

2016-0009P
11P-A006001

ELECTRICAL PERMIT

City of Portland, Maine



To the Electrical Inspector, Portland Maine:
The undersigned hereby applies for a permit to make electrical installations in accordance with the laws of Maine, the City of Portland's Electrical Ordinances, National Electrical Code and the following specifications:

Date: 1/5/2016

Permit #: 2016-0009P

CBL#: 11P-A006001

ADDRESS: 22 Holwell Street Portland Me.

METER MAKE/MODEL #: BRISC SE1d 100amp single phase

CMP Work Order #: 10300203932

OWNER: Alyson Maloy

TENANT:

PHONE #: 212-203-1400

PLEASE HAVE YOUR PERMIT # (OR JOB ID) READY & CALL 874-8703 TO SCHEDULE AN INSPECTION!

OUTLETS:	1	Receptacles	Switches	Smoke Detector	0.20	.20
FIXTURES:		Incandescent	Flourescent	Strips	0.20	
SERVICES:	<input checked="" type="checkbox"/>	Overhead	Underground	TTL Amps <800	15.00	15.00
TEMPORARY SERVICE:		Overhead	Underground	TTL Amps >800	25.00	
METERS:	1	(Number of)		TTL Amps	25.00	
MOTORS:		(Number of)			1.00	1.00
RESID/COMMER:		Electric Units			2.00	
HEATING:		Oil/Gas Units	Interior	Exterior	5.00	
APPLIANCES:		Ranges	Cook Tops	Wall Ovens	2.00	
		Insta-hot	Water Heaters	Fans	2.00	
		Dryers	Disposals	Dishwasher	2.00	
		Compactors	Spa	Washing Machine	2.00	
		Others (denote)			2.00	
MISC. (# of):		Air Cond (Window)			3.00	
		Air Cond (Central)			10.00	
		HVAC	EMS	Pools	5.00	
		Signs		Thermostat	10.00	
		Alarms/Resident			5.00	
		Alarms/Commer			15.00	
		Heavy Duty (CRKT)			2.00	
		Alterations			5.00	
		Fire Repairs			15.00	
		Emergency Lights			1.00	
		Emer Generators			20.00	
		Circus/Carnival			25.00	
PANELS:		Service	Remote	Main	4.00	
TRANSFORMER:		0-25 Kva			5.00	
		25-200 Kva			8.00	
		Over 200 Kva			10.00	

CBL: 11P-A006001

RECEIVED
JAN 11 2016

Dept. of Building Inspections
City of Portland Maine

MINIMUM COMMERCIAL FEE: \$55.00

MINIMUM RESIDENTIAL FEE: \$45.00

Brief Description of work:

Remove and replace exterior service drop including meter enclosure.

TOTAL DUE: 45.00

PLEASE HAVE YOUR PERMIT # (OR JOB ID) READY & CALL 874-8703 TO SCHEDULE AN INSPECTION!

CONTRACTOR INFORMATION:

Contractor Name: Timothy J. Welch Master License #: MS60014044
Address: 18 Pleasant Street, Gorham Me. 04058 Limited License #:
Telephone & E Mail: twelch1956@gmail.com

Contractor Signature: *[Signature]*

PLEASE HAVE YOUR PERMIT # (OR JOB ID) READY & CALL 874-8703 TO SCHEDULE AN INSPECTION!

TRANSACTION SUMMARY

TRANSACTION TYPE: SALE

PAYMENT ITEM	REFERENCE NUMBER	AMOUNT
NPS Convenience Fee		\$3.00
Electrical Minimum Residential Fee	2016-00098	\$45.00
TOTAL:		\$48.00

CITY OF PORTLAND TREASURY

389 Congress Street
Portland, ME 04101
207-874-8853

Timothy Welch

Transaction Number: 1767339
Date Processed: 01/15/2016 12:13:38 EST
Transaction Type: Credit Card
VISA - Key Entered
Authorization: CardNumber: *****6853
Reference Number: 661731
Electrical Minimum Residential Fee 00980153
Total: \$45.00
\$45.00

I agree to pay above total amount according to the card issuer agreement.

