

# DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK

## CITY OF PORTLAND

BUILDING INSPECTION

PERMIT

PERMIT ISSUED

Permit Number: 051738

DEC - 1 2005

CITY OF PORTLAND

This is to certify that Elizabeth Monahgan/K & L Improvementshas permission to Change the unit location to 3 story front 2 story rear apts., and entry stairs,AT 123 Newbury St

CITY OF PORTLAND 020 D022001

provided that the person or persons who obtain or accept this permit shall comply with all of the provisions of the Statutes of the City of Portland 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 procured before this building or part thereof is leased or occupied. 48 HOUR NOTICE IS REQUIRED.

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

## OTHER REQUIRED APPROVALS

Fire Dept. \_\_\_\_\_

Health Dept. \_\_\_\_\_

Appeal Board \_\_\_\_\_

Other \_\_\_\_\_

Department Name

*Jeannie Bonke* 12/1/05  
Director - Building & Inspection Services

PENALTY FOR REMOVING THIS CARD

**City of Portland, Maine - Building or Use Permit Application**

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

<b>Location of Construction:</b> 123 Newbury St	<b>Owner Name:</b>	<b>Owner Address:</b> 4 Sea Star Lane	<b>Phone:</b> 874-1121
<b>Business Name:</b>		<b>Contractor Address:</b>	<b>Phone:</b>
<b>Lessee/Buyer's Name</b>	<b>Phone:</b>	<b>Permit Type:</b> Alterations - Duplex	<b>Zone:</b> B2B/R6

<b>Past Use:</b> Two Family	location to 3 story front & 2 story rear apts., add entry stairs	<b>FIRE DEPT:</b> <input type="checkbox"/> Approved <input type="checkbox"/> Denied	<b>INSPECTION:</b> Use Group: R3 Type: TRC-2003 Signature: JMB 12/1/05
<b>Proposed Project Description:</b> Change the unit location to 3 story front & 2 story rear apts., add entry stairs,		<b>PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.)</b> Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied Signature: Date:	

<b>Permit Taken By:</b> jmb	<b>Date Applied For:</b> 12/01/2005	<b>Zoning Approval</b>
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<ol style="list-style-type: none"><li>This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules.</li><li>Building permits do not include plumbing, septic or electrical work.</li><li>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..</li></ol>	<b>Special Zone or Reviews</b> <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: JMB 12/01/05	<b>Zoning Appeal</b> <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:	<b>Historic Preservation</b> <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: JMB
	<b>CERTIFICATION</b> 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

12/14/05 Inspected Footing for The pre-cast piers  
to sit on - ok to pour JMB

11/30/06 ok to close in; elect, pb, fmg ok.



**City of Portland, Maine - Building or Use Permit**

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

<b>Permit No:</b> 05-1738		<b>Date Applied For:</b> 12/01/2005	<b>CBL:</b> 020 D022001
<b>Location of Construction:</b> 123 Newbury St	<b>Owner Name:</b> Elizabeth Monahgan	<b>Owner Address:</b> 4 Sea Star Lane	<b>Phone:</b> ( ) 831-1121
<b>Business Name:</b>	<b>Contractor Name:</b> K & L Improvements	<b>Contractor Address:</b> 4 Sea Star Lane Cape Elizabeth	<b>Phone:</b> (207) 831-1121
<b>Lessee/Buyer's Name</b>	<b>Phone:</b>	<b>Permit Type:</b> Alterations - Duplex	
<b>Proposed Use:</b> Two Family w/change in unit location to 3 story front & 2 story rear apts., add entry stairs		<b>Proposed Project Description:</b> Change the unit location to 3 story front & 2 story rear apts., add entry stairs,	

Dept: Zoning Status: Approved with Conditions Reviewer: Jeanine Bourke Approval Date: 12/01/2005

Note: Ok to **Issue:**

- 1) This property shall remain a *two* family dwelling. Any change of use shall require a separate permit application for review and approval.
- 2) Approved using Sec. 14-425 to allow an entry stair in the side yard max 50sf and max 6' projection

Dept: Building Status: Approved with Conditions Reviewer: Jeanine Bourke Approval Date: 12/01/2005

Note: Ok to Issue: ☒

- 1) The design load spec sheets for any engineered beam(s) must be submitted to this office.
- 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) Separate permits are required for any electrical, plumbing, or heating.

# BUILDING PERMIT INSPECTION PROCEDURES

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

<input checked="" type="checkbox"/> Footing/Building Location Inspection:	<u>Prior to pouring concrete</u>
<u>NA</u> Re-Bar Schedule Inspection:	Prior to pouring concrete
<u>NA</u> Foundation Inspection:	Prior to placing ANY backfill
<input checked="" type="checkbox"/> Framing/Rough Plumbing/Electrical:	<u>Prior to any insulating or drywalling</u>
<input checked="" type="checkbox"/> <del>Final/Certificate of Occupancy</del>	Prior to any occupancy of the structure or use. <del>NOTE: There is a \$75.00 fee per inspection at this point.</del>

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.

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

Elizabeth Gillmore  
Signature of Applicant/Designee

Date

12/1/05

James Bowke  
Signature of Inspections Official

Date

CBL: 20-D-22

Building Permit #: 05-1738



# 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.

2480				
Tax Assessor's Chart, Block & Lot Chart#      Block#      Lot# 20-0-22      15416/137		Owner: Monaghan, ELIZABETH NIELSEN, KURT		Telephone: 207-831-1121 207-767-0677
Lessee/Buyer's Name (If Applicable)		Applicant name, address & telephone: ELIZABETH MONAGHAN 4 SEA STAR LANE CAPE ELIZABETH ME., 04107		Cost Of Work \$ <del>100,000</del> 92000 Fee: \$ C of O Fee: \$7/
Same				
Renovate property, move walls, repair existing back entrance. Reconfigure <del>soo</del> layout unit Making Front				
applicant				
Cape Eliz. Me. 04107				

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 visit us on-line at [www.portlandmaine.gov](http://www.portlandmaine.gov), stop by the Building Inspections 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 of applicant	Elizabeth G. Monaghan	Date:	11/30/05
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This is not a permit; you may not commence ANY work until the permit is issued.



# Residential Additions/Alterations Permit Application Checklist

Chris- 775-0303  
671-0260

All of the **following information** is required and must be submitted. Checking off each item as you prepare your application package will ensure **your package is complete** and will help to expedite the permitting process.

## One (1) complete set of construction drawings must include:

Jeannie Brooke  
11 am change  
at 10 am  
on Thursday  
874-8715

- ☒ Cross sections w/ framing details - porch
- ☒ Floor plans and elevations existing & proposed
- ☒ Detail removal of all partitions & any new structural beams
- ☒ Detail any new walls or permanent partitions
- ☒ Stair details including dimensions of: rise/run, head room, guards/handrails, baluster spacing
- ☒ Window and door schedules
- ☐ Foundation plans w/ required drainage and damp proofing (if applicable)
- ☐ Detail egress requirements and fire separation/sound transmission ratings (if applicable)
- ☒ Insulation R-factors of walls, ceilings & floors & U-factors of windows per the IEEC 2003
- ☐ Deck construction including pier layout, framing, fastenings, guards, stair dimensions
- ☐ Reduced plans or electronic files in pdf format are required if originals are larger than 11" x 17"
- ☒ Proof of ownership is required if it is inconsistent with the assessors records

**Separate permits are required for internal & external plumbing, HVAC, and electrical installations.**

**If there are any additions to the footprint or volume of the structure, any new or rebuilt structures or, accessory detached structures a plot plan is required. A plot must include:**

- ☐ The shape and dimension of the lot, footprint of the proposed structure and the **distance** from the actual property lines. Structures include decks, porches; bow windows, cantilever sections and roof overhangs, sheds, pools, garages and any other accessory structures must be shown with dimensions if not to scale.
- ☐ Location and dimensions of parking areas and driveways
- ☐ A change of use may require a site plan exemption application to **be** filed.

**Please submit all of the information outlined in this application checklist. If the application is incomplete, the application may be refused.**

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 visit us on-line at [www.portlandmaine.gov](http://www.portlandmaine.gov), stop by the Building Inspections office, room 315 City Hall or **call** 874-8703.

Permit Fee: \$30.00 for the first \$1000.00 construction cost, \$9.00 per additional \$1000.00 cost

**This is not a Permit; you may not commence any work until the Permit is issued.**

THIS IS NOT A BOUNDARY SURVEY

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MORTGAGE INSPECTION OF: DEED BOOK 12893 PAGE 341 COUNTY Cumberland  
PLAN BOOK ----- PAGE ----- LOT -----

ADDRESS: 123 Newbury Street, Portland, Maine

Job Number: 530-67

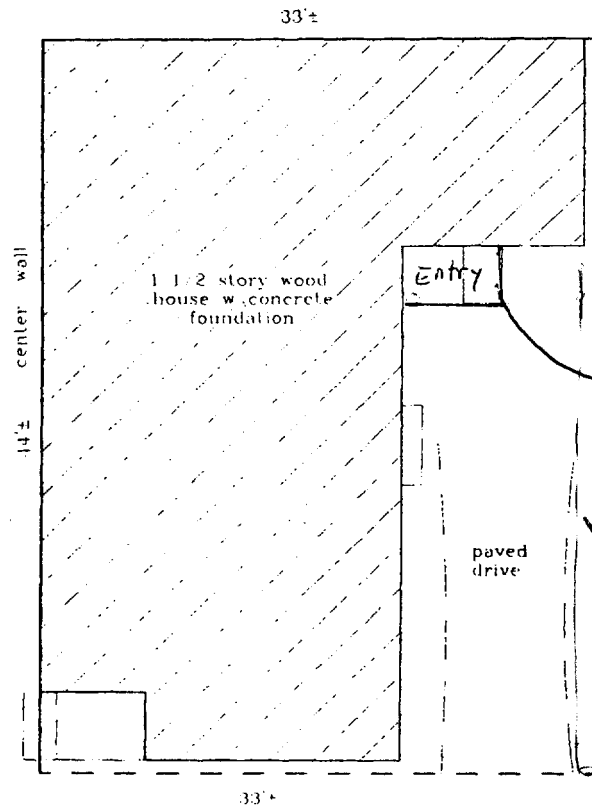
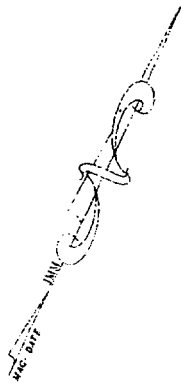
Inspection Date: 08-16-05

Buyers: Elizabeth G. Monaghan & Kurt C. Nielsen

Scale: 1"=10'

Client File #: M-MONAGHAN.EL

Sellers: Thomas P. & Marcia C. Carlista



Newbury Street

B2B/R6

New Entry  
Sec. 14-425  
allows porch  
max 50 SF  
Max 6' projection  
from bldg.

