

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

Location of Construction: 629 Forest Ave		Owner: Shekinah Co.		Phone:		Permit No: 990158	
Owner Address: P.O. Box 1088 Windham, ME 04092		Lessee/Buyer's Name: Michael D. Fox		Phone:		BusinessName:	
Contractor Name: Michael Fox		Address: 1043 Congress St Portland, ME 04101		Phone: 842-9139		Permit Issued: ISSUED MAR - 1 1999	
Past Use: Retail		Proposed Use: Same		COST OF WORK: \$		PERMIT FEE: \$ 26.60	
				FIRE DEPT. <input type="checkbox"/> Approved <input type="checkbox"/> Denied		INSPECTION: Use Group: M Type: <i>Staff</i>	
				Signature:		Signature:	
Proposed Project Description: 2' x 4' 3/4" plywood painted letters CGS Computers, Games & Services				PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.) Action: Approved <input type="checkbox"/> Approved with Conditions: <input type="checkbox"/> Denied <input type="checkbox"/>		Zoning Approval: 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"/>	
Permit Taken By: SP		Date Applied For: 25 February 1999					

1. This permit application does not preclude the Applicant(s) from meeting applicable State and Federal rules.
2. Building permits do not include plumbing, septic or electrical work.
3. 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..

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 provisions of the code(s) applicable to such permit

26 February 1999

SIGNATURE OF APPLICANT ADDRESS: DATE: PHONE:

RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE PHONE:

White-Permit Desk Green-Assessor's Canary-D.P.W. Pink-Public File Ivory Card-Inspector

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: *3/1/99*

CEO DISTRICT



COMMENTS

06/20/00 - sign is up and work completed within permit requirements, TM

Permit # 990158

CBZ # 125-N-5

Close out

990158

125-N-005

Inspection Record

Type	Date
Foundation: _____	_____
Framing: _____	_____
Plumbing: _____	_____
Final: _____	_____
Other: _____	_____

BUILDING PERMIT REPORT

DATE: 1 March 1998 ADDRESS: 629 Forest Ave CBL 125-N-005

REASON FOR PERMIT: SIGN

BUILDING OWNER: Shekinah Co.

CONTRACTOR: Michael Fox

PERMIT APPLICANT: TK

USE GROUP M BOCA 1996 CONSTRUCTION TYPE _____

CONDITION(S) OF APPROVAL

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

Approved with the following conditions: *1 *31

- ☒ 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)
- 2.5 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
- 2.6 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)
3. Precaution must be taken to protect concrete from freezing. Section 1908.0
4. 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.
5. 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)
6. 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
7. Sound transmission control in residential building shall be done in accordance with Chapter 12 section 1214.0 of the city's building code.
8. 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 34" 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)
9. Headroom in habitable space is a minimum of 7'6". (Section 1204.0)
10. 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)
11. The minimum headroom in all parts of a stairway shall not be less than 80 inches. (6'8") 1014.4
12. 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)

13. 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
14. All vertical openings shall be enclosed with construction having a fire rating of at least one (1) hour, including fire doors with self closer's. (Over 3 stories in height requirements for fire rating is two (2) hours.) Section 710.0
15. 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
16. 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

17. 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
18. The Fire Alarm System shall be maintained to NFPA #72 Standard.
19. The Sprinkler System shall maintained to NFPA #13 Standard.
20. All exit signs, lights, and means of egress lighting shall be done in accordance with Chapter 10 Section & Subsections 1023. & 1024. Of the City's building code. (The BOCA National Building Code/1996)
21. 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".
22. 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 to the Division of Inspection Services.
23. Ventilation shall meet the requirements of Chapter 12 Sections 1210. Of the City's Building Code. (crawl spaces & attics)
24. 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.
25. All requirements must be met before a final Certificate of Occupancy is issued.
26. 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).
27. 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)
28. Please read and implement the attached Land Use-Zoning report requirements.
29. Boring, cutting and notching shall be done in accordance with Sections 2305.4.4, 2305.5.1 and 2305.3. of the City's building code.
30. Glass and glazing shall meet the requirements of Chapter 24 of the building code.

31. All signage shall be done in accordance with Chapter 31, Section 3102.0 of the City's building code. (The BOCA National Bldg. Code/1996).

33.

