Form# P 04

DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK

CITY OF PORTLAND

B

Please Read Application And Notes, If Any, Attached

ST-ON

Bermit Number: 841351

pting this permit shall comply with all

ures, and of the application on file in

Lices of the City of Portland regulating

This is to	that	Deschambault Susan/Owner		ner to a war a
has permission		Build 10' x 26 Breezeway		
= 33 Samuel	Вd	14'	437	D007001

ne and of the

of buildings and st.

provided that the person or persons, of the provisions of the Statutes of the construction, maintenance and to this department.

Apply to Public Works for street line, and grade if nature of work requires such information.

Ν ication inspec must n permis gi and wr n procul dina or e this t b t thereo la d or d losed-in. R NOTICE IS REQUIRED. Н

A certificate of occupancy must be procured by owner before this building or part thereof is occupied.

OTHER REQUIRED APPROVALS

Fire Dept.

Health Dept.

Appeal Board.

Other

DepartmentName

e

PENALTY FOR REMOVING THIS CARD

City of Portland, M	laine - Buil	ding or Use	Permi	t Application	n Permit No:	Issue Date	:	CBL:	
389 Congress Street, 0		0		* *				437 D0	007001
Location of Construction:		Owner Name:			Owner Address:	-		Phone:	
23 Samuel Rd		Deschambault	Susan		62 Farragut St			797-6922	2
Business Name:		Contractor Name	:		Contractor Address	:		Phone	
		Owner			Portland			'	
Lessee/Buyer's Name		Phone:			Permit Type:				Zone:
					Additions - Dwe	ellings			1尺ろ
Past Use:		Proposed Use:		<u> </u>	Permit Fee:	Cost of Wor	k: C	EO District:	11W
single family		Single Family	Home -	Build 10' x	\$285.00		00.00	4	Shoreku
		30 Breezeway			FIRE DEPT:	Approved	INSPECT	ION:	
		141			 	_ ``	Use Group		Type: //
		['			_	Denied	K コ)	50
							1 61	5/A 1995	Ĵ
Proposed Project Description	n:							101 IIII	50 9 10/26/04
Build 10 ' x 20' Breezew	ay on rear of	home			Signature:		Signature	JWP.	10/26/04
14'					PEDESTRIAN ACT	TVITIES DIST	TRICT (P.A	.17.)	111
''					Action: Appro	oved App	proved w/Co	onditions [Denied
					Signature:		D	Date:	
Permit Taken By:	Date Aı	oplied For:				g Approva	1		
dmartin		9/2004			muy		*1		
 This permit applica Applicant(s) from r Federal Rules. Building permits do septic or electrical v Building permits ar within six (6) month False information n permit and stop all 	neeting applice on or include powork. e void if work as of the date hay invalidate	cable State and	[/_	etland bood Zone Parl bdivision te Plan Minor MM	Varian	laneous ional Use etation		_	rict or Landmarl equire Review eview
)atdy	N.B 10/26/	Date:		<u> Date</u>		
				CERTIFICATION					
I hereby certify that I am I have been authorized by jurisdiction. In addition, shall have the authority to such permit.	y the owner to if a permit fo	make this appli r work describe	ication a	as his authorized application is is	agent and I agree sued, I certify that	to conform the code off	to all appl icial's aut	licable laws horized rep	s of this presentative
SIGNATURE OF APPLICAN	T			ADDRESS	<u> </u>	DATE		PHO	ONE