17'6" S.F.

remove concrete  
retaining wall  
27'± S.F.

As delineated on the Federal Emergency Management Agency Community Panel

The structure does not fall within the special flood hazard zone

The land does not fall within the special flood hazard zone

A wetlands study has not been performed

**Livingston-Hughes**

Professional Land Surveyors

88 Guinea Road

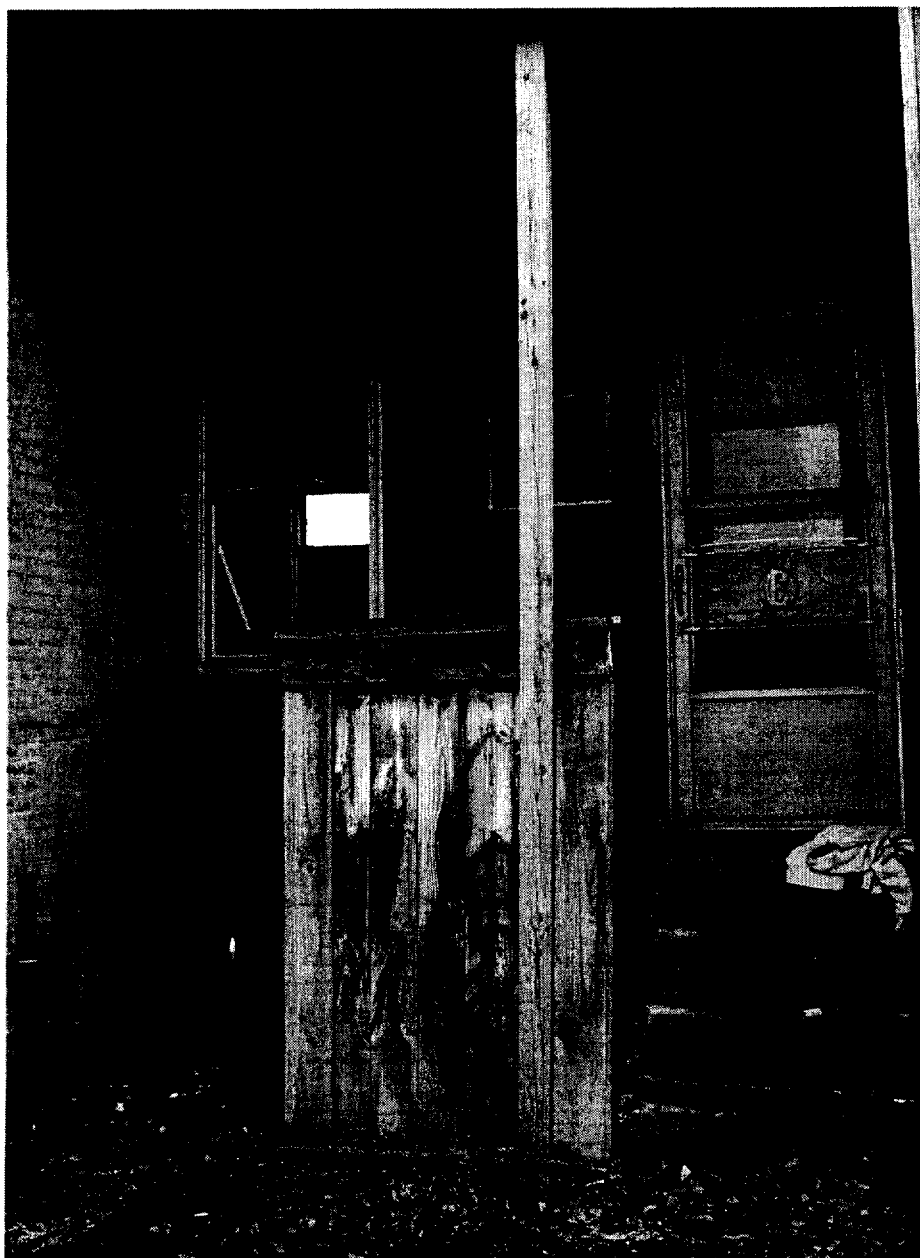
Kennebunkport, Maine 04046

207-067-9761 phone

207-967-4831 fax

www.livingston-hughessurveyors.com





## My Album

Entrance to Unit 2  
(to be enclosed)



My Album  
Entrance to Unit 2-



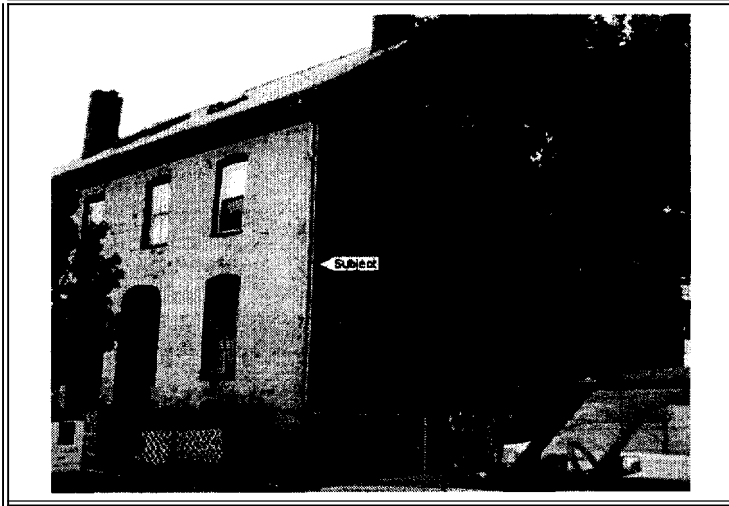


Side view  
123 Newbury

My Album

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: <b>Monaghan</b>	File No.: <b>monaghan6</b>
Property Address: <b>123 Newbury Street</b>	Case No.: <b>monaghan6</b>
City: <b>PORTLAND</b>	State: <b>ME</b> Zip: <b>04101-4220</b>
Lender: <b>Monaghan Mortgage &amp; Finance</b>	

