

Location of Construction: 160 Congress St		Owner: Aley, Catherine	Phone: 534-1588
Owner Address: 225 (410)	Lessee/Buyer's Name:	Phone:	BusinessName:
Contractor Name: Aley, Catherine	Address: 73 Neighborhood St, Portland, ME	Phone: 775-1468	
Past Use: Apartment Shop	Proposed Use: 1 family dwelling	COST OF WORK: \$ 22,025.00	PERMIT FEE: \$ 130.00
Proposed Project Description: Change use from Office w/bathroom shop to 3-family dwelling under the jurisdiction		FIRE DEPT. <input checked="" type="checkbox"/> Approved <input type="checkbox"/> Denied Signature: <i>[Signature]</i>	INSPECTION: Use Group <i>A2</i> Type: <i>513</i> <i>600A 98</i> Signature: <i>[Signature]</i>
Permit Taken By: <i>[Signature]</i>	Date Applied For: 13 July 1998	PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: Approved <input type="checkbox"/> Approved with Conditions: <input type="checkbox"/> Denied <input type="checkbox"/> Signature: _____ Date: _____	

Permit No: **9 8 0 8 1 5**

PERMIT ISSUED

Permit Issued:
JUL 28 1998

CITY OF PORTLAND

Zone: _____ CBL: *017-0-011*

Zoning Approval:

Special Zone or Reviews:

Shoreland
 Wetland
 Flood Zone
 Subdivision
 Site Plan maj minor mm

Zoning Appeal

Variance
 Miscellaneous
 Conditional Use
 Interpretation
 Approved
 Denied

Historic Preservation

Not in District or Landmark
 Does Not Require Review
 Requires Review

Action:

Approved
 Approved with Conditions
 Denied

Date: _____

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..

PERMIT ISSUED WITH REQUIREMENTS

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 provisions of the code(s) applicable to such permit

SIGNATURE OF APPLICANT	ADDRESS:	DATE: 4 July 1998	PHONE:
RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE			PHONE:

CEO DISTRICT

COMMENTS

8/4/98 Contacted owner + contractor left message to
call when work starts or if there are any questions

8/7 Site Visit Plumber Wayne present Plumbing roughed in ok
Check back with builder for framing & smoke detectors

8/20 Site Visit Framing OK

Inspection Record		Date
Type		
Foundation:	_____	_____
Framing:	_____	_____
Plumbing:	_____	_____
Final:	_____	_____
Other:	_____	_____

BUILDING PERMIT REPORT

DATE: 7/27/98 ADDRESS: 185 Congress St (017-C-021)

REASON FOR PERMIT: renovation

BUILDING OWNER: Catherine Haley

CONTRACTOR: Rick Beaulieu

PERMIT APPLICANT: _____

USE GROUP _____ BOCA 1996 CONSTRUCTION TYPE _____

CONDITION(S) OF APPROVAL

This Permit is being issued with the understanding that the following conditions are met:

Approved with the following conditions: *1, *8, *12, *14, *15, *16, *24, *26, *28

- *1. This permit does not excuse the applicant from meeting applicable State and Federal rules and laws.
- 2. Before concrete for foundation is placed, approvals from the Development Review Coordinator and Inspection Services must be obtained. (A 24 hour notice is required prior to inspection)
- 2.5 Foundation drain shall be placed around the perimeter of a foundation that consists of gravel or crushed stone containing not more than 10 percent material that passes through a No. 4 sieve. The drain shall extend a minimum of 12 inches beyond the outside edge of the footing. The thickness shall be such that the bottom of the drain is not higher than the bottom of the base under the floor, and that the top of the drain is not less than 6 inches above the top of the footing. The top of the drain shall be covered with an approved filter membrane material. Where a drain tile or perforated pipe is used, the invert of the pipe or tile shall not be higher than the floor elevation. The top of joints or top of perforations shall be protected with an approved filter membrane material. The pipe or tile shall be placed on not less than 2" of gravel or crushed stone, and shall be covered with not less than 6" of the same material.
- 3. Precaution must be taken to protect concrete from freezing.
- 4. It is strongly recommended that a registered land surveyor check all foundation forms before concrete is placed. This is done to verify that the proper setbacks are maintained.
- 5. Private garages located beneath habitable rooms in occupancies in Use Group R-1, R-2, R-3 or I-1 shall be separated from adjacent interior spaces by fire partitions and floor/ceiling assembly which are constructed with not less than 1-hour fire resisting rating. Private garages attached side-by-side to rooms in the above occupancies shall be completely separated from the interior spaces and the attic area by means of 1/2 inch gypsum board or the equivalent applied to the garage means of 1/2 inch gypsum board or the equivalent applied to the garage side. (Chapter 4 Section 407.0 of the BOCA/1996)
- 6. All chimneys and vents shall be installed and maintained as per Chapter 12 of the City's Mechanical Code. (The BOCA National Mechanical Code/1993).
- 7. Sound transmission control in residential building shall be done in accordance with Chapter 12 section 1214.0 of the city's building code.
- *8. Guardrails & Handrails: A guardrail system is a system of building components located near the open sides of elevated walking surfaces for the purpose of minimizing the possibility of an accidental fall from the walking surface to the lower level. Minimum height all Use Groups +2" , except Use Group R which is 36". In occupancies in Use Group A, B, H-4, I-1, I-2 M and R and public garages and open parking structures, open guards shall have balusters or be of solid material such that a sphere with a diameter of 4" cannot pass through any opening. Guards shall not have an ornamental pattern that would provide a ladder effect. (Handrails shall be a minimum of 34" but not more than 38". Use Group R-3 shall not be less than 30", but not more than 38".) Handrail grip size shall have a circular cross section with an outside diameter of at least 1 1/4" and not greater than 2".
- 9. Headroom in habitable space is a minimum of 7'6".
- 10. Stair construction in Use Group R-3 & R-4 is a minimum of 10" tread and 7 3/4" maximum rise. All other Use group minimum 11" tread, 7" maximum rise.
- 11. The minimum headroom in all parts of a stairway shall not be less than 80 inches. (6' 8")
- *12. Every sleeping room below the fourth story in buildings of use Groups R and I-1 shall have at least one operable window or exterior door approved for emergency egress or rescue. The units must be operable from the inside without the use of special knowledge or separate tools. Where windows are provided as means of egress or rescue they shall have a sill height not more than 44 inches (1118mm) above the floor. All egress or rescue windows from sleeping rooms shall have a minimum net clear opening height dimension of 24 inches (610mm). The minimum net clear opening width dimension

