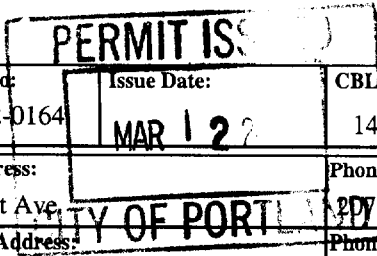


City of Portland, Maine - Building or Use Permit Application

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



Permit No: 02-0164	Issue Date: MAR 12 2002	CBL: 142 F003001
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Location of Construction: 927 Forest Ave	Owner Name: Lacourse Joyce A &	Owner Address: 927 Forest Ave	Phone: 207-828-5626
Business Name: n/a	Contractor Name: n/a	Contractor Address: n/a Portland	Phone:
Lessee/Buyer's Name: n/a	Phone: n/a	Permit Type: Change of Use - Commercial	Zone: B-2

Past Use: Commercial / Hair Salon	Proposed Use: Commercial / Change of Use; to Mortgage Lending Company total of 1700+- sq. ft.	Permit Fee: \$75.00	Cost of Work: \$0.00	CEO District: 2
Proposed Project Description: Change of Use, from Hair Salon to Mortgage Lending Company.		FIRE DEPT: <input checked="" type="checkbox"/> Approved <input type="checkbox"/> Denied	INSPECTION: Use Group: B Type: SB BOCA 1999	

Signature: *[Handwritten Signature]*

PEDESTRIAN ACTIVITIES DISTRICT (P.A.D.)

Action: Approved Approved w/Conditions Denied

Signature: _____ Date: _____

Permit Taken By: gg	Date Applied For: 02/26/2002	Zoning Approval	
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<ol style="list-style-type: none"> 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 <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"/> Date: <i>3/5/02</i>	Zoning Appeal <input type="checkbox"/> Variance <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Conditional Use <input type="checkbox"/> Interpretation <input type="checkbox"/> Approved <input type="checkbox"/> Denied Date: _____	Historic Preservation <input checked="" type="checkbox"/> Not in District or Landmark <input type="checkbox"/> Does Not Require Review <input type="checkbox"/> Requires Review <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/Conditions <input type="checkbox"/> Denied Date: <i>[Signature]</i>
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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
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RESPONSIBLE PERSON IN CHARGE OF WORK, TITLE	DATE	PHONE
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02 0164

All Purpose 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.

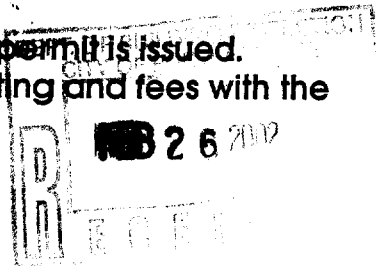
Location/Address of Construction: <u>927 Forest Ave Portland</u>		
Total Square Footage of Proposed Structure <u>1700± SF</u>	Square Footage of Lot <u>5000 ± 11 AC</u>	
Tax Assessor's Chart, Block & Lot Chart# <u>143</u> Block# <u>F</u> Lot# <u>003</u>	Owner: <u>Lacourse</u>	Telephone: <u>828-5626</u>
Lessee/Buyer's Name (If Applicable) <u>Smaha/Watson</u>	Applicant name, address & telephone: <u>41 Bates St. Portland ME 04103</u>	Cost Of Work: \$ <u>0</u> <i>Bids Fee</i> Fee: \$ 105 <u>30.00</u>
Current use: <u>Hair Salon</u>		<u>75.00</u>
If the location is currently vacant, what was prior use: _____		<u>TOTAL 105.00</u>
Approximately how long has it been vacant: <u>N/A</u>		
Proposed use: <u>Mortgage Lending Office</u>		<i>no changes</i>
Project description: <u>Change of use</u>		
Contractor's name, address & telephone: _____		
Who should we contact when the permit is ready: <u>David Smaha</u>		
Mailing address: <u>41 Bates St. Portland ME 04103</u> <u>828-5626</u> <i>Call</i>		
We will contact you by phone when the permit is ready. You must come in and pick up the permit and review the requirements before starting any work, with a Plan Reviewer. A stop work order will be issued and a \$100.00 fee if any work starts before the permit is picked up. PHONE: <u>828-5626</u>		

IF THE REQUIRED INFORMATION IS NOT INCLUDED IN THE SUBMISSIONS THE PERMIT WILL BE AUTOMATICALLY DENIED AT THE DISCRETION OF THE BUILDING/PLANNING DEPARTMENT, WE MAY REQUIRE ADDITIONAL INFORMATION IN ORDER TO APPROVE THIS PERMIT.

