

DISPLAY THIS CARD ON PRINCIPAL FRONTAGE OF WORK CITY OF PORTLAND

BUILDING INSPECTION

PERMIT

Please Read Application And Notes, If Any, Attached

Permit Number: 071428

PERMIT ISSUED
DEC 7 2007

This is to certify that Christian Dwane/Construction Systems of New England

has permission to 1164 sq ft of additional living space 2 car garage

AT 23 PRESNELL ST

224A E006001

provided that the person or persons who accept this permit shall comply with all of the provisions of the Statutes of the State 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 provided. 4 HOUR NOTIFICATION 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

12/5/07 *Cheryl J. Park*
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: 07-1428	Issue Date: 12/5/07	CBL: 224A E006001
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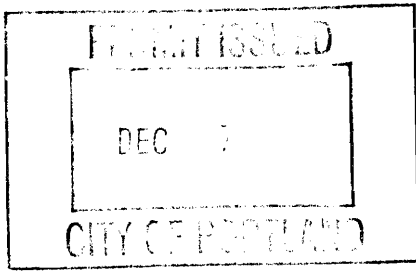
Location of Construction: 23 PRESNELL ST	Owner Name: Christian Dwane	Owner Address: 10A Thompson's Point Road	Phone: 207-749-2236
Business Name:	Contractor Name: Construction Systems of New Engla	Contractor Address: 10A Thompson's Point Portland	Phone 2078719070
Lessee/Buyer's Name	Phone:	Permit Type: Additions - Dwellings	Zone: R-3

Past Use: Single Family Home	Proposed Use: Single Family Home - 1164 sq ft of additional living space 2 car garage	Permit Fee: \$820.00	Cost of Work: \$80,000.00	CEO District: 3
Proposed Project Description: 1164 sq ft of additional living space 2 car garage		FIRE DEPT: <input type="checkbox"/> Approved <input type="checkbox"/> Denied	INSPECTION: Use Group: R-3 Type: SB IRC-2003	
		Signature: _____ Signature: 12/5/07 CUU		
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: ldobson	Date Applied For: 11/26/2007	Zoning Approval		
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1. This permit application does not preclude the Applicant(s) from meeting applicable State and Federal Rules.
2. Building permits do not include plumbing, septic or electrical work.
3. Building permits are void if work is not started within six (6) months of the date of issuance. False information may invalidate a building permit and stop all work..

Special Zone or Reviews	Zoning Appeal	Historic Preservation
<input type="checkbox"/> Shoreland	<input type="checkbox"/> Variance	<input 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: _____	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

City of Portland, Maine - Building or Use Permit

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

Permit No: 07-1428	Date Applied For: 11/26/2007	CBL: 224A E006001
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Location of Construction: 23 PRESNELL ST	Owner Name: Christian Dwane	Owner Address: 10A Thompson's Point Road	Phone: 207-749-2236
Business Name:	Contractor Name: Construction Systems of New Engla	Contractor Address: 10A Thompson's Point Portland	Phone (207) 871-9070
Lessee/Buyer's Name	Phone:	Permit Type: Additions - Dwellings	

Proposed Use: Single Family Home - 1164 sq ft of additional living space 2 car garage	Proposed Project Description: 1164 sq ft of additional living space 2 car garage
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Dept: Zoning	Status: Approved with Conditions	Reviewer: Chris Hanson	Approval Date: 11/29/2007
Note:			Ok to Issue: <input checked="" type="checkbox"/>
<ol style="list-style-type: none"> 1) This property shall remain a single family dwelling. Any change of use shall require a separate permit application for review and approval. 2) 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. 3) As discussed during the review process, the property must be clearly identified prior to pouring concrete and compliance with the required setbacks must be established. Due to the proximity of the setbacks of the proposed addition, it may be required to be located by a surveyor. 			

