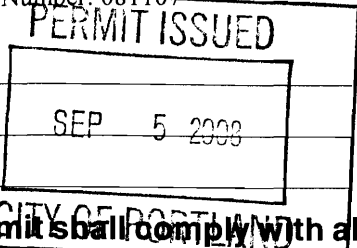


DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK CITY OF PORTLAND

Please Read Application And Notes, If Any, Attached

BUILDING DEPARTMENT

Permit Number: 081107



This is to certify that Rachel Parker
has permission to Interior renovations 2nd floor to add bathroom
AT 49 MASSACHUSETTS AVE L 078 A012001

provided that the person or persons, firm or corporation accepting this permit shall comply with all of the provisions of the Statutes of Maine and of the Ordinances of the City of Portland regulating the construction, maintenance and use of buildings and structures, and of the application on file in this department.

Apply to Public Works for street line and grade if nature of work requires such information.

Notification of inspection must be given and written permission procured before this building or part thereof is altered or closed-in. **HEAVY NOTICE IS REQUIRED.**

A certificate of occupancy must be procured by owner before this building or part thereof is occupied.

OTHER REQUIRED APPROVALS

Fire Dept. _____
Health Dept. _____
Appeal Board _____
Other _____
Department Name

9/5/08 Chet JTB
Director - Building & Inspection Services

PENALTY FOR REMOVING THIS CARD

City of Portland, Maine - Building or Use Permit Application

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

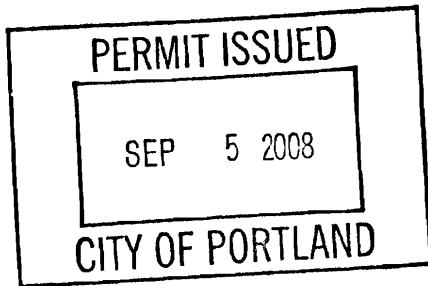
Permit No: 08-1107	Issue Date: 9/5/08	CBL: 078 A012001
-----------------------	-----------------------	---------------------

Location of Construction: 49 MASSACHUSETTS AVE	Owner Name: Rachel Parker	Owner Address: 49 MASSACHUSETTS AVE	Phone:
Business Name:	Contractor Name:	Contractor Address:	Phone:
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Dwellings	Zone: R-5

Past Use: Single Family Home	Proposed Use: Single Family Home - Interior renovations 2nd floor & add bathroom	Permit Fee: \$160.00	Cost of Work: \$13,500.00	CEO District: 3
Proposed Project Description: Interior renovations 2nd floor & add bathroom		FIRE DEPT: <input type="checkbox"/> Approved <input type="checkbox"/> Denied	INSPECTION: Use Group: R-3 Type: SB IRC-2007 Signature: Ch 9/5/08	
		PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied Signature: Date:		

Permit Taken By: Idobson	Date Applied For: 09/04/2008	Zoning Approval	
-----------------------------	---------------------------------	------------------------	--

- This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules.
- Building permits do not include plumbing, septic or electrical work.
- Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..



Special Zone or Reviews	Zoning Appeal	Historic Preservation
<input type="checkbox"/> Shoreland <input type="checkbox"/> Wetland <input type="checkbox"/> Flood Zone <input type="checkbox"/> Subdivision <input type="checkbox"/> Site Plan Maj <input type="checkbox"/> Minor <input type="checkbox"/> MM <input type="checkbox"/> Ok w/ cond. hwr Date: 9/5/08 ABN	<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 checked="" type="checkbox"/> Not in District or Landmark <input type="checkbox"/> Does Not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied ABN Date:

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



General Building Permit Application

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.