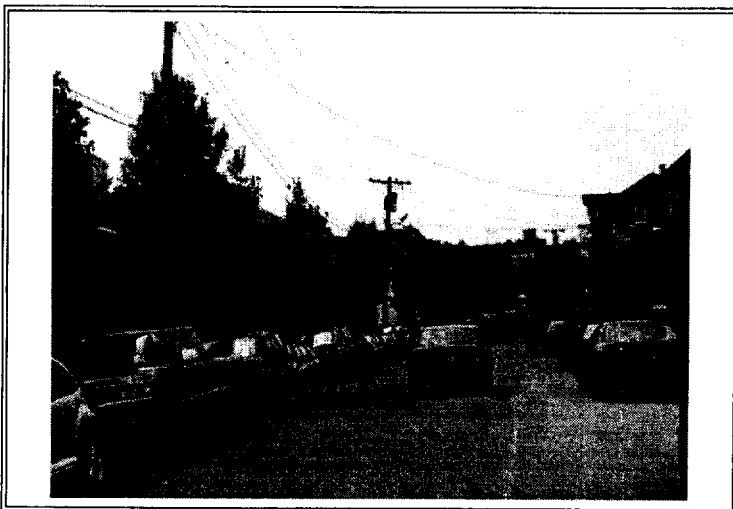


FRONT VIEW OF  
SUBJECT PROPERTY

Appraised Date: July 27, 2005  
Appraised Value: \$295,000

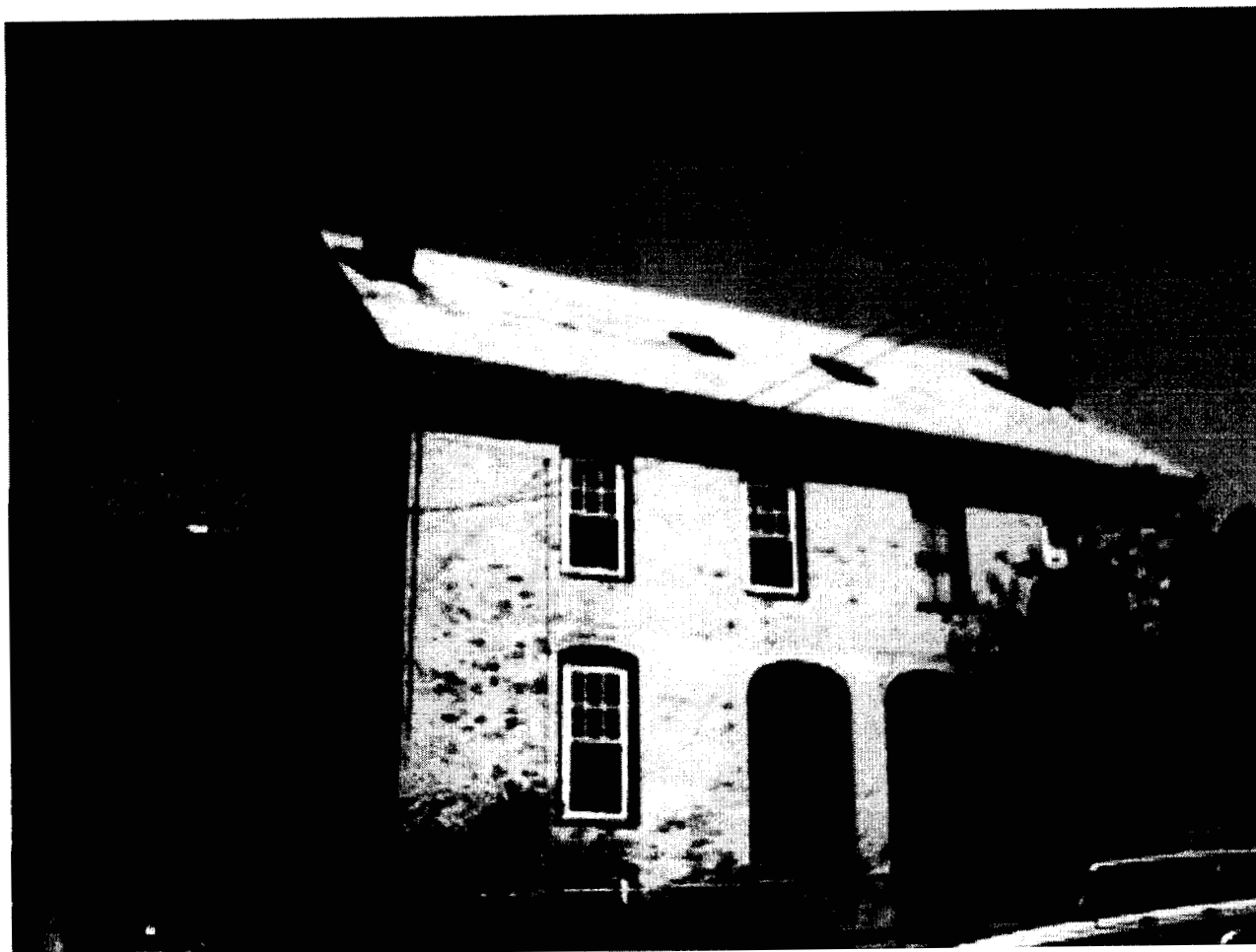


REAR VIEW OF  
SUBJECT PROPERTY



STREETSCENE

$$\begin{array}{r} 1 \\ 33 \\ 44 \\ \hline 132 \\ 132 \\ \hline 452 \end{array}$$



Monaghan  
123 Newbury

①

## Removal of Partitions + structural beams

### Partitions/Reconstruction specs.

#### 1st Floor Unit 1 -

Front living room - moving wall 5 ft to make a larger room.

Wall will have a double pocket door with 2x4, 1b on center construction.

1/2 bath to be installed

#### 1st Floor Unit 2 -

- Front porch will be turned into living space. We will remove the outside wall moving it out to match the wall above on 2nd Floor.

A 5 1/2 x 9 1/4 Paralam / LVL will replace the wall.

- A typical 2x6 siding exterior wall with malbec cedar shingles. 5" TTW Siding  
1/16 T+G Advantec Sheathing 2x6 studs @ 16" o.c.

- R19 Batt Insulation 6 mil. poly V.B.

- 4x4 pressure treated post construction

- 10" Frost post

- Big foot Frost post or equal for footing

- Floor will be typical finish floor on 3/4" T+G Advantec subfloor, ring nailed + glued

2x8 Floor joists @ 16" o.c. w/ 1x3 cross bridging.

# Monaghan 123 NEWBURY

②

## Unit 2 1st Floor Cont.

Lag Rim to house All Hot dipped galv.

Exterior egress stairs constructed w/ 1st hangers  
with a 3' x 3' platform. 2x6 studs  
with 16" o.c.

4x4 P.T. posts

4 steps - 7 3/4" rise, 10" run, 3/4" to

1 1/4" nosing on tread less than 11"  
railing height. 36" graspable H-Rail per 42

38" wide stair

Balusters 4" apart

Foot print = 66" x 38" (17.5 sq. ft)

Straighten 2nd floor through jacking and sistering  
floor joists with 2x8s.

Specs  
on stair

(Sec 14.4-25)

## 2nd Floor Unit 1

Install vented 2 way fireplace

Remove walls around kitchen, replace  
with structural column and

5 1/2 x 9 1/4 Paralam / Clearspan

Install bath in front left corner of f  
hall and bedroom

Install Kitchen - open floor plan to dining  
and sitting

## 2nd Floor Unit 2

Remove bathroom and porch wall opening  
it up to become a sun room.

Move bath to back corner and create  
storage space.

Remove partial existing bedroom wall

Monaghan ③  
123 Newbury

### 3rd Floor Unit 1

Remove interior walls

Roof trusses will remain for strength  
(no need for carrying walls ect)

Electrical - Seth Nielsen  
licensed Electrician to pull permit  
hardwired smoke detectors will  
be installed. ALL Bedrooms/Protecting Interconnected  
2 separate services to be updated

Plumbing/Heating: Louis Fournier  
- licensed plumber/heating person to  
pull permit.  
- Gas heating service to be installed  
in each unit

### Window + Doors -

1st floor  
bdm window  
to be tempered  
lower pain only

- Existing wooden doors and french doors  
to be used. any new ones will be  
Wood

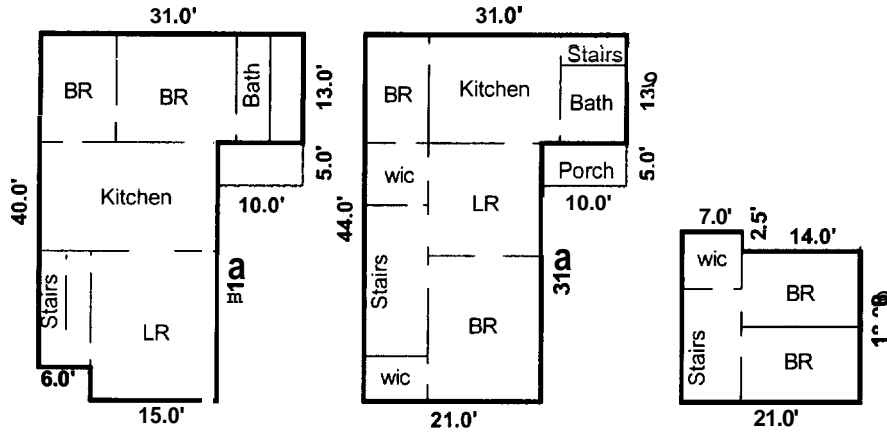
- New replacement windows to be  
installed. ~~Xtra~~ Vinyl 6/1 Contoured  
L2 energy glass x 18.  
2' 9" x 4'

Insulation - R19 Batt Insulation 6 mil  
V.B. ... See estimate attached.



# Existing FLOORPLAN

Officel Monaghan  
 Property Address 123 Newbury Street  
 City PORTLAND  
 Lender Monaghan Mortgage & Finance  
 File No monaghan6  
 Case No monaghan6  
 State ME  
 Zip 04101-4220



Not to Scale

Sketch by Apex IV Windows™

AREA CALCULATIONS SUMMARY			
Code	Description	Size	Totals
GLA1	First Floor	1030.00	1030.00
GLA2	Second Floor	1054.00	1054.00
GLA3	Third Floor	395.50	395.50
P/P	Porch	50.00	
	Porch	50.00	100.00
TOTAL LIVABLE (rounded)			2480

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
First Floor		
15.0 x 44.0		660.00
6.0 x 40.0		240.00
10.0 x 13.0		130.00
Second Floor		
21.0 x 44.0		924.00
10.0 x 13.0		130.00
Third Floor		
7.0 x 20.5		143.50
14.0 x 18.0		252.00
7 Areas Total (rounded)		2480