Dept: Building	Status: Approved with Conditions	Reviewer: Chris Hanson	Approval Date: 12/05/2007
Note:			Ok to Issue: <input checked="" type="checkbox"/>
<ol style="list-style-type: none"> 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. 2) Frost protection must be installed per the enclosed detail as discussed w/owner/contractor. 3) Permit approved based on the plans submitted and reviewed w/owner/contractor, with additional information as agreed on and as noted on plans. 4) The design load spec sheets for any engineered beam(s) must be submitted to this office. 5) Hardwired interconnected battery backup smoke detectors shall be installed in all bedrooms, protecting the bedrooms, and on every level. 6) As discussed during the review process, ballusters must be spaced with less than a 4" opening between each. 7) The attic scuttle opening must be 22" x 30". 8) Fastener schedule per the IRC 2003 9) Open risers are permitted, provided that the opening between treads does not permit the passage of a 4" diameter sphere. 10) This permit is approved, all of the review questions/comments have been responded to and adequately satisfy code compliance of this project. 			

Comments: 12/5/2007-csh: Need ?'s answered left a msg 12/05 to call me Manly about deck constr. Existing?



23 Presnell

Staff Review Checklist

One & Two Family	Plan Review	Checklist
Soil type/Presumptive Load Value (Table R401.4.1)		
Component	Submitted Plan	Findings/Revisions/Dates
Structural		
Footing Dimensions/Depth (Table R403.1 & R403.1(1), (Section R403.1 & R403.1.4.1)	12x24 4' frost walls # @ Bulkhead.	
Foundation Drainage, Fabric, Damp Proofing (Section R405 & R406)	Frost wall N/A	
Ventilation/Access (Section R408.1 & R408.3) Crawls Space ONLY	N/A	
Anchor Bolts/Straps, Spacing (Section R403.1.6)	4' O.C 1" from corners	
Lally Column Type (Section R407) Girder & Header Spans (Table R 502.5(2))	N/A	
Built-Up Wood Center Girder Dimension/Type	steel 2 1/4" x 9 1/2" LVL	need specs
Sill/Band Joist Type & Dimensions		?
First Floor Joist Species Dimensions and Spacing (Table R502.3.1(1) & Table R502.3.1(2))	2x8 16" O.C. 8' span floor trusses 20'	? I-joists 14" need spec
Second Floor Joist Species Dimensions and Spacing (Table R502.3.1(1) & Table R502.3.1(2))	floor trusses	"
Attic or Additional Floor Joist Species Dimensions and Spacing (Table R802.4(1) & R802.4(2))	2x6 collar ties ✓	

Pitch, Span, Spacing & Dimension (Table R802.5.1(1) - R 802.5.1(8)) Roof Rafter; Framing & Connections (Section R802.3 & R802.3.1)	4/12 rear 10/12 front	
Sheathing; Floor, Wall and roof (Table R503.2.1.1(1))	3/4" Advantech vinyl 2/1" OSB ply	
Fastener Schedule (Table R602.3(1) & (2))		
Private Garage (Section R309)		
Living Space? (Above or beside)	Not Attached.	
Fire Separation (Section R309.2)	separated Bldg.	
Opening Protection (Section R309.1)	N/A	
Emergency Escape and Rescue Openings (Section R310)	N/A STAIRS / int. Egress windows	
Roof Covering (Chapter 9)	Asphalt Shingles	
Safety Glazing (Section R308)	✓	
Attic Access (Section R807)	22x30	
Chimney Clearances/Fire Blocking (Chap. 10)	N/A	
Header Schedule (Section 502.5(1) & (2))	O.K.	
Energy Efficiency (N1101.2.1) R-Factors of Walls, Floors, Ceilings, Building Envelope, U-Factor Fenestration	R-19 R-38	
Type of Heating System	Christy's Boiler	

<p>Means of Egress (Sec R311 & R312)</p> <p>Basement $\frac{1}{2}$</p> <p>Number of Stairways $\frac{1}{2}$</p> <p>Interior 1</p> <p>Exterior</p> <p>Treads and Risers (Section R311.5.3) $7\frac{3}{4}$ max 10 min</p> <p>Width (Section R311.5.1)</p> <p>Headroom (Section R311.5.2) u-8 ✓ o.k.</p> <p>Guardrails and Handrails (Section R312 & R311.5.6 - R311.5.6.3)</p>		
<p>Smoke Detectors (Section R313) Location and Type/Interconnected</p>	<p>yes ✓</p>	
<p>Dwelling Unit Separation (Section R317) and IBC -- 2003 (Section 1207)</p>	<p>no</p>	
<p>Deck Construction (Section R502.2.1)</p>	<p>no.</p>	

Applicant:

Date: 11/29/07

Address: 23 Presnell St.

