

City of Portland, Maine - Building or Use Permit Application

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

Permit No: 01-1050	Issue Date:	CBL: 111 C005001
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Location of Construction: 415 Forest Ave	Owner Name: University Credit Union	Owner Address: 391 Forest Ave	Phone: 207-772-1906
Business Name: Primary Mortgage	Contractor Name: no contractor/self	Contractor Address: n/a n/a	Phone
Lessee/Buyer's Name: Joseph Gervais	Phone: 207-774-7131	Permit Type: Signs - Permanent	Zone: B2b 2900007 lot

Past Use: Comm. / Mortgage Co.	Proposed Use: Same: Erect a 11.25 SqFt Sign. Call Joseph at 774-7131.	Permit Fee:	Cost of Work: \$32.25	CEO District: 2
Proposed Project Description: Erect a 11.25 SqFt Sign		FIRE DEPT: <input type="checkbox"/> Approved <input type="checkbox"/> Denied	INSPECTION: <i>Signage</i> Use Group: <i>BBB</i> PERMIT ISSUED WITH REQUIREMENTS <i>7/29/01</i>	
		Signature: <i>[Signature]</i>		

PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.)	
Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied	Signature: <i>[Signature]</i> Date:

Permit Taken By: cjh	Date Applied For: 08/23/2001	Zoning Approval		
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<ol style="list-style-type: none"> 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 <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"/> Date: <i>8/22/01</i>	Zoning Appeal <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:	Historic Preservation <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 Date: <i>[Signature]</i>
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PERMIT ISSUED WITH REQUIREMENTS

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

THIS IS NOT A PERMIT/CONSTRUCTION MAY NOT COMMENCE UNTIL THE PERMIT IS ISSUED

SIGNAGE APPLICATION

THIS IS NOT A PERMIT
CONSTRUCTION CANNOT NOT COMMENCE UNTIL THE PERMIT IS ISSUED

In the interest of processing your application in the quickest possible manner, please complete the Information below for a Building or Use Permit.

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.

Location/Address of Construction: 415 FOREST AVENUE, PORTLAND, ME 04101

Total Square Footage of Proposed Structure	Square Footage of Lot
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Tax Assessor's Chart, Block & Lot Number Chart# <u>111</u> Block# <u>C</u> Lot# <u>005</u>	Owner: <u>UNIVERSITY CREDIT UNION</u> <u>391 FOREST AVE.</u> <u>PORTLAND, ME 04101</u>	Telephone #: <u>207-772-1906</u>
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<u>Lessee</u> /Buyer's Name (If Applicable) <u>PRIMARY MORTGAGE CORP.</u>	Owner's/Purchaser/Lessee Address: <u>415 FOREST AVE.</u> <u>PORTLAND, ME 04101</u>	Total s.f of signs <u>11.25</u> x <u>.20 \$ 2.25</u> , plus \$30.00 TOTALS <u>32.25</u>
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Current use: 4 BUSINESS SHARED TENANT SIGN. Proposed use: SAME BUT ADDING 1 MORTGAGE RATE SIGN ON WEST FACING SIDE OF SIGN.

Project description:
ADD 1 ADJUSTABLE MORTGAGE RATE SIGN WITH MAGNETIC LETTERING TO EXISTING SIDE WING OF SHARED TENANT SIGN.

Applicants Name, Address & Telephone: PRIMARY MORTGAGE CORP. 415 FOREST AVE. PORTLAND, ME 04101, 207-774-7131, President Joseph Bernais

Contractor's Name, Address & Telephone: N/A 772 1906
772-9106 - Discontinued

Who shall we contact when the permit is ready: Joseph Bernais 774-7131
Telephone:

If you would like it mailed, what mailing address should we use:
PRIMARY MORTGAGE CORP.
415 FOREST AVE
PORTLAND, ME 04101

RECEIVED
AUG 23 2001

Rec'd By: Gay 8/23/01

THIS IS NOT A PERMIT/CONSTRUCTION MAY NOT COMMENCE UNTIL THE PERMIT IS ISSUED

If the property is located in a HISTORIC DISTRICT, a separate sketch is required indicating the design, dimensions, construction materials and source of illumination if any. A photograph of the building façade should be submitted, showing where each sign is to be installed.

Certification

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: <i>Jana R. Dean for</i>	Date: <i>8/21/01</i>
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University Credit Union

Sign Permit Fee: \$30.00 plus \$0.20 per square foot.

