

DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK



# CITY OF PORTLAND

# BUILDING PERMIT

This is to certify that LEW HENRY

Located At 803 CONGRESS ST

Job ID: 2012-08-4679-SIGN

CBL: 053- C-040-001

has permission to Install 2 building signs for retail space, 33"x192" on Congress St. facade & 33"x82" on Deering Ave. facade provided that the person or persons, firm or corporation accepting this permit shall comply with all of the provisions of the Statues of Maine and of the Ordinances of the City of Portland regulating the construction, maintenance and use of the buildings and structures, and of the application on file in the department.

Notification of inspection and written permission procured before this building or part thereof is lathed or otherwise closed-in. 48 HOUR NOTICE IS REQUIRED.

A final inspection must be completed by owner before this building or part thereof is occupied. If a certificate of occupancy is required, it must be

\_\_\_\_\_  
**Fire Prevention Officer**

*[Signature]* 9/18/12  
\_\_\_\_\_  
**Code Enforcement Officer / Plan Reviewer**

THIS CARD MUST BE POSTED ON THE STREET SIDE OF THE PROPERTY  
PENALTY FOR REMOVING THIS CARD

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

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

Job No: 2012-08-4679-SIGN	Date Applied: 8/10/2012	CBL: 053- C-040-001	
Location of Construction: 803 CONGRESS ST	Owner Name: HENRY LEW & RYE MA	Owner Address: 803 CONGRESS ST PPORTLAND, ME 04102	Phone: 631-398-9134
Business Name: Expert Wireless Solutions & R Fashion	Contractor Name: Ashik Arworks (painting the sign)	Contractor Address: Gorham, ME 04038	Phone: 207-370-4142
Lessee/Buyer's Name: Roberto Luis	Phone: 207-347-1251	Permit Type: SIGN - PERM - Signage - Permanent	Zone: B-2b
Past Use: Retail	Proposed Use: Same - retail - install two wall signs - 33' x 192" on Congress St. façade & 33" x 82" on Deering Ave facade	Cost of Work:	CEO District:
		Fire Dept: <input type="checkbox"/> Approved <input checked="" type="checkbox"/> Denied <input type="checkbox"/> N/A	Inspection: Use Group: M Type: Sign MUBR '09 Signature: JMB 9/18/12
Proposed Project Description: 2 bldg signs		Pedestrian Activities District (P.A.D.)	
Permit Taken By: Brad		<b>Zoning Approval</b>	

Special Zone or Reviews	Zoning Appeal	Historic Preservation
<input type="checkbox"/> Shoreland <input type="checkbox"/> Wetlands <input type="checkbox"/> Flood Zone <input type="checkbox"/> Subdivision <input type="checkbox"/> Site Plan  <input type="checkbox"/> Maj <input type="checkbox"/> Min <input type="checkbox"/> MM Date: OK 8/20/12 <i>ASU</i>	<input type="checkbox"/> Variance <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Conditional Use <input type="checkbox"/> Interpretation <input type="checkbox"/> Approved <input type="checkbox"/> Denied  Date:	<input type="checkbox"/> Not in Dist or Landmark <input type="checkbox"/> Does not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input checked="" type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied  Date: 9/14/12 <i>D. Andrews</i>

**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 provision of the code(s) applicable to such permit.

SIGNATURE OF APPLICANT	ADDRESS	DATE	PHONE
RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE	DATE	PHONE	

## BUILDING PERMIT INSPECTION PROCEDURES

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

or email: [buildinginspections@portlandmaine.gov](mailto:buildinginspections@portlandmaine.gov)

With the issuance of this permit, the owner, builder or their designee is required to provide adequate notice to the city of Portland Inspections Services for the following inspections. Appointments must be requested 48 to 72 hours in advance of the required inspection. The inspection date will need to be confirmed by this office.

- **Please read the conditions of approval that is attached to this permit!! Contact this office if you have any questions.**
- **Permits expire in 6 months. If the project is not started or ceases for 6 months.**
- **If the inspection requirements are not followed as stated below additional fees may be incurred due to the issuance of a "Stop Work Order" and subsequent release to continue.**

### Final Inspection

The project cannot move to the next phase prior to the required inspection and approval to continue, REGARDLESS OF THE NOTICE OF CIRCUMSTANCES.

IF THE PERMIT REQUIRES A CERTIFICATE OF OCCUPANCY, IT MUST BE PAID FOR AND ISSUED TO THE OWNER OR DESIGNEE BEFORE THE SPACE MAY BE OCCUPIED.



# PORTLAND MAINE

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Director of Planning and Urban Development  
Jeff Levine

Job ID: 2012-08-4679-SIGN

Located At: 803 CONGRESS ST

CBL: 053- C-040-001

## **Conditions of Approval:**

### **Historic**

1. Approved on the basis of the substitute proposal submitted to HP staff.
2. On the large size facing Congress Street: There is to be one line of text between the business name and the business logos, not two lines as originally proposed. The line of text shall be shorter than the business name, in smaller type and centered both vertically and horizontally on the sign panel.
3. On the small sign facing Deering Avenue: Two smaller lines of text are allowed between the business name and logos.
4. The bright blue paint color proposed for the building is strongly discouraged, as it is not compatible with the building itself or its larger historic context.

### **Building**

1. Application approval based upon information provided by the applicant or design professional. Any deviation from approved plans requires separate review and approval prior to work.
2. Permit approved based on the plans submitted and reviewed w/owner/ contractor, with additional information as agreed on and as noted on plans.
3. Separate permits are required for any electrical, plumbing, sprinkler, fire alarm, HVAC systems, heating appliances, including pellet/wood stoves, commercial hood exhaust systems and fuel tanks. Separate plans may need to be submitted for approval as a part of this process.
4. Signage and Awning Installation to comply with Chapters 16 (Structural Loads), 31 (Materials) & 32 (ROW Height & Encroachments) of the IBC 2009 building code.



