

1959  
PORTLAND STREET DIRECTORY—1955

Left Right  
Elate M Townsend apt 2  
Arthur E Ingersoll apt 3  
Mrs Pauline D Kennedy apt 4  
Alice Engelbracht apt 5  
Walter N Clark apt 6  
James F Lebeck apt 7 Δ3-7092  
Louis P Murphy apt 8  
Mrs Erna Granvill  
Glendon Apartments  
Willis H Beal apt 1 Δ2-1890  
Mrs Jane D Fleming apt 2  
Δ3-2100  
Vacant apt 3  
Mrs Gertrude M Phillips apt 4  
Roy Young apt 5  
Mrs Florence M Colby lodg and  
h Δ3-8916  
523 The Glendon apts  
Mrs Georgia H Morin apt A1  
Δ2-2151  
Vacant apt A2  
Vacant apt A3  
Howard H Ryan apt A4  
Forrest C Littlefield apt A5  
Mildred Noonan apt A6 Δ2-6110  
Harold W Marlin apt A7  
Mrs Ruth P Emery apt B1  
Alice M Eichel apt B2  
Russell E Scofield apt C1  
Δ3-1533  
Emery S Boss Jr apt C2  
Earl E Griffin apt C3  
Nathan Shelling apt C4 Δ2-4502  
Vacant apt C5  
Harold W Bulger apt C6  
Mrs Helen C LaBelle apt CT  
Δ3-8143  
J Frances Hapgood apt D1  
Francine S Rankin apt D2  
Mrs Nettie Wright apt D3  
Walter M Martell apt D4  
Mrs Anna W Simmons apt D5  
Δ4-6000  
Mrs Mary A Greene apt D6  
Δ3-2525  
Jerry J Gallagher apt D7  
Kurt L Sylvester lodg and h Δ  
Δ2-4566  
George Gillis apt 1  
Alpha Leighton apt 2  
John Cady apt Δ2-2092  
Bruce M Adeau apt 4  
Vacant apt 5  
John E Hanville apt 6  
Leome A Vermette apt 7  
Barbara Jack apt 8  
Charles Schief apt 9  
Theodore Harris apt 10  
Mrs Beatrice M Burgess apt 11  
Δ3-2007  
Raymond Keene apt 12  
Mrs Lillian H Jackson  
Raymond Sleeper  
Carlo Fiore Δ4-6535  
London Arms apts  
Itrude M Bryant apt 1  
Anna H Hill apt 2  
Mrs Anna I McCarthy apt 3  
Δ4-8508  
Theodore N Karatsanos apt 4  
Δ4-9766  
Helen D Madigan apt 5  
Blaine Hall apt 6 Δ4-9133  
Mrs Sibbie G Gain apt 7  
Veronica M Kilman apt 8 Δ4-7014  
Harold S Doloff apt 9 Δ3-1663  
Helen G Lowe apt 10  
Walter W Schwartz apt 11  
Δ2-0082  
Mrs Lena M Clark apts and h  
Δ4-4701  
Lena M Beauty Shop apt 1  
Δ4-4701  
Lawrence H Clark apt 1  
Beatrice L Bowden apt 2  
Pearl G Rouse apt 3A  
Marion Murphy apt 3  
Elliott Bart apt 4  
Mrs Sylvia F Wahl apt 5  
Della Gilman apt 6  
Mrs Grace G Powell apt 7  
Inez Littlefield apt 8  
Anne M Blake apt 9  
Mrs Elvira Welch apt 10  
Fred C Winslow apt 11

**CUMBERLAND TERRACE**  
WARD 3  
—UNACCEPTED—  
From 223 Cumberland avenue  
1 Mrs Minnie J. Batey lodg and  
h Δ3-7553  
2 Leo R. Nason lodg and h  
Δ4-0654  
3 Vacant  
Mrs Effie E. Kennedy  
4 Mrs Pearl L. Wozan lodg  
Δ4-3436

Left Right  
6 John L. Pritchard  
**CUMMINGS STREET**  
WARD 9  
From 636 Washington av to Back Cove  
9 John F. Naples  
Albert F. Gandrolls  
Michael A. Desmond Δ5-1688  
11 Robert M. Libby  
Richard Sidellink  
Brice Packard  
—UNACCEPTED from here to end—  
FRONT STREET crosses

**CUSHMAN COURT**  
WARD 6  
—UNACCEPTED—  
From rear of 5 West

**CUSHMAN STREET**  
WARD 7  
From 1 Clark to 119 Emery  
1 Frank C. Sargent Δ2-2976  
8 Orrin B. Brown  
Michael J. Moran Δ4-4605  
9 Linwood H. Sweatt  
Eugene H. Verge  
John C. Stewart Δ3-2459  
11 John C. Stewart  
Leon E. Libby  
George C. Libby Δ3-4123  
15 Willis P. McDonald  
Mrs. D. Casey  
Peter J. O'Toole  
Thomas Conley  
16 Henry M. Quincannon Δ3-4643  
Mrs Sarah F. Stanton Δ4-0469  
19 Lewis STREET begins  
Raymond J. Bonney apt 1 Δ4-4607  
Alyce K. Currie apt 2 Δ4-6372  
Vacant apt 3  
John M. Robland apt 4  
John Winter apt 5  
Benolt A. LeVernie apt 6  
Donald E. Grady  
Richard H. Pelton  
Joseph P. Foley Δ4-1481  
Mrs. Malet Gifford Δ4-1481  
Mrs. Blanche I. Brown Δ4-1481  
Mrs. Helen S. Harris prac nurse  
Mrs. Jennie F. Peterson  
Russell W. Pollard Δ4-1282  
Mrs. Margaret R. Lapomarda Δ4-1282  
Gerard G. St. Cyr  
Howard F. Gordon Δ4-8416  
Robert B. Billington  
Charles A. Gildart  
Edward J. Quinn Δ4-9823  
Harry J. Ellis Δ2-2064  
32 Edward J. Cahill Δ3-6700  
Earl J. Feinstein Δ2-4902  
33 Douglas R. Buotte  
Richard O'Brien  
Patrick J. Delaney Δ3-5830  
Joseph D. Kamins Δ2-2406  
James C. McDougal Δ5-0654  
Philip J. Oliver  
38 Leopold J. Paraszewicz Δ2-4455  
Mrs. Lena M. Moffett nurse and h  
Δ3-8750  
42 James E. Quincannon Δ4-3120  
Ronald G. O'Brien  
Elizabeth I. Silva Δ4-1861  
Mrs. Elsie N. Woods lodg and h  
Δ2-8124  
46 John C. Woods Δ2-8124  
Mrs. Margaret H. Ecker Δ3-9123  
Mrs. Christine S. Scamman

**CUSTOM HOUSE STREET**  
WARD 3  
From 97 Commercial to 306 Fore

**CYPRESS STREET**  
WARD 9  
From 1466 Washington av to Pennell av  
14 John W. Meredith Δ4-4094  
15 Alfred C. Powers Δ4-4094  
19 H. William Burns Δ5-2103  
24 Carl M. Jordan Δ2-0725  
27 Maurice C. Pickett Δ2-8063  
32 Lawrence C. Pelton Δ3-0780  
41 Kenneth L. Mitchell Δ4-4346  
42 Earl L. Houston Δ1-1221  
47 Edward J. Mattery Δ2-5276  
48 Charles W. Moody Δ2-3913  
50 Arthur W. Cobb Δ4-2598  
52 Lawson H. Hamadell Δ3-3224  
Richard E. Kennerson Δ2-6348

Left Right  
65 Lawrence O. Guertin Δ  
**D STREET**  
WARD 7  
From 166 Valley to 137 St John

**D STREET—PEAKS ISLAND**  
From Church avenue easterly

**DAKOTA STREET**  
WARD 9  
—UNACCEPTED—  
From Ray to Michigan avenue  
3 George A. Dickie Δ4-4377  
4 Alton Field Δ2-4130  
5 Robert L. Bouchard Δ3-3687  
12 Gerald F. Woodrow Δ

**DALE STREET**  
WARD 8  
—UNACCEPTED—  
From Holm avenue to bay Taft avenue  
4 TAFT AVENUE crosses  
Mrs Ruth D. St. Clair Δ4-3222  
8 Mrs Nettie M. Hatch Δ4-3027  
(rear) Raymond D. Hatch Δ