Signature: _____

Thank You

MUNICIPAL SERVICE FEE CITY OF PORTLAND
400 Technology Way
Scarborough, ME 04074
877-290-1975

Timothy Welch

Transaction Number: 1767339
Date Processed: 01/15/2016 12:13:38 EST
Transaction Type: Credit Card
VISA - Key Entered
Authorization: CardNumber: *****6853
Reference Number: 661730
Convenience Fee 00980152
Total: \$3.00
\$3.00

I agree to pay above total amount according to the card issuer agreement & understand this non-refundable convenience fee will be charged to allow my payment via credit card.

Signature: _____

Thank You

Printed: 01/15/2016 12:13:43

CITY OF PORTLAND
DEPARTMENT OF PLANNING & URBAN DEVELOPMENT
 389 Congress Street
 Portland, Maine 04101

ELECTRICAL PERMITS RECEIPT

Application No: 2016-00098	Applicant: CONGREGATION SHAAREY TPH
Project Desc: Remove and replace exterior servic	Location: 22 HOLWELL ST
CBL: 118 A006001	Electrician: TIMOTHY J. WELCH
Invoice Date: 01/15/2016	License #: MS60014044

Previous Balance	Payment Received	Current Fees	Current Payment	Total Due	Payment Due Date
\$0.00	\$0.00	\$45.00	\$45.00	\$0.00	On Receipt

Previous Balance **\$0.00**

Fee Description	Qty	Fee
Electrical Residential	1	\$45.00
Services <800 amps - Overhead	1	\$15.00
Outlets Receptacles	1	\$0.20
Meters	1	\$1.00
		<u>\$45.00</u>

Total Current Payments: \$45.00
Minimum Amount Due Now: \$0.00

CBL: 118 A006001 **Application No:** 2016-00098
Bill to: CONGREGATION SHAAREY TPHILOH
 76 NOYES ST
 PORTLAND, ME 04103

Invoice Date: 01/15/2016
Invoice No: 54278
Total Amt Due: \$0.00
Payment Amount: \$45.00

Make checks payable to the *City of Portland*, ATTN: Inspections, 3rd Floor, 389 Congress Street, Portland, ME 04101.

PURCHASE AND SALE AGREEMENT

("days" means business days unless otherwise noted, see paragraph 23)

Offer Date November 22, 2015

Nov. 22, 2015 Effective Date
Effective Date is defined in Paragraph 23 of this Agreement.

1. PARTIES: This Agreement is made between Alyson Maloy ("Buyer") and Congregation Shaarey Tphiloh, Dr. Natan Kahn, President ("Seller").

2. DESCRIPTION: Subject to the terms and conditions hereinafter set forth, Seller agrees to sell and Buyer agrees to buy (all part of; If "part of" see para. 26 for explanation) the property situated in municipality of Portland, County of Cumberland, State of Maine, located at 22 Holwell St and described in deed(s) recorded at said County's Registry of Deeds Book(s) 3642, Page(s) 124.

3. FLXTURES: The Buyer and Seller agree that all fixtures, including but not limited to existing storm and screen windows, shades and/or blinds, shutters, curtain rods, built-in appliances, heating sources/systems including gas and/or kerosene-fired heaters and wood/ pellet stoves, sump pump, electrical fixtures, and N/A are included with the sale except for the following: none. Seller represents that all mechanical components of fixtures will be operational at the time of closing except: None.