A building permit is also required for any awning based on cost of work-\$30.00 for the first \$1,000.00 and \$6.00 for each additional \$1,000.00

BY FILLING OUT THIS APPLICATION IS DOES NOT MEET THAT YOU WILL BE APPROVED FOR THE AMOUNT OF SIGNAGE YOU ARE APPLYING FOR

IT IS SUGGESTED THAT YOU DO NOT ORDER ANY SIGNAGE UNTIL YOU HAVE RECEIVED YOUR SIGN PERMIT THAT HAS BEEN SIGNED BY THE BUILDING, ZONING AND POSSIBLE HISTORICAL OFFICIALS OF THIS OFFICE

SIGNAGE PRE-APPLICATION

PLEASE ANSWER ALL QUESTIONS

ADDRESS: 415 Forest Avenue Portland, ME 04101 ZONE: B2b

OWNER: University Credit Union

APPLICANT: Primary Mortgage Corp

ASSESSOR NO. _____

PLEASE CIRCLE APPROPRIATE ANSWER

SINGLE TENANT LOT? YES NO MULTI-TENANT LOT? YES NO 4 tenants

FREESTANDING SIGN? (ex. Pole Sign) YES NO DIMENSIONS 60 sq ft. HEIGHT 17 ft - shared tenant sign

MORE THAN ONE SIGN? YES NO DIMENSIONS _____ HEIGHT _____

SIGN ATTACHED TO BLDG.? YES NO DIMENSIONS _____

MORE THAN ONE SIGN? YES NO DIMENSIONS 4 individual signs for each tenant

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

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

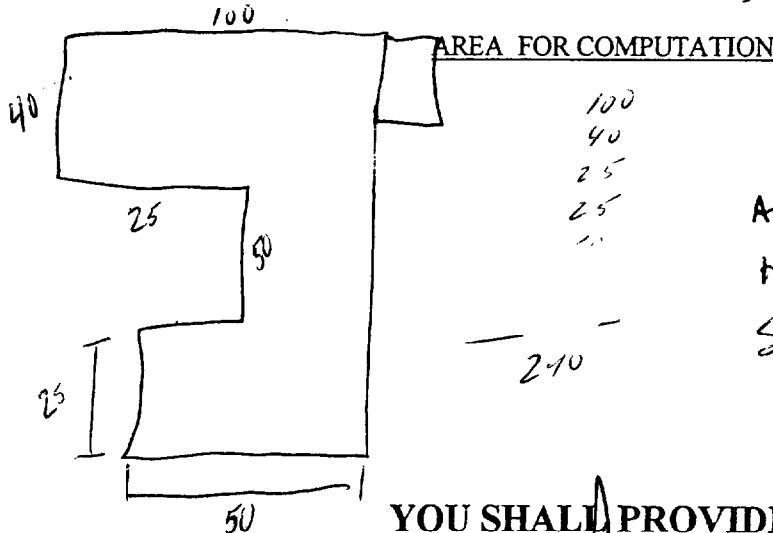
LIST ALL EXISTING SIGNAGE AND THEIR DIMENSIONS:

- 1 3'x6' → Dancing Elephant sign
- 1 2' LOSTERING FOR ROAD'S FLORIST.
- 1 2.5' x 10.25' ft illuminated box sign - PMC
- 1 60 sq ft. - shared tenant sign w/ 4 22.5' x 4.5' panels (40.5 sq ft of signage area.)

*** TENANT BLDG. FRONTAGE (IN FEET): 290 ft of frontage on

*** REQUIRED INFORMATION

Deerfield / Forest / Belmeade Rd.



Freestanding Sign

200 linear feet facing front

Area 100 sq ft allowed 61.25 sq ft given

Height 18' max

Set back 5'

- No change

- No change

YOU SHALL PROVIDE:

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

SIGNATURE OF APPLICANT: [Signature]

DATE: _____

BUILDING PERMIT REPORT

DATE: 27 August 01 ADDRESS: 415 Forest Ave. CBL: 111-C-005

REASON FOR PERMIT: Signage

BUILDING OWNER: University Credit Union

PERMIT APPLICANT: _____ (CONTRACTOR) Joseph Gervais

USE GROUP: _____ CONSTRUCTION TYPE: _____ CONSTRUCTION COST: _____ PERMIT FEES: \$32.25

The City's Adopted Building Code (The BOCA National Building Code/1999 with City Amendments)
 The City's Adopted Mechanical Code (The BOCA National Mechanical Code/1993)

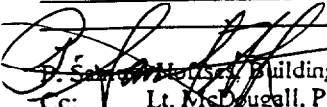
CONDITION(S) OF APPROVAL

This permit is being issued with the understanding that the following conditions shall be met: *1, 437