**DALTON STREET**  
WARD 9  
From 76 Veranda to Presumpscot B  
8 John A. Valente Δ4-1929  
9 Clyde E. Hurnham  
Leon E. Frost  
12 Anthony J. Bellino Δ4-9105  
13 Philip A. Tringham Jr  
Mrs Mary P. Sullivan Δ3-0387  
16 Mrs May M. Stewart  
19 Philip Tirabassi Δ3-6145  
24 James J. Dall Δ4-1229  
27 Mrs Catherine Napolitano Δ  
Edward E. Cushing Δ4-0071  
32 Alfred J. Niles Δ  
—UNACCEPTED from here to end  
F STREET ends

**DANA STREET**  
WARD 4  
From 199 Commercial to 412 Fore  
1-7 wide entrance B D Stearns Inc  
8 Palmer Supply Co Δ3-6449

**DANFORTH PLACE**  
WARD 7  
—UNACCEPTED—  
From 220 Danforth  
3 Frank F. Huntley  
Lawrence J. DeRoche Δ4-7614  
4 Mrs. Marie M. Nickerson  
John F. Nimblett  
Mrs. Julia F. Gryp Δ

**DANFORTH STREET**  
WARDS 4, 5, 6, 7  
From 527 Fore to bay West Commercial St  
1 Cheney's Cafe  
Mrs Mary Fagone Δ4-2352  
2 Old Tavern Farm Inc dairy pro-  
ducts Δ2-5417  
3 Patrick Genry  
5 Theodore Gilliam  
Michael L. Coyne  
Joseph J. Vargo  
9 Lazarus Varjabedian barber  
shop and h Δ  
Vacant  
13 Mrs. Geraldine M. Dukette  
23 Albert L. Dyer  
Vacant  
29 William F. Nye  
Maine Furniture Co Δ3-8057  
Maine Furniture Storage Co  
Δ3-8957  
33 George A. Hooper  
Mrs. Esther Henderson  
Jesse W. Cobb  
37 Vacant  
40 MAPLE STREET crosses  
John F. Conley  
Mrs. Agnes N. Curran Δ4-3760  
43 John A. Kelley  
Russel B. Mundi  
John Soper  
45 People's Market cr.  
Fox and Ginn Inc trucking  
Δ3-4444  
51 Lincoln A. Marston Δ4-4063  
53 Geraldine H. Papillon  
Ellsworth J. Dore  
Ralph Humiston  
Kathleen J. Strout



Start your Savings Account today. You may save in large or small amounts, and your account may be opened at anytime.  
TEL. 2-4671 185 MIDDLE ST. PORTLAND, ME.

58

7003

Left Right  
 Elsie M Townsend apt 2  
 Arthur E Ingersoll apt 3  
 Mrs Pauline D Kennedy apt 4  
 Alice Engelbracht apt 5  
 Walter N Clark apt 6  
 James I Bennett apt 7 Δ3-702  
 Louis P Murphy apt 8  
 Mrs Erna Granville  
 150 Glendon Apartments  
 Willis H Deal apt 1 Δ2-1880  
 Mrs Jane D Fleming apt 2  
 Δ3-2100  
 Vacant apt 3  
 Mrs Gertrude M Phillips apt 4  
 Roy Young apt 5  
 Mrs Florence I Colby lodg and  
 h Δ3-5916  
 553 The Glendon apts  
 Mrs Georgia H Morin apt A1  
 Δ2-2157  
 Vacant apt A2  
 Vacant apt A3  
 Howard H Ryan apt A4  
 Forrest C Littlefield apt A5  
 Mildred Noonan apt A6 Δ2-6116  
 Harold W Martin apt A7  
 Mrs Ruth P Emery apt B1  
 Alice M Eichel apt B2  
 Russell E Scofield apt C1  
 Δ5-1833  
 Emery S Ross Jr apt C2  
 Earl E Griffin apt C3  
 Nathan Shelling apt C4 Δ2-4802  
 Vacant apt C5  
 Harold W Bulger apt C6  
 Mrs Helen C LaBelle apt C7  
 Δ3-8413  
 J Frances Haggood apt D1  
 Frances S Rankin apt D2  
 Mrs Nettie Wright apt D3  
 Walter M Martelle apt D4  
 Mrs Anna W Simmons apt D6  
 Δ3-6900  
 Mrs Mary A Greene apt D6  
 Δ3-2223  
 Jerry J Gallagher apt D7  
 Ruth L Sylvester lodg and h Δ2-4566  
 558 I George Gillis apt 1  
 Ralph Leighton apt 2  
 John Cady apt 3 Δ2-2062  
 Bruce M Nadeau apt 4  
 Vacant apt 5  
 John E Banville apt 6  
 Jerome A Vermette apt 7  
 Barbara Jack apt 8  
 Charles Sch'elf apt 9  
 Theodore Davis apt 10  
 Mrs Beatrice M Burgess apt 11  
 Δ5-2077  
 Raymond Keene apt 12  
 Mrs Lillian H Jackson  
 Raymond Sleeper  
 560 Carlo Fiore Δ4-6535  
 Glendon Arms apts  
 563 Gertrude M Bryant apt 1  
 Leona M Hill apt 2  
 Mrs Anna I McCarthy apt 3  
 Δ4-8505  
 Theodore N Karatsanos apt 4  
 Δ4-9794  
 Helena D Madigan apt 5  
 Blaine Hall apt 6 Δ4-9433  
 Mrs Mable G Gain apt 7  
 Veronica M Kilmas apt 8 Δ4-7014  
 Harold S Doloz apt 9 Δ3-1668  
 Helen G Lowe apt 10  
 Walter W Schwartz apt 11  
 Δ2-0062  
 571 Mrs Lena M Clark apts and h  
 Δ4-4704  
 Lawrence H Clark apt 1  
 Beatrice L Bowden apt 2  
 Pearl G House apt 2A  
 Marion Murphy apt 3  
 Elliot Barta apt 4  
 Mrs Sylvia F Wahl apt 5  
 Della Gilman apt 6  
 Mrs Grace G Powell apt 7  
 Inez Littlefield apt 8  
 Anne M Blake apt 9  
 Mrs Elvira Welch apt 10  
 Fred C Winslow apt 11

**CUMBERLAND TERRACE**  
 WARD 3  
 —UNACCEPTED—  
 From 228 Cumberland avenue  
 1 Mrs Minnie L Batey lodg and  
 h Δ3-7553  
 2 Leo B Nason lodg and h  
 Δ4-0654  
 3 Vacant  
 Mrs Edie E Kennedy  
 4 Mrs Pearl L Wogan lodg  
 Δ4-3436

Left Right  
 5 John L Pritchard  
**CUMMINGS STREET**  
 WARD 9  
 From 636 Washington av to Back Cove  
 9 John F Naples  
 Albert F Gendrolls  
 Michael A DeSimon Δ3-1688  
 11 Robert M Libby  
 Richard Sidelinker  
 Bruce Packard  
 —UNACCEPTED from here to 634—  
 FRONT STREET crosses

**CUSHMAN COURT**  
 WARD 6  
 —UNACCEPTED—  
 From rear of 5 West

**CUSHMAN STREET**  
 WARD 7  
 From 166 Clark to 119 Emery  
 7 Frank C Sargent Δ2-2976  
 8 Orrin B Brown  
 Michael J Moran Δ4-4065  
 9 Linwood H Sweat  
 Eugene H Verge  
 Elira M Stetson Δ3-2459  
 11 John C Stewart  
 Leon E Libby Δ3-4193  
 12 Phyllis P McDonald  
 Maurice D Casey  
 Earl A Leadbetter  
 Peter J O'Toole  
 Thomas Conley  
 16 Henry M Quincannon Δ3-4643  
 18 Mrs Sarah F Stanton Δ4-0459  
 LEWIS STREET crosses  
 22 Raymond J Bonney apt 1 Δ4-4007  
 Alyce K Currie apt 2 Δ4-5372  
 Vacant apt 3  
 John M Houliand apt 4  
 John Winter apt 5  
 Benoit A Lavriere apt 6  
 Donald E Grady  
 Richard H Pelton  
 Joseph F Foley Δ4-4481  
 24 Mrs Mabel Gifford  
 Mrs Blanche S Harris prac nurse  
 Mrs Jennie P Peterson  
 27 Russell W Pollard Δ4-1232  
 29 Mrs Margaret R Lapomarda Δ3-0305  
 Gerard G St Cyr  
 Howard F Gordon Δ3-6448  
 30 Robert B Billington  
 Charles A Giddart  
 Edward J Quinn Δ4-9523  
 31 Harry J Ellis Δ4-0664  
 Edward J Cahill Δ3-8709  
 Cyril J Feinstein Δ2-4903  
 32 Douglas R Buolite  
 Richard O'Brien  
 Patrick J Delaney Δ3-5630  
 34 Joseph D Kamin Δ2-2606  
 James C McDougal Δ3-0654  
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 19 H William Burns Δ2-6765  
 24 Carl M Jordan Δ2-6765  
 27 Maurice G Fickett Δ2-8065  
 Lawrence E Pelton Δ3-0780  
 32 Kenneth H Mitchell Δ4-4345  
 42 Earle L Huston Δ4-4221  
 47 Edward J Mattery Δ2-3276  
 Charles W Moody Δ2-3913  
 58 Arthur W Cobb Δ4-2208  
 60 Lawson H Humsdell Δ3-3226  
 Richard E Kennerson Δ2-6348