LAND USE - ZONING REPORT

ADDRESS: 188 Congress St DATE: 7/24/98

REASON FOR PERMIT: Change of use from Barber shop 4 units to Just 3 units
with alterations

BUILDING OWNER: Catherine Haley C-B-L: 17-C-21

PERMIT APPLICANT: Catherine Haley

APPROVED: with conditions DENIED: _____

#9

CONDITION(S) OF APPROVAL

1. During its existence, all aspects of the Home Occupation criteria, Section 14-410, shall be maintained.
2. The footprint of the existing _____ shall not be increased during maintenance reconstruction.
3. All the conditions placed on the original, previously approved, permit issued on _____ are still in effect for this amendment.
4. Your present structure is legally nonconforming as to rear and side setbacks. If you were to demolish the building on your own volition, you will not be able to maintain these same setbacks. Instead you would need to meet the zoning setbacks set forth in today's ordinances. In order to preserve these legally non-conforming setbacks, you may only rebuild the garage in place and in phases.
5. This property shall remain a single family dwelling. Any change of use shall require a separate permit application for review and approval.
6. Our records indicate that this property has a legal use of _____ units. Any change in this approved use shall require a separate permit application for review and approval.
7. Separate permits shall be required for any signage.
8. Separate permits shall be required for future decks and/or garage.
9. Other requirements of condition PLEASE NOTE THAT THE REMOVAL OF THIS

barber shop ENDS THIS LEGAL NONCONFORMITY. SINCE

THIS PROPERTY IS LOCATED WITHIN A RESIDENTIAL ZONE,
THERE ARE NO "GRANDFATHERED" RIGHTS TO LATER
REINSTALL ANY SIMILAR USE, UNLESS ALLOWED BY THE CURRENT

Marge Schmuckal, Zoning Administrator, Zoning
Asst. Chief of Code Enforcement Ordinance

Marge Schmuckal
7/24/98

THIS IS NOT A PERMIT/CONSTRUCTION CANNOT COMMENCE UNTIL THE PERMIT IS ISSUED

**Building or Use Permit Pre-Application
Attached Single Family Dwellings/Two-Family Dwelling
Multi-Family or Commercial Structures and Additions Thereto**

In the interest of processing your application in the quickest possible manner, please complete the information below for a Building or Use Permit.

NOTEIf 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 (include Portion of Building): 188 Congress St		
Total Square Footage of Proposed Structure 24 x 38 1st fl.		Square Footage of Lot 1500 sq ft.
Tax Assessor's Chart, Block & Lot Number Chart# 17 Block# 04101 Lot# C21	Owner: Catherine Haley	Telephone#: 888-1398
Owner's Address: 188 Congress St.	Lessor/Buyer's Name (if Applicable)	Cost Of Work: \$22,025 Fee: \$130
Proposed Project Description: (Please be as specific as possible) Remodel 1st fl. gut walls + ceiling - sheet rock Frame new walls - remove windows + door on Congress St + replace w/ 2 windows replace all doors - wire as needed by code - new kitchen + bath - new carpet + lino		
Contractor's Name, Address & Telephone: Rick Beaulieu, 73 Melbourne St, Port 775-7668		Rec'd By
Current Use: Opt + Barber shop	Proposed Use: Opt 3-fam	