B-2b  
Kisbz

# Signage/Awning Permit Application

Entered  
8/10/12  
(55)

If you or the property owner owes real estate or personal property taxes or user charges on any property within the City, payment arrangements must be made before permits of any kind are accepted.

2012-08-4679-5657

Location/Address of Construction: 803 Congress St. Portland, ME 04102

Tax Assessor's Chart, Block & Lot Chart# Block# Lot# 053 Cab	Owner: Henry Lew 803 Congress St. Portland ME 04102	Telephone: 631-398-9134
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Lessee/Buyer's Name (If Applicable) Roberto Luis	Contractor name, address & telephone: Ashik Arwolik: Tel 207-370-4142 mobilins Address PO Box 60123M ME 04038	Total s.f. of signage x \$2.00 186.00 Per s.f. plus \$30.00 30.00 For H.D. signage \$75.00 75.00 Fee: \$ Awning Fee= cost of work Total Fee: \$291.00
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Who should we contact when the permit is ready: Roberto Luis phone: 207-347-1251

Tenant/allocated building space frontage (feet): Length: \_\_\_\_\_ Height \_\_\_\_\_  
Lot Frontage (feet) \_\_\_\_\_ Single Tenant or Multi Tenant Lot \_\_\_\_\_

Current Specific use: Retail store selling clothing & phone accessories  
If vacant, what was prior use: African Grocery Store  
Proposed Use: \_\_\_\_\_

Information on proposed sign(s):  
 Freestanding (e.g., pole) sign? Yes \_\_\_ No \_\_\_ Dimensions proposed: \_\_\_\_\_ Height from grade: \_\_\_\_\_  
 Bldg. wall sign? (attached to bldg) Yes  No \_\_\_ Dimensions proposed: 1) 33" x 284" x 1/4"

Proposed awning? Yes \_\_\_ No  Is awning backlit? Yes \_\_\_ No \_\_\_  
 Height of awning: \_\_\_\_\_ Length of awning: \_\_\_\_\_ Depth: \_\_\_\_\_  
 Is there any communication, message, trademark or symbol on it? Yes \_\_\_ No \_\_\_  
 If yes, total s.f. of panels w/communications, message, trademark or symbol: \_\_\_\_\_ s.f.

Information on existing and previously permitted sign(s):  
 Freestanding (e.g., pole) sign? Yes \_\_\_ No \_\_\_ Dimensions: \_\_\_\_\_  
 Bldg. wall sign? (attached to bldg) Yes  No \_\_\_ Dimensions: 33" x 284" x 1/4"  
 Awning? Yes \_\_\_ No \_\_\_ Sq. ft. area of awning w/communication: \_\_\_\_\_

A site sketch and building sketch showing exactly where existing and new signage is located must be provided. Sketches and/or pictures of proposed signage and existing building are also required.

Please submit all of the information outlined in the Sign/Awning Application Checklist. Failure to do so may result in the automatic denial of your permit.

In order to be sure the City fully understands the full scope of the project, the Planning and Development Department may request additional information prior to the issuance of a permit. For further information visit us on-line at [www.portlandmaine.gov](http://www.portlandmaine.gov), stop by the Building Inspections office, room 315 City Hall or call 874-8703.

I hereby certify that I am the Owner of record of the named property, or that the owner of record authorizes the proposed work and that I have been authorized by the owner to make this application as his/her authorized agent. I agree to conform to all applicable laws of this jurisdiction. In addition, if a permit for work described in this application is issued, I certify that the Code Official's authorized representative shall have the authority to enter all areas covered by this permit at any reasonable hour to enforce the provisions of the codes applicable to this permit.

Signature of applicant: Roberto S. Luis	Date: 8/10/12
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This is not a permit; you may not commence ANY work until the permit is issued.

B-2b-multitenant  
 Tenant frontage - 30 x 15 = 450 33" x 152" = 6336 sq ft = 44 sq ft (OK)  
~~43 x 15 = 645. 2d sign 1/2 x 15 = 22.5 allowed. 33" x 82" = 18.75 sq ft (OK)~~

RECEIVED

AUG 10 2012

Dept. of Building Inspections  
City of Portland Maine

Revised 33" x 152"  
 1) 33" x 284" x 1/4"  
 2) 33" x 82" x 1/4" = 44 sq ft  
 1) 33 x 24 = 72  
 2) 3 x 7 = 21  
 93'

18.75 sq ft  
 44  
 42'  
 65

28 sq ft  
 47  
 85.75



# PORTLAND MAINE

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## Receipts Details:

**Tender Information:** Cash

**Tender Amount:** 291.00

## Receipt Header:

**Cashier Id:** bsaucier

**Receipt Date:** 8/10/2012

**Receipt Number:** 46957

## Receipt Details:

Referance ID:	7589	Fee Type:	BP-Signs
Receipt Number:	0	Payment Date:	
Transaction Amount:	216.00	Charge Amount:	216.00
Job ID: Job ID: 2012-08-4679-SIGN - 2 bldg signs; 93' sq			
Additional Comments: 803 Congress			

Referance ID:	7590	Fee Type:	BP-SignsHist
Receipt Number:	0	Payment Date:	
Transaction Amount:	75.00	Charge Amount:	75.00
Job ID: Job ID: 2012-08-4679-SIGN - 2 bldg signs; 93' sq			

