

DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK CITY OF PORTLAND

BUILDING INSPECTION

PERMIT

Permit Number: 070937

Please Read Application And Notes, If Any, Attached

This is to certify that GULICK, DAVID & MARCO CROUCH/David Cole

has permission to Interior renovations

AT 178 CONCORD ST

132 G011001

PERMIT ISSUED
AUG - 8 2007
CITY OF PORTLAND

provided that the person or persons who apply for and obtain a permit accepting this permit shall comply with all of the provisions of the Statutes of the State of Oregon and of the Ordinances of the City of Portland regulating the construction, maintenance and use of buildings and structures, and of the application on file in this department.

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

Notification of inspection must be given and when permission is procured before this building or part thereof is occupied or services are closed-in. 4 HOUR NOTICE IS REQUIRED.

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 _____

Department Name

[Handwritten Signature]
8/8/07
Director - Building & Inspection Services

PENALTY FOR REMOVING THIS CARD

City of Portland, Maine - Building or Use Permit Application

389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (207) 874-8716

Permit No: 07-0937	Issue Date:	CBL: 132 G011001
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Location of Construction: 178 CONCORD ST	Owner Name: GULICK, DAVID & MARIA CRO	Owner Address: 14 SHADY RUN LANE	Phone: 233-4054
Business Name:	Contractor Name: David Cole	Contractor Address: 116 Walton St. Portland	Phone: 2073327107
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Commercial	Zone: R-5

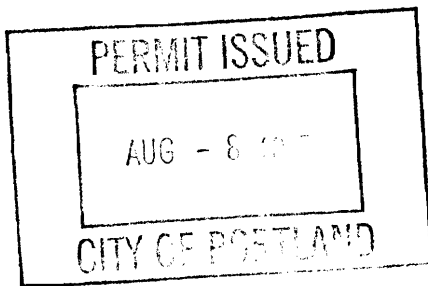
Past Use: Single Family	Proposed Use: Single Family Interior renovations	Permit Fee: \$150.00	Cost of Work: \$12,360.00	CEO District: 5
Proposed Project Description: Interior renovations		FIRE DEPT: Approved Denied <i>N/A</i>	INSPECTION: Use Group: <i>R-3</i> Type: <i>SB</i> <i>IRC 2003</i>	
		Signature:	Signature:	

PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.)	
Action: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied	
Signature:	Date:

Permit Taken By: dmartin	Date Applied For: 08/03/2007	Zoning Approval		
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- This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules.
- Building permits do not include plumbing, septic or electrical work.
- Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..

Special Zone or Reviews	Zoning Appeal	Historic Preservation
<input type="checkbox"/> Shoreland	<input type="checkbox"/> Variance	<input checked="" type="checkbox"/> Not in District or Landmark
<input type="checkbox"/> Wetland	<input type="checkbox"/> Miscellaneous	<input type="checkbox"/> Does Not Require Review
<input type="checkbox"/> Flood Zone	<input type="checkbox"/> Conditional Use	<input type="checkbox"/> Requires Review
<input type="checkbox"/> Subdivision	<input type="checkbox"/> Interpretation	<input type="checkbox"/> Approved
<input type="checkbox"/> Site Plan	<input type="checkbox"/> Approved	<input type="checkbox"/> Approved w/Conditions
Maj <input type="checkbox"/> Minor <input type="checkbox"/> MM <input type="checkbox"/>	<input type="checkbox"/> Denied	<input type="checkbox"/> Denied
Date: <i>8/6/07</i>	Date:	Date:



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 provision of the code(s) applicable to such permit.

SIGNATURE OF APPLICANT ADDRESS DATE PHONE

RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE DATE PHONE

5/9/08 - All work completed and books
removed. OK to close out

City of Portland, Maine - Building or Use Permit

389 Congress Street, 04101 Tel: (207) 874-8703, Fax: (207) 874-8716

Permit No: 07-0937	Date Applied For: 08/03/2007	CBL: 132 G011001
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Location of Construction: 178 CONCORD ST	Owner Name: GULICK, DAVID & MARIA CRO	Owner Address: 14 SHADY RUN LANE	Phone: () 233-4054
Business Name:	Contractor Name: David Cole	Contractor Address: 116 Walton St. Portland	Phone: (207) 332-7107
Lessee/Buyer's Name	Phone:	Permit Type: Alterations - Commercial	

Proposed Use: Single Family Interior renovations	Proposed Project Description: Interior renovations
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Dept: Zoning **Status:** Approved with Conditions **Reviewer:** Marge Schmuckal **Approval Date:** 08/06/2007**Note:** **Ok to Issue:**

- 1) This is NOT an approval for an additional dwelling unit. You SHALL NOT add any additional kitchen equipment including, but not limited to items such as stoves, microwaves, refrigerators, or kitchen sinks, etc. Without special approvals.
- 2) Separate permits shall be required for future decks, sheds, pools, and/or garages.
- 3) This permit is being approved on the basis of plans submitted. Any deviations shall require a separate approval before starting that work.
- 4) This property shall remain a single family dwelling. Any change of use shall require a separate permit application for review and approval.

Dept: Building **Status:** Approved with Conditions **Reviewer:** Tammy Munson **Approval Date:** 08/08/2007**Note:** **Ok to Issue:**

- 1) Separate permits are required for any electrical, plumbing, or HVAC systems.
Separate plans may need to be submitted for approval as a part of this process.

Comments:

8/6/2007-mes: APPLICANT WANTED A PERMIT BY APPT. - AFTER I REVIEWED FOR ZONING I GAVE BACK TO LANNIE TO SET UP WITH BLDG REVIEWER



Permitting By Appointment

As part of Portland's city-wide effort to improve customer service and help streamline doing business within the City, the Inspections Division has developed a new permitting system for qualified properties and for specific construction projects. Under this new program, you may be eligible to receive a building permit on the day you have a scheduled appointment with Inspection staff.

This permitting program applies only to existing one and two family homes not located within a historic district or shore land zone.

Eligible Projects

Please submit a complete application with the required plans

- Interior renovations, gut rehabs including structural changes
- Attached and detached garages
- Additions, decks, sheds, pools, dormers (two family addition must be less than 500 s.f.)
- Rebuild of any exterior structure listed above

Inspections are still required per City Code of Ordinance.

In order to be sure the City fully understands the full scope of the project, the Planning and Development Department may request additional information prior to the issuance of a permit. For further information visit us on-line at www.portlandmaine.gov, stop by the Building Inspections office, room 315 City Hall or call 874-8703.

I hereby certify that this project meets the above criteria and that the work performed will not go beyond these parameters.

Signature of applicant: <i>Daniel Gjelish</i>	Date: <i>July 31, 2007</i>
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This is not a permit; you may not commence ANY work until the permit is issued.



General Building Permit Application

If 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.

