

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

Location of Construction: 388 Fore Street Ptld, ME 04101		Owner: Harry Sawyer		Phone:		Permit No: 990738 PERMIT ISSUED JUL 2 1999 Zone: B-3 CBL: 032-J-001 Zoning Approval: <i>OK 6/25/99</i> 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"/>		
Owner Address: 388 Fore ST. Ptld, ME 04101		Lessee/Buyer's Name: *** Nancy Ray		Phone: ** 829-9988			BusinessName: Northern Sky Toyz	
Contractor Name: N/A		Address:			Phone:			
Past Use: Retail		Proposed Use: Same		COST OF WORK: \$ 0			PERMIT FEE: \$ 32.06	
				FIRE DEPT. <input type="checkbox"/> Approved <input type="checkbox"/> Denied		INSPECTION: <i>5/9/99</i> Use Group: Type: <i>BOCA 96</i>		
Proposed Project Description: 1 Sign 388 Fore St. Above front door 1 Sign 3 Wharf ST. Front door sign Signage to be hung from existing metal bracket.				Signature:		Signature: <i>[Signature]</i>		
				PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: Approved <input type="checkbox"/> Approved with Conditions: <input type="checkbox"/> Denied <input type="checkbox"/> Signature: Date:				
Permit Taken By: SP		Date Applied For: 6-23-99						

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..

*****Call Nancy for Pick Up 829-9988

PERMIT ISSUED WITH CONDITIONS

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

6-23-99

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 **2**
ub

COMMENTS

7/28 Pre Construction with Nancy in office review
conditions of approval (DC)

Inspection Record

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

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 of work 388 Forest St 04101

Location/Address of Construction (include Portion of Building): <i>3 Wharf Street - Above front door - SIGNAGE ONLY</i>		
Total Square Footage of Proposed Structure	Square Footage of Lot	
Tax Assessor's Chart, Block & Lot Number Chart# <i>032</i> Block# <i>J</i> Lot# <i>001</i>	Owner: <i>Harry Sawyer</i>	Telephone#: <i>Nancy 829-9988</i>
Owner's Address: <i>388 Fore Street Portland, Me. 04101</i>	Lessee/Buyer's Name (If Applicable) <i>NANCY RAY/Northern Sky</i>	Cost Of Work: \$ Fee: \$ <i>32.06</i>
Proposed Project Description:(Please be as specific as possible) <i>SIGNAGE TO BE HUNG FROM EXISTING METAL BRACKET 1 SIGN 388 FORE ST - ABOVE front door 1 SIGN 3 Wharf Street - front door sign</i>		
Contractor's Name, Address & Telephone <i>N.A.</i>		Rec'd By <i>[Signature]</i>
Current Use: <i>retail</i>	Proposed Use: <i>Same</i>	

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.

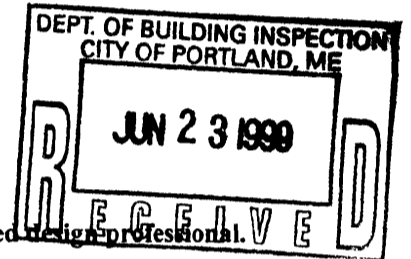
4) Building Plans

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.

**call Nancy at 829-9988*



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Signature of applicant:	Date:
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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

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**

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Total Square Footage of Proposed Structure		Square Footage of Lot	
Tax Assessor's Chart, Block & Lot Number Chart# <u>32</u> Block# <u>J</u> Lot# <u>I</u>		Owner: <u>Harry Sawyer</u>	Telephone#:
Owner's Address: <u>Fore Street Parsons, Me. 04111</u>		Lessee/Buyer's Name (If Applicable)	Cost Of Work: Fee \$ \$
Proposed Project Description:(Please be as specific as possible) <u>SIGNAGE TO BE HUNG FROM WALL ABOVE FRONT DOOR.</u>			
Contractor's Name, Address & Telephone <u>N.A.</u>			Rec'd By
Current Use: <u>retail</u>		Proposed Use: <u>Same</u>	

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Signature of applicant:	Date:
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BUILDING PERMIT REPORT

DATE: 24 June 99 ADDRESS: 388 Fone ST '3 Wharf St CBL: 032-J-001
 REASON FOR PERMIT: Signage
 BUILDING OWNER: Harry Sawyer
 PERMIT APPLICANT: H.
 USE GROUP M BOCA 1996 CONSTRUCTION TYPE 33
Signage

CONDITION(S) OF APPROVAL

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

Approved with the following conditions: X1 # 34

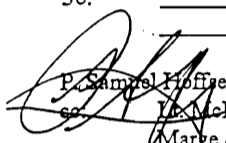
1. This permit does not excuse the applicant from meeting applicable State and Federal rules and laws.
2. Before concrete for foundation is placed, approvals from the Development Review Coordinator and Inspection Services must be obtained. (A 24 hour notice is required prior to inspection)
3. Foundation 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 dampproofing 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 36" 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 1/4" 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.

