

WARRANTY DEED
Maine Statutory Short Form

KNOW ALL MEN BY THESE PRESENTS, That **STEPHEN Z. HULL** and **KAREN LYNN OLSON**, of Portland, County of Cumberland, and State of Maine, for consideration paid, grant to **ELIZABETH N. WINFELD** and **ALICE E. ADAMS**, of 533 Mitchell Road, Cape Elizabeth, Maine 04107, with **WARRANTY COVENANTS, As Joint Tenants**, the real property situated in **Portland**, in the County of **Cumberland**, and State of **Maine**, more particularly described in Exhibit A attached hereto and incorporated herein by reference.

IN WITNESS WHEREOF, we have executed this instrument this 24 day of May, 2016.


Witness to all


Stephen Z. Hull


Karen Lynn Olson

State of Maine
County of Cumberland

May 24, 2016

Personally appeared before me the above named **Stephen Z. Hull** and **Karen Lynn Olson** and acknowledged the foregoing instrument to be their free act and deed.

SUSAN GAGE KNEDLER
Notary Public, Maine
My Commission Expires November 22, 2018


Notary Public/Attorney at Law

File Number: 2016-362

EXHIBIT A

Unit 9, in Alden's Walk, a condominium in the City of Portland, County of Cumberland, and State of Maine, created pursuant to a Declaration under the Maine Condominium Act of the Maine Revised Statutes Annotated, as amended, Title 33, Chapter 31, et seq., which Declaration is dated November 13, 1987, and recorded in the Cumberland County Registry of Deeds in Book 8063, Page 230, and amended by a First Amendment dated April 12, 1988, and recorded in said Registry of Deeds in Book 8244, Page 105, a Second Amendment dated November 14, 1988, and recorded in said Registry of Deeds in Book 8555, Page 254, and a Third Amendment dated August 10, 1989, and recorded in said Registry of Deeds in Book 8862, Page 210, and which Declaration as amended, is hereby incorporated herein by reference ("The Declaration").

Any and all rights, easements, privileges, and appurtenances belonging to the unit are hereby conveyed. This conveyance is SUBJECT TO the terms, conditions, agreements, covenants, development and special declarant rights, restrictions, obligations, and easements contained in the above-referenced Declaration.

Meaning and intending to convey and hereby conveying the same premises conveyed to Karen Lynn Olson and Stephen Z. Hull, as joint tenants, by Deed of Sale by Personal Representative (Testate) of Jane A. Sparta-Wagner, as Personal Representative of the Estate of Ruth E. Sparta Bennett, dated December 20, 2012, and recorded in the Cumberland County Registry of Deeds in Book 30242, Page 131.

Two handwritten signatures in black ink, one above the other, located in the lower right quadrant of the page.

Loan #

File #2016-362

May 24, 2016


CASH

We certify that all contingencies on the Purchase and Sale Agreement dated May 24, 2016 have been met to our satisfaction.

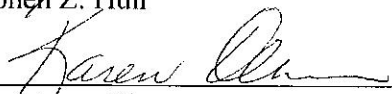
We also certify that there is no monetary value placed on any of the personal property left in the house as listed on the Purchase and Sale Agreement and that all such personal property is being left at the convenience of the Seller.

The Seller(s) has not engaged in any secondary financing with the buyer for any portion of this purchase price.

Seller:

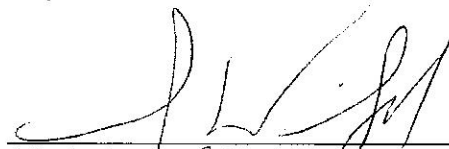


Stephen Z. Hull

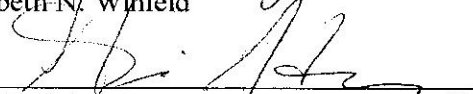


Karen Lynn Olson

Buyer:



Elizabeth N. Winfeld



Alice E. Adams

A. Settlement Statement

**U.S. Department of Housing and
Urban Development**

OMB Approval No. 2502-0265

B. Type of Loan

1. FHA 2. RHS 3. Conv. Unins 4. VA 5. Conv. Ins 6. Other

7. File Number 2016-362

8. Loan Number

9. Mortgage Insurance Case Number

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.

D. NAME AND ADDRESS OF BORROWER:

Elizabeth N. Winfeld and Alice E. Adams
533 Mitchell Road, Cape Elizabeth, ME 04107

E. NAME AND ADDRESS OF SELLER:

Stephen Z. Hull and Karen Lynn Olson
9 Wildwood Circle Alden's Walk Condo, Portland, ME 04103

F. NAME AND ADDRESS OF LENDER:

CASH

G. PROPERTY LOCATION:

9 Wildwood Circle Alden's Walk Condo, Portland ME 04103

H. SETTLEMENT AGENT

Bay Area Title Services
1711 Congress Street, Portland ME 04102
(207) 775-5900

PLACE OF SETTLEMENT

1711 Congress Street, Portland ME 04102

I. SETTLEMENT DATE: 05/24/2016

DISBURSEMENT DATE: 05/24/2016

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	287,500.00	401. Contract Sales Price	287,500.00
---------------------------	------------	---------------------------	------------