Left Right  
 65 Lawrence O Guertin Δ

**D STREET**  
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 From 166 Valley to 187 St John  
**D STREET—PEAKS ISLAND**  
 From Church avenue easterly

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 —UNACCEPTED—  
 From Bay to Michigan avenue  
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 4 Alton Field Δ2-4730  
 5 Robert L Bouchard Δ3-3687  
 12 Gerald F Woodrow Δ

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 Mrs Nettie M Hatch Δ4-3077  
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 Clyde E Burnham  
 Leona E Frost  
 12 Anthony J Bellino Δ4-9105  
 George C Tinkham Jr  
 13 Mrs Mary P Sullivan Δ3-0387  
 16 Mrs May M Stewart  
 19 Philip Tirabassi Δ3-9145  
 24 James J Dall Δ4-8229  
 27 Mrs Catherine Napolitano  
 Edward E Cushing Δ4-0012  
 32 Alfred J Niles Δ  
 —UNACCEPTED from here to end  
 F STREET ends

**DANA STREET**  
 WARD 4  
 From 199 Commercial to 412 Fore  
 1-7 The entrance B D Stearns Inc  
 Palmer Supply Co Δ3-6444

**DANFORTH PLACE**  
 WARD 7  
 —UNACCEPTED—  
 From 220 Danforth  
 3 Frank F Huntley  
 Lawrence J DeRoche Δ4-7814  
 4 Mrs Marion Nickerson  
 John F Nimblett Δ  
 6 Mrs Julia F Grypt Δ

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 WARDS 4, 5, 6, 7  
 From 527 Fore to bey West Commercial St  
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 Mrs Mary Fagone Δ4-2332  
 Old Tavern farm Inc dairy pro-  
 ducts Δ2-5447  
 2 Patrick Geary  
 3 Theodore Gilliam  
 5 Michael L Coyne  
 Joseph J Varco  
 9 Lazarus Varjabedian barber  
 shop and h Δ  
 Vacant  
 13 Vacant  
 23 Mrs Geraldine M Dukette  
 Albert L Dion  
 Vacant  
 29 William F Nye  
 Maine Furniture Co Δ3-8267  
 Maine Furniture Storage Co  
 Δ3-8957  
 33 George A Hooper  
 Mrs Esther Henderson  
 Jesse W Cobb  
 37

**MABLE STREET crosses**  
 41 John J Conley  
 Mrs Agnes N Curran Δ4-3780  
 43 John A Kelley  
 Russell B Mundi  
 John Soper  
 45 People's Market gro  
 Fox and Gian Inc trucking  
 Δ3-4440  
 51 Lincoln A Marston Δ4-4063  
 Geraldine H Papillon  
 53 Ellsworth J Dure  
 Ralph Humblston  
 Kathleen J Strout



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NISBET, MACNICHOL & LUDWIG  
ATTORNEYS AND COUNSELORS AT LAW  
125 OCEAN STREET, SOUTH PORTLAND, MAINE 04106  
207-761-5331

*Malcolm  
Ward  
Inspections*

HERBERT C. NISBET  
ALEXANDER MACNICHOL  
HERBERT J. LUDWIG  
CONSTANCE P. RAMSAY

August 28, 1984

David A. Lourie, Esq.  
City of Portland  
Corporation Counsel  
389 Congress Street  
Portland, Maine 04101

Re: PAUL RHEAUME, 563 CUMBERLAND AVENUE, PORTLAND, MAINE

Dear David:

This letter will affirm our phone conference of August 27, 1984 regarding occupancy permit for 11 units at 563 Cumberland Avenue, Portland, Maine.

A search of the records indicates:

- (1) As of June, 1957, the property was assessed for six units;
- (2) As of 1963 assessed for eight units;
- (3) 1974, assessed for 11 units at re-evaluation.

Mr. Rheaume purchased the building in 1971 as an eleven unit building. My review of the building inspectors records does not show any documentation of the increase from 6 to 11 units. Malcolm Ward of the building inspectors office states that the 7601 square feet of land would allow seven units.

In 1978 Mr. Rheaume financed the property for building improvements, mainly insulation and electric heat. The financing was partially funded by City of Portland Neighborhood Conservation Program #03/146/2. The building was inspected by City of Portland building officials and approved as an 11 unit building. The approval included new wiring for the electric heat in 11 units. A permit was issued to upgrade service from 200 Amp to 400 Amp. on August 15, 1979.

At all times Mr. Rheaume has complied with City of Portland requirements and now finds himself unable to obtain financing as needed. The problem at hand is lack of evidence of building permits

David A. Lourie, Esq.

- 2 -

August 28, 1984

as required for the increase to 11 units. My review of the records does not show the permit for the upgrading of the electrical service in 1979 and indicates a lack of complete records by the building inspector.

This lack of complete records by the building inspector could well be the reason that the permits for the increase to 11 units does not show on the microfilm records.

It is imperative that this matter be resolved as quickly as possible. Please review the matter with the thought in mind that Mr. Rheume might be granted a waiver of the requirements on the basis that the building was 11 units when he purchased it and that the records in the Building Inspector's Office may not be complete, to the prejudice of Mr. Rheume.

Sincerely yours,

  
Herbert C. Nisbet

HCN/del

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT APPLICATION FOR RAA REHABILITATION LOAN — INVESTOR OWNED RESIDENTIAL PROPERTY OR MIXED-USE LOAN		TO BE COMPLETED BY PUBLIC BODY APPLICATION NUMBER 23 8MC-0003 168 2	
A. NAME, ADDRESS AND ZIP CODE OF BORROWER(S) (Hereafter jointly and severally called "Borrower") Paul R. & Gloria R. Rheame, Sr. 52 Fessenden Street Portland, Maine 04103		LOCALITY (West End) Portland, Maine Name, Title, Address, and Zip Code of official with whom HUD should communicate concerning this application: Marlene L. Hincks Loan Officer Danforth Street Area N.C.P. 389 Congress St. (Room 315) Portland, Maine 04101	
B. ADDRESS OF PROPERTY TO BE REHABILITATED 563 Cumberland Ave. Portland, Maine			
C. SELECTED CHARACTERISTICS OF BORROWER AND PROPERTY 1. Legal form of Borrower entity a. <input checked="" type="checkbox"/> "Person" (other than partnership or corporation) b. <input type="checkbox"/> Partnership c. <input type="checkbox"/> Corporation (profit) d. <input type="checkbox"/> Corporation (nonprofit)			
2. If a "Person," does any Borrower occupy a dwelling unit in the property? a. <input type="checkbox"/> Yes b. <input checked="" type="checkbox"/> No		3. Number of dwelling units: 3 a. 11 before rehab. 4 b. 11 after rehab.	
4. If a "Person," complete this item. NOTE: Minority group data is obtained for statistical purposes only. It will not be considered by any local or Federal official in determining the Borrower's eligibility. City of Portland, Maine 312 Risk Sharing Loan The Borrower is a. <input checked="" type="checkbox"/> White (nonminority) b. <input type="checkbox"/> Negro c. <input type="checkbox"/> Other minority* d. <input type="checkbox"/> Check here if reporting is prohibited by State or local law.			