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: <u>[Signature]</u>	Date: <u>2/26/02</u>
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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



Application ID Number: 2-0164

Department: Zoning

Status: Approved with Conditions

Reviewer: Marge Schmuckal

Comments: 927 Forest Ave

Approval Date: 03/05/2002

Issue On Date: 03/01/2002

OK to Issue Permit Name: Marge Schmuckal Date: Date 2:

Conditions Section:

Separate permits shall be required for any new signage using the B-2 sign requirements.

This permit is being approved on the basis of plans submitted. Any deviations shall require a separate approval before starting that work.

Created Date: 03/01/2002 By: jodinea Update Date: 03/05/2002 By: mes

BK12607PG018

WARRANTY DEED
Joint Tenancy
Maine Statutory Short Form

37786

Know all Persons by these Presents,

That RICHARD A. DOYLE AND BETTY M. DOYLE

of Portland, County of Cumberland, State of Maine
for consideration paid, grant to JOYCE A. LACOURSE AND STANLEY R. LACOURSE, JR.

of Saco, County of York, State of Maine
whose mailing address is 110 Main Street, Unit 131
Saco, Maine 04072

with warranty covenants, as joint tenants the land in Portland, County of Cumberland,
State of Maine, described as follows: or on the attached: Exhibit A

Being the same premises conveyed to the Grantors herein by warranty deed from Willard M. Titcomb dated June 9, 1989 and recorded in the Cumberland County Registry of Deeds in Book 8784, Page 154.

MAINE REAL ESTATE TAX PAID

Witness our hand and seal this 1st day of the month of
July, 1996.

Signed, Sealed and Delivered

in presence of

Antoinette M. Butterfield
TO BONI

Richard A. Doyle
RICHARD A. DOYLE
Betty M. Doyle
BETTY M. DOYLE

State of Maine, County of Cumberland ss. July 1, 1996.

Then personally appeared the above named Richard A. and Betty M. Doyle
and acknowledged the foregoing instrument to be their free act and deed.

Before me,

ANTOINETTE M. BUTTERFIELD
NOTARY PUBLIC, MAINE
MY COMMISSION EXPIRES FEBRUARY 23, 2000

Antoinette M. Butterfield
Attorney at Law Notary Public
ANTOINETTE M. BUTTERFIELD
Printed Name

BK12607PG019

EXHIBIT A

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

Beginning in said line of Forest Avenue at a bolt set in the ground distant one hundred nineteen and one tenth (119.1) feet southerly from the corner formed by the intersection of the southerly side of Walton Street with the easterly side of said Forest Avenue; thence running easterly at right angles with said Forest Avenue one hundred (100) feet to a bolt set in the ground; thence running southerly parallel with said Forest Avenue fifty (50) feet to a bolt set in the ground; thence running westerly at right angles one hundred (100) feet back to said Forest Avenue; thence running northerly along the easterly side line of said Forest Avenue fifty (50) feet to the point of beginning.