City of Portland, Maine - Buil	ding or Use Permit			Permit No:	Date Applied For:	CBL.
389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (2	207) 874	-8716	04-1351	09/09/2004	437 D007001
Location of Construction:	Owner Name:		0	wner Address:		Phone:
23 Samuel Rd	Deschambault Susan		6	62 Farragut St		() 797-6922
Business Name: Contractor Name:		C	Contractor Address:		Phone	
	Owner			Portland		
Lessee/Buyer's Name	Phone:		P	ermit Type:		•
·				Additions - Dwelli	ngs	
Proposed Use:		·	roposed	Project Description:		
Single Family Home -Build 10' x 14	Breezeway on rear of hor	me]	Build 1	0' x 14'Breezeway	y on rear of home	
Dept: Zoning Status: A	pproved	Revi	ewer:	Jeanine Bourke	Approval Da	te: 10/26/2004
Note: 9/29/04 left vm w/Susan D. T	o discuss issues, ie. Shor	eland zon	ne, floo	d plain, construction	on details. She called	_
Note: 9/29/04 left vm w/Susan D. T back and said the former own	To discuss issues, ie. Shorter started the process for	eland zon a LOMA	ne, flood	d plain, construction	on details. She called	_
Note: 9/29/04 left vm w/Susan D. T back and said the former own 10/22 received new info with	To discuss issues, ie. Shorter started the process for LOMA & elevation cert.	eland zon a LOMA , ok to iss	ne, flood A and wi	d plain, construction ill locate the elevat	on details. She called ion cert.	Ok to Issue:
Note: 9/29/04 left vm w/Susan D. T back and said the former own	To discuss issues, ie. Shorter started the process for LOMA & elevation cert.	eland zon a LOMA , ok to iss	ne, flood A and wi	d plain, construction ill locate the elevat	on details. She called ion cert.	Ok to Issue:
Note: 9/29/04 left vm w/Susan D. T back and said the former own 10/22 received new info with 1) This property shall remain a single	To discuss issues, ie. Shorter started the process for LOMA & elevation cert. e family dwelling. Any characteristics	eland zon a LOMA , ok to iss nange of t	ne, flood a and wissue use shal	d plain, construction ill locate the elevate the elevate the elevate ill require a separate	on details. She called ion cert.	Ok to Issue:
 Note: 9/29/04 left vm w/Susan D. T back and said the former own 10/22 received new info with 1) This property shall remain a singl approval. 2) This permit is being approved on work. 	To discuss issues, ie. Shorter started the process for LOMA & elevation cert. e family dwelling. Any characteristics	eland zon a LOMA , ok to iss nange of u	ne, flood and wissue use shal	d plain, construction ill locate the elevate the elevate the elevate ill require a separate	on details. She called ion cert.	Ok to Issue:
 Note: 9/29/04 left vm w/Susan D. T back and said the former own 10/22 received new info with 1) This property shall remain a singl approval. 2) This permit is being approved on work. 	To discuss issues, ie. Shorter started the process for LOMA & elevation cert. e family dwelling. Any character the basis of plans submitted.	eland zon a LOMA , ok to iss nange of u	ne, flood and wissue use shal	d plain, construction ill locate the elevate the elevate the require a separate ons shall require a	on details. She called ion cert. e permit application to separate approval be Approval Da	Ok to Issue:
Note: 9/29/04 left vm w/Susan D. T back and said the former own 10/22 received new info with 1) This property shall remain a single approval. 2) This permit is being approved on work. Dept: Building Status: A	Fo discuss issues, ie. Shorter started the process for LOMA & elevation cert. e family dwelling. Any character the basis of plans submitted.	eland zon a LOMA , ok to iss nange of u ted. Any	ne, flood and wissue use shall deviation	d plain, construction ill locate the elevate ll require a separate ons shall require a Jeanine Bourke	on details. She called ion cert. e permit application to separate approval be Approval Da	for review and fore starting that te: 10/26/2004 Ok to Issue:

This page contains a detailed description of the Parcel ID you selected. Press the **New Search** button at the bottom of the screen to submit a new query.