- X1. This permit does not excuse the applicant from meeting applicable State and Federal rules and laws.
2. Before concrete for foundation is placed, approvals from the Development Review Coordinator and Inspection Services must be obtained. (A 24 hour notice is required prior to inspection) **"ALL LOT LINES SHALL BE CLEARLY MARKED BEFORE CALLING."**
3. Foundation drain shall be placed around the perimeter of a foundation that consists of gravel or crushed stone containing not more than 10 percent material that passes through a No. 4 sieve. The drain shall extend a minimum of 12 inches beyond the outside edge of the footing. The thickness shall be such that the bottom of the drain is not higher than the bottom of the base under the floor, and that the top of the drain is not less than 6 inches above the top of the footing. The top of the drain shall be covered with an approved filter membrane material. Where a drain tile or perforated pipe is used, the invert of the pipe or tile shall not be higher than the floor elevation. The top of joints or top of perforations shall be protected with an approved filter membrane material. The pipe or tile shall be placed on not less than 2" of gravel or crushed stone, and shall be covered with not less than 6" of the same material. Section 1813.5.2
4. Foundations anchors shall be a minimum of 1/2" in diameter, 7" into the foundation wall, minimum of 12" from corners of foundation and a maximum 6' O.C. between bolts. Section 2305.17
5. Waterproofing and dampproofing shall be done in accordance with Section 1813.0 of the building code.
6. Precaution must be taken to protect concrete and masonry. Concrete Sections 1908.9-19.8.10/ Masonry Sections 2111.3-2111.4.
7. It is strongly recommended that a registered land surveyor check all foundation forms before concrete is placed. This is done to verify that the proper setbacks are maintained.
8. Private garages located beneath habitable rooms in occupancies in Use Group R-1, R-2, R-3 or I-1 shall be separated from adjacent interior spaces by fire partitions and floor/ceiling assembly which are constructed with not less than 1-hour fire resisting rating. Private garages attached side-by-side to rooms in the above occupancies shall be completely separated from the interior spaces and the attic area by means of 1/2 inch gypsum board or the equivalent applied to the garage side. (Chapter 4, Section 407.0 of the BOCA/1999)
9. All chimneys and vents shall be installed and maintained as per Chapter 12 of the City's Mechanical Code. (The BOCA National Mechanical Code/1993). Chapter 12 & NFPA 211
10. Sound transmission control in residential building shall be done in accordance with Chapter 12, Section 1214.0 of the City's Building Code.
11. Guardrails & Handrails: A guardrail system is a system of building components located near the open sides of elevated walking surfaces for the purpose of minimizing the possibility of an accidental fall from the walking surface to the lower level. Minimum height all Use Groups 42". In occupancies in Use Group A, B.H-4, I-1, I-2, M, R, public garages and open parking structures, open guards shall have balusters or be of solid material such that a sphere with a diameter of 4" cannot pass through any opening. Guards shall not have an ornamental pattern that would provide a ladder effect. Handrails shall be a minimum of 34" but not more than 38". Exception: Handrails that form part of a guard shall have a height not less than 36 inches (914 mm) and not more than 42 inches (1067 mm). Handrail grip size shall have a circular cross section with an outside diameter of at least 1 1/4" and not greater than 2". (Sections 1021 & 1022.0). Handrails shall be on both sides of stairway. (Section 1014.7) **R-3 (ONE & TWO FAMILY DWELLINGS) GUARD HEIGHT IS 36" MINIMUM.**
12. Headroom in habitable space is a minimum of 7'6". (Section 1204.0)
13. Stair construction in Use Group R-3 & R-4 is a minimum of 10" tread and 7 1/2" maximum rise. All other Use Group minimum 11" tread, 7" maximum rise. (Section 1014.0)
14. The minimum headroom in all parts of a stairway shall not be less than 80 inches. (6'8") 1014.4
15. The Minimum required width of a corridor shall be determined by the most restrictive of the criteria under section 1011.3 but not less than 36".
16. Every sleeping room below the fourth story in buildings of Use Groups R and I-1 shall have at least one operable window or exterior door approved for emergency egress or rescue. The units must be operable from the inside without the use of special knowledge or separate tools. Where windows are provided as means of egress or rescue they shall have a sill height not more than 44 inches (1118mm) above the floor. All egress or rescue windows from sleeping rooms shall have a minimum net clear opening height dimension of 24 inches (610mm). The minimum net clear opening width dimension shall be 20 inches (508)mm, and a minimum net clear opening of 5.7 sq. ft. (Section 1010.4)
17. Each apartment shall have access to two (2) separate, remote and approved means of egress. A single exit is acceptable when it exits directly from the apartment to the building exterior with no communications to other apartment units. (Section 1010.1)
18. All vertical openings shall be enclosed with construction having a fire rating of at least one (1) hour, including fire doors with self closure's. (Over 3 stories in height requirements for fire rating is two (2) hours. (Section 710.0)
19. The boiler shall be protected by enclosing with (1) hour fire rated construction including fire doors and ceiling, or by providing automatic extinguishment. (Table 302.1.1)

