

**Warranty Deed
(Maine Statutory Short Form)**

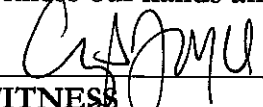
KNOW ALL PERSONS BY THESE PRESENTS THAT, WE, **Elizabeth Plizga and David Plizga**, with a mailing address of 34 Hollis Road, Portland, Maine 04103, for valuable consideration paid, by **Noah M. Harrison**, with a mailing address of 5 Gerry Avenue #2, South Portland, Maine 04106, the receipt and sufficiency whereof is hereby acknowledged, does hereby GIVE, GRANT, BARGAIN, SELL AND CONVEY, unto the said **Noah M. Harrison**, his heirs and assigns, with **WARRANTY COVENANTS**, a certain lot or parcel of real property situated in the City of Portland, County of Cumberland, State of Maine, bounded and described as follows:

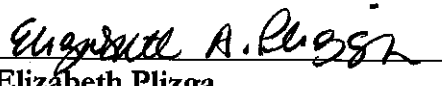
**PROPERTY DESCRIBED IN "EXHIBIT A" ATTACHED HERETO AND
MADE A PART HEREOF**

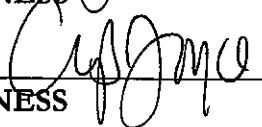
Meaning and intending to convey the premises conveyed to Elizabeth Plizga and David Plizga, as joint tenants, by virtue of a deed from Terence D. MacMillan and Frances A. MacMillan dated May 6, 2005 and recorded on May 10, 2005 in Book 22616, Page 237 with the Cumberland County Registry of Deeds.

The premises are conveyed together with and subject to any and all easements or appurtenances of record, insofar as the same are in force and applicable.

Witness our hands and seal this 30th day of April, 2015.


WITNESS



Elizabeth Plizga


WITNESS


David Plizga

**STATE OF MAINE
COUNTY OF CUMBERLAND**

Personally appeared before me on this 30th day of April, 2015 the above named Elizabeth Plizga and David Plizga and acknowledged the foregoing instrument to be their free act and deed.


Notary Public / Attorney At Law

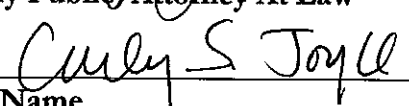

Print Name

EXHIBIT A

A certain lot or parcel of land, with the buildings thereon, situated in the City of Portland, County of Cumberland and State of Maine, being Lot No. 66 as shown on Plan of Homestead Acres Extension, which plan is recorded in Cumberland County Registry of Deeds in Plan Book 44, Page 14, to which plan reference is hereby made for a more particular description.

Said premises are subject to utility easements of record.



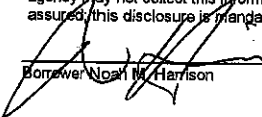
A. Settlement Statement (HUD-1)

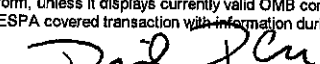
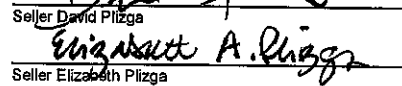
| | | | |
|--|--|---|------------------------------------|
| B. Type of Loan | | | |
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> RHS | 3. <input type="checkbox"/> Conv. Unins | 7. File Number: 2015-3454 |
| 4. <input type="checkbox"/> VA | 5. <input checked="" type="checkbox"/> Conv. Ins | 6. <input type="checkbox"/> Other | 8. Loan Number: SPO1501071820 |
| 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 "(p.o.c.)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals. | | | 9. Mortgage Insurance Case Number: |
| D. NAME AND ADDRESS OF BORROWER: Noah M. Harrison 5 Gerry Avenue #2, South Portland ME 04105 | | E. NAME AND ADDRESS OF SELLER: David Plizga and Elizabeth Plizga 34 Hollis Road, Portland ME 04103 | |
| G. PROPERTY LOCATION: 86 West Commonwealth Drive, Portland ME 04103 | | F. NAME AND ADDRESS OF LENDER: Residential Mortgage Services Inc. 24 Christopher Toppi Drive, South Portland ME 04106 | |
| H. SETTLEMENT AGENT Two Lights Settlement Services, LLC 970 Baxter Blvd, Ste. 204, Portland ME 04103 (207) 761-7277 Place of Settlement 970 Baxter Blvd, Ste. 204, Portland ME 04103 | | I. Settlement Date: 04/30/2015 | |
| | | Disbursement Date: 04/30/2015 | |

