

City of Portland, Maine – Building or Use Permit Application 389 Congress Street, 04101, Tel: (207) 874-8703, FAX: 874-8716

Location of Construction: ** 45 Fessenden Street		Owner: *** Thomas Parchman		Phone: 874-1910	
Owner Address:		Lessee/Buyer's Name:		Phone:	
Contractor Name: Eastern Shore, Scott Munson		Address: 39 Skyline Drive Saco, ME 04072		Phone: 1-800-281-9208	
Past Use: 2-Unit		Proposed Use: Same		COST OF WORK: \$ 4,707	
				PERMIT FEE: \$ 45.00	
				FIRE DEPT. <input type="checkbox"/> Approved <input type="checkbox"/> Denied	
				INSPECTION: Use Group: A-3 Type: 5B 00CA9C Signature: [Signature]	
Proposed Project Description: Enlarge first floor deck and build second story deck and stairs.				PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved with Conditions <input type="checkbox"/> Denied Signature: _____ Date: _____	
Permit Taken By: ub		Date Applied For: 4-12-99			

Permit No: **990357**

PERMIT ISSUED

APR 21 1999

CITY OF PORTLAND

Zone: R-5 CBL: 116-C-020

Zoning Approval: [Signature] [Signature]
Special Zone or Reviews:
 Shoreland with conditions
 Wetland
 Flood Zone
 Subdivision
 Site Plan maj minor mm

- 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..

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 provisions of the code(s) applicable to such permit

PERMIT ISSUED WITH REQUIREMENTS

Zoning Appeal

Variance
 Miscellaneous
 Conditional Use
 Interpretation
 Approved
 Denied

Historic Preservation

Not in District or Landmark
 Does Not Require Review
 Requires Review

Action:

Approved
 Approved with Conditions
 Denied

Date: [Signature]

SIGNATURE OF APPLICANT	ADDRESS:	DATE:	PHONE:
		4-12-99	
RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE	PHONE:		

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

**Building or Use Permit Pre-Application
Attached Single Family Dwellings/Two-Family Dwelling
Multi-Family or Commercial Structures and Additions Thereto**

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

NOTEIf 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 (include Portion of Building) * 45 Fessenden St			
Total Square Footage of Proposed Structure 176		Square Footage of Lot 6100	
Tax Assessor's Chart, Block & Lot Number Chart# 116 Block# C Lot# 20		Owner: * Thomas Parclaman	Telephone#: 8741910
Owner's Address: 45 Fessenden St		Lessee/Buyer's Name (If Applicable)	Cost Of Work: \$ 4707 Fee \$ 45-
Proposed Project Description: (Please be as specific as possible) Addition of 2nd story deck and stairs. First floor deck enlarged and brought to code.			
Contractor's Name, Address & Telephone Scott Murson / Eastern Shore 39 Skyline Drive 11000 281 9208 SAFO, ME 04072			Rec'd By UB
Current Use: 2 Unit		Proposed Use: 2 Unit	

Separate permits are required for Internal & External Plumbing, HVAC and Electrical installation.

- All construction must be conducted in compliance with the 1996 B.O.C.A. Building Code as amended by Section 6-Art II.
- All plumbing must be conducted in compliance with the State of Maine Plumbing Code.
- All Electrical Installation must comply with the 1996 National Electrical Code as amended by Section 6-Art III.
- HVAC (Heating, Ventilation and Air Conditioning) installation must comply with the 1996 B.O.C.A. Mechanical Code as amended by Section 6-Art III.

You must include the following with your application:

- 1) A Copy of Your Deed or Purchase and Sale Agreement
- 2) A Copy of your Construction Contract, if available
- 3) A Plot Plan/Site Plan

Minor or Major site plan review will be required for the above proposed projects. The attached checklist outlines the minimum standards for a site plan.

4) Building Plans

Unless exempted by State Law, construction documents must be designed by a registered design professional.

A complete set of construction drawings showing all of the following elements of construction:

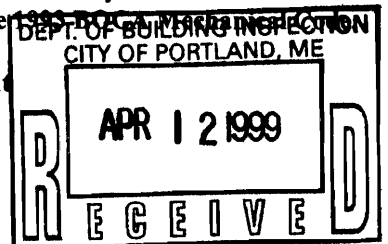
- Cross Sections w/Framing details (including porches, decks w/ railings, and accessory structures)
- Floor Plans & Elevations
- Window and door schedules
- Foundation plans with required drainage and dampproofing
- Electrical and plumbing layout. Mechanical drawings for any specialized equipment such as furnaces, chimneys, gas equipment, HVAC equipment (air handling) or other types of work that may require special review must be included.