102. Personal Property		402. Personal Property	
------------------------	--	------------------------	--

103. Settlement charges to borrower (line 1400)	2,229.00	403.	
---	----------	------	--

104.		404.	
------	--	------	--

105.		405.	
------	--	------	--

Adjustments for items paid by seller in advance

Adjustments for items paid by seller in advance

106. City/Town taxes 05/24/2016 to 06/30/2016	495.03	406. City/Town taxes 05/24/2016 to 06/30/2016	495.03
---	--------	---	--------

107. Stormwater 05/24/2016 to 06/30/2016	12.85	407. Stormwater 05/24/2016 to 06/30/2016	12.85
--	-------	--	-------

108. Homeowner's Association 05/24/2016 to 05/31/2016	51.95	408. Homeowner's Association 05/24/2016 to 05/31/2016	51.95
---	-------	---	-------

109.		409.	
------	--	------	--

110.		410.	
------	--	------	--

111.		411.	
------	--	------	--

112.		412.	
------	--	------	--

120. Gross Amount Due From Borrower	290,288.83	420. Gross Amount Due To Seller	288,059.83
--	-------------------	--	-------------------

200. Amounts Paid By Or In Behalf Of Borrower

500. Reductions In Amount Due To Seller

201. Deposit or earnest money Ocean Gate Realty, LLC	2,500.00	501. Excess deposit (see instructions)	
--	----------	--	--

202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	16,725.00
--------------------------------------	--	---	-----------

203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
--	--	--	--

204. Credit from Sellers to Buyers	452.00	504. Bangor Savings Bank #101081358	156,828.23
------------------------------------	--------	-------------------------------------	------------

205.		505. Bangor Savings Bank	84,880.49
------	--	--------------------------	-----------

206.		506. Dirigo Management-resale certificate preparation fee	100.00
------	--	---	--------

207.		507. Portland Tax Collector-stormwater to 6/30/2016	34.50
------	--	---	-------

208.		508. Credit from Sellers to Buyers	452.00
------	--	------------------------------------	--------

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	2,952.00	520. Total Reduction Amount Due Seller	259,020.22
--	-----------------	---	-------------------

300. Cash At Settlement From/To Borrower

600. Cash At Settlement From/To Seller

301. Gross Amount due from borrower (line 120)	290,288.83	601. Gross Amount due to Seller (line 420)	288,059.83
--	------------	--	------------

302. Less amounts paid by/for borrower (line 220)	2,952.00	602. Less reductions in amount due seller (line 520)	259,020.22
---	----------	--	------------

303. CASH From BORROWER	287,336.83	603. CASH To SELLER	29,039.61
--------------------------------	-------------------	----------------------------	------------------

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on May 24, 2016.

L. SETTLEMENT CHARGES						
700. Total Real Estate Broker Fees						
Division of commission (line 700) as follows:					Paid From	Paid From
					Borrower's	Seller's
					Funds at	Funds at
					Settlement	Settlement
701.	\$7,906.25	to Keller Williams				
702.	\$7,906.25	to Ocean Gate Realty, LLC				
703.		Commission paid at settlement				15,812.50
704.						
705.						
706.						
800. Items Payable In connection with Loan						
801.		Loan Origination Fee	to			
802.		Loan Discount	to			
803.						
804.						
805.						
806.						
900. Items Required By Lender To Be Paid In Advance						
901.		Interest from				
902.		Mortgage insurance premium				
903.		Hazard Insurance premium				
904.						
905.						
1000. Reserves Deposited With Lender						
1001.		Hazard Insurance				
1002.		Mortgage Insurance				
1003.		City property taxes				
1004.		County property taxes months				
		at per month				
1005.		Annual assessments				
1006.						
1007.						
1008.						
1100. Title Charges						
1101.		Title & Closing Services	to Bay Area Title Services		695.00	
1102.						
1103.						
1104.						
1105.						
1106.						
1107.		Attorney's fees				
1108.		Title Insurance	to Stewart Title Guaranty Company		864.00	
1109.		Lender's coverage @ \$.00				
1110.		Owner's coverage \$287,500.00 @ \$ 864.00				
1111.		Deed of Transfer Preparation	to Patrick D. Thornton, Esquire			195.00
1112.		Registry copies	to Bay Area Title Services		13.50	
1113.						
1200. Government Recording and Transfer Charges						
1201.		Recording fees:	Deed \$24.00	Mortgage	Releases	24.00
1202.		City/county tax/stamps	Deed	Mortgage		
1203.		State tax/stamps:	Deed \$1,265.00	Mortgage		632.50
1204.						632.50
1205.						
1300. Additional Settlement Charges						
1301.		Mortgage Discharge Compliance Fee	to Bay Area Title Services			50.00
1302.		Wire/Overnight Fee for mortgage payoffs	to Bay Area Title Services			35.00
1303.						
1304.						
1305.						
1400. TOTAL SETTLEMENT CHARGES					2,229.00	16,725.00

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on May 24, 2016.

Buyer Elizabeth N. Winfeld

Seller Stephen Z. Hull