P. Samuel Hoffses, Building Inspector

cc: Lt. McDougall, PFD

Marge Schmuckal, Zoning Administrator

**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) <i>#629 Forest Ave</i>		
Total Square Footage of Proposed Structure		Square Footage of Lot <i>500 SF</i>
Tax Assessor's Chart, Block & Lot Number Chart# <i>125</i> Block# <i>17</i> Lot# <i>005</i>	Owner: <i>SHEKINAH CO.</i>	Telephone#:
Owner's Address: <i>Shekinah Co. P.O. Box 1088, Windham, ME, 04062</i>	Lessee/Buyer's Name (If Applicable) <i>MICHAEL D. FOX</i>	Cost Of Work: <i>\$ 200.00</i> Fee <i>\$ 26.60</i>
Proposed Project Description: (Please be as specific as possible) <i>2'x4' 3/4" plywood painted Letters CGS computers, Games and services</i>		
Contractor's Name, Address & Telephone <i>MICHAEL FOX 1043 Congress St. Portland, ME 04102 (207) 842-9139</i>		
Current Use: <i>Retail</i>	Proposed Use: <i>Same</i>	

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 1993 BOCA Mechanical Code.

You must Include the following with you 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

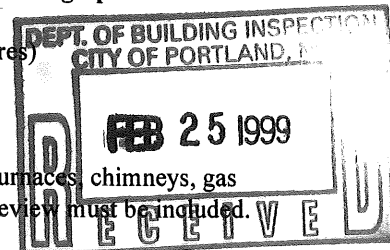
I hereby certify that I am the Owner of record of the named property, or that the proposed work is authorized by the owner of record and that I have been authorized by the owner to make this application as his/her authorized agent. I agree to conform to all applicable laws of this jurisdiction. In addition, 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.

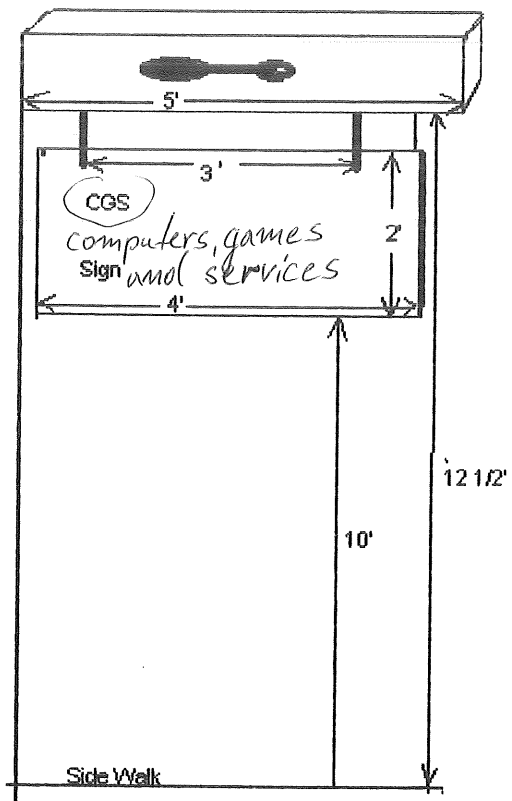
Signature of applicant: <i>Michael D. Fox</i>	Date: <i>2/17/99</i>
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Building Permit Fee: \$25.00 for the 1st \$1000. cost plus \$5.00 per \$1,000.00 construction cost thereafter.

