

Select Board Meeting  
July 29, 2020  
6:00 P.M.

AGENDA

1. Call to Order and Pledge of Allegiance
2. Approval of Minutes for 7-15-20 Meeting
3. Department Reports
4. Select Board Reports
5. Public Comment
6. Accepting Dividend from Maine Municipal Association
7. Election of Maine Municipal Association Legislative Policy Committee
8. Property Tax Abatement Request – 806 Main Street
9. Mobile Home Park Licenses – 962 Main Street and 15 Blue Rock Road
10. Accepting a Turnaround Easement at 317 Packard Road and Authorizing the Paving of the Easement Area
11. Annual Appointments  
  
Cumston Library Trustee  
Code Enforcement Officer and Alternate  
Plumbing Inspector and Alternate  
Town Clerk, Treasurer, Tax Collector, General Assistance Administrator, Health Officer and Road Commissioner
12. Warrant #3
13. Adjourn

# DRAFT

## TOWN OF MONMOUTH BOARD OF SELECTMEN Meeting Minutes – July 15, 2020

**PRESENT:** Doug Ludewig– Chair, Timothy McDonald– Vice Chair, and new Board Members – Kristin Sanborn and Mike Minkowsky.

**ABSENT:** Harold Jones – Board Member.

**ALSO PRESENT:** Linda Cohen - Town Manager, Kevin Mulherin – Police Chief, David Shaw – CEO, Bruce Balfour – PW Director, Patricia Hasch, Sandra Schiller, Donna Shaw, and Doreen Christ – Recording Secretary.

**1. Call to Order and Roll Call.** This meeting was held at The Theater at Cumston Hall and was called to order at 6:00 pm by Doug Ludewig – Chair.

**Presentation of Plaque of Appreciation to Outgoing Board of Selectmen Member Dianna Boisvert.** Doug Ludewig read the plaque presented to Dianna Boisvert for her six (6) years of service as a Board of Selectmen member from Doug Ludewig, Timothy McDonald, and Harold Jones.

**2. Swearing in of New Board of Selectmen.** Linda Cohen swore in returning Board of Selectman Doug Ludewig for a three-year term, along with newly elected Board Members Kristin Sanborn (three-year term) and Mike Minkowsky (one-year term).

**3. Election of Chair and Vice Chair.** The following motions were made:

**Board of Selectman Chair:**

**MOTION:** *by Kristin Sanborn, seconded by Mike Minkowsky to nominate Doug Ludewig as Board of Selectman Chairman.*

**VOTED:** *4-0 (Passed).*

**Board of Selectman Vice Chair:**

**MOTION:** *by Mike Minkowsky, seconded by Kristin Sanborn to nominate Timothy McDonald as Board of Selectman Vice Chair.*

**VOTED:** *4-0 (Passed).*

**4. Update from Representative Kent Ackley.** Kent Ackley presented the following news from the Legislature. There is potential for a Special Session this summer. The Regular Session ended in March 2020, due to the pandemic. He said that they abbreviated and paired back the supplemental budget. He said that there was \$30 million for pandemic-related expenditures. He reported that they ended the fiscal year with a balanced budget. The revenue forecast for the year is already lower. There is a \$330 million short-coming on sales tax revenue. In early August, there is a Special Session for unfinished business and how to figure the financial cost of the pandemic. Mike Minkowsky asked if the \$30 million has been spent? Kent Ackley said that \$70 million is gone because of the zero balance. The rainy-day fund of the \$30 million is also gone. He stated that it will be a long time to dig out to where the state was in February 2020. He stated that there are five (5) options:

- Financial Aid from the Federal Government,
- Raising Sales Tax,
- Raising Taxes,
- Furloughing, and
- Holding Back Funding.

Timothy McDonald asked about jail funding, which is included in the County Budget. Kent Ackley responded that jail funding is still left on the table. Mark Burgess asked how federal funding is being spent? Kent Ackley responded that \$1.1 billion was received. In closing his update, Kent Ackley said he will provide another update as things happen in the next 2-4 weeks.

**5. Approval of Minutes for 6-17-20 Meeting.** The following motion was made.

**MOTION:** *by Timothy McDonald, seconded by Kristin Sanborn to approve the Board of Selectmen meeting minutes for June 17, 2020, as written.*

**VOTED:** *4-0 (Passed).*

**6. Department Reports.** Bruce Balfour – PW Director said that the culverts are in on Packard Road and it is due to be paved Tuesday/Wednesday of next week. The sidewalk project is moving along. An inspection was done and corrections were done to bring them up to ADA requirements. He said that the vault toilet looks great.

David Shaw – CEO, referenced his monthly report for June 2020 and the comparison report for June 2019 that were included in board member packets. From June 1 through June 30, 2020, 25 permits were issued. The value for this year is a \$949,800 with \$4,410 in fees. Last year for this same time period were 15 permits issued, with a value of \$837,000 with \$2,350 in fees. The permits issued were mostly for houses. He also noted that most of these homeowners are locating here from the states of New Jersey and Virginia.

Kevin Mulherin – Police Chief, stated that a new reserve officer has been hired. That officer is Kirk Barkman, who has 15 year's experience. He has completed Phases 1 and 2 in course work and needs to get field training. He will eventually be hired full-time. Chief Mulherin presented his June Monthly Report. He stated that his dept. responded to 187 calls for service. In addition to these calls for service, officers conducted 98 motor vehicle stops resulting in four (4) criminal summonses or arrests. The summonses or arrests were for the following: Operation Without a License, two (2) OUI's, and a warrant. He reported that the new speed sign recorded 20,642 vehicles going out towards Wales. 99.5 percent of the vehicles were going less than 40 MPH. He said that this is pretty good.

Linda Cohen – Town Manager, stated that she has received the Deeds from the schools. She said that this election was a record and congratulated returning Board of Selectmen member and chair, Doug Ludewig, and the two (2) new Board of Selectmen members. She reported that 1,130 people voted. Normally 20 absentee ballots are cast. This election there was over 500 absentee ballots. She stated that she now has the write-in results for the RSU#2 Board of Directors, as Donna Seppy with 62 votes, Cumston Library Trustee, as Rebecca Lazure with 59 votes, Cumston Hall Trustee, as Linda Johnston with 91 votes, and Monmouth Sanitary District Trustee as William Burgess with 54 votes. There is a School Reuse Committee Meeting at 6:00 pm on Thursday, July 23, 2020, at Cumston Hall. In closing her update, Linda Cohen stated that yesterday, July 14, 2020, was a long day and she thanked all those involved in the election.

**7. Select Board Reports.** Timothy McDonald stated that the Kennebec Valley Council of Governments (KVCOG) would like to do a Comprehensive Plan Meeting on Wednesday, July 22, 2020, at 6:30 pm at Cumston Hall. He also stated that the School Reuse Committee Meeting also includes the Engineer's Report. He stated that this is detailed and informative. He went on to say that the playground at the Middle School was built with federal money and cannot be removed. This will be discussed at that meeting. Buffy Dumont asked about requests. Linda Cohen stated that both she and Laurie Walker are keeping a list of requests.

Doug Ludewig mentioned Nancy Smith's Organization for membership and that Board of Selectmen membership is free the first year. It was stated that an explanation is needed as to what benefit this would be to the Town. This will be discussed at another meeting.

**8. Public Comment.** Patricia Hasch stated that the Recreation Commission is down a member and asked that an ad be put out. She also mentioned Monmouth and out-of-town residents (guests) to the Town Beach. She is asking that this Board reconsider. She stated that they have turned away 130 cars, mostly people from Lewiston and Auburn. She did state that there has not really been any real issues in turning people away. Patricia Hasch stated that this may not change a whole lot. Linda Cohen then suggested to relax the restriction for the rest of the summer.

**MOTION:** *by Timothy McDonald, seconded by Mike Minkowsky to relax the restriction on residents with guests for the rest of summer.*

**VOTED:** *4-0 (Passed).*

**9. Authorizing Town Manager to Approve Utility Permits.** This item was previously discussed at the June 17, 2020 Board of Selectmen meeting regarding expediting the timeframe for property owners to get their electrical service connected. This will avoid property owners waiting. The Town Manager will approve the permits, after checking with both Code Enforcement and Public Works. The following motion was made.

**MOTION:** *by Timothy McDonald, seconded by Mike Minkowsky to authorize the Town Manager to approve utility permits, provided that the Code Enforcement Officer has cleared the permit and that Public Works has checked.*

**VOTED:** *4-0 (Passed).*

**10. Accepting \$9,000 Grant from Stephen King Foundation for Fire Department.** This formally accepts the revenue from the Grant, which will be used to fund a dryer for the Fire Department. The following motion was made.

**MOTION:** *by Timothy McDonald, seconded by Kristin Sanborn to accept the \$9,000 Grant from the Stephen King Foundation for the Fire Department.*

**VOTED:** *4-0 (Passed).*

**11. Authorizing Carry-Over Funds from FY20 to FY21.** Linda Cohen stated that this is an annual item. This is for funds appropriated from the previous year. \$5,016 from the Town Clerk's Budget for the Election needs to be added to this list. \$3,981.56 (Lake Access Parking) will go back into the General Fund. The following motion was made.

**MOTION:** *by Timothy McDonald, seconded by Kristin Sanborn to Authorize Carry-Over Funds from FY20 to FY21, including the addition of the Town Clerk's Budget for the Election and the exception of Lake Access Parking.*

**VOTED:** *4-0 (Passed).*

**12. Warrant #2 - Payroll and Payables.** Linda Cohen read a listing of items over \$1,000. The following motion was made.

**MOTION:** *by Timothy McDonald, seconded by Kristin Sanborn, to pay Warrant #2- Payroll \$51,573.88 and Payables - \$167,687.67.*

**VOTED:** *4-0 (Passed).*

**13. Adjourn.** The following motion was made to adjourn the meeting.

**MOTION:** *by Timothy McDonald, seconded by Kristin Sanborn, to adjourn the meeting at 7:27 pm.*

**VOTED:** *4-0 (Passed).*

Respectfully submitted,

Doreen M. Christ  
Recording Secretary - Town of Monmouth

**TOWN OF MONMOUTH**  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

**Memorandum**

**To:** Select Board Members

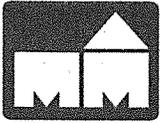
**From:** Linda C. Cohen, Town Manager



**Date:** July 23, 2020

**Re:** Accepting Dividend Check from Maine Municipal Association

We received a dividend check from Maine Municipal Association in the amount of \$7,459. I have attached the accompanying letter.



## MAINE MUNICIPAL ASSOCIATION

### **Risk Management Services**

60 Community Drive  
P.O. Box 9109  
Augusta, Maine 04332-9109

### **Telephone No.**

(207) 626-5583  
(800) 590-5583 Maine Only  
Fax No. (207) 626-0513

DATE: July 17, 2020

TO: Members of the Workers Compensation Fund and the Property & Casualty Pool

FROM: Michelle Pelletier, CPCU, AU  
Director, Risk Management Services

RE: Dividend Payments

We are pleased to announce that the Board of Trustees of the **MMA Workers Compensation Fund** voted at its May 21, 2020 meeting to allow a total dividend of no more than \$650,000 to the members of the Fund who meet the established criteria. Continuing members whose 2019 contributions are greater than \$25,000 annually, whose 2019 loss ratio is less than 40% and whose three-year loss ratio is less than 75% will receive a 5.15% dividend. Continuing members whose 2019 contributions are less than \$25,000 annually and whose loss ratio is less than 50% for the three years ending December 31, 2019, will also receive a 5.15% dividend. All losses are valued as of June 30, 2020.

The Board of Directors of the **MMA Property & Casualty Pool** voted at its May 21, 2020 meeting to allow a dividend of no more than \$600,000 to current members of the Pool who meet the established criteria. To earn a dividend, a member must have a loss ratio of 50% or less for the qualifying year of July 1, 2018 to July 1, 2019, calculated and valued as of June 30, 2020. Continuing members whose participation began on July 1, 2014 or prior will earn a 5.2% dividend and members who joined after July 2, 2014 will receive a 4.52% dividend.

Cost savings are realized in providing services to members who participate in both the Property & Casualty Pool and the Workers Compensation Fund. In recognition of the savings, both boards voted to add 1% to the dividends for each program for members who qualify and earn a dividend. If you are among the members who participate in both the Workers Compensation Fund and the Property & Casualty Pool, and you earned a dividend for either or both programs, the additional 1% has been included in the calculation.

Your entity has played a big part of making the Workers Compensation Fund and the Property & Casualty Pool successful programs through good risk management and sound loss prevention. Each of the respective boards are pleased with the results of these programs and thanks you for your support and continued participation. The final dividend distribution for the Workers Compensation Fund and Property & Casualty Pool totals \$1,249,909.

We encourage you to use the enclosed press release to announce the results of your successful risk management activities and good loss experience to your community. If you have any questions about the dividend or any of the Risk Management Services programs, please call me at 1-800-590-5583.

**PRESS RELEASE**  
**For Immediate Release**

Municipal officials are pleased to announce that the **Town of Monmouth** has received a **\$7,459** dividend check from the Maine Municipal Association as a result of its good loss experience and loss prevention programs.

The Maine Municipal Association offers three self-funded pools for municipal and quasi-public entities in Maine: the Workers Compensation Fund formed in 1978, the Property & Casualty Pool formed in 1987 and the Unemployment Compensation Fund formed in 1978.

The programs are overseen by governing boards of elected and appointed municipal officials. At its May meeting, the board approved another dividend distribution. Actual allocation and eligibility is based on the individual member's own loss experience. Michelle Pelletier, Director of Risk Management Services for MMA, said more than 79 percent of program participants received a dividend this year for their good risk management practices and favorable loss experience.

This year the Workers Compensation Fund has distributed almost **\$650,000** in dividends to participants and the Property and Casualty Pool has paid dividends of nearly **\$600,000**, for total payments of just over \$1.2 million returned directly to MMA members.

Maine Municipal Association has been paying dividends since 1997, the two programs have returned over **\$24 million** to participating members. For more information about any of the MMA Risk Management Services programs, including online training programs and other services, check the offerings on their website at [www.memun.org](http://www.memun.org) and click on the Risk Management Services link, or call 1-800-590-5583.

**TOWN OF MONMOUTH**  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

### Memorandum

**To:** Select Board Members

**From:** Linda C. Cohen, Town Manager *LCC*

**Date:** July 23, 2020

**Re:** Electing Representatives to Maine Municipal Association's Legislative Policy Committee

Municipal Officers are asked to vote for municipal elected or appointed representatives from their Senate District to serve on Maine Municipal Association's seventy-member Legislative Policy Committee. This committee meets five to six times a year when the Legislature is in session to discuss pending legislation that has an impact on the functions of municipal government. The Committee votes to either support, oppose or take no position on the bills.

Several weeks ago, I reached out to see if anyone on our Select Board was interested, and, if not, I would be willing to serve, as I was on this committee in the past, as was the previous Manager. Since no one expressed interest, I gave my name to MMA.

The ballot asks the Select Board to vote for two. You may also substitute someone as a write-in, if you do not wish to vote for one of the candidates on the ballot. Gardiner's City Council voted last night to support both names. I have not heard from other municipalities yet.

**OFFICIAL BALLOT – District 14**

**Maine Municipal Association’s Legislative Policy Committee**  
July 1, 2020 – June 30, 2022

**VOTE FOR TWO:**

- Linda C. Cohen, Manager, Town of Monmouth
- Diana Scully, Councilor, City of Hallowell
- \_\_\_\_\_ (name) \_\_\_\_\_ (position) \_\_\_\_\_ (municipality)  write in)

**Candidate Profiles Are On Reverse Side**

MUNICIPALITY: Monmouth DATE: July 29, 2020

 BY SELECTMEN/COUNCILORS:

signature	print name

**Return by 5:00 p.m., August 27, 2020 to:**

Laura Ellis, Maine Municipal Association  
lellis@memun.org  
Fax: 624-0129

## LPC Senate District 14

Chelsea  
Farmingdale  
Gardiner  
Hallowell

Manchester  
Monmouth  
Pittston  
Randolph

Readfield  
West Gardiner  
Winthrop

### **Candidate Profile:**

Linda Cohen has served in municipal government in several capacities for the past 21 years, most recently serving as Town Manager in the Town of Monmouth. Prior to that, she served on the South Portland City Council from 2012-2018, including a term as Mayor. Ms. Cohen also served as City Clerk for both the Cities of South Portland (1989-2001) and Portland (2001-2011). Linda served on MMA's Executive Committee which included a term as President as well as Vice President and Chair of the Legislative Policy Committee. Her service on the LPC dates back twenty years and she hopes to serve once again because she feels that the Committee is a perfect example of leadership in action. She appreciates the diversity of the Committee's makeup and always learns from the other members.

Diana Scully currently serves on the Hallowell City Council and has served government in several capacities over the years. Ms. Scully has served as Executive Director of the Maine Justice Foundation and as Senior Director of State Services at the National Association of States United for Aging and Disabilities in Washington, D.C. Additionally, she served three stints in Maine State Government as Director of Maine's Office of Elder Services; Maine's Department of Health and Human Services as Director of Rehabilitation, Director of Welfare Employment, and the Commissioner's Special Projects Director. Diana has worked as a consultant to private, non-profit, and public clients, and prior to that was a nonpartisan Legislative Analyst for the Maine Legislature, a research assistant at the National Institute of Mental Health, a policy analyst at the National Conference of State Legislatures and on many boards and commissions at the national, state and local levels.