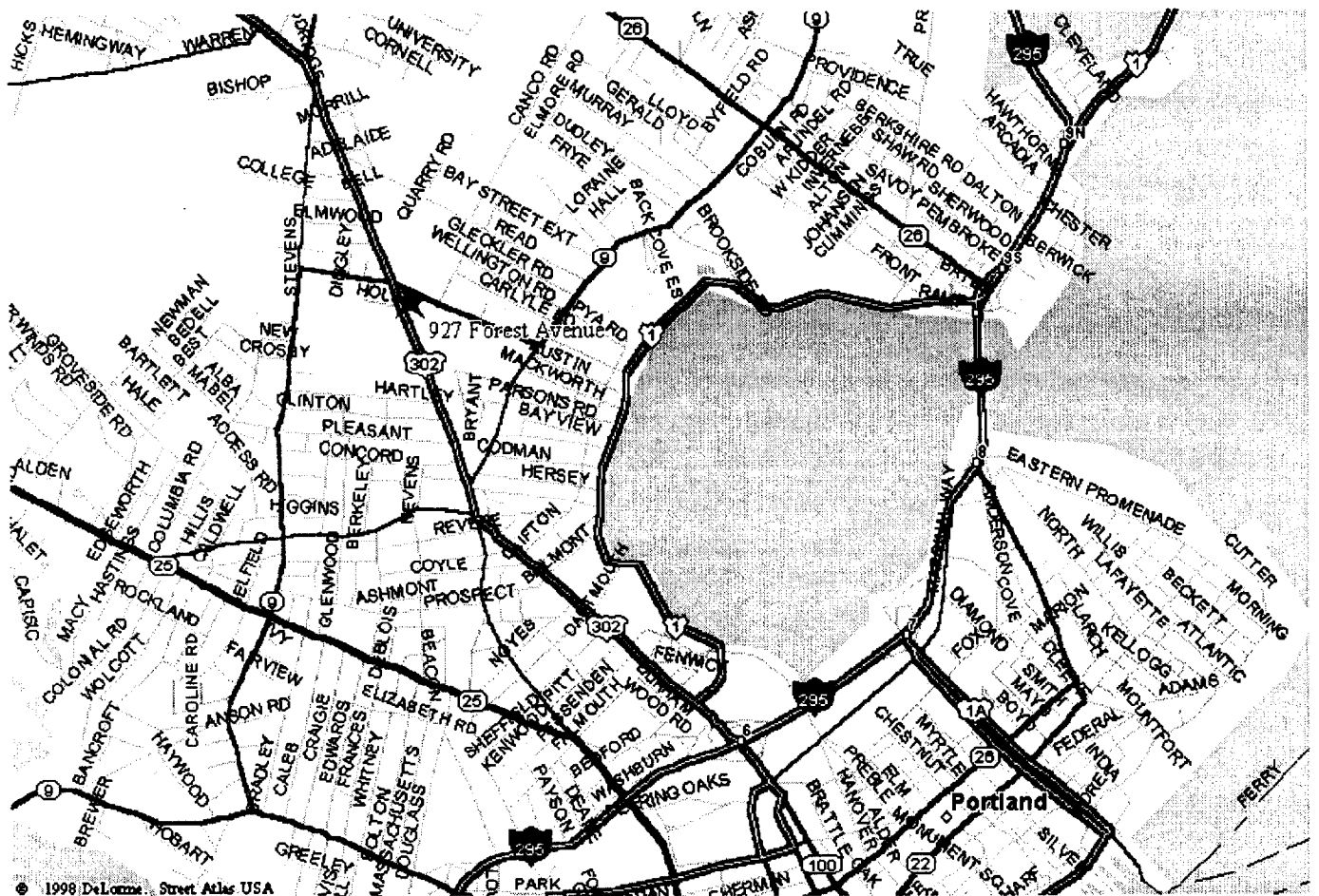
RECEIVED
RECORDS DEPARTMENT OF DEEDS
23 JUL 13 PM 3:44
CUMBERLAND COUNTY
J. B. O'Brien

Property Overview

The property consists of a 1,200± square foot building located on .11 acres on Forest Avenue in Portland, Maine. With 50 feet of frontage on Forest Avenue, this property enjoys considerable visibility and exposure due to high traffic counts.

The property is zoned B-2, allowing for general, business and professional offices, as well as personal services, retail establishments, restaurants, et al.

The building is in excellent condition given the upgrade and restoration work completed by the current owners. While its current use is as a hair salon, the space would require minimal changes to be transformed into office or other retail space.