- Separate permits are required for Internal & External Plumbing, HVAC and Electrical installation.
- All construction must be conducted in compliance with the 1996 B.O.C.A. Building Code as amended by Section 6-Art II.
 - All plumbing must be conducted in compliance with the State of Maine Plumbing Code.
 - All Electrical Installation must comply with the 1996 National Electrical Code as amended by Section 6-Art III.
 - HVAC (Heating, Ventilation and Air Conditioning) installation must comply with the 1993 BOCA Mechanical Code.

You must include the following with you application:

- 1) A Copy of Your Deed or Purchase and Sale Agreement
- 2) A Copy of your Construction Contract, (if available)
- 3) A Plot Plan/Site Plan

Minor or Major site plan review will be required for the above proposed projects. The attached checklist outlines the minimum standards for a site plan.

4) Building Plans

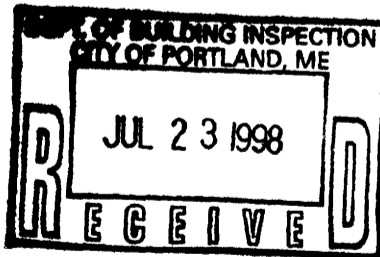
- Unless exempted by State Law, construction documents must be designed by a registered design professional. A complete set of construction drawings showing all of the following elements of construction:
- Cross Sections w/framing details (including porches, decks w/ railings, and accessory structures)
 - Floor Plans & Elevations
 - Window and door schedules
 - Foundation plans with required drainage and dampproofing
 - Electrical and plumbing layout. Mechanical drawings for any specialized equipment such as furnaces, chimneys, gas equipment, HVAC equipment (air handling) or other types of work that may require special review must be included.

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/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 of applicant: Catherine Haley	Date: 7/22/98
--	----------------------

Building Permit Fee: \$25.00 for the 1st \$1000 cost plus \$5.00 per \$1,000.00 construction cost thereafter.
Additional Site review and related fees are attached on a separate addendum



City of Portland
 389 Congress St.
 Portland, ME. 04101

Catherine Haley
 188 Congress St.
 Portland, ME.

Estimated Rehab Costs

Location:	Contractor:	Description:	Quantity:	Cost:
various stairwells	Carpenter	redo 1st fl. / repairs		9,050.00
1st fl. / stairwells	Painter	repaint		600.00
various front / attic	Drywaller	rerock / repair		3,000.00
basement	Electrician	repairs		2,150.00
1st floor	Mason	repairs		350.00
	Plumber	repair		4275.00
	Flooring	new carpet / vinyl		2,600.00
		Total Costs:		\$17,825.00

22,025.

*Roger
 H. H. H.*

Rick Beaulieu
73 Melbourne St
Portland, ME 04101

PROPOSAL

SHEET NO.	1
DATE	7-5-98

PROPOSAL SUBMITTED TO:

NAME	Kathy Haley
ADDRESS	188 Congress St
CITY, STATE	Portland, ME 04101
PHONE NO.	

WORK TO BE PERFORMED AT:

ADDRESS	188 Congress St
CITY, STATE	Portland, ME 04101
DATE OF PLANS	
ARCHITECT	

We hereby propose to furnish the materials and perform the labor necessary for the completion of

#1 Floor Apartment

Gut out walls + ceilings in Apartment Frame new walls, take out Door + windows in front of house Put in new windows - (2) New exterior Door, replace siding front of house 10 ft up. Replace insulation with new. Hang new doors (1) All new window + Door trim. All new Baseboard trim. Strap all Ceilings put in new Kitchen cabinets cost of labor \$5000.00

Material to do All of above

Doors *	Nails	plywood
Windows *	Screws	Hardware for Doors
trim	Cabinets *	
insulation	Siding	Dumpster
Strapping	Studs	Cost of Materials \$4900.00

All material is guaranteed to be as specified, and the above work to be performed in accordance with the drawings and specifications submitted for above work and completed in a substantial workmanlike manner for the sum of Dollars (\$9,900.00)

with payments to be made as follows

\$2,500.00 at start Bal at End of Job

Respectfully submitted *Rick Beaulieu*

Per _____

Note - This proposal may be withdrawn by us if not accepted within 12 days

The above Payments

Post-It® Fax Note	7671	Date	7/9	# of pages	2
To	Pat Haley	From	Kathy	Co.	
Co./Dept.		Phone #		Fax #	
Phone #					
Fax #	892 6914				

SAL accepted. You are authorized to do the work as specified.