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FAX (207) 933-3413

### Memorandum

**To:** Select Board Members  
**From:** Linda C. Cohen, Town Manager *LCC*  
**Date:** July 21, 2020  
**Re:** Property Tax Abatement 806 Main Street

Included in your packet is a letter from Assessors Agent Donna Hays to Mr. Johnson, the property owner of 806 Main Street, stating that her recommendation to the Select Board is to deny his request for a property tax abatement. All of the required backup material is included in your packet, as required by law.

TOWN OF MONMOUTH  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

July 7, 2020

Andrew Johnson  
225 Warren Road  
Monmouth, Maine 04259

Dear Mr. Johnson,

This is in response to your request for abatement on your property identified as Map 51 Lot 66 and located at 806 Main Street. The basis of your request is to lower your value by \$58,700 to that of an appraised value completed for the purchasing of the property in February of this year.

Our current valuations are based on an April 1, 2017 market analysis which brought our assessments to 100% market value and established a fair distribution of the tax base. Between revaluations, when the real estate market was going up, the assessed values were not increased based on listings, purchase prices and appraisals; conversely, assessments will not decrease unless another town-wide market adjustment is completed.

Your apartment building is assessed as an 1850 average quality home in fair condition. After my interior inspection I would agree with your appraiser that the overall functional utility of the property is average. The size, age and use of the building is correct on our records as well as the size of the lot. You have been given a 10% reduction in your baselot value because it borders the railroad in the rear.

I have reviewed the one comparable used in your appraisal and located in Monmouth. I have included a copy of the property record card and you will note their assessed value is not higher than their sales price. Unfortunately, I cannot remark on any of the other comparables used as they were located in other municipalities. I have reviewed the values of all three family properties in Monmouth to make sure the same methodology was used to establish each valuation and I have included their property record cards.

I find that in relationship to similar properties your assessment is equitable. It will be my recommendation to the Board of Selectmen/Assessors at their July 29, 2020 meeting this abatement request be denied. You will have 60 days from that date to appeal this decision to the Kennebec County Commissioners.

Sincerely,



Donna Moore Hays, CMA  
Assessors Agent

**Town of Monmouth**

**Certificate of Abatement**

**36 M.R.S.A. § 841**

2019

We, the undersigned Assessors/Municipal Officers of the municipality of Monmouth, Maine hereby certify to Curtis Lunt, Tax Collector, that an abatement of property taxes has been granted as follows:

Date Granted: July 29, 2020

Type of Tax: Real Estate

Tax Year: April 1, 201

Amount Abated: Denied

Taxpayer: Andrew Johnson

Location: 51/66

Reason: Valid Assessment

You are hereby discharged from any further obligation to collect the abated amount.

Date: July 29, 2020

\_\_\_\_\_  
Dianna Boisvert

\_\_\_\_\_  
C. Douglas Ludewig, Chair

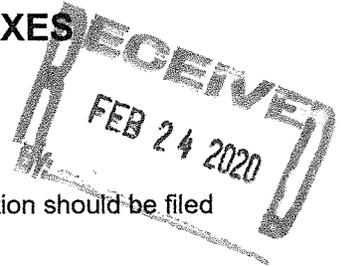
\_\_\_\_\_  
Timothy A. McDonald, Vice Chair

\_\_\_\_\_  
Harold Jones

Board of Assessors/Selectmen

# APPLICATION FOR ABATEMENT OF PROPERTY TAXES

(Title 36 M.R.S.A., Section 841)



This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name of Applicant: Andrew Johnson
2. Mailing Address: 225 Warren rd Monmouth ME 04259
3. Property Address or Map/Lot: 806 Main st MAP 51/lot 66
4. Tax year for which abatement is requested: 2020
5. Assessed valuation of real estate: 212,700
6. Assessed valuation of personal property: N/A
7. Abatement requested in real estate valuation: 58,700
8. Abatement requested in personal property valuation: N/A
9. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes): The property was appraised recently and as of 1/20/20 the market value was appraised at \$154,000

To the assessing authority of the Municipality of Monmouth, ME

In accordance with the provisions of Title 36 M.R.S.A., Section 841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

2/19/20  
Date

Andrew Johnson  
Signature of Applicant

CURRENT OWNER		TOPO	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT	
GUERRETTE STEVEN L	1 Level	2 Public Water	1 Paved	3 Rural	RESIDENTIAL	Code	Appraised Value
GUERRETTE CARLIE N	4 Rolling	3 Public Sewer			RESIDENTIAL	1040	124,700
549 MAIN STREET					RES LAND	1040	67,400
MONMOUTH, ME 04259					RESIDENTL	1040	28,300
Additional Owners:							
Other ID: 005 018 000		SUPPLEMENTAL DATA					
Sub-Div							
Photo							
Ward	7.9						
Prec.							
GIS ID:		ASSOC PID#					

3514  
MONMOUTH, ME  
**VISION**

RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	%U	W1	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)	
GUERRETTE STEVEN L	13417/342	12/06/2019	Q	1	1	253,000	00	Yr.	Code
CAISSE ELDEN A	11464/217	08/01/2013	Q	1	1	191,000	00	2018	1040
EVERETT JENNY JO	7997/0087	06/10/2004	U	1	1	91,000	1A	2018	1040
CHURCHILL JANET L	6633/310	09/20/2001	Q	1	1	225,000	00	2018	1040
HATHAWAY WARREN A	2711/184			U	1	0	IN		
Total:						220,400		Total:	220,400

EXEMPTIONS		Description	Amount	Code	Description	Number	Amount	Comm. Int.
Year	Type							
NBHD/SUB		NBHD Name			Tracing			Batch
0001A								
Total:								

ASSESSING NEIGHBORHOOD		Street Index Name	Tracing	Batch	Appraised Bldg. Value (Card)	Appraised XF (B) Value (Bldg)	Appraised OB (L) Value (Bldg)	Appraised Land Value (Bldg)	Special Land Value
04 PERMIT HORSE SHELTER					124,700	0	28,300	67,400	0
04/PERMIT NS CK 05									
06/NC WAIT FOR RENEWAL									
OB 1 & 2 ATTCHD									
08 PER JS CK 09/09 ADD WDK									
PARTIAL WATER VIEW FROM DECK ONLY									

**NOTES**  
 FUNC = OVERBLT/USE & LOC  
 WHITE 2X8X16 1A  
 99/REVIEW OF RECORD BY  
 OWNER, REMOVE HEARTH & HOT TUB

*COMP*

BUILDING PERMIT RECORD		Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments
52	124	07/02/2007	09/24/2003	NC	New Construct	2,000	04/01/2009	100	04/01/2009	8X16 WDK HORSE SHELTER
Total:						1,800		0		

LAND LINE VALUATION SECTION												
B Use # Code	Use Description	Zone	D Front	Depth	Units	Unit Price	I. Factor	Acres	C. Factor	ST. Adj.	Notes-Adj.	
1	1040 TWO FAMILY MDL-0				43,560 SF	0.74	1.7000	5	1.0000	50	1.00	
1	1040 TWO FAMILY MDL-0				6,90 AC	2,000.00	0.9500	0	1.00	50	1.00	
Total Card Land Units:					7.90 AC	Parcel Total Land Area:	7.9 AC	Total Land Value:				67,400

APPRAISED VALUE SUMMARY		Appraised Bldg. Value (Card)	Appraised XF (B) Value (Bldg)	Appraised OB (L) Value (Bldg)	Appraised Land Value (Bldg)	Special Land Value	Total Appraised Parcel Value
Total:		124,700	0	28,300	67,400	0	220,400

VISIT/CHANGE HISTORY		Date	Type	IS	ID	Cd.	Purpose/Result
		08/10/2017			KL	41	Change Source Info Error
		06/26/2017			SC	15	Field Review
		02/21/2007			MO	15	Field Review
		05/23/2006			ER	01	Measur+1 Visit
		04/27/1992			JM	00	Measur+Listed

CURRENT OWNER		TOPO		UTILITIES		STRT/ROAD		LOCATION		CURRENT ASSESSMENT	
JOHNSON ANDREW P	1 Level	2 Public Water	1 Paved	2 Suburban	Description	Code	Appraised Value	Assessed Value	182,500	182,500	
JOHNSON EMILY G	3 Below Street	3 Public Sewer			RESIDENTL	1050	30,600	30,600	30,600	30,600	
225 WARREN ROAD	4 Rolling				RES LAND	1050	30,600	30,600	30,600	30,600	
MONMOUTH, ME 04259	Other ID: 016 045 000		SUPPLEMENTAL DATA								
Additional Owners:	Sub-Div	Photo	Ward	Prec.	ASSOC PID#						
					VISION						

RECORD OF OWNERSHIP		BK-VOL/PAGE		SALE DATE		SALE PRICE		P.C.		PREVIOUS ASSESSMENTS (HISTORY)	
JOHNSON ANDREW P	13479/ 319	02/20/2020	U	1	142,500	IN	2018	1050	182,100	2017	1050
SK HOUSING LLC	12636/ 194	06/22/2017	U	1	20,000	IL	2018	1050	30,600	2017	1050
MECAP LLC	12285/ 159	05/06/2016	U	1	93,456	IL					
BENEFICIAL MAINE INC	12102/ 340	09/15/2015	U	1	38,000	00					
ALLEN THOMAS G	5426/ 025	08/06/1997	Q	1	0	IN					
POND MICHAEL S	3307/ 198		U	1							
Total:				212,700		212,700		208,700			

EXEMPTIONS		OTHER ASSESSMENTS		APPRASED VALUE SUMMARY	
Year	Type	Description	Amount	Code	Amount
Total:		212,700		212,700	

ASSESSING NEIGHBORHOOD		Tracing		Batch	
NBHD/SUB	NBHD Name	Street Index Name			
0001/A					

BUILDING PERMIT RECORD		INSPIRATION		COMPLETION	
Permit ID	Issue Date	Type	Description	Amount	Insp. Date

LAND LINE VALUATION SECTION		VISIT/CHANGE HISTORY	
B Use	Use	Date	Type
Code	Description		
1 1050	THREE FAM	07/06/2017	KL
1 1050	THREE FAM	07/05/2017	NP
		06/07/2007	PR
		02/23/2007	RS
		07/11/2006	SF

LANDLINE VALUATION SECTION		ACREAGE		ADJUSTMENT	
Zone	D Front	Depth	Units	Unit Price	Factor
			43,560 SF	0.74	1.0000
			0.80 AC	2,000.00	1.0000

LANDLINE VALUATION SECTION		ACREAGE		ADJUSTMENT	
Zone	D Front	Depth	Units	Unit Price	Factor
			43,560 SF	0.74	1.0000
			0.80 AC	2,000.00	1.0000

LANDLINE VALUATION SECTION		ACREAGE		ADJUSTMENT	
Zone	D Front	Depth	Units	Unit Price	Factor
			43,560 SF	0.74	1.0000
			0.80 AC	2,000.00	1.0000

LANDLINE VALUATION SECTION		ACREAGE		ADJUSTMENT	
Zone	D Front	Depth	Units	Unit Price	Factor
			43,560 SF	0.74	1.0000
			0.80 AC	2,000.00	1.0000

CURRENT OWNER		UTILITIES		STRT./ROAD		LOCATION		CURRENT ASSESSMENT	
HINKLEY RONALD	1 Level	3 Public Sewer	1 Paycd	3 Rural	Description	Code	Appraised Value	Assessed Value	3514
PO BOX 293	4 Rolling	5 Well			RESIDENTL	1050	133,700	133,700	MONMOUTH, ME
					RES LAND	1050	29,600	29,600	
Additional Owners:					SUPPLEMENTAL DATA				
NORTH MONMOUTH, ME 04265					Other ID: 021 047 000				
					Sub-Div				
					Photo 28000				
					Ward				
					Prec.				
					GIS ID:				
					ASSOC PID#				



RECORD OF OWNERSHIP		BK-VOL/PAGE		SALE DATE		SALE PRICE		PREVIOUS ASSESSMENTS (HISTORY)					
HINKLEY RONALD	9097/0236	09/14/2006	U	54,000	11	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value		
WELLS FARGO BANK MINNESOTA, NA,		01/01/2006	U <td></td> <td></td> <td>2018</td> <td>1050</td> <td>133,700</td> <td>2017</td> <td>1050</td> <td>133,700</td>			2018	1050	133,700	2017	1050	133,700		
LUNT RICKY LEE	6156/ 204	02/22/2000	Q <td>95,000</td> <td>00</td> <td>2018</td> <td>1050</td> <td>29,600</td> <td>2017</td> <td>1050</td> <td>29,600</td>	95,000	00	2018	1050	29,600	2017	1050	29,600		
LUNT RICKY LEE	4681/ 105	03/29/1994	U <td>0</td> <td>1N</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	0	1N								
SECRETARY HUD	3386/ 346		U <td>0</td> <td>1N</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	0	1N								
Total:				163,300		Total:		163,300		Total:		163,300	

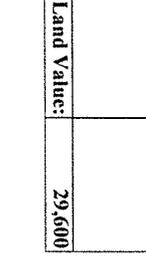
EXEMPTIONS		OTHER ASSESSMENTS	
Year	Type	Description	Amount
Total:			

ASSESSING NEIGHBORHOOD		NOTES	
NBHD/SUB	Street Index Name	Tracing	Batch
0001/A			

TANIA  
 A1=7RMS W 3 BED&1BTH=OWN 3 ZONE HT  
 A2=4RMS W 2 BED+BTH=  
 BTH=570 WK HEAT IS INC/  
 S385MO A3=4RMS W 1BED+  
 ALL CONDITIONED EQUALLY

BUILDING PERMIT RECORD		VISIT/ CHANGE HISTORY	
Permit ID	Issue Date	Type	Description

LAND LINE VALUATION SECTION																		
B Use Code	Use Description	Zone	D Front	Depth	Units	Unit Price	I. Factor	Acre Disc	C. Factor	ST. Ldx	Adj.	Notes- Adj	Special Pricing	S Adj	Fac	Adj.	Unit Price	Land Value
1	1050	THREE FAM			28,000	SF	1.06	1.0000	1	1.0000	50	1.00	ACROSS MILL	1.00			1.06	29,600
Total Card Land Units: 0.64 AC Parcel Total Land Area: 0.64 AC Total Land Value: 29,600																		



CURRENT OWNER	TOPO	UTILITIES	STRT./ROAD	LOCATION	DESCRIPTION	CURRENT ASSESSMENT	PREVIOUS ASSESSMENTS (HISTORY)
WILMOT SHERRELL L WILMOT WILLIAM B 199 ROUTE 133	1		1 Paved	3 Rural	RESIDENTL RES LAND RESIDENTL	Code 1050 Appraised Value 169,000 Assessed Value 169,000	Code 1050 Yr. 2018 Assessed Value 169,000 Code 1050 Yr. 2018 Assessed Value 30,300 Code 1050 Yr. 2018 Assessed Value 25,800
Additional Owners: WINTHROP, ME 04364	SUPPLEMENTAL DATA					Code 1050 Appraised Value 30,300 Assessed Value 30,300	Code 1050 Yr. 2018 Assessed Value 33,300 Code 1050 Yr. 2018 Assessed Value 19,500
Other ID: 020 015 000	ASSOC PID#					Code 1050 Appraised Value 25,800 Assessed Value 25,800	Code 1050 Yr. 2018 Assessed Value 19,500
Sub-Div	GIS ID:						
Photo	225,100						
Ward	225,100						
Prec. 1.7	225,100						

**VISION**

RECORD OF OWNERSHIP	BK-VOL/PAGE	SALE DATE	Q/U	V/I	SALE PRICE	Y.C.	Yr.	Code	Assessed Value
WILMOT SHERRELL L FARRINGTON KATHLEEN GRAY KATHLEEN I	8073/0121 3978/287 03789/0194	08/11/2004 09/06/1991	Q U	V I	220,000 45,000	1N 1N	2018 2018	1050 1050	169,000 30,300 25,800
Total: 225,100									

EXEMPTIONS	Description	Amount	Code	Description	Number	Amount	Comm. Int.
NBHD/SUB	NBHD Name	Street Index Name	Tracing	Batch			
0001/A							
Total: 223,000							

OTHER ASSESSMENTS	Description	Number	Amount	Comm. Int.
ASSESSING NEIGHBORHOOD				
NOTES				
SLEEPING SPOUSE 1APT-OS				
BT+KIT/UC=FGR EXT TRM+MH				
95/CK 96 FOR COMPLETION				
97/RENOV TO EXT TAN				

APPRaised VALUE SUMMARY	Appraised Bldg. Value (Card)	Appraised XF (B) Value (Bldg)	Appraised OB (L) Value (Bldg)	Appraised Land Value (Bldg)	Special Land Value	Total Appraised Parcel Value
	169,000	0	25,800	30,300	0	225,100
Total Appraised Parcel Value						
Valuation Method:						
Exemptions:						
Adjustment:						
Net Total Appraised Parcel Value						225,100

BUILDING PERMIT RECORD	Permit ID	Issue Date	Type	Description	Remodel	Amount	Insp. Date	% Comp.	Date Comp.	Comments
	19-20-48	09/30/2019	RE			8,000	04/01/2020	100	04/01/2020	REPL. EXT STAIRS
	12-13-53	11/05/2012	RE			2,400	04/01/2013	0	04/01/2013	NEW BSMT DOOR

VISIT/CHANGE HISTORY	Date	Type	IS	ID	CD	Field Review	Purpose/Result
	07/05/2017			NP	15	Field Review	
	02/28/2007			RS	15	Field Review	
	06/12/2006			ER	01	Measur+1 Visit	

LAND LINE VALUATION SECTION	B Use Code	Use Description	Zone	D Front	Depth	Units	Unit Price	I. Factor	S.A. Disc	C. Factor	ST. Idx	Adj.	Notes-Adj	Special Pricing	S Adj	Field Price	Land Value
	1050	THREE FAM				43,560 SF	0.74	1.0000	1	1.0000	1.00	40	0.90		.99	0.67	29,000
	1050	THREE FAM				0.70 AC	2,000.00	1.0000	0	1.0000	1.00	40	0.90	SHAPE	1.00	1,800.00	1,300
Total Card Land Units: 1.70 AC Parcel Total Land Area: 1.7 AC Total Land Value: 30,300																	

TOWN OF MONMOUTH  
P.O. BOX 270  
MONMOUTH, ME 04259



Cumston Hall

TELEPHONE (207) 933-2206  
FAX (207) 933-3413

February 25, 2020

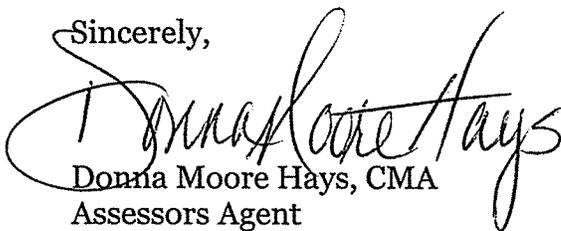
Andrew Johnson  
225 Warren Road  
Monmouth ME 04259

Dear Mr. Johnson,

Your request for abatement has been directed to my attention. The reason for this request is a recent appraisal. If you wish for me to consider that appraisal I will need a copy of the full document and permission from the appraiser to use it in your appeal given that the purpose of the appraisal was not for this abatement request. I will also need to do an interior inspection of the property to verify that the information used to arrive at your assessment is accurate.