Additional Site review and related fees are attached on a separate addendum

Call for P/C 842-9139

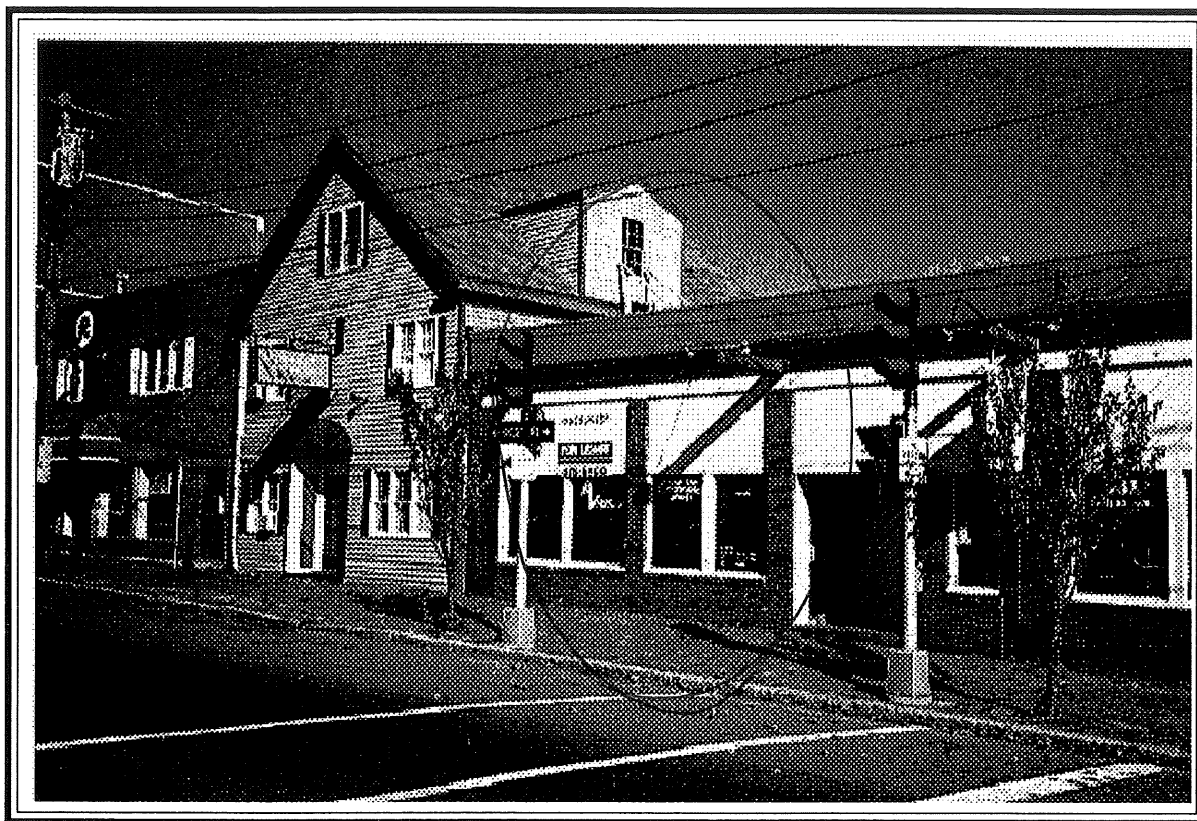






Magnusson Balfour
Commercial & Business Brokerage

FOR LEASE



629

~~631~~ Forest Avenue

Portland, Maine

FRONTAGE SPACE
18 Feet

95 India Street, Portland, Maine 04101 • (207) 774-7715, Fax (207) 879-9102
E-Mail: balfour@ime.net

Each Office Is Independently Owned And Operated

OWNER: Shekinah Co. II

PROPERTY: 631 Forest Avenue, Portland, Maine

LEASING SPACE: 500 SF First floor retail/service space with 500 SF basement storage/office space

AVAILABILITY: Immediately

UTILITIES:

ELECTRICITY: Separately metered, tenant's expense

HEAT: (GAS) Separately metered, tenant's expense

AIR CONDITIONING: Separately Metered, tenant's expense

ZONING: B-2

LEASE PRICE: \$550.00/month

SIGNAGE: Signage available on front of building. All signage shall conform with Portland's zoning ordinances and have Landlord's prior written approval. Signage cost at Tenant's expense