20. 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.
23. 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".
25. 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).
27. 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.
29. 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).
30. 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.
32. 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.
33. Glass and glazing shall meet the requirements of Chapter 24 of the building code.
34. All signage shall be done in accordance with Section 3102.0 of the building code. The BOCA Building Code 1996.
35. _____
36. _____


P. Samuel Hoffes, Building Inspector
M. 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.

SIGNAGE PRE-APPLICATION

PLEASE ANSWER ALL QUESTIONS

ADDRESS: 388 Fore Street ZONE: Old-Pnt

OWNER: Harry Sawyer

APPLICANT: Northern Sky Taz - Bob & Nancy Kay

ASSESSOR NO. 032-J-001

PLEASE CIRCLE APPROPRIATE ANSWER

SINGLE TENANT LOT? YES NO MULTI-TENANT LOT? YES NO

FREESTANDING SIGN? (ex. Pole Sign) YES YES NO --- DIMENSIONS _____ HEIGHT _____

MORE THAN ONE SIGN? YES YES NO DIMENSIONS _____ HEIGHT _____

SIGN ATTACHED TO BLDG.? YES NO *attached by mural painter* DIMENSIONS 40" x 40" HEIGHT 11 ft

MORE THAN ONE SIGN? YES YES NO DIMENSIONS _____

AWNING: YES NO IS AWNING BACKLIT? YES YES NO HEIGHT OFF SIDEWALK _____

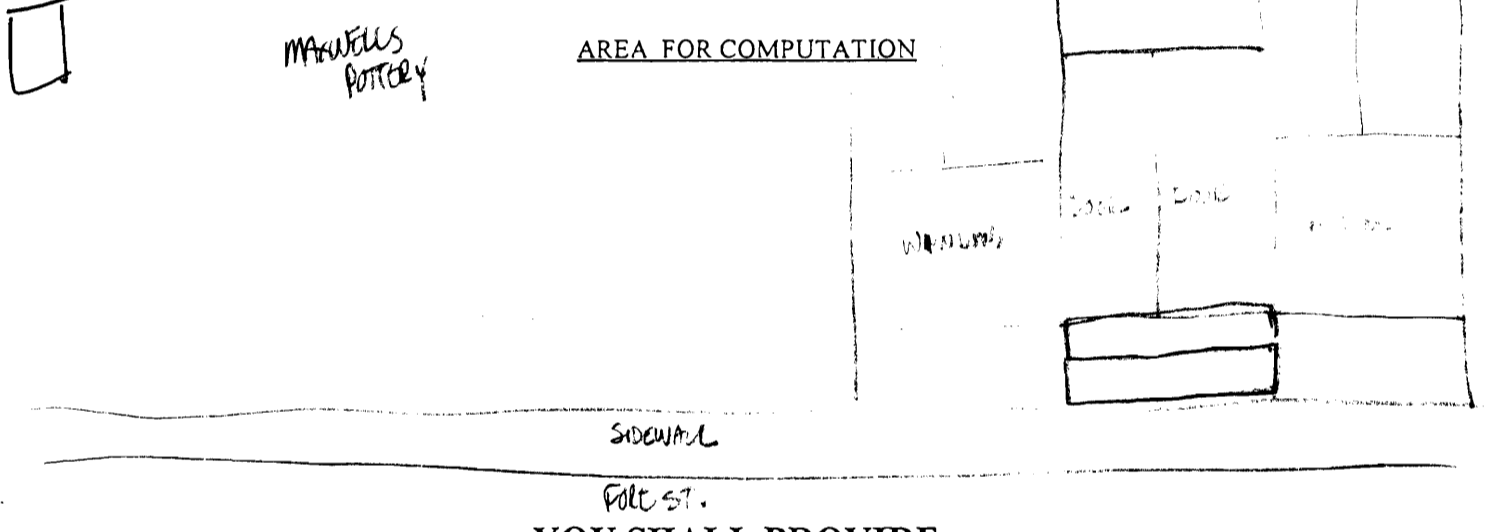
IS THERE ANY MESSAGE, TRADEMARK OR SYMBOL ON IT? _____

LIST ALL EXISTING SIGNAGE AND THEIR DIMENSIONS: None ** New sign - centered well above door - on building - 40" x 40"*