PROPOSAL

RICK BEAULIEU DRYWALL

PROPOSAL NO.	7
SHEET NO.	1
DATE	7-5-98

Complete Drywall Service

73 Melbourne St.
Portland, Me.
775-7668

WORK TO BE PERFORMED AT:

ADDRESS	188 Congress St.
CITY, STATE	Portland, Me 04101
PHONE NO.	

ADDRESS	188 Congress St
CITY, STATE	Portland, Me 04101
DATE OF PLANS	
ARCHITECT	

We hereby propose to furnish the materials and perform the labor necessary for the completion of

1st floor Apartment - Drywall

Supply Sheet Rock

Mud

Tape

corner Beed

Hang + tape + Finish coat
67 sheets

All material is guaranteed to be as specified, and the above work to be performed in accordance with the drawings and specifications submitted for above work and completed in a substantial workmanlike manner for the sum of Dollars (\$ 2000.⁰⁰) with payments to be made as follows Payment upon completion

Respectfully submitted Ricky Beaulieu

Per _____

Note - This proposal may be withdrawn by us if not accepted within 12 days

ACCEPTANCE OF PROPOSAL

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

X Signature _____

Date _____ Signature _____



COREY ELECTRIC INC.

184 Read Street
PORTLAND, MAINE 04103
TEL (207) 775-1380
FAX (207) 775-1381

PROPOSAL SUBMITTED TO Cathy Haley		PHONE FAX 774-8477	DATE June 25, 1998
STREET 188 Congress St.		JOB NAME	
CITY, STATE and ZIP CODE Portland, Maine 04101		JOB LOCATION 188 Congress St.	
ARCHITECT	DATE OF PLANS		JOB PHONE

We hereby submit specifications and estimates for:

Wiring only 1st floor to National Electrical Code

included 3 smoke detectors \$ 2,235.00

Lighting allowance not included \$ 700.00

We Propose hereby to furnish material and labor -- complete in accordance with above specifications, for the sum of:

Two thousand nine hundred thirty-five and no cents dollars (\$ 2,935.00).

Payment to be made as follows:

Monthly

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized Signature

Note: This proposal may be withdrawn by us if not accepted within 20 days.

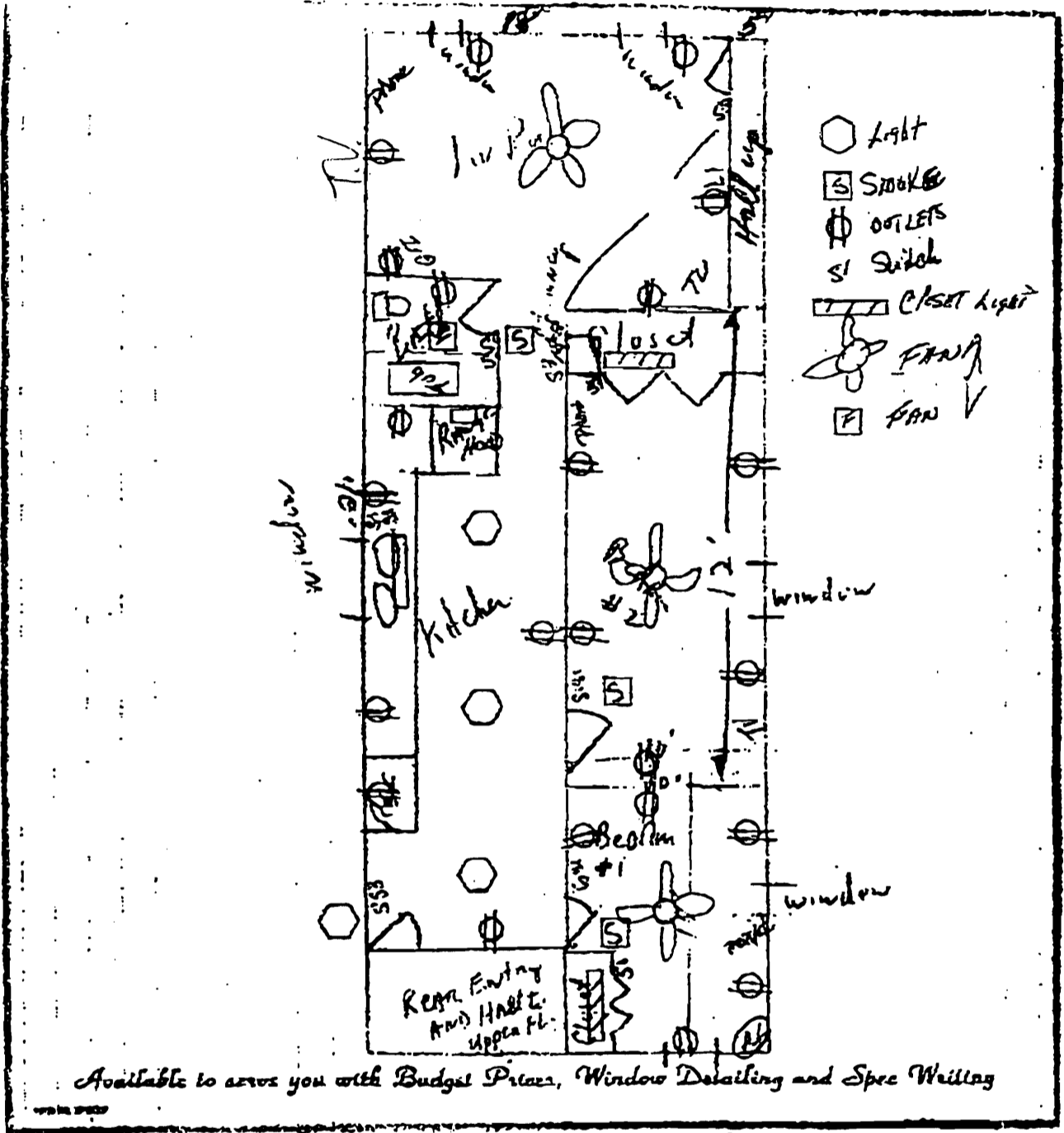
Acceptance of Proposal — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Signature _____