TRAFFIC COUNT: 30,000 + ADT

PARKING: Ample parking

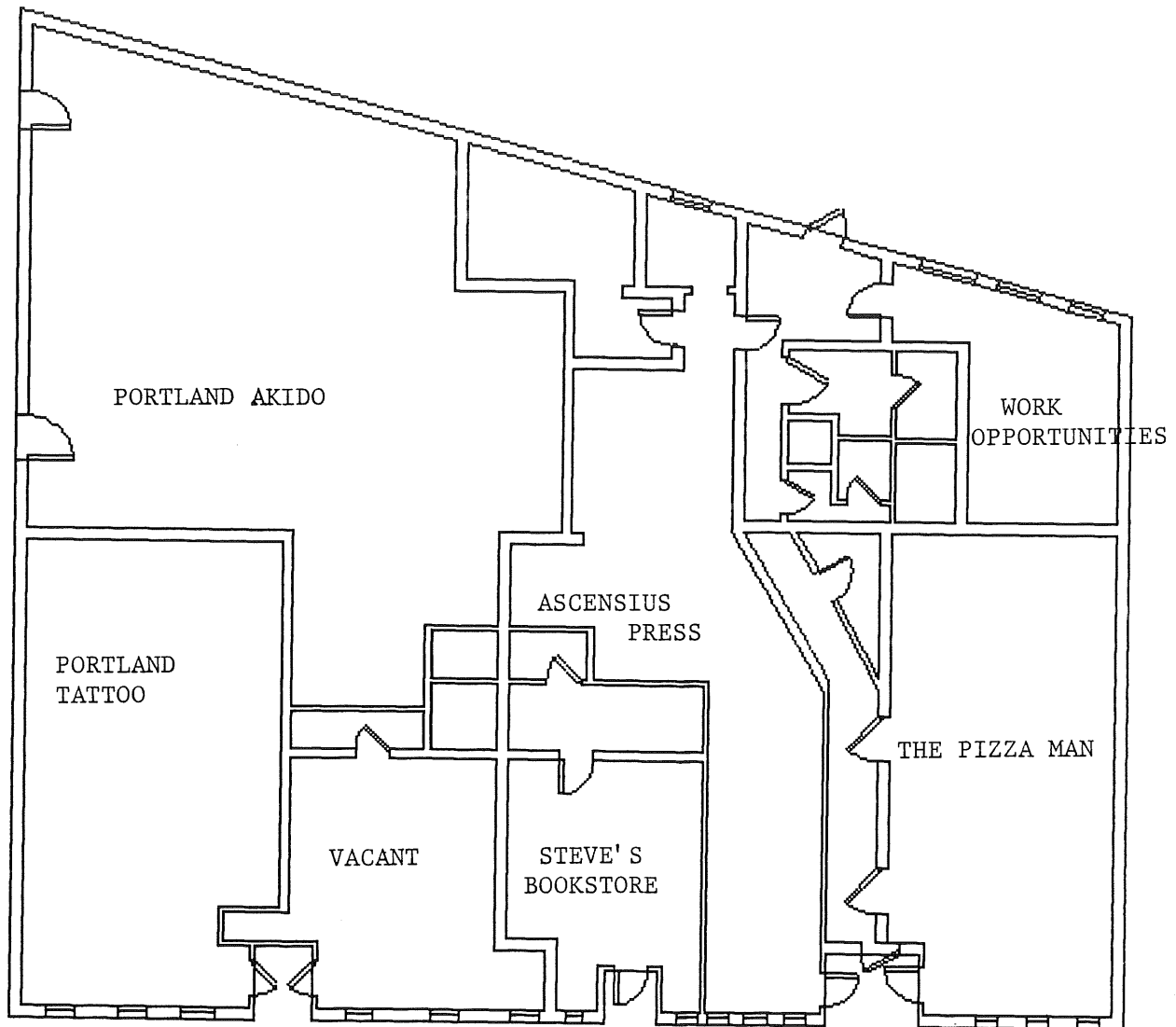
SECURITY DEPOSIT: Required

LEASE TERM: 3-5 years

COMMENTS: Outstanding visibility in extremely well maintained building. High traffic count, easy access, off and on street parking, low rental rates.

LISTING AGENT: Elisabeth Magnusson

631 Forest Avenue



This is a representative drawing only and is not to scale.