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/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>Thomas Parclaman</i>	Date: 4/12/99
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Building Permit Fee: \$25.00 for the 1st \$1000. cost plus \$5.00 per \$1,000.00 construction cost thereafter.
Additional Site review and related fees are attached on a separate addendum



BUILDING PERMIT REPORT

DATE: 13 April 99 ADDRESS: 45 Fessenden ST. CBL: 116-C-020
REASON FOR PERMIT: To enlarge first floor deck / construct second story deck
BUILDING OWNER: Thomas Parchman
PERMIT APPLICANT: Eastern Shore - Scott Munson
USE GROUP R-3 BOCA 1996 CONSTRUCTION TYPE 5B

CONDITION(S) OF APPROVAL

This permit is being issued with the understanding that the following conditions are met:

Approved with the following conditions: *1, *11, *13, *14, *29, *31, *32, *33, *34, *35

- *1. 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)
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 damp proofing shall be done in accordance with Section 1813.0 of the building code.
6. Precaution must be taken to protect concrete from freezing. Section 1908.0
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 means of 1/2 inch gypsum board or the equivalent applied to the garage side. (Chapter 4, Section 407.0 of the BOCA/1996)
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", except Use Group R which is 36". In occupancies in Use Group A, B, H-4, I-1, I-2, M and R and 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 3e4" but not more than 38". Use Group R-3 shall not be less than 30", but not more than 38".) 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)
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 3/4" 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. 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 (508mm), and a minimum net clear opening of 5.7 sq. ft. (Section 1018.6)
16. 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)
17. All vertical openings shall be enclosed with construction having a fire rating of at least one (1) hour, including fire doors with self

18. 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)
19. 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/1996), 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
 In addition to the required AC primary power source, required smoke detectors in occupancies in Use Groups R-2, R-3 and I-1 shall receive power from a battery when the AC primary power source is interrupted. (Interconnection is required) Section 920.3.2.
20. 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)
21. The Fire Alarm System shall maintained to NFPA #72 Standard.
22. The Sprinkler System shall maintained to NFPA #13 Standard.
23. 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/1996)
24. 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".
25. 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.
26. Ventilation shall meet the requirements of Chapter 12 Sections 1210.0 of the City's Building Code. (Crawl spaces & attics).
27. All electrical, plumbing and HVAC permits must be obtained by a Master Licensed holders of their trade. No closing in of walls until all electrical (min. 72 hours notice) and plumbing inspections have been done.
28. All requirements must be met before a final Certificate of Occupancy is issued.
29. 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).
30. 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)
31. Please read and implement the attached Land Use Zoning report requirements. — *attached*
32. Boring, cutting and notching shall be done in accordance with Sections 2305.4.4, 2305.5.1 and 2305.5.3 of the City's Building Code.
33. Glass and glazing shall meet the requirements of Chapter 24 of the building code.
34. The Foundation Shall be Fasten To The wood Framing members.
35. Bracing may be required between Column & Framing members.
- 36.

P. Samuel
 P. Samuel Hoopes, Building Inspector
 cc: Lt. McDougall, PFD
 Marge Schmuckal, Zoning Administrator

**On the basis of plans submitted and conditions placed on these plans any deviations shall require a separate approval.

LAND USE - ZONING REPORT

ADDRESS: 45 Fessenden St DATE: 4/21/99

REASON FOR PERMIT: enlarge 1st floor deck; build 2nd story deck - (no stairs)

BUILDING OWNER: Thomas Parchman C-B-L: 116-C-020

PERMIT APPLICANT: owner

APPROVED: with conditions DENIED: _____
#1, 7, 11

CONDITION(S) OF APPROVAL

- 1. This permit is being approved on the basis of plans submitted. Any deviations shall require a separate approval before starting that work.
- 2. During its existence, all aspects of the Home Occupation criteria, Section 14-410, shall be maintained.
- 3. The footprint of the existing _____ shall not be increased during maintenance reconstruction.
- 4. All the conditions placed on the original, previously approved, permit issued on _____ are still in effect for this amendment.
- 5. Your present structure is legally nonconforming as to rear and side setbacks. If you were to demolish the building on your own volition, you will **not** be able to maintain these same setbacks. Instead you would need to meet the zoning setbacks set forth in today's ordinances. In order to preserve these legally non-conforming setbacks, you may only rebuild the _____ in place and in phases.
- 6. This property shall remain a single family dwelling. Any change of use shall require a separate permit application for review and approval.
- 7. Our records indicate that this property has a legal use of two units. Any change in this approved use shall require a separate permit application for review and approval.
- 8. Separate permits shall be required for any signage.
- 9. Separate permits shall be required for future decks, sheds, pool(s), and/or garage.
- 10. This is **not** an approval for an additional dwelling unit. You **shall not** add any additional kitchen equipment, such as stoves, microwaves, refrigerators, or kitchen sinks, etc. without special approvals.
- 11. Other requirements of condition It is understood that there will be ~~no~~ interconnecting stairways from the 2nd floor deck.

