

16 Arundel Road 168-A-2

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

September 26, 1974

Mr. Frank E. Goodale
16 Arundel Road
Portland, Maine

Dear Mr. Goodale: Re: 16 Arundel Road - 360-A-2

Your property has been surveyed by the Portland Housing Inspection Division, Health Department, and has met Minimum Code Standards. Congratulations are extended to you for the general condition of your property. Good maintenance is the right way to preserve the useful life of your property and neighborhood.

In order to aid in the preservation of Portland's existing housing inventory, it shall be the policy of this department to inspect each residential building at least once every five years. Although a property is subject to reinspection at any time during the said five years period, the next regular inspection of this property is scheduled for September 1979.

If we can be of further help, please feel free to call on us.

Sincerely yours,

Health Director

By J. D. Hoyle
Chief of Housing Inspections

Inspector Robert Bailey

LDN/gg

City of Portland

Health Department

Housing Inspection Division

DWELLING UNIT SCHEDULE

(1) INSP. DATE

9/9/74

(2) INSP. R. BAILEY

(3) FORM NO.

01247

(4) TENANT'S NAME

FRANK E. GOODALE

(5) Flr.

(6) Location

(7) Rng. Tp.

(8) #Rms

(9) #Peo

(10) #ALL

(11) Slp. Rms

— — DU 6 2 9 3

(12) Child Un. 10

(13) Child 1-6

(14) + Lead Survey - Results

(15) Rent

(16) Rent Code

(17) Furn.

(18) Heat

(19) Hot Water

(20) Dual Eggs

(21) Ck'ng

(22) Lav.

(23) Bath

(24) Flush

Viol. No.

Remedy

Cond.

Violation

Location

Room Type

Area Type

Responsible Party

Code Sect. Violated

Viol. Rem.-Date

OK

DATE 9/11/74

FROM: LYLE D. NOYES
CHIEF OF HOUSING INSPECTIONS

TO: R. Bailey

RE: 16 Arundel

A man from Robbins Realty
will meet you at 9:30
on Thursday 9/19/74 so that
you can make an F.H.A. insp.
Please have the attached letter
etc. filed.

PLP 1:15 9-17-74 L



City of Portland
City Hall
389 Congress Street
Portland, Maine 04102

September 10, 1974

Attention: Lyle Noyes

Dear Mr. Noyes,

The Federal Housing Administration has requested an inspection of the property at 16 Arundal Rd. in Portland. A copy of this request is enclosed. Ken Robbins from Robbins Realty is the broker. His phone number is 797-3118. If you have any questions please contact the writer.

Respectfully yours,

FRED W. OERTEL
Loan Officer

FWO/fej

FHA MORTGAGE NO. 18059 001 3

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FEDERAL HOUSING ADMINISTRATION

FHA CASE NO. 23-028212-203

Form Approved OMB No. 83-11107

<input checked="" type="checkbox"/> CONDITIONAL COMMITMENT FOR MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT <input checked="" type="checkbox"/> SEC. 203(b) <input checked="" type="checkbox"/> SEC. 203(d)	PROPERTY ADDRESS 16 Arundel Road Portland, Maine
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MORTGAGEE Maine Savings Bank 1090 Brighton Ave. Portland, Maine 04102 18059 001 3	ESTIMATED VALUE OF PROPERTY . . . \$ <u>24000</u> COMMITTED FOR INSURANCE <i>Joseph C. Conley</i> COMMITMENT Issued: <u>Sept. 6, 1974</u> Expires: <u>March 6, 1975</u>	7. MONTHLY EXPENSE ESTIMATE Fire Ins \$ <u>7</u> Taxes \$ <u>42</u> Condo. Com. Exp. \$ <u>3</u> Maint. & Repairs \$ <u>3</u> Heat & Utilities \$ <u>32</u> ESTIMATED CLOSING COST \$ <u>500</u> <input type="checkbox"/> EXISTING <input checked="" type="checkbox"/> PROPOSED (See Gen. Cond. 3)
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COMMITMENT TERMS. MAX. MONI. AMT. \$ 23,750 INTEREST RATE 9 1/2%

Improved Living Area 1180 Sq. Ft.

INFORMATION
 The estimates of fire insurance, taxes, maintenance/repairs, heat/utilities and closing costs are furnished for mortgagee's and mortgagor's information. They may be used to prepare FHA Form 2900, Application for Credit Approval, when a firm commitment is desired.