# FLOORPLAN

Borrower: **Monaghan**

File No.: **monaghar**

Property Address: **123 Newbury Street**

Case No.: **monaghar**

City: **PORTLAND**

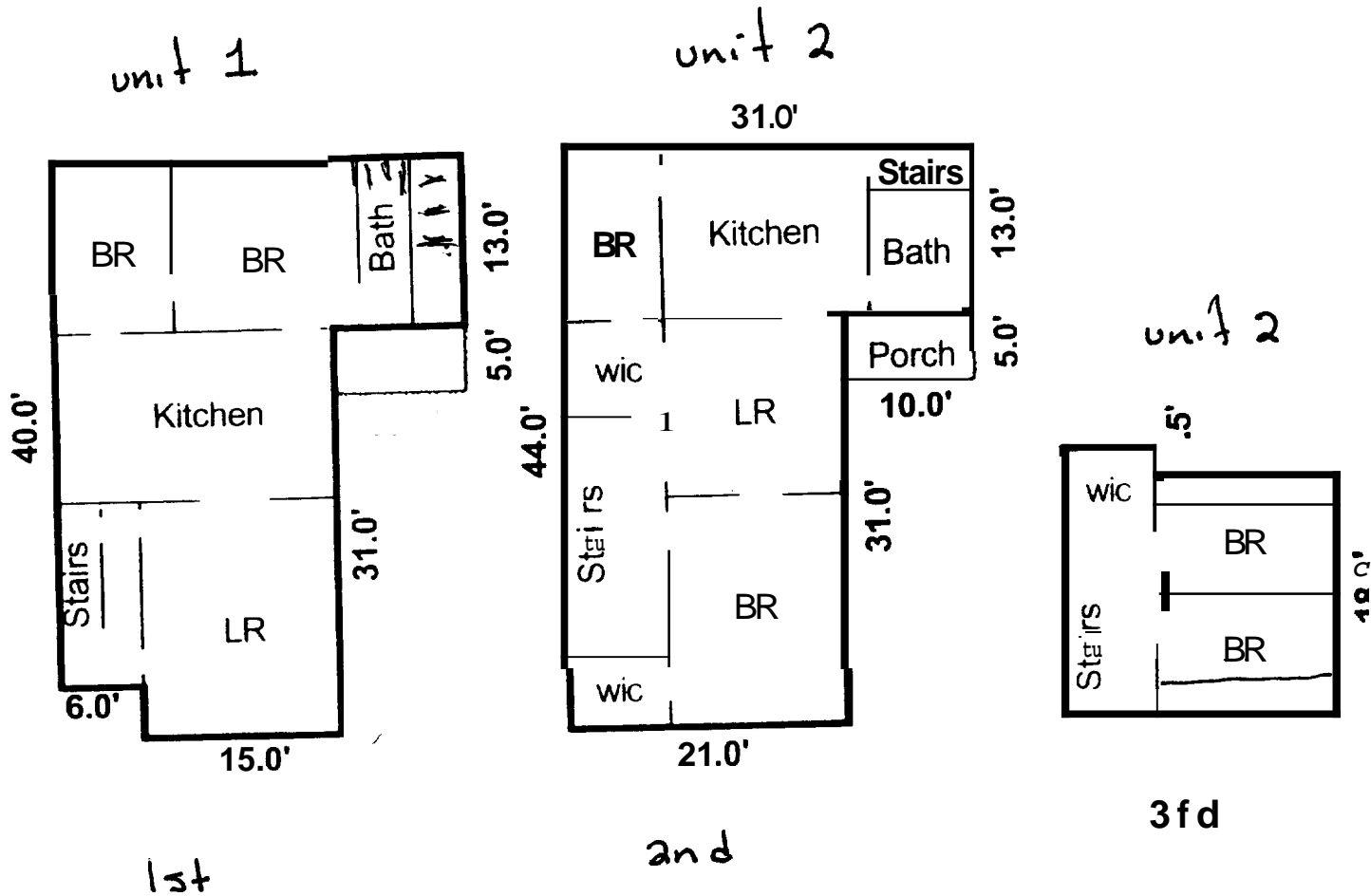
State: **ME**

Zip: **04101**

Lender: **Monaghan Mortgage & Finance**

currently:

EXISTING



Sketch by Apex IV Windows™

AREA CALCULATIONS SUMMARY

LIVING AREA BREAKDOWN  
Breakdown

# PLATMAP

Borrower: **Monaghan**

File No.: **monaghan6**

Property Address: **123 Newbury Street**

Case No.: **monaghan6**

City: **PORTLAND**

State: **ME**









Zip: **04101-4220**

Lender: **Monaghan Mortgage & Finance**



## FloodMap Legend

### Flood Zones

-  Areas inundated by 500-year flooding
-  Areas outside of the 100- and 500-year floodplains
-  Areas inundated by 100-year flooding
-  Areas inundated by 100-year flooding with velocity hazard
-  Floodway areas
-  Floodway areas with velocity hazard
-  Areas of undetermined but possible flood hazards
-  Areas not mapped on any published FIRMA

## FloodInformation

Community: 230051 - PORTLAND, CITY OF

Property is not in a FEMA special flood hazard area

Map Number 230051 00148

Map Date 0711711086

Panel 00148

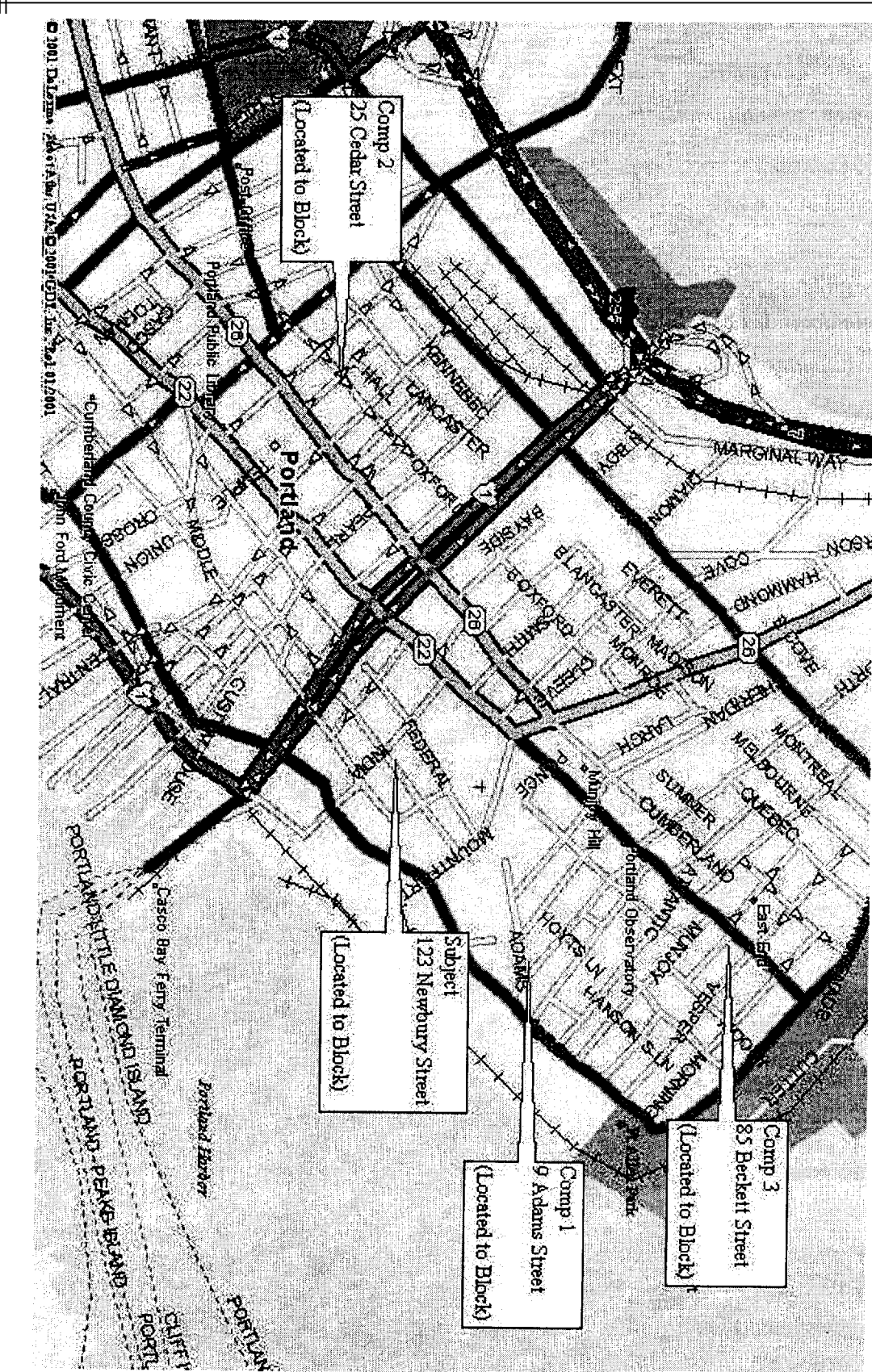
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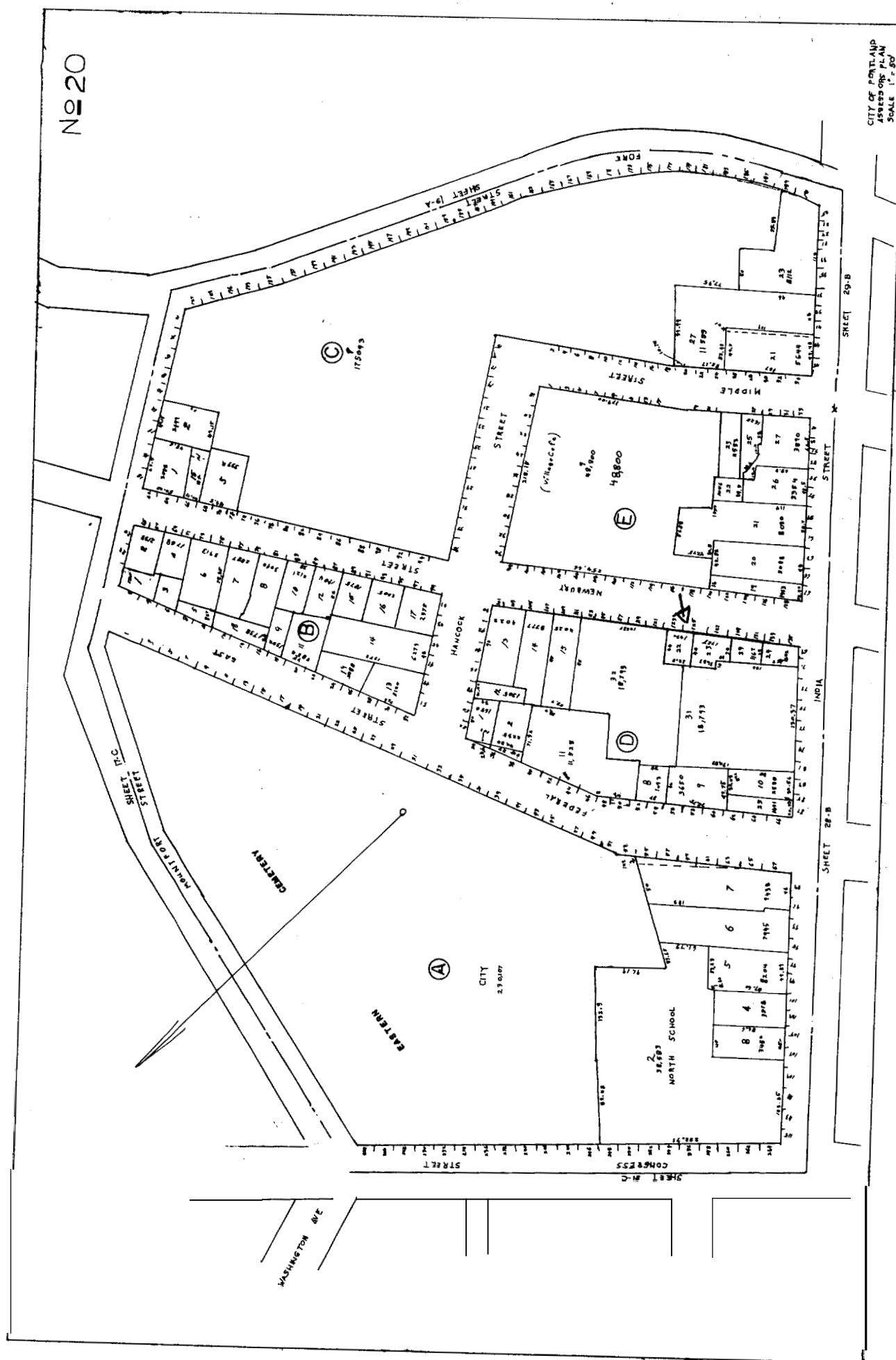
Zone C

Neither Transamerica Flood Hazard Certification (TFHC) nor ACI make any representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose. Neither TFHC nor ACI nor the seller of this flood report shall have any liability to any third party for any use or misuse of this flood report.