Date of Acceptance: _____

Signature _____

Front



Proposal

Page No.

of

Pages



WAYNE'S PLUMBING & HEATING

158 St. John Street
PORTLAND, MAINE 04102
(207) 774-7849

PROPOSAL SUBMITTED TO CATHY HALEY.		PHONE	DATE 6/24/95
STREET 188 CONGRESS ST		JOB NAME SAMIE	
CITY, STATE and ZIP CODE PORTLAND ME		JOB LOCATION	
ARCHITECT	DATE OF PLANS	JOB PHONE	

We propose hereby to furnish material and labor — complete in accordance with specifications below, for the sum of:

dollars (\$ **4275.⁰⁶**)

Payment to be made as follows:

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from specifications below involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized Signature *[Signature]*
Note: This proposal may be withdrawn by us if not accepted within 30 days.

We hereby submit specifications and estimates for:

INSTALL PLUMBING NEW 3 PIECE BATH + KITCHEN AS FOLLOWS:

- 1 STERLING V60 H.G. BONE 400.05
- 1 ODATA # 1348 TAB SHUR VALVE 90.06
- 1 TRIP WASTE 40.00
- 1 MANFIELD CLOSET COMB w/SEAT 107.00
- 1 33x22 S.S. SINK 64.00 ✓
- 1 ODATA 2100 SINK FANCIET w/SPRAY 73.75 ✓
- 1 ODATA 2522 LAV FANCIET 64.10

A. WE AGREE TO INSTALL THE PLUMBING FOR 3 PIECE BATH OFF THE LIVING ROOM THE WORK WILL INCLUDE WATER PIPING DRAINAGE + LABOR. VANITY CABINET & TOP BY OTHERS.

B. KITCHEN INSTALL NEW SINK W FANCIETS. CONNECT DISHWASHER. DISHWASHER FURNISHED BY OWNER. INSTALL DISPOSAL FURNISHED BY OWNER.

C. REMOVE PLUMBING FIXTURES TO EXISTING BATHROOM + CAP OF PIPES IN BASEMENT

HEATING: FURNISH + INSTALL A TOE SPACE HEATER UNDER KITCHEN SINK. REMOVE EXCESS RADIATION FOR DOORWAYS + CONNECT PIPES TOGETHER IN BASEMENT. ALL WORK TO BE PERFORMED BY SKILLED WORKMEN + GUARANTEED TO BE FREE OF WORKMANSHIP + MATERIALS FOR 1YR AFTER COMPLETION.

Acceptance of Proposal — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Signature _____