C-B-L: 224A-E-6-7-8

CHECK-LIST AGAINST ZONING ORDINANCE

Date -

Zone Location - R-3

Interior or corner lot -

Proposed Use/Work - Addition 2 car Garage + Living Space

Sevage Disposal - ✓

Lot Street Frontage - 90'

Front Yard - 25' req.

Rear Yard - 25' req.

Side Yard - 1 1/2' 8'
2' 14'

OK.

Projections -

Width of Lot - 90'

Height -

Lot Area - Req. 6,560 - 9000 Act.

Lot Coverage/ Impervious Surface -

existing 674

Area per Family -

Adding. - 1164

Off-street Parking -

1838 Total

Loading Bays -

35% of 9000 = 3,150 Allowed

Site Plan -

Shoreland Zoning/ Stream Protection -

Flood Plains -



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>23 Presnell St -</u>		
Total Square Footage of Proposed Structure/Area		Square Footage of Lot <u>4000</u>
Tax Assessor's Chart, Block & Lot Chart# Block# Lot# <u>224 A E 006</u>	Applicant * <u>must</u> be owner, Lessee or Buyer* Name <u>Dwane K. Christian</u> Address <u>10A Thompson's Point</u> City, State & Zip <u>Portland ME 04102</u>	Telephone: <u>207-8719076</u> <u>(cell 7492236)</u>
Lessee/DBA (If Applicable)	Owner (if different from Applicant) Name Address City, State & Zip	Cost Of Work: \$ <u>80,000</u> C of O Fee: \$ <u>00</u> Total Fee: \$ <u>820.00</u>
Current legal use (i.e. single family) <u>single family</u> If vacant, what was the previous use? _____ Proposed Specific use: <u>residential</u> Is property part of a subdivision? <u>no</u> If yes, please name _____ Project description: <u>add additional living space including 2-car garage adding 1164 sq ft of living space.</u>		
Contractor's name: <u>Construction Systems of New England</u> Address: <u>10A Thompson's Point</u> City, State & Zip <u>Portland ME 04102</u> Telephone: <u>207-8719070</u> Who should we contact when the permit is ready: <u>Dwane Christian</u> Telephone: <u>7492236</u> Mailing address: <u>same as above.</u>		

Please submit all of the information outlined on the applicable 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 or to download copies of this form and other applications visit the Inspections Division on-line at www.portlandmaine.gov, or stop by the Inspections Division 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: [Signature] Date: 11/26/07

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

QUITCLAIM DEED WITH COVENANT

KNOW ALL PERSONS BY THESE PRESENTS, THAT U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3, whose corporate address is c/o Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 85115, in consideration of One Dollar (\$1.00) and other valuable consideration paid by Dwane K. Christian of 10A Thompson's Point Road, Portland, Maine 04102, the receipt whereof it does hereby acknowledge, does hereby give, grant, bargain, sell and convey, with quitclaim covenant, unto the said Dwane K. Christian, his heirs and assigns forever, a certain lot or parcel of land with the buildings thereon situated on 23 Presnell Street, Portland, Cumberland County, Maine, being more particularly described in the attached Exhibit A.


BEING the same premises conveyed to U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3 by Quitclaim Deed without Covenant from U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3 dated July 23, 2007 and recorded in the Cumberland County Registry of Deeds in Book 25371, Page 57.

TO HAVE AND TO HOLD the same, together with all privileges and appurtenances thereunto belonging, to the said Dwane K. Christian, his heirs and assigns forever.

Grantor covenants with the said Grantee, his heirs and assigns, that it shall and will covenant and defend the premises to the said Grantee, his heirs and assigns forever, against lawful claims and demand of all persons claiming by, through or under Grantor.

U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3 has caused this instrument to be signed in its name and duly authorized, this 16th day of November, 2007.

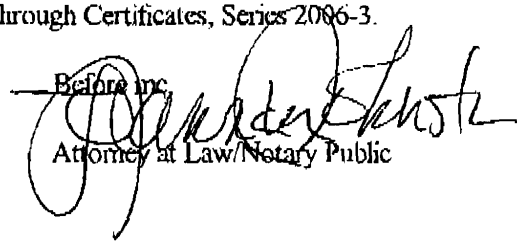
U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3
By: Select Portfolio Servicing, Inc.
Its: Attorney-in-Fact

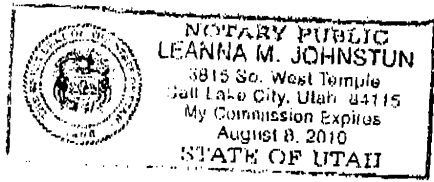

By: CHERYL E. KHUEGER, DOC. CONTROL OFFICER
Its:

STATE OF Ut
SC, ss.

