

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

Location of Construction: 15 Commercial St., Portland, Me. 04101		Owner: Steven McHaffie		Phone: (207) 773-7206		Permit No: 990437			
Owner Address: 52 Wollwood Rd., Portland		Lessee/Buyer's Name: H.I.W. Five County Credit Union		Phone:		BusinessName:			
Contractor Name: Royal Design Builders Inc.		Address: 82 Tide Hill Rd., Hampden, ME 03842		Phone:		Permit Issued: MAY 6 1999			
Past Use: Insurance Office		Proposed Use: Branch Banking Office		COST OF WORK: \$ 55,000.00		PERMIT FEE: \$ 295.00			
				FIRE DEPT. <input type="checkbox"/> Approved <input type="checkbox"/> Denied		INSPECTION: Use Group: Type:			
				Signature: [Signature]		Signature:			
Proposed Project Description: Non - Structural Fit-Up Of Interior Space Including Partial Demolition, New Flooring, Painted Walls And New Teller Counter And New Air Conditioning System.				PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: Approved <input type="checkbox"/> Approved with Conditions: <input type="checkbox"/> Denied <input type="checkbox"/> Signature: Date:				Zoning Approval: 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"/>	
Permit Taken By: D.B.		Date Applied For: May 4th, 1999						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	

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..

Send To: Royal Design Builders
82 Tide Hill Road
Hampden, ME 03842

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

May 4th, 1999

SIGNATURE OF APPLICANT ADDRESS: DATE: PHONE:

RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE PHONE:

White-Permit Desk Green-Assessor's Canary-D.P.W. Pink-Public File Ivory Card-Inspector

CEO DISTRICT

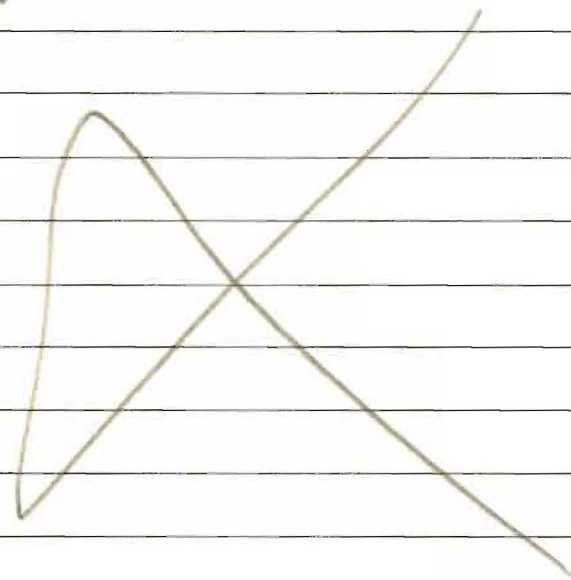


COMMENTS

5/24/99 Preconstruction by phone with Mike @ Royal Design
review conditions of Approval will call for close in inspection
around 6/2/99 JLC

6/15/99 Framing ok. A Rowe

7/21/99 Completed. A Rowe



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

* Please send permit to Royal Design Builders

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): 19 COMMERCIAL ST. LOWER LEVEL			
Total Square Footage of Proposed Structure 3600 SF		Square Footage of Lot 9,342 SF	
Tax Assessor's Chart, Block & Lot Number Chart# 29 Block# P Lot# 32		Owner: STEVEN McDUFFIE CLAY COVE, INC.	Telephone#: 773 7206
Owner's Address: 52 WELLWOOD RD. PORTLAND, ME		Lessee/Buyer's Name (If Applicable) BIW FIVE COUNTY CREDIT UNION	Cost Of Work: Fee \$55,000.00 \$295.00
Proposed Project Description:(Please be as specific as possible) NON-STRUCTURAL FIT-UP OF INTERIOR SPACE INCLUDING PARTIAL DEMOLITION, NEW FLOORING, PAINTED WALLS AND NEW TELLERS COUNTER AND NEW AIR CONDITIONING SYSTEM			
Contractor's Name, Address & Telephone ROYAL DESIGN BUILDERS, INC., 82 TIDE MILL RD. HAMPTON, NH 03842			Rec'd By UB
Current Use: INSURANCE OFFICE		Proposed Use: BRANCH BANKING OFFICE	

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, Ventillation 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 - NOT 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: <i>[Signature]</i>	Date: MAY 4, 1999
--	-------------------

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



September 16, 1998



One Canal Plaza
Portland, ME 04101
(207) 772-1333
Fax: (207) 871-1288
E-mail: info@boulos.com
www.boulos.com



Individual Member



Individual Membership
Specialist,
Industrial and
Office Real Estate

Mr. David Richard
BIW Five County Credit Union
40A Commercial Street
Portland, ME 04101

VIA FACSIMILE
(207)774-1667

Re: 19 Commercial Street
Portland, Maine

Dear David:

As a follow up to our last conversation, this letter shall serve to confirm that BIW Five County Credit Union is working with The Boulos Company to lease potential office space at the above referenced location.