Lender's Network

February 26, 2002

Portland Planning Department
City of Portland
305 Congress Street
Portland, Maine 04101

Re: 927 Forest Avenue/Change of Use Permit

To Whom It May Concern:

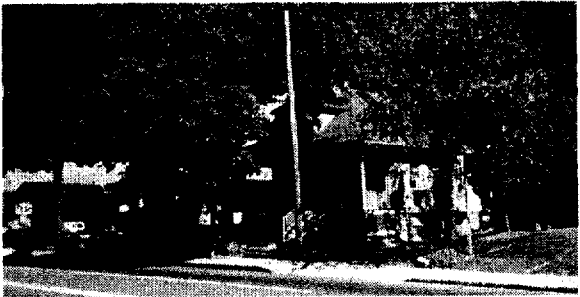
Please find the attached building permit application for a change at above reference property. Enclosed please find copy of the deed, two copies of the floor plan, a copy of the lot, and the frontage. There will be no construction on the premises. Our company Lender's Network intends to move office equipment and furniture for use as a mortgage lending business.

Time is of the essence, our purchase and sale agreement requires a response within seven days. Your timely response is appreciated.

Sincerely,

David B. Smaha

Summary Data

Seller	▪ Stanley R. and Joyce A. LaCourse
Address	▪ 927 Forest Avenue, Portland, Maine
Description	▪ 1 1/2-story bungalow with aluminum siding. Fully restored upstairs and down, with updated systems. Basement contains office, break room and laundry room. Current use is a salon.
Deed	▪ Book 12607, Page 18
Lot Size	▪ .11± acres (5,000± s.f.)
Frontage	▪ 50' ± on Forest Ave (50' x 100')
	
Zoning	▪ B2
Building Size	▪ 1,200± square feet
Age	▪ Estimated - Built 1920
Map And Lot	▪ Map 142, Block F, Lot 3
Assessed Value	▪ Land\$30,770 Building\$42,520 Total\$73,290
Real Estate Tax	▪ \$1,781.68 annually
Water/Sewer	▪ Public
Heating	▪ Oil-fired, forced hot water
Hot Water	▪ Off boiler

Electric ▪ 200-amp circuit breaker panel

A/C ▪ Central air upstairs

Lighting ▪ Abundance of natural lighting with skylights and track lighting



Sprinkler ▪ Over boiler

Roof ▪ Asphalt shingles – new in Summer of 2000

Foundation ▪ Layered cement block, stone, cement poured

Parking ▪ On-site, paved with seven spaces
 ▪ Owner leases space from next door business - Copi