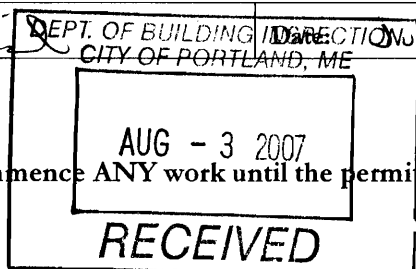
Location/Address of Construction: <u>178 Concord Street, Portland 04103</u>		
Total Square Footage of Proposed Structure <u>Approximately 2900 s.f.</u>		Square Footage of Lot <u>7200 s.f.</u>
Tax Assessor's Chart, Block & Lot Chart# Block# Lot# <u>132 G 11</u>	Owner: <u>DAVID GULICK</u> <u>MARIA CROUCH</u>	Telephone: <u>233-4054</u> <u>671-6394</u>
Lessee/Buyer's Name (If Applicable) <u>N/A</u>	Applicant name, address & telephone: <u>DAVID GULICK</u> <u>14 Shady Run Lane</u> <u>Cumberland, ME 04021</u> <u>233-4054</u>	Cost Of Work: \$ <u>12,360</u> Fee: \$ <u>150.00</u> C of O Fee: \$ <u>N/A</u>
Current legal use (i.e. single family) <u>SINGLE FAMILY</u> If vacant, what was the previous use? <u>N/A</u> Proposed Specific use: <u>SINGLE FAMILY</u> Is property part of a subdivision? <u>NO</u> If yes, please name <u>N/A</u> Project description: <u>Interior renovations.</u>		
Contractor's name, address & telephone: <u>DAVID COLE, 116 Walton St, Portland 04103</u> <u># 332-7107</u>		
Who should we contact when the permit is ready: <u>David Gulick</u> Mailing address: <u>14 Shady Run Lane</u> <u>Cumberland, ME 04021</u> Phone: <u>233-4054</u>		

Please submit all of the information outlined in the Commercial Application Checklist. Failure to do so will result in the automatic denial of your permit.

In order to be sure the City fully understands the full scope of the project, the Planning and Development Department may request additional information prior to the issuance of a permit. For further information visit us on-line at www.portlandmaine.gov, stop by the Building Inspections office, room 315 City Hall or call 874-8703.

I hereby certify that I am the Owner of record of the named property, or that the owner of record authorizes the proposed work 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: David Gulick DEPT. OF BUILDING INSPECTION CITY OF PORTLAND, ME 31, 2007



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



178 Concord St.

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 1 of 1
Parcel ID 132 G011001
Location 178 CONCORD ST
Land Use SINGLE FAMILY

Owner Address WELCH JAMES D JR KW VET & SHELAGH ANN JTS
 178 CONCORD ST
 PORTLAND ME 04103

Book/Page
Legal 132-G-11
 CONCORD ST 178
 7200 SF

Current Assessed Valuation

Land	Building	Total
\$88,700	\$226,800	\$315,500

Property Information

Year Built 1906	Style Old Style	Story Height 2	Sq. Ft. 2686	Total Acres 0.165		
Bedrooms 4	Full Baths 2	Half Baths 1	Total Rooms 10	Attic Part Finsh	Basement Full	

Outbuildings

Type GARAGE-WD/CB	Quantity 1	Year Built 1906	Size 18X20	Grade C	Condition P
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Sales Information

Date	Type	Price	Book/Page
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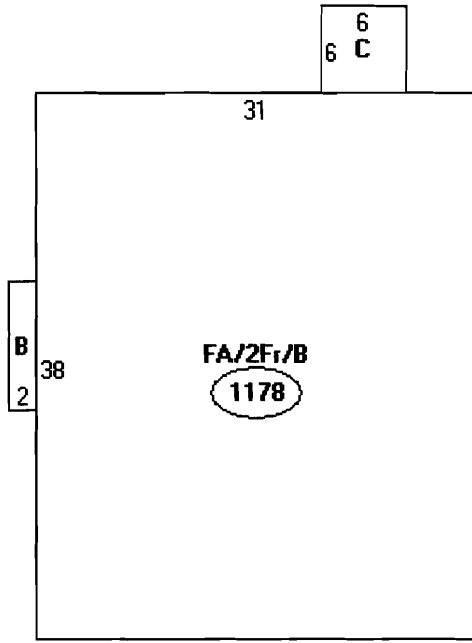
Picture and Sketch

<u>Picture</u>	<u>Sketch</u>	<u>Tax Map</u>
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[Click here to view Tax Roll Information.](#)

Any information concerning tax payments should be directed to the Treasury office at 874-8490 or [e-mailed](#).





Descriptor/Area

A: FA/2Fr/B
1178 sqft

B: 2FBAY/B
18 sqft

C: WD
36 sqft

THIS IS NOT A BOUNDARY SURVEY

This copyrighted document expires 10-12-07. Reproduction and/or dissemination after this date is unauthorized.

MORTGAGE INSPECTION OF: DEED BOOK 3618 PAGE 34 COUNTY Cumberland
PLAN BOOK --- PAGE --- LOT ---

ADDRESS: 178 Concord Street, Portland, Maine

Job Number: 608-26

Buyers: David Gulick & Maria Crouch

Inspection Date: 7-12-07

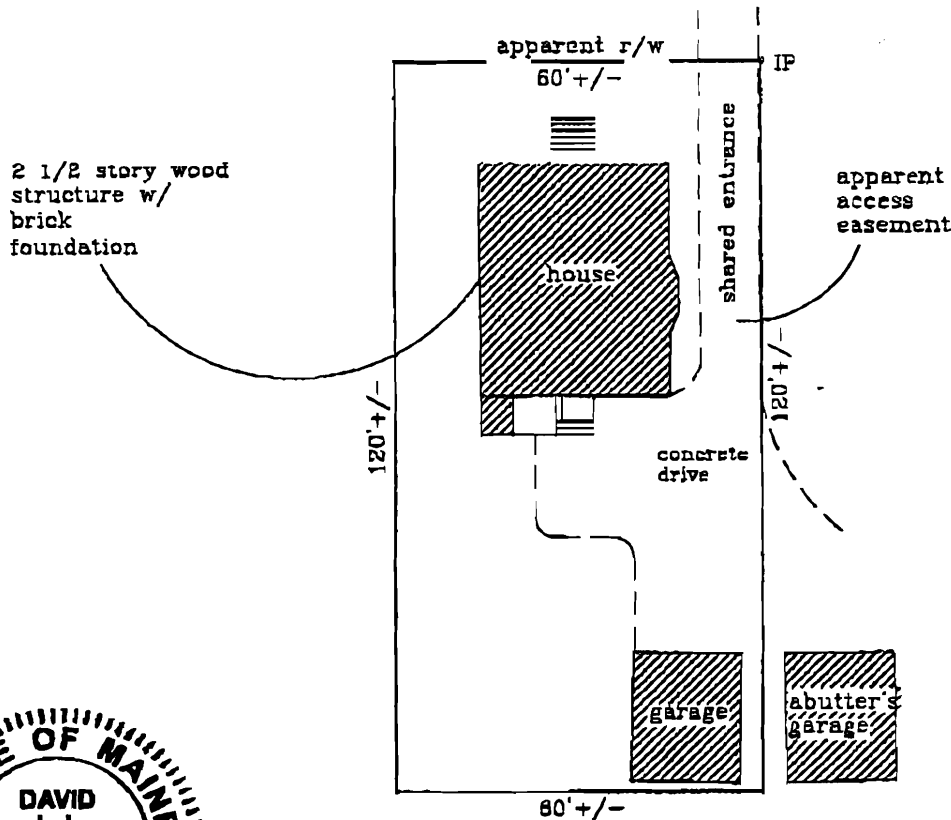
Scale: 1" = 30'

Sellers: Shelagh A. & James D. Welch, Jr.