| J. Summary of Borrower's Transaction | |
|--|-------------------|
| 400. Gross Amount Due From Borrower | |
| 101. Contract sales price | 206,000.00 |
| 102. Personal Property | |
| 103. Settlement charges to borrower (line 1400) | 9,004.88 |
| 104. | |
| 105. | |
| Adjustments for items paid by seller in advance | |
| 106. City/town taxes 04/30/2015 to 06/30/2015 | 535.13 |
| 107. County Taxes | |
| 108. Assessments | |
| 109. | |
| 110. | |
| 111. | |
| 112. | |
| 120. Gross Amount Due From Borrower | 215,540.01 |
| 200. Amounts Paid By Or In Behalf Of Borrower | |
| 201. Deposit or earnest money Landing Real Estate | 1,000.00 |
| 202. Principal amount of new loan(s) | 195,700.00 |
| 203. Existing loan(s) taken subject to | |
| 204. Seller Paid Closing Costs | 6,000.00 |
| 205. | |
| 206. | |
| 207. | |
| 208. | |
| 209. | |
| Adjustments for items unpaid by seller | |
| 210. City/town taxes | |
| 211. County taxes | |
| 212. Assessments | |
| 213. | |
| 214. | |
| 215. | |
| 216. | |
| 217. | |
| 218. | |
| 219. | |
| 220. Total Paid By/For Borrower | 202,700.00 |
| 300. Cash At Settlement From/To Borrower | |
| 301. Gross Amount due from borrower (line 120) | 215,540.01 |
| 302. Less amounts paid by/for borrower (line 220) | 202,700.00 |
| 303. CASH From BORROWER | 12,840.01 |

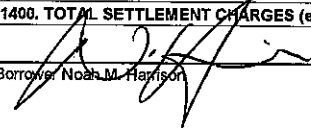
| K. Summary of Seller's Transaction | |
|--|-------------------|
| 400. Gross Amount Due To Seller | |
| 401. Contract sales price | 206,000.00 |
| 402. Personal property | |
| 403. | |
| 404. | |
| 405. | |
| Adjustments for items paid by seller in advance | |
| 406. City/town taxes 04/30/2015 to 06/30/2015 | 535.13 |
| 407. County taxes | |
| 408. Assessments | |
| 409. | |
| 410. | |
| 411. | |
| 412. | |
| 420. Gross Amount Due To Seller | 206,535.13 |
| 500. Reductions In Amount Due To Seller | |
| 501. Excess deposit (see instructions) | |
| 502. Settlement charges to seller (line 1400) | 9,638.20 |
| 503. Existing loan(s) taken subject to | |
| 504. PennyMac | 190,193.90 |
| 505. Seller Paid Closing Costs | 6,000.00 |
| 506. Deposit retained by realtor | 1,000.00 |
| 507. | |
| 508. | |
| 509. | |
| Adjustments for items unpaid by seller | |
| 510. City/town taxes | |
| 511. County taxes | |
| 512. Assessments | |
| 513. | |
| 514. | |
| 515. | |
| 516. | |
| 517. | |
| 518. | |
| 519. | |
| 520. Total Reduction Amount Due Seller | 206,832.10 |
| 600. Cash At Settlement From/To Seller | |
| 601. Gross Amount due to Seller (line 420) | 206,535.13 |
| 602. Less reductions in amount due seller (line 520) | 206,832.10 |
| 603. CASH From SELLER | 296.97 |

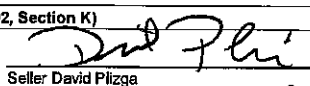
The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays currently valid OMB control number. No confidentiality is assured if this disclosure is mandatory. This is designed to provide the parties to RESPA covered transaction with information during the settlement process.