Current Owner Information

Card Number l of l
Parcel ID 437 D007001
Location 23 SAMUEL RD

Land Use SINGLE FAMILY

Owner Address MAUCINI JOSEPH S WWII VET 8 CAROLINA JTS 99 PREBLE ZT APT 712

SOUTH PORTLAND ME 04106

Book/Page

Legal 437-D-7

SAMUEL RD 23

13649 SF

Valuation Information

Property Information

Year Built Style Story Height Sq. Ft. Total Acres

Bedrooms Pull Baths Half Baths Total Rooms Attic Basement 2 5 None Full

Outbuildings

Type Quantity Year Built Size Grade Condition GARAGE-WD/CB 1 1972 20X24 C A

Sales Information

Date Type Price Book/Page

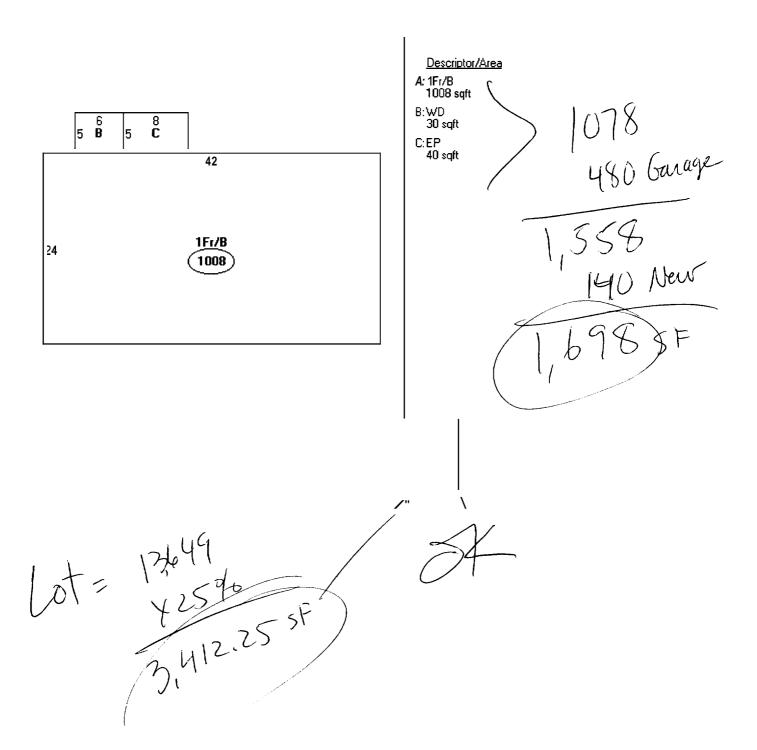
Picture and Sketch

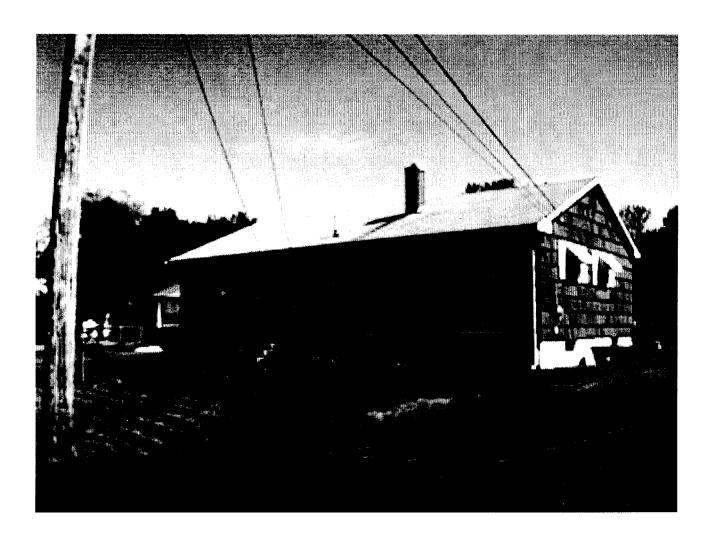
<u>Picture</u> <u>Sketch</u>

<u>Click here</u> to view Tax Roll Information.

Any information concerning tax payments should be directed to the Treasury office at **874-8490** or <u>e</u>-mailed.

New Search!