8/27

20. All single and multiple station smoke detectors shall be of an approved type and shall be installed in accordance with the provisions of the City's Building Code Chapter 9, Section 920.3.2 (BOCA National Building Code/1999), and NFPA 101 Chapter 18 & 19. (Smoke detectors shall be installed and maintained at the following locations):
 - In the immediate vicinity of bedrooms
 - In all bedrooms
 - In each story within a dwelling unit, including basements
21. A portable fire extinguisher shall be located as per NFPA #10. They shall bear the label of an approved agency and be of an approved type. (Section 921.0)
22. The Fire Alarm System shall be installed and maintained to NFPA #72 Standard.
23. The Sprinkler System shall be installed and maintained to NFPA #13 Standard.
24. All exit signs, lights and means of egress lighting shall be done in accordance with Chapter 10 Section & Subsections 1023.0 & 1024.0 of the City's Building Code. (The BOCA National Building Code/1999)
25. Section 25 - 135 of the Municipal Code for the City of Portland states, "No person or utility shall be granted a permit to excavate or open any street or sidewalk from the time of November 15 of each year to April 15 of the following year".
26. The builder of a facility to which Section 4594-C of the Maine State Human Rights Act Title 5 MRSA refers, shall obtain a certification from a design professional that the plans commencing construction of the facility, the builder shall submit the certification the Division of Inspection Services.
27. Ventilation and access shall meet the requirements of Chapter 12 Sections 1210.0 and 1211.0 of the City's Building Code. (Crawl spaces & attics).
28. All electrical, plumbing and HVAC permits must be obtained by Master Licensed holders of their trade. No closing in of walls until all electrical (min. 72 hours notice) and plumbing inspections have been done.
29. All requirements must be met before a final Certificate of Occupancy is issued.
30. All building elements shall meet the fastening schedule as per Table 2305.2 of the City's Building Code (The BOCA National Building Code/1996).
31. Ventilation of spaces within a building shall be done in accordance with the City's Mechanical code (The BOCA National Mechanical Code/1993). (Chapter M-16)
32. Please read and implement the attached Land Use Zoning report requirements.
33. Boring, cutting and notching shall be done in accordance with Sections 2305.3, 2305.3.1, 2305.4.4 and 2305.5.1 of the City's Building Code.
34. Bridging shall comply with Section 2305.16.
35. Glass and glazing shall meet the requirements of Chapter 24 of the building code. (Safety Glazing Section 2406.0)
36. All flashing shall comply with Section 1406.3.10.
37. All signage shall be done in accordance with Section 3102.0 signs of the City's Building Code, (The BOCA National Building Code/1999).


 D. S. Matthews, Building Inspector
 cc: Lt. McDonough, PFD
 Marge Schmuckel, Zoning Administrator
 Michael Nugent, Inspection Service Manager