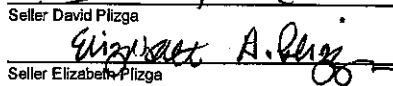

Borrower Noah M. Harrison


Seller David Plizga

Seller Elizabeth Plizga

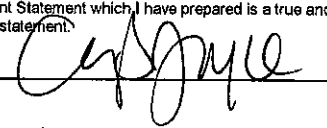
| L. SETTLEMENT CHARGES | | | | | Paid From | Paid From |
|---|--|---|---------------------------------------|---|-----------------|-----------------|
| 700. Total Real Estate Broker Fees | | | | | Borrower's | Seller's |
| Division of commission (line 700) as follows: | | | | | Funds at | Funds at |
| | | | | | Settlement | Settlement |
| 701. | \$5,000.00 | to Keller Williams | | | | |
| 702. | \$5,000.00 | to Landing Real Estate | | | | |
| 703. | Commission paid at settlement (EMD \$1,000.00 to Landing Real Estate P.O.C.) | | | | | 9,000.00 |
| 704. | | | | | | |
| 705. | | | | | | |
| 706. | | | | | | |
| 800. Items Payable in connection with Loan | | | | | | |
| 801. | Our Origination Charge | | \$1,125.00 | (from GFE #1) | | |
| 802. | Your credit or charge (points) for the specific interest rate chosen | | | (from GFE #2) | | |
| 803. | Your adjusted origination charges | | | (from GFE A) | 1,125.00 | |
| 804. | Appraisal Fee to All County Appraisal | | | (from GFE #3) | 475.00 | |
| 805. | | | | (from GFE #3) | | |
| 806. | | | | (from GFE #3) | | |
| 807. | Flood Certification to Allsource Flood | | | (from GFE #3) | 11.00 | |
| 808. | | | | (from GFE #3) | | |
| 900. Items Required By Lender To Be Paid In Advance | | | | | | |
| 901. | Daily interest charges | From 04/30/2015 To 05/01/2015 | 1 day @ \$20.7764/day | (from GFE #10) | 20.78 | |
| 902. | MI Initial Premium | | to United Guaranty | (from GFE #3) | 3,424.75 | |
| 903. | Hazard Insurance Premium | for 12 months | to Travelers Indemnity and Affiliates | (from GFE #11) | 552.00 | |
| 904. | | | | (from GFE #11) | | |
| 1000. Reserves Deposited With Lender | | | | | | |
| 1001. | Initial deposit for your escrow account | | | (from GFE #9) | 1,288.15 | |
| 1002. | Homeowner's Insurance | for 3 months | @ \$46.00/month | \$138.00 | | |
| 1003. | Mortgage Insurance | | | | | |
| 1004. | Property Taxes | for 5 months | @ \$266.83/month | \$1,334.15 | | |
| 1005. | | | | | | |
| 1006. | | | | | | |
| 1007. | Aggregate Adjustment | | | | | \$-184.00 |
| 1100. Title Charges | | | | | | |
| 1101. | Title services and lender's title insurance | | | (from GFE #4) | 1,143.00 | |
| 1102. | Settlement or closing fee | to Two Lights Settlement Services, LLC | \$650.00 | | | |
| 1103. | Owner's title insurance | to First American Title Insurance Company | | (from GFE #5) | 428.00 | |
| 1104. | Lender's title insurance | to First American Title Insurance Company | \$468.00 | | | |
| 1105. | Lender's title policy limit | \$195,700.00 | | | | |
| 1106. | Owner's title policy limit | \$205,000.00 | | | | |
| 1107. | Agent's portion of the total title insurance premium | | \$627.20 | to Two Lights Settlement Services, LLC | | |
| 1108. | Underwriter's portion of the total title insurance | | \$268.80 | to First American Title Insurance Company | | |
| 1109. | | | | | | |
| 1110. | Deed Preparation | to Two Lights Settlement Services, LLC | | | | 150.00 |
| 1111. | | | | | | |
| 1112. | CPL Generation Fee | to First American Title Insurance Company | \$25.00 | | | |
| 1200. Government Recording and Transfer Charges | | | | | | |
| 1201. | Government recording charges | | | (from GFE #7) | 84.00 | |
| 1202. | Deed \$24.00 | Mortgage \$52.00 | Releases | | | |
| 1203. | Transfer Taxes | | | (from GFE #8) | 453.20 | |
| 1204. | City/County tax/stamps | Deed | Mortgage | | | |
| 1205. | State tax/stamps | Deed \$906.40 | Mortgage | | | 453.20 |
| 1206. | Recording Fee | to ePN | \$8.00 | from GFE #7 | | |
| 1300. Additional Settlement Charges | | | | | | |
| 1301. | Required services that you can shop for | | | (from GFE #6) | | |
| 1302. | | | | | | |
| 1303. | | | | | | |
| 1304. | | | | | | |
| 1305. | Discharge Tracking Fee | to FasTrax | | | | 35.00 |
| 1400. | TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K) | | | | 9,004.88 | 9,638.20 |