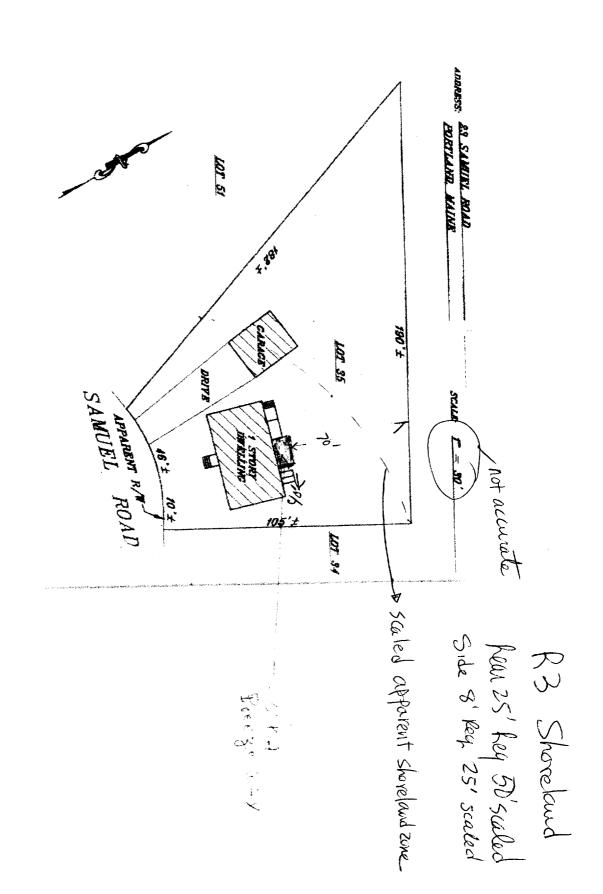
All Purpose Building Permit Application

If you or the property owner owes real estate or personal property faxes or user charges on any property will the City, payment arrangements must be made before permits of any kind are accepted.

			<u> </u>	/ 14
Location/Address of Construction: 2	3 SAMO	ial Road	BATTAN	d Mr.
Total Square Footage of Proposed Struc	ture	Square Footage	of Lot	
Tax Assessor's Chart, Block & Lot Chart# Block# Lot#	Owner: S	6SAN Desch!	mbautt	Telephone 7776 72 2
Lessee/Buyer's Name (If Applicable)	Applicant r telephone:	name, address &	Co Wo	ost Of 17,000,60 ork: \$
	1 00	oner	Fee	s: \$174.00
Current use: Sincle Family	home		"	
If the location is currently vacant, what wa	as prior use:_			_
Approximately how long has it been vacally proposed use: Proposed use: Project description:	ant:	120' 10-	120' Bu	uze vaj
Contractor's name, address & telephone: Who should we contact when the permit is Mailing address: We will contact you by phone when the pereview the requirements before starting and	is ready: Sec 62 F Polic ermit is ready	son Deschem Eastagut St Tlow of Mess You must come I	n and pick u	
IF THE REQUIRED INFORMATION IS NOT INCLUDENIED AT THE DISCRETION OF THE BUILDING, INFORMATION IN ORDER TO APROVE THIS PER I hereby certify that I am the Owner of record of the national contents.	/PLANNING DI RMIT. med property, or	EPARTMENT, WE MA	Y REQUIRE A	DDITIONAL proposed work and that I
have been authorized by the owner to make this applic jurisdiction. In addition, if a permit for work described in a shall have the authority to enter all areas covered by th to this permit.	cation as his/her a this application is	ruthorized agent. I agre Issued. I certify that the	e to conform to Code Official's	all applicable laws of this a authorized representative
Signature of applicant:	n Mille	Date:	ワーフ	-04

This is NOT a permit, you may not commence ANY work until the permit is issued.

If you are in a Historic District you may be subject to additional permitting and fees with the Planning Department on the 4th floor of City Hall



9-21-04

1. Pole 6. C. Existing breezeway Car Santa alala 2x10 JO15 \$ 160.C. Et Lag Rim Lo house

ی

FROM

Proposal Vanson Monton builders

Proposal No.

Sheet No.

Date

	4-21-0A
Proposal Submitted To	Work To Be Performed At
Name Suzza Deschambault Street 62 FAERAGUT ST City TORTLAND State MAINE Telephone Number 777-6922	Street 23 SAMUAL RO. City HORTLAND State Maint Date of Plans Architect Coutout
= 100 LOIST 2" X 10" X 16" O.O 30" X	white to be performed in accordance with the sum of Next Howard South So
Any alteration or deviation from above specifications involving to become an extra charge over and above the estimate. All agreer control. Owner to carry fire, tornado and other necessary insultiability Insurance on above work to be taken out by	ments contingent upon strikes, accidents or delays beyond our arcicle upon above work. Workmen's Compensation and Public
Note — This proposal may be withdrawn by us if not accepted v	within 💋 days
ACCEPTANCE (The above prices, specifications and conditions are satisfactory a specified. Payment will be made as outlined above.	
Accepted 9/21/04 Date 9-21-04	Signature Dechandant

775 Ø885

Doc+: 72305 Ek:21763 Pa: 345

WARRANTY DEED

(Maine Statutory Short Form)

KNOW ALL PERSONS BY THESE PRESENTS, that Joseph S. Mancini of Portland, County of Cumberland and the State of Maine, for consideration paid, GRANTS to Susan E. Deschambault of Portland, County of Cumberland and the State of Maine, whose mailing address is 62 Farragut Street, Portland, Maine 04102 with WARRANTY COVENANTS, the land with buildings thereon in Portland, County of Cumberland and State of Maine, described as follows:

A certain lot or parcel of land, together with the buildings thereon, situated in Portland, County of Cumberland and State of Maine, and being lot numbered thirty-five (#35) as shown on the Plan of Meadow View Park, Section B, recorded in the Cumberland County Registry of Deeds in Plan Book 60, Page 57.