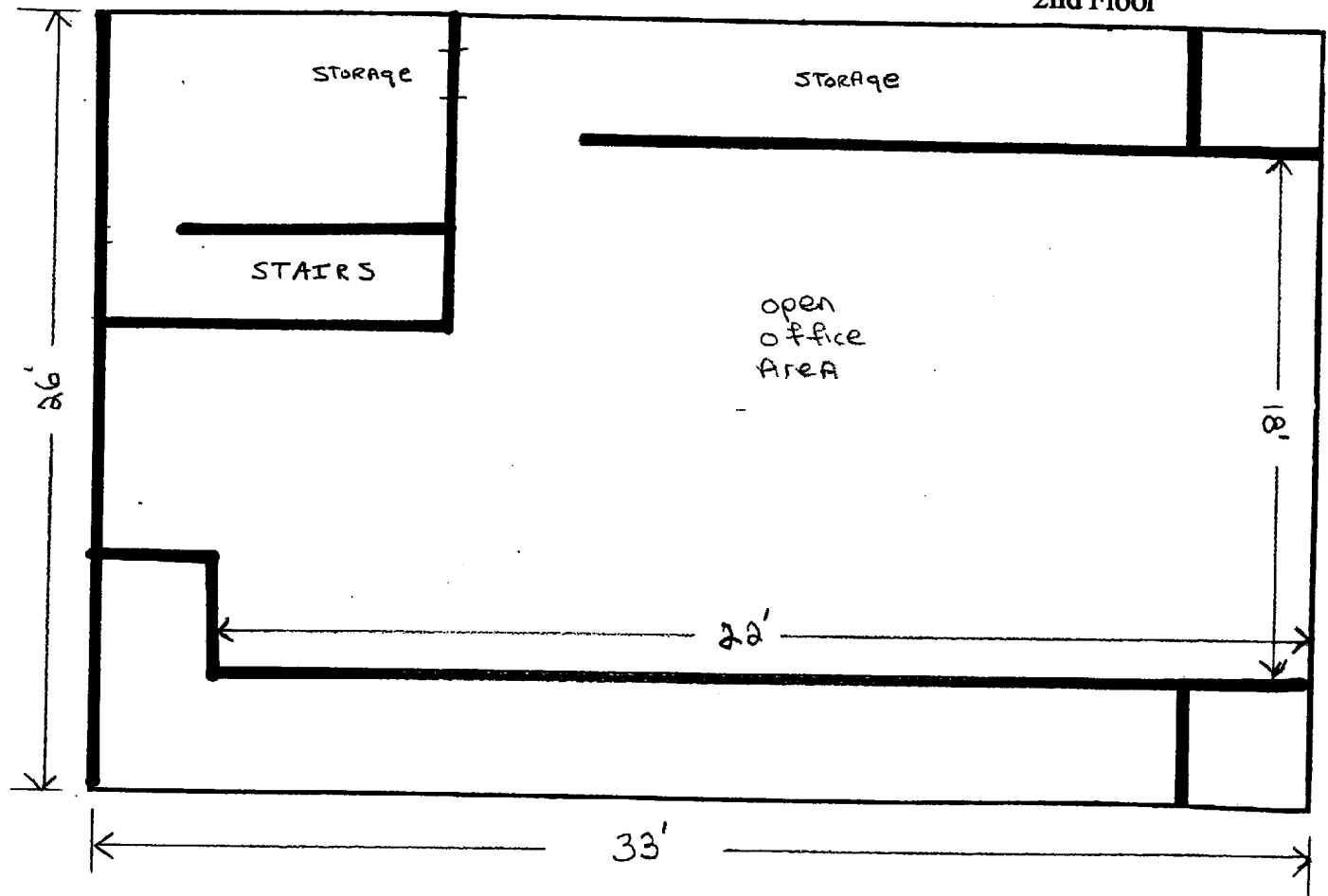


Sale Price ▪ \$179,900*

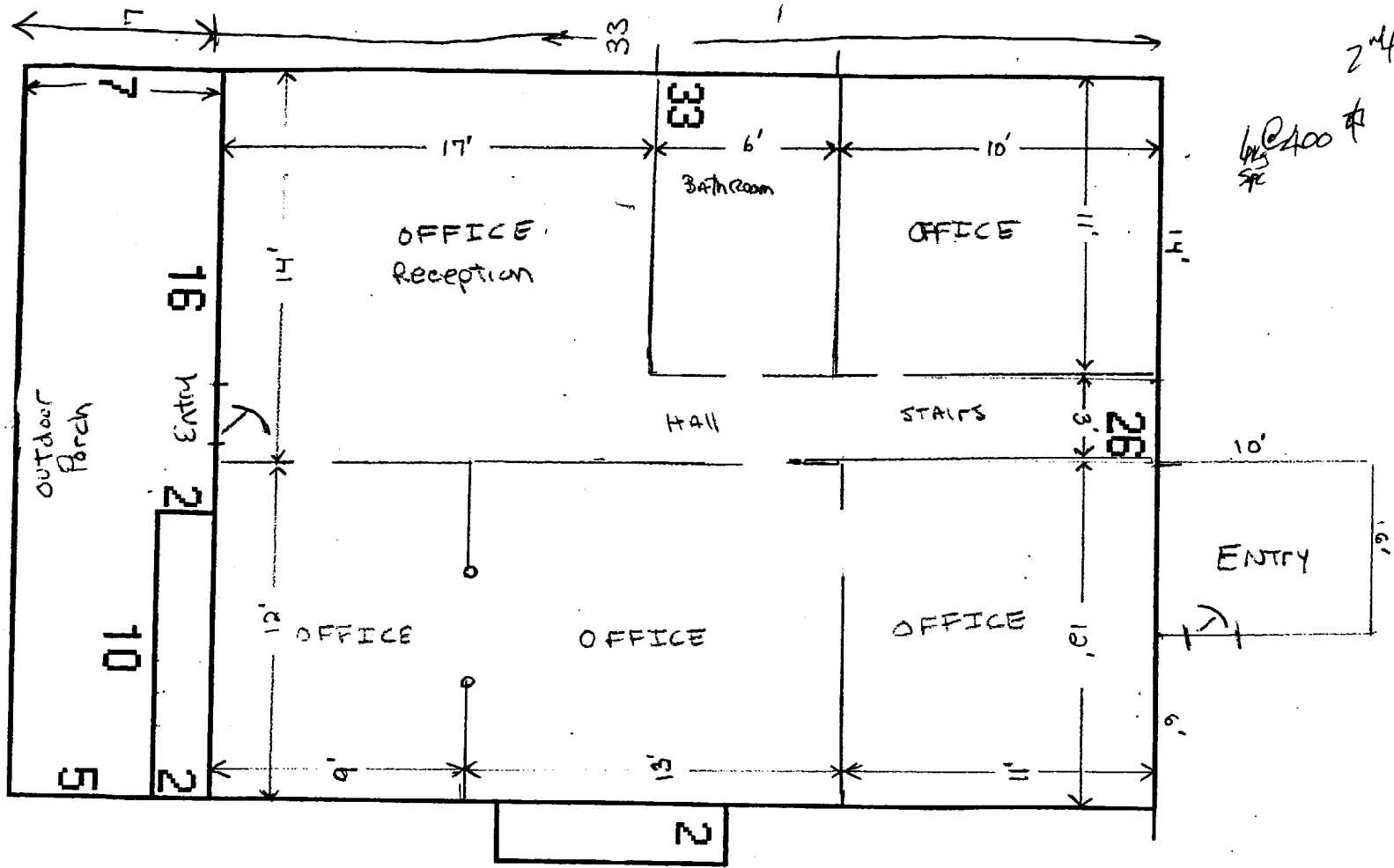
Lease Price ▪ \$11.00 NNN*

* The listed sale and lease price does not include the salon equipment. The equipment is available for sale or lease as a separate transaction. Equipment list available upon request.

