

010	CHART	LETTER	BLOCK	LOT	UNIT NO.	CARD NUMBER	110	NUMBER	STREET NAME	101	CLASS	111	STREET CODE	112	STREET NO.	102	LAND USE	113	ROUTE
	055	-	E	005	001	02 OF 02		22	DOW ST		AE		0533		0020		75		19-L
															22		13		

OWNER & MAILING ADDRESS
 901 KINNEY ERNEST M + HAZEL B
 902
 903
 904

LEGAL DESCRIPTION
 55-E-5
 Dow ST 22
 99/00 1626 # to 55-E-55

103	LIVING UNITS	104	ZONE	NC	105	NEIGHBORHOOD	108	PARTIAL	109	ACCOUNT NO.	120	FRAME NUMBER	PLANNING DISTRICT
	003		RG	[]		4021				412780			12
										F02876-00			

299 DELETE 300-330 LAND DATA & COMPUTATIONS

300		N	ACTUAL FRONTAGE	EFFECTIVE FRONTAGE	EFFECTIVE DEPTH	ACTUAL UNIT PRICE	DEPTH FACTOR	EFFECTIVE UNIT PRICE	INFLUENCE FACTOR	LAND VALUE
301	LOT	L							[] %	
302	1 Regular Lot	L							[] %	
303	2 Apartment Site	L							[] %	
310	SQUARE FEET	S	1852	SQUARE FEET					[] %	
311	1 Primary Site	S		SQUARE FEET					[] %	
312	2 Secondary Site	S		SQUARE FEET					[] %	
313	3 Undeveloped	S		SQUARE FEET					[] %	
314	4 Residual	S		SQUARE FEET					[] %	
315	5 Waterfront	S		SQUARE FEET					[] %	
316	ACREAGE	A		ACRES					[] %	
317	1 Primary Site	A		ACRES					[] %	
318	2 Secondary Site	A		ACRES					[] %	
319	3 Undeveloped	A		ACRES					[] %	
320	4 Marshland	A		ACRES					[] %	
321	5 Waterfront	A		ACRES					[] %	
325	0 TOTAL	S		SQUARE FEET						
330	GROSS	G								
	1 Irregular Lot									
	2 Site Value									
	3 Residual									
	4 Homesite									
	9 Minus R.O.W.									

MEMORANDUM
 4/11/99
 Retiree Commercial Cont

SALES DATA

	MO	YR	TYPE	AMOUNT	SOURCE	VALID
200						
201						
202						

TYPE	VALIDITY CODES
1 Land	0 Valid Sale
2 Land and Buildings	A. Relative Sale
3 Building	B. Intra Corporation
	C. Included Excessive Personal Property
	D. Changed After Sale/Assmt.
	E. To or From Government
	F. Transfer of Convenience
	G. Partial Sale of Assessed Unit
	H. Court Order Decree
	I. Bankruptcy Proceedings
	J. Undivided Interest
	K. To or From Non-Profit Organization
	L. Repossession/Sale of Foreclosed Property
	M. Zoning Change
	N. Other

106	ENTRANCE CODES	INFO CODES
	0 Entrance and Signature Gained	
	1 Entrance Gained	1 Owner
	2 Not Applicable, Unimproved Parcel	
	3 Entrance and Information Refused	2 Tenant
	4 Entrance Refused, Information at Door	
	5 Currently Unoccupied	3 Other
	6 Estimated for Miscellaneous Reasons (See Memorandum)	
	7 Occupant Not at Home	

SIGNATURE BY OWNER OR AGENT BELOW INDICATES DATA ON THIS FORM WAS COLLECTED IN YOUR PRESENCE. IT DOES NOT MEAN THAT YOU HAVE VERIFIED THE INFORMATION HEREON.