19 ft. x 2 = 38 ft. (3 signs above)

*** TENANT BLDG. FRONTAGE (IN FEET): ALERS PERSONAL REPAIRS

*** REQUIRED INFORMATION



YOU SHALL PROVIDE:
A SITE SKETCH AND BUILDING SKETCH SHOWING EXACTLY WHERE EXISTING AND NEW SIGNAGE IS LOCATED MUST BE PROVIDED. SKETCHES AND/OR PICTURES OF PROPOSED ARE ALSO REQUIRED.

SIGNATURE OF APPLICANT: _____ DATE: _____

SIGNAGE PRE-APPLICATION

PLEASE ANSWER ALL QUESTIONS

ADDRESS: 3 Wharf Street ZONE: Old Port

OWNER: Harry Sawyer

APPLICANT: Norman Skypyz - Bob & Nancy Ray

ASSESSOR NO. _____

PLEASE CIRCLE APPROPRIATE ANSWER

SINGLE TENANT LOT? YES NO MULTI-TENANT LOT? YES NO

FREESTANDING SIGN? (ex. Pole Sign) YES NO --- DIMENSIONS _____ HEIGHT _____

MORE THAN ONE SIGN? YES NO DIMENSIONS _____ HEIGHT _____

SIGN ATTACHED TO BLDG.? YES NO attached by metal bracket DIMENSIONS 20" x 20" = 4.70'

MORE THAN ONE SIGN? YES NO DIMENSIONS _____

AWNING: YES NO IS AWNING BACKLIT? YES NO HEIGHT OFF SIDEWALK _____

IS THERE ANY MESSAGE, TRADEMARK OR SYMBOL ON IT? _____

LIST ALL EXISTING SIGNAGE AND THEIR DIMENSIONS: None

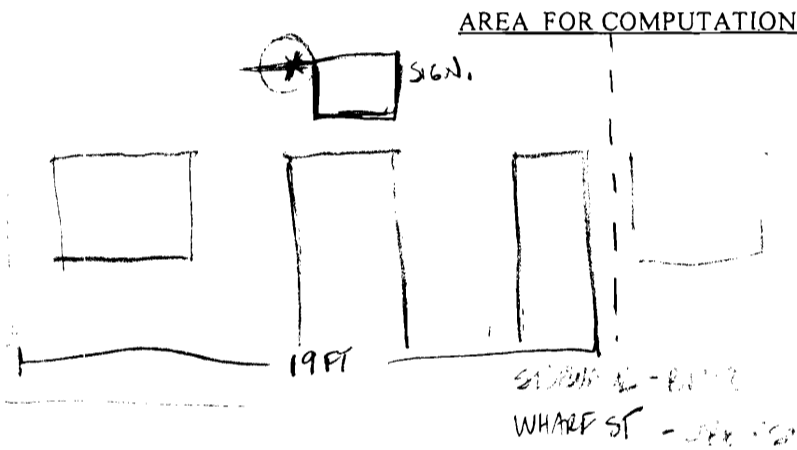
3 STORY BRICK BUILDING FRONT

TENANT BLDG. FRONTAGE (IN FEET): 19 feet. $2 \times 2 = 38'$

*** REQUIRED INFORMATION
NO EXISTING SIGN

BEHNS ICE CREAM

NEW SIGN
ATTACHED BY METAL BRACKET
24x24
NO OLD SIGNAGE



YOU SHALL PROVIDE:

A SITE SKETCH AND BUILDING SKETCH SHOWING EXACTLY WHERE EXISTING AND NEW SIGNAGE IS LOCATED MUST BE PROVIDED. SKETCHES AND/OR PICTURES OF PROPOSED ARE ALSO REQUIRED.