Should the City of Portland have any questions with regard to this matter, please have them contact me at (207)772-1333.

I look forward to speaking with them.

Very truly yours,

A handwritten signature in cursive script that reads 'Jeremy M. Roy'.
JEREMY M. ROY

JMR/ady

pc: Craig S. Young
Debra R. Napolitano



36294

WARRANTY DEED

WILLIAM J. DOWD, of Westbrook, Maine, for valuable consideration, grants to APEX, INC., a Maine corporation with a principal place of business in Portland, Maine, and a mailing address of P. O. Box 9540, Portland, ME 04112, with Warranty Covenants, the following described real property situated in Portland, Cumberland County, Maine:

A certain lot or parcel of land situated in said Portland on Commercial Street, and being more particularly described on Exhibit A attached hereto and made a part hereof.

Meaning and intending to convey the same premises described in a deed from C. Alan Beagle, et al, to the Grantor dated February 12, 1987, and recorded in the Cumberland County Registry of Deeds in Book 7633, Page 308.

The purpose of this deed is to correct and clarify the description contained in the deed from William J. Dowd to Apex, Inc., dated April 22, 1991, recorded in said Registry of Deeds in Book 9532, Page 273.

Witness my hand this 31st day of July, 1991.

Mary E. Plumes
Witness

William J. Dowd
William J. Dowd

STATE OF MAINE
CUMBERLAND, SS.

July 31, 1991

Personally appeared the above named William J. Dowd and acknowledged the foregoing instrument to be his free act and deed.

Before me,

Mary E. Plumes
Notary Public
MARY E. PLUMES
NOTARY PUBLIC, MAINE
MY COMMISSION EXPIRES AUGUST 6, 1991
Printed Name of Notary

Instr 36294 Bk 9658 Pg 46

EXHIBIT A

A certain lot or parcel of land, with the buildings thereon, situated in the City of Portland, County of Cumberland and State of Maine, and bounded and described as follows: BEGINNING at a point on the northerly sideline of Commercial Street, which point is in the southeasterly corner of land now or formerly of Burnham and another and is about two hundred forty and twenty-five hundredths (240.25) feet westerly from the westerly sideline of India Street; thence running northerly by said land of Burnham and another ninety (90) feet, more or less, to the southerly sideline of a twenty (20) foot passageway extending from Franklin Street in the rear of the lot herein described; thence easterly by the southerly sideline of said passageway one hundred one (101) feet, more or less, to the westerly sideline of a passageway sixteen and one-half (16-1/2) feet wide extending back from Commercial Street; thence southerly by the westerly sideline of said passageway extending back from Commercial Street ninety-five (95) feet, more or less, to a point in the northerly sideline of said Commercial Street; thence westerly by the northerly sideline of Commercial Street one hundred one (101) feet, more or less, to the point of beginning.

Also, all our right, title and interest in and to said passageway running in the rear of said lot from Franklin Street and all our right, title and interest in and to said passageway running back from Commercial Street.

Recorded
Cumberland County
Registry of Deeds
07/31/98 01:48:36PM
Robert P. Titcomb
Register

MORTGAGE LOAN INSPECTION PLAN

DATE JAN 23, 1987 PROJ. 87027
BOOK 6669 PAGE 116
COUNTY CUMBERLAND SCALE 1"=50'