MASSACHUSETTS

Location/Address of Construction: <u>49 Massachusetts Ave.</u>		
Total Square Footage of Proposed Structure/Area <u>512 A</u>	Square Footage of Lot	Number of Stories <u>2</u>
Tax Assessor's Chart, Block & Lot Chart# <u>078</u> Block# <u>A</u> Lot# <u>012</u>	Applicant *must be owner, Lessee or Buyer* Name: <u>RACHEL PARKER</u> Address: <u>49 Massachusetts Ave.</u> City, State & Zip: <u>Portland, ME.</u>	Telephone:
Lessee/DBA (If Applicable)	Owner (if different from Applicant) Name: Address: City, State & Zip:	Cost Of Work: \$ <u>13500</u> C of O Fee: \$ _____ Total Fee: \$ _____
		
Current legal use (i.e. single family) <u>SINGLE FAMILY</u>	Number of Residential Units <u>1</u>	
If vacant, what was the previous use?		
Proposed Specific use: <u>UPSTAIRS FARE LIFT & ADDITIONAL BATHROOM</u>		
Is property part of a subdivision? _____ If yes, please name _____		
Project description: <u>GETTING ALL OF UPSTAIRS BACK TO STOPS, MOVING SOME WALLS (NO STRUCTURAL) ADDING A BATHROOM.</u>		
Contractor's name: <u>Alex Beaver</u>		
Address: <u>61 Angell Ave</u>		
City, State & Zip: <u>5- Portland, ME. 04106</u>		Telephone: <u>807-5707</u>
Who should we contact when the permit is ready: <u>Paul Beaver</u>		Telephone: <u>632-8991</u>
Mailing address: _____		

Please submit all of the information outlined on the applicable Checklist. Failure to do so will 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 or to download copies of this form and other applications visit the Inspections Division on-line at www.portlandmaine.gov, or stop by the Inspections Division 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: Rachel Parker Date: 9/11/08

This is not a permit; you may not commence ANY work until the permit is issued.



Same-Day Permitting

As part of Portland's city-wide effort to improve customer service and help streamline doing business within the City, the Inspections Division has developed a new permitting system for qualified properties and for specific construction projects.

This permitting program applies only to existing single family homes not located within a historic district or shoreland zone.

Eligible Projects

Please submit a complete application with the required plans

- Interior non structural projects (i.e. Adding closets, bathrooms, changing floor plans, kitchen remodels)
- Repairs to existing decks, porches and stairs that meet current zoning setbacks
- Adding or replacing windows and doors (not to include bay windows)
- Sheds less than 100 sq. ft.
- One story open entry/porch, 50 sq. ft. or less with maximum 6 ft. projection from the principal structure
- Chimney installation (NFPA 211 disclosure statement required)
- Propane tanks
- Heating Appliances (i.e. HVAC systems, gas inserts/monitors, wood/pellet stoves)
- Bulkheads 50 sq. ft. or less with maximum of 2 ft. in height (low profile)

Inspections are still required per City Code of Ordinance.

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, stop by the Building Inspections office, room 315 City Hall or call 874-8703.

I hereby certify that this project meets the above criteria and that the work performed will not go beyond these parameters.

Signature of applicant: <i>Rachel Parker</i>	Date: <i>9/11/08</i>
--	----------------------

This is not a permit; you may not commence ANY work until the permit is issued.

City of Portland, Maine - Building or Use Permit

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

Permit No: 08-1107	Date Applied For: 09/04/2008	CBL: 078 A012001
------------------------------	--	----------------------------

Location of Construction: 49 MASSACHUSETTS AVE	Owner Name: Rachel Parker	Owner Address: 49 MASSACHUSETTS AVE	Phone:
Business Name:	Contractor Name:	Contractor Address:	Phone:
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Dwellings	

Proposed Use: Single Family Home - Interior renovations 2nd floor & add bathroom	Proposed Project Description: Interior renovations 2nd floor & add bathroom
--	---