SIGNATURE OF APPLICANT: Nancy Ray DATE: 6-21-99

H.H. SAWYER REALTY COMPANY

Harrison H. Sawyer, Broker

395 Fore Street, P.O. Box 7225, Portland, ME 04112

Office: 772-6579 Fax: 773-0680

April 21, 1999

To Whom it May Concern:

Please be advised that we give Bob and Nancy Ray, the owners of Northern Sky Toyz, permission to put signs up at 388 Fore Street and 3 Wharf Street. If you have any questions, please contact this office.

Sincerely,



Joleen Kenney

Office Manager

H.H. SAWYER REALTY COMPANY

ADDRESS: 388 Forz St ; 3 Wharf St.
 PERMIT APPLICATION FOR: signage
 BUILDING OWNER: _____
 PERMIT APPLICANT: Nathaniel Shy Tony
 REVIEWER: John Anderson
 DATE OF DECISION: 7/9/99

HISTORIC PRESERVATION REVIEW

Note: Your property is an individually designated landmark structure or is located within a designated historic district. As such, alterations to the building exterior or site which are visible from a public way are subject to review and approval under Article IX (Historic Preservation) of the Land Use Code. Your building or sign permit application has been reviewed to determine whether the nature or scope of the project requires review, and if so, whether it meets the standards of the historic preservation ordinance.

ACTION

Does not Require Review (e.g. Interior work only / alteration is not readily visible from a public way)

Note: this finding is based on the understanding that the application entails interior work only or that the proposed exterior alteration(s) will not be readily visible from a public way. If your project entails exterior or site alterations (including the installation of sign(s), awnings, or exterior lighting for such) these alterations must be reviewed and approved prior to commencing with the work. Contact 874-8726 for more information.

Denied Reason for Denial: _____

Approved as submitted

Approved with conditions (see below)

Conditions of Approval:

Contact Historic Preservation Staff (874-8726 or 874-8728) prior to installation of sign(s) to confirm approved location.

Your sign permit includes no reference to exterior lighting; if lighting is included, please submit information on fixtures and specifications on installation. *(Wharf St. signage - Forz St. includes lights)*

Other conditions:

1. Sign on Wharf St. elevation not to exceed 3' x 3' (scale of Wharf St. is smaller)
2. Backboard sign to be removed from sidewalk - not allowed per zoning ordinance.
3. _____

ACORD. CERTIFICATE OF LIABILITY INSURANCE					DATE (MM/DD/YY) 06/22/99
PRODUCER TURNER BARKER INSURANCE ONE INDIA ST PORTLAND ME 04101			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.		
INSURED NORTHERN SKY TOYZ INC ROBERT RAY 388 FORE STREET PORTLAND ME 04101			COMPANIES AFFORDING COVERAGE COMPANY A MAINE MUTUAL FIRE COMPANY B MAINE EMPLOYERS MUTUAL COMPANY C COMPANY D		
COVERAGES THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> OWNERS & CONTRACTORS PROT	BP0414787	07/19/99	07/19/00	GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$1,000,000 PERSONAL & ADV INJURY \$1,000,000 EACH OCCURRENCE \$1,000,000 FIRE DAMAGE (Any one fire) \$ 50,000 MED EXP (Any one person) \$ 5,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$
	EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM				EACH OCCURRENCE \$ AGGREGATE \$
B	WORKERS COMPENSATION AND EMPLOYERS LIABILITY THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: <input type="checkbox"/> INCL <input checked="" type="checkbox"/> EXCL	1810014415	7/16/98	7/16/99	<input checked="" type="checkbox"/> WC STATUTORY LIMITS EL EACH ACCIDENT \$ 100,000 EL DISEASE-POLICY LIMIT \$ 500,000 EL DISEASE-EA EMPLOYEE \$ 100,000
	OTHER				
DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS NAMING THE CITY OF PORTLAND AS ADDITIONAL INSURED AS RESPECTS SIGN PERMIT FOR 388 FORE STREET AND WHARF STREET, PORTLAND, MAINE					
CERTIFICATE HOLDER CITY OF PORTLAND ATTN: INSPECTIONS SERVICES 389 CONGRESS ST. CITY HALL PORTLAND, ME 04101			CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Laurie J. Willette LW A		
ACORD 25.5 (1/95)			ACORD CORPORATION 1998		

MAINE MUTUAL FIRE INSURANCE COMPANY
 PRESQUE ISLE, ME CONCORD, NH

Policy Number: **BP 0414787**

DUE
071398

Amount Enclosed: \$ _____

Minimum Due: 295.00 Due Date: 7/19/1998
 To Pay in Full: 1,162.00

For address change check box and fill in reverse side

*** To avoid a \$10.00 Reinstatement Fee,
 please submit payment before 7/19/1998**

NORTHERN SKY TOYZ INC
 388 FORE ST
 PORTLAND, ME 04101

|||
Maine Mutual Fire Insurance Company
PO Box 1089
Presque Isle, ME 04769-1089

BP 0414787#0029100C08111998078

PLEASE DETACH AND MAIL WITH YOUR PAYMENT MADE PAYABLE TO MAINE MUTUAL FIRE INSURANCE CO.

