees		to					
<i>(includes above item numbers:)</i>								
1108.	Title Insurance		to First American Title Insurance Company			1,074.87		
\$324.44 to First American Title Insurance Company, \$750.43 to First Suburban Tit								
<i>(includes above item numbers and endorsements)</i>								
1109.	Lender's Coverage	\$ 242,000.00			598.35			
1110.	Owner's Coverage	\$ 268,900.00			476.52			
1111.								
1112.								
1113.								
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES								
1201.	Recording Fees: Deed \$ 16.00; Mortgage \$ 44.00; Releases \$ 16.00					60.00	16.00	
1202.	City/County Tax/Stamps: Deed ; Mortgage							
1203.	State Tax/Stamps: Revenue Stamps 1,183.60; Mortgage					591.80	591.80	
1204.								
1205.								
1300. ADDITIONAL SETTLEMENT CHARGES								
1301.	Survey		to					
1302.	Pest Inspection		to					
1303.	Wire Fee / MERS fee		to Taylor, Bean & Whitaker Mortgage Corp.			22.50		
1304.								
1305.								
1400.	TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						6,845.16	14,227.80



This page contains a detailed description of the Parcel ID you selected. Press the **New Search** button at the bottom of the screen to submit a new query.

Current Owner Information

Card Number	1 of 1
Parcel ID	014 A006001
Location	56 LAFAYETTE ST
Land Use	SINGLE FAMILY
Owner Address	HAM CURTIS K & JANET S E JTS 56 LAFAYETTE ST PORTLAND ME 04101
Book/Page	12525/226
Legal	14-A-6 LAFAYETTE ST 52-54 2550 SF

Current Assessed Valuation

Land	Building	Total
\$90,800	\$93,400	\$184,200

Property Information

Year Built 1850	Style Old Style	Story Height 1.5	Sq. Ft. 1354	Total Acres 0.059		
Bedrooms 3	Full Baths 1	Half Baths	Total Rooms 7	Attic Unfin	Basement Full	

Outbuildings

Type GARAGE-WD/CB	Quantity 1	Year Built 1920	Size 12X20	Grade D	Condition A
-----------------------------	----------------------	---------------------------	----------------------	-------------------	-----------------------

Sales Information

Date 05/01/1996	Type LAND + BLDING	Price \$64,950	Book/Page 12525-226
---------------------------	------------------------------	--------------------------	-------------------------------

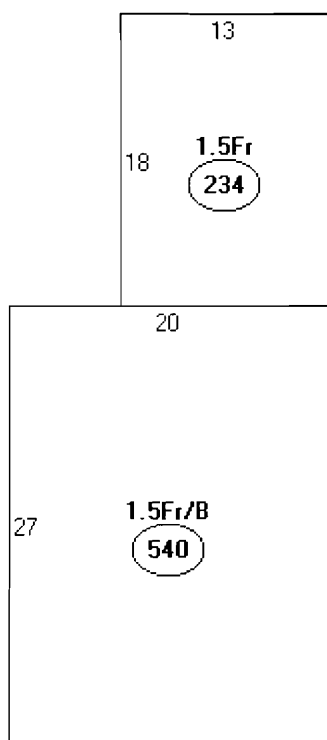
Picture and Sketch

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

[Click here](#) to view Tax Roll Information.