Dept: Zoning	Status: Approved with Conditions	Reviewer: Ann Machado	Approval Date: 09/05/2008
Note:			Ok to Issue: <input checked="" type="checkbox"/>
<ol style="list-style-type: none"> 1) This property shall remain a single family dwelling. Any change of use shall require a separate permit application for review and approval. 2) This permit is being issued with the condition that all the work is interior and there is no change in the footprint or shell of the building. 3) This permit is being approved on the basis of plans submitted. Any deviations shall require a separate approval before starting that work. 			
Dept: Building	Status: Approved with Conditions	Reviewer: Chris Hanson	Approval Date: 09/05/2008
Note:			Ok to Issue: <input checked="" type="checkbox"/>
<ol style="list-style-type: none"> 1) Insulation per IECC 2003 code R-19 walls R-38 ceilings. 2) Fastener schedule per the IRC 2003 3) Hardwired interconnected battery backup smoke detectors shall be installed in all bedrooms, protecting the bedrooms, and on every level. 4) Permit approved based on the plans submitted and reviewed w/owner/contractor, with additional information as agreed on and as noted on plans. 5) Separate permits are required for any electrical, plumbing, or HVAC systems. Separate plans may need to be submitted for approval as a part of this process. 			

Comments: 9/5/2008-amachado: Left vcm for both Alex Beaver & Paul Beaver. Assessors have a different owner for the property than the applicant, so we need right, title & interest.



Residential Additions/Alterations Permit Application Checklist

All of the following information is required and must be submitted. Checking off each item as you prepare your application package will ensure your package is complete and will help to expedite the permitting process.

The Maine Home Construction Contracts Act requires that any home construction or repair work for more than \$3000. in materials or labor must be based on a written contract unless the parties agree to exempt themselves. A sample contract is available on the City's website at www.portlandmaine.gov, in the Inspection Office, Room 315 of Portland City Hall or call (207)874-8703 to have one mailed to you.

One (1) complete set of construction drawings must include:

- Cross sections w/framing details
- Floor plans and elevations existing & proposed
- Detail removal of all partitions & any new structural beams
- Detail any new walls or permanent partitions
- Stair details including dimensions of: rise/run, head room, guards/handrails, baluster spacing
- Window and door schedules
- Foundation plans w/required drainage and damp proofing (if applicable)
- Detail egress requirements and fire separation/sound transmission ratings (if applicable)
- Insulation R-factors of walls, ceilings & floors & U-factors of windows per the IECC 2003
- Deck construction including: pier layout, framing, fastenings, guards, stair dimensions
- Reduced plans or electronic files in pdf format are required if originals are larger than 11" x 17"
- Proof of ownership is required if it is inconsistent with the assessors records

Separate permits are required for internal & external plumbing, HVAC, and electrical installations.

If there are any additions to the footprint or volume of the structure, any new or rebuilt structures or, accessory detached structures a plot plan is required. A plot must include:

- The shape and dimension of the lot, footprint of the existing and proposed structure and the distance from the actual property lines. Structures include decks, porches; bow windows, cantilever sections and roof overhangs, sheds, pools, garages and any other accessory structures must be shown with dimensions if not to scale.
- Location and dimensions of parking areas and driveways
- A change of use may require a site plan exemption application to be filed.

Please submit all of the information outlined in this application checklist. If the application is incomplete, the application may be refused.

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, stop by the Building Inspections office, room 315 City Hall or call 874-8703.

Permit Fee: \$30.00 for the first \$1000.00 construction cost, \$10.00 per additional \$1000.00 cost
This is not a Permit; you may not commence any work until the Permit is issued.