Marge Schmuckal Marge Schmuckal, Zoning Administrator

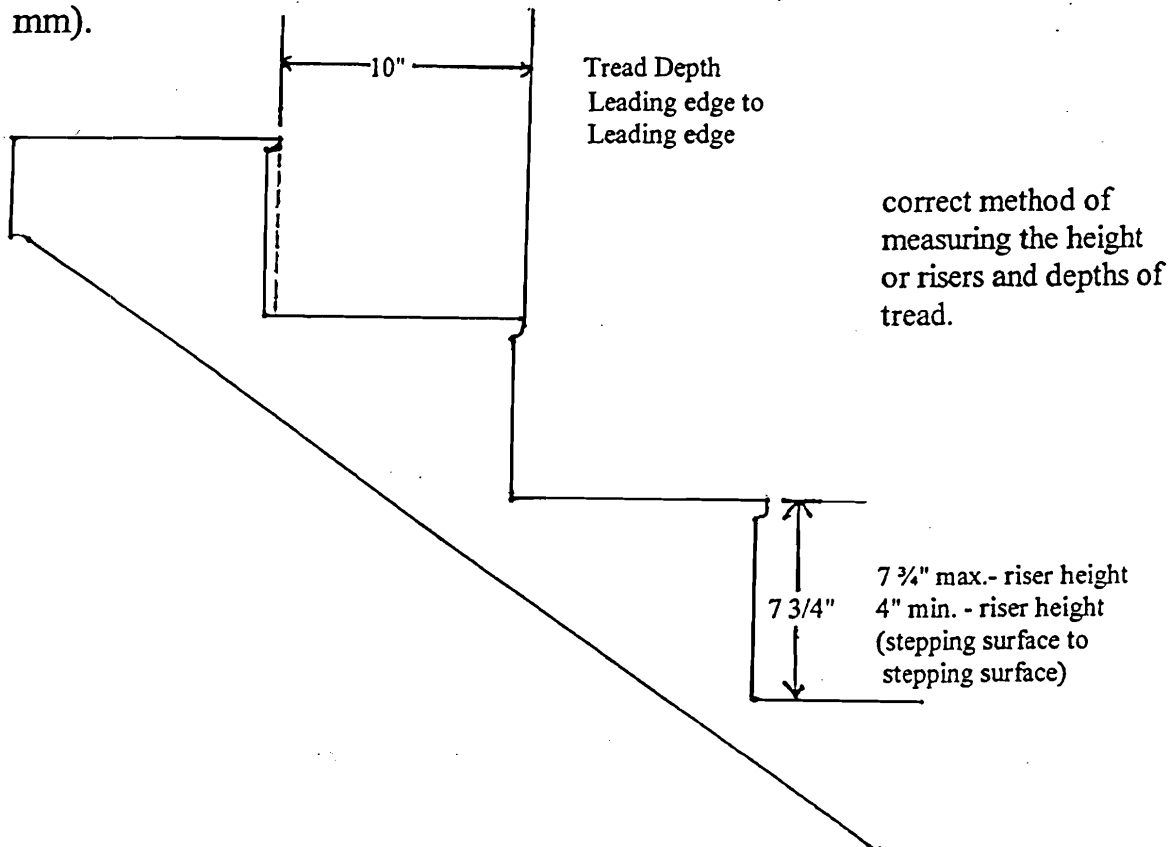
TREAD/RISER DIMENSIONS

ONE & TWO FAMILY

BOCA NATIONAL BUILDING CODE/1996

SECTION 1014.6 TREADS & RISERS

EXCEPTION: NO. 8 - In occupancies in use group R-3, within dwelling units in occupancies Use group R-2 and in occupancies in Use Group U which are accessory to an occupancy in Use Group R-3. The maximum riser height shall be 7 3/4 inches (197mm) and the minimum tread depth shall be 10 inches (254mm). A nosing not less than 3/4 inches but not more than 1 1/4 inches (32mm) shall be provided on stairways with solid risers where the depth is less than 11 inches (279 mm).