The frontage of said lot on Samuel Road is made up of two segments: one being 10.23 feet in length as shown on said Plan and the second being 45.78 feet in length which measurement was erroneously written as 40.70 feet in the preparation of said Plan.

The westerly sideline of said lot is 182.15 feet which measurement was erroneously written as 183.40 feet in the preparation of said Plan.

Meaning and intending to convey the same premises conveyed to the Grantor by deed from The Minat Corporation dated November 13, 1963 and recorded in the Cumberland County Registry of Deeds in Book 2787, Page 485. Carolina Mancini died August 1,2003 leaving Joseph S. Mancini as sole surviving Joint Tenant.

Witness my hand and seal this 3rd day of September, 2004.

Witness

Joseph S. Mancini

STATE OF MAINE

COUNTY OF CUMBERLAND, SS.

September 3,2004

Then personally appeared before me the above named Joseph S. Mancini and acknowledged the foregoing instrument to be his free act and deed.

Notary Public/ Attorney ut Law

Notary Public/ Attorney at Law

C. TRIENT GRACE Notary Public. Maine My Commission Expires: February 6, 2008

Received
Recorded Resister of Deed
Ses 09:2004 11:48:34A
Cumberland Counts
John B OBrien

A04-827

First Financial Mortgage

DATE;	9120
TO:	Susan Deschambault
COMPANY;	
FAX NUMBER:	
FROM:	Cher
OUR FAX NO.	
NO. OF PAGES (INCLUDING THIS SHEET): 2
RE:	
If you have any pro	oblems receiving this fax , please call us at:
(207)775-4200.	

78 Atlantic Place • South Portland, Maine 04106



What You Need to Know About Federal Disaster Assistance and National Flood Insurance

NATIONAL FLOOD INSURANCE PROGRAM

flood insurance policy, do you have these kinds of reactions:

Disaster assistance will be available if my home (or business) is flooded. I don't need to buy flood insurance!

It's too expensive!

My home isn't going to be flooded—we've never been flooded before!

71200

Here are the facts you need to know before you decide.

Disaster assistance will be available if my home (or business) is flooded. I don't need to buy flood insurance!

Did you know that before most forms of Federal disaster assistance are offered, the President must declare a major disaster?

Did you **know** that the Federal Emergency Management Agency's Individual and Family Grant Program (for Personal Property) and Temporary Housing Program (for Home Repair and Rental Assistance) are available **only** if the President declares a major disaster and makes that assistance available?

Did you **know** that the most typical **form** of Federal disaster assistance is a loan that must be paid back with interest?

Did you know that the average Individual and Family Grant payment is less than \$2,500?

Did you know that to qualify for Home Repair Assistance, your home must have relatively minor damage that can be repaired quickly?

Did you know you cannot qualify for Rental Assistance unless your home has been destroyed or significantly damaged?

(over:

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

For Letters of Map Amendment (LOMAs), the Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requestors should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requestors also should be aware that removal of a property (parcel of land or structure) **from** the Special Flood Hazard Area (**SFHA**) means FEMA has determined that the property is not subject to inundation **by** the flood having a I-percent chance of being equaled or exceeded in **any given** year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the **base** flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is that it removes the Federal requirement for the lender to require flood insurance coverage for the property. The LOMA is not a waiver of the condition that the properly owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan. If the lender decides to release the property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide the written waiver to the property insurance agent or company that is servicing his or her policy. The agent or company will then process the refund request.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A **LOMA** is not a building **permit**, nor **should** it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State/Commonwealth, local, and other Federal criteria.