## COMMERCIAL GROSS LEASE

- Names.** This lease is made by Henry T. Lew and Rye W. Ma, Landlord, and Roberto S. Luis, Tenant.
- Premises Being Leased.** Landlord is leasing to Tenant and Tenant is leasing from Landlord the following premises: 803 Congress Street, Portland, ME 04102. Specifically, Tenant is leasing the Retail Space of the building only. *Space is approx. 1,600 sq ft. Pym ML*
- Term of Lease.** This lease begins on August 1, 2012 and ends on July 31, 2015.
- Rent.** Tenant will pay rent in advance on the First day of each month, for that month's rental, during the term of this lease. All rental payments shall be made to Landlord, at the address specified above. Tenant first rent payment will be on August 3, 2012 in the amount of \$1,500. Tenant will pay rent of \$1,500 per month hereafter. Tenant has requested to make payment for six (6) months in advance in the total amount of \$9,000. Rent will increase each year, on the anniversary of the starting date in paragraph 3, as follows:  
Year 1: \$1,500 - *NEXT RENT PAYMENT DUE IN ADVANCE ON FEBRUARY 1, 2013*  
Year 2: \$1,550  
Year 3: \$1,600 *TENANT HANDLED CHECK FOR \$10,400.-*
- Option to Extend Lease.** Landlord grants Tenant the option to extend this lease for an additional 3 years. To exercise this option, Tenant must give Landlord written notice on or before January 31, 2015. Tenant may exercise this option only if Tenant is in substantial compliance with the terms of this lease.
- Security Deposit.** Tenant has deposited \$1,500 with Landlord as security for Tenant's performance of this lease. Landlord will refund the full security deposit to Tenant within 14 days following the end of the lease if Tenant returns the premises to Landlord in good condition (except for reasonable wear and tear) and Tenant has paid Landlord all sums due under this lease. Otherwise, Landlord may deduct any amounts required to place the premises in good condition and to pay for any money owed to Landlord under the lease.
- Ordinances and Statutes.** Tenant shall comply with all statutes, ordinances and requirements of all municipal, state and federal authorities now in force, of which may hereafter be in force, pertaining to the premises, occasioned by or affecting the use thereof by Tenant.
- Entry and Inspection.** Tenant shall permit Landlord or Landlord's agents to enter upon the premises at reasonable times and upon reasonable notice, for the purpose of inspecting the same, and will permit Landlord at the time within sixty (60) days prior to the expiration of this lease, to place upon the premises any usual "To Let" or "For Lease" signs and permit persons desiring to lease the same to inspect the premises.
- Improvements by Landlord.** Tenant accepts the premises in "as is" condition. Landlord need not provide any repairs or improvements before the lease term begins.
- Improvements by Tenant.** Tenant may make alterations and improvements to the premises after obtaining the Landlord's written consent, which will not be unreasonably withheld. At any time before this lease ends, Tenant may remove any of Tenant's alterations and improvements, as long as Tenant repairs any damage caused by

attaching the items to or removing them from the premises. Tenant may not change or alter locks and keys to any door on the premises.

11. **Tenant's Use of Premises.** Tenant will use the premises for the following business purposes only: sale of clothing, shoes and accessories, prepaid cell phone and accessories, security systems and other relate minor electronic items. Tenant may also use the premises for purposes reasonably related to the main use. Tenant may not, under any circumstances, use the premises as a residence. Subject to Landlord's approval, Tenant may maintain a small refrigerator, a small microwave and a small coffee maker only but no cooking is allowed on the premises. Landlord may terminate this lease if any criminal or illegal activities are found to have taken place on the premises. Tenant will be responsible for the removal of garbage and recycling resulting from business activities and may only place a reasonable amount of recycling (cardboard, paper items) and regular garbage for weekly roadside pickup. Regular garbage should be placed in Portland City blue garbage bags.

12. **Landlord's Representations.** Landlord represents that:

- A. At the beginning of the lease term, the premises will be properly zoned for Tenant's stated use and will be in compliance with all applicable laws and regulations.
- B. The premises have not been used for the storage or disposal of any toxic or hazardous substance and Landlord has received no notice from any governmental authority concerning removal of any toxic or hazardous substance from the property.

13. **Utilities and Services.** Landlord will be solely liable for sewer and water utility charges as they become due. Landlord shall furnish water for ordinary drinking, cleaning, lavatory, and toilet facilities. Tenant is responsible for electricity charges and oil.

14. **Maintenance and Repairs.** -

- A. Landlord will maintain and make all necessary repairs to: (1) the roof, structural components, exterior walls, and interior common walls of the premises, and (2) the plumbing, electrical, heating, ventilating and air-conditioning systems.
- B. Landlord will regularly clean and maintain (including ice and snow removal) the sidewalk, common areas, and exterior of the building and remove all litter (not pertaining to Tenant's business) so that the premises will be kept in an attractive condition.
- C. Tenant will clean and maintain Tenant's portion of the building so that it will be kept in an attractive condition.

15. **Insurance**

- A. Landlord will carry fire and extended coverage insurance on the building.
- B. Tenant will carry public liability insurance; this insurance will include Landlord as an insured party. The public liability coverage for personal injury will be in at least the following amounts:  
\$1,000,000 per occurrence.  
\$1,000,000 in any one year.
- C. Landlord and Tenant release each other from any liability to the other for any property loss, property damage, or personal injury to the extent covered by insurance carried by the party suffering the loss, damage, or injury.
- D. Tenant will give Landlord a copy of all insurance policies that this lease requires Tenant to obtain.

16. **Taxes**

- A. Landlord will pay all real property taxes levied and assessed against the premises.
- B. Tenant will pay all personal property taxes levied and assessed against Tenant's personal property.