NOTE: Round all entries to the nearest dollar unless otherwise indicated

D. LOAN APPLIED FOR			
1. Rehabilitation Cost			
a. Amount for construction work		\$27,500.	
b. Contingencies (no. more than 3% of line 1a)		788.	
c. Loan application fee (for loan of \$3,500 or more)		0	
d. Title examination, recordation, revenue stamp, and architectural fees		112.	
e. Current accruals of taxes, insurance, special assessments, and ground rents		0	
f. TOTAL (sum of lines a through e)			\$28,400
2. Cash to be furnished by Borrower	City Revolving Loan 20%	5,700.	\$ 5,700
3. Line 1f minus line 2			\$22,700
4. TOTAL AMOUNT OF LOAN APPLIED FOR (line 3 rounded to the next highest \$50)		5,700.	\$ 22,700
5. Interest rate per annum		3%	3%
6. Number of months		120	240
7. Monthly payments of principal and interest (d. not found)		55.06	\$ 125.99

E. EXISTING DEBT ON PROPERTY TO BE REHABILITATED			
Name and Address of Lender	Original Mortgage Amount (a)	Unpaid Balance (b)	Date Loan Matures
Maine National Bank	\$ 50,000.00	\$ 30,893.00	1971-1986
	\$	\$	
TOTALS	\$ 50,000.00	\$ 30,893.00	

\*Identify minority group e.g., American-Indian, Spanish-American, Oriental, Other.

**PHASE II  
NEIGHBORHOOD CONSERVATION PROGRAM  
APPLICATION FOR REHABILITATION LOAN**

TO BE COMPLETED BY APPLICANT

APPLICATION NUMBER:

03 -146-112

A. NAME, ADDRESS AND ZIP CODE OF BORROWER(S) (hereafter jointly and severally called "Borrower")

Borrower's Age

Paul R. & Gloria R. Rheame, Sr.  
52 Fessenden Street  
Portland, Maine 04103

60  
53

LOCALITY  
(West End)  
Portland, Maine

Name, Title, Address, and Zip Code of official Agency handling the application

Marlene L. Hincks  
Loan Officer  
Danforth Street Area N.C.P.  
Room 315  
389 Congress Street  
Portland, Maine 04101

Age of Dependents:

Total number of dependents of Borrower listed above: 0

**B. SELECTED CHARACTERISTICS OF BORROWER AND PROPERTY**

1. Number of dwelling units:

a. 11 before rehab.  
b. 11 after rehab.

**PROPERTY LOCATION**

563 Cumberland Ave.  
Portland, Maine

20% Risk Sharing Loan

NOTE: Round to the nearest dollar all entries in Block C - blocks E through K, unless otherwise indicated.

**C. LOAN APPLIED FOR**

**1. REHABILITATION COST -**

a. Amount for construction work	\$ 27,500
b. Contingencies (not more than 3% of line 1a)	788
c. Loan application fee	0
d. Title examination, recordation, revenue stamp and architectural fees	112
e. Current accruals of taxes, insurance, special assessments, and ground rent	\$ 0
f. TOTAL (sum of lines 1a through 1e)	\$ 28,400

**2. FUNDS TO BE FURNISHED FROM OTHER SOURCES - 312 Loan**

a. Other funds to be furnished by Borrower	0
b. TOTAL	\$ 22,700

**3. TOTAL AMOUNT OF LOAN APPLIED FOR**

Interest rate per annum	3%
Number of months	120
Monthly payments of principal and interest (do not round)	\$ 55.06

**OPERATING DATA ON PROPERTY**

**F. ESTIMATE OF INCOME FROM PROPERTY AFTER REHABILITATION**

Number of Each Type of Unit	Bedrooms per Unit	Monthly Rent per Unit	Annual Rent at Full Occupancy	Occupancy Rate Assumed	Gross Income Expectancy
11	1	\$ 215.	\$ 23,650.		
1. Total Income From Dwelling Units			\$ 23,650.	100 %	\$ 23,650.
2. Garage or Parking Spaces				%	\$
3. Stores				%	\$
4. Other (specify)				%	\$
5. TOTAL			\$ 23,650.		\$ 23,650.

**G. SCHEDULE OF PROPOSED TYPES OF EMPLOYEES AND COMPENSATION**

Number	Type of Position	Number of Bedrooms	Rental Value of Quarters (a)	Salary (b)	Payroll Taxes (c)	Total (d)
	None		\$	\$	\$	\$
Total value of quarters, salary, and taxes (enter in block H)			\$	\$	\$	\$

H. ESTIMATE OF ANNUAL OPERATING EXPENSE AFTER REHABILITATION		I. EQUIPMENT AND SERVICES TO BE INCLUDED IN RENT (Check those to be furnished)	
Administrative:			
Advertising	\$ 200.	Refrigerators (gas or electric)	yes
Management	0	Kitchen exhaust fan	yes
Operational:		Attic vent fan	0
Elevator power	0	Laundry facilities	0
Elevator maintenance	0	Venetian blinds	0
Air conditioning	0	Other (specify)	0
Fuel (heating and domestic hot water)	6,000.	Services:	
Janitor supplies	0	Water (hot and cold)	yes
Lighting and misc. power	1200.	Gas	0
Water	2000.	Electricity	yes
Gas	0	Space heat	yes
Garbage and trash removal	0	Janitor service	0
Quarters, salaries, and taxes (block G, col. (d))	0	Air conditioning	0
Maintenance:		Ground maintenance	0
Decorating	200.	Garbage and trash removal	0
Repairs	200.	Other (specify)	0
Exterminating	0		
Insurance	700.		
Ground expense (materials only)	0		
Furniture and furnishings	0		
Other	0		
	0		
<b>TOTAL OPERATING EXPENSE</b>	<b>\$ 10,000.</b>		

City of Portland  
Portland Housing Authority  
City Hall, 389 Congress St.,  
Portland, Maine

August 28, 1984  
Paul Rheaume, Sr.  
52 Fessenden Street  
Portland, Maine 04103

TO: Whom it may concern.  
SUBJECT: Proof of tenancy.

I, Theodore Karatsanos, have lived at 563 Cumberland Avenue, in this eleven, (11) unit apartment house, since March of 1952. At that time the owner was, Mr. Arron Davidson. His resident was, Sherman Street, in Portland. We have lived at this same address going on thirty three years. The building had eleven apartments, when we moved in. It still has (11), units.

WITNESS. *Matt Smith*..... SIGN *Mr. Theodore Karatsanos Sr.*  
DATE *Aug 28, 84*..... DATE *Aug, 28, 1984*

SUBSCRIBED & SWORN TO BEFORE ME  
THIS *28* DAY OF *Aug* A.D. 198 *4*  
SIGN *Paul Rheaume, Sr.*  
NOTARY PUBLIC  
MY COMMISSION EXPIRES 5-30-1987



CITY OF PORTLAND, MAINE  
Department of Building Inspection

# Certificate of Occupancy

Issued to **Glendon Arms Apartments**

LOCATION **563 Cumberland Avenue**

Date of Issue **August 30, 1984**

This is to certify that the building, premises or part thereof, at the above location, built—altered—changed as to use under Building Permit No. \_\_\_\_\_, has had final inspection, has been found to conform substantially to requirements of Zoning Ordinance and Building Code of the City, and is hereby approved for occupancy or use, limited or otherwise, as indicated below.

PORTION OF BUILDING OR PREMISES

APPROVED OCCUPANCY

**11 Apartments**

**Apartments**

Limiting Conditions:

*As per info. from 1954.  
City Directory*

This certificate supersedes  
certificates issued

Approved:

**8/30/84**

(Date)

Inspector

*[Handwritten Signature]*  
Inspector of Buildings

Notice: This certificate identifies lawful use of building or premises, and ought to be transferred from owner to owner when property changes hands. Copy will be furnished to owner or lessee for one dollar.