I am in the office the first and third Tuesdays of the month and will be back on March 3<sup>rd</sup>. Please call me at 933-2206 x107 so we can arrange a convenient time. Please note that I have until April 24<sup>th</sup> to act on your appeal or it will be deemed denied.

Sincerely,

  
Donna Moore Hays, CMA  
Assessors Agent

**PROCESSED  
ONLINE.  
DO NOT RE-PROCESS.**

**MAINE REAL ESTATE  
TRANSFER TAX DECLARATION  
Form RETTD**  
Do not use red ink.

Registry KENNEBEC  
Date Recorded 02/20/2020  
Time Recorded 02:12:00 PM  
Transfer Tax Amount \$627.00  
Document Number 2020003559  
Book 13479  
Page 319  
BOOK/PAGE - REGISTRY USE ONLY

1. County KENNEBEC2. Municipality MONMOUTH

## 3. GRANTEE/PURCHASER

3a. Last name, first name, MI; or business name

JOHNSON, ANDREW P

3b. Federal ID

3c. Last name, first name, MI; or business name

JOHNSON, EMILY G

3d. Federal ID

3e. Mailing address after purchasing this property

225 WARREN ROAD

3f. Municipality

MONMOUTH

3g. State 3h. ZIP Code

ME 04259

## 4. GRANTOR/SELLER

4a. Last name, first name, MI; or business name

SK HOUSING, LLC,

4b. Federal ID

4c. Last name, first name, MI; or Business name

4d. Federal ID

4e. Mailing address

84 MIDDLE STREET

4f. Municipality

PORTLAND

4g. State 4h. ZIP Code

ME 04101

## 5. PROPERTY

5a. Map

51

Block

Lot

66

Sub-lot

Check any that apply

No maps exist

Multiple parcels

Portion of parcel

 Not applicable

5b. Type of property - enter the code number that best describes the property being sold (see instructions).

201

5c. Physical location

806 MAIN STREET

5d. Acreage (see instructions)

1.80

## 6. TRANSFER TAX

6a. Purchase price (If the transfer is a gift, enter "0")..... 6a.

\$142,500.00

6b. Fair market value (Enter a value only if you entered "0" or a nominal value on line 6a) ..... 6b.

.006c. Exemption claim -  Check the box if either grantor or grantee is claiming exemption from transfer tax and enter explanation below.

## 7. DATE OF TRANSFER (MM-DD-YYYY)

02-19-2020

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

 CLASSIFIED

9. SPECIAL CIRCUMSTANCES. Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation below.

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident

A waiver has been received from the State Tax Assessor

Consideration for the property is less than \$50,000

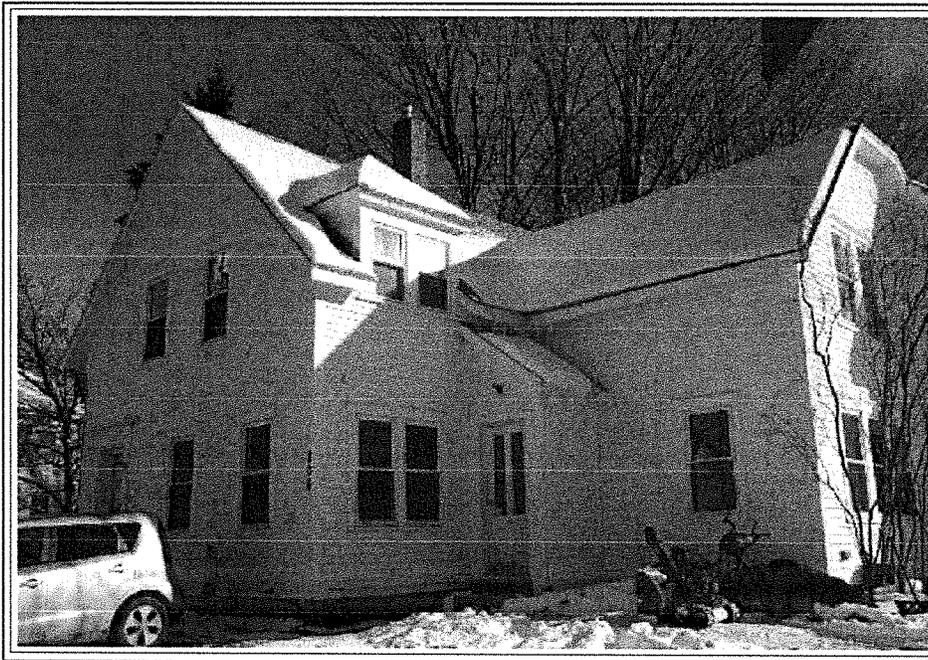
The transfer is a foreclosure sale

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER. Name of preparer: LINDA DAIGLEPhone number: (207) 376-0634Mailing address: 181 CENTER STREETEmail address: ldaigle@hdttitle.comAUBURN, ME 04210

Fax number:

**APPRAISAL OF**



Multi 2-4 Family Full

**LOCATED AT:**

806 Main Street  
Monmouth, ME 04259

**FOR:**

Integrity Mortgage  
2320 Congress Street  
Portland, ME, 04102

**BORROWER:**

Andrew & Emily Johnson

Riverside Appraisal, P.L.L.C.  
Residential Real Estate Appraisal

File No. 20-003

01/27/2020

Property Val  
Integrity Mortgage  
2320 Congress Street  
Portland, ME, 04102

File Number: 20-003

Dear Sir or Madam ,

In accordance with your request, I have appraised the real property at:

806 Main Street  
Monmouth, ME 04259

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of January 20, 2020 is:

\$154,000  
One Hundred Fifty-Four Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely,



Dean Sargent  
Maine Licensed Residential Appraiser

# Summary Report

## Small Residential Income Property Appraisal Report

File No. 20-003

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address <b>806 Main Street</b>	City <b>Monmouth</b>	State <b>ME</b> Zip Code <b>04259</b>
Borrower <b>Andrew &amp; Emily Johnson</b>	Owner of Public Record <b>SK Housing LLC</b>	County <b>Kennebec</b>
Legal Description <b>KCRD Book: 12636 Page: 194</b>		
Assessor's Parcel # <b>Map: 51 Lot: 66</b>	Tax Year <b>2019</b>	R.E. Taxes \$ <b>3,754.00</b>
Neighborhood Name <b>Monmouth</b>	Map Reference <b>Map: 51 Lot: 66</b>	Census Tract <b>0130.00</b>
Occupant <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ <b>0.00</b>	<input type="checkbox"/> PUD HOA \$ <b>0.00</b> <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)	Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)	
Lender/Client <b>Integrity Mortgage</b> Address <b>2320 Congress Street, Portland, ME 04102</b>		
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Report data source(s) used, offering price(s), and date(s). <b>Per public records, MLS, the purchase and sale contract, and an interior/ exterior inspection, the property was listed on 10/25/2019 for \$159,900.</b>		

I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. <b>The transaction is for purchasing a multi family home with commercial financing of 80 percent of the purchase, and at the prevailing rate.</b>
Contract Price \$ <b>142,500</b> Date of Contract <b>01/16/2020</b> Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) <b>Deed/Public Rec.</b>
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. <b>2,500</b> <b>The \$2,500 is for the buyers prepaids, points, and closing costs.</b>

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics	2-4 Unit Housing Trends	2-4 Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE AGE	One-Unit <b>75 %</b>
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply	\$(000) (yrs)	2-4 Unit <b>1 %</b>
Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	<b>31</b> Low <b>2</b>	Multi-Family <b>2 %</b>
Neighborhood Boundaries <b>See Attached Addendum</b>		<b>260</b> High <b>225</b>	Commercial <b>8 %</b>
		<b>130</b> Pred. <b>100</b>	Other <b>14 %</b>
Neighborhood Description <b>Access to all shopping, employment, and recreational centers is made via Route 202. Employment stability for the area is average. The neighborhood has average market appeal. Immediate neighborhood is an older established neighborhood and is considered to be an average Monmouth neighborhood.</b>			

Market Conditions (including support for the above conclusions) **The Median Sales Price for the second quarter 2019 in Maine increased 4.35% versus the same period in the prior year, per Maine Real Estate Statistics. Financing remains available at a number of area lenders offering very competitive rates and terms. The subject's estimated exposure time is 6-257 days, per information provided in the attached 1004MC form if the subject is marketed correctly.**

Dimensions <b>82.5" x Irregular (Per tax map)</b> Area <b>1.8 ac res</b> Shape <b>Irregular/ Not adverse</b> View <b>Neighborhood</b>
Specific Zoning Classification <b>No Zoning</b> Zoning Description <b>The minimum lot req. is 30,000 with 150' of road frontage.</b>
Zoning Compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input checked="" type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) <b>See Attached Addendum</b>
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.

Utilities <b>Public</b> Other (describe)	Public Other (describe)	Off-site Improvements—Type <b>Public</b> Private
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	Street Paved <input checked="" type="checkbox"/> <input type="checkbox"/>
Gas <input type="checkbox"/> <input type="checkbox"/> None	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Alley None <input type="checkbox"/> <input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <b>X</b> FEMA Map # <b>23011C0610D</b> FEMA Map Date <b>06/16/2011</b>	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.	
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. <b>Public water and sewer is common for the area, and not considered adverse to marketability.</b>		

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units <input type="checkbox"/> Two <input checked="" type="checkbox"/> Three <input type="checkbox"/> Four	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls <b>Brick/Avg</b>	Floors <b>Wd/Vnl/Cpt/TI/Av</b>
<input type="checkbox"/> Accessory Unit (describe below)	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls <b>Woodclap/Avg</b>	Walls <b>Wallbd/Avg</b>
# of Stories <b>2</b> # of bldgs. <b>1</b>	Basement Area <b>1,581 sq. ft.</b>	Roof Surface <b>Asphalt/Snw Cvd.</b>	Trim/Finish <b>Wood/Avg</b>
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Finish <b>0 %</b>	Gutters & Downspouts <b>None</b>	Bath Floor <b>Vinyl/Avg</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type <b>Vinyl/Avg-Gd</b>	Bath Wainscot <b>Fiberglass/Avg</b>
Design (Style) <b>3 Family</b>	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated <b>Yes/Avg-Good</b>	<b>Car Storage</b>
Year Built <b>1850</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens <b>Yes/Avg-Good</b>	<input type="checkbox"/> None
Effective Age (Yrs) <b>18</b>	Heating/Cooling		<input checked="" type="checkbox"/> Driveway # of Cars <b>8</b>
Attic <input type="checkbox"/> None	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	<input type="checkbox"/> Fireplace(s) # <b>0</b> <input type="checkbox"/> WoodStove(s) # <b>0</b>	Driveway Surface <b>Snow Cvd.</b>
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other Elbb <input type="checkbox"/> Fuel Oil/Elec	<input checked="" type="checkbox"/> Patio/Deck Deck <input type="checkbox"/> Fence <b>None</b>	<input type="checkbox"/> Garage # of Cars <b>0</b>
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool <b>None</b> <input checked="" type="checkbox"/> Porch <b>Three</b>	<input type="checkbox"/> Carport # of Cars <b>0</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Other Storage	<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
# of Appliances Refrigerator <b>3</b> Range/Oven <b>3</b> Dishwasher <b>1</b> Disposal	Microwave <b>0</b> Washer/Dryer <b>2</b> Other (describe)		

# Summary Report

## Small Residential Income Property Appraisal Report

File No. 20-003

**IMPROVEMENTS**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe \_\_\_\_\_

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe No functional or external obsolescence was noted. Overall functional utility of the subject is average. No physical curable depreciation noted. Physical incurable noted to wear and tear with age.

Is the property subject to rent control?  Yes  No If Yes, describe \_\_\_\_\_

The following properties represent the most current, similar, and proximate comparable rental properties to the subject property. This analysis is intended to support the opinion of the market rent for the subject property.

FEATURE	SUBJECT	COMPARABLE RENTAL NO. 1	COMPARABLE RENTAL NO. 2	COMPARABLE RENTAL NO. 3										
806 Main Street Address Monmouth, ME 04259	5 Cross Street Augusta, ME 04330	37 Pearl Street Augusta, ME 04330	99 Northern Avenue Augusta, ME 04330											
Proximity to Subject	14.21 miles NE	14.47 miles NE	14.09 miles NE											
Current Monthly Rent	\$ 675	\$ 2,898	\$ 2,400	\$ 2,300										
Rent/Gross Bldg. Area	\$ 0.17 sq. ft.	\$ 0.96 sq. ft.	\$ 0.88 sq. ft.	\$ 0.75 sq. ft.										
Rent Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No													
Data Source(s)	PRC/Inspection	MLS#1426825/Ext Insp/PRC	MLS#1435416/Ext Insp/PRC	MLS#1371766/Ext Insp/PRC										
Date of Lease(s)	T.A.W.	T.A.W.	T.A.W.	T.A.W.										
Location	Rural/Avg	Suburb/Avg	Suburb/Avg	Suburb/Avg										
Actual Age	1850	1852	1891	1938										
Condition	Average	Superior	Similar	Slightly Superior										
Gross Building Area	3868 sq. ft.	3,008	2,718	3,080										
Unit Breakdown	Rm Count		Size	Rm Count		Size	Monthly Rent		Rm Count		Size	Monthly Rent		
	Tot	Br	Ba	Sq. Ft.	Tot	Br	Ba	Sq. Ft.	Monthly Rent	Tot	Br	Ba	Sq. Ft.	Monthly Rent
Unit # 1	5	3	1	1,160	6	3	1	1,200	\$ 1,100	5	3	2	1,632	\$ 900
Unit # 2	5	3	1	1,246	5	3	1	904	\$ 950	3	1	1	543	\$ 800
Unit # 3	7	3	1	1,462	5	3	1	904	\$ 848	3	1	1	543	\$ 700
Unit # 4									\$					\$
Utilities Included	Water & Sewer	Water & Sewer		Heat included	Water & Sewer									

Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, etc.)

**The four rentals are a mixture of 1 to 3 bedroom units. All comparables are representative of typical market rents and adequately reflect the subject in demonstrating estimated market rents.**

**Rent Schedule:** The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property.

Unit #	Leases		Actual Rents			Opinion Of Market Rent		
	Lease Date		Per Unit		Total Rents	Per Unit		Total Rents
	Begin Date	End Date	Unfurnished	Furnished		Unfurnished	Furnished	
1	Vacant		\$ 0	\$	\$ 0	\$ 900	\$	\$ 900
2	T.A.W.		675		675	900		900
3	Vacant		0		0	900		900
4								
Comment on lease data <u>Tenant is month to month, and the other two units are vacant.</u>			Total Actual Monthly Rent		\$ 675	Total Gross Monthly Rent		\$ 2,700
			Other Monthly Income (itemize)		\$	Other Monthly Income (itemize)		\$
			Total Actual Monthly Income		\$ 675	Total Estimated Monthly Income		\$ 2,700
Utilities included in estimated rents <input type="checkbox"/> Electric <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Sewer <input type="checkbox"/> Gas <input type="checkbox"/> Oil <input type="checkbox"/> Cable <input type="checkbox"/> Trash collection <input type="checkbox"/> Other (describe)								
Comments on actual or estimated rents and other monthly income (including personal property) <u>Estimated rents based on market data.</u>								

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain \_\_\_\_\_

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS/Public Records

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS/Public Records

Report the results of the research and analysis of the prior sale history of the subject property and comparable sales (report additional prior sales on page 4).