TO THE LENDING INSTITUTION AND ITS TITLE INSURER

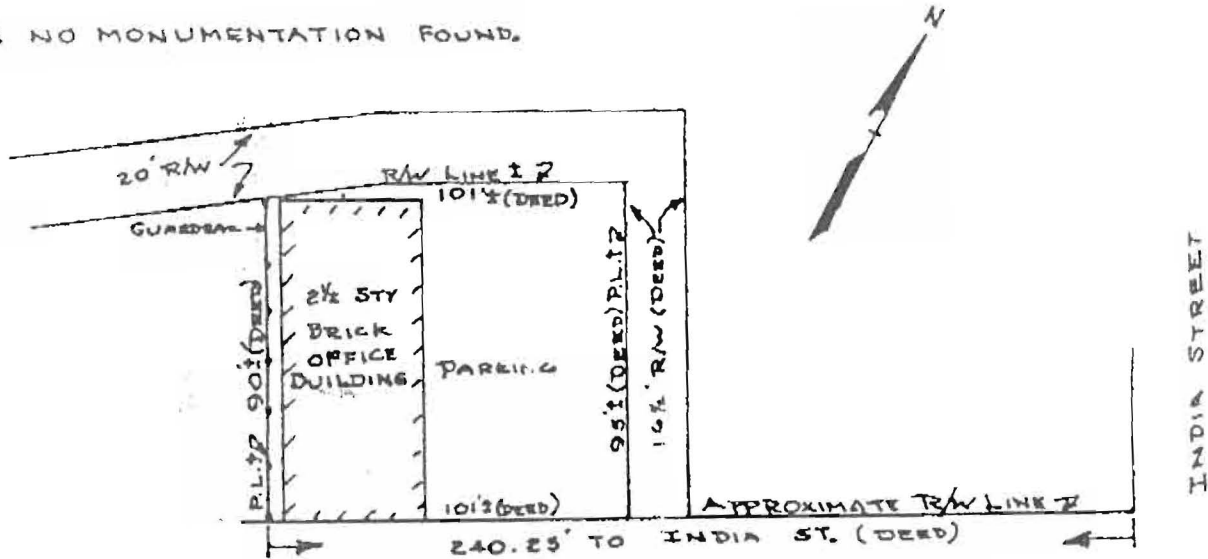
I HEREBY CERTIFY THAT THE LOCATION OF THE DWELLING SHOWN
ON THIS PLAN DOES CONFORM WITH THE LOCAL ZONING LAWS
IN EFFECT AT THE TIME OF CONSTRUCTION. THE PROPERTY DOES
NOT FALL WITHIN A SPECIAL FLOOD HAZARD ZONE.

THIS PLAN WAS NOT MADE FROM AN INSTRUMENT SURVEY. THE
CERTIFICATIONS ARE FOR MORTGAGE PURPOSES ONLY. THIS PLAN
APPLIES ONLY TO CONDITIONS EXISTING AS OF THE DATE SHOWN
HEREON, AND DOES NOT SHOW ANY POSSIBLE CONFLICTS WITH
ADJUTING DEEDS. THIS PLAN IS NOT FOR RECORDING.

THIS IS NOT A LAND BOUNDARY SURVEY.



NOTE: NO MONUMENTATION FOUND.



COMMERCIAL STREET

NOTE: THIS PLAN IS COMPILED FROM DEED, TAX MAP AND FIELD MEASUREMENTS.
THE PROPERTY LINES, R/W LINES AND BUILDINGS AND THEIR RELATIONSHIP TO
EACH OTHER IS APPROXIMATE. IF MORE ACCURATE DETAIL IS REQUIRED
A CLASS "A" SURVEY IS RECOMMENDED.

PROPERTY OF FORD S. REICHE, C. ALAN BEAGLE AND MARTIN J. RIDGE.
LOCATED AT # 17 COMMERCIAL ST., PORTLAND, MAINE.

PURCHASER - WILLIAM J. DOWD.

BUILDING PERMIT REPORT

DATE: 5 MAY 1999 ADDRESS: 19 Commercial ST. CBL: 29-P-032
 REASON FOR PERMIT: Interior Renovations
 BUILDING OWNER: Steven McDuffie
 PERMIT APPLICANT: _____ (Contractor Royal Design Bldg. Inc.)
 USE GROUP B BOCA 1996 CONSTRUCTION TYPE 3 B

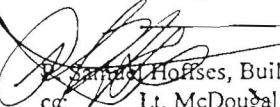
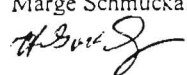
CONDITION(S) OF APPROVAL

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

Approved with the following conditions: *1, *11, *20, *23, *25, *27, *29, *30, *32, *33
*34, *35