Even though the property is not located in an SFHA, as mentioned in the LOMA, it could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all losses in the NFIP occur to property located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect property located in these zones. That risk is just not as great as the flood risk to property located in SFHAs. To offer flood insurance protection to owners of such property, the NFIP offers two types of flood insurance policies: the Standard Policy and the Preferred Risk Policy (PRP). The PRP is



Federal Emergency Management Agency

Washington, D.C. 20472

October 12,2004

MR. ROBERTT. GREENLAW, P.L.S. BACK BAY BOUNDARY, INC. 65 NEWBURY STREET PORTLAND, ME 04101

CASE NO.:04-01-1666A
COMMUNITY CTTY OF PORTLAND, CUMBERLAND COUNTY,
MAINE
COMMUNITYNO.: 23005 1

DEAR MR. GREENLAW:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area ihat would be inundated by the flood having a I-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 221 16-2210. Additional information about the NFIP is available on our web site at http://www.fema.gov/nfp/.

Sincerely,

Doug Bellomo, P.E., CFM, Acting Chief Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator

Community Map Repository

Region

Date: October 12, 2004

Case No.: 04-01-1666A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION
CITY OF PORTLAND, CUMBERLAND COUNTY, MAINE	Lot 35, Plan of Meadow View Park, Section B, as described in Deer recorded in Book 2787, Pages 493 and 494, filed on November 13, 1963, by the Register of Deeds, Cumberland County, Maine
COMMUNITY NO.: 230051	
NUMBER: 2300510007C	
NAME: CITY OF PORTLAND, CUMBERLAND COUNTY, MAINE	
DATE: 12/08/1998	
)((OL: =	APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 43.695, -70.286 SOURCE OF LAT & LONG: PRECISION MAPPING STREETS L 0 DATUM NAD 83
	CITY OF PORTLAND, CUMBERLAND COUNTY, MAINE COMMUNITY NO.: 230051 NUMBER: 2300510007C NAME: CITY OF PORTLAND, CUMBERLAND COUNTY, MAINE DATE: 12/08/1998

LOT	BLOCW SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
35	-/ B	Plan of Meadow View Park	23 Samuel Road	Structure	X (unshaded)	70.1 feet	70.7 feet	69.0 feet

S gualed or 1

DDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment Ifor the additional considerations listed below.)

ORTIONS REMAIN IN THE SFHA

nis document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property escribed above. Using the Information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the ructure(s) on the property(les) is/are not located in the SFHA, an area inundated by the flood having a I-percent chance of being equaled α exceeded in 19 given year (base flood). This downment amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP ap; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance quirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about e PRP and how one can apply is endosed.

is determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If **u** have any questions about this document, please contact the FEMA Map Assistance Center toil **free** at (877) 336-2627 (877-FEMA MAP) **or by letter** Idressed to the Federal Emergency Management Agency, P.O. Box 2210, Merrifield, VA 22116-2210. Additional information about the NFIP **is available** I our web site at http://www.fema.gov/nfip/.

Doug Bellomo, P.E., CFM, Acting Chief

Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate Version 1.3.4 6217510303012883

· 2



Federal Emergency Management Agency Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

is attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map **ssistance** Center toll free at (877) 336-2627 (877-FEMA *MAP*) or by letter addressed to the Federal Emergency Management Agency, P.O. Box 2210, errifield, VA 22116-2210. Additional information about the NFIP is available on our web site at http://w.fema.gov/nfip/.

Doug Bellomo, P.E., CFM, Acting Chief Hazard Identification Section, Mitigation Division Emergency Preparedness and Response Directorate

Version 1.3.4 621751030301288303012883

FIRST PAYMENT LETTER AND MAILING ADDRESS CERTIFICATION

Words used in this Letter and Certification are defined below, Words in the singular mean and include the plural and vice versa.

"Borrower" is SUSAN E DESCHAMBAULT

"First Payment Due Date" is November 1, 2004

FIRST FINANCIAL MORTGAGE CORPORATION "Lender" is

"Note" means the promissory note(s) dated

September 3, 2004

, and its successors or assigns. , signed by Borrower in favor of Lender.

"Property" means the property commonly known as 23 SAMUEL RD, PORTLAND, ME 04103

"Security Instrument" means the deed of trust/mortgage/security deed/security instrument signed by Borrower in favor of Lender, securing payment of the note.