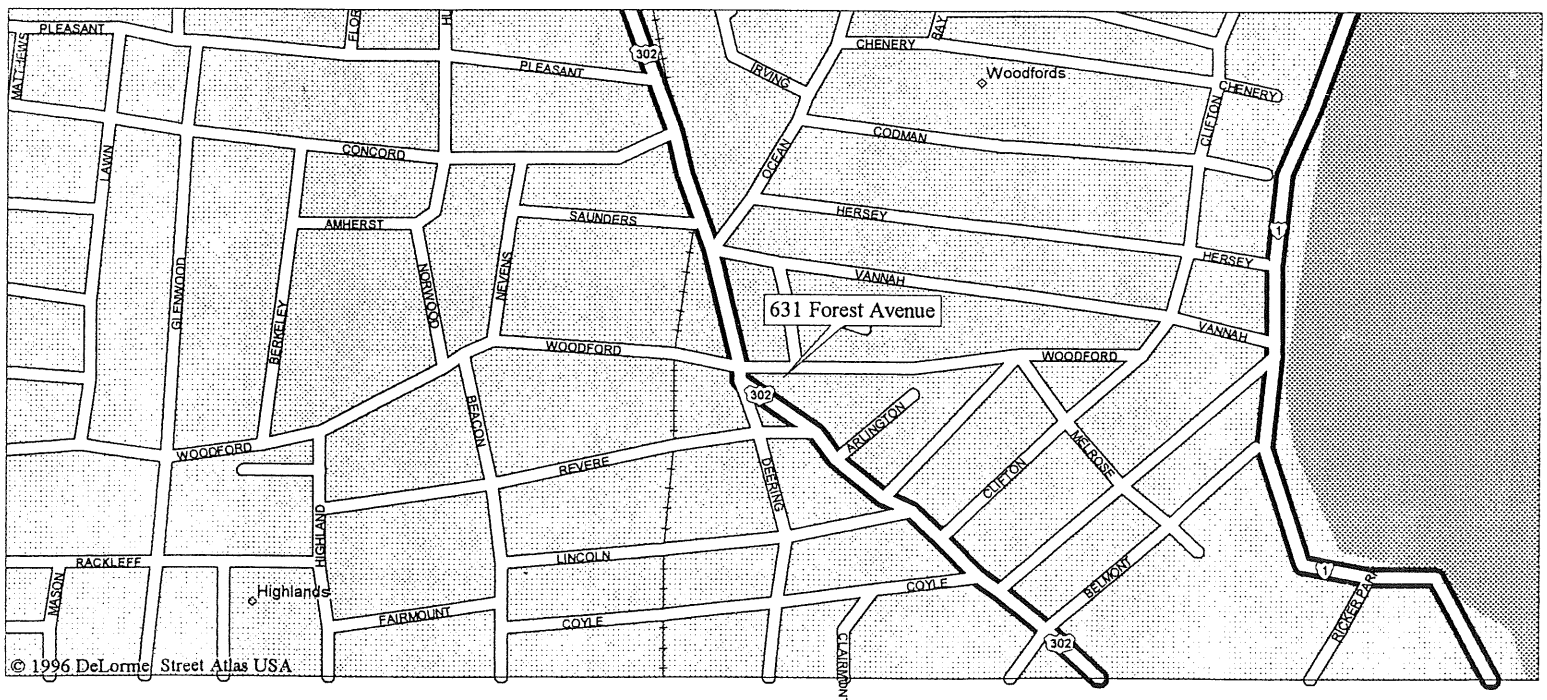
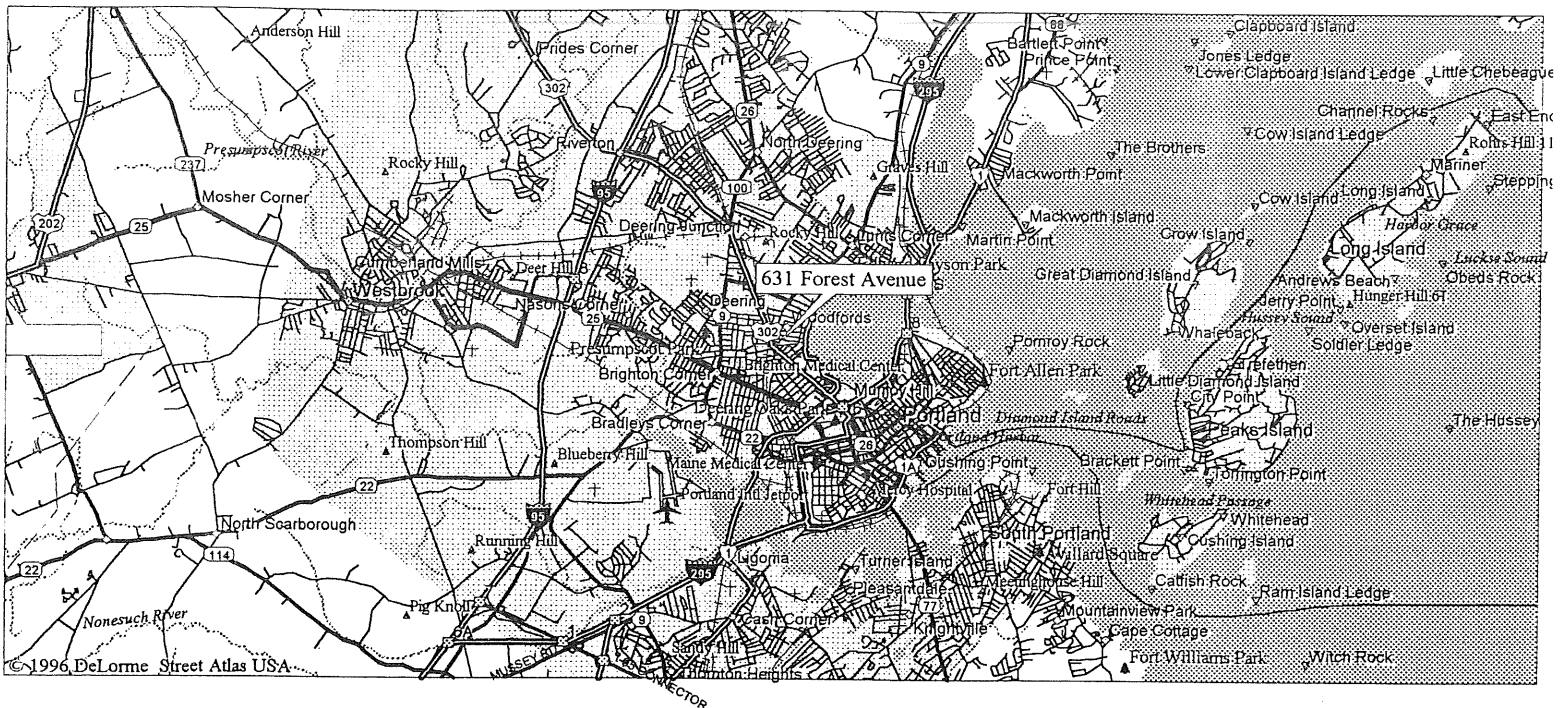
THE INFORMATION IN THIS PROFILE HAS BEEN PROVIDED BY THE CLIENT. CENTURY 21 MAGNUSSON BALFOUR COMMERCIAL & BUSINESS BROKERS MAKES NO REPRESENTATIONS AS TO ITS ACCURACY. THIS PROFILE IS FOR THE CONFIDENTIAL USE OF THE INDIVIDUAL TO WHOM IT HAS BEEN GIVEN. BUYERS ARE ADVISED TO CONDUCT THEIR OWN INVESTIGATION TO ACCURACY OF INFORMATION AND CONSULT WITH THEIR APPROPRIATE FINANCIAL, LEGAL, OR BUSINESS ADVISORS.