Client File #: H-GULICK

to Stevens Ave.

Concord Street



Note:
Lines of occupation
are shown.
A boundary survey
may yield different
results.



I HEREBY CERTIFY TO: Hopkinson & Abbondanza,

the Lender and its title insurer.

Monuments found did not conflict with the deed description.

The dwelling setbacks do not violate town zoning requirements.

As delineated on the Federal Emergency Management Agency Community Panel:

The structure does not fall within the special flood hazard zone.

The land does not fall within the special flood hazard zone.

A wetlands study has not been performed.

APPARENT EASEMENTS AND RIGHTS OF WAY ARE SHOWN. OTHER ENCUMBRANCES, RECORDED OR NOT, MAY EXIST. THIS SKETCH WILL NOT REVEAL ABUTTING DEED CONFLICTS, IF ANY.

Livingston-Hughes

Professional Land Surveyors

85 Guinea Road

Kennebunkport, Maine 04046

207-967-9761 phone 207-967-4831 fax

www.livingstonhughes.com

THIS SKETCH IS FOR MORTGAGE PURPOSES ONLY

Single Family AGENT SYNOPSIS



MLS#: 849798 Status: Current
178 Concord Street Portland, ME 04103

Kickout: No
List Price: \$ 307,000
Original Price: \$ 307,000
List Date: 06/10/07

Directions: Stevens Ave. to Concord St. to # 178 on right

Neigh'd/Assoc:

Assoc. Fee /Mo:

General/Land Information

Style: Colonial #Rooms:10 #Bedrooms: 4 #Baths: F = 1 3/4 = 1 1/2 = 1
Foundation Sz +/-: Irregular SqFt Finished Above Grade +/-: 2,686 SqFt Finished Below Grade +/-: 0 SqFt Finished Total +/-: 2,686
Source of Square Footage: Public Record
Year Built +/-: 1906 Color: Tan and Yellow Lot Size (Acr) +/-: 0.165 Road Frontage +/-:
Surveyed: Unknown Seasonal: No Zone: R5 Residential
Flood Zone: No Water Body:
WtrFrt: No Amt Wtr Frmtge +/-: WF Shared +/-: WF Owned +/-:

Interior Information

	KT	DN	LR	FR	MBR	2BR	3BR	4BR	5BR	OT
Level:	1	1	1	1	2	2	2	2		1

Size:
Cathedral Ceil: No Skylight: No Fireplace: 0 Wood Stove: No Wood Stove HU: No
Appliances: Range-Gas, Refrigerator, Dishwasher

Remarks

Circa 1906 Colonial boasting 10 rooms! Original mouldings & light fixtures, pocket doors. Lovely double parlor LR & replacement windows. Bonus room on the third floor & close to schools.

Property Features - NOTE: Check Detail Reports for complete list of Features.

Site: Level, Open, Well Landscaped Construction: Wood Frame
Driveway: Paved & concrete DBS 6/25/07 MRC 06.25.07 Basement Info: Full
Parking: 1-10 Spaces, Garage Foundation Mtrts:
Location: Neighborhood, Intown, Near Shopping Exterior: Vinyl Siding
Uses: Residential Roof: Shingle
Restrictions: Heat System: Forced, Hot Water
Rec. Water: Heat Fuel: Oil
Roads: Public, Paved Water Heater: Off Heating System
Transportation: Cooling: No Cooling Equipment:
Electric: Circuit Breakers, Combination Floors: Partially Carpeted, Vinyl, Wood
Gas: Natural-On Site Veh. Storage: Garage
Sewer: Public Amenities: Attic
Water: Public Access. Amenities:

Tax/Deed/Community Information

Book/Page/Partial: 3618/36/ Map/Block/Lot: 132/G011/001 Tax Amount/Yr: \$ 4,867 / (2007)
Tax Reduction: Yes School:

Off Market Information

DOM: 8

Listing Contact Information

List Office: HELP-U-SELL Town and Country Properties, 1404 Office: 207-854-8431
List Agent: M Jill Jaronyk MJJ 001832 Agent: 207-854-8431 Ext.:106
Email: mjberrio@aol.com Cell:
Show Intr: Call Listing Office SAF/BAF/TBF: 1 2.25% //

Virtual Tour:

Internal Rmks NO SHOWINGS UNTIL THE WEEK OF JUNE 18th.
Contingency:

Information Printed by: David Gulick 003794 DBG

Printed: 06/16/07



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PURCHASE AND SALE AGREEMENT

June 24, 2007

June 24, 2007 Effective Date
Effective Date is defined in Paragraph 24 of this Agreement.

1. PARTIES: This Agreement is made between David Gulick, Maria Crouch ("Buyer") and James D. Welch, Jr., Shelagh Welch ("Seller").

2. DESCRIPTION: Subject to the terms and conditions hereinafter set forth, Seller agrees to sell and Buyer agrees to buy (X) 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 178 Concord Street and described in deed(s) recorded at said County's Registry of Deeds Book(s) 3618, Page(s) 36.

3. FIXTURES: 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 stoves, sump pump and electrical fixtures are included with the sale except for the following: Buyers specifically require that all lighting fixtures convey with the property. Seller represents that all mechanical components of fixtures will be operational at the time of closing except: No exceptions.

4. PERSONAL PROPERTY: The following items of personal property are included with the sale at no additional cost, in "as is" condition with no warranties: None.

Seller represents that such items shall be operational at the time of closing, except: NA.

5. PURCHASE PRICE: For such Deed and conveyance Buyer agrees to pay the total purchase price of \$ 325,000.00. Buyer (X) has made; or () will make within NA business days of the date of this offer, a deposit of earnest money in the amount \$ 5,000.00. If said deposit is to be made after the submission of this offer and is not made by the above deadline, this offer shall be void and any attempted acceptance of this offer in reliance on the deposit being made will not result in a binding contract. Buyer agrees that an additional deposit of earnest money in the amount of \$ NA will be paid. Failure by Buyer to make this additional deposit in compliance with the above terms shall constitute a default under this Agreement. The remainder of the purchase price shall be paid by a certified or cashier's check upon delivery of the Deed.

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

6. EARNEST MONEY/ACCEPTANCE: Help U Sell ("Agency") shall hold said earnest money and act as escrow agent until closing; this offer shall be valid until June 24, 2007 (date) 5:00 AM (X) PM; and, in the event of non-acceptance, this earnest money shall be returned promptly to Buyer. 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.

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 6/24/07 (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 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.

DBS MRC 6/24/07 06:24.07

8. DEED: 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 for the purpose of determining that the premises are in substantially the same condition as on the date of this Agreement.