SIGNATURE: Elizabeth Campbell #1
 DATE INSPECTED: 032990
 COLLECTOR: MWD

PROPERTY FACTORS

401	TOPOGRAPHY	411	UTILITIES	421	STREET/ROAD	441	TRAFFIC
LEVEL	1	ALL PUBLIC	1	PAVED	1	LIGHT	1
ABOVE STREET	2	PUBLIC WATER	2	SEMI-IMPROVED	2	MEDIUM	2
BELOW STREET	3	PUBLIC SEWER	3	UNPAVED	3	HEAVY	3
ROLLING	4	GAS	4	PROPOSED	4	NONE	4
STEEP	5	WELL	5	CURB & GUTTER	5		
LOW	6	SEPTIC	6	SIDEWALK	6		
SWAMPY	7	NONE	7	ALLEY	7		
LEDGE	8			NONE	8		

VALUE SUMMARY	PREVIOUS ASSESSMENT
LAND	LAND
BUILDING	BUILDING
TOTAL	TOTAL
EXEMPT	EXEMPT

	LAND VALUE	REASON	DATE	REVIEWER
951				
961	MARKET REVIEW TOTAL VALUE	R	MONTH/DAY/YEAR	REVIEWER
971	EXEMPT VALUE	REASON	DATE	

BUILDING OTHER FEATURES - ATTACHED IMPROVEMENTS

499 DELETE 501-610

599 DELETE 601-610

NO.	LINE	STR. CODE	FLAT +/-	MEASUREMENT 1	MEASUREMENT 2	IDENT. UNITS	COST	% GOOD	NO.	LINE	STR. CODE	FLAT +/-	MEASUREMENT 1	MEASUREMENT 2	IDENT. UNITS	COST	% GOOD
01	2	RPS		6	16	01			605								
	3	RPT		6	16	02			606								
103	2	RPS		4	4	01			607								
									608								

609 APARTMENT DATA	
EFF.	1 BR
003	2 BR 3 BR
610 PARKING DATA	
COV.	0001 UNCOV

INTERIOR - EXTERIOR DATA

TOTAL OTHER FEATURES & ATTACHED IMPROVEMENTS

NO.	SEC. NO.	LEVELS		DIMENSIONS		USE TYPE	WL HT	EXT. WLS	CONS. TYPE	NO.	INTER. FINISH	PTNS	HTG	AC	PLBG	SPRINK.	SF RATE	PHYS COND	FUNC UTIL FACT	AGE FACT	UNADJUSTED RCN	% GOOD	UNADJUSTED RCN
		FROM	TO	SIZE	PERIM.																		
511	1	B1	B1	1036	150	0910700			1	521	100	2	0	0	2	0	0	3	3				
512	1	01	01	1036	150	0811002			1	522	100	2	2	0	2	0	0	3	3				
513	1	02	03	1052	150	0811002			1	523	100	2	2	0	2	0	0	3	3				
514										524													
515										525													
516										526													
517										527													
518										528													

STRUCTURE TYPE CODES

211 - Apart. Garden
212 - Apartment H.R.
314 - Hotel/Motel, H.R.
315 - Hotel/Motel, L.R.
321 - Restaurant
325 - Fast Food
331 - Auto Dealer, F.S.
333 - Ser. Station (full)
334 - Ser. Station (self)
338 - Parking Gar/Deck
341 - Reg. Shop, Mall
342 - Cmty. Shop, Cen.
343 - Neigh. Shop, Cen.

344 - Strip Shopping Cen.
345 - Disc. Dept. Stores
346 - Dept. Stores
347 - Supermarket
348 - Conv. Food Market
351 - Bank
352 - Savings Inst.
353 - Office Building
359 - Day Care Center
373 - Retail - single occ.
396 - Mini Warehouse
397 - Office/Warehouse
398 - Warehouse

USE TYPE CODES

011 - Apartment
012 - Hotel
021 - Motel
025 - Dwelling Conv.
026 - Dwelling Conv.
031 - Restaurant
032 - Dept. Store
033 - Disc. Store/Mkt.
034 - Retail Store
043 - Manufacturing
044 - Light Mfg.
045 - Warehouse
052 - Medical Cen.

053 - Office Bldg.
062 - Cinema
070 - Ser. Sta. w/bays
071 - Ser. Sta. & Conv. Retail
072 - Ser. Sta. & Conv. Storage
073 - Ser. Sta. no bays
081 - Multi-Use Apart.
082 - Multi-Use Office
084 - Multi-Use Storage
090 - Parking Garage
100 - Food Franchise (see detail)
052 - Medical Cen.