PSH 10/1/00

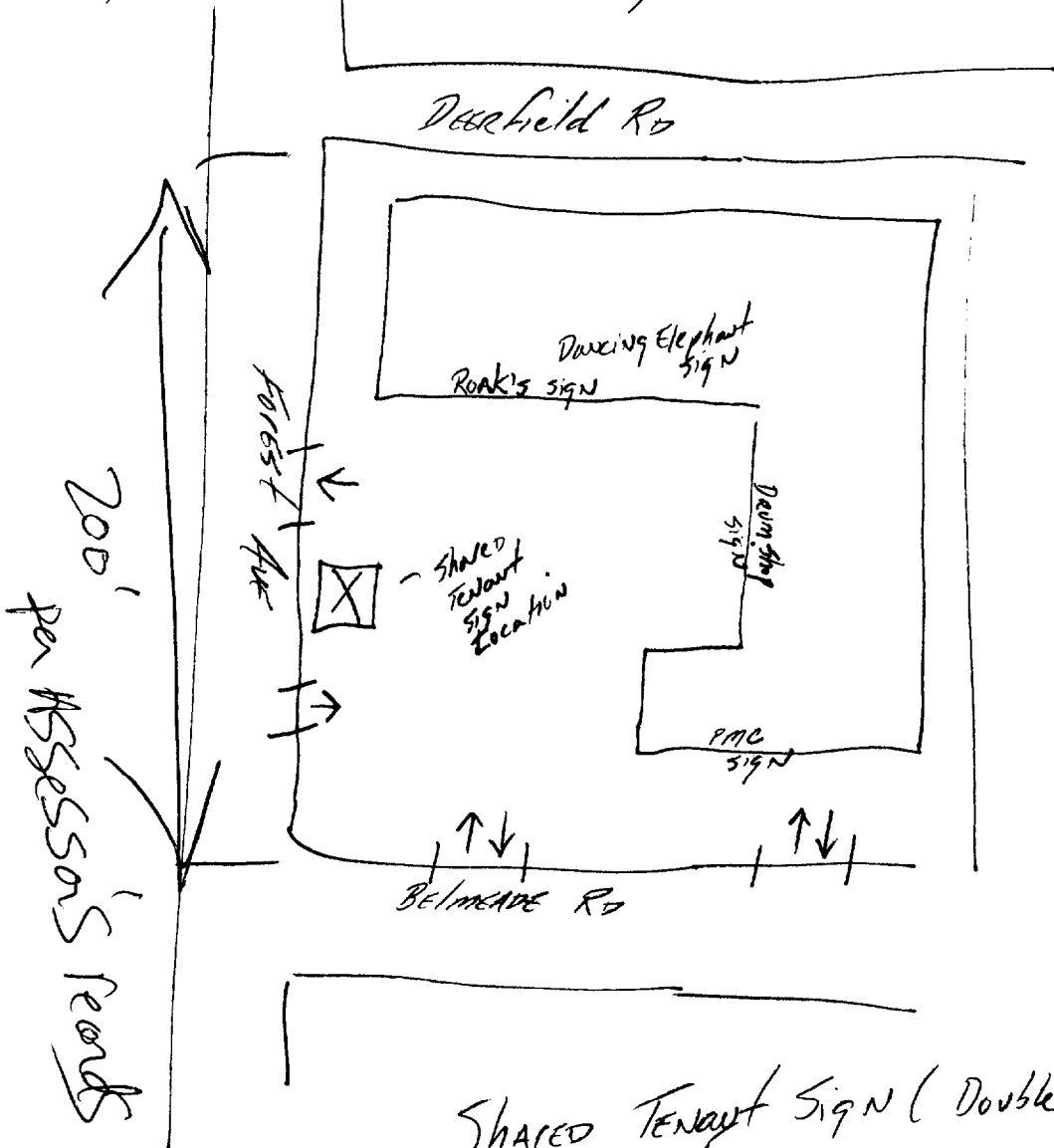
****This permit is herewith issued, on the basis of plans submitted and conditions placed on these plans, any deviations shall require a separate approval.**

...THIS PERMIT HAS BEEN ISSUED WITH THE UNDERSTANDING THAT ALL THE CONDITIONS OF THE APPROVAL SHALL BE COMPLETED. THEREFORE, BEFORE THE WORK IS COMPLETED A REVISED PLAN OR STATEMENT FROM THE PERMIT HOLDER SHALL BE SUBMITTED TO THIS OFFICE SHOWING OR EXPLAINING THAT THE CONDITIONS HAVE BEEN MET. IF THIS REQUIREMENT IS NOT RECEIVED YOUR CERTIFICATE OF OCCUPANCY SHALL BE WITHHELD. (You Shall Call for Inspections)

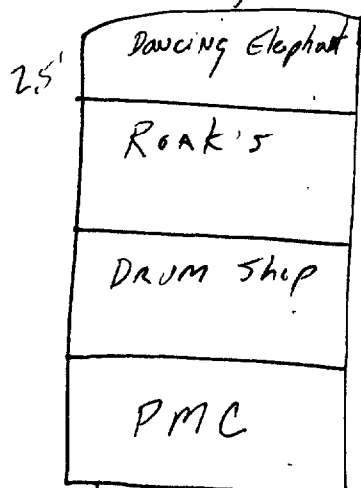
******ALL PLANS THAT REQUIRE A PROFESSIONAL DESIGNER'S SEAL, (AS PER SECTION 114.0 OF THE BUILDING CODE) SHALL ALSO BE PRESENTED TO THIS DIVISION ON AUTO CAD LT. 2000, DXF FORMAT OR EQUIVALENT.**

*******CERTIFICATE OF OCCUPANCY FEE \$50.00**

Proposed Additional Signage for 415 Forest Ave.



Shared Tenant Sign (Double sided Illuminated)



approx. dimension $30' \times 60' = 12.5 \times 4 = 50'$

11.25'

61.25'

$2.5' \times 4.5' = 11.25'$

* Proposed Additional Signage per Joe Genova's States 11.25' of sign but what are the dimensions? Facing westbound traffic lane.

30 YEARS
7.25%
15 YEARS
6.75%
APPLY TODAY!

4ft
to base of sign

SIDEWALK

AVB

Forest Ave

Primary Mortgage Corporation

15 YEARS

6.25 % APR

30 YEARS

7.125 % APR

APPLY TODAY!