# LOCATION MAP

Borrower <b>Monaghan</b>	File No <b>monaghan6</b>
Property Address <b>123 Newbury Street</b>	Case No <b>monaghan6</b>
City <b>PORTLAND</b>	State <b>ME</b>
Lender <b>Monaghan Mortgage &amp; Finance</b>	Zip <b>04101-4220</b>







A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT <b>SETTLEMENT STATEMENT</b>	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS
	6. FILE NUMBER: M-MONAGHAN, ELI		7. LOAN NUMBER: 4871435		
	8. MORTGAGE INS CASE NUMBER:				

D. NAME AND ADDRESS OF BORROWER:  ConvivioExchange Services, Inc. as Intermediary for Elizabeth G. Monaghan and Kurt C. Nielsen	E. NAME AND ADDRESS OF SELLER:  Thomas P. Carlisle and Marcia C. Carlisle 21 Jugtown Road Naples, ME 04055	F. NAME AND ADDRESS OF LENDER:  Ohio Savings Bank 1801 East Ninth Street, Ste. 200 Cleveland, OH 44114
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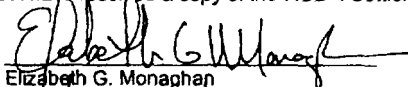

G. PROPERTY LOCATION: 123 Newbury Street Portland, ME 04102 Cumberland County, Maine	H. SETTLEMENT AGENT: 20-1416735 MMF Title Services, LLC  PLACE OF SETTLEMENT 511 Congress Street, Ste. 801 Portland, Maine 04101	I. SETTLEMENT DATE: November 1, 2005
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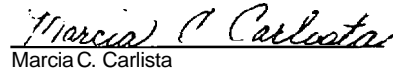
J. SUMMARY OF BORROWER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION		
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>			<b>400. GROSS AMOUNT DUE TO SELLER:</b>		
101. Contract Sales Price		289,000.00	401. Contract Sales Price		289,000.00
102. Personal Property			402. Personal Property		
103. Settlement Charge to Borrower Line 1400			403.		
104.			404.		
105.			405.		
<i>Adjustments For Items Paid By Seller in advance</i>			<i>Adjustments For Items Paid By Seller in advance</i>		
106. City/Town Taxes 09/30/05 to 01/01/06		702.79	406. City/Town Taxes 09/30/05 to 01/01/06		702.79
107. County Taxes to			407. County Taxes to		
108. Assessments to			408. Assessments to		
109. Buyer Credit for HO Insurance		100.00	409. Buyer Credit for HO Insurance		100.00
110. Oil Proration		587.50	410. Oil Proration		587.50
111.			411.		
112.			412.		
120. GROSS AMOUNT DUE FROM BORROWER		299,199.81	420. GROSS AMOUNT DUE TO SELLER		290,390.29
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>			<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER</b>		
201. Deposit or earnest money		11,000.00	501. Excess Deposit (See Instructions)		
202. Principal Amount of New Loan(s)		260,100.00	502. Settlement Charges to Seller (line 1400)		20,034.37
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of first Mortgage		
205.			505. Payoff of second Mortgage		
206.			506. Deposit retained by seller		10,000.00
207.			507.		
208.			508.		
209.			509.		
<i>Adjustments For Items Unpaid By Seller</i>			<i>Adjustments For Items Unpaid By Seller</i>		
210. City/Town Taxes to			510. City/Town Taxes to		
211. County Taxes to			511. County Taxes to		
212. Assessments to			512. Assessments to		
213.			513.		
214.			514.		
215.			515.		
216.			516.		
217.			517.		
218.			518.		
219.			519.		
220. TOTAL PAID BY/FOR BORROWER		271,100.00	520. TOTAL REDUCTION AMOUNT DUE SELLER		30,034.37
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER</b>			<b>600. CASH AT SETTLEMENT TO/FROM SELLER</b>		
301. Gross Amount Due From Borrower (Line 120)		299,199.81	601. Gross Amount Due To Seller (Line 420)		290,390.29
302. Less Amount Paid By/For Borrower (Line 220)		( 271,100.00)	602. Less Reductions Due Seller (Line 520)		( 30,034.37)
303. CASH ( X FROM) ( TO) BORROWER		28,099.81	603. CASH ( X TO) ( FROM) SELLER		260,355.92

## ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT


**Borrower:** Elizabeth G. Monaghan and Kurt C. Nielsen  
**Seller:** Thomas P. Carlista and Marcia C. Carlista  
**Lender:** Ohio Savings Bank  
**Settlement Agent:** MMF Title Services, LLC  
(207)772-5845  
**Place of Settlement:** 511 Congress Street, Ste. 801  
Portland, Maine 04101  
**Settlement Date:** November 1, 2005  
**Property Location:** 123 Newbury Street  
Portland, ME 04102  
Cumberland County, Maine

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

  
Elizabeth G. Monaghan  
  
Kurt C. Nielsen

  
Thomas P. Carlista  
  
Marcia C. Carlista

Convivio Exchange Services, Inc.

  
By: Debra A. Abbondanza  
Its: President

**L. SETTLEMENT CHARGES**

<b>700. TOTAL COMMISSION Based on Price</b>		\$ 289,000.00 @ 6.0000 %	17,340.00		
Division of Commission (line 700) as Follows:				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
701. \$ 17,340.00	to	Angle Associates			
702. \$	to				
703. Commission Paid at Settlement					17,340.00
704.	to				
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>					
801. Loan Origination Fee	%	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to Monaghan Mortgage & Finance		450.00	
804. Credit Report		to Monaghan Mortgage & Finance		25.50	
805. Lender's Inspection Fee		to			
806. Mortgage Ins. App. Fee		to			
807. Flood Cert Fee		to Monaghan Mortgage & Finance		9.00	
808. Table Funding Fee		to Ohio Savings Bank		350.00	
809. Loan Set Up Fee		to Ohio Savings Bank		240.00	
810. Yield Spread Premium		to Monaghan Mortgage & Finance	POC \$13.01 by OSB		
901. Interest From 11/01/05 to 12/01/05	@ \$	46.320000/day ( 30 days 6.5000%)		1,389.60	
904.					
905.					
<b>1000. RESERVES DEPOSITED WITH LENDER</b>					
1001. Hazard Insurance	3.000 months @ \$	300.00 per month		900.00	
1002. Mortgage Insurance	months @ \$	per month			
1003. City/Town Taxes	5.000 months @ \$	234.26 per month		1,171.30	
1004. County Taxes	months @ \$	per month			
1005. Assessments	months @ \$	per month			
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008. Aggregate Adjustment	months @ \$	per month		-468.48	
<b>1100. TITLE CHARGES</b>					
1101. Settlement or Closing Fee	to	Hopkinson, Abbondanza & Backer		250.00	
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to	Law Office of David S. Turesky		100.00	1,272.85
1106. Notary Fees	to				
1107. Attorney's Fees	to				
(includes above item numbers: )					
1108. Title Insurance	to	Chicago Title Insurance Company		1,042.00	
\$260.50 to Chicago Title Insurance Company, \$781.50 to MMF Title Services, LLC					
(includes above item numbers: )					
1109. Lender's Coverage	\$	260,100.00	505.18		
1110. Owner's Coverage	\$	289,000.00	536.82		
1111.					
1112.					
1113.					
1201. Recording Fees: Deed \$	18.00;	Mortgage \$	54.00;	Releases \$	72.00
1202. City/County Tax/Stamp: Deed					
1203. State Tax/Stamp: Revenue Stamp		1,271.60;	Mortgage		1,271.60
1204.					
1205.					
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>					
1301. Survey	to	Livingston-Hughes		175.00	
1302. Pest Inspection	to				
1303. Courier Fees	to	Hopkinson, Abbondanza & Backer		32.00	
1304. RE Taxes (Sept. Payment)	to	Portland Tax Collector	3088		1,421.52
1305.					
<b>1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)</b>				<b>8,809.52</b>	<b>20,034.37</b>

*Ellen R. Faulkner*  
Hopkinson, Abbondanza & Backer  
Settlement Agent

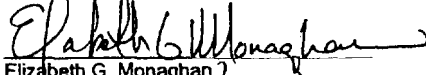
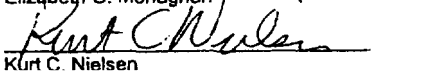
The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

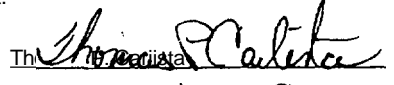
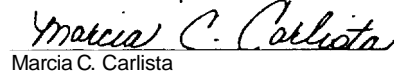


**ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT**


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Elizabeth G. Monaghan  
  
Kurt C. Nielsen

Th   
Thomas P. Carlista  
  
Marcia C. Carlista

Convivio Exchange Services, Inc.