To assure proper credit on Borrower's account, please include the loan number on all loan payment checks. Unless otherwise indicated in the Note, each loan payment is due on the last day of each month. Each payment should be mailed early enough for it to reach Lender on or before that date. Payments received after that date are delinquent and could affect Borrower's credit rating. Unless otherwise indicated in the Note, payments received days after the due date are subject to late 15 charges. The regular Total Monthly Payment is itemized below. This will be the amount of Borrower's first payment unless Lender notifies Borrower otherwise. The payment may change due to changes in any of the components of the Total Monthly Payment (including a possible interest rate change if the loan contains avariable rate feature). New payment coupons (including any adjusted amounts) will be mailed to Borrower at Borrower's last known address.

	INIT	IAL AMOUNT
Monthly Principal and Interest	\$	1,101.34
HAZARD INSURANCE	\$	52.42
CITY TAX	\$	204.61
FLOOD INSURANCE	\$	103.50
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
Total Monthly Payment:	\$	1,461.87

LOAN NUMBER: 1855757

First Payment Letter and Mailing Address Certification (Multistate)

-THE COMPLIANCE SOURCE, INC.-

Page 1 of 2

34833MU 05/03 ©2003, The Compliance Source, Inc.

MIN: 100162500018557570

www.compliancesource.com

To Gudy Pimentel Ohio Sawings Bink all: 3 persun Dept. #1855757

attached please find a FEMA release proving that 23 Samuel Road is not in a flood zone. Please reduce my monthly payment to reflect this change

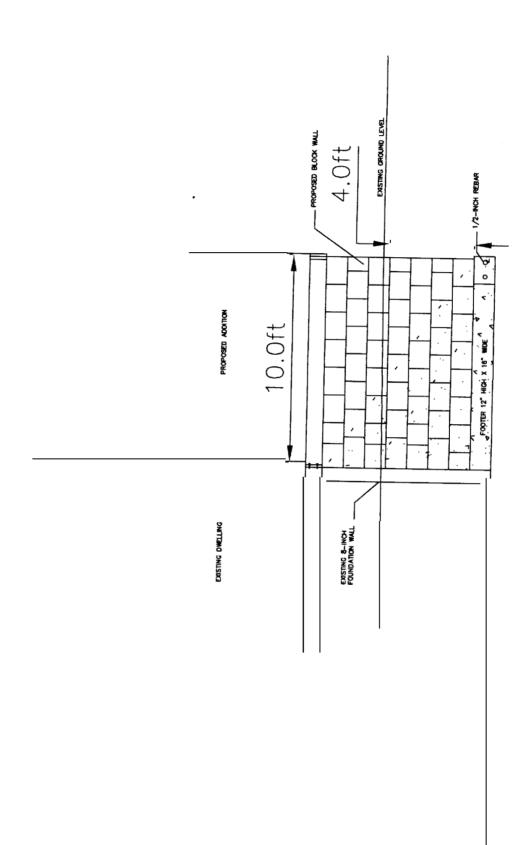
10/20/04

3 pages

Thanko Supra Decerembruit (W)207-791-5534 (H) 207-797-6922

SECTIO	NA - PROPERTY OV	VNER INFORMATIO	V	For insurance Company Use
BUILDING OWNERS NAME Susan Deschembault	Policy Number			
BUILDING STREET ADDRESS (Including Apt, Unit, Suite, an 23 Samual Road	Company NAIC Number			
				