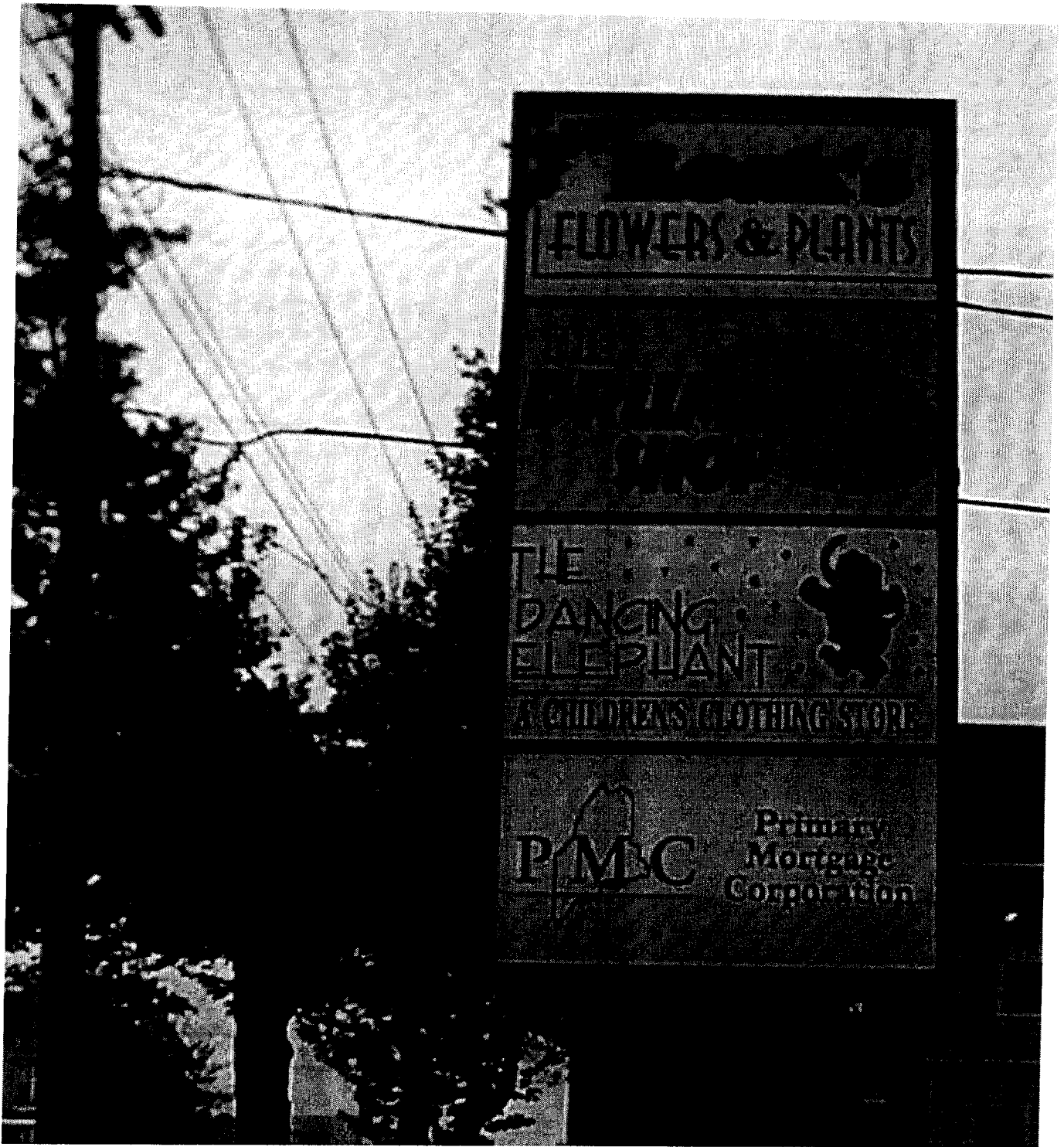
WWW.PMCLENDER.COM

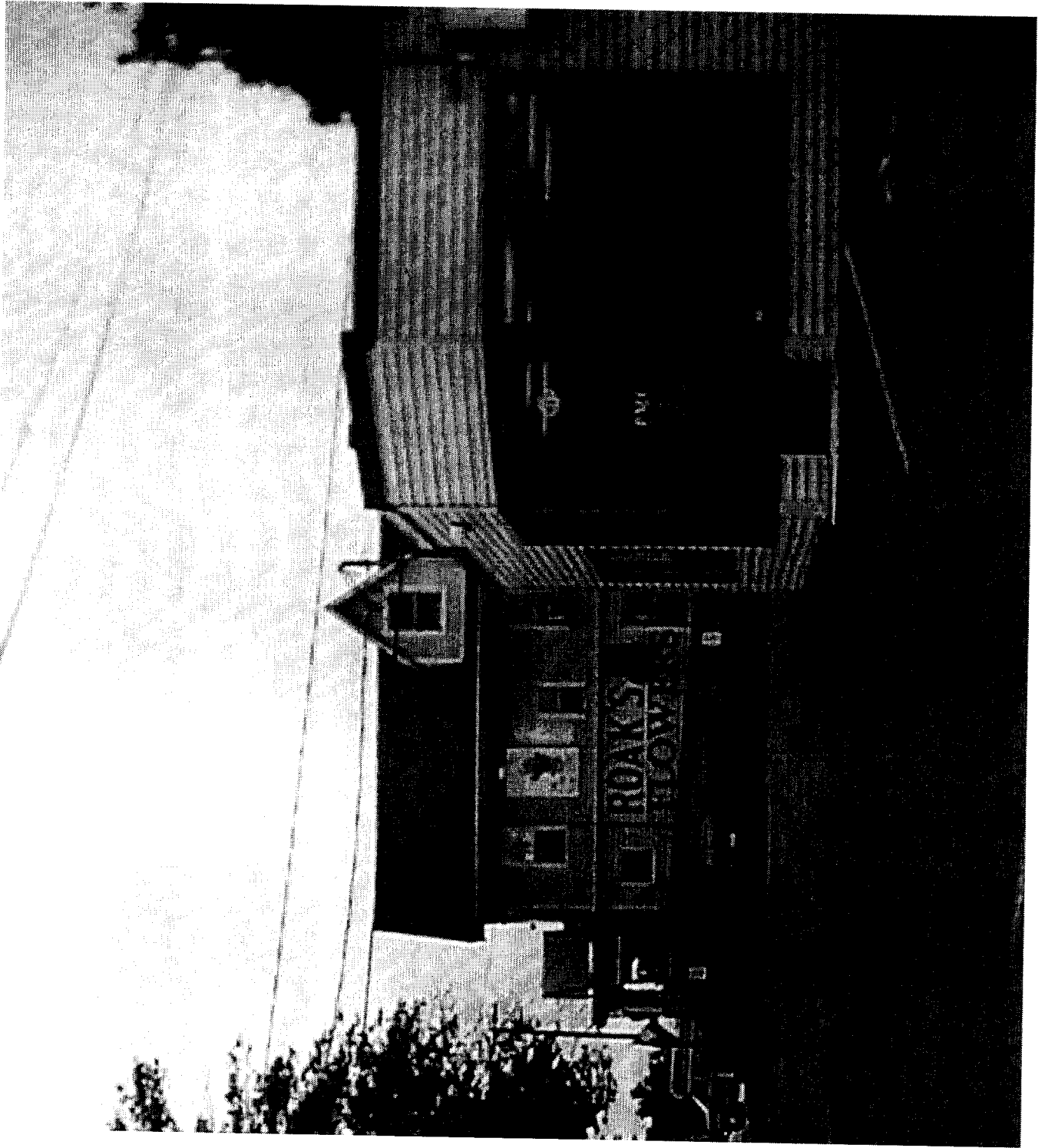
207-774-7131

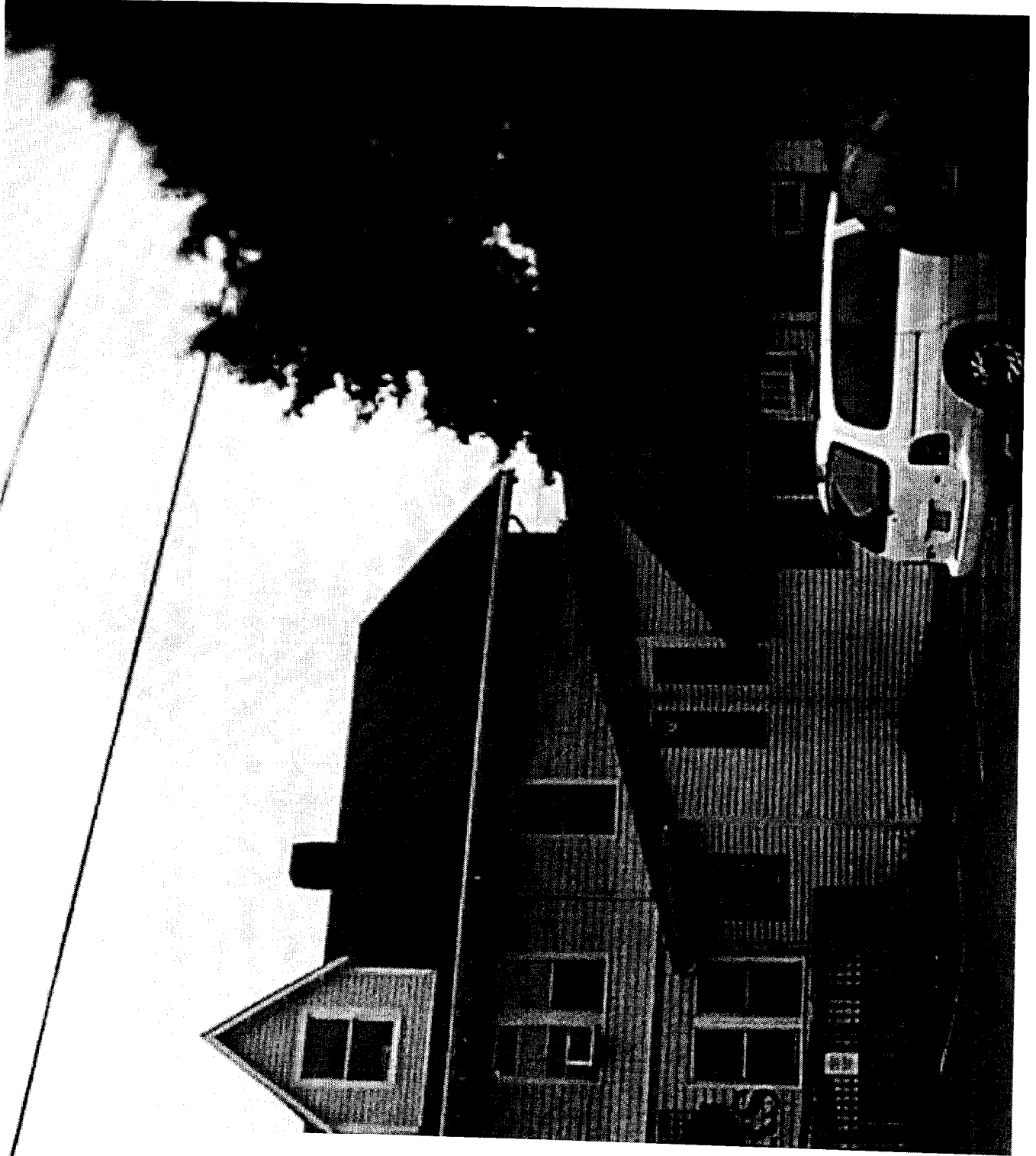
*Replaceable
magnetic
lettering*

4.5

2.5









CUMIS Insurance Society, Inc.

P.O. Box 1004 • 5910 Mineral Point Road
 Madison, WI 53701-1004
 Phone: 608/637-2670

CP01802100

Change #: 5

Effective Date:
06/18/01

**PART III
 LIABILITY COVERAGE
 DECLARATIONS**

Policy Number: CP01802100

Representative: IRV HILTS III

COVERAGE

LIMITS OF INSURANCE

BUSINESS LIABILITY

Each Occurrence \$ 300,000