PLEASE PRINT YOUR POLICY NUMBER ON YOUR CHECK.

NORTHERN SKY TOYZ INC 388 FORE ST PORTLAND, ME 04101	Policy Number: BP 0414787 Billing Option: First Bill Policy Expires: 7/19/1999
Refer Questions to your Agent at:	Bill Date: 6/19/1998 Total Premium: 1,162.00 Payments: Changes: New Balance: 1,162.00
Agent # 078 18 ATLANTIC INS AGENCIES INC D/B/A TURNER BARKER INS ONE INDIA STREET PORTLAND, ME 04101 207-773-8156	Minimum Due: 295.00 Due Date: 7/19/1998

+162.00 Reinst

Policy Type	Premium	Amt Paid	Changes	To Pay in Full	Min Due	Due By
Business Owner	1162.00	.00	.00	1162.00	291.00	7/19/1998
Processing Fee	.00	.00	.00	.00	4.00	7/19/1998
Totals	1162.00	.00	.00	1162.00	295.00	

Minimum due includes a \$4.00 processing fee.

6687-0
1162.00
9000-0
10.00

You will be charged a \$10.00 fee for insufficient funds.

BARKER INSURANCE

BUSINESSOWNERS' SUMMARY

INSURED: NORTHERN SKY TOYZ
EFFECTIVE DATE: 7/19/98
ACCOUNT EXECUTIVE: DOUGLAS G. ALLEN

LOCATION: 388 FORE STREET
PORTLAND, MAINE 04101

SECTION I - PROPERTY

Building \$ N/A
Business Personal Property (Including "Property of Others" and "Improvements & Betterments") . \$ 124,800
Business Income & Extra Expense
(maximum period of 12 months) Actual Loss Sustained

PROPERTY* Deductible: \$ 250.00 per claim
* Valuation: Replacement Cost
* Causes of Loss: "Special" form

SECTION II - LIABILITY

General Aggregate Limit \$ 2,000,000
Products/Completed Operations Aggregate \$ 1,000,000
Personal & Advertising Injury \$ 1,000,000
Each Occurrence Limit \$ 1,000,000
Tenant's Fire Legal Liability (each fire) \$ 50,000
Medical Payments (each person) \$ 5,000
Medical Payments (each occurrence) \$ INCL.



SPECIAL BUSINESS OWNERS POLICY
Policy No. BP 0414787 DECLARATIONS Policy Type
Policy Period (ANNUAL) Direct Bill RENEWAL
7/19/1998 To 7/19/1999 12:01 A.M. Eastern Standard Time

Named Insured 0300059
NORTHERN SKY TOYZ INC
388 FORE ST
PORTLAND, ME 04101

Agent 078 18 207-773-8156
ATLANTIC INS AGENCIES INC
D/B/A TURNER BARKER INS
ONE INDIA STREET
PORTLAND, ME 04101

Loc. 01: 388 FORE ST PORTLAND, ME

Description: HOBBIES/TOYS/MODELS

PROPERTY
DEDUCTIBLE \$250

	Coverage	Premium
Buildings		N/A
Business Personal Property	\$124,800	\$838
Loss of Income		INCL
Actual Loss Sustained, Not Exceeding 12 Consecutive Months		

COMPREHENSIVE BUSINESS LIABILITY COVERAGES

Business Liability Each Occurrence	\$1,000,000	\$172
Fire Legal Liability Each Occurrence	\$50,000	INCL
Medical Payments "Each Person"	\$5,000	INCL

OPTIONAL COVERAGES

Money & Securities On Premises	\$10,000	INCL
Money & Securities Off Premises	\$2,000	INCL
Exterior Grade Floor Glass	103 SQ.FT.	\$52
Commercial Preference	MM050C (12-94)	\$100

