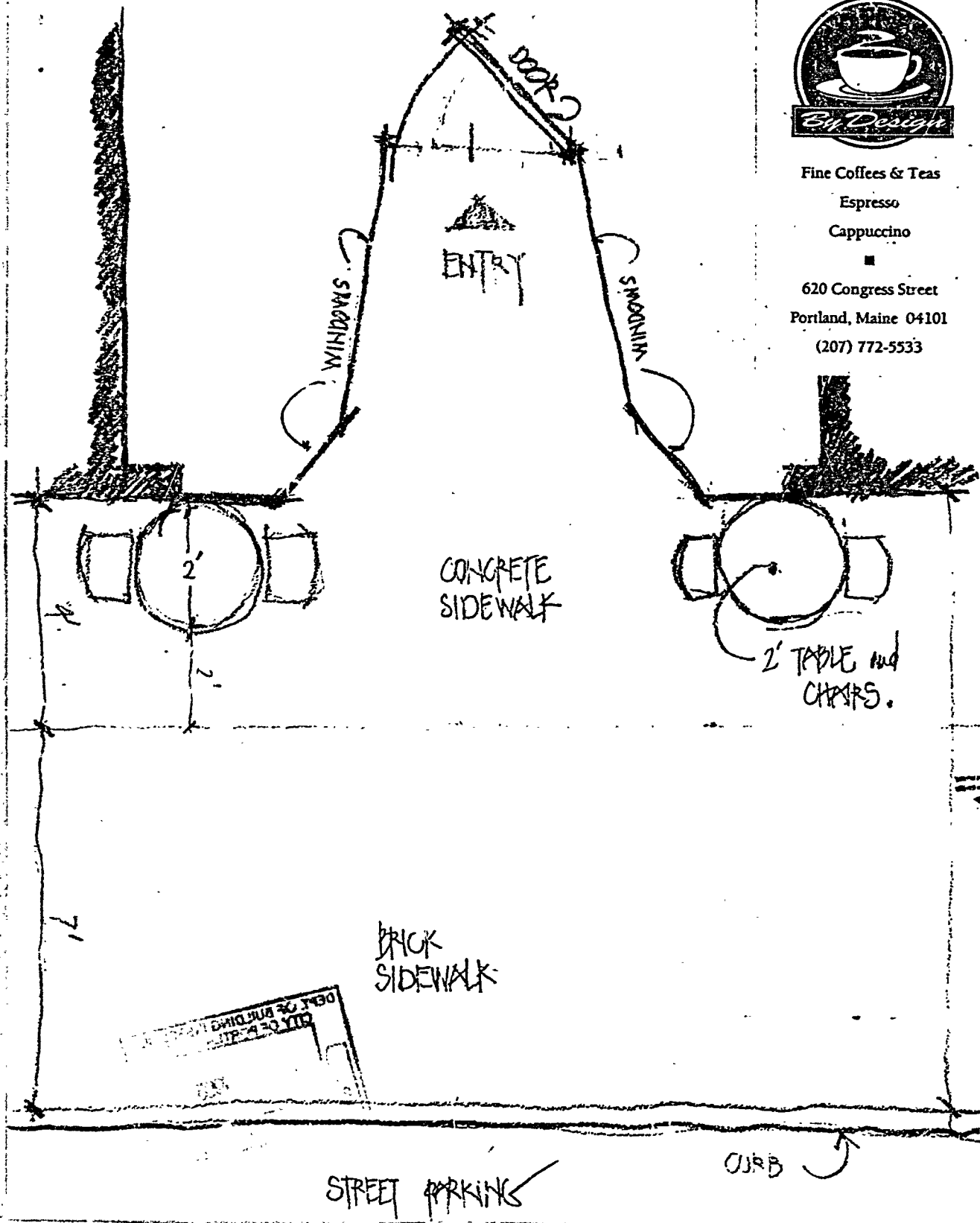




Fine Coffees & Teas
Espresso
Cappuccino

620 Congress Street
Portland, Maine 04101
(207) 772-5533



ACORD. CERTIFICATE OF INSURANCE

DATE (MM/DD/YY)

6/13/94

PRODUCER

Averill Insurance Agency
P.O. Box 318
Cumberland, Maine 04021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY A York Insurance Company
COMPANY B
COMPANY C
COMPANY D

INSURED

Coffee By Design
Alan Spear
Mary Allen Lindenann
620 Congress Street
Portland, Maine 04101