17. **Subletting and Assignment.** Tenant will not assign this lease or sublet any part of the premises without the written consent of Landlord. Landlord will not unreasonably withhold such consent.

**18. Damage to Premises**

- A. If the premises are damaged through fire or other cause not the fault of Tenant, Tenant will owe no rent for any period during which Tenant is substantially deprived of the use of the premises.
- B. If Tenant is substantially deprived of the use of the premises for more than 90 days because of such damage, Tenant may terminate this lease by delivering written notice of termination to Landlord.

19. **Landlord's remedies and Notice of Default.** If Tenant defaults in the payment of rent, or any additional rent, or defaults in the performance of any of the other covenants or conditions on this lease, Landlord may give Tenant notice of such default. Tenant will be charged late fees in the amount of fifty dollars (\$50) per day. If Tenant does not cure any such default within ten days of receiving notice, then Landlord may terminate this lease on not less than 5 days' notice to Tenant. On the date specified in such notice the term of this lease shall terminate, and Tenant shall then quit and surrender the premises to Landlord. If this lease shall have been so terminated by Landlord, Landlord may at any time thereafter resume possession of the premises by any lawful means and remove Tenant or other occupants and their effects. No failure to enforce any term shall be deemed a waiver.

20. **Quiet Enjoyment.** As long as Tenant is not in default under the terms of this lease, Tenant will have the right to occupy the premises peacefully and without interference.

21. **Eminent Domain.** This lease will become void if any part of the leased premises or the building in which the leased premises are located are taken by eminent domain. Tenant has the right to receive and keep any amount of money that the agency taking the premises by eminent domain pays for the value of Tenant's lease, its loss of business, and for moving and relocation expenses.

22. **Holding Over.** If Tenant remains in possession after this lease ends, the continuing tenancy will be from month to month.

**23. Disputes**

**Litigation.** If a dispute arises, either party may take the matter to court.

**Mediation and Possible Litigation.** If a dispute arises, the parties will try in good faith to settle it through mediation conducted by

\_\_\_\_\_ .

a mediator to be mutually selected.

The parties will share the costs of the mediator equally. Each party will cooperate fully and fairly with the mediator and will attempt to reach a mutually satisfactory compromise to the dispute. If the dispute is not resolved within 30 days after it is referred to the mediator, either party may take the matter to court.

**Mediation and Possible Arbitration.** If a dispute arises, the parties will try in good faith to settle it through mediation conducted by

\_\_\_\_\_ .

a mediator to be mutually selected.

The parties will share the costs of the mediator equally. Each party will cooperate fully and fairly with the mediator and will attempt to reach a mutually satisfactory compromise to the dispute. If the dispute is not resolved within 30 days after it is referred to the mediator, it will be arbitrated by

[ ] \_\_\_\_\_.

[ ] an arbitrator to be mutually selected.

Judgment on the arbitration award may be entered in any court that has jurisdiction over the matter. Costs of arbitration, including lawyers' fees, will be allocated by the arbitrator.

Landlord need not participate in mediation or arbitration of a dispute unless Tenant has paid the rent called for by this lease or has placed any unpaid rent in escrow with an agreed upon mediator or arbitrator.

24. **Additional Agreement.** Landlord and Tenant additionally agree that:

~~LANDLORD SHALL BE RESPONSIBLE FOR THE COSTS OF THE MEDIATOR AND ARBITRATOR.~~ \$ 1400  
APPROPRIATE RENT FIRST MONTH'S RENT -  
KEYS WILL BE GIVEN UPON FIRST COPY OF INSURANCE POLICY

25. **Entire Agreement.** This is the entire agreement between the parties. It replaces and supersedes any and all oral agreements between the parties, as well as any prior writings.

26. **Successors and Assignees.** This lease binds and benefits the heirs, successors of the parties.

27. **Notice.** All notices must be in writing. A notice may be delivered to a party at the address that follows a party's signature or to a new address that a party designates in writing. A notice may be delivered

- (1) in person
- (2) by certified mail, or
- (3) by overnight courier.

(4) EMAIL

28. **Governing Law.** This lease will be governed by and construed in accordance with the laws of the state of Maine.

29. **Modification.** This lease may be modified only by a writing signed by the party against whom such modification is sought to be enforced.

30. **Waiver.** If one party waives any term or provision of this lease at any time, that waiver will be effective only for the specific instance and specific purpose for which the waiver was given. If either party fails to exercise or delays exercising any of its rights or remedies under this lease, that party retains the right to enforce that term or provision at a later time.

31. **Severability.** If any court determines that any provision of this lease is invalid or unenforceable, any invalidity or unenforceability will affect only that provision and will not make any other provision of this lease invalid or unenforceable, and shall be modified, amended, or limited only to the extent necessary to render it valid and enforceable.

Dated: August 3, 2012

**LANDLORD**

Name: HENRY LEW RYE MA  
at 803 CONGRESS ST

By: HENRY LEW

Printed Name: Henry T. Lew and Rye W. Ma

Title: [Signature]

Address: 803 Congress Street

Portland, ME 04102

RYEMAZZL@OPTONLINE.NET

**TENANT**

Name of Business: EXPORT W. 2ND P. Fashion  
at 803 CONGRESS ST

By: ROBERTO S. LUIS

Printed Name: Roberto S. Luis

Title: [Signature]

Address: 22 Pinewood Road

Portland, ME 04103

Roberto S Luis @H.t.mail.com

justin@justinwdouglass.com

207.318.5582

2.