# Summary Report

## Small Residential Income Property Appraisal Report

File No. 20-003

There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 74,900 to \$ 169,900																
There are 43 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 31,500 to \$ 260,000																
FEATURE			SUBJECT			COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3				
806 Main Street			14 Melville Street			67 Main Street			549 Main Street							
Address Monmouth, ME 04259			Augusta, ME 04330			Winthrop, ME 04364			Monmouth, ME 04259							
Proximity to Subject			13.42 miles NE			5.36 miles NE			1.20 miles SW							
Sale Price			\$ 142,500			\$ 180,000			\$ 119,000			\$ 253,000				
Sale Price/Gross Bldg. Area			\$ 36.84 sq. ft			\$ 44.20 sq. ft			\$ 62.30 sq. ft			\$ 58.29 sq. ft				
Gross Monthly Rent			\$ 675			\$ 3200Forecasted			\$ 1,775			\$ 2100Forecasted				
Gross Rent Multiplier			211.11			56.25			67.04			120.48				
Price Per Unit			\$ 47,500			\$ 45,000			\$ 39,667			\$ 126,500				
Price Per Room			\$ 8,382			\$ 12,000			\$ 11,900			\$ 21,083				
Price Per Bedroom			\$ 15,833			\$ 25,714			\$ 29,750			\$ 42,167				
Rent Control			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Data Source(s)						MLS#1422873			MLS#1364131			MLS#1433974				
Verification Source(s)						Ext. Inspection/PRC/Broker			Ext. Inspection/PRC/Broker			Ext. Inspection/PRC/Broker				
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) Adjustment		DESCRIPTION		+(-) Adjustment		DESCRIPTION		+(-) Adjustment		
Sale or Financing		2500		FHA				FHA				Conventional				
Concessions				Actual		-8,500		Actual		-5,000		None Noted		0		
Date of Sale/Time		01/16/2020		10/11/2019				03/04/2019				12/05/2019				
Location		Rural/Avg		Suburb/Avg		0		Rural/Avg		0		Rural/Avg		0		
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple				
Site		1.8 ac res		.13 ac re		1,500		.16		1,500		7.9		-6,000		
View		Neighborhood		Neighborhood		0		Neighborhood		0		Lake		-20,000		
Design (Style)		3 Family		4 Family		0		3 Family		0		2 Family				
Quality of Construction		Average		Sl. Superior		-5,000		Average		0		Superior		-18,000		
Actual Age		1850		1870		0		1940		0		1905		0		
Condition		Average		Sl. Superior		-5,000		Average		0		Superior		-15,000		
Gross Building Area 15		3868 sq.ft.		4,072		-3,100		1,910		29,400		4,340		-7,100		
Unit Breakdown		Total	Bdms.	Baths	Total	Bdms.	Baths	Total	Bdms.	Baths	Total	Bdms.	Baths	Total	Bdms.	Baths
Unit # 1		5	3	1	5	3	1	3	1	1	7	4	3			
Unit # 2		5	3	1	4	2	1	3	1	1	5	2	2			-6,000
Unit # 3		7	3	1	3	1	1	4	2	1						
Unit # 4					3	1	1									-3,000
Basement Description		Full Basement		Full Basement		0		Partial		500		Full Basement		0		
Basement Finished Rooms		Unfinished		Unfinished		0		Unfinished		0		Unfinished		0		
Functional Utility		Average		Average				Average				Average				
Heating/Cooling		FHA/Elbb/None		FHW/None		0		FHW/None		0		FHW/FHA/None		0		
Energy Efficient Items		Average		Average				Average				Average				
Parking On/Off Site		8 Car Driveway		1 Car Detached		-2,000		4 Car Driveway		0		4 Car Attached		-8,000		
Porch/Patio/Deck		Deck, 3 Porches		Porch, Pto, Fnc		0		Porches		500		2 Dck, 3 Prch		-500		
FP, Hearth, Shed		Storage		Storage		0		Storage		0		Storage		0		
Sold Date		N/A		10/11/2019				03/04/2019				12/05/2019				
Contract Date		01/16/2020		07/11/2019				01/14/2019				10/03/2019				
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 25,100		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 26,900		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 80,600		
Adjusted Sale Price of Comparables				Net Adj. -13.9 %				Net Adj. 22.6 %				Net Adj. -31.9 %				
				Gross Adj. 15.6 %		\$ 154,900		Gross Adj. 31.0 %		\$ 145,900		Gross Adj. 31.9 %		\$ 172,400		
Adj. Price Per Unit (Adj. SP Comp / # of Comp Units)				\$ 38,725				\$ 48,633				\$ 86,200				
Adj. Price Per Room (Adj. SP Comp / # of Comp Rooms)				\$ 10,327				\$ 14,590				\$ 14,367				
Adj. Price Per Bdrm. (Adj. SP Comp / # of Comp Bedrooms)				\$ 22,129				\$ 36,475				\$ 28,733				
Value Per Unit		\$ 48,633 X		3 Units = \$ 145,899				Value Per GBA \$ 44.00 X		3868 sq.ft. GBA = \$ 170,192						
Value Per Rm.		\$ 10,327 X		17 Rooms = \$ 175,559				Value Per Bdrms. \$ 22,129 X		9 Bdrms. = \$ 199,161						
Summary of Sales Comparison Approach including reconciliation of the above indicators of value.												See Attached Addendum				
Indicated Value by Sales Comparison Approach \$ 154,000																
Total gross monthly rent \$ 2,700 X gross rent multiplier (GRM) 56.00 = \$ 151,200												Indicated value by the Income Approach				
Comments on income approach including reconciliation of the GRM												The appraiser chose a GRM that most adequately reflects the subject's projected income.				

SALES COMPARISON APPROACH

INCOME

# Summary Report

## Small Residential Income Property Appraisal Report

File No. 20-003

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

ADDITIONAL COMMENTS

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

<b>COST APPROACH</b>	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ <span style="float: right;">32,000</span>
	Source of cost data	Dwelling Sq. Ft. @ \$ ..... = \$
	Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ ..... = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	Cost Approach not considered reliable due to the age of the structure.	Garage/Carport Sq. Ft. @ \$ ..... = \$
		Total Estimate of Cost-New ..... = \$
		Less 60 Physical Functional External ..... = \$ ( )
		Depreciated Cost of Improvements ..... = \$
		"As-is" Value of Site Improvements ..... = \$
	Estimated Remaining Economic Life (HUD and VA only) 42 Years	INDICATED VALUE BY COST APPROACH ..... = \$

### PROJECT INFORMATION FOR PUDs (if applicable)

## Summary Report

### Small Residential Income Property Appraisal Report

File No. 20-003

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no

## Summary Report

### Small Residential Income Property Appraisal Report

File No. 20-003

**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property, including all units. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

# Summary Report

## Small Residential Income Property Appraisal Report

File No. 20-003

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

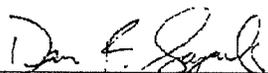
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

### APPRAISER

Signature   
Name Dean Sargent  
Company Name Riverside Appraisal  
Company Address 675 River Road  
Leeds, ME 04263  
Telephone Number 207-577-0382  
Email Address riverside@megalink.net  
Date of Signature and Report 01/28/2020  
Effective Date of Appraisal 01/20/2020  
State Certification # \_\_\_\_\_  
or State License # AP2112  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State ME

### SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_

## ADDENDUM

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

Case No.:

City: Monmouth

State: ME

Zip: 04259

Lender: Integrity Mortgage

### Neighborhood Boundaries

It is the Appraiser's opinion that the towns and cities of Monmouth, Winthrop, and Augusta confine the subject's overall market boundaries to the north, south, east, and west.

### Zoning Compliance

Property if destroyed can be rebuilt using the existing foot print within one year, and is not observed to be adverse to value or marketability.

### Comments on Sales Comparison

Comparables adjusted approximately \$15 per square foot for differences in G.L.A., and lot size adjustments are rounded to \$1,000 per acre.

It is this appraiser's opinion that the most common buyer for the subject property would be an investor.

I have performed no services, as an appraisal or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

The appraiser's GLA calculation may vary from the subject's property record card. The appraiser has accurately measured the subject's structure.

The sales dates noted for the comparables refers to the close of escrow date, and not the contract date.

Land sales data has been used to help develop adjustments for lot size, and views.

Comparable #1 has been adjusted for seller concessions, for slightly superior quality, for slightly superior condition based on an exterior inspection, and the realtors interior assessment, and for bath utility. The appraiser is unable to locate the personal inspection photo for this comparable, and the MLS photo has been used in its place.

Comparable #2 has been adjusted for seller concessions.

Comparable #3 has been adjusted for water views, for superior quality, for superior condition based on an exterior inspection, and the realtors interior assessment, and for bath utility.

Per the contract 3 refrigerators, and 3 electric ranges are included with the sale. It is the appraiser's opinion that these items do not carry any contributory value, and have not been added to the subject's final opinion of value.

The appraiser is aware that the comparables should not exceed the recommended FMNA guidelines of 10%, 15% and 25% for line, net and gross adjustments, but was considered necessary due to the subject's nature.

In order to compare the sales most similar to the subject, the appraiser has selected sales over six months old, but not to exceed twelve months. These sales are considered to be the most appropriate, and representative of the subject's market value.

Marshall and Swift has been used to help develop adjustments for effective age, and quality of construction adjustments.

It is the appraiser's opinion that there are adjustable differences within the condition & quality ratings without having to change the grade of each on the grid section of the report.

Due to the nature of the subject's market area some of the comparables exceed the range of one mile. This is not uncommon for the area. The comparables utilized are observed as the most appropriate, and representative of the subject.

\*\*\*\*\*The following information was added on 01/28/2020.\*\*\*\*\* The original signature was on 01/27/2020.

The client has asked that the following be addressed: just want to double check on unit #3 - grid says 6/3/1 - but looks like 7/3/1 on sketch and photos.

Answer: The room count for unit #3 is 7/3/1, and has been changed.

# Operating Income Statement

## Summary Report

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property

20-003

Property Address 806 Main Street Street	Monmouth City	ME State	04259 Zip Code
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**General Instructions:** This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.

	Currently Rented	Expiration Date	Current Rent Per Month	Market Rent Per Month	Utility Expense	Paid By Owner	Paid By Tenant
Unit No. 1 Yes	No <input checked="" type="checkbox"/>	Vacant	\$ 0	\$ 900	Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 2 Yes	<input checked="" type="checkbox"/> No	T.A.W.	\$ 675	\$ 900	Gas	<input type="checkbox"/>	<input type="checkbox"/>
Unit No. 3 Yes	No <input checked="" type="checkbox"/>	Vacant	\$ 0	\$ 900	Fuel Oil	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 4 Yes	No		\$	\$	Fuel (Other)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>			\$ 675	\$ 2,700	Water/Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
					Trash Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g., Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item.) Income should be based on current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

### Annual Income and Expense Projection for Next 12 months

	By Applicant/Appraiser	Adjustments by Lender's Underwriter
<b>Income</b> (Do not include income for owner-occupied units)		
Gross Annual Rental (from unit(s) to be rented)	\$ 32,400	\$
Other Income (include sources)	+	+
Total	\$ 32,400	\$
Less Vacancy/Rent Loss	- ( 3%)	- ( %)
Effective Gross Income	\$ 32,400	\$
<b>Expenses</b> (Do not include expenses for owner-occupied units)		
Electricity		
Gas		
Fuel Oil		
Fuel (Type- Propane)		
Water/Sewer	1,400	
Trash Removal	250	
Pest Control		
Other Taxes or Licenses		
Casual Labor	200	
This includes the costs for public area cleaning, snow removal, etc., even though the applicant may not elect to contract for such services.		
Interior Paint/Decorating	400	
This includes the costs of contract labor and materials that are required to maintain the interiors of the living units.		
General Repairs/Maintenance	500	
This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc.		
Management Expenses		
These are the customary expenses that a professional management company would charge to manage the property.		
Supplies	300	
This includes the costs of items like light bulbs, janitorial supplies, etc.		

# Summary Report

20-003

## Replacement Reserve Schedule

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year-such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc.-should be expensed on a replacement cost basis.

Equipment	Replacement Cost	Remaining Life				By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@ \$ 350.00	ea. + 10	Yrs. x	3	Units = \$	105.00	\$
Refrigerators	@ \$ 450.00	ea. + 10	Yrs. x	3	Units = \$	135.00	\$
Dishwashers	@ \$	ea. +	Yrs. x		Units = \$		\$
A/C Units	@ \$	ea. +	Yrs. x		Units = \$		\$
C. Washer/Dryers	@ \$	ea. +	Yrs. x		Units = \$		\$
HW Heaters	@ \$ 200.00	ea. + 10	Yrs. x	3	Units = \$	60.00	\$
Furnace(s)	@ \$ 4,500.00	ea. + 15	Yrs. x	3	Units = \$	900.00	\$
(Other)	@ \$ 3,000.00	ea. + 15	Yrs. x	2	Units = \$	400.00	\$
Roof	@ \$ 15,000.00	+ 20	Yrs. x One Bldg. =		\$	750.00	\$
<b>Carpeting (Wall to Wall)</b>							
			Remaining Life				
(Units)	430 Total Sq. Yds.	@ \$ 18.00	Per Sq. Yd. +	8	Yrs. =	\$ 967.50	\$
(Public Areas)	Total Sq. Yds.	@ \$	Per Sq. Yd. +		Yrs. =	\$	\$
<b>Total Replacement Reserves. (Enter on Pg. 1)</b>						\$ 3,317.50	\$

## Operating Income Reconciliation

\$ 32,400.00	- \$ 6,368.00	= \$ 26,032.00	+ 12= \$ 2,169.33
Effective gross Income	Total Operating Expenses	Operating Income	Monthly Operating Income
 \$ 2,169.33	 - \$	 = \$ 2,169.33	
Monthly Operating Income	Monthly Housing Expenses	Net Cash Flow	

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

### Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the **subject property** to the borrower's stable monthly income.

### Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's **primary residence** to the borrower's stable monthly income.

Appraiser's Comments (including sources for data and rationale for the projections)

The cost projections are a combination of the appraiser's personal experience, and local market data.

~ ~ ~

Summary Report

**Market Conditions Addendum to the Appraisal Report** File No. 20-003

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 806 Main Street City Monmouth State ME Zip Code 04259

Borrower Andrew & Emily Johnson

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)	22	12	9	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)	3.67	4.00	3.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total # of Comparable Active Listings			10	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Months of Housing Supply (Total Listings/Ab.Rate)			3.33	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	114,000	152,500	162,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Median Comparable Sales Days on Market	46	21	6	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Median Comparable List Price			104,950	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Median Comparable Listings Days on Market			78	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Median Sale Price as % of List Price	98.00%	97.00%	100.00%	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).  
**Seller concession data is not available through MLS however the appraiser has seen discounts of 3-5% in this segment of the market.**

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).  
**None apparent.**

Cite data sources for above information. Maine's Multiple Listing System, Area Realtors, and the appraiser's personal experience.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

**The number of sales and listings in the subject's market area has been stable, and sales prices have remained stable overall. The appraiser utilized the towns and cities of Monmouth, Winthrop, and Augusta for the data search with criteria to include 2-4 family properties. It is the appraiser's opinion these properties reflect the overall marketability of the subject.**

**If the subject is a unit in a condominium or cooperative project, complete the following:**

**Project Name:**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total # of Active Comparable Listings				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

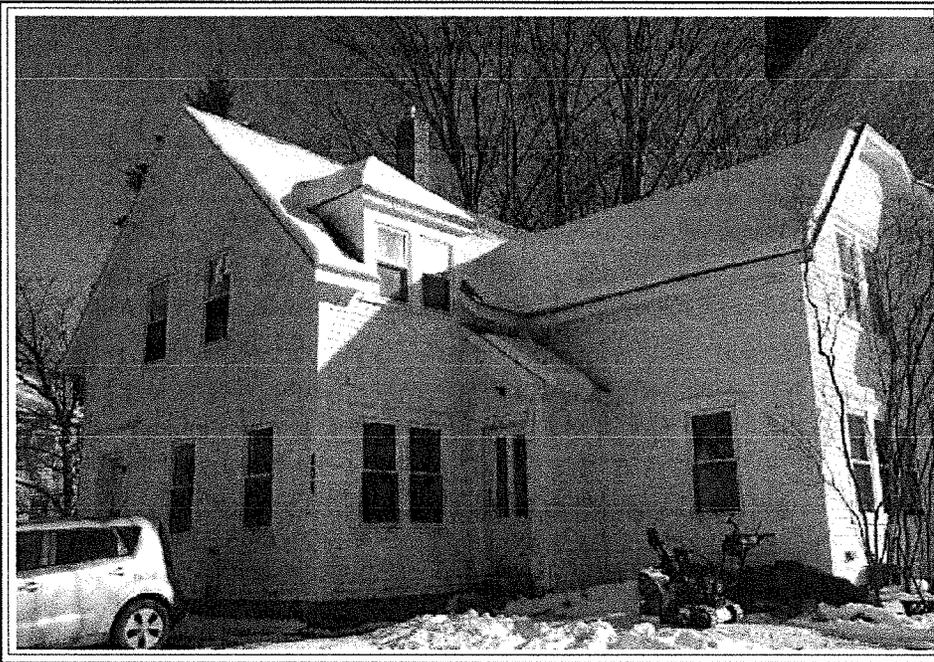
Summarize the above trends and address the impact on the subject unit and project.