CENTURY 21 MAGNUSSON BALFOUR

Commercial/Business Brokerage

(207) 774-7715

Area Map



THE INFORMATION IN THIS PROFILE HAS BEEN PROVIDED BY THE CLIENT. CENTURY 21 MAGNUSSON BALFOUR COMMERCIAL & BUSINESS BROKERS MAKES NO REPRESENTATIONS AS TO ITS ACCURACY. THIS PROFILE IS FOR THE CONFIDENTIAL USE OF THE INDIVIDUAL TO WHOM IT HAS BEEN GIVEN. BUYERS ARE ADVISED TO CONDUCT THEIR OWN INVESTIGATION TO ACCURACY OF INFORMATION AND CONSULT WITH THEIR APPROPRIATE FINANCIAL, LEGAL, OR BUSINESS ADVISORS.

SIGNAGE PRE-APPLICATION

PLEASE ANSWER ALL QUESTIONS

ADDRESS: 629 FOREST AVE. PORTLAND ME 04103 ZONE: B-2

OWNER: SHEKINAH CO.

APPLICANT: MICHAEL D. FOX

ASSESSOR NO. 125 N-005

PLEASE CIRCLE APPROPRIATE ANSWER

SINGLE TENANT LOT? YES NO

MULTI-TENANT LOT? (YES) NO

FREESTANDING SIGN? (ex. Pole Sign) YES NO --- DIMENSIONS _____ HEIGHT _____

MORE THAN ONE SIGN? YES NO DIMENSIONS _____ HEIGHT _____

SIGN ATTACHED TO BLDG.? (YES) NO DIMENSIONS W.-2' L.-4' 8'

MORE THAN ONE SIGN? YES (NO) DIMENSIONS _____

AWNING: YES (NO) IS AWNING BACKLIT? YES NO HEIGHT OFF SIDEWALK 10'

IS THERE ANY MESSAGE, TRADEMARK OR SYMBOL ON IT? CGS Computers, Games & Services

LIST ALL EXISTING SIGNAGE AND THEIR DIMENSIONS: 2-4' w-2'

from side walk to sign Height 10'