October 2006 Page 1 of 4 - P&S Buyer(s) Initials DBS Seller(s) Initials JDL SW
Keller Williams 49 Devonport St., Portland ME 04101 Phone: 207.759.8800 Fax: (207) 579-8801 178 Concord St
David Gulick Produced with ZipForm™ by RE FormNet, LLC 18025 Fifteen Mile Road, Clio Township, Michigan 48035 www.zipform.com

6/24/07 6/24/07

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. PRORATIONS: 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. Metered utilities such as electricity, water and sewer will be paid through the date of closing by Seller. Fuel in tank shall be paid by Buyer at cash price as of date of closing. 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. 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 (formerly Maine Bureau of Health) regarding arsenic in private water supplies and arsenic in treated wood. Buyer is encouraged to seek information from professionals regarding any specific issue or concern.

13. DUE DILIGENCE: Buyer is encouraged to seek information from professionals regarding any specific issue or concern. Licensee makes no warranties regarding the condition, permitted use or value of Sellers' real or personal property. This Agreement is subject to the following investigations, with results being satisfactory to Buyer:

TYPE OF INVESTIGATION		YES	NO	RESULTS REPORTED TO SELLER	TYPE OF INVESTIGATION		YES	NO	RESULTS REPORTED TO SELLER
a.	General Building	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within 14 days	j.	Lead Paint	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
b.	Chimney	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Within 24 days	k.	Arsenic Treated Wood	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
c.	Environmental Scan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	l.	Pests	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
d.	Sewage Disposal	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	m.	Pool	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
e.	Water Quality (including but not limited to radon, arsenic, lead, etc.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	n.	Zoning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
f.	Water Quantity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	o.	Habitat Review	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
g.	Air Quality (including but not limited to asbestos, radon, etc.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	p.	Flood Plain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
h.	Square Footage	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	q.	Code Conformance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
i.	Mold	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days	r.	Insurance	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Within _____ days
					s.	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.

14. HOME SERVICE CONTRACTS: At closing, the property will will not be covered by a Home Warranty Insurance Program to be paid by Seller Buyer at a price of \$ NA

15. FINANCING: This Agreement is is not subject to Financing. If subject to Financing:

a. This Agreement is subject to Buyer obtaining a conventional loan of 80,000 % of the purchase price, at an interest rate not to exceed 7.000 % and amortized over a period of 30 years.

b. Buyer to provide Seller with letter from lender showing that Buyer has made application 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.

c. Buyer to provide Seller with loan commitment letter from lender showing that Buyer has secured the loan commitment within 20 days of the Effective Date of the Agreement. If Buyer fails to provide Seller with this loan commitment letter within said time period, Seller may deliver notice to Buyer that this Agreement is terminated three business days after delivery of such notice unless Buyer delivers the loan commitment letter before the end of the three-day period. If the Agreement is terminated under the provision of this sub-paragraph, the earnest money shall be returned to Buyer.

d. Buyer hereby authorizes, instructs and directs its lender to communicate the status of the Buyer's loan application to Seller or Seller's licensee.

e. After (b) or (c) are met, Buyer is obligated to notify Seller in writing if the lender notifies Buyer that it is unable or unwilling to proceed under the terms of the financing. Any failure by Buyer to notify Seller within two business days of receipt by Buyer of notice from the lender shall be a default under this Agreement.

f. Buyer agrees to pay no more than 0 points. Seller agrees to pay up to \$ None toward Buyer's actual pre-pays, points and/or closing costs, but no more than allowable by Buyer's lender.

- g. Buyer's ability to obtain financing is is not subject to the sale of another property. See addendum Yes No .
- h. Buyer may choose to pay cash instead of obtaining financing. If so, buyer shall notify seller in writing 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.

16. AGENCY DISCLOSURE: Buyer and Seller acknowledge they have been advised of the following relationships:

Jill Jaromczyk of Help-U-Sell Town & Country Prop is a Seller Agent Buyer Agent
 Licensee Agency Disc Dual Agent Transaction Broker

David Gulick & Maria Crouch of Keller Williams Realty is a Seller Agent Buyer Agent
 Licensee Agency 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.

17. MEDIATION: Except as provided below, any dispute or claim arising out of or relating to this Agreement or the property addressed in this Agreement shall be submitted to mediation in accordance with the Maine Residential Real Estate Mediation Rules. Buyer and Seller are bound to mediate in good faith and pay their respective mediation fees. If a party does not agree first to go to mediation, 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 refused to go to mediation loses in that subsequent litigation. This clause shall survive the closing of the transaction. Earnest money disputes subject to the jurisdiction of small claims court will be handled in that forum.

18. DEFAULT: 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.

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

20. 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.

21. COUNTERPARTS: This Agreement may be signed on any number of identical counterparts, such as a faxed copy, with the same binding effect as if the signatures were on one instrument. Original or faxed signatures are binding.

22. ADDENDA: Lead Paint - Yes No ; Other - Yes No

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

23. 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 days prior to closing.

24. EFFECTIVE DATE/NOTICE: Any notice, communication or document delivery requirements hereunder may be satisfied by providing the required notice, communication or documentation to the party or their licensee. Withdrawals of offers and counteroffers will be effective upon communication, verbally or in writing. This Agreement is a binding contract when signed by both Buyer and Seller and when that fact has been communicated. Licensee is authorized to complete Effective Date on Page 1 of this Agreement. Except as expressly set forth to the contrary, the use of "by (date)" or "within ___ days" shall refer to calendar days being counted from the Effective Date as noted on Page 1 of the Agreement, beginning with the first day after the Effective Date and ending at 5:00 p.m. Eastern Time on the last day counted.

25. 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 statement to release a copy of the closing statement to the parties and their licensees prior to, at and after the closing.

26. OTHER CONDITIONS: 1) Buyers are licensees

A copy of this Agreement is to be received by all parties and, by signature, receipt of a copy is hereby acknowledged. If not fully understood, contact an attorney. This is a Maine contract and shall be construed according to the laws of Maine.

Seller acknowledges that State of Maine law requires buyers of property owned by non-resident sellers to withhold a prepayment of capital gains tax unless a waiver has been obtained by Seller from the State of Maine Revenue Services.

Buyer acknowledges that Maine law requires continuing interest in the property and any back up offers to be communicated by the listing agent to the Seller.

Buyer's Mailing address is 14 Shady Run Lane, Cumberland ME 04021

BUYER David Gulick 6/24/07 DATE BUYER Maria Crouch 06.24.07 DATE
David Gulick Maria Crouch

Seller accepts the offer and agrees to deliver the above-described property at the price and upon the terms and conditions set forth and agrees to pay agency a commission for services as specified in the listing agreement.

Seller's Mailing address is 178 Conception St, Portland ME 04103

SELLER James D. Welch Jr. 6/24/07 DATE SELLER Shelagh Welch 6/24/07 DATE
James D. Welch Jr. Shelagh Welch

COUNTER-OFFER: Seller agrees to sell on the terms and conditions as detailed herein with the following changes and/or conditions:

The parties acknowledge that until signed by Buyer, Seller's signature constitutes only an offer to sell on the above terms and the offer will expire unless accepted by Buyer's signature with communication of such signature to Seller by (date) _____ (time) _____ AM _____ PM.

SELLER _____ DATE SELLER _____ DATE

The Buyer hereby accepts the counter offer set forth above.