MARKET RESEARCH & ANALYSIS

CONDO / CO-OP PROJECTS

**SUBJECT PROPERTY PHOTO ADDENDUM**

Borrower: Andrew & Emily Johnson		File No.: 20-003
Property Address: 806 Main Street		Case No.:
City: Monmouth	State: ME	Zip: 04259
Lender: Integrity Mortgage		



**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: January 20, 2020  
Appraised Value: \$ 154,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

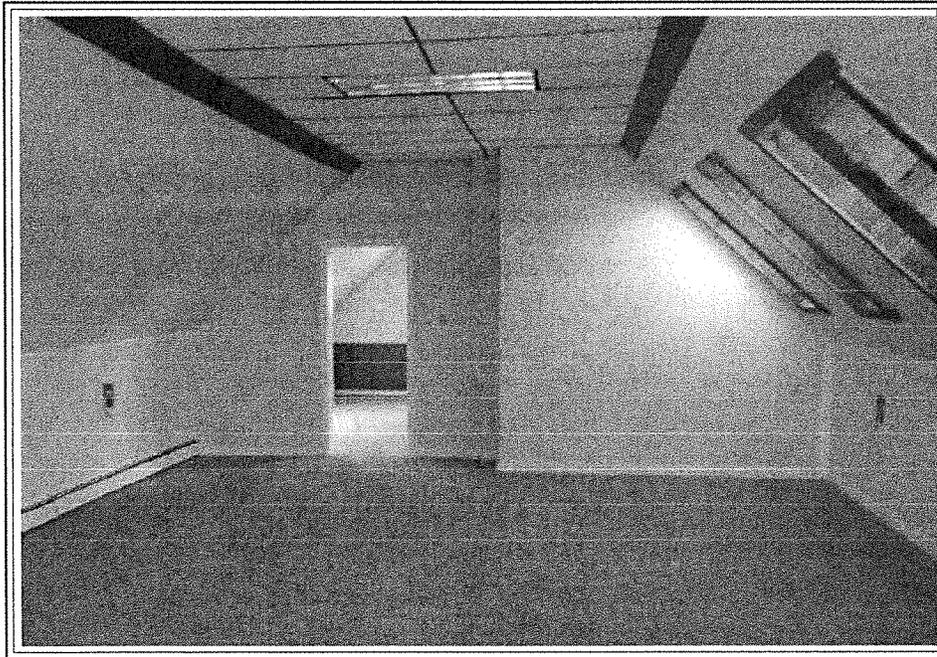
INTERIOR PHOTOS

Borrower: Andrew & Emily Johnson	File No.: 20-003	
Property Address: 806 Main Street	Case No.:	
City: Monmouth	State: ME	Zip: 04259
Lender: Integrity Mortgage		



**Kitchen**

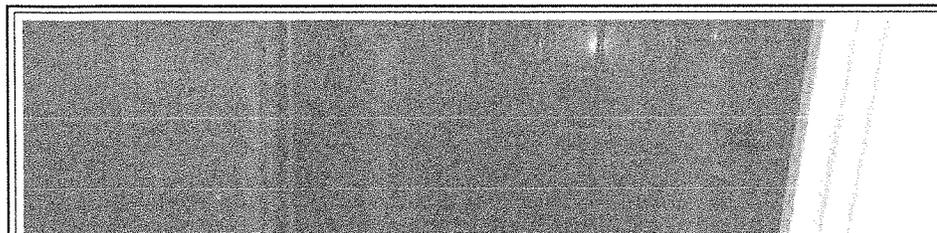
Comment:  
Unit #3



**Living Area**

Description:

Comment:  
Unit #3



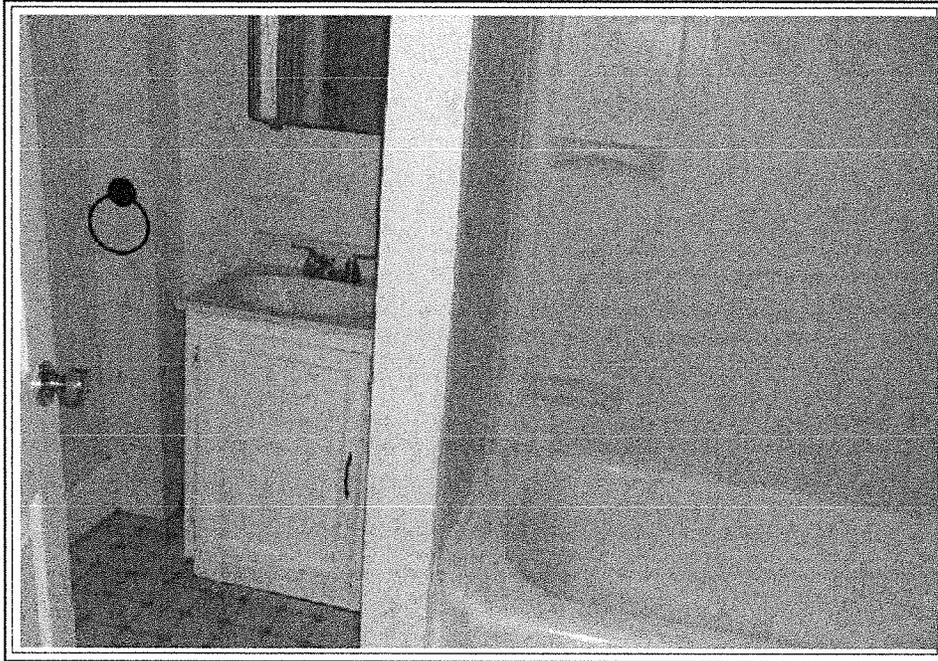
**Bathroom**

Description:

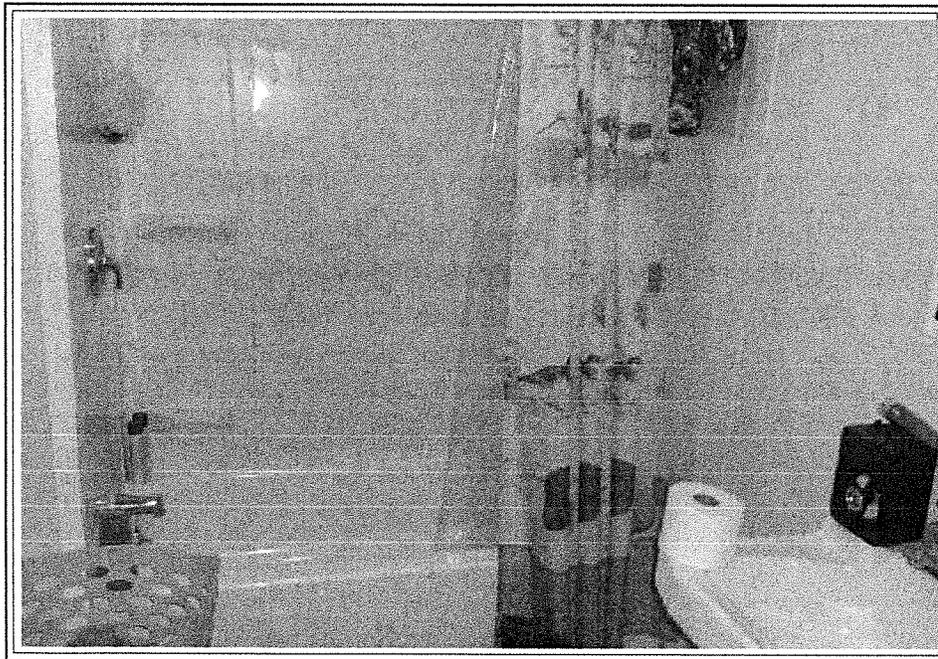
Comment:  
Unit #3

BATHROOM PHOTOS

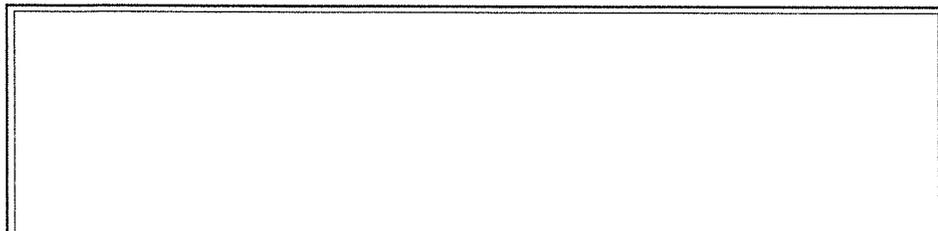
Borrower: Andrew & Emily Johnson	File No.: 20-003	
Property Address: 806 Main Street	Case No.:	
City: Monmouth	State: ME	Zip: 04259
Lender: Integrity Mortgage		



Comment:  
Unit #1



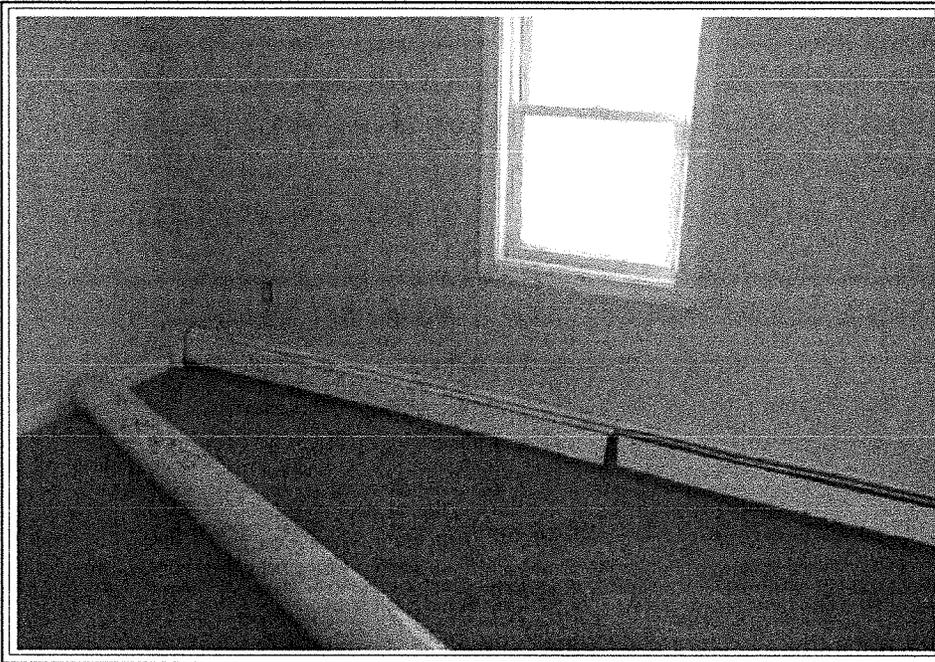
Comment:  
Unit #2



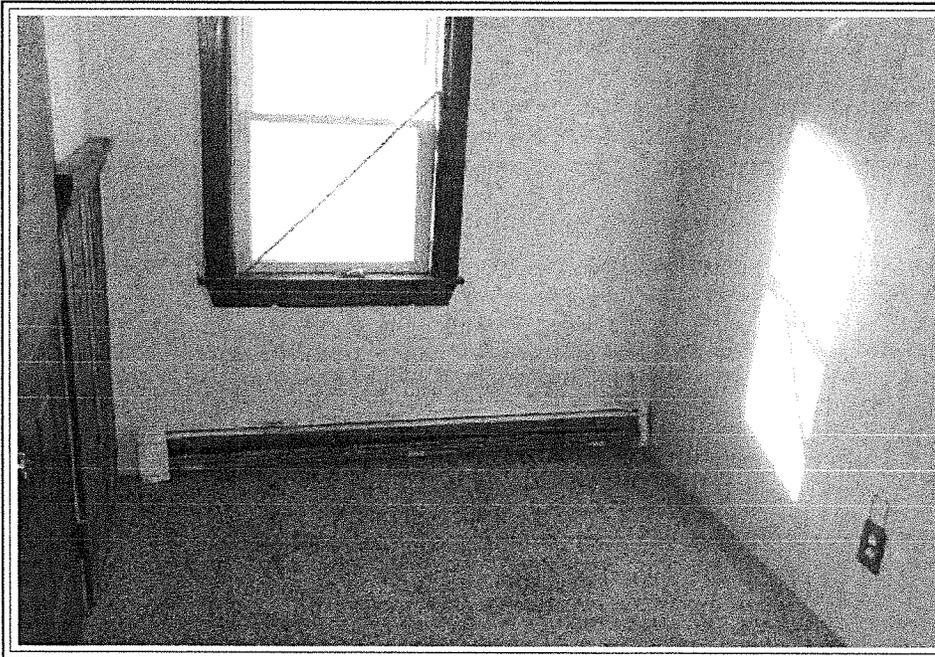
Comment:

# INTERIOR PHOTOS

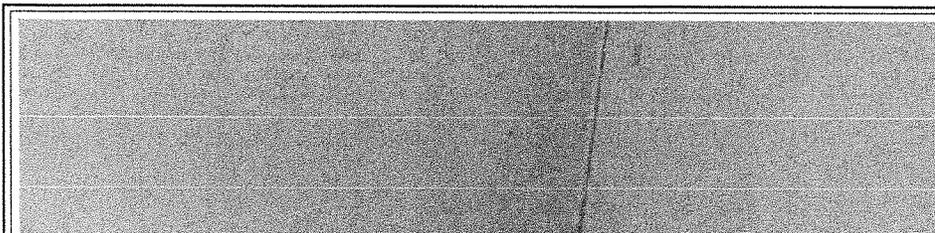
Borrower: Andrew & Emily Johnson		File No.: 20-003
Property Address: 806 Main Street		Case No.:
City: Monmouth	State: ME	Zip: 04259
Lender: Integrity Mortgage		



Comment:  
Bedroom #1 Unit #3



Comment:  
Unit #3 Office



Comment:  
Unit #3 Dining Area

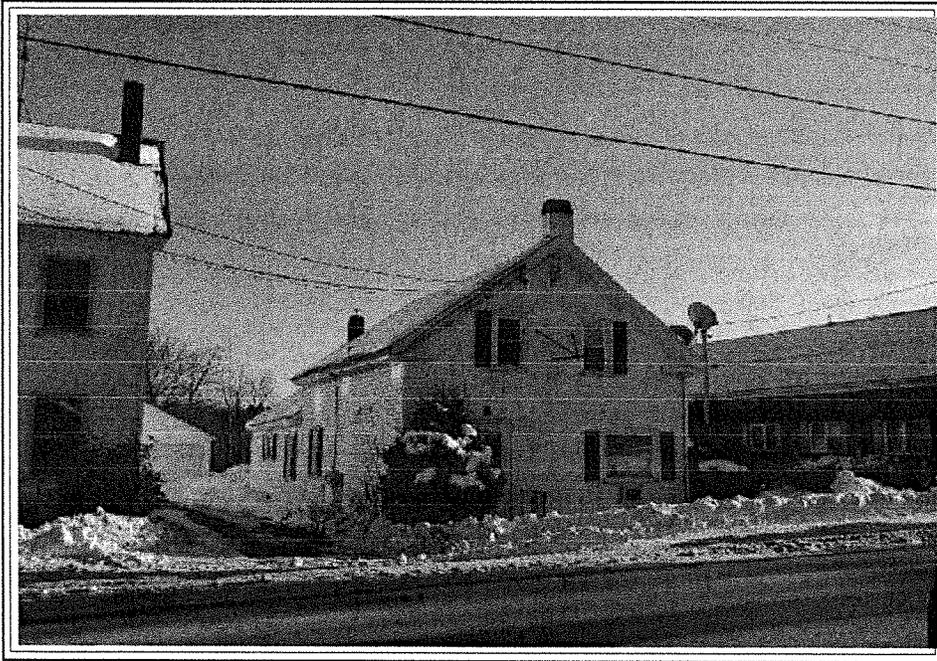
**COMPARABLE PROPERTY PHOTO ADDENDUM**

Borrower: Andrew & Emily Johnson	File No.: 20-003
Property Address: 806 Main Street	Case No.:
City: Monmouth	State: ME Zip: 04259
Lender: Integrity Mortgage	