11-6, 2007

Then personally appeared the above named CHERYL E. KHUEGER, DOC. CONTROL OFFICER of said Select Portfolio Servicing, Inc., as Attorney-in-Fact of U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3 as aforesaid and acknowledged the foregoing instrument to be his/her free act and deed in his/her said capacity, the free act and deed of said U.S. Bank National Association, as trustee, on behalf of the holders of the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2006-3.

Before me,

Attorney at Law/Notary Public



A. U.S. Department of Housing and Urban Development		B. Type of Loan		
		1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FMHA	3. <input checked="" type="checkbox"/> Conv. Unins.
		4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	
		6. File Number	7. Loan Number	
		70565		
		8. Mortgage Ins. Case No.		

Settlement Statement

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. Name of Borrower: Dwane K. Christian, 632 Washington Ave., Portland, ME 04103

E. Name of Seller: U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 85115 **TIN:** 87-0465626

F. Name of Lender: Ocean Bank, 100 Main Street, Kennebunk, ME 04043

G. Property Location: 23 Prosnell Street, Portland, ME 04102

H. Settlement Agent: Bay Area Title Services LLC (207) 775-5900 **TIN:** 16-1733469
Place of Settlement: 66 Pearl Street - Suite 200, Portland, ME 04101

I. Settlement Date: 11/14/2007 **Proration Date:** 11/14/2007

J. Summary of Borrower's Transaction				K. Summary of Seller's Transaction			
100. Gross amount due from borrower:				400. Gross amount due to seller:			
101. Contract sales price		123,000.00		401. Contract sales price		123,000.00	
102. Personal property				402. Personal property			
103. Settlement charges to borrower (line 1400)		4,051.10		403.			
104. Construction Escrowed Funds		25,000.00		404.			
105.				405.			
Adjustments for items paid by seller in advance:				Adjustments for items paid by seller in advance:			
106. City/town taxes 11/14/2007 to 12/31/2007		340.86		406. City/town taxes 11/14/2007 to 12/31/2007		340.86	
107. County taxes				407. County taxes			
108. Assessments				408. Assessments			
109.				409.			
110.				410.			
111.				411.			
112.				412.			
120. Gross amount due from borrower:		152,391.96		420. Gross amount due to seller:		123,340.86	
200. Amounts paid by or in behalf of the borrower:				500. Reduction in amount due to seller:			
201. Deposit or earnest money		5,000.00		501. Excess deposit (see instructions)			
202. Principal amount of new loan(s)		139,250.00		502. Settlement charges to seller (line 1400)		9,845.60	
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to			
204.				504. Payoff of first mortgage loan			
205.				505. Payoff of second mortgage loan			
206. Seller Paid Closing Costs		3,000.00		506. Seller Paid Closing Costs		3,000.00	
207.				507. Activation Fee - Portland Water District		39.00	
208.				508. Final Water & Sewer		14.12	
209.				509.			
Adjustments for items unpaid by seller:				Adjustments for items unpaid by seller:			
210. City/town taxes				510. City/town taxes			
211. County taxes				511. County taxes			
212. Assessments				512. Assessments			
213.				513.			
214.				514.			
215.				515.			
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. Total paid by/for borrower:		147,250.00		520. Total reduction in amount due seller:		12,898.72	
300. Cash at settlement from/to borrower:				600. Cash at settlement to/from seller:			
301. Gross amount due from borrower (line 120)		152,391.96		601. Gross amount due to seller (line 420)		123,340.86	
302. Less amount paid by/for borrower (line 220)		147,250.00		602. Less total reduction in amount due seller (line 520)		12,898.72	
303. CASH (X)FROM ()TO BORROWER		5,141.96		603. CASH ()FROM (X)TO SELLER		110,442.14	

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks C, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Bay Area Title Services LLC (207) 775-5900 with your correct taxpayer identification number.