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY A X COMMERCIAL GENERAL LIABILITY CLAIMS MADE X OCCUR OWNERS & CONT FROT	BJSN902415	5/20/94	5/20/95	GENERAL AGGREGATE \$ 2,000,000 PRODUCTS-COMP/OP AGG \$ 1,000,000 PERSONAL & ADV INJURY \$ 1,000,000 EACH OCCURRENCE \$ 1,000,000 FIRE DAMAGE (Any one fire) \$ 100,000 MED EXP (Any one person) \$ 5,000
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS A X NON-OWNED AUTOS	BJSN902415	5/20/94	5/20/95	COMBINED SINGLE LIMIT \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$
	GARAGE LIABILITY ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$
	EXCESS LIABILITY UMBRELLA FORM OTHER THAN UMBRELLA FORM				EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY THE PROPRIETOR, PARTNERS/EXECUTIVE OFFICERS ARE: INCL EXCL OTHER				STATUTORY LIMITS EACH ACCIDENT \$ DISEASE - POLICY LIMIT \$ DISEASE - EACH EMPLOYEE \$

DESCRIPTION OF OPERATIONS/LOCATION(S)/VEHICLE(S)/SPECIAL ITEMS

Gourmet Coffee House

CERTIFICATE HOLDER

City of Portland
Sam Hoffses
389 Congress Street
Portland, Maine 04101

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

[Signature]

ACORD 25-S (3/93)

© ACORD CORPORATION 1993

York Insurance Company

OF MAINE

BUSINESSOWNERS DECLARATION PAGE

Policy No. BUSM902415

Insured

COFFEE BY DESIGN
SEE SCHEDULE
620 CONGRESS ST
PORTLAND, ME 04101

Agent

AVERILL INSURANCE AGENCY
PO BOX 318
CUMBERLAND, ME 04021
3185550000

Policy Period: 05/20/95 to 05/20/96 12:01 a.m. Standard Time

Business Description: COFFEE SHOP

The Named Insured Is: Individual ☒ Partnership ☐ Corporation ☐ Joint Venture ☐ Other ☐

IN CONSIDERATION OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY

Described Premises: Loc. 1 620 CONGRESS ST., PORTLAND
Loc. 2
Loc. 3
Loc. 4

PROPERTY (SECTION I)

	Loc. No.	Bldg. No.	Loc. No.	Bldg. No.	Loc. No.	Bldg. No.	Loc. No.	Bldg. No.
A. Buildings	\$	01 01	\$		\$		\$	
B. Contents	\$	85,000	\$		\$		\$	
C. Loss of Income (Actual Loss Sustained, not Exceeding 12 Consecutive Months)								

Deductible \$ 250

Automatic Increase in Building Limit 8 %

LIABILITY (SECTION II)

Coverage	Liability Limits
Business Liability	\$ 1,000,000 Each Occurrence
The Limit of Liability with Respect to the Completed Operations & Products Hazards Combined is an Aggregate Limit for all Occurrences During the Policy Period.	
Fire Legal Liability	\$ 100,000 Each Occurrence
Medical Payments	\$ 5,000 Each Person

OPTIONAL COVERAGES AND ALL OTHER FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:

SEE SCHEDULE ATTACHED

MORTGAGEE: (SEE ATTACHED SCHEDULE IF APPLICABLE)

TOTAL ANNUAL PREMIUM \$ 945

Countersigned: 04/25/95

By AVERILL INSURANCE AGENCY
Authorized Representative

YORK INSURANCE COMPANY OF MAINE
NAMED INSURED'S SCHEDULE

POLICY # BUSM902415
COFFEE BY DESIGN
SEE SCHEDULE
620 CONGRESS ST
PORTLAND, CUMBERLAND, ME 04101

AGENT: AVERILL
3185550000

COFFEE BY DESIGN
ALLEN SPEAR & ALLEN LINDEMANN DBA

PREMS 01 BLDG 01

YORK INSURANCE COMPANY OF MAINE

BUSINESSOWNERS SUPPLEMENTAL DECLARATIONS

Policy Number: BUSM902415

Page 1 of 1

Named Insured: COFFEE BY DESIGN SEE SCHEDULE

DESCRIPTION OF PREMISES - ADDRESSES

Premis. Bldg. No.	No.	Address
01	01	620 CONGRESS ST PORTLAND ME 04101

DESCRIPTION OF PREMISES - OCCUPANCY AND CONSTRUCTION

Premis. Bldg. No.	No.	Occupancy	Construction	Protection
01	01	BAKERY-BAKING ON PREMISES	JOISTED MASONRY	2