INTERIOR / EXTERIOR CODES

EXTERIOR WALL MATERIAL

00 - None
01 - Brick or Stone
02 - Frame
03 - Conc. Block
04 - Brick & C.B.
05 - Tile
06 - Masonry & Frame

07 - Mtl., Light
08 - Mtl. Sandwch
09 - Conc. Load Bearing
10 - Conc. Non-Load Bearing
11 - Glass
12 - Glass & Masonry
13 - Enclosure

CONSTRUCTION TYPES

1 - Wood Joist (wd. & steel)
2 - Fire resistant (steel frame)
3 - Fireproof (reinf. conc. frame)
4 - Light Steel

PARTITIONS

0 - None
1 - Below Normal
2 - Normal
3 - Above Normal

HEATING SYSTEM

0 - None
1 - Hot Air
2 - Hot Water/Steam
3 - Unit Heaters
4 - Electric
5 - Heat Pump
6 - Solar

AIR CONDITION

0 - None
1 - Central
2 - Unit

SPRINKLER

0 - None
1 - Wet
2 - Dry
3 - Other

PLBG/WATER

0 - None
1 - Minimum
2 - Adequate
3 - Good

% OF SPRINKLER

1 - 1/4
2 - 1/2
3 - 3/4
4 - Full

FROM - TO

A - Attic
B - Basement
C - Crawl Space
E - Enclosure
M - Mezzanine
P - Penthouse

TOTAL COST MODIFIER

RCNLD

699 DELETE 701-706

NO.	STR. CODE	FLAT +/-	DIMENSIONS SIZE	IDENT. UNIT	PHYS COND	FUNC. UTIL.	YR BLT	% GD	RCN	RCNLD
701	PA1		198	01	3	3	79			
702										
703										
704										
705										
706										
TOTAL										

YARD IMPROVEMENTS AND/OR SECONDARY BUILDINGS

PHYSICAL CONDITION

1 - Poor
2 - Fair
3 - Normal
4 - Good
5 - Rehabilitated

FUNCTIONAL UTILITY

0 - None
1 - Poor
2 - Fair
3 - Normal
4 - Good

YARD & SECONDARY BUILDING STRUCTURE CODES

PA1 - Paving, Asph. Parking
PA2 - Paving, Serv. Station
PC1 - Paving, Conc. Parking (average)
PC2 - Paving, Conc. Heavy Duty
AP1 - Fence, Chainlink
RR1 - Railroad Trackage
CP5 - Canopy Only
CP7 - Canopy, Serv. Sta. (economy)
CP8 - Canopy, Serv. Sta. (average)
CP9 - Canopy, Serv. Sta. (good)

BUILDING OTHER FEATURES / ATTACHED IMPROVEMENTS - STRUCTURE CODES

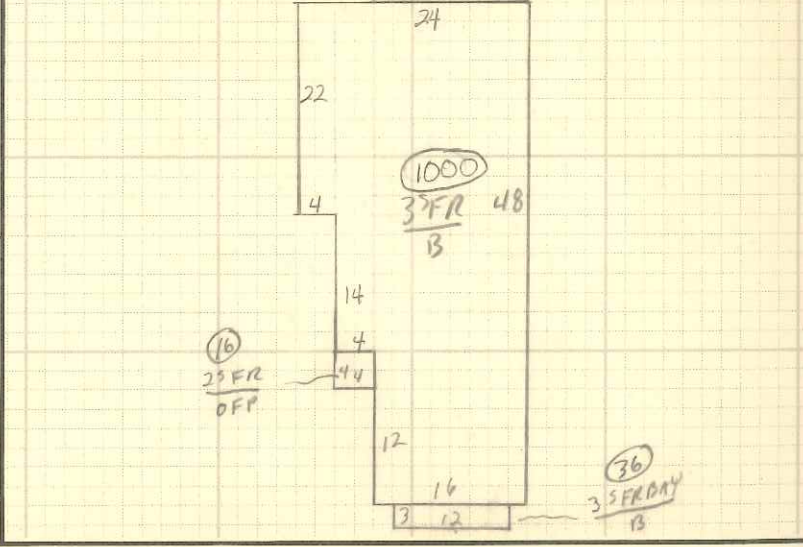
EL1 - Elev. Elect. Freight
EL2 - Elev. Elect. Pass.
EL3 - Elev. Hyd. Freight
EL4 - Elev. Hyd. Pass.

