



American Express Financial Advisors

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South Portland, Maine 04106
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FAX

Home - 797-8455

To: JEANIE BOURKE Fax: 8748716 Phone: _____

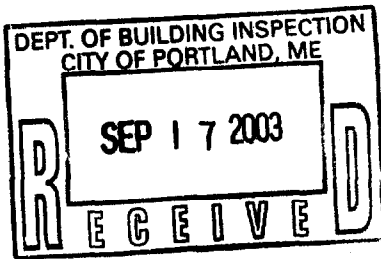
From: PAT SURETTE Date: 9-16-03

Re: Docs for Permit Pages: _____

CC: _____

Urgent For Review Please Comment Please Reply Please Recycle

JEANIE- THANKS AGAIN for all your help - I WAS DREADING the process, but you MADE IT VERY simple & EASY!

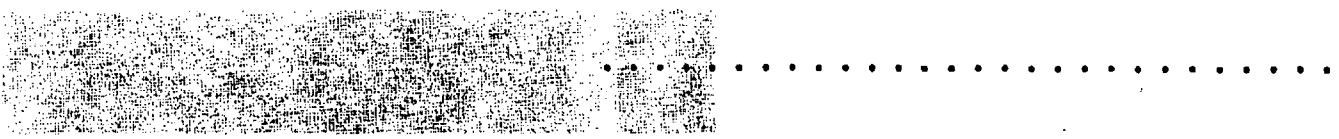


Attached are the docs you requested:

- 1- specs for pool depth, pitch, etc.
- 2- copy of our closing statement from the purchase of this property.

I would appreciate hearing from you confirming that these are acceptable. PAT

This communication and all attachments are confidential and may be legally privileged. If you are not the intended recipient, (i) please do not read or disclose any content to others, (ii) please notify the sender by reply (e-mail or fax) immediately, and (iii) please destroy this document. Failure to follow this process may be unlawful and subject to prosecution. Thank you for your cooperation.



7/31/03 2:48 PM

OMB No. 2502-0265

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

B. Type of Loan

- 1. FHA
- 2. FMHA
- 3. Conv. Unins.
- 4. VA
- 5. Conv. Ins.

6. File Number: A03-1480
 7. Loan Number: 6308113

Settlement Statement

8. Mortgage Ins. Case No.

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 total.

D. Name of Borrower: Patrick D. Surette, 118 Saco Avenue, Old Orchard Beach, ME 04064
 Rhonda F. DesRoches, 118 Saco Avenue, Old Orchard Beach, ME 04064

E. Name of Seller: Mark A. DiPietrantonio, 1192 Washington Avenue, Portland, ME 04103 TIN: 004-74-3856

F. Name of Lender: First Financial Mortgage Corp., 78 Atlantic Place, South Portland, ME 04106

G. Property Location: 1192 Washington Avenue, Portland, ME 04103

H. Settlement Agent: New England Title (207) 874-7480 TIN: 01-0533535
 Place of Settlement: 78 Atlantic Place, South Portland, ME 04106

I. Settlement Date: 07/31/2003 Proration Date: 07/31/2003

100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract sales price	215,000.00	401. Contract sales price	215,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	4,485.63	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in escrow:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	219,485.63	420. Gross amount due to seller:	215,000.00
300. Amount paid by or for behalf of the borrower:		500. Amount paid by or for behalf of the seller:	
201. Deposit or earnest money	5,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	154,260.00	502. Settlement charges to seller (line 1400)	15,878.84
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan Chase Manhattan	68,830.68
205. Lender Credit	300.00	505. Payoff of second mortgage loan Infinity F.C.U.	11.00
206. OBB HELOC	49,883.00	506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items paid to borrower:		Adjustments for items paid to borrower:	
210. City/town taxes 06/30/2003 to 07/31/2003	233.74	510. City/town taxes 06/30/2003 to 07/31/2003	233.74
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:	209,078.74	520. Total reduction in amount due seller:	84,454.20
301. Cash (FROM) TO BORROWER:		500. Cash (FROM) TO SELLER:	
304. Gross amount due from borrower (line 120)	219,485.63	501. Gross amount due to seller (line 420)	215,000.00
302. Less amount paid by/for borrower (line 220)	209,078.74	502. Less total reduction in amount due seller (line 520)	84,454.20
303. CASH (FROM) TO BORROWER	9,906.89	503. CASH (FROM) TO SELLER	130,545.74

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, 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 2110, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4787, Form 6282 and/or Schedule D (Form 1040).

You are required by law to provide New England Title (207) 874-7480 with your correct taxpayer identification number. If you do not provide New England Title (207) 874-7480 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Mark A. DiPietrantonio
 Mark A. DiPietrantonio

MD
 RP

