

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:

Witness

Congregation Shaarey Tphiloh

Nathan David Kahn

Nathan Kahn, Authorized Agent

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	to Chicago Title	\$ 25.00
	Title - Mortgage Loan Inspection	to Nadeau Land Surveys	\$ 225.00
	Title - Title Examination	to Preferred Title & Closing	\$ 300.00
	Title-Closing/Escrow Fee	to Preferred Title & Closing	\$ 425.00
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	to Cumberland County Register of Deeds	\$ 78.00
	Deed:\$24.00 Mortgage:\$54.00		
\$ 539.00	Transfer Taxes	to Cumberland County Register of Deeds	\$ 539.00
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	Subtotals	\$ 251,143.46	\$ 206,130.18
\$ 245,010.24	Balance Due FROM		\$ 45,013.28

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

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.

BY: Nathan Kahn
Nathan Kahn, Authorized Agent

Ellen R. Faulkner
Preferred Title & Closing, Escrow Officer