TBA 8-3-12

Protecting your piece of the world™

**MMG Insurance  
Business Owner Policy Proposal**

**Proposal for:**

LUIS ROBERTO

803 CONGRESS ST

PORTLAND, ME 04102

**Provided by:**

S & J INSURANCE SERVICES INC

d/b/a SANFORD INSURANCE 222 ST JOHN ST SUITE 150

PORTLAND, ME 04102

MMG Insurance's Business Owner Program was created with small and medium size businesses in mind. It is designed for a select class of risks that display exceptional maintenance, management, and operational characteristics such as yours. The coverages provided are comprehensive, flexible, and competitive with today's market. MMG Insurance is a regional property and casualty insurance company with over 100 years of insurance experience to help you with your needs. We pride ourselves on outstanding claim, billing, underwriting, and customer service and would be extremely proud to insure your risk.

### Coverages Included in BOP Policy:

- \* Replacement Cost Valuation
- \* No Coinsurance
- \* Automatic inflation guard on buildings (options of 2%, 4% and 8%)
- \* \$500 deductible with higher options available
- \* Equipment Breakdown

### Property Coverages Included:

- \* *Valuable Papers* *\$10,000 On Premises / \$5,000 Off*

Provides coverage for losses to Valuable Papers owned by the insured due to Direct Physical Loss.

- \* *Business Personal Property off Premises* *\$5,000*

Provides coverage for business personal property while temporarily off the premises.

- \* *Outdoor Property* *\$2,500*

Provides coverage for outdoor property such as fences, radio and television antennas, signs (other than attached to the building), trees, shrubs, and plants including debris removal resulting from fire, lightning, explosion, riot or civil commotion, or aircraft, (not more than \$500 tree, shrub or plant).

- \* *Debris Removal* *25% of loss*

Pays your expense to remove debris from covered property resulting from a covered cause of loss. Total loss amount paid out will not exceed limit of insurance provided by the policy.

- \* *Preservation of Property* *(30 Days)*

If it becomes necessary to move covered property from the premises to preserve from loss or damage by a covered cause of loss, than any direct physical loss of or damage to that property at the temporary location will be covered for up to 30 days after property was originally moved.

- \* *Fire Department Service Charge* *\$1,000*

Covers insured's liability for Fire Department Service Charge when the fire department is called upon to protect covered property from a covered loss.

- \* *Loss of Business Income and Extra Expense* *Actual Loss (12 Months)*

Provides loss of business income during, or the extra expense incurred as a result of, the suspension of normal operations during the period of reconstruction following Direct Physical Loss for no more than 12 consecutive months.

- \* *Pollutant Clean Up & Removal* *\$10,000*

Provides coverage for the clean up or removal of pollutants from the premises if the discharge, dispersal, seepage, migration, release or escape of the pollutants was the result of a covered cause of loss.

- \* *BPP at a Newly Acquired Premises* *\$100,000 Each Premises*

Coverage is extended to cover Business Personal Property at a newly acquired premise.

- \* *Money & Securities* *\$10,000 On Premises / \$2,000 Off*

Provides coverage for Money & Securities from loss due to theft, disappearance, & destruction.

- \* *Exterior Sign Attached to the Building* *\$1,000*

Provides coverage for loss to an exterior sign attached to the building resulting from a covered cause of loss.

- \* *Peak Season for Business Personal Property* *25%*

Business Personal Property will automatically increase by 25% to provide for seasonal variations.

- \* *Accounts Receivable Coverage* *\$10,000 On Premises / \$5,000 Off*

- \* *Money Orders and Counterfeit Paper Currency* *\$1,000*

- \* *Forgery and Alteration* *\$2,500*

- \* *Ordinance or Law – Increased Cost of Const.* *\$10,000*

If building is insured on replacement cost basis.

- \* *Exterior Building Glass*

Up to the building limit shown in declarations.

- \* *Personal Effects* *\$2,500*

- \* *Fire Extinguisher Systems Discharge* *\$5,000*

- \* *Business Income From Dependent Properties* *\$5,000*

- \* *Newly Acquired or Constructed Property* *\$250,000*

**Liability Coverages Included:**

- \* Commercial General Liability Aggregate (Double the occurrence limit).
- \* Fire Legal Liability (\$250,000 with the option to increase to \$500,000).
- \* Bodily Injury & Property Damage
- \* Premises Liability
- \* Products and Completed Operations
- \* Personal and Advertising Injury
- \* Medical Expenses (\$5,000 per person)

**Coverages included in the BOP Valu-Pak (Optional Coverage):**

- \* *Accounts Receivable* (\$25,000 on / \$10,000 off)  
Provides coverage for losses to Accounts Receivable owned by the insured due to Direct Physical Loss.
- \* *Valuable Papers* (\$25,000 on / \$10,000 off)  
Provides coverage for losses to Valuable Papers owned by the insured due to Direct Physical Loss.
- \* *Property off Premises (incl. transportation)* (\$20,000)  
Provides coverage for Business Personal Property while temporarily off the premises.
- \* *Property of Others* (\$10,000)  
Provides coverage for Property of Others that you are responsible for while at your premises.
- \* *Fine Arts* (\$10,000)  
Provides coverage for losses to Fine Arts owned by the insured due to Direct Physical Loss.
- \* *Signs* (\$5,000)  
Covers any Signs while on your premises due to Direct Physical Loss.
- \* *Glass* (\$5,000)  
Covers damage to Glass that is part of or attached to the building at the described premises.
- \* *Money & Securities* (\$10,000)  
Provides coverage for Money & Securities from loss due to theft, disappearance, &/or destruction.
- \* *Employee Dishonesty* (\$10,000)  
Covers for loss of money, securities, & other business personal property by dishonest or fraudulent acts by employees subject to conditions listed in the Valu Pak form.
- \* *Refrigerated Goods Spoilage* (\$15,000)  
Covers direct loss or damage from spoilage to refrigerated and frozen goods located on your premises.
- \* *Computer & Data Processing* (\$20,000 Hardware / \$5,000 Software)  
Covers computer & data processing equipment you own, lease, or rent from others.
- \* *Business Income from Dependent Properties* (\$10,000)  
Will cover the actual loss of business income you sustain due to the necessary suspension of your "operations" during the "period of restoration". The suspension must be caused by direct physical loss or damage at the premises of a "contingent business property", caused by a covered cause of loss.
- \* *Ordinance, Regulation, or Law* (\$25,000)  
Coverage for increased costs to repair, rebuild, or reconstruct that specific portion of the building damaged by a covered cause of loss and due to the enforcement of an ordinance, regulation or law.
- \* *Ordinance or Law "Inc. Period of Restoration"* (\$25,000)  
Will cover business income loss sustained during the increased period of suspension of "operations" caused by or resulting from the enforcement of an ordinance or law.
- \* *Sewer & Drain Back-up* (\$10,000)  
Provides coverage for Direct Physical Loss as a result of sewer or drain back-up.
- \* *Fire Department Service Charge* (\$10,000)
- \* *Lock Replacement* (\$2,000)
- \* *Arson Reward* (\$10,000)
- \* *Identity Recovery* (\$15,000)