4. PERSONAL PROPERTY: The following items of personal property as viewed on November 20, 2015 are included with the sale at no additional cost, in "as is" condition with no warranties: disposal, range-elec, refrigerator, dishwasher

5. PURCHASE PRICE/EARNEST MONEY: For such Deed and conveyance Buyer agrees to pay the total purchase price of \$ 245,000.00. Buyer has delivered; or will deliver to the Agency within 3 days of the Effective Date, a deposit of earnest money in the amount \$ 10,000.00. Buyer agrees that an additional deposit of earnest money in the amount of \$ xxxxxxxxxxxxxxxx will be delivered xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx. If Buyer fails to deliver the initial or additional deposit in compliance with the above terms Seller may terminate this Agreement. This right to terminate ends once Buyer has delivered said deposit(s). The remainder of the purchase price shall be paid by wire, certified, cashier's or trust account check upon delivery of the Deed.

This Purchase and Sale Agreement is subject to the following conditions:

6. ESCROW AGENT/ACCEPTANCE: Legacy Properties Sotheby's Int Realty ("Agency") shall hold said earnest money and act as escrow agent until closing; this offer shall be valid until November 22, 2015 (date) 8pm AM PM; and, in the event of non-acceptance, this earnest money shall be returned promptly to Buyer.

7. TITLE AND CLOSING: A deed, conveying good and merchantable title in accordance with the Standards of Title adopted by the Maine Bar Association shall be delivered to Buyer and this transaction shall be closed and Buyer shall pay the balance due and execute all necessary papers on December 30, 2015 (closing date) or before, if agreed in writing by both parties. If Seller is unable to convey in accordance with the provisions of this paragraph, then Seller shall have a reasonable time period, not to exceed 30 calendar days, from the time Seller is notified of the defect, unless otherwise agreed to in writing by both Buyer and Seller, to remedy the title. Seller hereby agrees to make a good-faith effort to cure any title defect during such period. If, at the later of the closing date set forth above or the expiration of such reasonable time period, Seller is unable to remedy the title, Buyer may close and accept the deed with the title defect or this Agreement shall become null and void in which case the parties shall be relieved of any further obligations hereunder and any earnest money shall be returned to the Buyer.

8. DBED: The property shall be conveyed by a Warranty deed, and shall be free and clear of all encumbrances except covenants, conditions, easements and restrictions of record which do not materially and adversely affect the continued current use of the property.

9. POSSESSION, OCCUPANCY, AND CONDITION: Unless otherwise agreed in writing, possession and occupancy of premises, free of tenants and occupants, shall be given to Buyer immediately at closing. Said premises shall then be broom clean, free of all possessions and debris, and in substantially the same condition as at present, excepting reasonable use and wear. Buyer shall have the right to view the property within 24 hours prior to closing.

10. RISK OF LOSS, DAMAGE, DESTRUCTION AND INSURANCE: Prior to closing, risk of loss, damage, or destruction of premises shall be assumed solely by the Seller. Seller shall keep the premises insured against fire and other extended casualty risks prior to closing. If the premises are damaged or destroyed prior to closing, Buyer may either terminate this Agreement and be refunded the earnest money, or close this transaction and accept the premises "as-is" together with an assignment of the insurance proceeds relating thereto.

11. **FUEL/UTILITIES/PRORATIONS:** Buyer shall pay Seller at closing for all fuel in any tanks remaining on the property calculated as of the closing date or such earlier date as required to comply with lender requirements, if any. The amount owed shall be determined using the most recently available cash price of the company that last delivered the fuel. Metered utilities such as electricity, water and sewer will be paid through the date of closing by Seller. The following items, where applicable, shall be prorated as of the date of closing: collected rent, association fees, (other) none. The day of closing is counted as a Seller day. Real estate taxes shall be prorated as of the date of closing (based on municipality's fiscal year). Seller is responsible for any unpaid taxes for prior years. If the amount of said taxes is not known at the time of closing, they shall be apportioned on the basis of the taxes assessed for the preceding year with a reapportionment as soon as the new tax rate and valuation can be ascertained, which latter provision shall survive closing. Buyer and Seller will each pay their transfer tax as required by State of Maine.