*** TENANT BLDG. FRONTAGE (IN FEET):

18' shown x 1.5 = 27' allowed

*** REQUIRED INFORMATION

AREA FOR COMPUTATION

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: Michael D. Fox DATE: 2/17/99

INFORMATION REQUIREMENTS FOR SIGN PERMIT APPLICATION

Applicants for a sign permit will be asked to submit the following information to the Code Enforcement Office:

1. Proof of insurance
2. Letter of permission from the owner
3. A sketch plan of lot, indicating location of buildings, driveways and any abutting streets or right of ways. Lengths of building frontages and street frontages should be noted. (see attached)
4. Indicate on the plan all existing and proposed signs
5. Computation of the following:
 - A) Sign area of each existing and proposed building sign
 - B) Sign area height and setback of each existing and proposed freestanding sign
6. A sketch of any proposed sign(s), indicating dimensions, materials, source of illumination and construction method (see attached).
7. Certificate of flammability required for awning/canopy at time of application.
8. UL # required for lighted signs at the time of application.

Fee for permit - \$25.00 plus \$0.20 per square foot

Fee for awning based on cost of work - \$25.00 for the first \$1,000.00, \$5.00 for each additional \$1,000.00.

NOTE: Once a sketch plan has been filed for a property, the code enforcement office will keep a record of the plan so that a new sketch plan will not be required for later changes to signage on the property. In such an instance, applicants will only be required to submit information applicable to the new sign.



Magnusson Balfour

Commercial & Business Brokerage

February 22, 1999

Re: Signage at 629 Forest Avenue, Portland, Maine.

To Whom It May Concern:

In reference to Michael Fox's request for a signage permit for 629 Forest Avenue, in Portland, please be advised that Michael Fox has the Landlord's full approval to erect signage at his leased premises.

If you have any further questions, please feel free to call me at (207) 774-7715.

Thank you for your assistance in providing Michael with his sign permit.

Sincerely,

A handwritten signature in cursive script that reads "Elisabeth Magnusson".

Elisabeth Magnusson

Power of Attorney for William W. Gowen d/b/a Shekinah Co.

COMMERCIAL INSURANCE BINDER
ACCOUNT NUMBER: 51 317310

This Binder Is A Temporary Insurance Contract Subject To The Conditions Shown Below.

NAME AND ADDRESS:	EFFECTIVE DATE	TIME	EXPIRATION DATE	TIME
<FOX MICHAEL D AND STEFAN MIHAYLOV C G S 629 FOREST AVE PORTLAND, ME 04101	02/19/1999	12:01 A.M.	04/20/1999	12:01 A.M.
DBA:	EXPIRATION DATE NOT TO EXCEED 60 DAYS FROM THE EFFECTIVE DATE.			

LOCATION 001	BUILDING 001	PROPERTY	Actual Cash Value = (ACV)	Replacement Cost = (RC)	Guaranteed Replacement Cost = (GRC)	Guaranteed Replacement Cost Extension = (GRCE)
CAUSES OF LOSS SPECIAL FORM	LOCATION OF PROPERTY 629 FOREST AVE PORTLAND ME 04101	COUNTY 003	AMOUNT OF INSURANCE	ACV/RC	DEDUCTIBLE	COINSURANCE
			C=PERSONAL PROPERTY	5000	250	

See Policy for Additional Property and/or Coverages

COVERAGE	Occurrence X	LIABILITY	LIMITS
GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS - COMPLETED OPERATIONS).....			1000000
PRODUCTS - COMPLETED OPERATIONS AGGREGATE LIMIT.....			500000
EACH OCCURRENCE LIMIT.....			500000
PERSONAL AND ADVERTISING INJURY LIMIT (ANY ONE PERSON ORGANIZATION).....			500000
MEDICAL EXPENSE LIMIT (ANY ONE PERSON).....			5000
FIRE DAMAGE LIMIT (ANY ONE FIRE).....			50000

THIRD PARTY INTEREST	
ADDITIONAL INSURED SHEKINAH COMPANY P O BOX 1088 WINDHAM LOC: 001 BLDG: 01	ME 04062-0000

CONDITIONS

The Nationwide Group of Companies bind the kind(s) of insurance stipulated above. This insurance is subject to the terms, conditions, limitations, and exclusions of the policy(ies) in current use by the Companies.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Companies stating when cancellation will be effective. This binder may be cancelled by the companies by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Companies are entitled to charge a premium for the binder according to the rules and rates in use by the Companies.