COVERAGES PROVIDED

Premis. Bldg. No.	No.	Coverage	Limit of Insurance	Automatic Increase in Insurance	Ded
01	01	BUS PER PROP (\$10,000 BPP OF OTHERS INCL. WITHIN THE BPP LIMIT)	\$ 85,000		\$250

OPTIONAL COVERAGES

Premis. Bldg. No.	No.	Coverage	Limits
01	01	EXTERIOR GLASS 80 SQ FT	BASEMENT/GROUND FLOOR
01	01	ADDITIONAL INSURED(S)	2
01	01	VALUE INSURANCE PACKAGE(VIP) SEE ATTACHED SCHEDULE	
01	01	NON-OWNED AUTO	\$ 1,000,000

MORTGAGEE or LOSS PAYEE - NONE

DATE - 04/25/95 RENEWAL SLS

YORK INSURANCE COMPANY OF MAINE
ADDITIONAL INSUREDS SCHEDULE

POLICY # BUSM902415
COFFEE BY DESIGN
SEE SCHEDULE
620 CONGRESS ST
PORTLAND, CUMBERLAND, ME 04101

AGENT: AVERILL
3185550000

CITY OF PORTLAND
ATTN: SAM HOFFSES
389 CONGRESS ST
PORTLAND, ME 04101

PREMS 01 BLDG 01

RICE MANAGEMENT/APARTMENT MART
ATTN: GEOFFREY I. RICE
655 CONGRESS ST
PORTLAND, ME 04101

PREMS 01 BLDG 01

POLICY NUMBER: BUSM902415

COMMERCIAL BOP

FORM SCHEDULE

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
IL0003	06 89	CALC. OF PREMIUM-MANDATORY
IL0247	03 82	MAINE CHANGES/CANCELLATION
IL0913	01 82	INSURANCE INSPECTION SERVICES
IL0928	05 86	POLLUTION EXCLUSION
BP0002	06 89	BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM
BP0006	06 89	BUSINESSOWNERS LIABILITY COVERAGE FORM
BP0007	01 90	EFFECTIVE TIME CHANGES
BP0009	06 89	BUSINESSOWNERS COMMON POLICY CONDITIONS
BP0123	01 87	BUSINESSOWNERS STANDARD FIRE POLICY REVISIONS
BU0134	04 86	BUSINESSOWNERS AMENDATORY ENDORSEMENT
BU0404	08 79	BOP SAFETY GLAZING
BP0402	01 87	ADDL INSD - MANAGERS OR LESSORS OF PREMISES - LASER
BP0403	01 87	ACCOUNTS RECEIVABLE
BP0404	01 87	HIRED AND NONOWNED AUTO LIABILITY
BP0405	06 89	VALUABLE PAPERS
CP0405	10 90	ORDINANCE OR LAW COVERAGE
CR0003	01 86	FORGERY OR ALTERATION COVERAGE FORM
YBP01	06 94	ADDITIONAL OPTIONAL COVERAGES
YBP05	06 94	ELECTRONIC EQUIPMENT ENDORSEMENT

POLICY NUMBER: BUSM902415

BUSINESSOWNERS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED-MANAGERS OR LESSORS
OF PREMISES**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY

SCHEDULE*

Designation of Premises (Part Leased to You): 620 CONGRESS STREET, PORTLAND, ME

Name of Person or Organization (Additional Insured): CITY OF PORTLAND & RICE MANAGEMENT

Additional Premium: \$ 24

A. The following is added to Paragraph C. WHO IS AN INSURED in the Businessowners Liability Coverage Form:

4. The person or organization shown in the Schedule is also an insured, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule.

B. The following exclusions are added:

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Schedule.

This insurance does not apply to:

1. Any "occurrence" that takes place after you cease to be a tenant in the premises described in the Schedule.
2. Structural alterations, new construction or demolition operations performed by or for the person or organization designated in the Schedule.