If you do not provide Bay Area Title Services LLC (207) 775-5900 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

J.S. Bank National Association, as Trustee

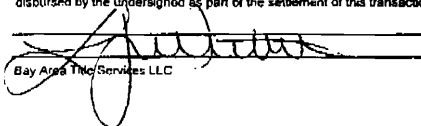
L Settlement Charges			File Number: 70565
700. Total sales/broker commission based on : = \$8,400.00			Paid From
Division of commission (line 700) as follows:			Borrower's
701. \$ 2,484.00 to LRA Homecolors			Funds at
702. \$4,800.00 to Downcast Realty			Settlement
703. Commission paid at settlement \$8,400.00			Paid From
704. Mountain West Referral Fee			Seller's
			Funds at
			Settlement
800. Items payable in connection with loan:			7,284.00
801. Loan origination fee to Seacoast Mortgage LLC (1%)			1,392.50
802. Loan discount			
803. Appraisal fee			
804. Credit report to Seacoast Mortgage LLC			21.00
805. Lender's inspection fee			
806. Mortgage insurance application fee			
807. Assumption fee			
808. Underwriting Fee			
809. Commitment Fee to Ocean Bank			500.00
810. Flood Certification Fee to Ocean Bank			80.00
811. Processing Fee to Seacoast Mortgage LLC			250.00
812. Tax Verification Fee to Ocean Bank			65.00
813.			
814.			
900. Items required by lender to be paid in advance:			
901. Interest from			
902. Mortgage insurance premium for			
903. Hazard insurance premium for			
904.			
905.			
1000. Reserves deposited with lender:			
1001. Hazard insurance			
1002. Mortgage insurance			
1003. City property taxes			
1004. County property taxes			
1005. Annual assessments (maint.)			
1006.			
1007.			
1008. Aggregate Accounting Adjustment			
1009.			
1100. Title charges:			
1101. Settlement or closing fee to Bay Area Title Services LLC			505.00
1102. Abstract or title search			
1103. Title examination to Drummond & Drummond, LLP			475.00
1104. Title insurance binder			
1105. Document preparation			
1106. Notary fees			
1107. Attorney's fees to Drummond & Drummond, LLP			675.00
includes above items no.:			
1108. Title insurance to Stewart Title Insurance Company			520.00
includes above items no.:			
1109. Lender's coverage \$139,250.00 \$295.00			
1110. Owner's coverage \$123,000.00 \$225.00			
1111.			
1112.			
1113. REW Transmittal Fee			
1200. Government recording and transfer charges:			
1201. Recording fees: Deed \$18.00 Mortgage \$64.00			82.00
1202. City/county tax/stamps:			
1203. State tax/stamps: Deed \$541.20			270.60 270.60
1204. Print docs via email			
1205. Mtge Discharge Compliance Fee			
1206. Outgoing Wire Fee to Bay Area Title Services LLC			25.00
1207.			
1300. Additional settlement charges:			
1301. Survey to Livingston-Hughes Surveyors, Inc.			200.00
1302. Pest inspection			
1303. Overnight Fee for Payoff			
1304. Courier Fee for Documents to Bay Area Title Services LLC			50.00
1305. Incoming Wire Fee to Bay Area Title Services LLC			25.00
1400. Total settlement charges (entered on lines 103, section J and 502, section K)			4,051.10 9,845.60

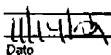
CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

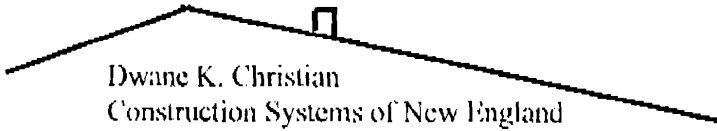
Dwane K. Christian

U.S. Bank National Association, as Trustee

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.


 Bay Area Title Services LLC


 Date



Dwane K. Christian
 Construction Systems of New England
 10A Thompson Point
 Portland, Maine 04102

FAX

TO:

Faxed To: 874-8716

Lannic Robson

Date: *11/26/07*
 Number of Pages: *5*

Phone: 207-871-9070
 Fax: 207-871-9108
 Cell: 207-749-2236

Remarks:

23 Presnell St.

*Lannic Follow is HUD disclosure form
 & deed.*

*Any questions please hesitate
 to call.*

Thanks-

Dwane