024548

WARRANTY DEED

Know all Men by these Presents that **MICHAEL H. deLEON AND MARILYN M. deLEON**, of the City of Portland, County of Cumberland, State of Maine, in consideration of one dollar and other valuable consideration paid by **THOMAS M. PARCHMAN**, whose mailing address is 71 Roberts Road, Portland, Maine 04102, the receipt whereof we do hereby acknowledge do hereby *give, grant, bargain, sell and convey* unto the said **THOMAS M. PARCHMAN**, his heirs and assigns forever,

A certain lot or parcel of land with the buildings thereon, situated in the City of Portland, County of Cumberland and State of Maine, on the Northerly side of Fessenden Street, being Lot No. 29 as shown of a plan recorded in the Cumberland Registry of Deeds in Plan Book 4, Page 29, which lot is bounded and described as follows:

Commencing at a point on the northerly side line of said Fessenden Street eight hundred forty-four and forty-five hundredths (844.45) feet easterly from an iron monument in the easterly side line of Deering Avenue at its intersection with the northerly side line of Fessenden Street; thence easterly by said Fessenden Street fifty (50) feet to a point; thence northerly from these two points so located, in a direction that shall be at right angles to Pitt Street, one hundred twenty-one and one-half ($121\frac{1}{2}$) feet, more or less, to points on a line that shall be midway to said Pitt Street, measured on the respective side line of the lot hereby described.

Meaning and intending to describe and convey the same premises conveyed to Michael H. deLeon and Marilyn M. deLeon by deed of Sentinel Service recorded in the Cumberland County Registry of Deeds on January 21, 1997 in Book 12912, Page 23.

To have and to hold the aforegranted and bargained premises, with all the privileges and appurtenances thereof, to the said **THOMAS M. PARCHMAN**, his heirs and assigns, to them and their use

and behoof forever.

And we do *covenant* with the said Grantee(s), THOMAS M. PARCHMAN, his heirs and assigns, that we are lawfully seized in fee of the premises, that they are free of all encumbrances, that we have good right to sell and convey the same to the said Grantee(s) to hold as aforesaid; and that we and our heirs shall and will *warrant and defend* the same to the said Grantee(s), his heirs and assigns forever, against the lawful claims and demands of all persons.

IN WITNESS WHEREOF, we, the said MICHAEL H. deLEON AND MARILYN deLEON, have hereunto set our hand and seal this 24th day of the month of April, 1998.

Signed, Sealed and Delivered in the presence of

Anna Mauston
Witness

Michael H. de Leon
MICHAEL H. deLEON

Anna Mauston
Witness

Marilyn M. deLeon
MARILYN M. deLEON

STATE OF MAINE
COUNTY OF CUMBERLAND, ss.

Dated: April 24, 1994

Personally appeared the above-named MICHAEL H. deLEON MARILYN M. deLEON and acknowledged the foregoing instrument to be their free act and deed.

Before me,

Thomas E. Townes
Attorney at Law/Notary Public

Printed name:

THOMAS E. TOWNES

RECEIVED
RECORDED IN OFFICE OF DEEDS

1998 APR 29 PM 12:42

CUMBERLAND COUNTY

John B. O'Brien

A. SETTLEMENT STATEMENT

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

OMB NO. 2502-0265



B. TYPE OF LOAN		6. FILE NUMBER TE2820	7. LOAN NUMBER 2000630	8. MORTGAGE INS CASE NUMBER
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unis.		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.			
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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 4.2 05-95 (4/TE2820.HUD/TE2820)				
D. NAME AND ADDRESS OF BORROWER Thomas M. Parchman 71 Roberts Street Portland, ME 04102		E. NAME AND ADDRESS OF SELLER Michael H. deLeon and Marilyn M. deLeon 45 Fessenden Street Portland, ME 04103		F. NAME AND ADDRESS OF LENDER University Credit Union 391 Forest Avenue Portland, ME 04101
G. PROPERTY LOCATION 45 Fessenden Street Portland, ME 04103 Cumberland County, Maine		H. SETTLEMENT AGENT 010465537 Fidelity Title Company, Inc. PLACE OF SETTLEMENT 1050 Forest Avenue Portland, ME 04103		I. SETTLEMENT DATE April 24, 1998
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		136,500.00	401. Contract Sales Price	
102. Personal Property			402. Personal Property	
103. Settlement Charges to Borrower	Line 1400	2,857.87	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	04-25-98 to 07-01-98	558.84	406. City/town taxes	04-25-98 to 07-01-98
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		139,916.71	420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER			500. REDUCTIONS IN AMOUNT DUE TO SELLER	
201. Deposit or earnest money		5,000.00	501. Excess Deposit (see instructions)	
202. Principal Amount of New Loan(s)		109,200.00	502. Settlement Charges to Seller	Line 1400
203. Existing Loan(s) Taken Subject to			503. Existing Loans Taken Subject to	
204.			504. Payoff 1st Mtg to Crossland Mortgage	
205.			505. Payoff of second mortgage loan	
206.			506. Deposit retained by broker	
207.			507.	
208.			508.	
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.	
216.			516.	
217.			517. Water & Sewer: 3/5-4/24 to Portland Water	
218.			518.	
219.			519.	
220. TOTAL PAID BY/FOR BORROWER		114,200.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM/TO BORROWER			600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross Amt Due from Borrower	(line 120)	139,916.71	601. Gross Amount Due to Seller	(line 420)
302. Less Amt Paid by/for Borrower	(line 220)	(114,200.00)	602. Less Reductions Due Seller	(line 520)
303. CASH <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER		25,716.71	603. CASH <input type="checkbox"/> TO <input type="checkbox"/> FROM SELLER	

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

BORROWER _____
Thomas M. Parchman

BORROWER _____

L. SETTLEMENT CHARGES			PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. Total Sales/Brokers Commissions based on price \$	136,500.00 @ 7.0000 % =	9,555.00		
Division of Commission (line 700) as follows:				
701. \$ 9,555.00 to Mulkerin Associates	Less Deposit Retained	5,000.00		
702. \$ to				
703. Commission paid at Settlement				
704.				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN				
801. Loan Origination Fee	% to			
802. Loan Discount	% to			
803. Appraisal Fee	to Randy Kempton	POC \$450.00b		
804. Credit Report	to Maine Credit Bureau	POC \$50.00b		
805. Appraisal Review	to University Credit Union	POC \$25.00b		
806. Mortgage Ins. App. Fee	to			
807. Assumption Fee	to			
808.				
809. Underwriting Fee	to University Credit Union		250.00	
810. Federal Express Fee	to University Credit Union		30.00	
811. Flood Certification Fee	to University Credit Union		18.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901. Interest from 04-24-98 to 05-01-98 @	22.064380/day(7 days 7.3750%)		154.45	
902. Mortgage Insurance Premium for	months to			
903. Hazard Insurance Premium for	years to			
904.	to			
905.				
1000. RESERVES DEPOSITED WITH LENDER				
1001. Hazard insurance	2.999 months @ \$ 35.92 per month		107.72	
1002. Mortgage insurance	months @ \$ per month			
1003. City/town taxes	4.000 months @ \$ 251.62 per month		1,006.46	
1004. County taxes	months @ \$ per month			
1005. Assessments	months @ \$ per month			
1006.	months @ \$ per month			
1007. Flood Ins.	months @ \$ per month			
1008. Aggregate Adjustment			-179.56	
1100. TITLE CHARGES				
1101. Settlement or Closing Fee	to Fidelity Title Co.		225.00	
1102. Abstract or Title Search	to			
1103. Title Examination	to Fidelity Title Company, Inc.		300.00	
1104. Title Insurance Binder	to			
1105. Document Preparation	to			
1106. Notary Fees	to			
1107. Attorney's Fees	to Seaborn Associates, P.A.			
(includes above item numbers:)				
1108. Title insurance	to Lawyers Title Insurance Corp.		442.50	
(includes above item numbers: Lenders-\$242.50/Owners-\$200.00)				
1109. Lender's coverage	\$ 109,200.00	242.50		
1110. Owner's coverage	\$ 136,500.00	200.00		
1111. Wire Fee	Peoples Heritage Savings Bank			
1112. Courier Fees	to Overnight Mail		15.00	
1113. Copies / Registry Deeds				
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201. Recording fees: Deed \$ 15.00 ;Mortgage \$ 48.00 ;Releases \$ 11.00			63.00	
1202. City/county tax/stamps: Deed \$;Mortgage \$				
1203. State tax/stamps: Deed \$ 600.60 ;Mortgage \$			300.30	
1204.				
1205.				
1300. ADDITIONAL SETTLEMENT CHARGES				
1301. Survey	to			
1302. Pest inspection	to			
1303.				
1304. Mortgage Loan Inspection	to Nadeau & Lodge		125.00	
1305.				
1400. TOTAL SETTLEMENT CHARGES (Enter On Lines 103, Section J and 502, Section K)			2,857.87	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this 2 page statement.