Date of Acceptance: _____

Signature _____

Brockway-Smith Company Brosco Architectural Group

Serving New England Architects since 1890



Office and Exhibit Area:
146 DASCUMB ROAD
(Route 55 - Exit 42)
ANDOVER, MA 01810

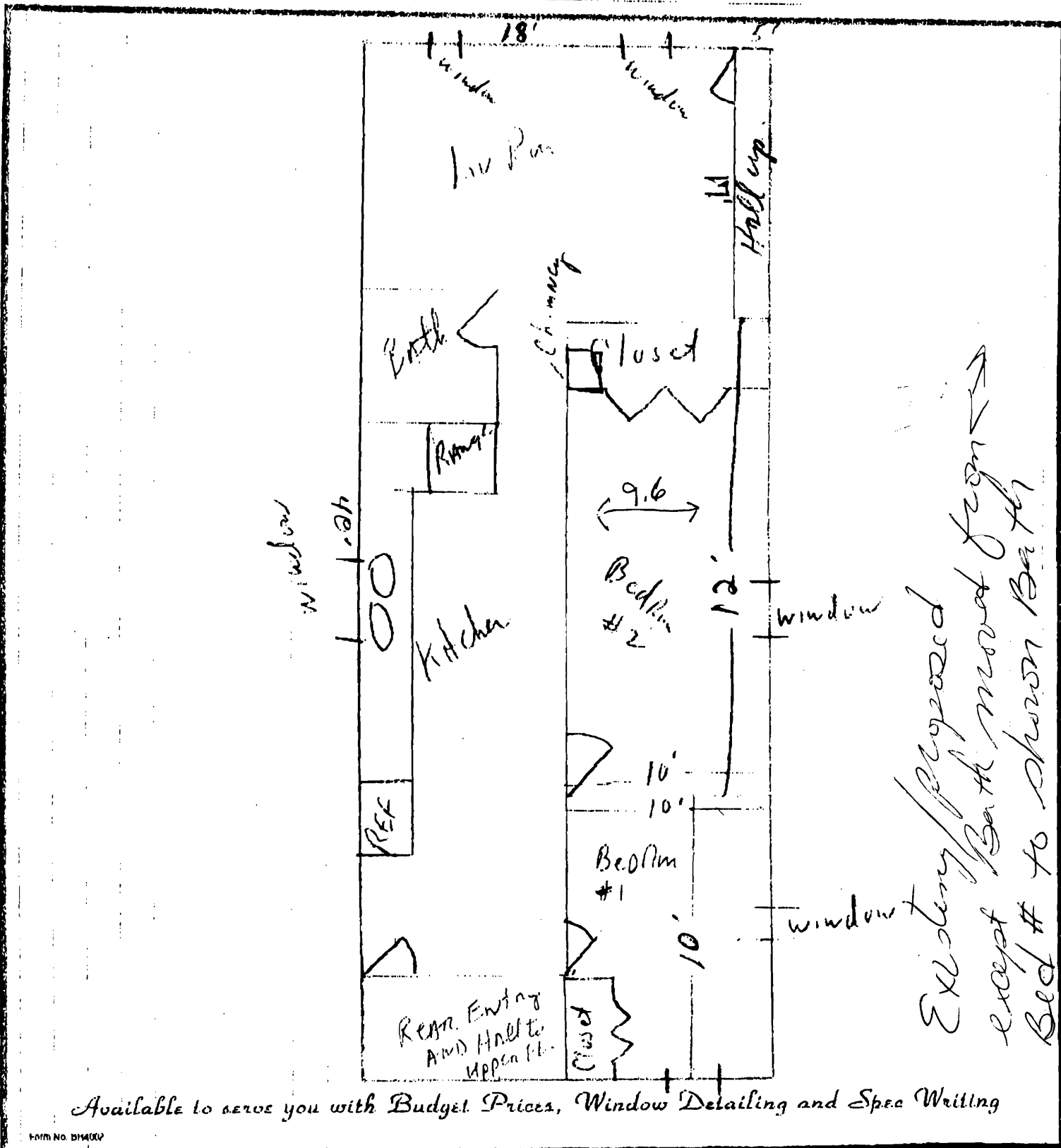
PAUL D. MOSKEVICH
ARCHITECTURAL REPRESENTATIVE

800-225-7912
FAX (24 hours) 800-242-4533

203 READ STREET
PORTLAND, ME 04103



DATE 6-16-98 JOB 188 Congress St. Not to Scale



Existing proposed
except Bath moved from
Bed # to shown Bath

Available to serve you with Budget Prices, Window Detailing and Spec Writing

Form No. B14002

ENTRY DOOR SYSTEM
Wood and Steel

Andersen "Rain Sensitized"
Automatic Closing
ROOF WINDOWS

Sheetrocker
Electrician
Plumber
Carpenter
INSULATION?

Keith
774 7362
838-1398

A. Settlement Statement

U.S. Department of Housing
and Urban Development

Loan # 7210571714
OMB No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins	6. File Number 98-1614	7. Loan Number 7210571714	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA 5. <input checked="" type="checkbox"/> Conv. Ins			

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

D. Name and Address of Borrower: Catherine G. Haley
188 Congress Street, Portland, Maine 04101

E. Name and Address of Seller: Saverio A. Cavallaro and Catherine L. Cavallaro
188 Congress Street, Portland, Maine 04101

F. Name and Address of Lender: Peoples Heritage Savings Bank
One Portland Square, Portland, Maine 04112

G. Property Location: 188 Congress Street, Portland, Maine 04101

H. Settlement Agent: Atlantic Title Company,
Agent's Address: 76 Atlantic Place, South Portland, Maine 04106
Place of Settlement: 76 Atlantic Place, South Portland, Maine 04106