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

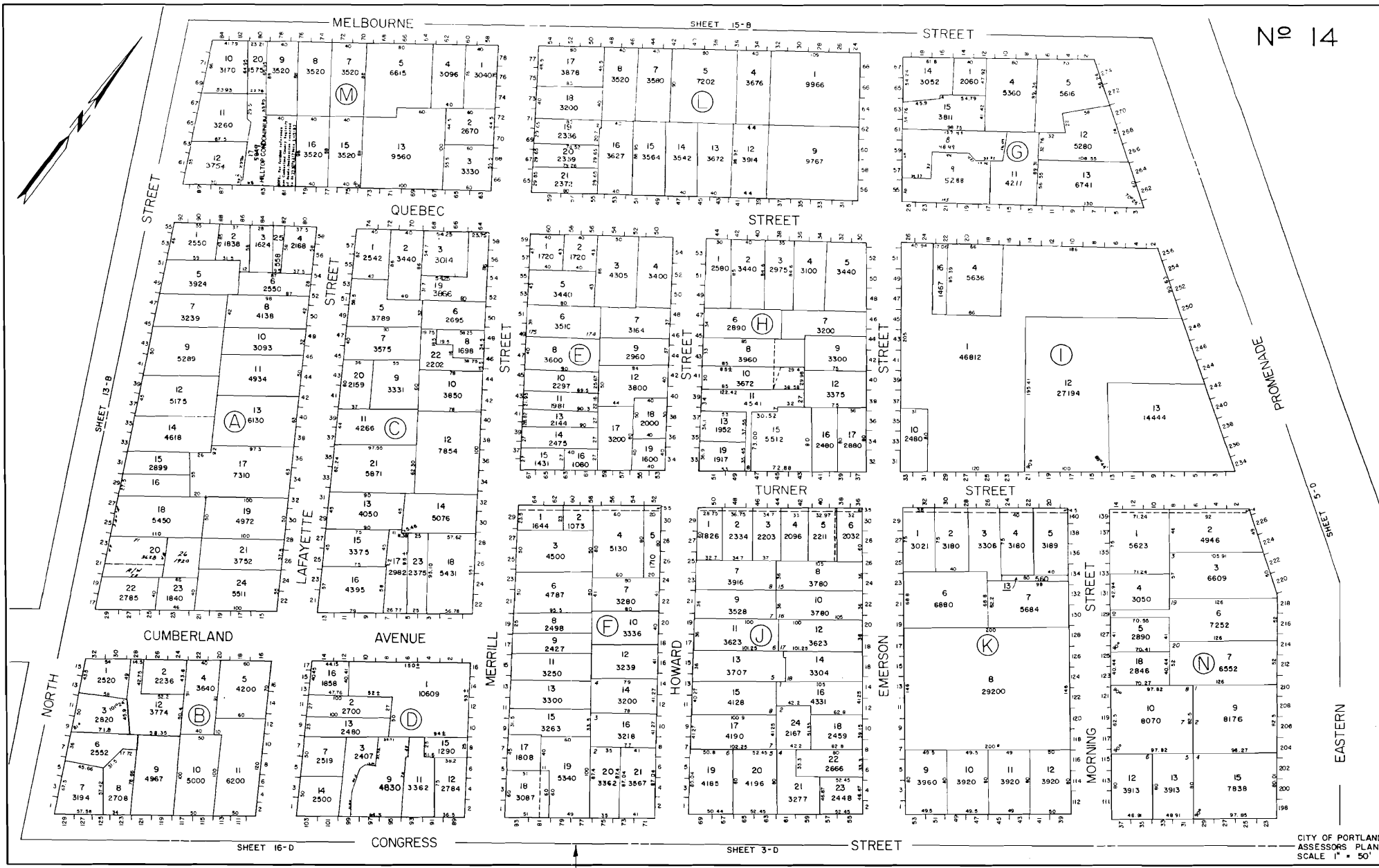
New Search!



Descriptor/Area

A: 1.5Fr/B
540 sqft

B: 1.5Fr
234 sqft



BUILDING PERMIT INSPECTION PROCEDURES

Please call 874-8703 or 874-8693 (ONLY)

to schedule your inspections as agreed upon

Permits expire in 6 months, if the project is not started or ceases for 6 months.

The Owner or their designee is required to notify the inspections office for the following inspections and provide adequate notice. Notice must be called in 48-72 hours in advance in order to schedule an inspection:

By initializing at each inspection time, you are agreeing that you understand the inspection procedure and additional fees from a "Stop Work Order" and "Stop Work Order Release" will be incurred if the procedure is not followed as stated below.

A Pre-construction Meeting will take place upon receipt of your building permit.

- N/A Footing/Building Location Inspection: Prior to pouring concrete
- ↓ Re-Bar Schedule Inspection: Prior to pouring concrete
- ↓ Foundation Inspection: Prior to placing ANY backfill
- Framing/Rough Plumbing/Electrical: Prior to any insulating or drywalling
- Final/Certificate of Occupancy: Prior to any occupancy of the structure or use. NOTE: There is a \$75.00 fee per inspection at this point.

Certificate of Occupancy is not required for certain projects. Your inspector can advise you if your project requires a Certificate of Occupancy. All projects **DO** require a final inspection

 If any of the inspections do not occur, the project cannot go on to the next phase, REGARDLESS OF THE NOTICE OR CIRCUMSTANCES.

 CERIFICATE OF OCCUPANICES MUST BE ISSUED AND PAID FOR, BEFORE THE SPACE MAY BE OCCUPIED

[Signature] 2/21/08
Signature of Applicant/Designee Date

[Signature] 2/21/08
Signature of Inspections Official Date

CBL: 14-A-006 Building Permit #: 08-0144