**subject to underwriter approval:**

# businessowner policy application

quote id: 1427453  
 phone: (207) 761-7000  
 fax: (207) 761-4337  
 originator: SARAH FISHER  
 print date: 8/3/2012 1:49:37PM



agency code 069 18  
 S & J INSURANCE SERVICES INC  
 d/b/a SANFORD INSURANCE  
 PORTLAND, ME 04102

### applicant information:

LUIS ROBERTO  
 803 CONGRESS ST  
 PORTLAND ME 04102  
 contact: Roberto Luis  
 contact phone #: 207-347-1251  
 business website / email address: robertoluis@hotmail.com

### policy summary:

effective date: 08/03/2012  
 term years: One  
 bill cycle: annual  
 entity: Individual  
 inflation guard: 4%  
 deductible: \$500  
 locations: 1  
 bill to: Qty/Annual  
 form type: special  
 portfolio: None  
 credit

### location details:

location number: 1 protection class: 02  
 address 1: 803 CONGRESS ST Miles to Fire Station: 1  
 address 2: Distance to Hydrant: 1,000  
 PORTLAND ME 04102

### physical:

occupancy: CLOTHING STORE - GENERAL pool: NO  
 number of units: 0 area: 1,600 pool slide: NO  
 activity: LEASED diving board: NO  
 pool fence: NO  
 Actual Cash Value: NO sprinklers: YES  
 construction: FRAME gas sales:  
 limited cooking: NO

### target market credit:

Veterinarian's: NO Furniture Store: NO Funeral: NO Auto Parts: NO

### Underwriting Info - Part A

Updated Systems:	Year Constructed: 1920
Electrical Year: 1995	Heating Year: 1995
Service Type: 100 Amp	Unit Type: Hot Water
Wiring Type: Other-Describe	Plumbing Year: 1995
Controlled By: Circuit Breaker	Roofing Year: 1995

adjacent exposures	description	distance
right exp:		0
left exp:		0

gross sales:	\$25,000	installation percentage:	0 %
net income:	\$0	service repair percentage:	0 %
annual rent:	\$0	liquor receipts:	\$0
		Gas Sales:	0

utilities:	direct damage	time element
water supply:	\$0	\$0
communication:	\$0	\$0
power supply:	\$0	\$0

equipment breakdown: included location total: \$400  
 employee bene's: 0 \$0 Ins Ext Period: \$0  
 # pharmacists: 0 \$0 hired/nonowned auto: \$0  
 Condo D&O: 0 \$0 valu-pak: \$0

deposit #203

policy premium: \$406

### location summary:

	coverage	premium
building value:	\$0	\$0
contents business:	\$35,000	\$354
personal:	\$0	\$0
liability commercial:	\$1,000,000	\$52
personal:	\$0	\$0
liquor:	\$0	\$0
Garage Direct Damage:	\$0	\$0
increased fire:	\$250,000	\$0

employment practices: 0 employees \$0  
 limit / deductible: \$0 / \$0  
 supplemental extended: 0 months: \$0  
 accts receivable: \$10,000 \$0  
 additional insureds: 0 \$0  
 bailees customers: \$0 \$0  
 bed & breakfast: \$0 \$0  
 computers&media: \$0 \$0  
 church d&o: \$0 \$0  
 condo loss assess: \$0 \$0  
 earthquake damage: \$0 \$0  
 Fine Arts: \$0 \$0  
 Fine Arts Dealers: \$0 \$0  
 Tenants Ext Glass: 0 Sq.Ft. \$0  
 Employee Dishonesty: 0 \$0 \$0

L&O: Coverage 1: \$0  
 Coverages 2 & 3: \$0 \$0

Off Premises Property: \$5,000 \$0

Prof. Liab: Opticians: 0 \$0  
 Barbers/Beauticians: 0 \$0  
 Veterinarians: 0 \$0  
 Funeral Directors: 0 Bodies \$0  
 Pastoral Liability: 0 \$0  
 Printers: 0 \$0

refrigeration loss: \$0 \$0  
 cust.goods/sale disp: 0/ 0 \$0

sign: attached: \$1,000 \$0  
 \$0 \$0

utilities: water supply: \$0  
 communication: \$0  
 power supply: \$0

valuable paper: \$10,000 \$0  
 vet. animal floater: \$0 \$0

location premium: \$406

subject to underwriter approval:

**businessowner policy application**

quote id: 1427453  
 phone: (207) 761-7000  
 fax: (207) 761-4337  
 originator: SARAH FISHER  
 print date: 8/3/2012 1:49:37PM



agency code 069 18  
 S & J INSURANCE SERVICES INC  
 d/b/a SANFORD INSURANCE  
 PORTLAND, ME 04102

**applicant information:** ROBERTO LUIS

**underwriting info - part b**

previous carrier:	None	previous premium:	\$0
agency controlled:	NO	prior cancellations or non-renewals within 3 years:	NO
<b>loss history:</b>			
<b>year:</b>	<b>amount:</b>	<b>description:</b>	
0	\$0	<b>no losses</b>	
0	\$0		
0	\$0		

**underwriting info - part c**

**additional insured:**

<b>name:</b>	<b>address:</b>	<b>city:</b>	<b>state:</b>	<b>zip:</b>	<b>interest:</b>

**(m)ortgagee / (l)oss payee info:**

<b>name:</b>	<b>address:</b>	<b>city:</b>	<b>state:</b>	<b>zip:</b>	<b>interest:</b>	<b>/ loan no:</b>

**misc notes:**

	Yes/No		Yes/No
safe:	YES	do you make daily deposits?	YES
burglar alarm:	NO	are there deadbolt cylinder door locks?	YES
smoke detector:	YES	do you have wire/mesh bars on windows/doors?	YES
monitor/heater:	NO	do you have any crime protection? (fences, cameras, guard dogs?)	YES
wood/fireplace:	NO	do you have emergency lighting?	YES
cooking exposure:	NO	is the insured's business a part of a franchise?	NO
2 means of egress from all units:	YES	does the insured operate any other business on the premises?	NO
fire extinguisher:	YES	does the business sponsor any events, race or stock cars?	NO
how many years in business?	1		
how many years experience?	5		
What are the hours of operation?	10am - 7 pm		

**end of details for location:** 1

*Any person who, with a purpose to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.*

**Applicant's signature:** Roberto J. Luis **Date:** 8-3-12

**Producer's signature:** [Signature] **Date:** 8-3-12





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
8/22/2012

LE: 803 Congress

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Sanford Insurance Agency 1048 Main Street PO Box 111 Sanford ME 04073-0111	CONTACT NAME: Sarah Fisher
	PHONE (A/C No. Ext): (207) 490-5330 FAX (A/C No.): (207) 490-5333
	E-MAIL ADDRESS: sfisher@sanfordins.com
INSURED Expert Wireless Solutions & R Fashions 803 Congress St Portland ME 04102	INSURER(S) AFFORDING COVERAGE INSURER A: MMG Insurance Company NAIC # 15997
	INSURER B:
	INSURER C:
	INSURER D:
	INSURER E:
	INSURER F:

COVERAGES CERTIFICATE NUMBER: CL1282212123 REVISION NUMBER:

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.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	X	TBA	8/3/2012	8/3/2013	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 250,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/> Y <input type="checkbox"/> N	N/A			WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

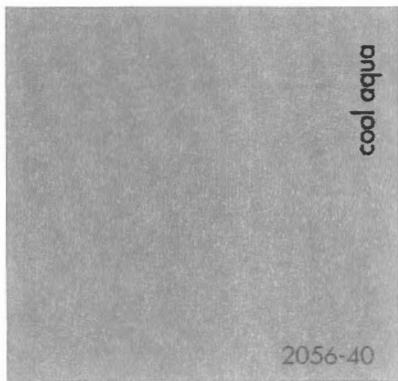
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

RECEIVED

AUG 22 2012

Dept. of Building Inspections  
City of Portland Maine

CERTIFICATE HOLDER City of Portland 389 Congress St Portland, ME 04101	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Daniel Fisher/DAN
---	--



2056-40

coal aqua



2056-50

baby boy blue



2056-60

blue seafoam

icy moon drops

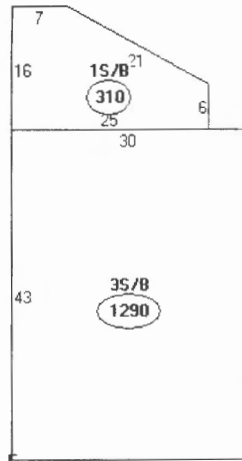
Re: ~~803~~ 803 Congress St.

Re: painting around window + sign on front  
of bld.

Islam Karim

of Ashuk Artward

207-409-8557 (cell)