  
By: Debra A. Abbondanza  
Its: President

# builders INSULATION of maine.

A DIVISION OF INSTALLED BUILDING PRODUCTS

515 Riverside Industrial Pkwy Portland, ME 04103 207-878-6600 207-878-6611 Fax

## Proposal

### Customer Address

LIZ MONAGHAN  
4 SEA STAR  
CAPE ELIZABETH, ME 04107

### Job Name

Monahan / Renovation

### Job Address

123 Newbury Street  
Portland, ME 04102

Date: 11/04/2005 Job: 1228670

Phone:

Fax:

### Workarea

Phase: 1801921 2A

### Inventory Item

#### PO:

Main Ceiling with 2' PV  
Slope to Plate with cont. PV  
Slope to Plate  
2nd Floor Exposed  
Exterior Walls  
Exterior Walls  
Walkout Walls  
Walkout Walls  
Party Walls  
Overhang  
Blockers & Runners  
Baffles

R-38 24 x 48 - Kraft - Wood Framing  
R-19 23 x 93 - Unfaced - Wood Framing  
POLY 4MIL 8'4"X100' CLEAR  
R-38 16 x 48 - Kraft - Wood Framing  
R-11 23 x 93 - Unfaced - Wood Framing  
POLY 4MIL 8'4"X100' CLEAR  
R-11 15 x 93 - Unfaced - Wood Framing  
POLY 4MIL 8'4"X100' CLEAR  
R-11 15 x 93 - Unfaced - Wood Framing  
R-30 16" x 48" Kraft Faced - Wood Framing  
R-19 15 x 93 - Unfaced - Wood Framing  
22x48 Foam Baffles

We propose hereby to furnish material & labor - complete in accordance with the above specifications, for the sum of. **\$3,460.00**

### Terms: Due Upon Receipt

Note. this proposal may be withdrawn by us if not accepted within 30 days.

### TO ACCEPT PROPOSAL PLEASE SIGN ONE COPY AND MAIL BACK.

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

DATE: \_\_\_\_\_ SIGNATURE \_\_\_\_\_

Sales Representative: Bob Ward

DATE: \_\_\_\_\_ SIGNATURE \_\_\_\_\_

Customer Representative

**builders****INSULATION****of maine.****A DIVISION OF INSTALLED BUILDING PRODUCTS**

515 Riverside Industrial Pkwy Portland, ME 04103 207-878-6600 207-878-6611 Fax

*Proposal***Customer Address**

LIZ MONAGHAN

4 SEA STAR

CAPE ELIZABETH, ME 04107

**Job Name**

Monahan / Renovation

**Job Address**

123 Newbury Street

Portland, ME 04102

**Date:** 11/04/2005 **Job:** 1228670

Phone:

Fax:

**Workarea****Phase:** 1801921 2A**Inventory Item****PO:**

Main Ceiling with 2' PV

**Slope** to Plate with cont. PV

Slope to Plate

2nd Floor Exposed

Exterior Walls

Exterior Walls

**Walkout** Walls

Walkout Walls

Party Walls

Overhang

Blockers &amp; Runners

Baffles

R-38 24 x 48 - Kraft - Wood Framing

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POLY 4MIL 8'4"X100' CLEAR

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**DATE:** \_\_\_\_\_ **SIGNATURE** \_\_\_\_\_**Sales Representative:** Bob Ward**DATE:** \_\_\_\_\_ **SIGNATURE** \_\_\_\_\_**Customer Representative**

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	020 D022001
Location	423 NEWBURY ST
Land Use	TWO FAMILY
Owner Address	CARLISTA THOMAS P & MARCIA C JTS 123 NEWBURY ST PORTLAND ME 04101
Book/Page	15416/137
Legal	20-D-22 NEWBURY ST 123
	1430 SF

*New owner*

*12/1/05  
10 AM  
u2*

*B2B  
R6*

*\$1738*

### Current Assessed Valuation For Fiscal Year 2006

Land	Building	Total
\$41,450	\$98,200	\$139,650

### Estimated Assessed Valuation For Fiscal Year 2007"

Land	Building	Total
\$577,700	\$131,400	\$189,100

\* Value subject to change based upon review of property status as of 4/1/06.  
The tax rate will be determined by City Council in May 2006.

### Property Information

Year Built	Style	Story Height	Sq. Ft.	Total Acres
1870	Old Style	2	2344	0.033
Bedrooms	Full Baths	Half Baths	Total Rooms	Attic
4	2		10	Full Finsh
				Basement
				Full

### Outbuildings

Type	Quantity	Year Built	Size	Grade	Condition
------	----------	------------	------	-------	-----------

### Sales Information

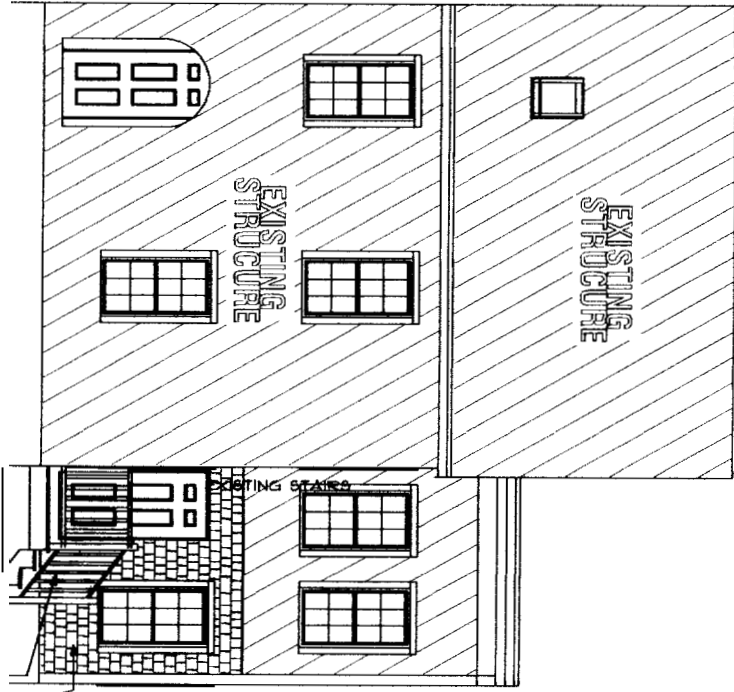
Date	Type	Price	Book/Page
04/13/2000	LAND + BLDING		15416-137
01/01/1997	LAND + BLDING		12904-120
01/01/1997	LAND + BLDING		12893-341

### Picture and Sketch

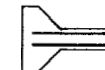
Picture	Sketch	Tax Map
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[Click here](#) to view Tax Roll Information.

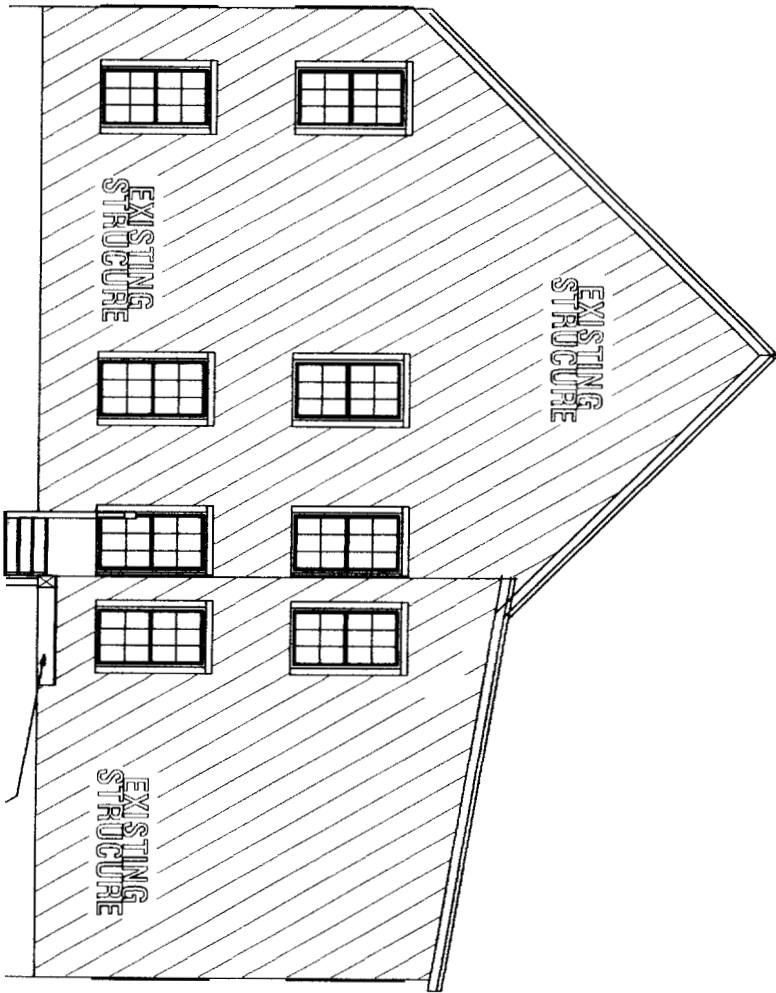
Any information concerning tax payments should be directed to the Treasury office at 874-8490 or e-



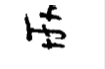
FRONT ELEVATION



TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.