BUYER _____ DATE BUYER _____ DATE

EXTENSION: The time for the performance of this Agreement is extended until _____ DATE

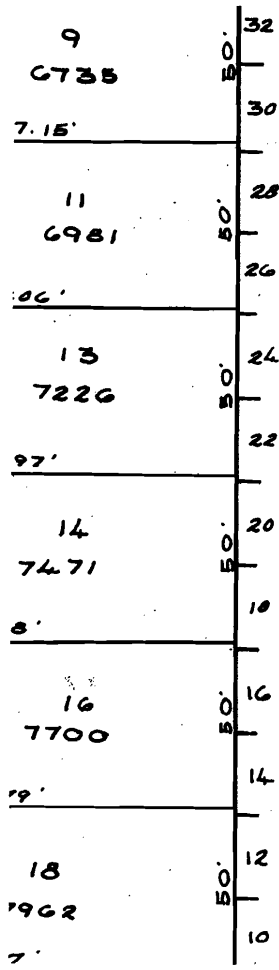
BUYER _____ DATE SELLER _____ DATE

BUYER _____ DATE SELLER _____ DATE

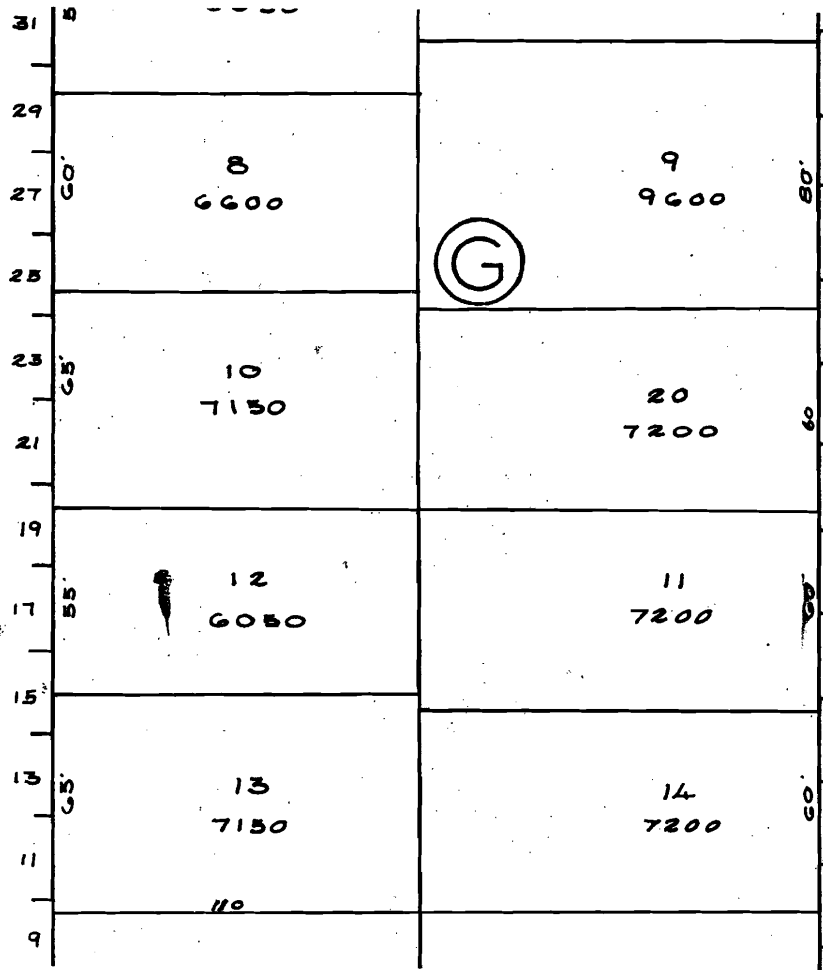


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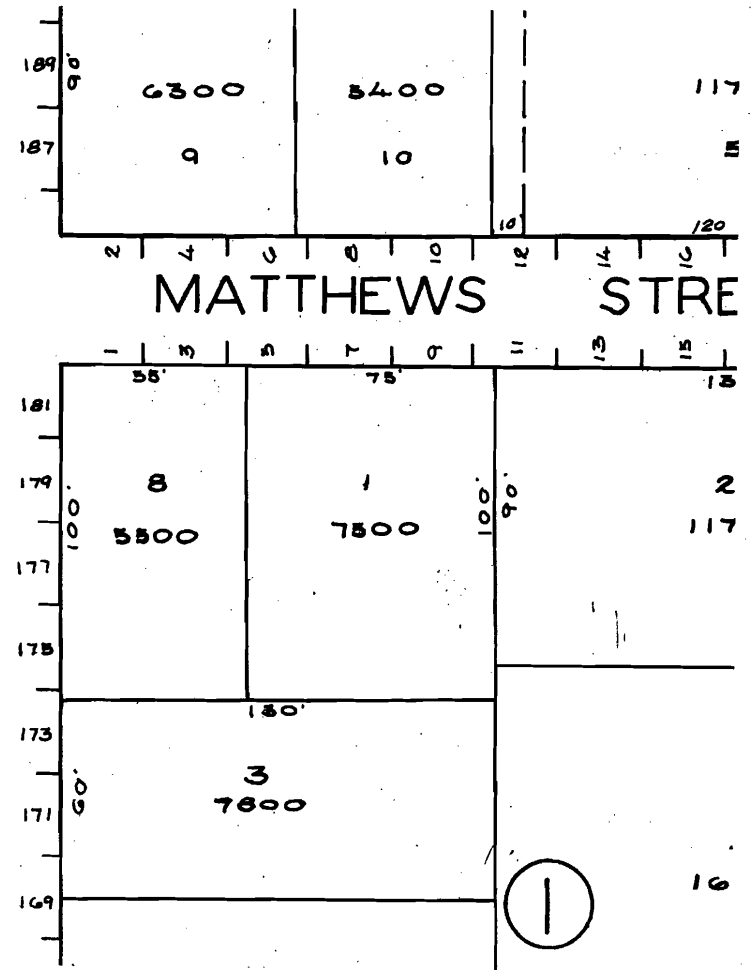


MONT



(G)

CONCORD



MATTHEWS STRE

(I)

20127

Know All Men by These Presents, that

James D. Welch, Jr. and Shelagh Ann Welch, both ~~of the County of Cumberland and State of Maine~~; said Shelagh Ann Welch being also known as Shelagh Welch,

of Winchester in the County of Middlesex
and Commonwealth of Massachusetts, in consideration of
Twenty-Five Thousand Dollars
(\$25,000.00) paid by Maine National Bank, a national banking association having its principal office at 400 Congress Street in Portland in the County of Cumberland and State of Maine, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto said Maine National Bank, its successors and assigns forever, the following described real estate with the buildings and improvements now or hereafter situated thereon:

A certain lot or parcel of land with the buildings thereon, situated in that part of Portland which was formerly Deering, on the southerly side of Concord Street, so-called, and bounded and described as follows:

Beginning at a point on said southerly side of Concord Street distant westerly from the westerly side of Lawn Avenue one hundred eighty (180) feet, said point being the northeasterly corner of the lot of land, now or formerly, owned by Maud Dennison; thence southerly at right angles to the southerly side line of said Concord Street and along the westerly side line of said Dennison's land one hundred twenty (120) feet to a point; thence westerly parallel to said southerly side line of said Concord Street sixty (60) feet; thence northerly one hundred twenty (120) feet to a point on the southerly side of said Concord Street distant westerly thereon sixty (60) feet from the point of beginning; thence easterly on said southerly side of said Concord Street sixty (60) feet to the point of beginning.