YORK INSURANCE COMPANY OF MAINE
BUSINESSOWNER POLICY WORKSHEET

POLICY # EUSM902415
COFFEE BY DESIGN
SEE SCHEDULE
620 CONGRESS ST
PORTLAND, CUMBERLAND, ME 04101

AGENT: AVERILL
3163550000

POLICY PERIOD FROM 05/20/95 TO 05/20/96

BAKERY-BAKING ON PREMISES

PART # 1

FORM NUM TERR BLDG LCG CONSTRUCTION FACT LOCATION DESCRIPTION
BPC001 001 01 01 JOISTED MASONRY 2 620 CONGRESS ST, PORTLAND

SL	BUILDING TYPE	BLDG ACV	LDG SPEC	BLDG INFL	RATE NUM	BOP CLASS	RATE GRP	BLDG DED	CNTS DED
NS	BUILDING OCC.	NO		8.0%	6	71311		250	250

RATE DEP	1ST IRPM	2ND IRPM	3RD IRPM	RMF	LIAB LIMIT	SOLE OCCU
1.000	0.600	1.000	1.000	0.600	1000000	NO

COVERAGE	BASE	LIAB	ACV	RATE	RMF	MOD RATE	EXPOSURE	PREMIUM
CONTENTS	13.433	2.075		15.563	0.600	9.333	85000	794
EXTERIOR GLASS 80-80								22
AD'D'L INSURED				20.000	0.600	12.000	2	24
VALUE INSURANCE PACKAGE				75.000	0.600	45.000	1	45
NON-OWNED AUTO				75.000	0.600	45.000	1	45

SPECIAL FLAT CHARGE

15

TOTAL

945.00

TOTAL PREMIUM

945.00

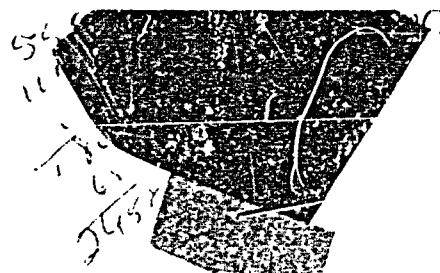
DATE - 04/25/95

RENEWAL

SLS

09/01/94-09/31/94 (18)

(Untitled) 7/1/96 6:01:48 PM



225 Scale: 1:25.56 H: 119.124 L: 255.612 in

Sign size 13

↓ This one ↓

Oil base
Enamel.
signs for lettering do not
change background.

MESA VERDE

MESA VERDE MEXICAN RESTAURANT
& JUICE BAR

MESA VERDE MEXICAN RESTAURANT
& JUICE BAR

MESA VERDE MEXICAN RESTAURANT
& JUICE BAR

MESA VERDE MEXICAN RESTAURANT
& JUICE BAR

ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

5/6/96

PRODUCER

Plummer's Insurance Agency
1350 Washington Avenue
Portland, Maine 04103

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY A Middlesex Mutual Assurance Co.
COMPANY B Maine Employers' Mutual Insurance Co.
COMPANY C
COMPANY D

INSURED

Marco's Border, Inc.
DIA Mesa Verde
618 Congress Street
Portland, Maine 04103

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY	3802870	5/15/96	5/16/97	GENERAL AGGREGATE \$2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				PRODUCTS - COM/CP AGG \$2,000,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				PERSONAL & ADV INJURY \$1,000,000
	<input type="checkbox"/> OWNERS & CONTRACTORS PROT				EACH OCCURRENCE \$1,000,000
					FIRE DAMAGE (Any one fire) \$50,000
	AUTOMOBILE LIABILITY				MED EXP (Any one person) \$5,000
	<input type="checkbox"/> ANY AUTO				COMBINED SINGLE LIMIT \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per person) \$
	<input type="checkbox"/> SCHEDULED AUTOS				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS				PROPERTY DAMAGE \$
	Garage Liability				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY \$
					EACH ACCIDENT \$
					AGGREGATE \$
					EACH OCCURRENCE \$
B	EXCESS LIABILITY	1810032614	6/10/95	6/10/95	AGGREGATE \$
	<input type="checkbox"/> UMBRELLA FORM				EL EACH ACCIDENT \$100,000
	<input type="checkbox"/> OTHER THAN UMBRELLA FORM				EL DISEASE - POLICY LIMIT \$500,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				EL DISEASE - EA EMPLOYEE \$100,000
	THE PROPRIETOR/PARTNERS/EXECUTIVE OFFICERS ARE: <input type="checkbox"/> INCL <input type="checkbox"/> EXCL				
	OTHER				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

Mexican & Natural Food Restaurant located at: 618 Congress Street
Portland, Maine

CERTIFICATE HOLDER

City of Portland
389 Congress Street
Portland, Maine 04101

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

[Signature]
ACORD CORPORATION 1988

ACORD 25-S (1/95)

SIGNAGE

PLEASE ANSWER ALL QUESTIONS

PAID

ADDRESS: 618 Congress

ZONE: B-3

OWNER: Jeff Rice

APPLICANT: Marios Border Inc dba Pasa Verde

ASSESSOR NO.:

SINGLE TENANT LOT? YES NO

MULTI TENANT LOT? YES ☒ NOFREESTANDING SIGN? YES ☒ NO

(ex. pole sign..)