12. **DUE DILIGENCE:** Neither Seller nor Licensee makes any warranties regarding the condition, permitted use or value of Sellers' real or personal property, or any representations as to compliance with any federal, state or municipal codes, including, but not limited to, fire, life safety, electrical and plumbing. Buyer is encouraged to seek information from professionals regarding any specific issue or concern. This Agreement is subject to the following investigations, with results being satisfactory to Buyer:

TYPE OF INVESTIGATION	YES	NO	FULL RESOLUTION	TYPE OF INVESTIGATION	YES	NO	FULL RESOLUTION
a. General Building (may include any a-z)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within <u>12</u> days	n. Arsenic Treated Wood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
b. Sewage Disposal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within <u>12</u> days	o. Pests	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
c. Coastal shoreland septic	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	p. Code Conformance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within <u>12</u> days
d. Water Quality	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	q. Insurance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
e. Water Quantity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	r. Environmental Scan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
f. Air Quality	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within <u>12</u> days	s. Lot size/acreage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
g. Square Footage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	t. Survey/MLI	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within <u>20</u> days
h. Pool	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	u. Zoning	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within <u>12</u> days
i. Energy Audit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	v. Registered Farmland	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
j. Chimney	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	w. Habitat Review/Waterfowl	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
k. Smoke/CO detectors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	x. Flood Plain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
l. Mold	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	y. Tax Status	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
m. Lead Paint	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	z. Other	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days

All investigations will be done by persons chosen and paid for by Buyer in Buyer's sole discretion. If the result of any investigation or other condition specified herein is unsatisfactory to Buyer, Buyer will declare the Agreement null and void by notifying Seller in writing within the specified number of days, and any earnest money shall be returned to Buyer. If the result of any investigation or other condition specified herein is unsatisfactory to Buyer in Buyer's sole discretion, and Buyer wishes to pursue remedies other than voiding the Agreement, Buyer must do so to full resolution within the time period set forth above; otherwise this contingency is waived. If Buyer does not notify Seller that an investigation is unsatisfactory within the time period set forth above, this contingency is waived by Buyer. In the absence of investigation(s) mentioned above, Buyer is relying completely upon Buyer's own opinion as to the condition of the property.

13. **PROPERTY DISCLOSURE FORM:** Buyer acknowledges receipt of Seller's Property Disclosure Form and the information developed by the Maine Center for Disease Control and Prevention regarding arsenic in private water supplies and arsenic in treated wood.

14. **FINANCING:** This Agreement is is not subject to Financing. If subject to Financing:

- This Agreement is subject to Buyer obtaining a conventional loan of 80.000 % of the purchase price, at an interest rate not to exceed market % and amortized over a period of 15 years. Buyer is under a good faith obligation to seek and obtain financing on these terms.
- Buyer to provide Seller with letter from lender showing that Buyer has made application for loan specified in (a) and, subject to verification of information, is qualified for the loan requested within 3 days from the Effective Date of the Agreement. If Buyer fails to provide Seller with such letter within said time period, Seller may terminate this Agreement and the earnest money shall be returned to Buyer. This right to terminate ends once Buyer's letter is received.
- Buyer hereby authorizes, instructs and directs its lender to communicate the status of the Buyer's loan application to Seller, Seller's licensee and Buyer's licensee.
- After (b) is met, if the lender notifies Buyer that it is unable or unwilling to provide said financing, Buyer is obligated to provide Seller with written documentation of the loan denial. Any failure by Buyer to provide Seller with the loan denial within two days of receipt by Buyer of such notice from lender shall be a default under this Agreement. After notifying Seller, Buyer shall have 3 days to provide Seller with a letter from another lender showing that Buyer has made application for loan specified in (a) and, subject to verification of information, is qualified for the loan requested. If Buyer fails to provide Seller with such letter within said time period, Seller may terminate this Agreement and the earnest money shall be returned to Buyer. This right to terminate ends once Buyer's letter is received.
- Buyer agrees to pay no more than NA points. Seller agrees to pay up to \$ zero toward Buyer's actual pre-pays, points and/or closing costs, but no more than allowable by Buyer's lender.
- Buyer's ability to obtain financing is is not subject to the sale of another property. See addendum Yes No.
- Buyer may choose to pay cash instead of obtaining financing. If so, Buyer shall notify Seller in writing including providing proof of funds and the Agreement shall no longer be subject to financing, and Seller's right to terminate pursuant to the provisions of this paragraph shall be void.