48-E-17 (1951)  
80 UNITS - 1951  
" 1962  
" 1963

11 2 BASE. 11/20/43  
11 UNITS 1944

56 2 Cumberland  
9/10

1954  
PORTLAND STREET DIRECTORY—1955

787

Left Right  
 530 Elsie D. Townsend apt 2  
 Arthur E Ingersoll apt 7  
 Mrs Pauline D Kennedy apt 4  
 Alice Engelbracht apt 1  
 Walter N Clark apt 6  
 James P Bennett apt 8  
 Louis P Murphy apt 8  
 Mrs Elma Granville  
 550 Glendon Apartments  
 Willie H Best apt 1 42-1530  
 Mrs Jane D Fleming apt 2  
 43-2100  
 Vacant apt 3  
 Mrs Gertrude M Phillips apt 4  
 Roy Young apt 5  
 Mrs Florence F Colby lodg and  
 h 43-5916  
 552 The Glendon apts  
 Mrs Georgia H Moran apt A1  
 42-2157  
 Vacant apt A2  
 Vacant apt A3  
 Howard H Ryan apt A4  
 Forrest C Littlefield apt A5  
 Mildred C Noonan apt A6 42-6110  
 Harold W Marston apt A7  
 Mrs Ruth P Emery apt A8  
 Alice M Echel apt A9  
 Russell E Scotfield apt C1  
 43-1838  
 Emery S Ross Jr apt C2  
 Earl L Griffin apt C3  
 Nathan Sculling apt C4 42-4502  
 Vacant apt C5  
 Harold W Sulger apt C6  
 Mrs Helen C Leslie apt C7  
 43-8443  
 J Frances Hayswood apt D1  
 Francine S Rankin apt D2  
 Mrs Nettie Wright apt D3  
 Walter M Matlock apt D4  
 Mrs Anna W Brown apt D5  
 41-6060  
 Mrs Mary A Green apt D6  
 43-2322  
 Jerry J Gallacher apt D7  
 Ruth L Sylvester lodg and h  
 42-4586  
 556 I George Gills apt 1  
 Ralph Leighton apt 2  
 John Cady apt 3 42-2092  
 Bruce M Nadeau apt 4  
 Vacant apt 5  
 John E Beauville apt 6  
 Jerome A Vermette apt 7  
 Barbara Jack apt 8  
 Charles Schick apt 9  
 Theodore Davis apt 10  
 Mrs Beatrice M Burgess apt 11  
 42-7077  
 558 Raymond Keene apt 12  
 Mrs Lillian H Jackson  
 Raymond Sleeper  
 Carlo Fiore 44-6533  
 559 Glendon Arms apts  
 Gertrude M Brys apt 1  
 Leona M Hill apt 2  
 Mrs Anna I McCarthy apt 3  
 41-5506  
 Theodore N Kuratsanos apt 4  
 41-9706  
 Felicia D Madigan apt 5  
 Elaine Hall apt 6 44-9133  
 Mrs Marie J Cain apt 7  
 Veronica M Kilmas apt 8 44-7014  
 Harold S Doluit apt 9 43-1268  
 Helen O Lowe apt 10  
 Walter W Schwartz apt 11  
 42-0082  
 561 Mrs Lena M Clark apts and h  
 41-4701  
 Lena Mae Beauty Shop apt 1  
 41-4701  
 Lawrence H Clark apt 1  
 Beatrice L Bowden apt 2  
 Pearl O Rouse apt 2A  
 Marlon Murphy apt 3  
 Elliot Barba apt 4  
 Mrs Sylvia E Wahl apt 5  
 Della Gilman apt 6  
 Mrs Grace G Pouch apt 7  
 Inez Littlefield apt 8  
 Anne M Blake apt 9  
 Mrs Elvira Welch apt 10  
 Fred C Winslow apt 11

CUMBERLAND TERRACE  
 WARD 2  
 -UNACCEPTED-  
 From 228 Cumberland avenue  
 1 Mrs Minnie L Batey lodg and  
 h 43-7553  
 2 Leo R Nason lodg and h  
 41-0651  
 3 Vacant  
 Mrs Effie E Kennedy  
 4 Mrs Pearl L Wogan lodg  
 41-3136

Left Right  
 5 John L Pritchard  
 CUMMINGS STREET  
 WARD 9  
 From 634 Washington av to Back Cove  
 9 John F Naples  
 Albert F Gendrolls  
 Michael A DeSimon 43-1668  
 11 Robert M Libby  
 Richard Sidelinker  
 Bruce Packard  
 ILLISLEY STREET crosses  
 -UNACCEPTED from here to end-  
 FRONT STREET crosses

CUSHMAN COURT  
 WARD 6  
 -UNACCEPTED-  
 From rear of 5 West

CUSHMAN STREET  
 WARD 7  
 From 766 Clark to 119 Emery  
 7 Frank C Sargent 42-2276  
 8 Orrin B Brown  
 Michael J Moran 41-4665  
 9 Linwood H Sweat  
 Eugene H Verge  
 11 Shiri M Stiel 43-2430  
 John C Stewart  
 Les J E Libby  
 12 George C Libby 43-4194  
 Phyllis P McDonald  
 15 Maurice D Casey  
 Earl A Leadbetter  
 Peter J O'Rourke  
 Thomas Conley  
 Henry M Quincannon 43-4643  
 Mrs Sarah F Stanton 44-0429  
 19 LEWIS STREET begins  
 Raymond J Bonney apt 1 44-1607  
 Alyce K Currie apt 2 44-6372  
 Vacant apt 3  
 John M Rowland apt 4  
 John Winter apt 5  
 Benoit A Lavriere apt 6  
 Donald E Grady  
 Richard H Pelton  
 26 Joseph F Foley 44-4481  
 Mrs Isabel Gifford  
 Mrs Blanche I Brown  
 Mrs Helen S Harris prac nurse  
 Mrs Jennie F Peterson  
 27 Russell W Pollard 44-1282  
 Mrs Margaret R Lapomarda  
 43-0307  
 30 Gerard G St Cyr  
 Howard F Gordon 43-8446  
 Robert B Billington  
 Charles A Gilman  
 31 Edward J Quinn 44-9522  
 Harry J Ellis 43-6709  
 Edward J Cahill 43-6709  
 Cyril J Feinstein 42-4923  
 Douglas E Buotte  
 Richard O'Brien  
 34 Patrick J Delaney 43-6530  
 Joseph D Kamia 42-2606  
 James C McDougal 45-0614  
 Philip J Oliver  
 38 Leopold J Tarasewicz 42-4455  
 Mrs Lena M Moffett nurse and h  
 43-8750  
 42 James E Quincannon 41-3120  
 Elizabeth O'Brien  
 46 Ronald G Silva 44-1861  
 Mrs Elsie N Woods lodg and h  
 42-8424  
 50 John C Woods 42-8424  
 Mrs Margaret Ricker 43-9123  
 Mrs Christine S Scamman

CUSTOM HOUSE STREET  
 WARD 3  
 From 97 Commercial to 306 Fore

CYPRESS STREET  
 WARD 9  
 From 1408 Washington av to Pennell av  
 14 John W Meredith 44-4094  
 15 Alfred C Powers 45-2103  
 19 H William Burns 42-6968  
 24 Carl M Jordan 42-8085  
 27 Maurice G Fickett 43-0750  
 Lawrence E Pelton 41-4315  
 42 Kenneth R Mitchell 41-4221  
 Earle L Hinton 43-3278  
 47 Edward J Stacey 42-3913  
 Charles W Moody 41-2518  
 50 Arthur W Cobb 43-7226  
 Lawson H Ramsdell 42-6318  
 Richard E Kenners 42-6318

Left Right  
 65 Lawrence O Guerin 41-0577  
 D STREET  
 WARD 7  
 From 168 Valley to 187 St John

D STREET—PEAK'S ISLAND  
 From Church avenue easterly

DAKOTA STREET  
 WARD 9  
 -UNACCEPTED-  
 From Bay to Michigan avenue  
 3 George A Ingle 41-0577  
 4 Alton Field 41-4799  
 5 Robert L Hoehard 43-3467  
 12 Gerald F Woodrow 43-3467

DALE STREET  
 WARD 8  
 -UNACCEPTED-  
 From Holm avenue to Taft avenue  
 4 TAFT AVENUE crosses  
 Mrs Ruth D St Clair 41-9562  
 Mrs Nettie M Hatch 41-3027  
 (rear) Raymond D Hatch 41-3027