Meaning and intending to convey and hereby conveying the same premises conveyed to Grantors by deed of Norman E. Phillips to be recorded in Cumberland County Registry of Deeds.

Copy received

PBK
6/24/07

WRC
06.24.07

Lot
60' x 120'

On ~~have~~ and to ~~hold~~ the above granted premises, with all the privileges and appurtenances to the same belonging, to said Maine National Bank, its successors and assigns, to its and their use and behoof forever.

And the said Grantors, forthemselves and their heirs, executors and administrators, covenant with the said Grantee, and its successors and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as aforesaid; that they have good right to sell and convey the same to the said Grantee, and its successors and assigns forever as aforesaid; and that they will and their heirs, executors and administrators shall ~~Warrant and Defend~~ the same to the said Grantee, and its successors and assigns forever, against the lawful claims and demands of all persons, except as aforesaid.

~~Provided Nevertheless~~. That if the said Grantors, their heirs, executors or administrators, shall pay to the said Grantee, its successors or assigns, the principal sum of Twenty-Five Thousand Dollars (\$25,000.00) with interest thereon at the rate set forth in a certain promissory note of even date herewith and secured hereby, all in accordance with the provisions of said note; and shall pay all taxes and other assessments levied or assessed against said premises within such time as they may be paid without incurring the payment of interest or penalty; and shall pay all claims for which liens superior to this mortgage may be placed on the granted premises; and shall, at all times, keep said buildings insured, payable to said Grantee, its successors and assigns, in manner and amount satisfactory to it, and at least against fire and other casualty, in an amount sufficient to provide for the payment in full of the actual cash value of the loss in the case of a partial loss and of the claim hereby secured in the case of a total loss; and shall, at all times, keep said premises in at least as good repair and condition as the same now are; and shall not commit or permit any strip or waste of said premises (reasonable and ordinary wear and tear excepted); and shall not default in the performance or observance of any provision contained herein or in said note; or in any other instrument or agreement securing said note; and shall repay to said Grantee, its successors or assigns, on demand, all sums it in its sole discretion exercised in good faith, may pay for taxes, assessments, insurance, superior lien claims and repairs, maintenance and improvements upon said premises, and all expenses, if any are incurred, of foreclosure of this mortgage, together with reasonable attorney's fees, with interest on said sums at the rate set forth in said note; then this deed, as also said note given by the said Grantors to the said Grantee, shall both be void, otherwise shall remain in full force and effect.

Provided, further, that it is an additional covenant of the Grantors herein for breach of which foreclosure may be claimed and for breach of which the note secured hereby may be declared due and payable at once, that title to the within described mortgaged premises shall not pass from Grantors or from any subsequent title holder(s), either voluntarily or involuntarily. Permission given, or election not to foreclose or accelerate said indebtedness by Grantee, its successors or assigns, as to any one such transfer of title, shall not constitute a waiver of any rights of Grantee, its successors or assigns, as to any subsequent such transfer of title as to which the covenant as to passage of title shall remain in full force and effect. The term "title" as used herein shall mean the estate of the Grantors subject to the lien of this mortgage.

In Witness Whereof, the said James D. Welch, Jr. and Shelagh Ann Welch, being husband and wife and ~~of said~~ joining in this deed as Grantors, and relinquishing and conveying all rights either by descent or otherwise in the granted premises, have hereunto set our hands and seals this ~~1st~~ day of ~~November~~, 1974.

Signed, Sealed and Delivered in Presence of

Wallace G. Mitchell
Wallace G. Mitchell

James D. Welch, Jr.
Shelagh Welch

State of Maine, Cumberland ss. ~~November 1~~, 1974.

Then personally appeared the within named James D. Welch, Jr. and acknowledged the above instrument to be his free act and deed.

Before me,

Gillian H. [Signature]
MY COMMISSION EXPIRES ~~Justice of the Peace~~ Notary Public
AUGUST 21, 1981 ~~Attorney at Law~~

NOV 4 1974

REGISTRY OF DEEDS, CUMBERLAND COUNTY, MAINE

Received at 9:53 AM, and recorded in

BOOK 3618 PAGE 36

W. [Signature] *Key [Signature]* Register

Copy received

DBL MRC
4/21/07 06.24.07

Building Permit Application

178 Concord Street
Portland 04103

<u>Proposed renovations requiring permit</u>	<u>Estimated Cost</u>
1) Close off doorway in kitchen; add new doorway into dining room (20 hours labor, \$200 materials)	\$600
2) Remove portions of wall between kitchen and dining room Install header if needed (24 hours labor, \$400 materials)	\$880
3) Reconfigure one wall in finished attic (24 hours labor, \$400 materials)	\$880
4) Gut the kitchen; install new cabinets, counters, appliances (150 hours, \$7,000 for cabinets, counters, trim, etc.)	\$10,000
Total cost	\$12,360