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)
3. 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. Section 1813.5.2
4. Foundations anchors shall be a minimum of 1/2" in diameter, 7" into the foundation wall, minimum of 12" from corners of foundation and a maximum 6' o.c. between bolts. (Section 2305.17)
5. Waterproofing and damp proofing shall be done in accordance with Section 1813.0 of the building code.
6. Precaution must be taken to protect concrete from freezing. Section 1908.0
7. 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.
8. 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)
9. 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). Chapter 12 & NFPA 211
10. Sound transmission control in residential building shall be done in accordance with Chapter 12, Section 1214.0 of the City's Building Code.
11. 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 42", 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 3e4" 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". (Sections 1021 & 1022.0) - Handrails shall be on both sides of stairway. (Section 1014.7)
12. Headroom in habitable space is a minimum of 7'6". (Section 1204.0)
13. 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. (Section 1014.0)
14. The minimum headroom in all parts of a stairway shall not be less than 80 inches. (6'8") 1014.4
15. 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 shall be 20 inches (508mm), and a minimum net clear opening of 5.7 sq. ft. (Section 1018.6)
16. Each apartment shall have access to two (2) separate, remote and approved means of egress. A single exit is acceptable when it exits directly from the apartment to the building exterior with no communications to other apartment units. (Section 1010.1)
17. All vertical openings shall be enclosed with construction having a fire rating of at least one (1) hour, including fire doors with self-closer's. (Over 3 stories in height requirements for fire rating is two (2) hours.) (Section 710.0)

18. The boiler shall be protected by enclosing with (1)hour fire rated construction including fire doors and ceiling, or by providing automatic extinguishment. (Table 302.1.1)
19. All single and multiple station smoke detectors shall be of an approved type and shall be installed in accordance with the provisions of the City's Building Code Chapter 9, Section 920.3.2 (BOCA National Building Code/1996), and NFPA 101 Chapter 18 &19. (Smoke detectors shall be installed and maintained at the following locations):
 - In the immediate vicinity of bedrooms
 - In all bedrooms
 - In each story within a dwelling unit, including basements
 In addition to the required AC primary power source, required smoke detectors in occupancies in Use Groups R-2, R-3 and I-1 shall receive power from a battery when the AC primary power source is interrupted. (Interconnection is required) Section 920.3.2.
- X20. A portable fire extinguisher shall be located as per NFPA #10. They shall bear the label of an approved agency and be of an approved type. (Section 921.0)
21. The Fire Alarm System shall maintained to NFPA #72 Standard.
22. The Sprinkler System shall maintained to NFPA #13 Standard.
- X23. All exit signs, lights and means of egress lighting shall be done in accordance with Chapter 10 Section & Subsections 1023.0 & 1024.0 of the City's Building Code. (The BOCA National Building Code/1996)
24. Section 25-135 of the Municipal Code for the City of Portland states, "No person or utility shall be granted a permit to excavate or open any street or sidewalk from the time of November 15 of each year to April 15 of the following year".
- X25. The builder of a facility to which Section 4594-C of the Maine State Human Rights Act Title 5 MRSA refers, shall obtain a certification from a design professional that the plans commencing construction of the facility, the builder shall submit the certification the Division of Inspection Services.
26. Ventilation shall meet the requirements of Chapter 12 Sections 1210.0 of the City's Building Code. (Crawl spaces & attics).
- X27. All electrical, plumbing and HVAC permits must be obtained by a Master Licensed holders of their trade. No closing in of walls until all electrical (min. 72 hours notice) and plumbing inspections have been done.
28. All requirements must be met before a final Certificate of Occupancy is issued.
- X29. All building elements shall meet the fastening schedule as per Table 2305.2 of the City's Building Code (the BOCA National Building Code/1996).
- X30. Ventilation of spaces within a building shall be done in accordance with the City's Mechanical Code (The BOCA National Mechanical Code/1993). (Chapter M-16)
31. Please read and implement the attached Land Use Zoning report requirements.
- X32. Boring, cutting and notching shall be done in accordance with Sections 2305.4.4, 2305.5.1 and 2305.5.3 of the City's Building Code.
- X33. Glass and glazing shall meet the requirements of Chapter 24 of the building code.
- X34. No bearing walls shall be removed under This permit.
- X35. A Seperate permit is required For signage
- 36.


 Daniel Hoopes, Building Inspector
 cc: Lt. McDougall, PFD
 Marge Schmuckal, Zoning Administrator
 PSH 12-14-98 

**On the basis of plans submitted and conditions placed on these plans any deviations shall require a separate approval.