DIMENSIONS 24" x 40"

MORE THAN ONE SIGN? YES NO

DIMENSIONS

BLDG. WALL SIGN? YES ☒ NO

(attached to bldg)

DIMENSIONS 7" x 26"

MORE THAN ONE SIGN? YES NO ☒

DIMENSIONS 583' x 21.66' =

LIST ALL EXISTING SIGNAGE AND THEIR DIMENSIONS: none

12.627

LOT FRONTAGE (FEET) 28'

BLDG FRONTAGE (FEET) 28'

AWNING YES NO ☒

IS AWNING BACKLIT? YES NO

HEIGHT OF AWNING: 1'

IS THERE ANY COMMUNICATION, MESSAGE, TRADEMARK OR SYMBOL ON IT? ☒

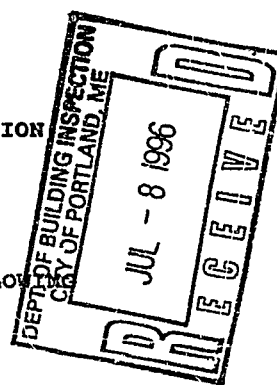
A SITE SKETCH AND BUILDING SKETCH SHOWING EXACTLY WHERE EXISTING AND NEW

SIGNAGE IS LOCATED MUST BE PROVIDED. SKETCHES AND/OR PICTURES OF THE

PROPOSED SIGNS ARE ALSO REQUIRED.

B-3 multitenant
max sign 28' x 2 = 56 sq ft max 12.627 sq ft shown

INFORMATION REQUIREMENTS FOR SIGN PERMIT APPLICATION



APPLICANTS FOR A SIGN PERMIT WILL BE ASKED TO SUBMIT THE FOLLOWING INFORMATION TO THE CODE ENFORCEMENT OFFICE:

1. PROOF OF INSURANCE
2. LETTER OF PERMISSION FROM THE OWNER
3. A SKETCH PLAN OF THE LOT, INDICATING LOCATION OF BUILDINGS, DRIVEWAYS AND ANY ABUTTING STREETS OR RIGHT OF WAYS. LENGTHS OF BUILDING FRONTAGES AND STREET FRONTAGES SHOULD BE NOTED (SEE ATTACHED)
4. INDICATE ON THE PLAN ALL EXISTING AND PROPOSED SIGNS
5. COMPUTATION OF THE FOLLOWING:
 - A) SIGN AREA OF EACH EXISTING AND PROPOSED BUILDING SIGN
 - B) SIGN AREA HEIGHT AND SETBACK OF EACH EXISTING AND PROPOSED FREESTANDING SIGN

A SKETCH OF ANY PROPOSED SIGN(S), INDICATING DIMENSIONS, MATERIALS, SOURCE OF ILLUMINATION AND CONSTRUCTION METHOD (SEE ATTACHED)

FEE FOR PERMIT - \$25.00 PLUS \$0.20 PER SQUARE FOOT

NOTE: ONCE A SKETCH PLAN HAS BEEN FILED FOR A PROPERTY, THE CODE ENFORCEMENT OFFICE WILL KEEP A RECORD OF THE PLAN SO THAT A NEW SKETCH PLAN WILL NOT BE REQUIRED FOR LATER CHANGES TO SIGNAGE ON THE PROPERTY. IN SUCH AN INSTANCE, APPLICANTS WILL ONLY BE REQUIRED TO SUBMIT INFORMATION APPLICABLE TO THE NEW SIGNS.

Gecffrey I. Rice
655 Congress Street, Rm. 206
Portland, Maine, 04101

June 27, 1996

Dear Barbara and Marco,

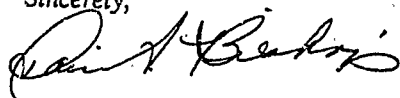
I received your letter of inquiry concerning the painting of the strip over the front of your wonderful restaurant.

The current color, I agree, is not in companionship with your interior. Permission is given to paint this sign area. Please use paint that will meet the weather conditions of our winter months here in Maine. I have suggested contacting Kim at Maine Paint, Forest Avenue for advise. The lettering as explained will be non-raised with the Mesa Verde spread across the front.

Give a check with the Downtown Business District people at City Hall. I believe that any type sign needs their approval.....