GENERAL COMMITMENT CONDITIONS

- MAXIMUM MORTGAGE AMOUNT AND TERMS -
 - OCCUPANT MORTGAGORS: - The mortgage amount and term set forth in the heading are the maximum approved for this property assuming a satisfactory owner-occupant mortgagor. The maximum amount and term in the heading may be changed depending upon FHA's rating of the borrower, his income and credit.
 - NONOCCUPANT MORTGAGORS: - If the mortgagor does not occupy the house, the law limits the maximum mortgage amount to not to exceed 85% of the maximum amount available to an eligible mortgagor who will occupy the house (85% of value if Sec. 203(d) or 221). In the case of nonoccupant mortgagors, the firm commitment when issued will reduce the mortgage amount and terms below that stated in the heading.
 - COMMITMENT CHANGES: - The Commissioner may, upon request of the approved mortgagee, change the mortgage amount and term set forth in the heading. If the application is accompanied by a VA CRV, changes will be made only if VA issues an amendment.
- FIRM COMMITMENT: - A firm commitment to insure a loan will be issued upon receipt of an Application for Credit Approval, FHA Form 2900, executed by an approved mortgagee and a borrower satisfactory to the Commissioner.
- COMMITMENT TERM: - This commitment shall expire SIX MONTHS from its issue date in the case of an EXISTING HOUSE or ONE YEAR from its date in the case of PROPOSED CONSTRUCTION. (FHA classifies all cases as either "EXISTING" or "PROPOSED" for the purpose of determining when a commitment expires. Accordingly, a house, even though still under construction, may be classified as an existing house if it was not approved by FHA or VA prior to the beginning of construction.)
- CANCELLATION: - This commitment may be cancelled after 60 days from the date of issuance if construction has not started, unless the mortgagor has disbursed loan proceeds.
- PROPERTY STANDARDS: - All construction, repairs, or alterations proposed in the application or on the drawings and specifications returned herewith, shall equal or exceed the FHA Minimum Property Standards.
- HEALTH AUTHORITY APPROVAL: - Execution of Form 2873 by the Health Authority indicating approval of the water supply and/or sewage disposal installation is required. (Approval by letter or Health Authority Form may be used.)
- TERMITE CONTROL: - (a) EXISTING HOUSE - Furnish certificate from a recognized termite control operator that the house shows no evidence of an active termite infestation. (b) PROPOSED CONSTRUCTION - Furnish original and two copies of Termite Soil Treatment Guarantee FHA Form 2032.
- SUBDIVISION REQUIREMENTS: - Comply with Requirements No. _____ of _____ Subdivision.
- BUILDER'S WARRANTY: - The builder shall execute FHA Form 2544, Builder's Warranty.
- PROPERTY INSPECTIONS: - A notice of construction status shall be given by Form 2209X, letter or telephone at the time indicated below:
 - ALL PROPOSED CONSTRUCTION CASES.
 - At least two work days before "beginning of construction"
 - When the building is enclosed, structural framing completely exposed and roughing-in of plumbing, heating and electrical work installed and visible.
 - When construction completed and property ready for occupancy.
 - REPAIRS: - Notify FHA upon completion of required repairs.
 - CERTIFICATE OF COMPLETION: - A certificate stating that the mortgagee has examined the proposed or required repairs and that they have been satisfactorily completed will be accepted.
- VA INSPECTIONS: - Furnish a copy of a clear VA final report
- ASSURANCE OF COMPLETION: - If the required repairs cannot be completed prior to submission of closing papers, a Form 2300 escrow in the amount of \$ _____ (or such additional amount as the lender desires) may be established as the means to assure completion.
- SELLER'S AGREEMENT AND ESCROW FOR EXISTING PROPERTIES FINANCED UNDER SECTION 235 - Section 518.
 This commitment is issued on the condition that if the mortgage is to be insured under Section 235, the seller will execute an agreement to reimburse HUD for expenses incurred in repairing structural or other defects with respect to the property being sold. The form of agreement shall be prescribed by the Secretary and a seller who is not the occupant of the property will deposit 5 percent of the sales price in escrow with the mortgagee in accordance with the terms of the agreement.
- SECTION 223
 This Commitment is issued under Section _____ Pursuant to Section 223c.
- CODE ENFORCEMENT.
 Submit a statement from Public Authority that the subject property meets Code Requirements
 Electrical Heating Roofing Plumbing
- EXPIRATION DATE: - The Total Value stated above is based on Veterans Administration Certificate of Reasonable Value, case number _____, dated _____, regardless of General Commitment Condition Number 3, above, this commitment expires on _____
- See special conditions No. _____ below or on attached sheet.