A Settlement Statement

**U.S. Department of Housing
And Urban Development**

OMB No. 2502-0265
(expires 11/30/2009)

B Type of Loan

1. FHA 2. FmHA 3. CONV. UNINS. 6. File Number: 7. Loan Number: 8. Mortgage Ins. Case No.:

4. VA 5. CONV. INS. 2770007 81579865

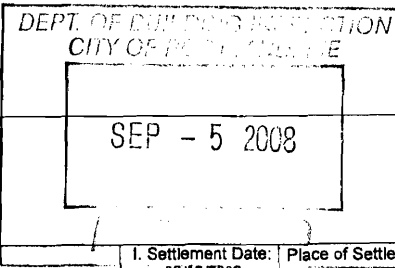
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)*" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrowers: Rachel G. Parker
1 Fellows Street
Portland, ME 04103

E. Name and Address of Sellers: Patricia H. Welch
49 Massachusetts Avenue
Portland, ME 04102

F. Name and Address of Lender: Taylor, Bean & Whitaker
1417 N. Magnolia Avenue
Ocala, FL 34475

H. Settlement Agent: Reliable Title, Inc.
1137 Main Street, Suite 201
Sanford, ME 04073



G. Property Location: 49 Massachusetts Avenue
Portland, ME 04102

I. Settlement Date: 08/12/2008
Disbursement Date: 08/12/2008

Place of Settlement: Coldwell Banker
53 Baxter Blvd Portland, ME 04101

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract sales price	205,900.00	401. Contract sales price	205,900.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	5,182.04	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes 08/12/2008 to 12/13/2008	640.51	406. City/town taxes 08/12/2008 to 12/13/2008	640.51
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	\$211,722.55	420. Gross Amount Due To Seller	\$206,540.51
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due To Seller	
201. Deposit or earnest money	1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	195,600.00	502. Settlement charges to seller (line 1400)	11,450.46
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1 TD Banknorth, N.A.	42,347.98
205.		505. Payoff 2	
206.		506.	
207.		507. Kent Leboeuf	2,500.00
208. Seller Paid Closing Cost Credit	6,172.55	508. Seller Paid Closing Cost Credit	6,172.55
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515. Taxes 07/01/2008-12/31/2008	1,905.90
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	\$202,772.55	520. Total Reductions Amount Due Seller	\$64,376.89
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (line 120)	\$211,722.55	601. Gross amount due to seller (line 420)	\$206,540.51
302. Less amount paid by/for borrower (line 220)	(\$202,772.55)	602. Less reductions in amount due seller (line 520)	(\$64,376.89)
303. CASH <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER:	\$8,950.00	603. CASH <input checked="" type="checkbox"/> TO <input type="checkbox"/> FROM SELLER:	\$142,163.62

Buyer's Initials R.G.P.

Seller's Initials P.H.W.

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

RTP, SA.