Owner: David Gulick 233-4054
Contractor: David Cole 332-7107

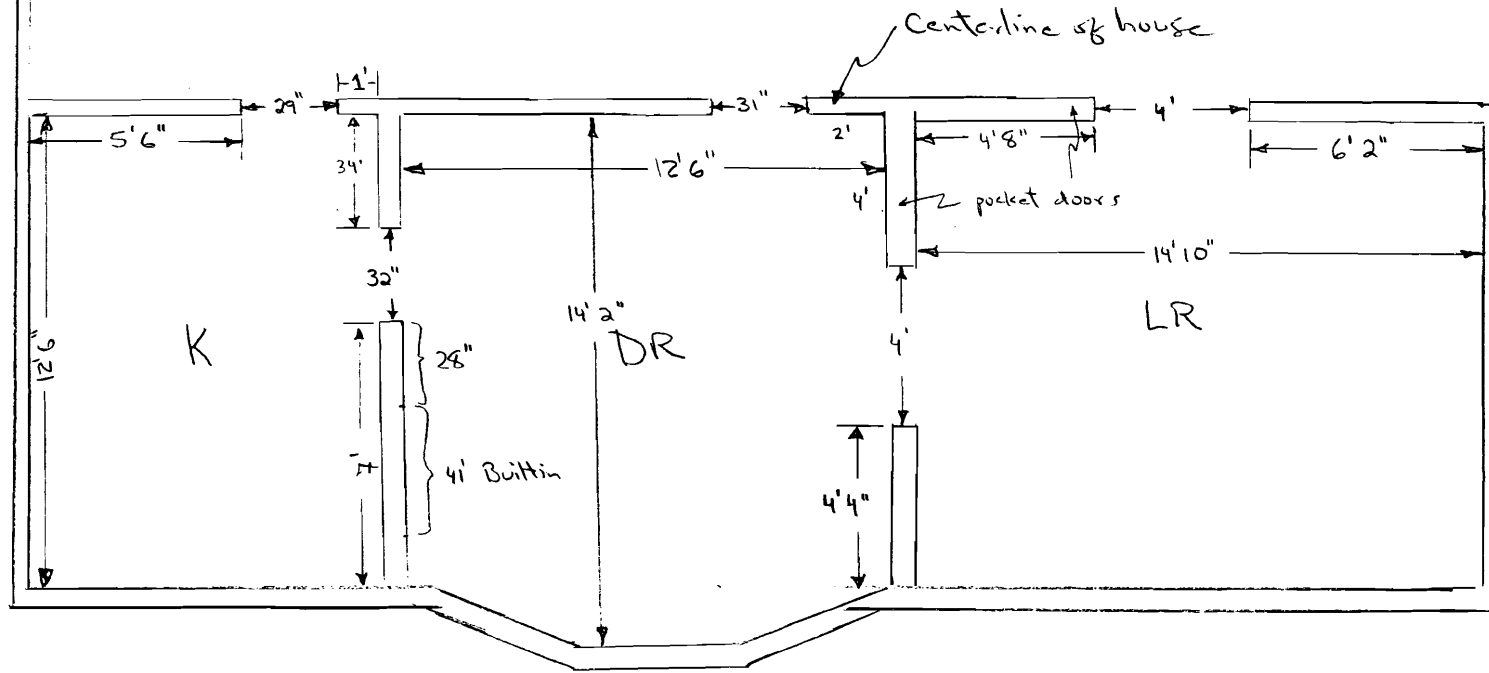
Kitchen Renovation

- ① Remove all kitchen cabinets, counters, appliances, to the studs as needed
- ② Remove part or all of the w. (w/s) between kitchen and dining room
- ③ Re-wire, insulate, install new appliances, counters, cabinets

orientation of floor joists in kitchen

178
Concord

REAR
YARD



FRONT
ON
CONCORD
STREET

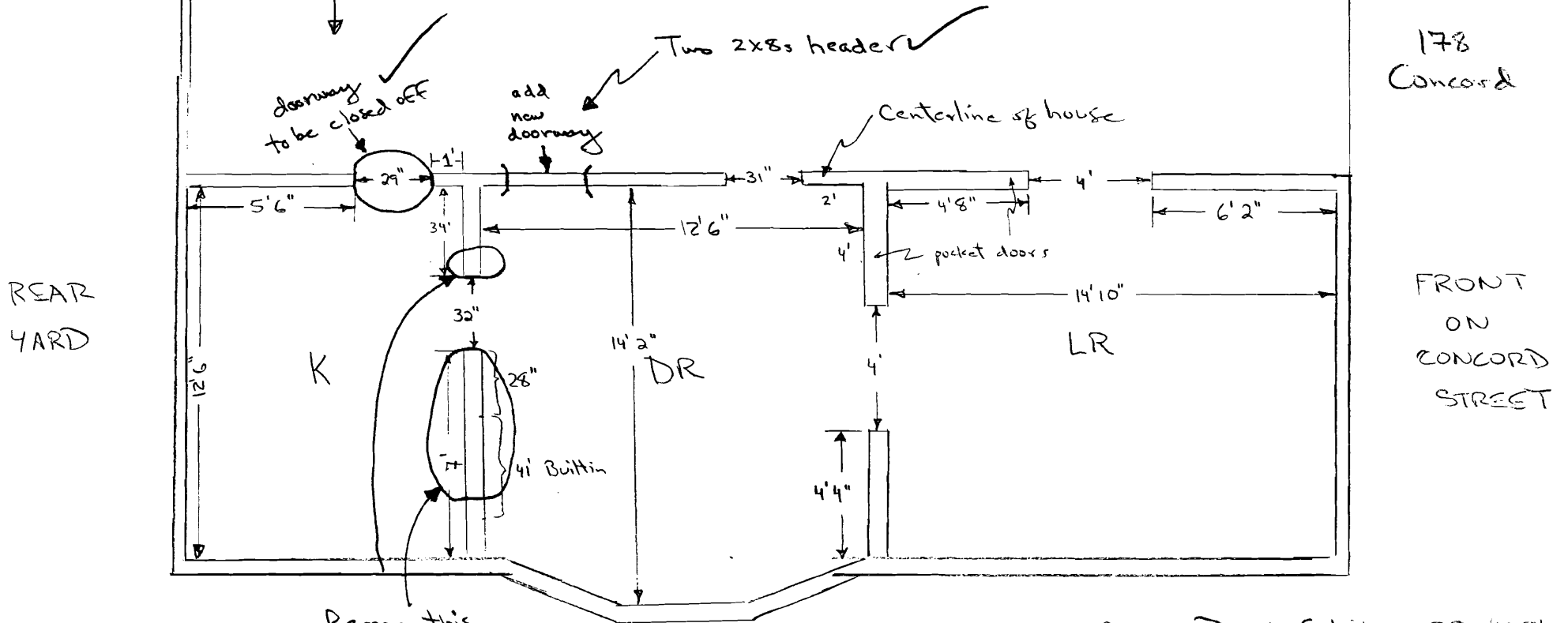
SIDE OF HOUSE (Driveway)

Scale 1" = 5'

Kitchen Renovation

- ① Remove all kitchen cabinets, counters, appliances, to the studs as needed
- ② Remove part or all of the wall(s) between kitchen and dining room
- ③ Re-wire, insulate, install new appliances, counters, cabinets
- ④ Relocate doorway

orientation of floor joists in kitchen



178
Concord

FRONT
ON
CONCORD
STREET

Remove this
portion of wall

SIDE OF HOUSE (Driveway)

Owner: David Gillick 233-4054

Contractor David Cole 332-7107

Scale 1" = 5'