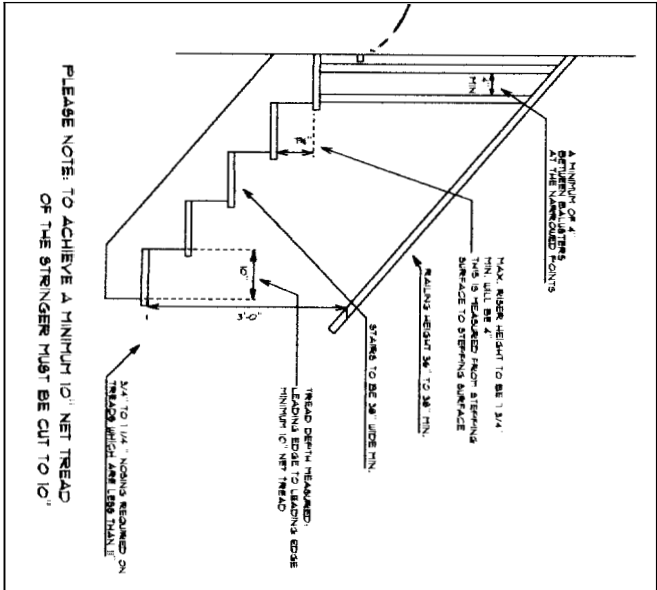


RIGHT ELEVATION

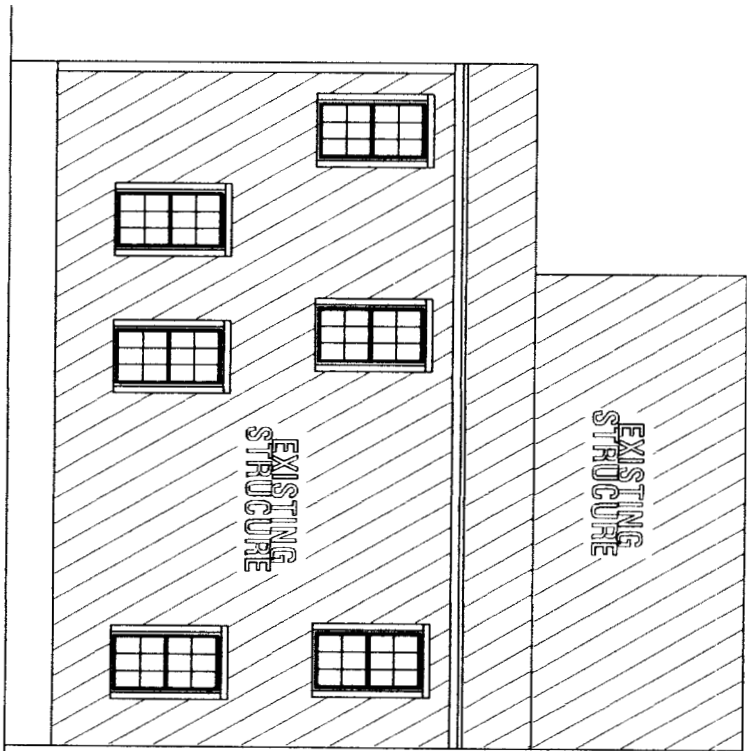


TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.  
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TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.  
TYPICAL 2x6 BOND BEARING WALL.



PLEASE NOTE: TO ACHIEVE A MINIMUM 10" NET TREAD  
OF THE STRINGER MUST BE CUT TO 10"



REAR ELEVATION

Handwritten note: 'New stairs for interior'.

Handwritten note: '- NEW'.

Handwritten note: 'City copy'.

PROJECT NAME:

123  
NEWBURY

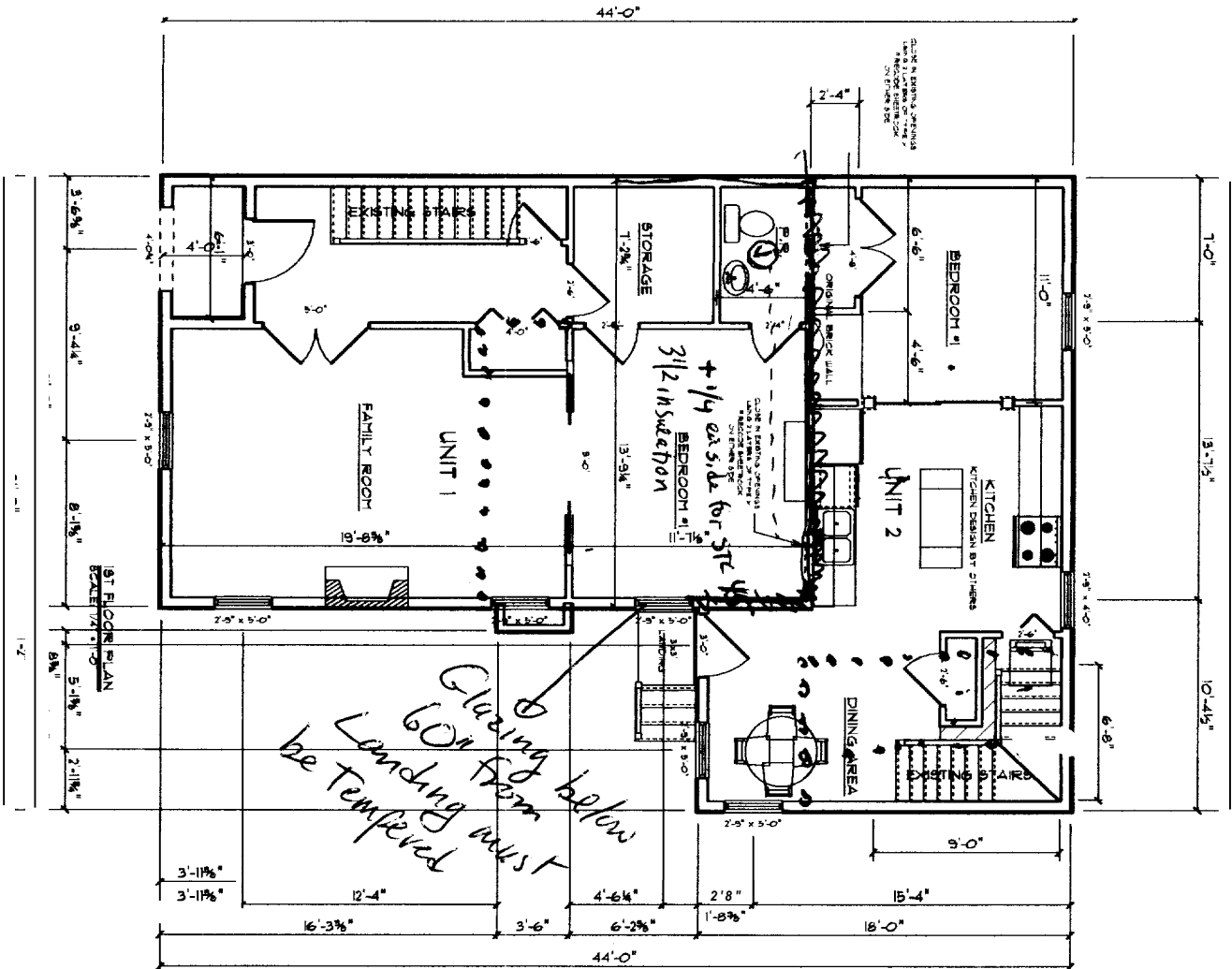
CONTRACTOR

K4L  
PROPERTIES

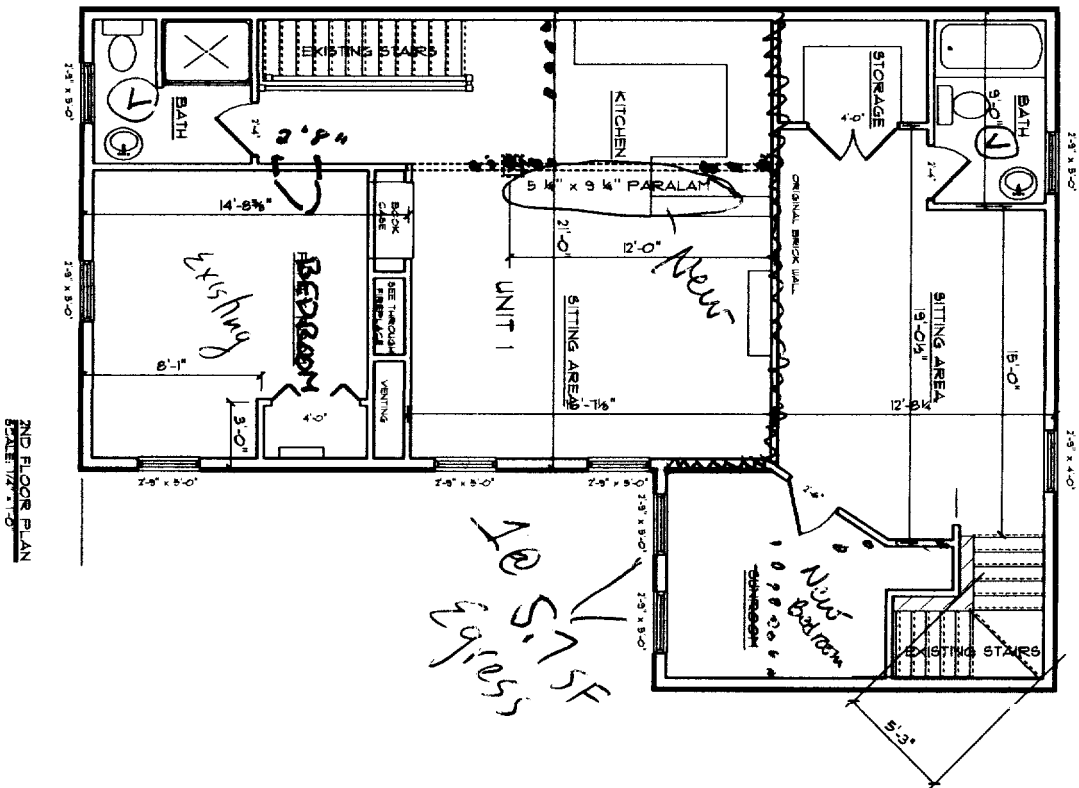
4 SEASTAR LANE  
CAPE ELIZABETH WE, 04101  
TEL. 831-1121