15. BROKERAGE DISCLOSURE: Buyer and Seller acknowledge they have been advised of the following relationships:

Roz Siegel (002104) of Remax By The Bay (1150)
Licensee MLS ID Agency MLS ID
is a Seller Agent Buyer Agent Disc Dual Agent Transaction Broker

Pete Molloy (007095) of Legacy Properties Sotheby's Int (2259)
Licensee MLS ID Realty Agency MLS ID
is a Seller Agent Buyer Agent Disc Dual Agent Transaction Broker

If this transaction involves Disclosed Dual Agency, the Buyer and Seller acknowledge the limited fiduciary duties of the agents and hereby consent to this arrangement. In addition, the Buyer and Seller acknowledge prior receipt and signing of a Disclosed Dual Agency Consent Agreement.

16. DEFAULT/RETURN OF EARNEST MONEY: In the event of default by the Buyer, Seller may employ all legal and equitable remedies, including without limitation, termination of this Agreement and forfeiture by Buyer of the earnest money. In the event of a default by Seller, Buyer may employ all legal and equitable remedies, including without limitation, termination of this Agreement and return to Buyer of the earnest money. Agency acting as escrow agent has the option to require written releases from both parties prior to disbursing the earnest money to either Buyer or Seller. In the event that the Agency is made a party to any lawsuit by virtue of acting as escrow agent, Agency shall be entitled to recover reasonable attorney's fees and costs which shall be assessed as court costs in favor of the prevailing party.

17. MEDIATION: Earnest money disputes within the jurisdictional limit of small claims court will be handled in that forum. All other disputes or claims arising out of or relating to this Agreement or the property addressed in this Agreement (other than requests for injunctive relief) shall be submitted to mediation in accordance with generally accepted mediation practices. Buyer and Seller are bound to mediate in good faith and to each pay half of the mediation fees. If a party fails to submit a dispute or claim to mediation prior to initiating litigation (other than requests for injunctive relief), then that party will be liable for the other party's legal fees in any subsequent litigation regarding that same matter in which the party who failed to first submit the dispute or claim to mediation loses in that subsequent litigation. This clause shall survive the closing of the transaction.

18. PRIOR STATEMENTS: Any representations, statements and agreements are not valid unless contained herein. This Agreement completely expresses the obligations of the parties.

19. HEIRS/ASSIGNS: This Agreement shall extend to and be obligatory upon heirs, personal representatives, successors, and assigns of the Seller and the assigns of the Buyer.

20. COUNTERPARTS: This Agreement may be signed on any number of identical counterparts with the same binding effect as if the signatures were on one instrument. Original or faxed or other electronically transmitted signatures are binding.

21. SHORELAND ZONE SEPTIC SYSTEM: Seller represents that the property does does not contain a septic system within the Shoreland Zone. If the property does contain a septic system located in the Shoreland Zone, Seller agrees to provide certification at closing indicating whether the system has/had not malfunctioned within 180 calendar days prior to closing.

22. NOTICE: Any notice, communication or document delivery requirements hereunder may be satisfied by providing the required notice, communication or documentation to or from the parties or their licensee. Only withdrawals of offers and counteroffers will be effective upon communication, verbally or in writing.