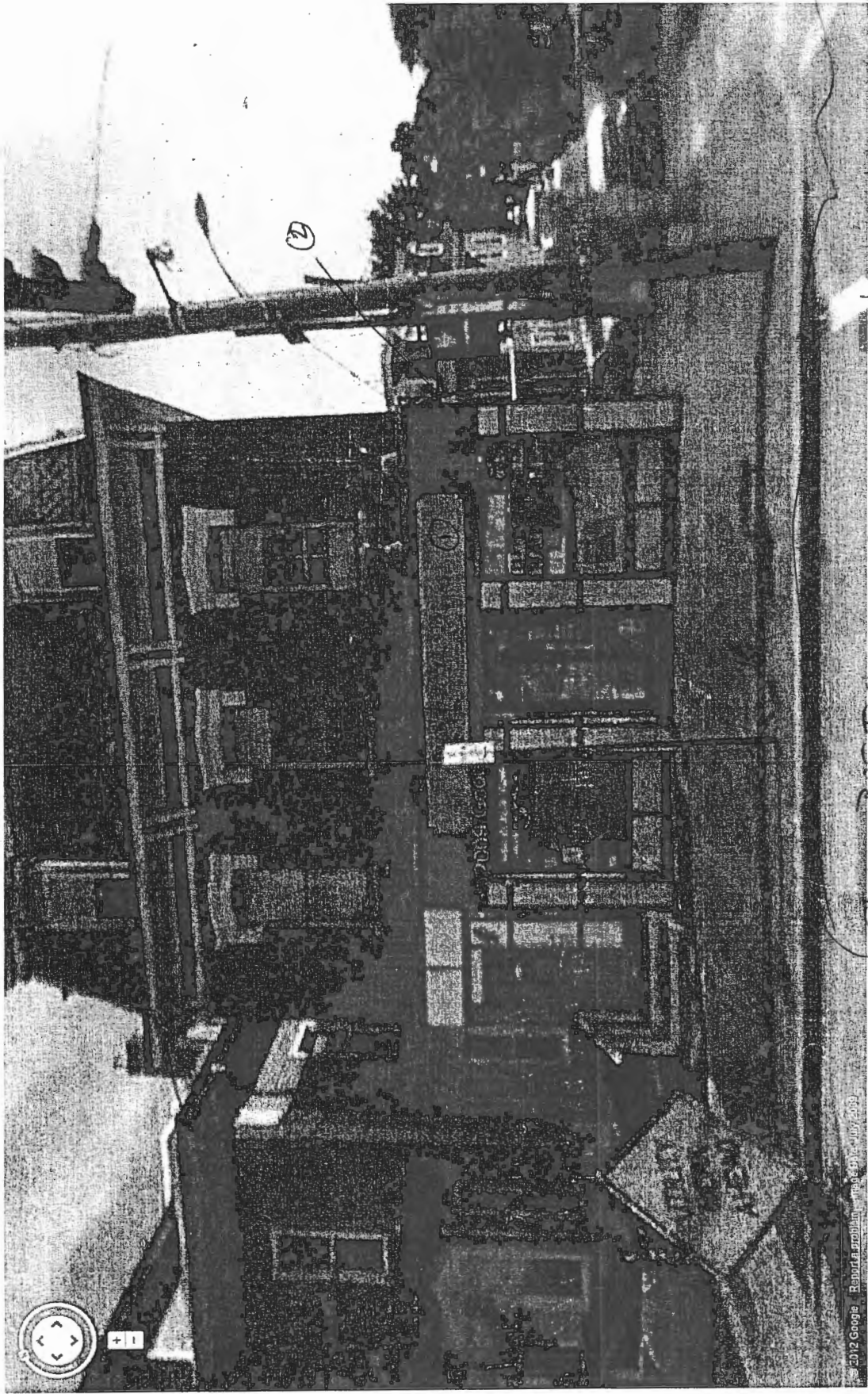


Descriptor/Area

- A: 082  
330 sqft
- B: 086  
330 sqft
- C: 086  
940 sqft
- D: 034  
1600 sqft
- E: 011  
1290 sqft
- F: 011  
1290 sqft
- G: 35/B  
1290 sqft
- H: 15/B  
310 sqft



# Proposed Sign Site

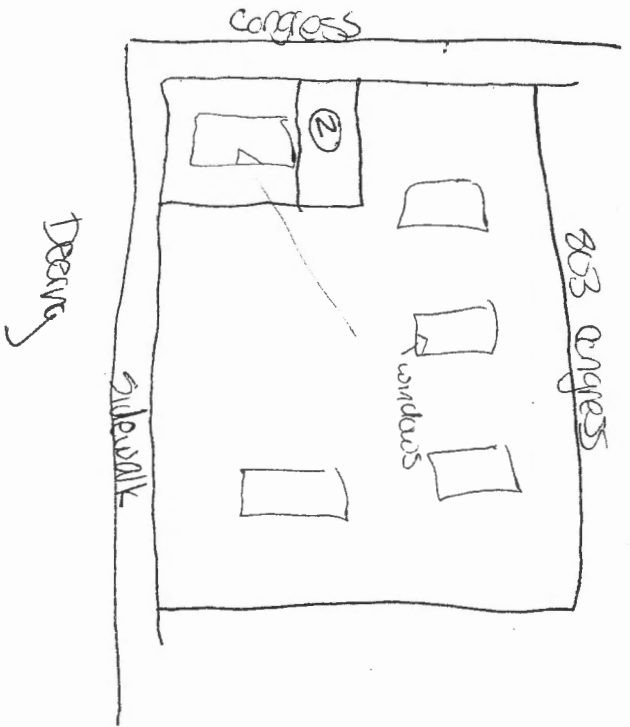


9/18/12  
1st sign  
2nd sign

Per Estlin new sign is 1/4" plywood attached to existing

1) First sign will be above entrance on Congress St. Sign will be 9' off the ground, and will be painted on wood. There will be attached using 40 1 1/8" drywall screws. The sign will say Expert Wireless Solutions &

R. Fashion, and will have pictures of cell phones and clothing items. A sketch is included.



② The second sign will be on the Deering Ave. side of 803 Congress. The sign will be painted on wood, which will be attached to the building with drywall screws. It will be approx. 9'1/2' off the ground.

Frontage of rental space = ~~11~~ 11,000 SF on Congress St. — on Deering Ave.

double u - ear - i - e - h - s - s -> s - o - e - l - i - o - f - e - o - u - s  
= and in RF - e - i - s - h - e - o - u - e -



Note: this sign proposal not approved - see color photos of substitute sign in progress. IDA



33 in by 192 in or 2.75 ft by 16 ft

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Dept. of Building Inspections  
City of Portland Maine

ai-ex-pi-i-ar-ti → dōbbl-u-car-i-el-i-s → sō-el-iu-ti-e-ou-s  
and an RF-er-sh-e-ou-e



Note: this



33 in by 192 in or 2.75 ft by 16 ft