MEDICAL PAYMENTS

Each Person \$ 5,000

EMPLOYERS LIABILITY

\$

EXCESS LIABILITY

Each Occurrence \$ 2,000,000

CONTRIBUTING DATA PROCESSOR'S

ERRORS AND OMISSIONS

Each Occurrence \$ 50,000

Deductible - Per Loss \$ 1,000

STATE	PREMS. NO.	CLASSIFICATION DESCRIPTION	ANNUAL PREMIUM
ME	001	PREMS-OPEN TO PUBLIC	\$ 257
ME	001	PREMS-OCCUPIED BY EMPLOYEES	\$ 202
ME	003	PREMS-OPEN TO PUBLIC	\$ 342
ME	003	PREMS-OCCUPIED BY EMPLOYEES	\$ 116
ME	004	VACANT BLDG	\$ 129
ME	004	PREMS-LEASED TO OTHERS	\$ 315
ME	999	CONTRIB DATA PROCESSOR'S ERRORS & OMISSI	\$ 345
ME	999	EXCESS LIABILITY	\$ 1,035

FORM(S) AND ENDORSEMENT(S) APPLICABLE TO THIS COVERAGE PART:
 Refer To Forms Schedule.

PART III - LIABILITY COVERAGE

 **CUNA MUTUAL GROUP***CUMIS Insurance Society, Inc.*

LOCATIONS SCHEDULE

POLICY # CP01802100
UNIVERSITY CREDIT UNION
RANGELEY RD UNIV. OF MAINE
ORONO, ME 04469-5779

AGENT: IRV HILTS III
3394

Premis Bldg

No. No. Street / City

St Zip

001 001 RANGELEY ROAD
ORONO

ME 04469-5779

003 001 391 FOREST AVENUE
PORTLAND

ME 04101-

004 001 401-415 FOREST AVENUE
PORTLAND

ME 04101-