IF header is needed
Two 2x12s with 5/8" plywood between

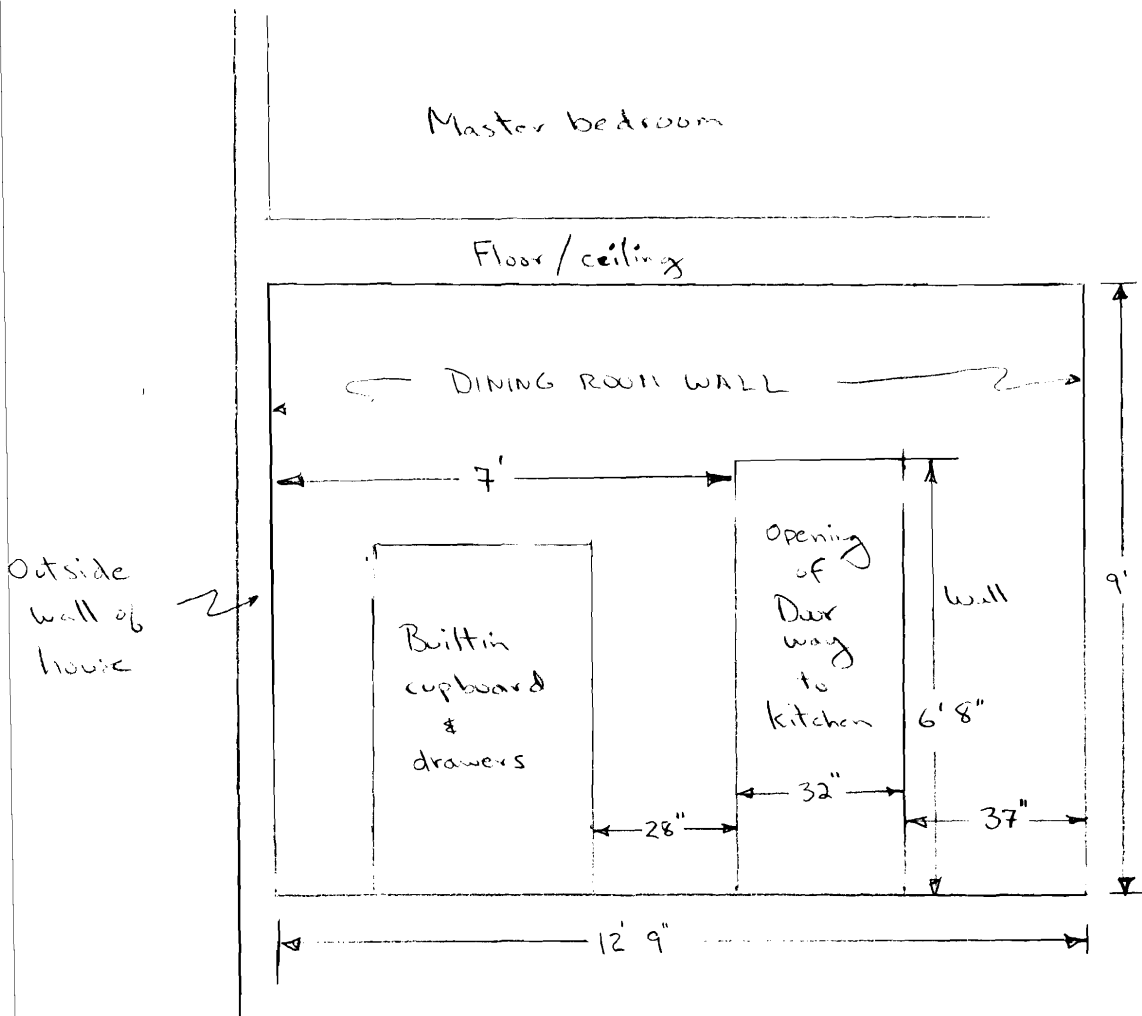
OK - Non-bearing



Wall Removal:

178 Concord Street

Non-load bearing wall between kitchen & dining room
will be partially removed



Scale 1" = 3'

178 Concord Street

Wall Removal:

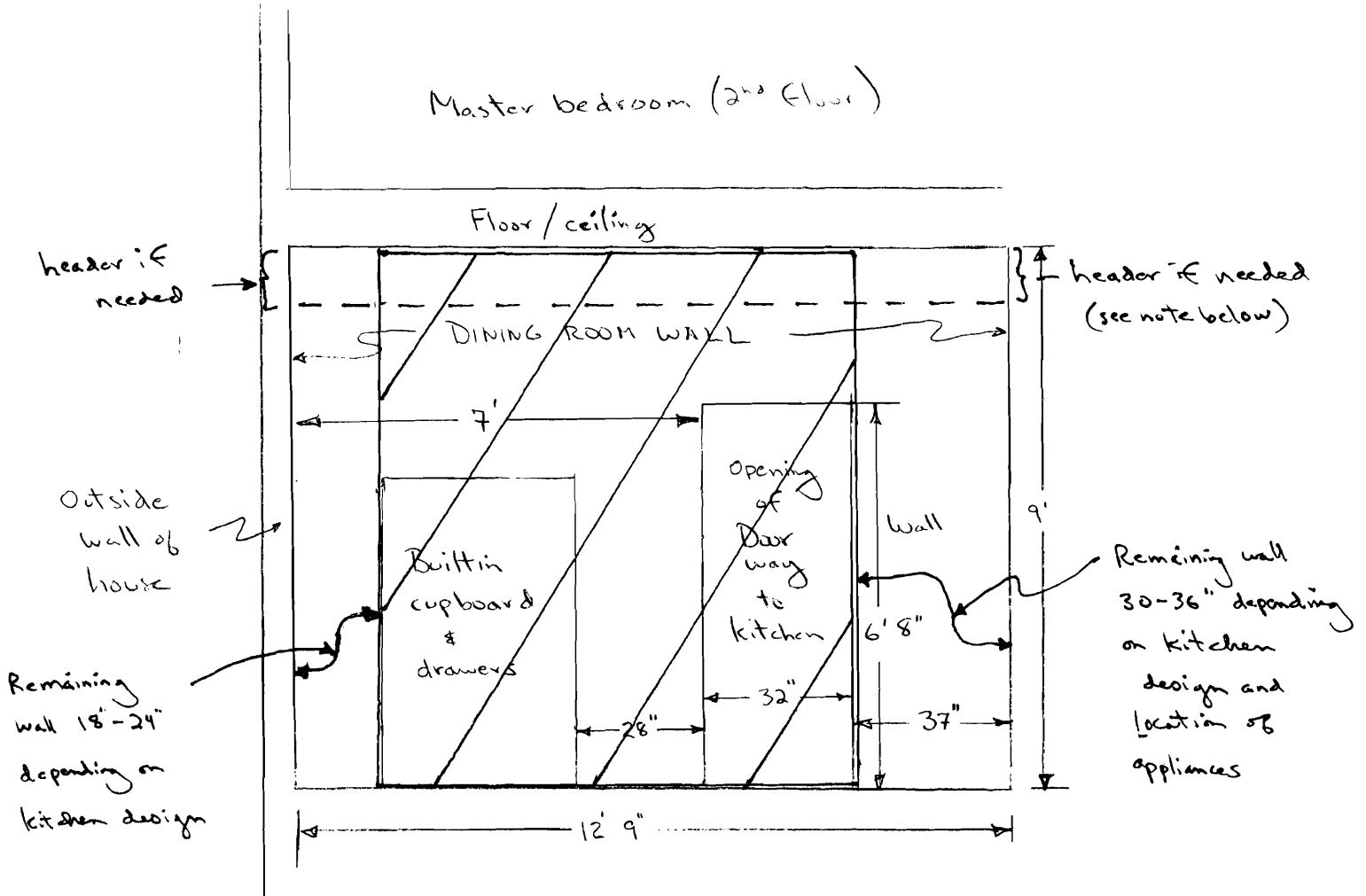
Non-load bearing wall between kitchen & dining room
will be largely removed

Owner: David Glick 233-4054

Contractor: David Cole 332-7107

Master bedroom (2nd floor)

Floor/ceiling



Scale 1" = 3' (approximate)

IF header is needed: Two 2x12s with 5/8" plywood between



CITY OF PORTLAND, MAINE
Department of Building Inspections

Aug 3 20 07

Received from David Gulick

Location of Work 178 Concord St.

Cost of Construction \$ 12,360

Permit Fee \$ 150

Building (IL) Plumbing (I5) Electrical (I2) Site Plan (U2)

Other _____

CBL: 132 Gill

Check #: PC

Total Collected \$ 150

THIS IS NOT A PERMIT

No work is to be started until PERMIT CARD is actually posted upon the premises. Acceptance of fee is no guarantee that permit will be granted. PRESERVE THIS RECEIPT. In case permit cannot be granted the amount of the fee will be refunded upon return of the receipt less \$10.00 or 10% whichever is greater.

WHITE - Applicant's Copy
YELLOW - Office Copy
PINK - Permit Copy