23. EFFECTIVE DATE/BUSINESS DAYS: This Agreement is a binding contract when the last party signing has caused a paper or electronic copy of the fully executed agreement to be delivered to the other party which shall be the Effective Date. Licensee is authorized to fill in the Effective Date on Page 1 hereof. Except as expressly set forth to the contrary, the use of the term "days" in this Agreement, including all addenda made a part hereof, shall mean business days defined as excluding Saturdays, Sundays and any observed Maine State/Federal holidays. Deadlines in this Agreement, including all addenda, expressed as "within x days" shall be counted from the Effective Date, unless another starting date is expressly set forth, beginning with the first day after the Effective Date, or such other established starting date, and ending at 5:00 p.m. Eastern Time on the last day counted. Unless expressly stated to the contrary, deadlines in this Agreement, including all addenda, expressed as a specific date shall end at 5:00 p.m. Eastern Time on such date.

24. CONFIDENTIALITY: Buyer and Seller authorize the disclosure of the information herein to the real estate licensees, attorneys, lenders, appraisers, inspectors, investigators and others involved in the transaction necessary for the purpose of closing this transaction. Buyer and Seller authorize the lender and/or closing agent preparing the closing disclosure and/or settlement statement to release a copy of the closing disclosure and/or settlement statement to the parties and their licensees prior to, at and after the closing.

25. ADDENDA: Lead Paint - Yes No ; Other - Yes No Explain: none

The Property Disclosure Form is not an addendum and not part of this Agreement.

26. OTHER CONDITIONS: None

AM

NAJL

WARRANTY DEED
MAINE STATUTORY SHORT FORM

KNOW ALL MEN BY THESE PRESENTS, that Congregation Shaarey Tphiloh, a religious corporation with a mailing address of 76 Noyes Street, Portland, ME 04103, for consideration paid, grants to Alyson E. Maloy, of 11 So. Grafton Street, Portland, ME 04103, with WARRANTY COVENANTS, the following described real property:

See attached Exhibit A

For title of Grantor, reference is hereby made to a deed from Portland Hebrew School Synagogue Association, Inc. to Congregation Shaarey Tphiloh dated January 14, 1975 and recorded in the Cumberland County Registry of Deeds in Book 3642, Page 124.

Title not searched by deed preparer, scrivener only.

Witness my hand and seal this 30 day of December, 2015.

Signed, sealed and delivered in the presence of:

Congregation Shaarey Tphiloh

Nathan David Kahn

Nathan Kahn, Authorized Agent

Witness

STATE OF MAINE
COUNTY OF Cumberland, ss

Date: December 30, 2015

Personally appeared the above-named Nathan Kahn, Authorized Agent of Congregation Shaarey Tphiloh, thereunto duly authorized, and acknowledged the foregoing to be his free act and deed in his said capacity, and the free act and deed of said Grantor Corporation.

Before me,

Ellen R. Faulkner
Notary Public

Print name: Ellen R. Faulkner

My commission expires: Notary Public, Maine
My Commission Expires Oct. 31, 2021

EXHIBIT A

A certain lot or parcel of land, with the buildings thereon, situated in the City of Portland, County of Cumberland and State of Maine, and bounded and described as follows:

Beginning at a point on the westerly side of Holwell Street, two hundred seven and eighty-six hundredths (207.86) feet from the intersection of the northerly side of Noyes Street and the westerly side of Holwell Street; thence northerly along the westerly side of Holwell Street, ninety (90) feet to a point; thence westerly at right angles to said Holwell Street, one hundred (100) feet to a point; thence southerly parallel to said Holwell Street, ninety (90) feet to a point and land now or formerly of Molly Seigal; thence easterly along said Seigal land, one hundred (100) feet to the westerly side of Holwell Street and the point of beginning.