LD1 - Ldg. Dock, Stl. or Conc.
LD2 - Ldg. Dock, Wood
LD3 - Ldg. Dock, Inter.
LD4 - Truck or Train Well, Interior

DL1 - Dock Level Floors
OD1 - O H Doors, Wd or Mtl
OD2 - O H Doors, Rolling Stl.
EE1 - Enclosed Entry

SF1 - Store Front, Wd. Frame
SF2 - Store Front, Av. Mtl.
SF3 - Store Front, Elaborate
MS1 - Miscellaneous Structure

800 TOTAL OTHER IMPROVEMENTS



55-E-5

TOTAL P.01

THIS IS NOT A BOUNDARY SURVEY

MORTGAGE INSPECTION OF: DEED BOOK _____ PAGE _____ COUNTY Cumberland
PLAN BOOK _____ PAGE _____ LOT _____

ADDRESS: 22 Dow Street, Portland, Maine

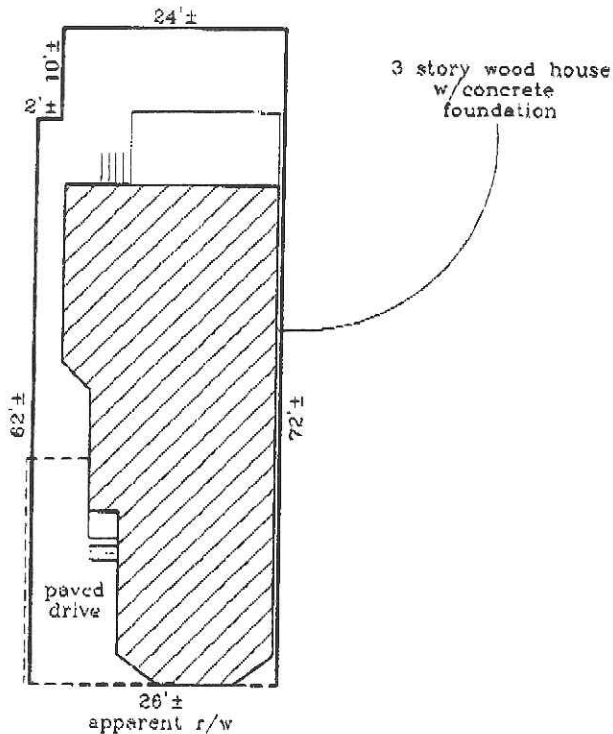
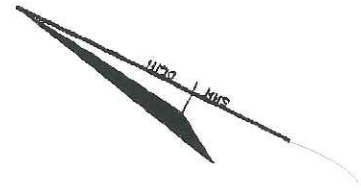
Job Number: 205 47

Inspection Date: 06-27-98

Scale: 1" = 20'

Buyers: Daniel R. & Donna L. Dresser

Seller: Elizabeth Farthing



Dow Street

I HEREBY CERTIFY TO: Northeast Land Title, Approved Home Mortgage, Inc. and its title insurer.

- Monuments found did not conflict with the deed description.
- The dwelling setbacks do not violate town zoning requirements.
- As delineated on the Federal Emergency Management Agency Community Panel #230051-0013B:
- The structure does not fall within the special flood hazard zone.
- The land does not fall within the special flood hazard zone.
- A wetlands study has not been performed.

APPARENT EASEMENTS AND RIGHTS OF WAY ARE SHOWN. OTHER ENCUMBRANCES, RECORDED OR NOT, MAY EXIST. THIS SKETCH WILL NOT REVEAL ABUTTING DEED CONFLICTS, IF ANY.

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Livingston - Hughes
 Professional Land Surveyors & Foresters
 88 Guinea Road
 Kennebunkport - Maine 04046
 207-967-9761 phone 207-967-4831 fax

THIS SKETCH IS FOR MORTGAGE PURPOSES ONLY