Annual Policy Premium \$1,162
Direct Bill

Additional Coverage Endorsements Forming Part of Policy at Issue:

MORTGAGEE(S)/LOSS PAYEE
See Schedule of Mortgage Holders

Produced on: 6/19/1998

BARKER INSURANCE

BUSINESSOWNERS' SUMMARY

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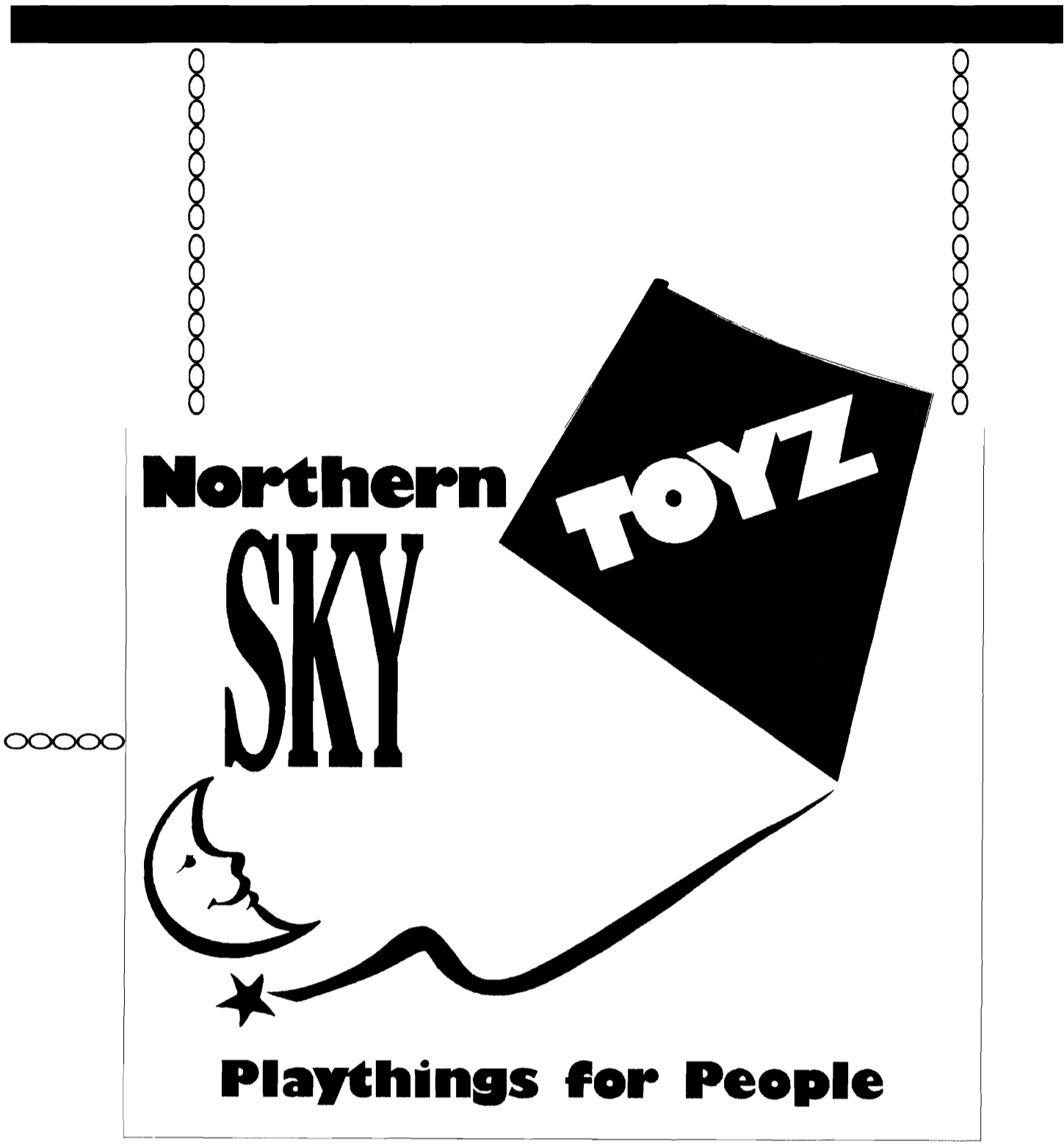
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(2) 3/4" White MDOs Board
23 x 23 - D/S
Purple Copy
Yellow Sun
Dimensional Kite