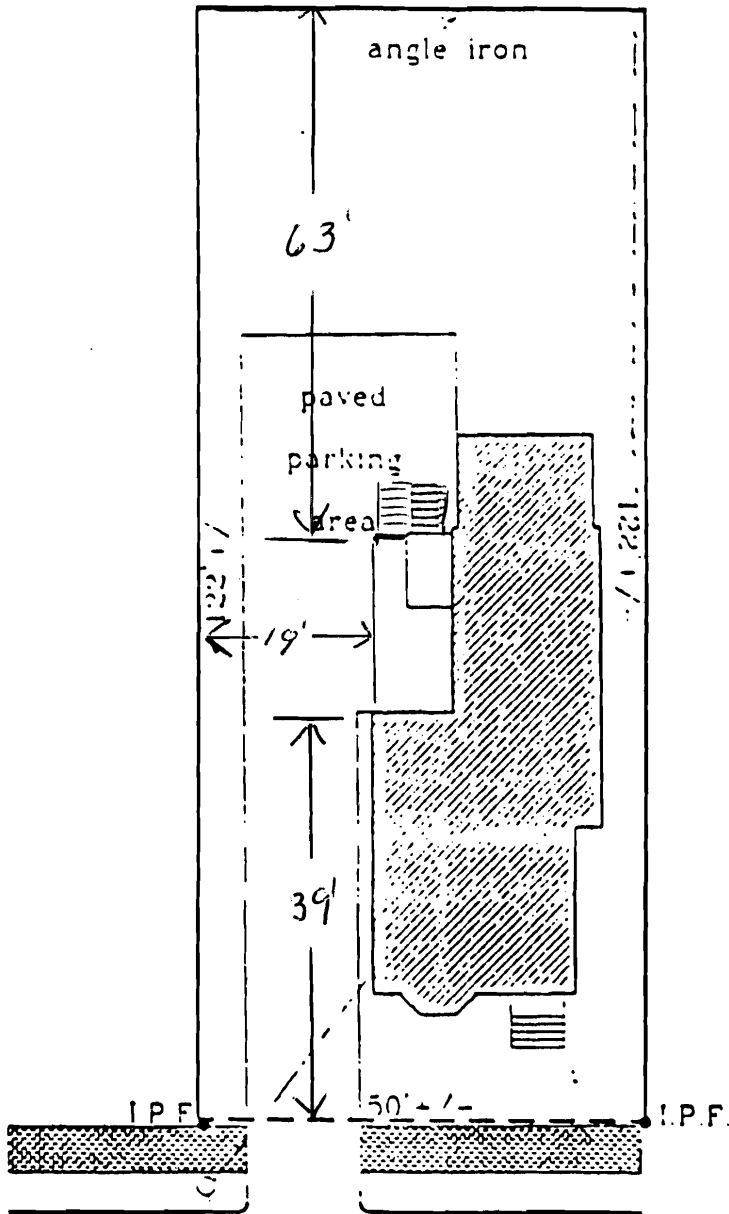
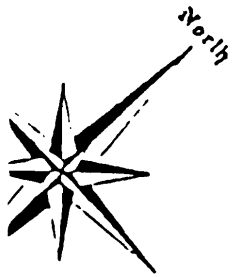
(4/TE2820.HUD/TE2820)