DALTON STREET  
 WARD 9  
 From 76 Veranda to Presumpscot R  
 8 John A Valente 41-1929  
 9 Clyde E Burham  
 Leon E Frost  
 12 Anthony J Bellino 41-0100  
 George C Tiskham 44-0387  
 13 Mrs Mary M Stewart  
 16 Mrs Mary M Stewart 43-6145  
 19 Philip Tirabassi 44-1223  
 24 James J Dall 44-1223  
 27 Mrs Catherine N Politano 41-0012  
 Edward E Cushing 41-0012  
 Alfred J Niles 41-0012  
 -UNACCEPTED from here to end  
 F STREET ends

DANA STREET  
 WARD 4  
 From 199 Commercial to 112 Fore  
 1-7 side entrance B D Stearns Inc  
 Palmer Supply Co 43-6440

DANFORTH PLACE  
 WARD 7  
 -UNACCEPTED-  
 From 220 Danforth  
 3 Frank J Huntley  
 Leona J DeBorja 44-7814  
 4 John F Nible  
 Mrs Julia P G

DANFORTH STREET  
 WARDS 4, 5, 6, 7  
 From 527 Fore to West Commercial St  
 1 Cheney's Cafe  
 Mrs Mary Fagone 44-227  
 Old Tavern Farm Inc d.b.y. pro-  
 ducts 42-5417  
 2 Patrick Geary  
 3 Theodore Gilliam  
 Michael L Coyne  
 Joseph J Vargo  
 9 Lazarus Varjabedian barber  
 shop and h  
 13 Vacant  
 23 Mrs Geraldine M Dukette  
 Albert L Dion  
 Vacant  
 20 William F Nye  
 Maine Furniture Co 43-5967  
 Maine Furniture Storage Co  
 43-8957  
 33 George A Hooper  
 Mrs Esther Henderson  
 Jesse W Cobb  
 37 Vacant  
 40 MAPLE STREET crosses  
 John J Conley  
 Mrs Arnes N Curran 41-3700  
 43 John A Kelley  
 Russell B Moadt  
 John Soper  
 45 People's Market pro  
 Fox and Gina Inc trucking  
 41-6160  
 51 Lincoln A Marston 44-4063  
 Geraldine B Paplioz  
 53 Ellsworth J Dare  
 Ralph Humiston  
 Kathleen J Strout



Start your Savings Account today. You may save in large or small amounts, and your account may be opened at anytime.  
 TEL. 2-4671 185 MIDDLE ST. PORTLAND, ME.

PORTLAND STREET DIRECTORY—1955

787

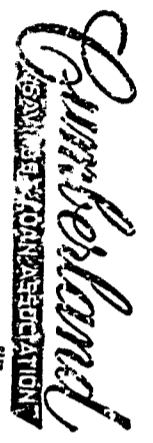
Left Right
Elsie M. Townsend apt 2
Arthur E. Ingersoll apt 3
Mrs Pauline D. Kennedy apt 4
Alice Engelbrecht apt 6
Walter N. Clark apt 7
James F. Bennett apt 7
Louise P. Murphy apt 8
Mrs Erna Cravill
550 Mrs. Gladys A. Phillips apt 4
Ray Young apt 5
Mrs Florence F. Colby lodg and
557 The Glenou apts
Mrs Georgia H. Morin apt A1
Vacant apt A2
Vacant apt A3
Howard H. Ryan apt A4
Forrest C. Littlefield apt A5
Mildred Noonan apt A5
Harold W. Harbin apt A7
Mrs Ruth F. Eckerly apt B1
Alice M. Eichel apt B2
Russell E. Scofield apt C1
Emery S. Ross jr apt C2
Earl E. Griffin apt C3
Nathan Snelting apt C4
Vacant apt C5
Harold W. Bulger apt C6
Mrs Helen C. LaBelle apt C7
J. Frances Haggood apt D1
Francine S. Rankin apt D2
Mrs Nettie Wright apt D3
Walter M. Martens apt D4
Mrs Anna W. Simmons apt D5
Mrs Mary A. Greene apt D6
Jerry J. Gallagher apt D7
Ruth L. Sylvester lodg and h
558 J. George Gillis apt 1
Ralph Leighton apt 2
John Coy apt 3
Bruce A. Nadeau apt 4
Vacant apt 5
John E. Bayville apt 6
Verone A. Vermette apt 7
Barbara Jack apt 8
Charles Schiel apt 9
Theodore Davis apt 10
Mrs Beatrice M. Burgess apt 11
Raymond Kiene apt 12
Mrs Lillian H. Jackson
560 Raymond Sleeper
Carlo Fiore apt 13
Glendon A. Adams
563 Gertrude M. Bryant apt 1
Lena M. Hull apt 2
Mrs Anna I. McCarthy apt 3
Theodore N. Karabinos apt 4
Helena D. Morrison apt 5
Blaine H. Lpt apt 6
Mrs Malco G. Galt apt 7
Veronica M. Kilmas apt 8
Harold S. Doloff apt 9
Helen G. Lowe apt 10
Walter A. Schwartz apt 11
572 Mrs Lena M. Clark apts and h
Lena Mae Beauty Shop apt 1
Lawrence H. Clark apt 1
Beatrice L. Bowden apt 2
Pearl G. House apt 2A
Marion Murphy apt 1
Elliot aris apt 4
Mrs Sylvia F. Watt apt 1
Della Gilman apt 5
Grace G. Powell
Alex Littlefield apt
Anne M. Blake apt
Mrs Elvira Welch apt 10
Fred C. Winslow apt 11

CUMBERLAND TERRACE
WARD 3
-UNACCEPTED-
From 228 Cumberland avenue
1 Mrs Minnie L. Baley lodg and h
Leo R. Nason lodg and h
3 Vacant
Mrs Effie E. Kennedy
4 Mrs Pearl L. Wogan lodg h

Left Right
John L. Pritchard
CUMMINGS STREET
WARD 3
From 636 Washington av to Back Cove
9 Jehu F. Napier
Albert J. Gendrolls
Michael A. DesLion
11 Robert M. Libby
Richard Sidellaker
Bruce Packard
-UNACCEPTED from here to end-
FRONT STREET crosses
CUSHMAN COURT
WARD 6
-UNACCEPTED-
From rear of 5 West
CUSHMAN STREET
WARD 7
From 163 Clark to 119 Emory
7 Frank C. Bargent
8 George H. Brown
Michael J. Moran
9 Edward J. Swatt
Rugene H. Verge
11 Bill M. Stein
John C. Stewart
Leon E. Libby
12 Phyllis P. McDonald
Maurice D. Casey
Earl A. Leadbetter
Peter J. O'Toole
Thomas Conley
14 Henry M. Quinannon
Mrs Sarah I. Stanton
16 LEWIS STREET begins
Raymond J. Conroy apt 1
Alfred C. Conroy apt 2
Vacant apt 3
John M. Holland apt 4
John Winter apt 5
Benjamin J. Vermette apt 6
Dora D. E. Grady
Richard H. Pelton
Joseph P. Foley
20 Mrs Isabel Gifford
Mrs Blanche Brown
Mrs Helen S. Harris prac nurse
Mrs Jennie F. Peterson
22 Russell W. Lollar
Mrs Margaret R. Lapomarda
30 Gerald G. Cyr
Howard F. Gordon
30a Herbert B. Billington
Charles A. Gildart
Edward J. Quinn
Harry J. Ellis
Edward J. Cahill
Cyril J. Feinstein
33 Richard O. O'Neil
Patrick J. Delaney
Joseph J. Hannan
James C. McDougall
Phillip J. Oliver
Leopold J. Tarasewicz
Mrs. Lillian M. Moffatt nurse and d
47 James E. Quinannon
Ronald G. O'Brien
Elizabeth I. Sims
Mrs Estle N. Woods lodg and h
Walter S. Scamman
HOUSE STREET
WARD 3
Commercial to 366 Fore
CYPRESS STREET
WARD 9
From 1406 Washington av to Pennell av
11 John W. Meredith
15 Alfred C. Powers
19 H. William Burns
24 Carl M. Jordan
27 Maurice G. Fleck
Lawrence H. Pelton
41 Kenneth R. Mitchell
Earle H. Huston
47 Edward J. Slattery
Charles W. Moody
Arthur W. Conroy
50 Lewson H. Lamson
Richard E. Kennel