I. Settlement Date 07/21/1998

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due To Seller	
101. Contract sales price	\$127,000.00	401. Contract sales price	\$127,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$20,687.23	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes 07/21/1998 to 12/31/1998	\$893.26	406. City/town taxes 07/21/1998 to 12/31/1998	\$893.26
107. County Tax		407. County Tax	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$148,580.49	420. Gross Amount Due To Seller	\$127,893.26
200. Amounts Paid By Or In Behalf of Borrower		500. Reductions In Amount Due to Seller	
201. Deposit or Earnest Money		501. Excess Deposit (see instructions)	
202. Principal Amount of New Loan	\$83,700.00	502. Settlement charges to seller (line 1400)	\$19,340.40
203. Existing Loan(s) taken subject to		503. Existing Loan(s) taken subject to	
204.		504. Payoff: First Mortgage	
205. City of Portland Mortgage	\$3,449.00	505. Payoff:	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County Tax		511. County Tax	
212. Assessments		512. Assessments	
213.		513. Taxes due 9/1/98	\$994.02
214.		514. Outstanding Water & Sewer	\$94.06
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$87,149.00	520. Total Reduction Amount Due Seller	\$20,428.48
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$148,580.49	601. Gross Amount due to seller (line 420)	\$127,893.26
302. Less amounts paid by/for borrower (line 220)	\$87,149.00	602. Less reductions in amt due seller (line 520)	\$20,428.48
303. Cash from Buyer	\$61,431.49	603. Cash to Seller	\$107,464.78

We, the undersigned, identified in section D hereof and Seller in section E hereof, hereby acknowledge receipt of this completed Settlement Statement on July 21, 1998.

Borrowers: Catherine G. Haley

Borrowers: _____

Sellers: Saverio Cavallaro

Sellers: Catherine L. Cavallaro

L Settlement Charges.

700. Total Sales/brokerage commission based on price: \$127,000.00 @ 5.0000% = \$6,350.00		Paid From	Paid From
Division of Commission (line 700) as follows:		Borrower's	Sellers
		Funds at	Funds at
		Settlement	Settlement
701.	\$6,350.00 to Mark Stimson Associates		
702.	\$0.00 to		
703.	Commission paid at Settlement		\$6,350.00
704.			
800. Items Payable In Connection With Loan			
801.	Loan Origination Fee 1.000%		\$837.00
802.	Loan Discount 2.000%		\$1,674.00
803.	Appraisal Fee to Professional Appraisal Assoc.	\$500.00	
804.	Credit Report to Credit Network	\$51.00	
805.	Lender's Inspection Fee		
806.	Mortgage Insurance Application Fee		
807.	Assumption Fee		
808.			
809.	Flood Certification Fee	\$22.00	
810.	Escrow for Rehab.	\$12,562.00	\$10,000.00
811.			
900. Items Required by Lender To Be Paid In Advance			
901.	Interest from 07/21/1998 to 08/01/1998 @ \$13.6442/day 11 days	\$150.09	
902.	Mortgage Insurance Premium for 0 months to		
903.	Hazard Insurance Premium for 1 years to Vermont Mutual	\$651.00	
904.			
905.			
1000. Reserves Deposited With Lender			
1001.	Hazard Ins 2 months @ \$54.25 per month	\$108.50	
1002.	Mortgage Ins months @ per month		
1003.	City Tax 3 months @ \$165.67 per month	\$497.01	
1004.	County Tax months @ per month		
1005.	Assessments months @ per month		
1006.			
1007.			
1008.	Aggregate Adjustment	\$-165.67	
1100. Title Charges			
1101.	Settlement/Closing Fee		
1102.	Abstract/Title Search		
1103.	Title examination to Atlantic Title Company	\$525.00	
1104.	Title Insurance binder		
1105.	Document preparation to Samuel H. Merrill, Esq.		\$100.00
1106.	Notary fees		
1107.	Attorney's Fees to Robert Danielson, Esq.		\$100.00
	(includes above line numbers)		
1108.	Title Insurance to Chicago Title Insurance Company	\$367.50	
	(includes above line numbers)		
1109.	Lender's coverage \$83,700.00		
1110.	Owner's coverage \$127,000.00		
1111.			
1112.			
1113.			
1200. Government Recording and Transfer Charges			
1201.	Recording Fees: Deed \$13.00 Mtg \$54.00 Ris \$0.00	\$67.00	
1202.	City/county tax/stamps: Deed \$0.00 Mtg \$0.00		
1203.	State tax/stamps: Deed \$558.80 Mtg \$0.00	\$279.40	\$279.40
1204.			
1205.			
1300. Additional Settlement Charges			
1301.	Mortgage Loan Inspection Plan to Nadeau & Lodge	\$125.00	
1302.	Pest Inspection		
1303.	Payoff to Compass Bank VISA	\$4,947.40	
1304.			
1305.			
1306.			
1307.			
1308.			
1400.	Total Settlement Charges	\$20,687.23	\$19,340.40

We, the undersigned, identified in section D hereof and Seller in section E hereof, hereby acknowledge receipt of this completed Settlement Statement (pages 1 and 2) on July 21, 1998.