Preferred Title & Closing
ALTA Universal ID 1138004
75 John Roberts Road, Suite 3A
South Portland, ME 04106

File No./Escrow No.: 15-525
Print Date & Time: December 28, 2015 at 10:53 AM
Officer/Escrow Officer: Preferred Title & Closing
Settlement Location: 75 John Roberts Road, Suite 3A, South Portland, ME 04106
Property Address: 22 Holwell Street
 Portland, ME 04103
Borrower: Alyson E. Maloy
Seller: Congregation Shaarey Tphiloh
Lender: Merrimack Mortgage Company LLC
Settlement Date: December 30, 2015
Disbursement Date: December 30, 2015

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
Financial				
	\$ 245,000.00	Sale Price of Property	\$ 245,000.00	
		Deposit		\$ 10,000.00
		Loan Amount		\$ 196,000.00
		Lender Credits		\$ 130.18
Prorations/Adjustments				
	\$ 10.24	City/Town Taxes 12/31/15 to 01/01/16	\$ 10.24	
Loan Charges to Merrimack Mortgage Company LLC				
		Flood Certification	\$ 9.50	
		Prepaid Interest \$18.375 per day from 12/30/15 to 01/01/16	\$ 36.75	
Other Loan Charges				
		Broker Compensation to Cumberland County Mortgage \$ 4,410.00 Paid by	to Cumberland County Mortgage	
		Appraisal Fee	to Northstar Appraisal	\$ 500.00
		Credit Fee	to Birchwood Credit Services	\$ 24.00
Impounds				
		Homeowner's Insurance 2 mo @ \$ 66.33 /mo	\$ 132.66	
		Property Taxes	\$ 2,198.63	

ALTA Settlement Statement Combined - Continued

Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
		7 mo @ \$ 314.09 /mo	
		Aggregate Adjustment	\$ -66.32
Title Charges & Escrow / Settlement Charges			
		Title - Lender's Title Insurance	\$ 468.00
		to Chicago Title	
		Coverage: \$ 196,000.00	
		Premium: \$ 50.00	
		Title - Owner's Title Insurance (optional)	\$ 442.00
		to Chicago Title	
		Coverage: \$ 245,000.00	
		Premium: \$ 860.00	
		Title - Closing Protection Letter	\$ 25.00
		to Chicago Title	
		Title - Mortgage Loan Inspection	\$ 225.00
		to Nadeau Land Surveys	
		Title - Title Examination	\$ 300.00
		to Preferred Title & Closing	
		Title-Closing/Escrow Fee	\$ 425.00
		to Preferred Title & Closing	
Commission			
\$ 6,125.00		Commission	to RE/MAX By The Bay
\$ 6,125.00		Commission	to Legacy Properties Sotheby's Int. Realty
Government Recording and Transfer Charges			
		Recording Fees	\$ 78.00
		to Cumberland County Register of Deeds	
\$ 539.00		Deed:\$24.00 Mortgage:\$54.00	
		Transfer Taxes	\$ 539.00
		to Cumberland County Register of Deeds	
Payoffs			
Miscellaneous			
\$ 73.45		Final Water & Sewer	to Portland Water District
\$ 125.00		Deed Preparation	to Preferred Title & Closing
		Homeowner's Insurance Premium (12 mo.)	to GEICO Property Insurance \$ 796.00
\$ 12,987.45	\$ 245,010.24	Subtotals	\$ 251,143.46
		Balance Due FROM	\$ 206,130.18
			\$ 45,013.28

ALTA Settlement Statement Combined - Continued

Seller		Balance Due TO	Borrower/Buyer	
Debit	Credit		Debit	Credit
\$ 232,022.79				
\$ 245,010.24	\$ 245,010.24	TOTALS	\$ 251,143.46	\$ 251,143.46

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Preferred Title & Closing to cause the funds to be disbursed in accordance with this statement.

Alyson E. Maloy
Alyson E. Maloy

Congregation Shaarey Tphiloh

BY: Nathan D. Kahn
Nathan Kahn, Authorized Agent

Ellen R. Faulkner
Preferred Title & Closing, Escrow Officer