Left Right
Lawrence O. Guertin
D STREET
WARD 7
From 163 Valley to 187 St John
D STREET-PEAKS I LAND
From Church avenue east to
DAKOTA STREET
WARD 9
-UNACCEPTED-
From Ray to Michigan avenue
George A. Dickie
Alton Field
Robert L. Bouchard
Gerald F. Woodrow
FALE STREET
WARD 8
-UNACCEPTED-
From Holm avenue to bay Taft avenue
Mrs Ruth D. St. Clair
Mrs Nettie M. Hatch
Raymond D. Hatch
DALTON STREET
WARD 9
From 76 Veranda to Presumpscot R.
John A. Valette
Clara E. Burnham
Leon E. Foot
Anthony J. Bellino
George C. Tinkham Jr
Mrs Mary P. Sullivan
Mrs May M. Stewart
Philip Tirabassi
James J. Dall
Mrs Catherine Napier
Edward E. Gushine
Alfred J. Niles
-UNACCEPTED from here to end
P STREET crosses
DANA STREET
WARD 7
From 110 Commercial to 112 Fore
1-7 side entrance B. D. Stearns Inc
Palmer Supply Co
DANFORTH PLACE
WARD 7
-UNACCEPTED-
From Danforth
Frank F. Huntley
Lawrence J. DeRoche
Marion Nickerson
John F. Nimblett
Mrs Julia F. Gryp
DANFORTH STREET
WARDS 4, 5, 6, 7
From 127 Fore to bay West Commercial St
Cheney's Cafe
Mrs Mary Fagone
Old Haven Farm Inc dairy products
Patrick Garry
Theodore Gilman
Michael L. Coyne
Joseph J. Goso
Lazarus VariBedian barber shop and L.C.
Vacant
Mrs Geraldine M. Dukette
Albert L. Elton
Vacant
William F. Nye
Haine Furniture Co
Haine Furniture Storage Co
George J. Hooper
Mrs Esther Henderson
James W. Cobb
Vacant
MAPLE STREET crosses
John J. Conley
Mrs Agnes N. Curran
John A. Kelley
Russell B. Mandt
John Soper
People's Market Jr
Fox and Gunn Inc trucking
Lincoln A. Hareton
Geraldine B. Papillon
Ellsworth J. Bare
Ralph Humiston
Kathleen J. Strout

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NISBET, MACNICHOL & LUDWIG  
ATTORNEYS AND COUNSELORS AT LAW  
125 CECIL STREET, SOUTH PORTLAND, MAINE 04106  
207-767-3331

*Malcolm  
Ward  
Inspector*

HERBERT C. NISBET  
ALEXANDER MACNICHOL  
HERBERT J. LUDWIG  
CONSTANCE P. RAMSAY

August 28, 1984

David A. Lourie, Esq.  
City of Portland  
Corporation Counsel  
389 Congress Street  
Portland, Maine 04101

Re: PAUL RHEAUME, 563 CUMBERLAND AVENUE, PORTLAND, MAINE

Dear David:

This letter will affirm our phone conference of August 27, 1984 regarding occupancy permit for 11 units at 563 Cumberland Avenue, Portland, Maine.

A search of the records indicates:

- (1) As of June, 1957, the property was assessed for six units;
- (2) As of 1963 assessed for eight units;
- (3) 1974, assessed for 11 units at re-evaluation.

Mr. Rheume purchased the building in 1971 as an eleven unit building. My review of the building inspectors records does not show any documentation of the increase from 6 to 11 units. Malcolm Ward of the building inspectors office states that the 7601 square feet of land would allow seven units.

In 1978 Mr. Rheume financed the property for building improvements, mainly insulation and electric heat. The financing was partially funded by City of Portland Neighborhood Conservation Program #03/146/2. The building was inspected by City of Portland building officials and approved as an 11 unit building. The approval included new wiring for the electric heat in 11 units. A permit was issued to upgrade service from 200 Amp to 400 Amp. on August 15, 1979.

At all times Mr. Rheume has complied with City of Portland requirements and now finds himself unable to obtain financing as needed. The problem at hand is lack of evidence of building permits

NISBET, MACNICHOL & LUDWIG, ATTORNEYS AT LAW

David A. Lourie, Esq.

- 2 -

August 28, 1984

as required for the increase to 11 units. My review of the records does not show the permit for the upgrading of the electrical service in 1979 and indicates a lack of complete records by the building inspector.

This lack of complete records by the building inspector could well be the reason that the permits for the increase to 11 units does not show on the microfilm records.

It is imperative that this matter be resolved as quickly as possible. Please review the matter with the thought in mind that Mr. Rheaume might be granted a waiver of the requirements on the basis that the building was 11 units when he purchased it and that the records in the Building Inspector's Office may not be complete, to the prejudice of Mr. Rheaume.

Sincerely yours,

  
Herbert C. Nisbet

HCN/del

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT <b>APPLICATION FOR RAA REHABILITATION LOAN —                  INVESTOR OWNED RESIDENTIAL PROPERTY                  OR MIXED-USE LOAN</b>		TO BE COMPLETED BY PUBLIC BODY APPLICATION NUMBER 23 BMC-0003 168 2	
A. NAME, ADDRESS AND ZIP CODE OF BORROWER(S) (Hereafter jointly and severally called "Borrower") Paul R. & Gloria R. Rheaume, Sr. 52 Fessenden Street Portland, Maine 04103		LOCALITY (West End) Portland, Maine Name, Title, Address, and Zip Code of official with whom HUD should communicate concerning this application Marlene L. Hincks Loan Officer Danforth Street Area N.C.P. 389 Congress St. (Room 315) Portland, Maine 04101	
B. ADDRESS OF PROPERTY TO BE REHABILITATED 563 Cumberland Ave. Portland, Maine			

C. SELECTED CHARACTERISTICS OF BORROWER AND PROPERTY

1. Legal form of Borrower entity a. <input checked="" type="checkbox"/> "Person" (other than partnership or corporation) b. <input type="checkbox"/> Partnership c. <input type="checkbox"/> Corporation (profit) d. <input type="checkbox"/> Corporation (nonprofit)	2. If a "Person," does any Borrower occupy a dwelling unit in the property? a. <input type="checkbox"/> Yes b. <input checked="" type="checkbox"/> No	3. Number of dwelling units: a. 11 before rehab. b. 11 after rehab.
---	---	---

4. If a "Person," complete this item. NOTE: Minority group data is obtained for statistical purposes only. It will not be considered by any local or Federal official in determining the Borrower's eligibility.

City of Portland, Maine  
 312 Risk Sharing Loan

The Borrower is  
 a.  White (nonminority)  
 b.  Negro  
 c.  Other minority\*  
 d.  Check here if reporting is prohibited by State or local law.

NOTE: Round all entries to the nearest dollar unless otherwise indicated

D. LOAN APPLIED FOR		
1. Rehabilitation Cost		
a. Amount for construction work	\$27,500.	
b. Contingencies (no more than 3% of line 1a)	788.	
c. Loan application fee (for loan of \$3,500 or more)	0	
d. Title examination, recordation, revenue stamp, and architectural fees	112.	
e. Current accruals of taxes, insurance special assessments, and ground rents	0	
f. TOTAL (sum of lines a through e)		28,400
2. Cash to be furnished by Borrower	City Revolving Loan 20%	5,700.
3. Line 1f minus line 2		22,700
4. TOTAL AMOUNT OF LOAN APPLIED FOR (line 3 rounded to the next highest \$50)	5,700.	22,700
5. Interest rate per annum	3%	3%
6. Number of months	120	240
7. Monthly payments of principal and interest (d. not round)	55.06	\$ 125.99

E. EXISTING DEBT ON PROPERTY TO BE REHABILITATED			
Name and Address of Lender	Original Mortgage Amount (a)	Unpaid Balance (b)	Date Loan Matures
Maine National Bank	\$ 50,000.00	\$ 30,893.00	1971-1986
	\$	\$	
TOTALS	\$ 50,000.00	\$ 30,893.00	

\*Identify minority group e.g., American-Indian, Spanish-American, Oriental, Other.