Good luck,

Sincerely,



Dori A. Bishop

(Untitled) 7/1/96 6:01:48 PM

225 Scale: 1:25.56 H: 119.124 L: 255.612 in

Sign st be 13

↓ This one

Natural background color is
Oribase enamel
green is for lettering decal
orange is background.

MESA VERDE

MESA VERDE MEXICAN RESTAURANT
& JUICE BAR

MESA VERDE

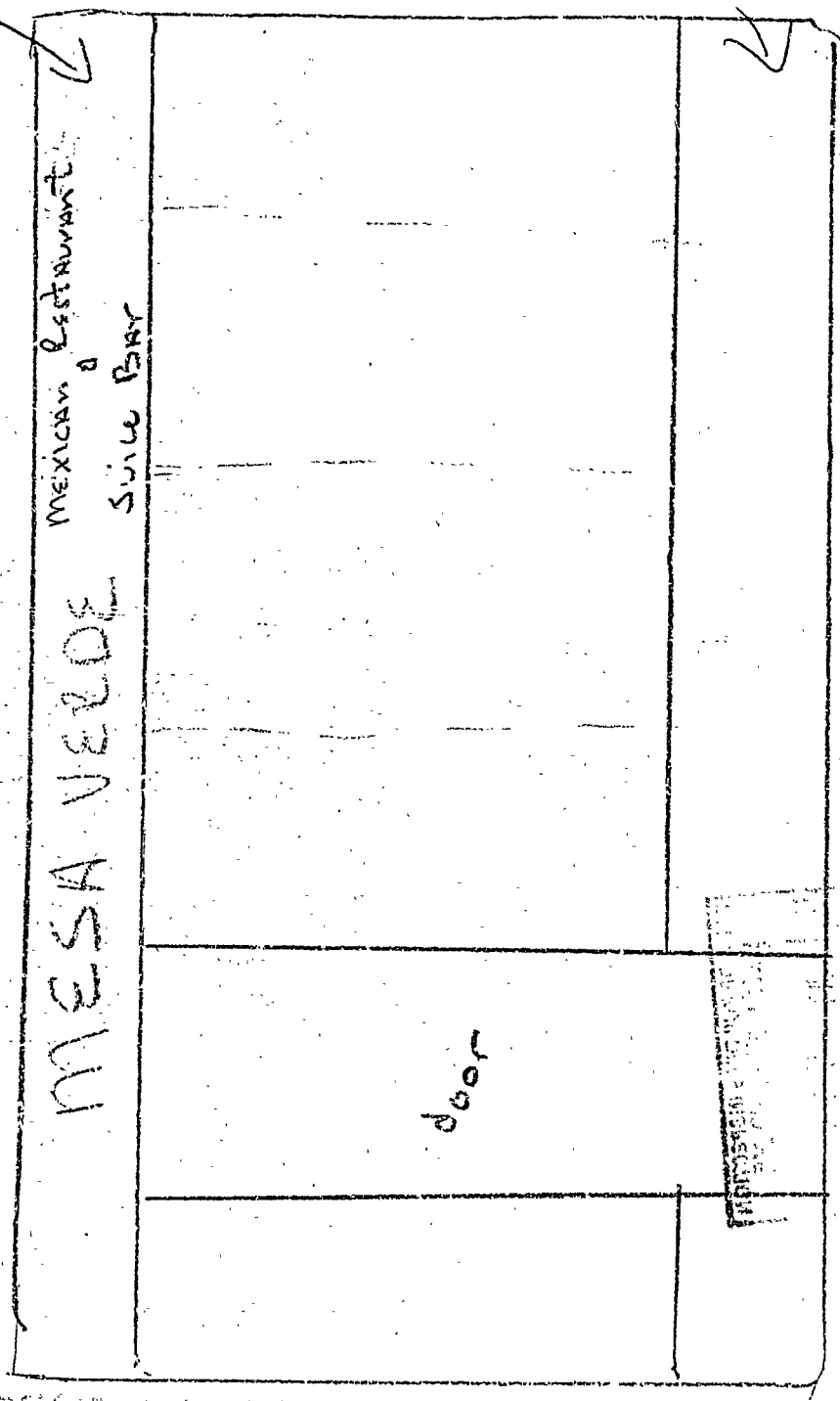
MESA VERDE MEXICAN RESTAURANT
& JUICE BAR

MESA VERDE

618 Congress Street
MESA VERDE Restaurant
774 6084

1) We want to
print existing
green stripes
a yellow orange
and apply
decals lettering
to top
panel only

Sign size
1384 ft



1384 ft
Sign Area