Borrower Noah M. Harrison 

Seller David Plizga 

Seller Elizabeth Plizga 

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent:  Date: 4/30/15

| Comparison of Good Faith Estimate (GFE) and HUD-1 Charges | |
|--|-------------------|
| Charges That Cannot Increase | HUD-1 Line Number |
| Our Origination Charge | # 801 |
| Your credit or charge (points) for the specific interest rate chosen | # 802 |
| Your adjusted origination charges | # 803 |
| Transfer Taxes | # 1203 |

| Good Faith Estimate | HUD-1 |
|---------------------|----------|
| 1,125.00 | 1,125.00 |
| 00.00 | 00.00 |
| 1,125.00 | 1,125.00 |
| 453.20 | 453.20 |

| Charges That in Total Cannot Increase More Than 10% | |
|---|--------|
| Appraisal Fee to All County Appraisal | # 804 |
| Flood Certification to Allsource Flood | # 807 |
| MI Initial Premium | # 902 |
| Title services and lender's title insurance | # 1101 |
| Owner's title insurance | # 1103 |
| Government recording charges | # 1201 |
| Total | |
| Increase between GFE and HUD 1 Charges | |

| Good Faith Estimate | HUD-1 |
|---------------------|----------|
| 475.00 | 475.00 |
| 11.00 | 11.00 |
| 3,424.75 | 3,424.75 |
| 1,192.00 | 1,143.00 |
| 404.00 | 428.00 |
| 84.00 | 84.00 |
| 5,590.75 | 5,565.75 |
| or | |
| \$- 25.00 - .45% | |

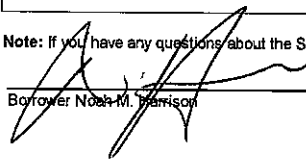
| Charges That Can Change | |
|---|--------|
| Daily interest charges | # 901 |
| Hazard Insurance Premium | # 903 |
| Initial deposit for your escrow account | # 1001 |

| Good Faith Estimate | HUD-1 |
|---------------------|----------|
| 20.78 | 20.78 |
| 499.92 | 552.00 |
| 2,306.34 | 1,286.15 |

Loan Terms

| | |
|---|---|
| Your initial loan amount is | \$195,700.00 |
| Your loan term is | 30 years |
| Your initial interest rate is | 3.8750% |
| Your initial monthly amount owed for principal, interest, and any mortgage insurance is | \$920.25 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance |
| Can your interest rate rise? | <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than % . |
| Even if you make payment on time, can your loan balance rise? | <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$ |
| Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise? | <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$ |
| Does your loan have a prepayment penalty | <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$. |
| Does your loan have a balloon payment? | <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on . |
| Total monthly amount owed including escrow amount payments | <input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$312.83 that results in a total initial monthly amount owed of \$1,233.08. This includes principal, interest, an mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property taxes <input checked="" type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/> |

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Borrower  Noah M. Harrison