L. Settlement Charges

700. Total Sales/Broker's Commission base price \$ 205,900.00 @ % = 1 .26				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows:					
701.	5,423.63	to Benchmark Real Estate			
702.	5,423.63	to Coldwell Banker			
703.	Commission paid at Settlement				10,847.26
704.					
800. Items Payable in Connection With Loan					
801.	Loan Origination Fee	% Alliance Lending Partners, LLC		163.00	
802.	Loan Discount	%			
803.	Appraisal Fee to KRT Appraisal		POC 350.00		
804.	Credit Report to Alliance Lending Partners, LLC			18.00	
805.					
806.					
807.					
808.	Par Premium to Alliance Lending Partners, LLC		POC 1,973.60		
809.					
810.					
811.					
812.	Processing Fee to Alliance Lending Partners, LLC			495.00	
813.					
814.					
815.	Administrative Fee to TBW			525.00	
900. Items Required By Lender To Be Paid In Advance					
901.	Interest From 08/12/2008 to 09/01/2008 @ \$ 34.1600 /day for 20 days			683.20	
902.	Mortgage Insurance Premium for	mo. to			
903.	Hazard Insurance Premium for	1 yrs. to	Farmers Insurance Exchange	526.32	
904.		yrs. to			
1000. Reserves Deposited With Lender					
1001.	Hazard Insurance	3 months @	43.86 per month	131.58	
1002.	Mortgage Insurance	months @	127.14 per month		
1003.	City property taxes	2 months @	158.83 per month	635.30	
1004.		months @	per month		
1005.		months @	per month		
1006.		months @	per month		
1007.		months @	per month		
1008.	Aggregate Adjustment			(43.86)	
1100. Title Charges					
1101.	Settlement or closing fee to	Reliable Title, Inc.		600.00	
1102.	Abstract or title search to				
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to	Reliable Title, Inc.			150.00
1106.	Notary fees to				
1107.	Attorney's fees to				
	(includes above item Numbers:)				
1108.	Title insurance to	First American Title Insurance Company		829.80	
	(includes above item Numbers:)				
1109.	Lender's coverage	195,600.00	Loan Premium: \$443.00		
1110.	Owner's coverage	205,900.00	Owner's Premium: \$386.80		
1111.					
1112.					
1113.	Title Agent Commission \$580.86	70%			
1200. Government Recording and Transfer Charges					
1201.	Recording fees: Deed 18.00 ; Mortgage 44.00 ; Releases			62.00	
1202.	City/county tax stamps: Deed ; Mortgage				
1203.	State tax/stamps: Deed 906.40 ; Mortgage			453.20	453.20
1204.					
1300. Additional Settlement Charges					
1301.	UPS Courier/Handling Charges to Reliable Title, Inc.			65.00	
1302.	Wire Fee to Reliable Title, Inc.			16.00	
1303.					
1304.					
1305.	Wire/MERS Fee to TBW			22.50	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$5,182.04	\$11,450.46

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement (pages 1 and 2).

Borrowers

Rachel G. Parker
Rachel G. Parker

Sellers

Patricia H. Welch
Patricia H. Welch

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Robert T. ...

Date

08/12/2008

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous editions are obsolete

max
- Ceiling Height 7'4"

- New Insulation

- 2-3 Skylights

- New Sheetrock

- 3/4" Hardwood floors

- 6'11" Ceiling height when at toilet & vanity.

Wall R-19
Ceiling R-38

EXISTING CHIMNEY

EXISTING WINDOW
Meet Egress

EXISTING
DORMER

EVE
(STORAGE)