927 Forest Avenue
Portland Maine
CBL 142-F-3
2nd Floor



927 Forest Avenue
 Portland Maine
 CBL 142-F-3
 1st Floor

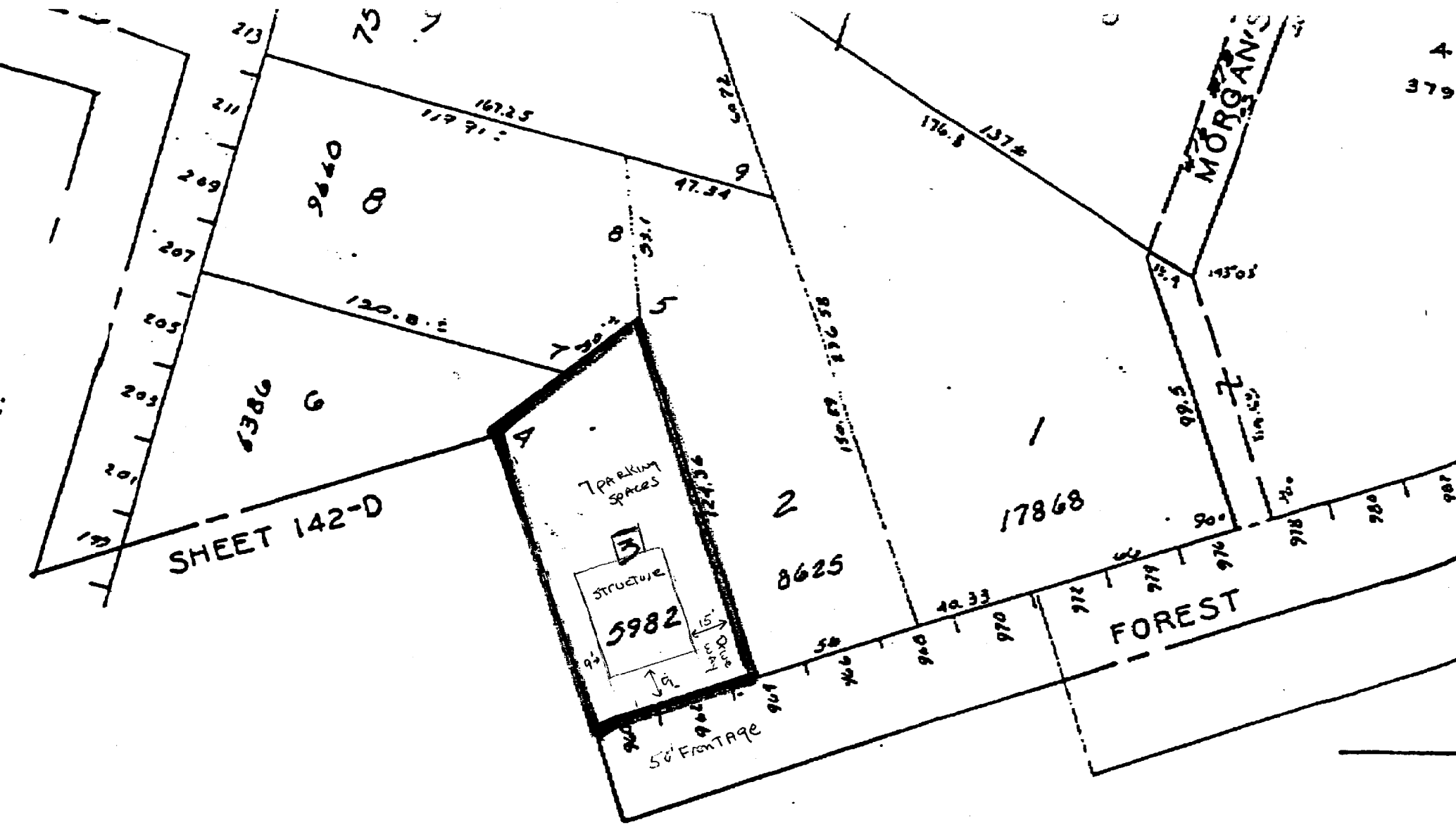


B-2
 office area
 1st floor 14 x 33 = 462
~~14 x 33~~
 2nd floor 18 x 22 = 396
 858[#]

400[#]
 400[#]

$$858 \div 400 = 2.145$$

2 SPACES Req.
 7 SPACES Show



SHEET 142-D

7 PARKING SPACES

STRUCTURE
5982

50' FRONTAGE

FOREST

MORGAN

213

25

211

209

207

205

203

201

167.25
117.91

47.34

120.8

730.2

124.36

2

8625

17868

40.33

970

900

50

46

901

902

972

979

976

978

980

987

176.8
137.4

12.1

137.0

99.5

119.5

44
3797

BUILDING PERMIT INSPECTION PROCEDURES

Please call 874-8703 or 874-8693 to schedule your inspections as agreed upon

Permits expire in 6 months, if the project is not started or ceases for 6 months.

The Owner or their designee is required to notify the inspections office for the following inspections and provide adequate notice. Notice must be called in 48-72 hours in advance in order to schedule an inspection:

By initializing at each inspection time, you are agreeing that you understand the inspection procedure and additional fees from a "Stop Work Order" and "Stop Work Order Release" will be incurred if the procedure is not followed as stated below.

_____ **Pre-construction Meeting:** Must be scheduled with your inspection team upon receipt of this permit. Jay Reynolds, Development Review Coordinator at 874-8632 must also be contacted at this time, before any site work begins on any project other than single family additions or alterations.

_____ **Footing/Building Location Inspection:** Prior to pouring concrete

_____ **Re-Bar Schedule Inspection:** Prior to pouring concrete

_____ **Foundation Inspection:** Prior to placing ANY backfill

_____ **Framing/Rough Plumbing/Electrical:** Prior to any insulating or drywalling

X FW **Final/Certificate of Occupancy:** Prior to any occupancy of the structure or use. NOTE: There is a \$75.00 fee per inspection at this point.

Certificate of Occupancy is not required for certain projects. Your inspector can advise you if your project requires a Certificate of Occupancy. All projects DO require a final inspection

X FW **If any of the inspections do not occur, the project cannot go on to the next phase, REGARDLESS OF THE NOTICE OR CIRCUMSTANCES.**

X FW **CERIFICATE OF OCCUPANICES MUST BE ISSUED AND PAID FOR, BEFORE THE SPACE MAY BE OCCUPIED**

X [Signature]
Signature of applicant/designee

3/13/02
Date

[Signature]
Signature of Inspections Official

3/13/02
Date

CBL: 142-F-003 Building Permit #: 000164