Fidelity Title Company, Inc.
Settlement Agent

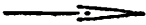
Current



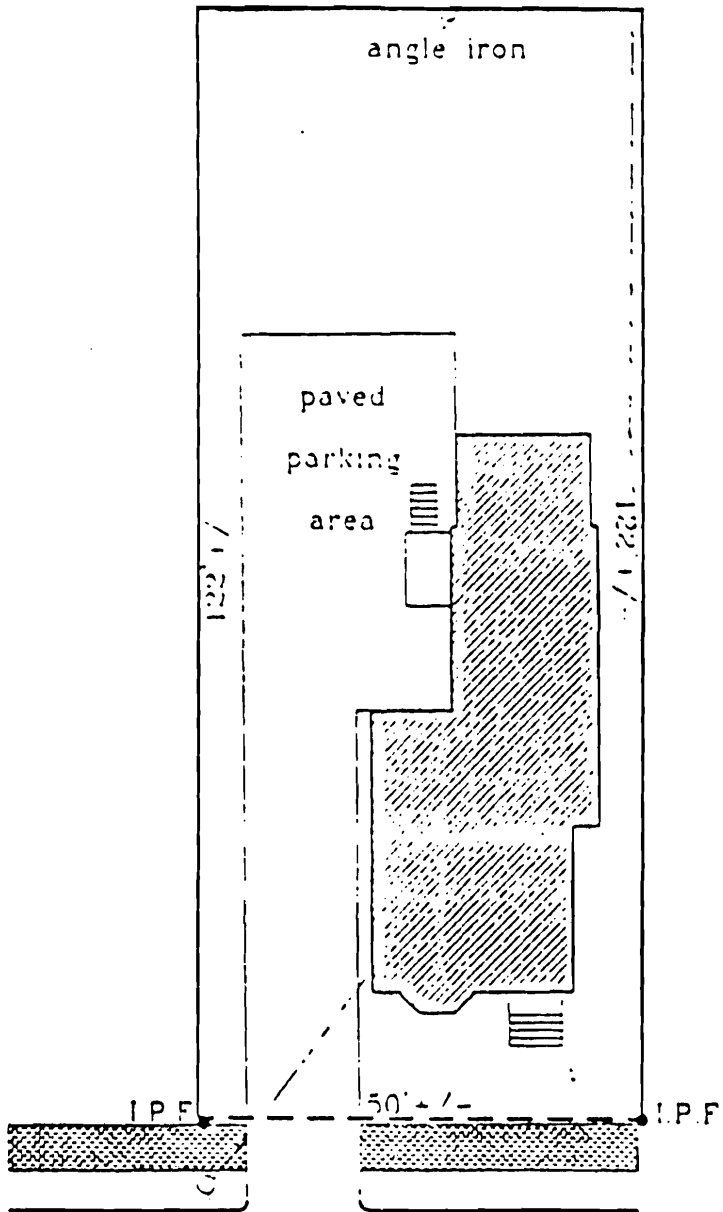
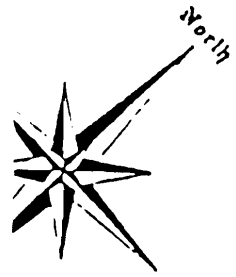
Proposed