MASTER
BEDROOM

CEILING HEIGHT
36" Ballisters

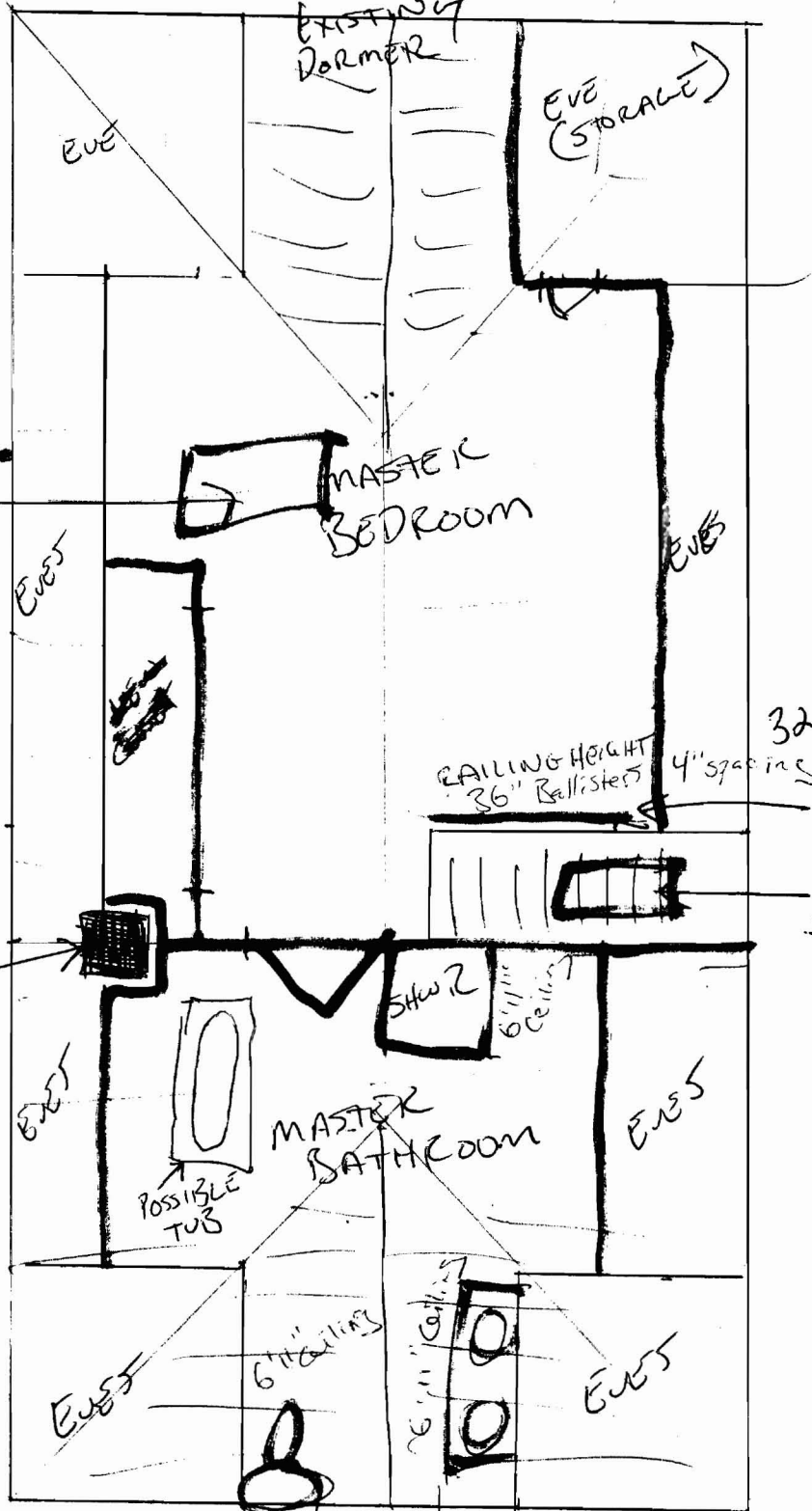
32'

MASTER
BATHROOM

POSSIBLE
TUB

— = NEW WALLS/SKYLIGHTS

1/4" = 1'