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**  
**NEIGHBORHOOD CONSERVATION PROGRAM**  
**APPLICATION FOR REHABILITATION LOAN**

TO BE COMPLETED BY PUBLIC

APPLICANT NUMBER: **03 146**

**A. NAME, ADDRESS AND ZIP CODE OF BORROWER(S)** (hereafter jointly and severally called "Borrower")

Paul R. & Gloria R. Rheaume, Sr.  
 52 Fessenden Street  
 Portland, Maine 04103

Borrower's Age: **60 53**

LOCALITY: **(West End) Portland, Maine**

Name, Title, Address, and Zip Code of official Agency handling this application:  
 Marlene L. Hinckley  
 Loan Officer  
 Danforth Street Area N.C.P.  
 Room 315  
 389 Congress Street  
 Portland, Maine, 04101

Age of Dependents:  
 Total number of dependents of Borrower listed above: **0**

**B. SELECTED CHARACTERISTICS OF BORROWER AND PROPERTY**

1. Number of dwelling units:

a. <b>11</b>	before rehab.
b. <b>11</b>	after rehab.

**PROPERTY LOCATION**  
 563 Cumberland Ave.  
 Portland, Maine

**20% Risk Sharing Loan**

NOTE: Round to the nearest dollar all entries in Block C and in Blocks E through K, unless otherwise indicated.

**C. LOAN APPLIED FOR**

<b>1. REHABILITATION COST</b>		
a. Amount for construction work		\$ 27,500.
b. Contingencies (not more than 3% of line 1a)		788.
c. Loan application fee		0.
d. Title examination, recordation, revenue stamp and architectural fees		112.
e. Current accruals of taxes, insurance, special assessments, and ground rent.		\$ 0.
f. TOTAL (sum of lines 1a through 1e)		\$ 28,400.
<b>2. FUNDS TO BE FURNISHED FROM OTHER SOURCES</b>		
a. Other funds to be furnished by Borrower	312 Loan	\$ 22,700.
b. TOTAL		\$ 22,700.
<b>3. TOTAL AMOUNT OF LOAN APPLIED FOR</b>		\$ 5,700.
Interest rate per annum		3%
Number of months		120
Monthly payments of principal and (do not round)		\$ 55.06

**OPERATING DATA ON PROPERTY**

**F. ESTIMATE OF INCOME FROM PROPERTY AFTER REHABILITATION**

Number of Each Type of Unit	Bedrooms per Unit	Monthly Rent per Unit	Annual Rent at Full Occupancy	Occupancy Rate Assumed	Gross Income Expectancy
11	1	\$ 215.	\$ 23,650.		
1. Total Income From Dwelling Units			11 \$ 23,650.	100 %	\$ 23,650.
2. Garage or Parking Spaces				%	\$
3. Stores				%	\$
4. Other (specify)				%	\$
5. TOTAL			\$ 23,650.		\$ 23,650.

**G. SCHEDULE OF PROPOSED TYPES OF EMPLOYEES AND COMPENSATION**

Number	Type of Position	Number of Bedrooms	Rental Value of Quarters (a)	Salary (b)	Payroll Taxes (c)	Total (d)
	None		\$	\$	\$	\$
Total value of quarters, salary, and taxes (enter in block H)			\$	\$	\$	\$

**H. ESTIMATE OF ANNUAL OPERATING EXPENSE AFTER REHABILITATION**

Administrative:	
Advertising	\$ 200.
Management	0
Operational:	
Elevator power	0
Elevator maintenance	0
Air conditioning	0
Fuel (heating and domestic hot water)	6,000.
Janitor supplies	0
Lighting and misc. power	1200.
Water	2000.
Gas	0
Garbage and trash removal	0
Quarters, salaries, and taxes (block G, col. (d))	0
Maintenance:	
Decorating	200.
Repairs	200.
Exterminating	0
Insurance	700.
Ground expense (materials only)	0
Furniture and furnishings	0
Other	0
	0
<b>TOTAL OPERATING EXPENSE</b>	<b>\$ 10,500.</b>

**I. EQUIPMENT AND SERVICES TO BE INCLUDED IN RENT (Check those to be furnished)**

Equipment:	
Rengos (gas or electric)	
Refrigerators (gas or electric)	yes
Kitchen exhaust fan	yes
Attic vent fan	0
Laundry facilities	0
Venetian blinds	0
Other (specify)	0
Services:	
Water (hot and cold)	yes
Gas	0
Electricity	yes
Space heat	yes
Janitor service	0
Air conditioning	0
Ground maintenance	0
Garbage and trash removal	0
Other (specify)	0

City of Portland  
Portland Housing Authority  
City Hall, 389 Congress St.,  
Portland, Maine

August 28, 1984  
Paul Rheaume, Sr.  
52 Fessenden Street  
Portland, Maine 04103

TO: Whom it may concern.  
SUBJECT: Proof of tenancy.

I, Theodore Karatsanos, have lived at 563 Cumberland Avenue, in this eleven, (11) unit apartment house, since March of 1952. At that time the owner was, Mr. Arron Davidson. His resident was, Sherman Street, in Portland. We have lived at this same address going on thirty three years. The building had eleven apartments, when we moved in. It still has (11), units.

WITNESS. *Walter Smith*..... SIGN *Mr. Theodore Karatsanos Sr.*  
DATE *Aug 28, 84*..... DATE *Aug, 28, 1984*

SUBSCRIBED & SWORN TO BEFORE ME  
THIS *28th* DAY OF *Aug* A.D. 198*4*  
SIGN *Paul Rheaume, Sr.*  
NOTARY PUBLIC  
MY COMMISSION EXPIRES 5-30-1987

Inspection Services  
P. Samuel Hoffses  
Chief



Planning and Urban Development  
Joseph E. Gray Jr.  
Director

SEPTEMBER 04, 1996

**CITY OF PORTLAND**

RHEAUME PAUL R  
52 FESSENDEN ST  
PORTLAND ME 04103

Re: 563 CUMBERLAND AVE  
CBL: 048 - E-017-001-01  
DU: 11

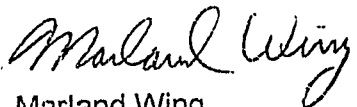
Dear Mr. Rheume:


We recently received a complaint, and an inspection was made at the above-referenced address. As a result of the inspection, you are hereby notified to correct the following substandard housing conditions:

1. INT - 1ST FL - APT #3 - BATHROOM 113.50  
WALL HAS A LOOSE LIGHT SWITCH
2. INT - 1ST FL - APT #3 - KITCHEN 113.50  
WALL HAS A LOOSE RECEPTACLE
3. INT - 1ST FL - APT #3 - 113.50  
SMOKE DETECTORS ARE INOPERATIVE  
--TWENTY-FOUR (24) HOURS TO CORRECT --
4. INT - 1ST FL - APT #3 - LIVING ROOM 108.50  
CEILING HAS A LOOSE LIGHT FIXTURE
5. INT - 1ST FL - APT #3 - LIVING ROOM 108.50  
WALL HAS LOOSE PANELING
6. INT - 1ST FL - APT #3 - FRONT BEDROOM 108.20  
WALL HAS LOOSE PANELING

The above-mentioned conditions are in violation of Article V of the Municipal Code of the City of Portland, Maine, and must be corrected within thirty (30) days. Failure to comply with this order may result in a complaint being filed for prosecution in District Court.

Sincerely,

  
Marland Wing  
Code Enforcement Officer

  
Tammy Munson  
Code Enfc. Offr./ Field Supv.

Inspection Services  
P. Samuel Hoffses  
Chief



Planning and Urban Development  
Joseph E. Gray Jr.  
Director

**CITY OF PORTLAND**

DECEMBER 12, 1996

RHEAUME PAUL R  
52 FESSENDEN ST  
PORTLAND ME 04103

Re: 563 CUMBERLAND AVE  
CBL: 048- - E-017-001-01  
DU: 11

Dear Mr. Rheaume:

The Housing Inspections Division of the Department of Planning and Urban Development has recently completed an overall inspection of the above-referred property.

Congratulations are extended to you for the general condition of your property which was found to meet the standards established by the City's Housing Code. We did, however, note the following items that could cause future problems:

- |  |        |
|--|--------|
| 1. EXT - RIGHT - TRIM -<br>MOLDING IS MISSING          | 108.10 |
| 2. EXT - OVERALL -<br>TRIM HAS PEELING PAINT           | 108.10 |
| 3. EXT - BASEMENT - FRONT -<br>WINDOW HAS BROKEN GLASS | 108.30 |

Good maintenance is the best way to protect the value of your property and neighborhood.

Please feel free to call on us if we can be of assistance to you.

Sincerely,

Marland Wing  
Code Enforcement Officer

Tammy Munson  
Code Enfc.Offc./ Field Supv.