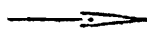
Fessenden Street

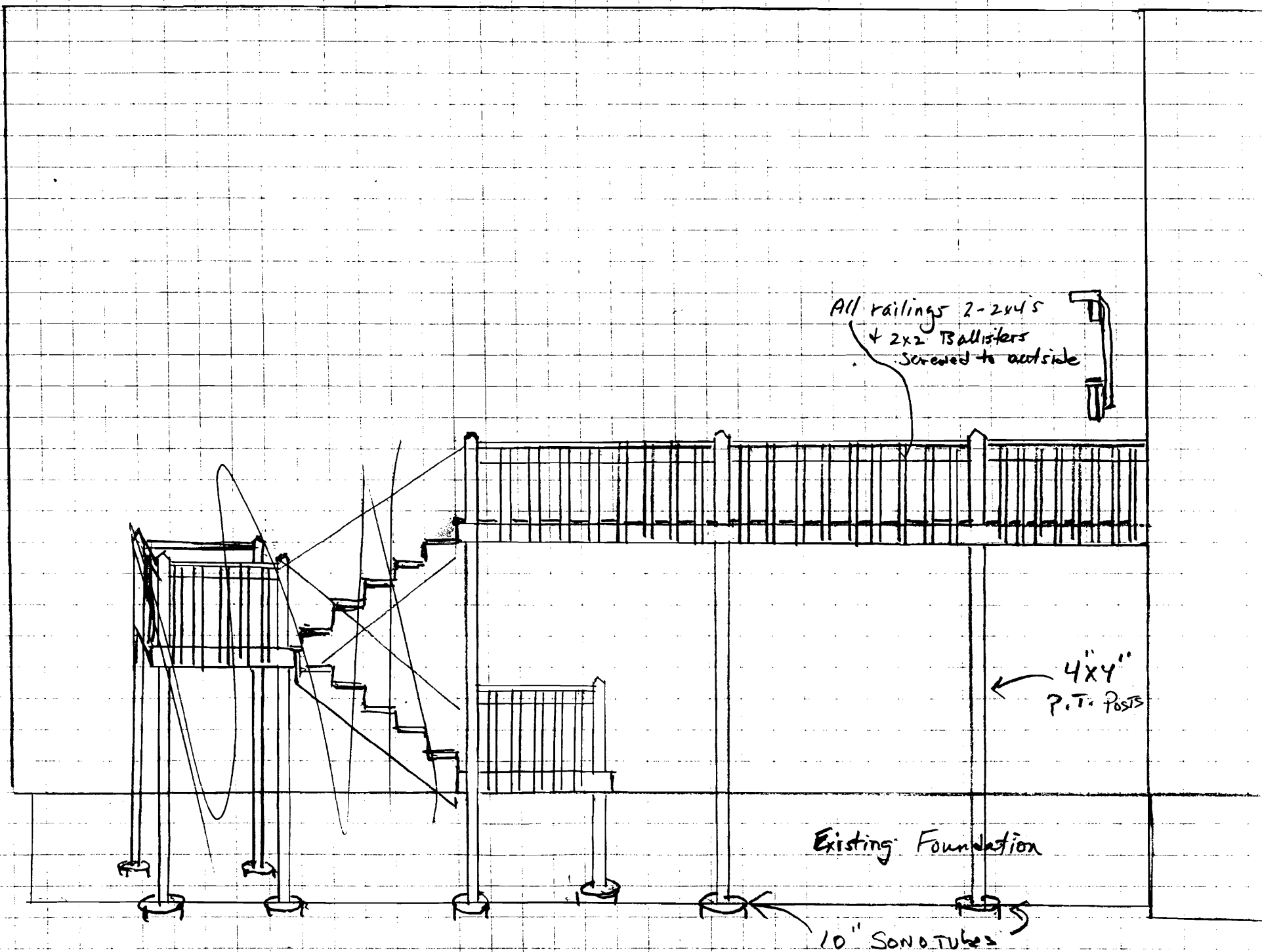
to Forest Avenue 

Current Plan
(from survey)



Fessenden
Street

to Forest Avenue 



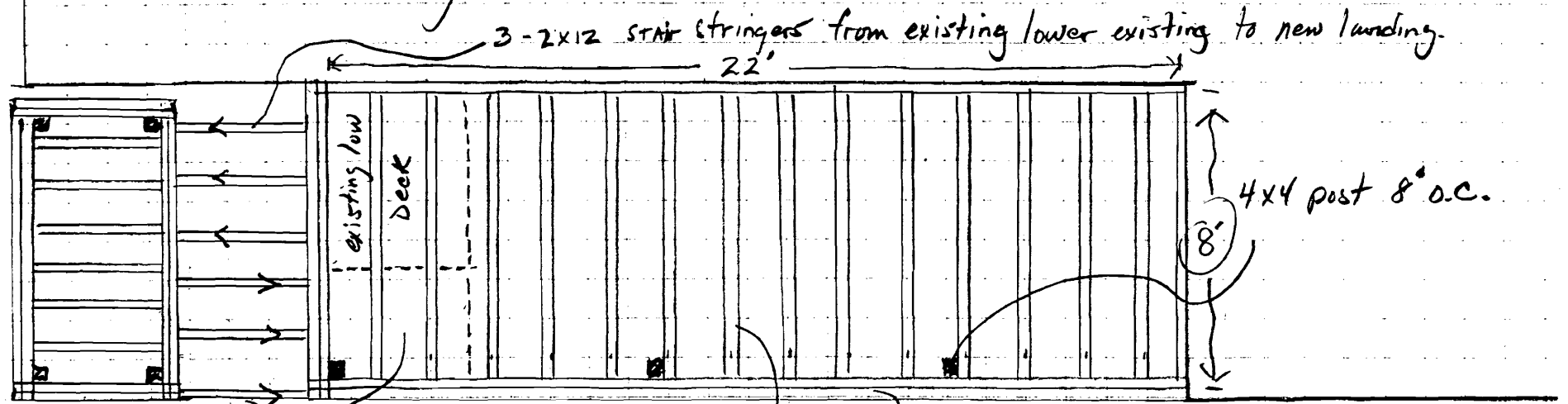
All railings 2-2x4's
+ 2x2 Ballisters
Screened to outside

← 4x4
P.T. Posts

Existing Foundation

← 10" SONOTUBES

Existing House



3-2x12 stair stringers from existing lower existing to new landing.
22'

4x4 post 8' o.c.

8'

3-2x12 stair stringer ✓
going up from new landing ✓

2x8 doubled perimeter

2x6 joists
16' o.c. with joist hangers on each

Existing lower deck being extended out to 8'

All pressure treated framing.
with 5/4x6 p.t. decking