	40/0	0/4000	V	70.0
L. L.	12/0	8/1998	X	70 0
\boxtimes				
			\boxtimes	
C1. Building elevations are based oz: Construction Drawings*	Building Under Cor	netruction* [TFinis	hed Construction	
accurately represents the building, provide a sketch or photograph C3. Elevations – Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V Complete Items C3a-i belowaccording to the building diagram sp. Section B, convert the datum to that used for the BFE. Show field in Section D or Section G, as appropriate, to document the datum co Datum Conversion/Comments Elevation reference mark used Does the elevation reference or a) Top of bottom floor (including basement or enclosure) o b) Top of next higher floor o c) Bottom of lowest horizontal structural member (V zones only) o dj Attached garage (topof slab) o e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area) o f) Lowest adjacent (finished) grade (LAG) o g) Highest adjacent (finished) grade (LAG) o h) No. of permanent openings (flood vents) within 1 ft, above ad	(withBFE), AR, ARIA, AF pecified in Item C2. State measurements and datun nversion. e mark used appear on th	the datum used. If the datum use	itum is differentfrom t Use the space provid	ded or the Comments area of
SECTION D - SURVE	YOR, ENGINEER, OF	RARCHITECT CERT	IFICATION	
This certification is to be signed and sealed by a land surveyor, <i>l</i> certify that the <i>information</i> in Sedions <i>A</i> , 6, and C on this certify understandthat any <i>false statement</i> may be punishable by fine CERTIFIERS NAME Robert T. Greenlaw, PLS	ificate represents my be	est efforts to interpret t er 18U.S. Code, Sectio	he data available.	
TITLEProfessional land Surveyor	<u> </u>	MPANY NAME Back Ba		_
			•	
ADDRESS 65 Newbury Street	CIT Por	Y tland	STATE ME	ZIP CODE 04101
SIGNATURE SHATTING	DA		TELEPHO 207-774-20	

IMPORTANT In these spaces, copy to				For Insurance Company Use			
BUILDINGSTREET ADDRESS (Including Apt, Ur 23 Samual Road				Policy Number			
CITY		STATE ME	ZIP CODE	Company NAIC Number			
Portland			04103	. ,			
	ON D - SURVEYOR, ENGINEER (•	<u>'</u>			
Copy both sides of this Elevation Certificate for	οι (1) community official, (2) insurance ε	ayenvoompany, and (a) bringing owner				
COMMENTS This flood Certificate is for the proposed addition	tion to the rear of the existing structure T	Ingelevation is based	ton survey				
performed on 08-19-2004 by Back Bay Boundary, Inc The addition will utilize a 4-foot frost wall and typical construction							
·							
The finish floor will be at the same elevation a			'D) EOD 70NF 40 4117 TO	Check here if attachments			
	EVATION INFORMATION (SURVI			<u>-</u>			
For Zone AO and Zone A (without BFE), compl Section C must be completed.	лыы пынь шиноидл E4. If the Elevati	on oeninga te is intend	וטו עסע ioi use as supporting informatii.	nioi a loivia of LOIVIK-t,			
E1. BuildingDiagram Number_(Select the buil		ngforwhich thiscert	iite is being completed – see pages	6 and 7. If no diagram accurately			
represents the building, provide a sketch or	or photograph.)	_	_	•			
E2. The top of the bottom floor (including basen natural grade, if available).	ment or enclosure) of the building is _	_π.(m)in.(cm) :	above or below (check one) th	e ngnest adjacent grade. (Use			
naturaigrade, ir availiabie). E3. For Building Diagrams 6-8 with openings (s	see page 7), the next higher floor or elev	rated floor (elevation h	n) of the building is _ ft.(m) in.(d	m) above the highest adjacent			
grade. Complete items C3.h and C3.ion fr	front of form.		_				
E4. The top of the platform of machinery and/or	or equipment servicing the building s	_ft.(m)in.(cm) [_] ;	above or below (check one) th	e hghest adjacent grade. (Use			
natural grade, favailable). E5. For Zone AO only: If no flood depth numbe	er is available, is the top of the bottom for	norelevated m accord	lance with the community's floodalai	n management ordinance?			
	ensavariable, is the top of the bottom fit cal official mustcertify this information in			.gencoral ial loc!			
SECTIO	ONF-PROPERTYOWNER (OR O	OWNER'S REPRES	•				
The property owner or owner's authorized rep				at a FEMA-issuedor community-			
issued BFE) or Zone AO must sign here. The	•		st ot my knowledge.				
PROPERTY OWNERS OR OWNER'S AUT	I HUKED REPRESENTATIVE'S NAN	VI E					
ADDRESS		CITY	STATE	ZIP CODE			
SIGNATURE		DATE	TELEPH	ONE			
COMMENTS							
04.05015-111	OF DATES		20. 5.2	NOT/O COLUT			
G4. PERMIT NUMBER	C5. DATE PERMITISSUED	T	G6. DATECERTIFICATEOFCOMPLIA	ANCE/OCCUPANCY ISSUED			
		_	-				
				_			
COMMENTS							
O HINNE TO							
				Check here if attachments			



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