Borrowers: [Signature]

Sellers: [Signature]

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

Settlement Agent: [Signature]

Date: July 21, 1998

A. Settlement Statement

U.S. Department of Housing
and Urban Development

Loan # 7210571681
OMB No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> Conv. Unins	6. File Number 98-1614 (2)	7. Loan Number 7210571681	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins			

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

D. Name and Address of Borrower: Catherine G. Haley
188 Congress Street, Portland, Maine 04101

E. Name and Address of Seller:

F. Name and Address of Lender: Peoples Heritage Savings Bank
One Portland Square, Portland, Maine 04112

G. Property Location: 188 Congress Street, Portland, Maine 04101

H. Settlement Agent: Atlantic Title Company,
Agent's Address: 76 Atlantic Place, South Portland, Maine 04106
Place of Settlement: 76 Atlantic Place, South Portland, Maine 04106

I. Settlement Date 07/21/98

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due To Seller	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	\$272.02	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County Tax		407. County Tax	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$272.02	420. Gross Amount Due To Seller	
200. Amounts Paid By Or In Behalf of Borrower		500. Reductions In Amount Due to Seller	
201. Deposit or Earnest Money		501. Excess Deposit (see instructions)	
202. Principal Amount of New Loan	\$55,800.00	502. Settlement charges to seller (line 1400)	
203. Existing Loan(s) taken subject to		503. Existing Loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County Tax		511. County Tax	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$55,800.00	520. Total Reduction Amount Due Seller	
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross Amount due from borrower (line 120)	\$272.02	601. Gross Amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 220)	\$55,800.00	602. Less reductions in amt due seller (line 520)	
303. CASH TO Buyer	\$55,527.98	603.	

We, the undersigned, identified in section D hereof and Seller in section E hereof, hereby acknowledge receipt of this completed Settlement Statement on July 21, 1998.

Borrowers: Catherine G. Haley

Borrowers: _____

Sellers: [Signature]

Sellers: _____

Settlement Charges.

700. Total Sales/brokerage commission based on price:				Paid From Borrower's Funds at Settlement	Paid From Sellers Funds at Settlement
Division of Commission (line 700) as follows:					
701.	\$0.00	to			
702.	\$0.00	to			
703. Commission paid at Settlement					
704.					
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 Insurance Application Fee to					
807. Assumption Fee to					
808. Processing Fee to					
809. Flood Certification Fee to					
810. to					
811. to					
900. Items Required by Lender To Be Paid in Advance					
901. Interest from 07/21/98 to 08/01/98 @ \$11.2747 /day 11 days				\$124.02	
902. Mortgage Insurance Premium for 0 months to					
903. Hazard Insurance Premium for 0 years to					
904. 0 years to					
905.					
1000. Reserves Deposited With Lender					
1001. Hazard Ins months @ per month					
1002. Mortgage Ins months @ per month					
1003. City Tax months @ per month					
1004. County Tax months @ per month					
1005. Assessments months @ per month					
1006. months @ per month					
1007. months @ per month					
1008. Aggregate Adjustment				\$0.00	
1100. Title Charges					
1101. Settlement/Closing Fee to					
1102. Abstract/Title Search to					
1103. Title examination to					
1104. Title Insurance binder to					
1105. Document preparation to					
1106. Notary fees to					
1107. Attorney's Fees to					
(includes above line numbers)					
1108. Title Insurance to Chicago Title Insurance Company				\$109.00	
(includes above line numbers)					
1109. Lender's coverage \$55,800.00					
1110. \$0.00					
1111. to					
1112. to					
1113. to					
1200. Government Recording and Transfer Charges					
1201. Recording Fees: Deed \$0.00 Mtg \$39.00 Rls \$0.00				\$39.00	
1202. City/county tax/stamps: Deed \$0.00 Mtg \$0.00					
1203. State tax/stamps: Deed \$0.00 Mtg \$0.00					
1204. to					
1205. to					
1300. Additional Settlement Charges					
1301. Obtain/Review Survey to					
1302. Pest Inspection to					
1303. to					
1304. to					
1305. to					
1306. to					
1307. to					
1308. to					
1400. Total Settlement Charges				\$272.02	

We, the undersigned, identified in section D hereof and Seller in section E hereof, hereby acknowledge receipt of this completed Settlement Statement (pages 1 and 2) on July 21, 1998.

Borrowers: Colleen M. & Gary

Sellers: _____

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

Settlement Agent: [Signature]

Date: July 21, 1998