Michael A. Fox 2/19/99
SIGNATURE OF APPLICANT DATE

[Signature] 2/19/99
SIGNATURE OF AUTHORIZED NATIONWIDE REPRESENTATIVE DATE

Your policies will be issued by one or more of the Nationwide Group of Companies. Nationwide has been insuring individuals, families, and businesses since 1926.

The A.M. Best Company, independent insurance analysts, has awarded a high recommendation to the Nationwide Group of Companies for financial soundness and the ability to meet obligations to policyholders.

NATIONWIDE INSURANCE - RECEIPT OF PAYMENT
COPY

02/19/99
#3652

PHILIP M. O'HEARN
NATIONWIDE INSURANCE
1087 FOREST AVENUE
PORTLAND, ME 04103
(207) 797-9400

POLICYHOLDER - <FOX

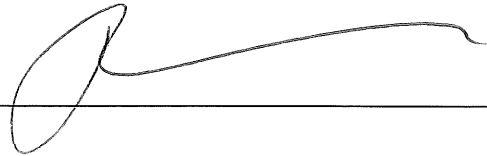
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COMM NEW BUSINESS 51BO3173103001 \$ 261.00 MICHAEL FOX

\$ 261.00 TOTAL PAID

ADDITIONAL NOTE: _____

SIGNATURE: _____

A handwritten signature in dark ink, appearing to be a stylized 'P' or 'M', is written over a horizontal line.

PROPOSAL FOR:

Cgs
629 Forest Ave
Portland, ME 04101

PREPARED BY:

PHILIP M. O'HEARN
207 797-9400

PROPOSAL DATE:

February 19, 1999

BUSINESSOWNERS
SPECIAL FORM
NATIONWIDE FIRE INSURANCE COMPANY

PROPOSED EFFECTIVE DATE 02/19/99

POLICY LEVEL COVERAGES

COMPREHENSIVE BUSINESS LIABILITY AND MEDICAL EXPENSE	PER OCCURRENCE \$	500,000
PERSONAL/ADVERTISING INJURY	\$	500,000
MEDICAL EXPENSES	PER PERSON \$	5,000
GENERAL AGGREGATE LIMIT (FOR COVERAGES LISTED ABOVE)	\$	1,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$	500,000
TENANTS FIRE LEGAL	\$	50,000

PROPOSED EFFECTIVE DATE 02/19/99

LOCATION: 001 BUILDING: 01 629 FOREST AVE
PORTLAND, ME 04101

BUSINESS PERSONAL PROPERTY	\$	5,000
EDP - EQUIPMENT	\$	10,000
EDP - MEDIA AND RECORDS	\$	1,000
SEASONAL INCREASE	LIMIT \$	25%
PROPERTY IN TRANSIT	LIMIT \$	1,000
PROPERTY DEDUCTIBLE	\$	250

ADDITIONAL COVERAGES

LOSS OF BUSINESS INCOME/EXTRA EXPENSE (ACTUAL INCURRED LOSS - NOT EXCEEDING 12 MONTHS)	INCLUDED
FIRE DEPARTMENT SERVICE CHARGE (NO DEDUCTIBLE)	\$ 1,000

COVERAGE EXTENSIONS

PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$ 10,000
PERSONAL PROPERTY OFF PREMISES	\$ 1,000
OUTDOOR PROPERTY	\$ 1,000
VALUABLE PAPERS AND RECORDS - COST OF RESEARCH	\$ 1,000

THE COVERAGE EXTENSIONS ARE SUBJECT TO THE PROPERTY DEDUCTIBLE.

PROPOSED EFFECTIVE DATE 02/19/99

LOCATION: 001 BUILDING: 01 629 FOREST AVE
PORTLAND, ME 04101

OPTIONAL COVERAGES:

OUTDOOR SIGNS	\$	500
	DEDUCTIBLE \$	250
TENANTS FIRE LEGAL LIABILITY	\$	100,000
NUMBER OF ADDITIONAL INSUREDS		1

PROPOSED EFFECTIVE DATE 02/19/99

BUSINESSOWNERS POLICY PREMIUM

\$ 541

THIS CONTAINS ONLY A GENERAL DESCRIPTION OF COVERAGE AND IS
NOT A STATEMENT OF CONTRACT. ALL COVERAGES ARE SUBJECT TO
THE EXCLUSIONS AND CONDITIONS IN THE POLICY.