THESE PLANS ARE TO BE CONSIDERED ONLY AS GENERAL GUIDELINES  
FOR THE CONSTRUCTION OF THIS PROJECT. PALANZA RES. DESIGN  
INC. OR PETER PALANZA DO NOT GUARANTEE THAT THESE PLANS  
ARE COMPLETELY CORRECT, ACCURATE OR IN COMPLIANCE  
WITH THE APPLICABLE BUILDING CODES. IT IS THE OWNER'S  
AND/OR THE BUILDER'S RESPONSIBILITY TO CONSTRUCT THIS  
PROJECT IN CONFORMANCE WITH ALL APPLICABLE CODES AND  
IN A MANNER DEEMED GOOD PRACTICE FOR ALL THE TRADES  
THAT MAY BE INVOLVED.  
ALL STRUCTURAL NOTATIONS ARE SUGGESTIONS ONLY.  
THE OWNER AND/OR BUILDER SHOULD TAKE ALL APPROPRIATE  
STEPS TO ASSURE THAT THE CONSTRUCTION OF THIS PROJECT  
CONFORMS TO OR EXCEEDS LOCAL AND STATE BUILDING CODES.  
USE OF THIS PLAN SHALL BE AT THE USER'S SOLE RISK AND  
WITHOUT LIABILITY TO PALANZA RES. DESIGN INC. CONTRACTORS  
SPECIFICATIONS TO OVERRIDE NOTES AND DETAILS ON THE PLANS.

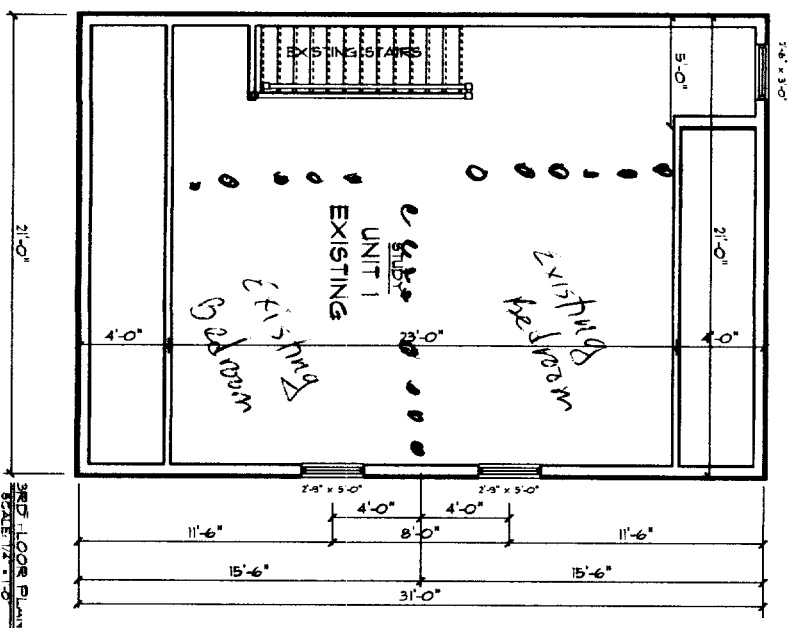
1st Floor



2nd Floor



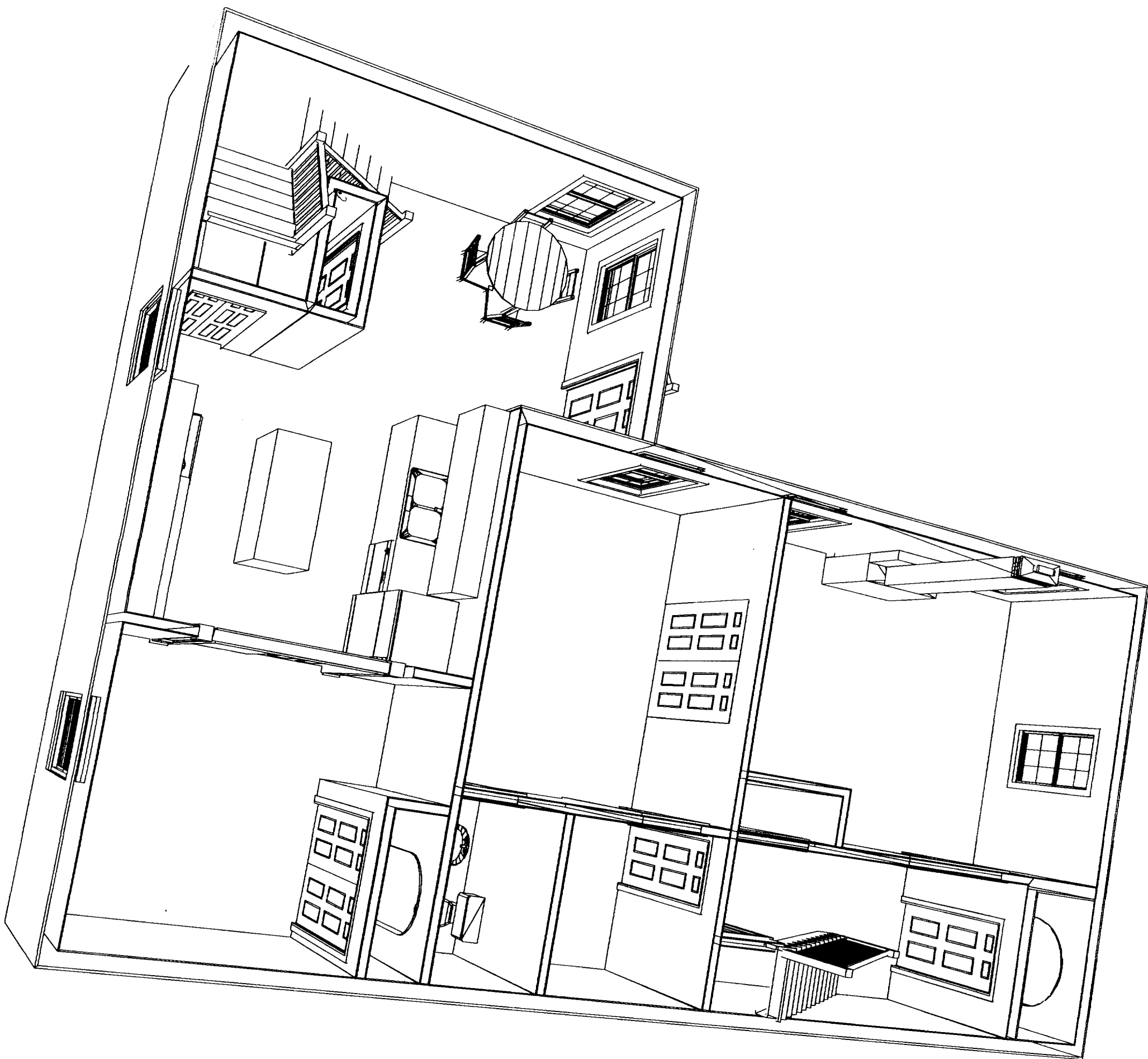
3rd Floor



Brick  
Existing moved / removed

DATE: November 30, 2005
SCALE: AS NOTED
DRAWN: RLC
SHEET: 1 OF 1

PROJECT NAME:  123 NEWBURY	CONTRACTOR:  K&L PROPERTIES 4 SEASTAR LANE CAPE ELIZABETH ME, 04107 TEL. 831-1121	THESE PLANS ARE TO BE CONSIDERED ONLY AS GENERAL GUIDELINES FOR THE CONSTRUCTION OF THIS PROJECT. PALANZA RES. DESIGN INC. OR PETER PALANZA DO NOT GUARANTEE THAT THESE PLANS ARE COMPLETELY CONSISTENT, ACCURATE, OR IN COMPLIANCE WITH THE APPLICABLE BUILDING CODES. IT IS THE OWNER'S AND/OR THE BUILDER'S RESPONSIBILITY TO CONSTRUCT THIS PROJECT IN CONFORMANCE WITH ALL APPLICABLE CODES AND IN A MANNER DERIVED GOOD PRACTICE FOR ALL THE TRADES THAT MAY BE INVOLVED.  ALL STRUCTURAL NOTATIONS ARE SUGGESTIONS ONLY. THE OWNER AND/OR BUILDER SHOULD TAKE ALL APPROPRIATE STEPS TO ASSURE THAT THE CONSTRUCTION OF THIS PROJECT CONFORMS TO OR EXCEEDS LOCAL AND STATE BUILDING CODES.  USE OF THIS PLAN SHALL BE AT THE USER'S SOLE RISK AND WITHOUT LIABILITY TO PALANZA RES. DESIGN INC. CONTRACTORS SPECIFICATIONS TO OVERHAUL NOTES AND DETAILS ON THE PLANS.	CAPE COTTAGE HOME DESIGN
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# CITY OF PORTLAND, MAINE

## Department of Building Inspections

20

Received from \_\_\_\_\_

Location of Work \_\_\_\_\_

Cost of Construction \$ \_\_\_\_\_

Permit Fee \$ \_\_\_\_\_

Building (IL) \_\_\_\_ Plumbing (IS) \_\_\_\_ Electrical (I2) \_\_\_\_ Site Plan (U2) \_\_\_\_

Other \_\_\_\_\_

CBL: \_\_\_\_\_

Check #: \_\_\_\_\_

Total Collected \$ \_\_\_\_\_

## THIS IS NOT A PERMIT

No work is to be started until PERMIT CARD is actually posted upon the premises. Acceptance of fee is no guarantee that permit will be granted. PRESERVE THIS RECEIPT. In case permit cannot be granted the amount of the fee will be refunded upon return of the receipt less \$10.00 or 10% whichever is greater.

WHITE - Applicant's Copy

YELLOW - Office Copy

PINK - Permit Copy