2nd floor

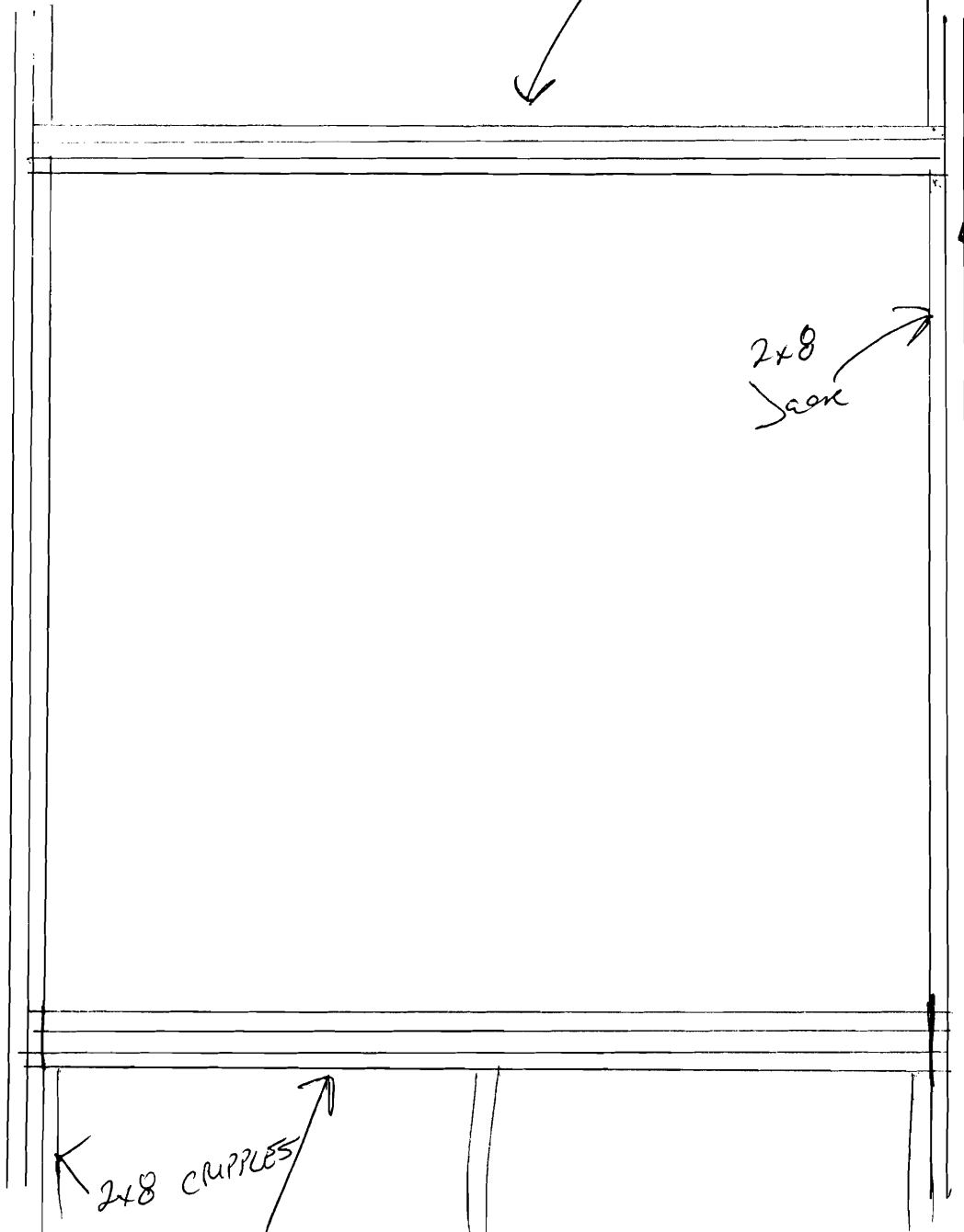
EXIST.
WINDOW

49

Massachusetts Ave.

Window size
22 1/4 wide x 27 5/8 Tall

TRIPLE 2x8 HEADER



CURRENT
2x8
RAFTER

2x8
JACK

2x8 CRIPPLES

TRIPLE 2x8 SILL

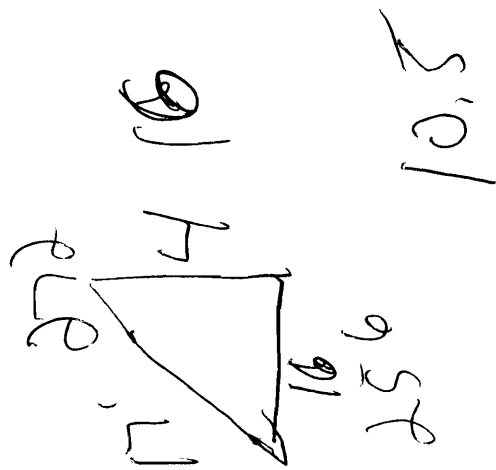
24"

6" 8" Ceiling

Skylight + Detail Forming \approx size

Railing height $\text{\textcircled{36"}}$ Ballister space 4" or less

Fixture head room



$$\begin{array}{r}
 6600 \\
 + 1800 \\
 \hline
 8400 \\
 1540 \\
 \hline
 9940
 \end{array}$$

\$ 900 Ice water