**COMPARABLE SALE #1**

14 Melville Street  
Augusta, ME 04330  
Sale Date: 10/11/2019  
Sale Price: \$ 180,000



**COMPARABLE SALE #2**

67 Main Street  
Winthrop, ME 04364  
Sale Date: 03/04/2019  
Sale Price: \$ 119,000

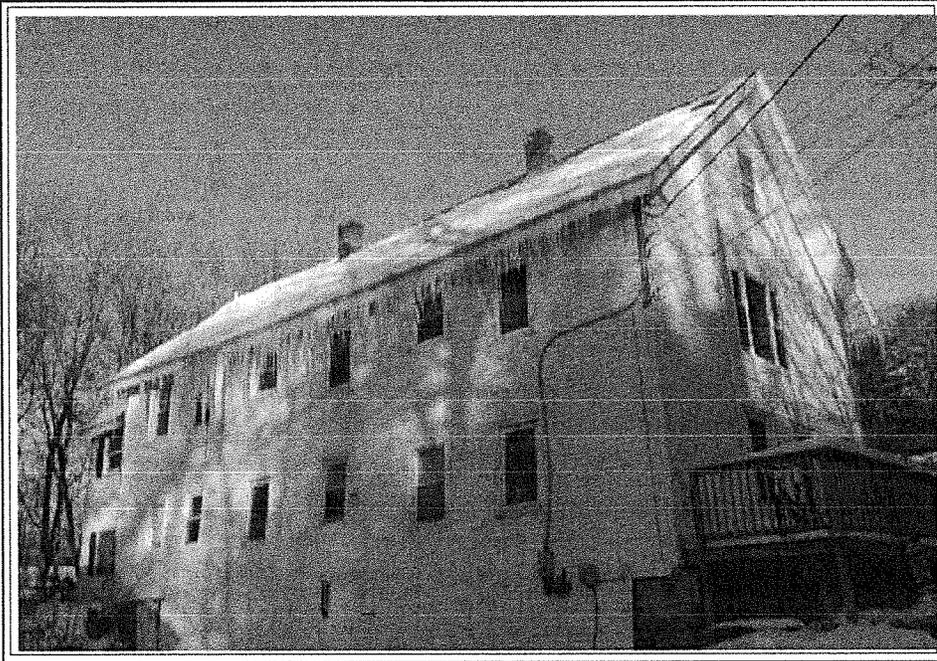


**COMPARABLE SALE #3**

549 Main Street  
Monmouth, ME 04259  
Sale Date: 12/05/2019

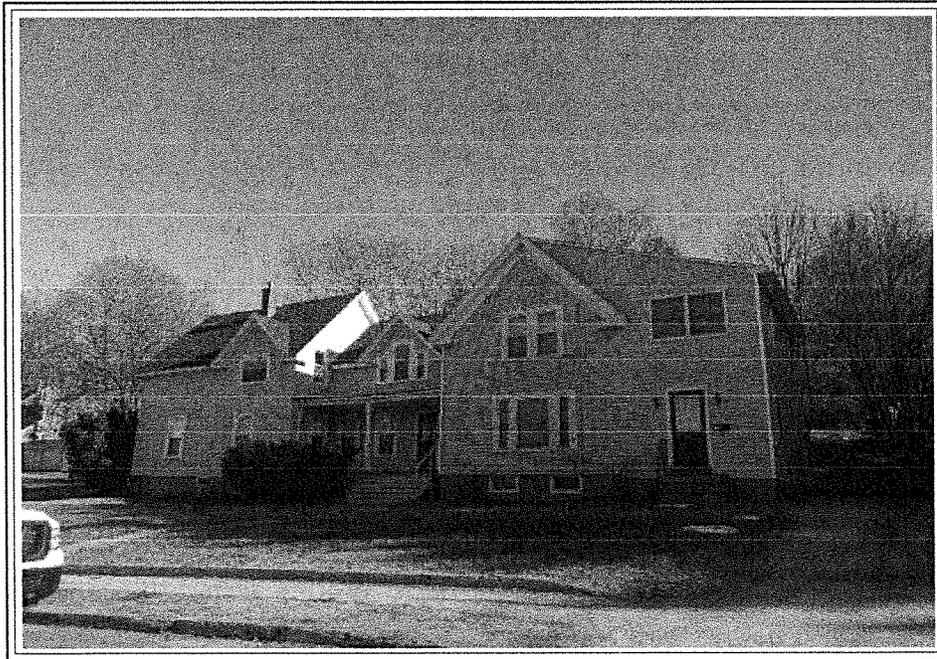
**COMPARABLE RENTALS PHOTO ADDENDUM**

Borrower: Andrew & Emily Johnson	File No.: 20-003	
Property Address: 806 Main Street	Case No.:	
City: Monmouth	State: ME	Zip: 04259
Lender: Integrity Mortgage		



**COMPARABLE RENTAL #1**

5 Cross Street  
Augusta, ME 04330



**COMPARABLE RENTAL #2**

37 Pearl Street  
Augusta, ME 04330



**COMPARABLE RENTAL #3**

99 Northern Avenue  
Augusta, ME 04330

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

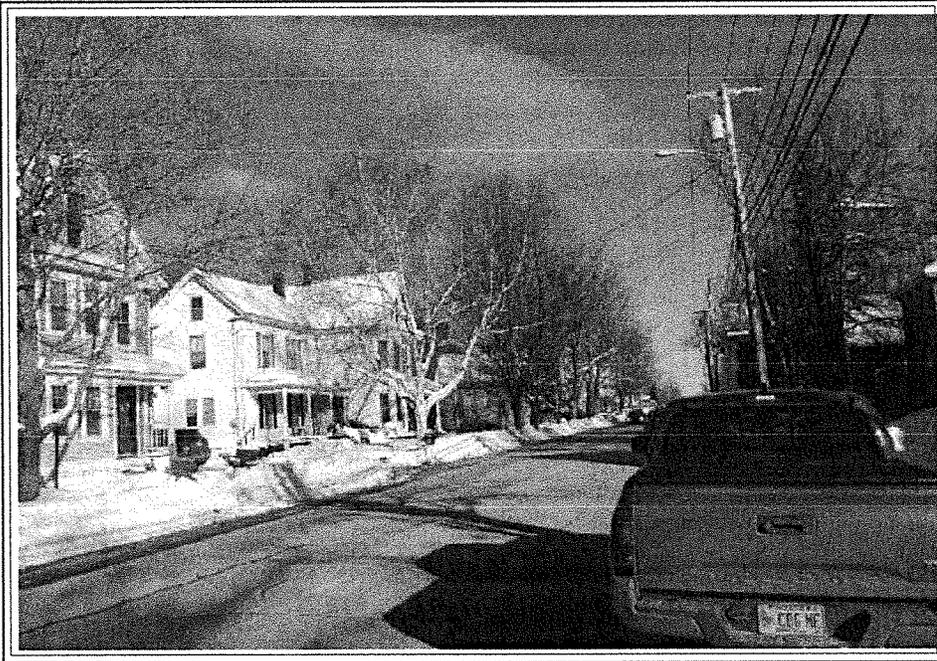
Case No.:

City: Monmouth

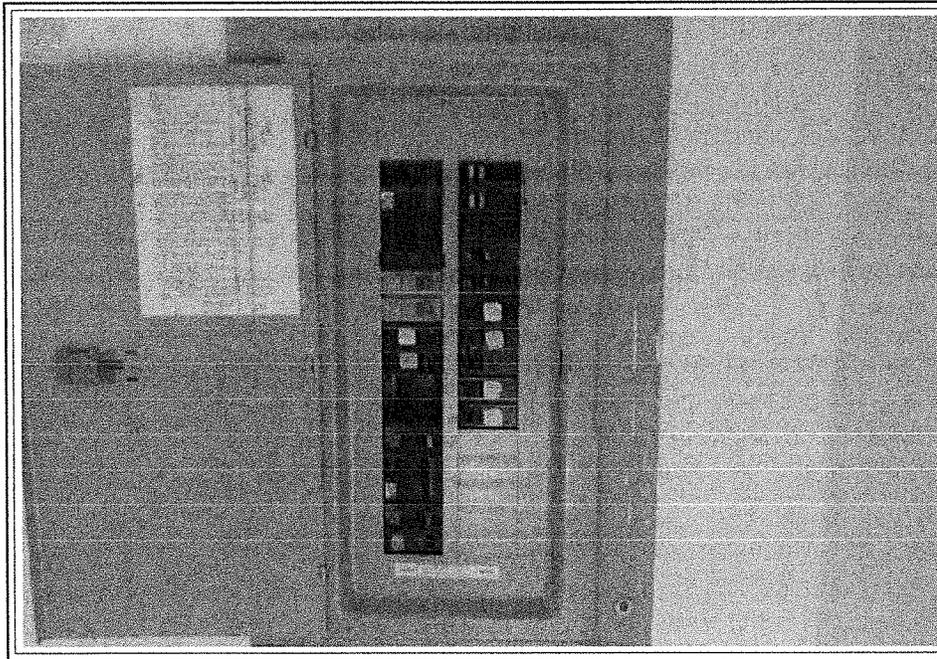
State: ME

Zip: 04259

Lender: Integrity Mortgage



Alternate Street View



Electrical



Water

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

Case No.:

City: Monmouth

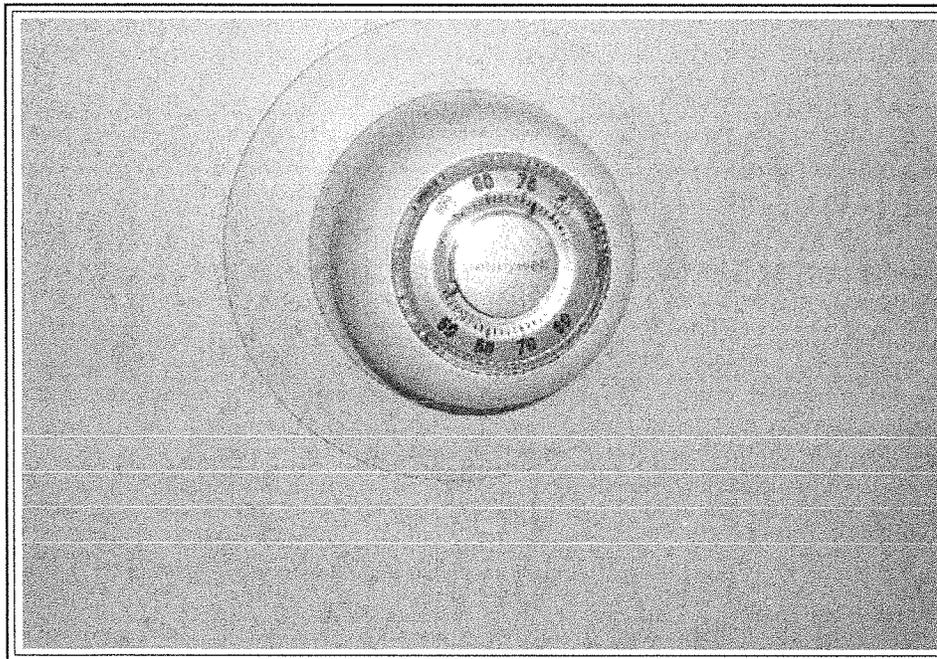
State: ME

Zip: 04259

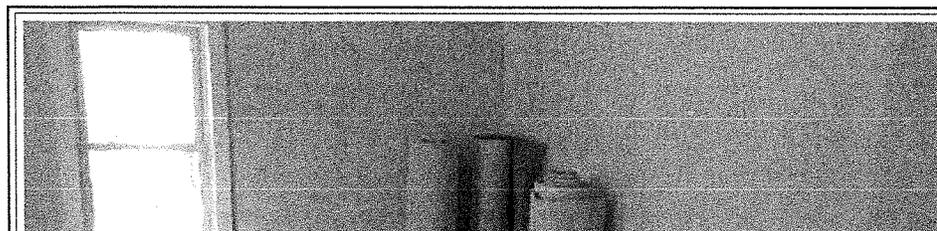
Lender: Integrity Mortgage



Lights



Heat



Bedroom #2 Unit #3

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

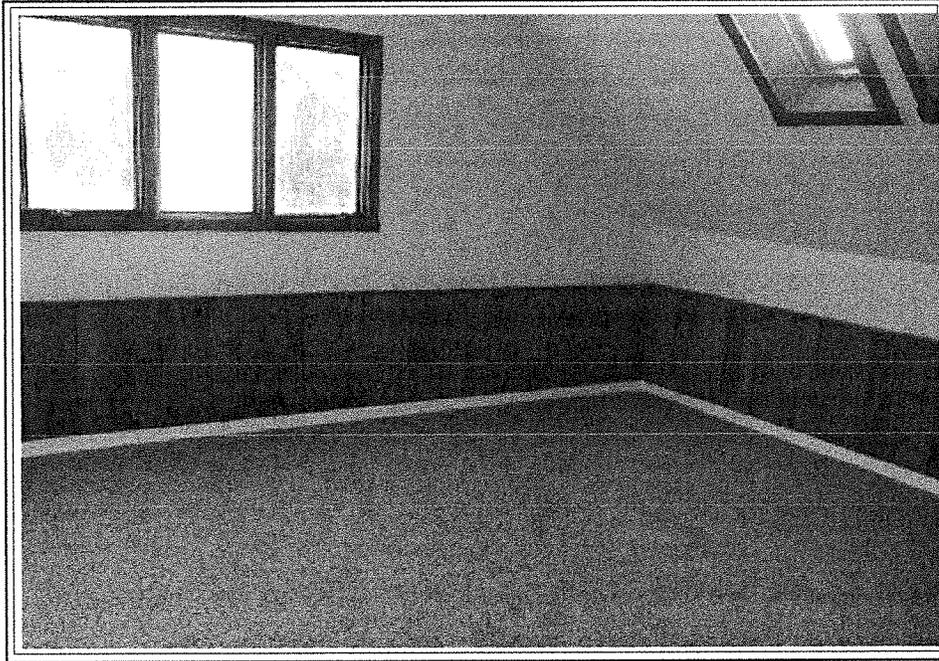
Case No.:

City: Monmouth

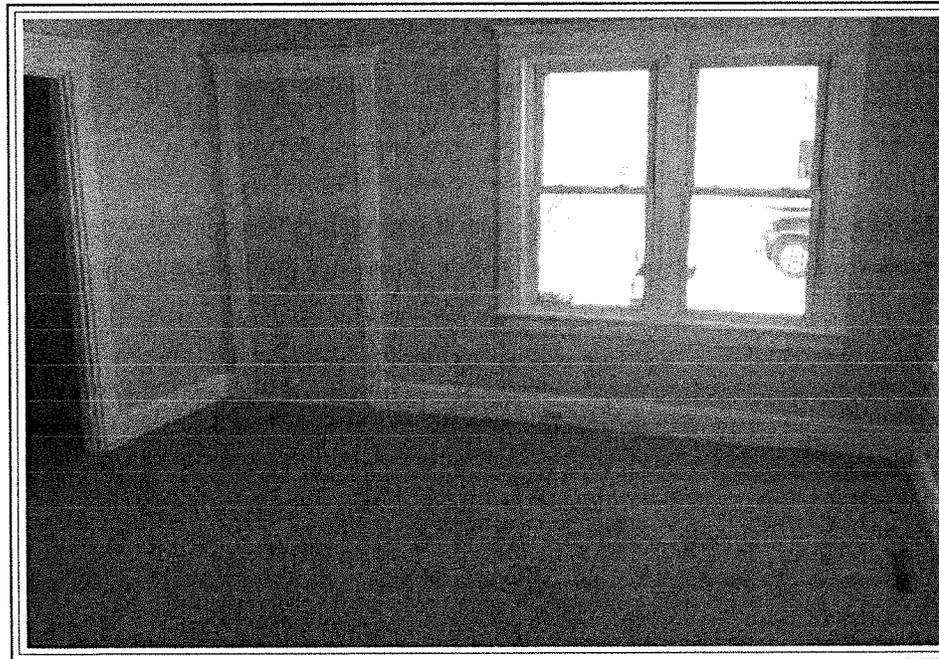
State: ME

Zip: 04259

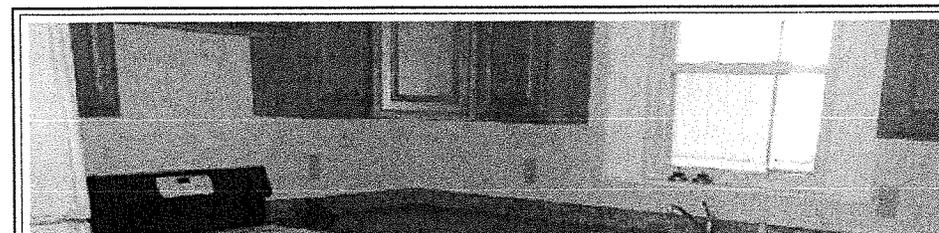
Lender: Integrity Mortgage



Bedroom #3 Unit #3



Unit #1 Living Room



Unit #1 Kitchen

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

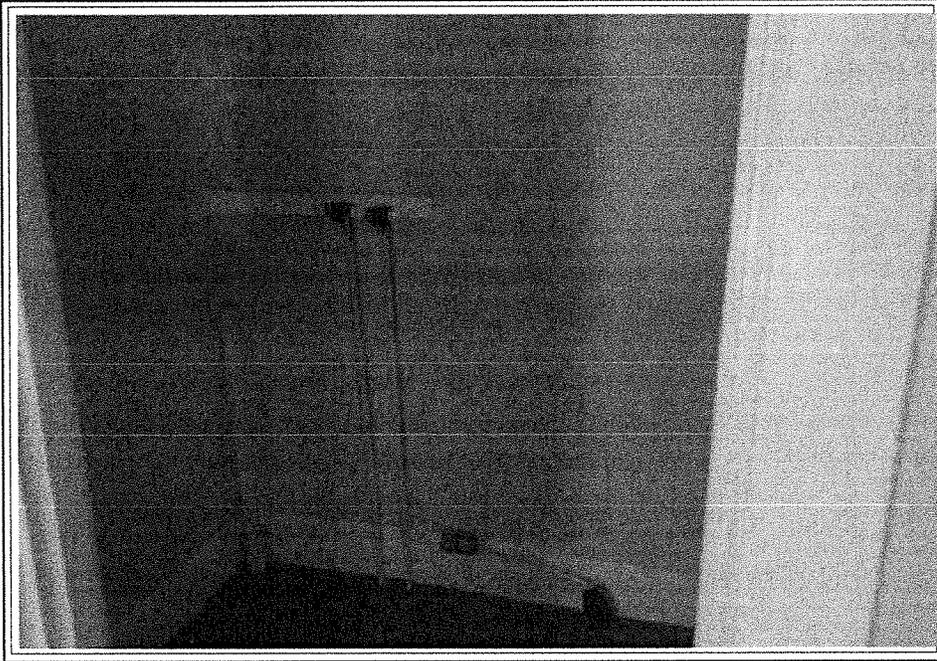
Case No.:

City: Monmouth

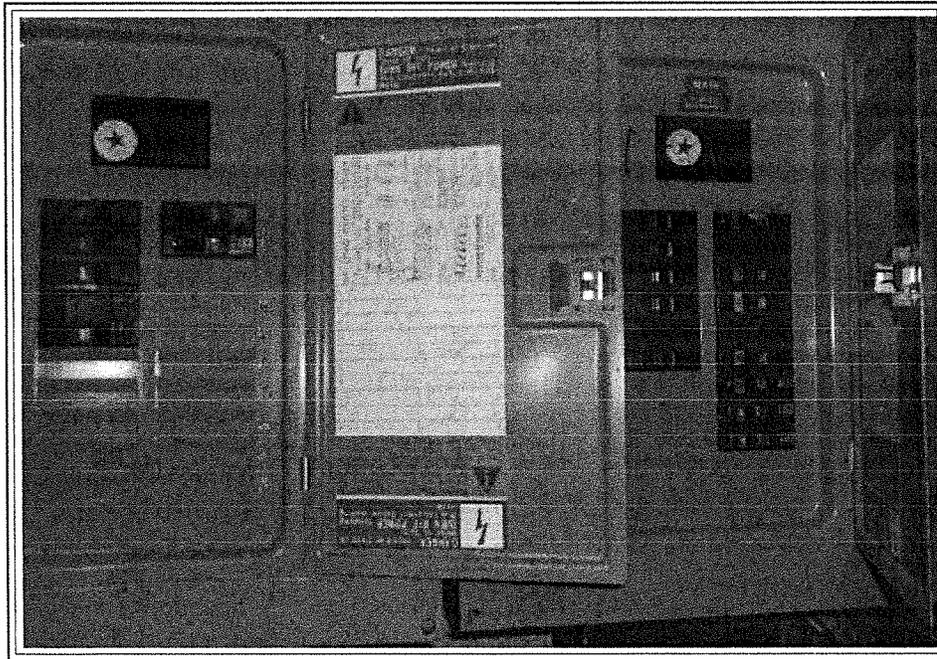
State: ME

Zip: 04259

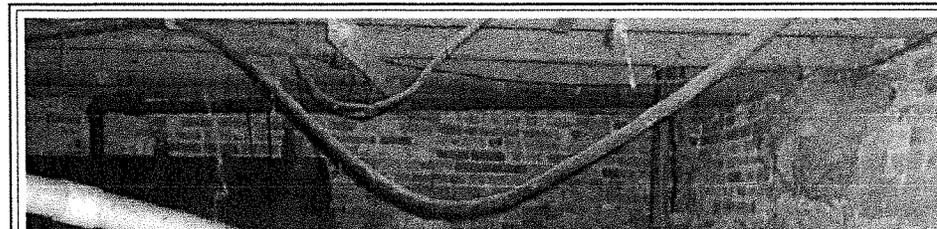
Lender: Integrity Mortgage



Unit #1 Laundry Area



Electrical



Fuel Tanks

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

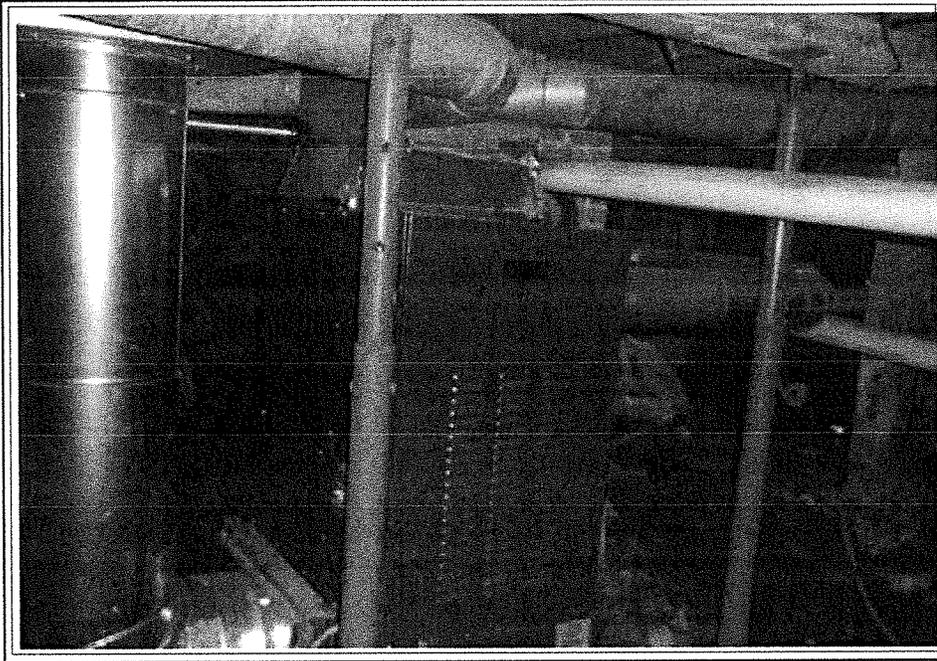
Case No.:

City: Monmouth

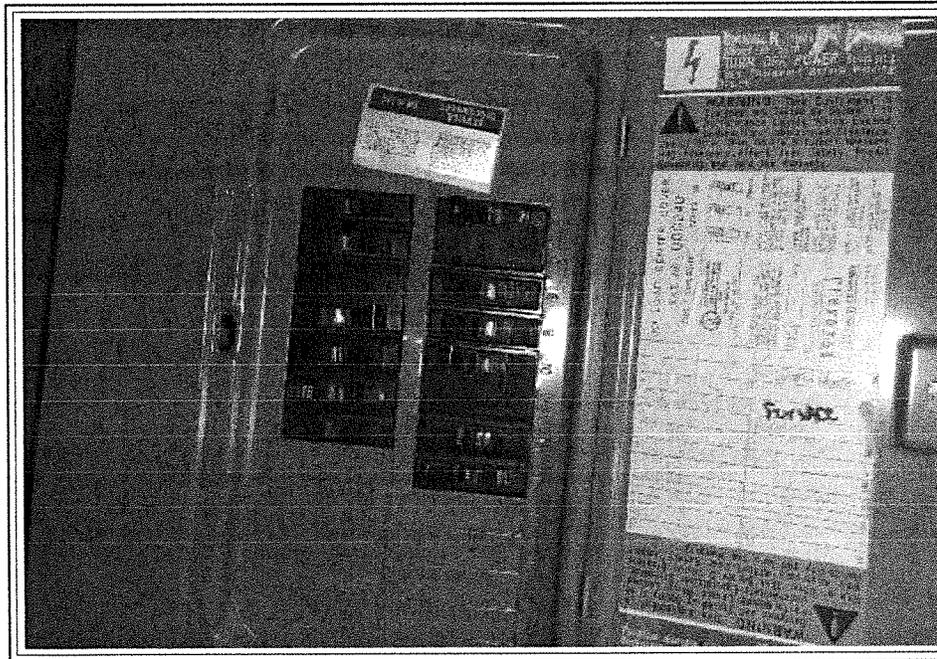
State: ME

Zip: 04259

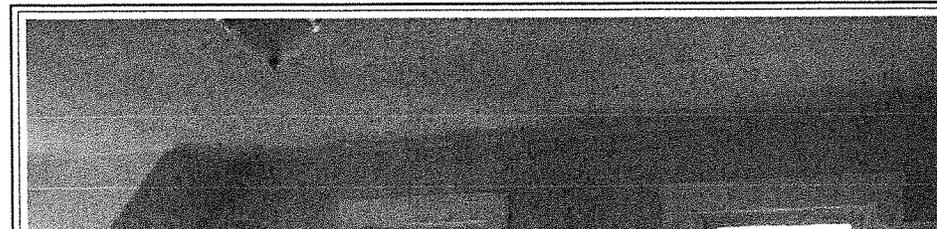
Lender: Integrity Mortgage



Furnace

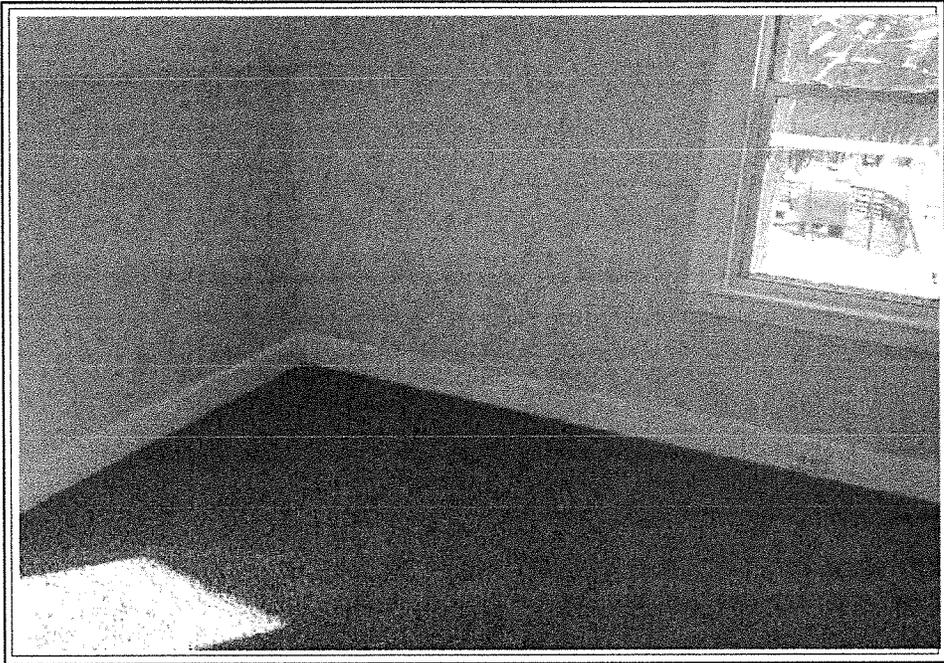


Electrical

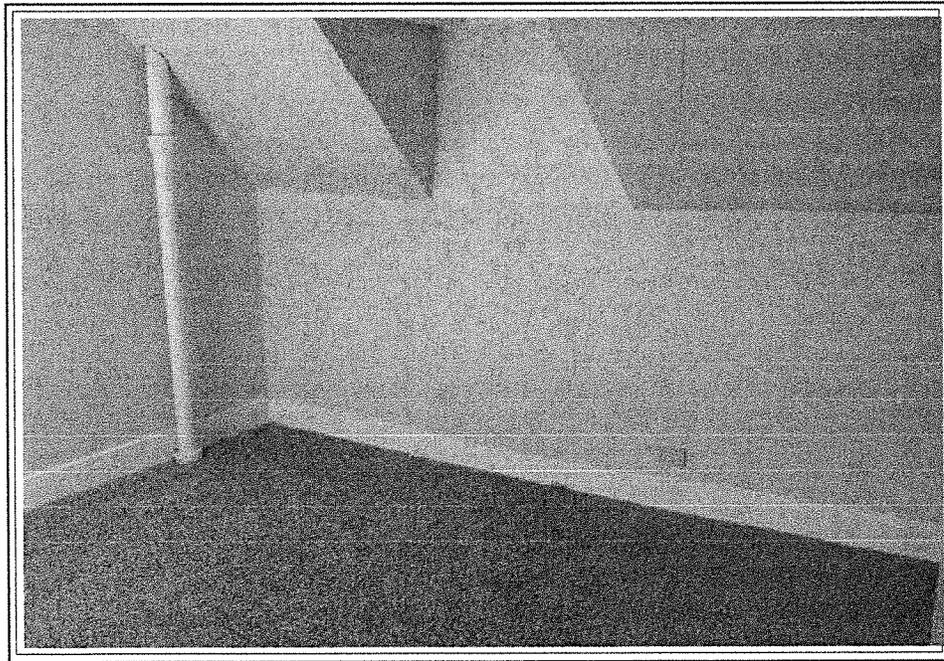


Unit #1 Bedroom #1

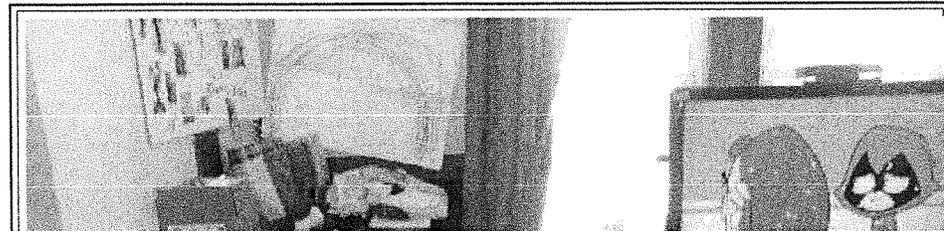
Borrower: Andrew & Emily Johnson	File No.: 20-003	
Property Address: 806 Main Street	Case No.:	
City: Monmouth	State: ME	Zip: 04259
Lender: Integrity Mortgage		



Unit #1 Bedroom #2



Unit #1 Bedroom #3



Unit #2 Living Room

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

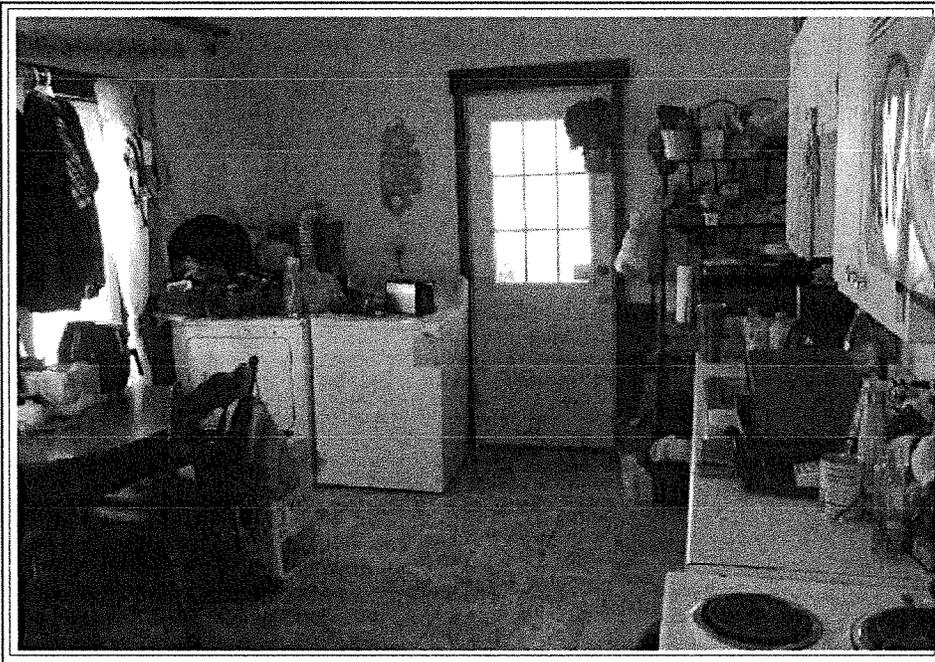
Case No.:

City: Monmouth

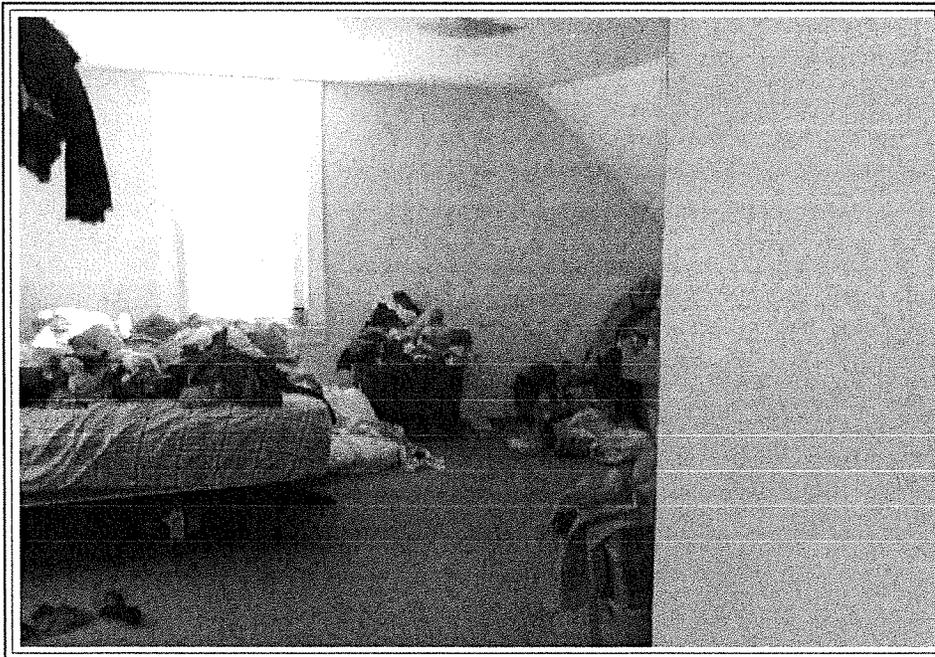
State: ME

Zip: 04259

Lender: Integrity Mortgage



Unit #2 Kitchen



Unit #2 Bedroom #1



Unit #2 Bedroom #2

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

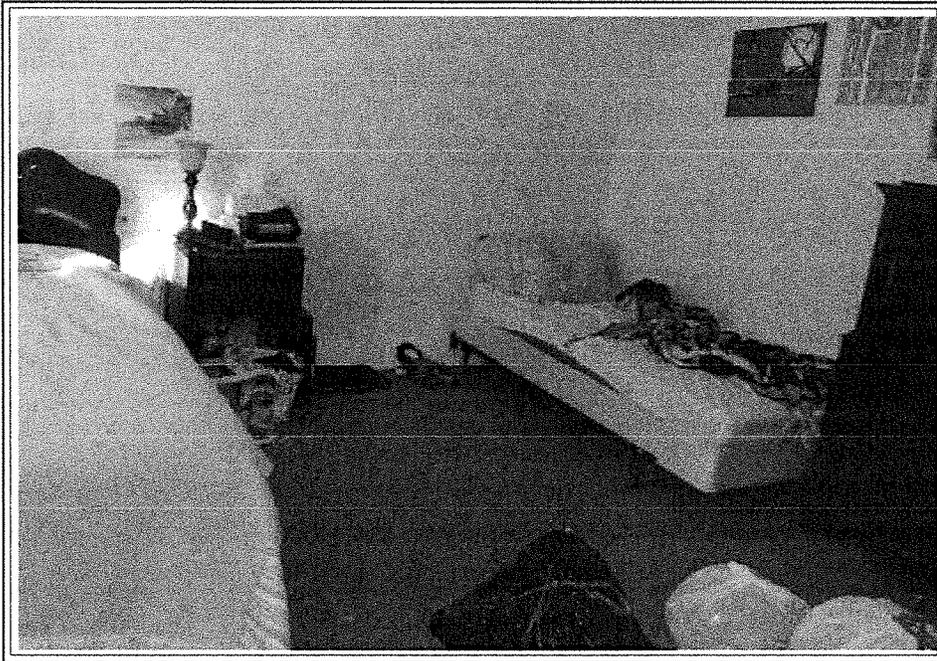
Case No.:

City: Monmouth

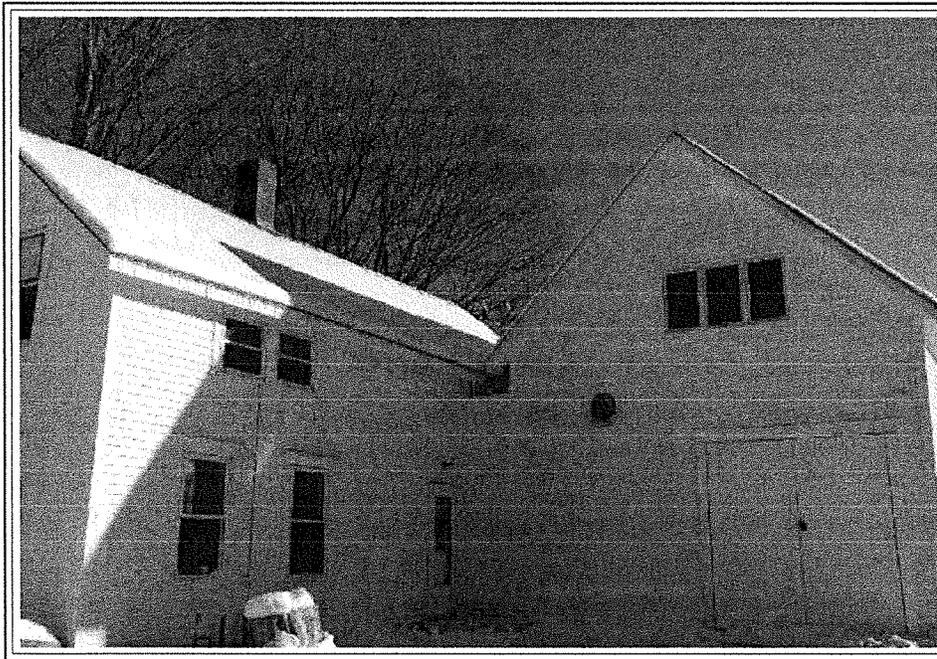
State: ME

Zip: 04259

Lender: Integrity Mortgage



Unit #2 Bedroom #3



Side / Front Photo



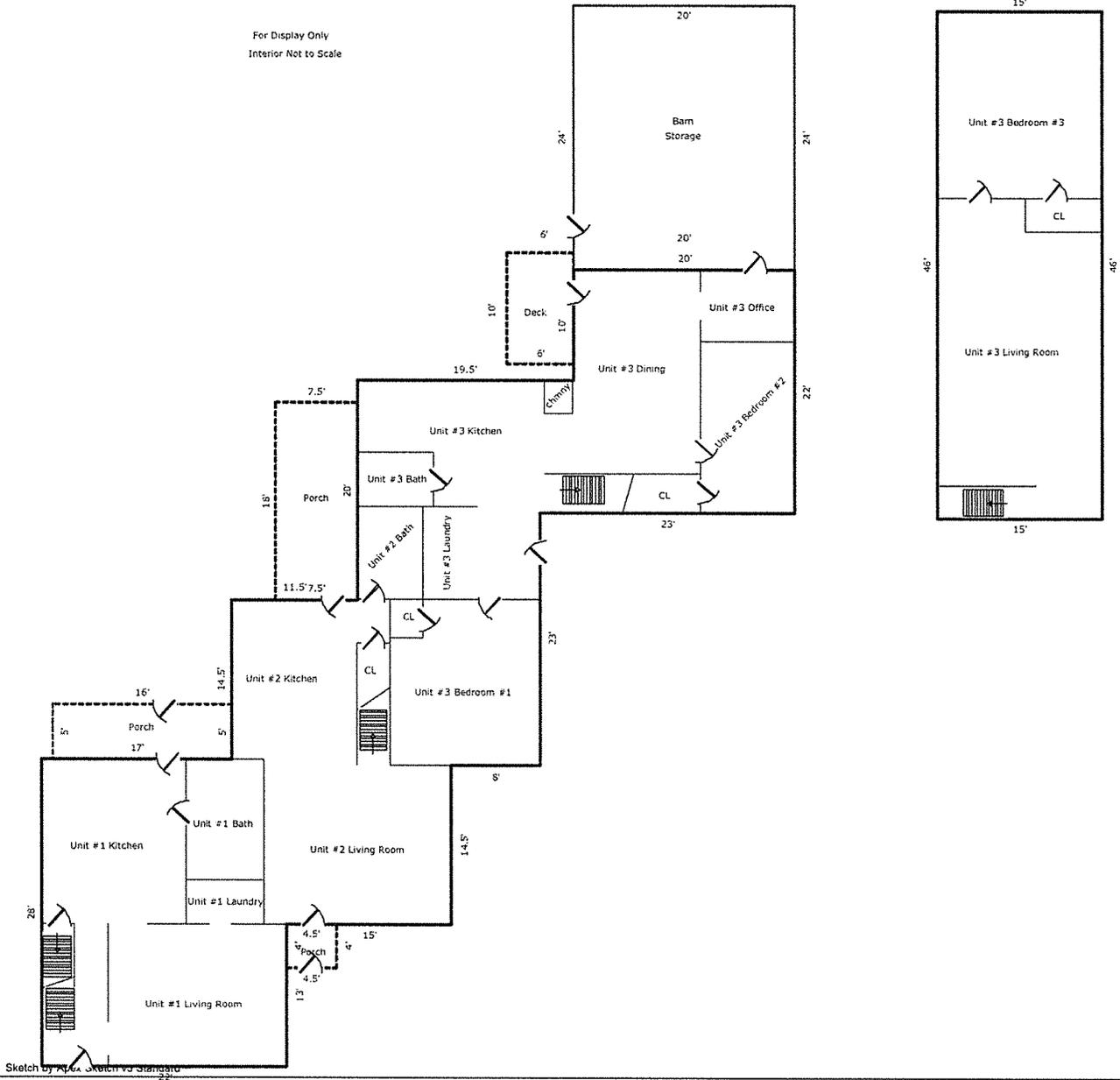
Side View

## FLOORPLAN SKETCH

Borrower: Andrew & Emily Johnson  
 Property Address: 806 Main Street  
 City: Monmouth  
 Lender: Integrity Mortgage

File No.: 20-003  
 Case No.:  
 State: ME  
 Zip: 04259

For Display Only  
 Interior Not to Scale



Comments:

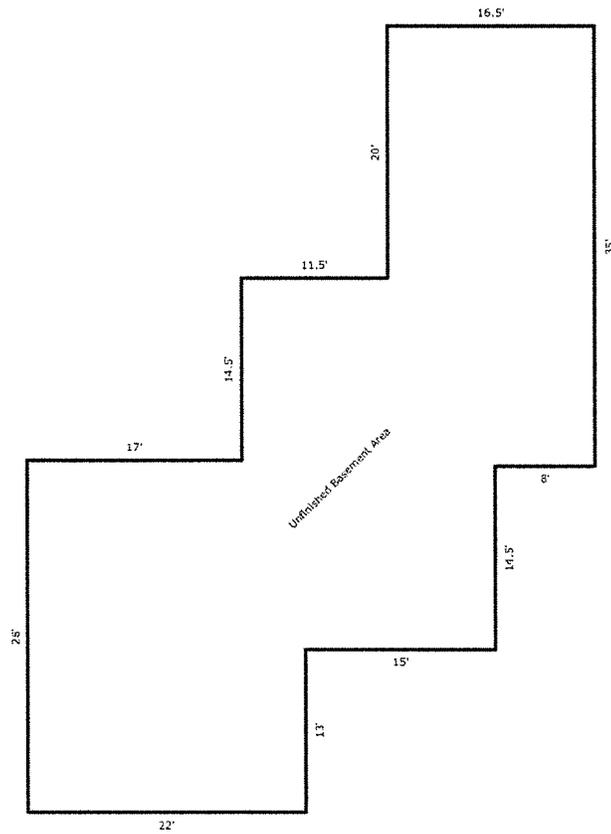
AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2057.00	2057.00
GLA2	Second Floor	690.00	690.00
P/P	Porch	18.00	
	Porch	80.00	
	Porch	135.00	
	Wood Deck	60.00	293.00
OTH	Storage	480.00	480.00

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
<b>First Floor</b>		
0.5	x 45.0	22.50
13.0	x 22.0	286.00
14.5	x 37.0	536.50
39.5	x 12.0	474.00
8.0	x 16.5	132.00
14.5	x 28.0	406.00
10.0	x 20.0	200.00
<b>Second Floor</b>		
15.0	x 46.0	690.00

## FLOORPLAN SKETCH

Borrower: Andrew & Emily Johnson  
 Property Address: 806 Main Street  
 City: Monmouth  
 Lender: Integrity Mortgage

File No.: 20-003  
 Case No.:  
 State: ME  
 Zip: 04259



Sketch by Apex Sketch v5 Standard™

Comments:

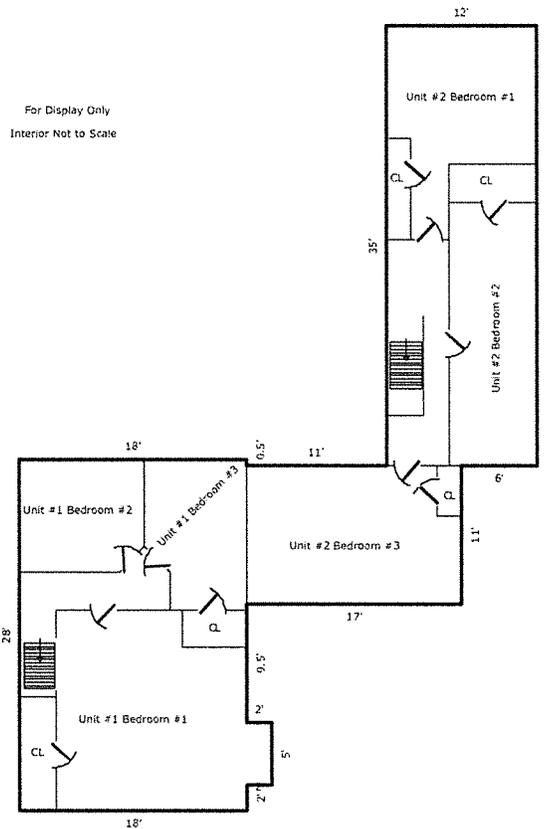
AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
BSMT	Basement	1581.00	1581.00

AREA BREAKDOWN	
Breakdown	Subtotals

## FLOORPLAN SKETCH

Borrower: Andrew & Emily Johnson  
 Property Address: 806 Main Street  
 City: Monmouth  
 Lender: Integrity Mortgage

File No.: 20-003  
 Case No.:  
 State: ME  
 Zip: 04259



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA2	Second Floor	1121.00	1121.00

LIVING AREA BREAKDOWN			Subtotals
Breakdown			
<b>Second Floor</b>			
0.5	x	18.0	9.00
2.0	x	18.0	36.00
5.0	x	20.0	100.00
9.5	x	18.0	171.00
12.0	x	35.0	420.00
11.0	x	35.0	385.00



Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

Case No.:

City: Monmouth

State: ME

Zip: 04259

Lender: Integrity Mortgage



**State of Maine**  
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION  
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION  
BOARD OF REAL ESTATE APPRAISERS

**License Number AP2112**

Be it known that

**DEAN F. SARGENT**

has qualified as required by Title 32 MRS Chapter 123 and is licensed as:

**REAL ESTATE APPRAISER**

ISSUE DATE  
December 8, 2019

*Anne L. Head*  
Commissioner

EXPIRATION DATE  
December 31, 2020

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

Case No.:

City: Monmouth

State: ME

Zip: 04259

Lender: Integrity Mortgage

**LEXINGTON INSURANCE COMPANY  
WILMINGTON, DELAWARE**

*Administrative Offices - 99 High Street, Floor 15, Boston, Massachusetts 02110-3110*

Certificate Number: 018390020-07  
This Certificate forms a part of Master Policy Number: 018389876-07  
Renewal of Master Policy Number: 018389876-06

**YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.  
READ THE ATTACHED MASTER POLICY CAREFULLY**

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

**CERTIFICATE DECLARATIONS**

- 1. Name and Address of Certificate Holder: Riverside Appraisal, PLLC and  
Dean F. Sargent  
475 River Road  
Leeds ME 04263
- 2. Certificate Period: Effective Date: 08/05/19 to Expiration Date: 08/05/20  
12:01 a.m. Local Time at the Address of the Insured.
- 2a. Retroactive Date: 08/05/09  
12:01 a.m. Local Time at the Address of the Insured.
- 3. Limit of Liability: \$ 1,000,000 each claim  
\$ 1,000,000 aggregate limit
- 4. Deductible: \$1,250 each claim
- 5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES
- 6. Advance Certificate Holder Premium: \$ 579
- 7. Minimum Earned Premium: 25% or \$ 145

Forms and Endorsements:  
See Attached Forms list

Agency Name and Address: INTERCORP, INC.  
1438-F West Main Street  
Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.  
THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

*Alan D. Barry, JR.*

County: Androscoggin

Authorized Representative OR  
Countersignature (in states where applicable)

Date: August 1, 2019

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

Case No.:

City: Monmouth

State: ME

Zip: 04259

Lender: Integrity Mortgage

Page 1 of 1

### 806 MAIN STREET

Location 806 MAIN STREET

Rebld 51/ 66/ / /

Acct#

Owner SK HOUSING LLC

Assessment \$212,700

Appraisal \$212,700

PID 1760

Building Count 1

#### Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2017	\$182,100	\$30,600	\$212,700
Assessment			
Valuation Year	Improvements	Land	Total
2017	\$182,100	\$30,600	\$212,700

#### Owner of Record

Owner SK HOUSING LLC

Sale Price \$0

Co-Owner

Certificate

Address 84 MIDDLE STREET

Book & Page 1263W 154

PORTLAND, ME 04101

Sale Date 06/22/2017

#### Ownership History

Ownership History				
Owner	Sale Price	Certificate	Book & Page	Sale Date
SK HOUSING LLC	\$0		1263W 154	06/22/2017
MECOY LLC	\$20,000		1279W 159	05/08/2016
BRITISH MAINE INC	\$93,450		12107 340	06/03/2015
ALLEN THOMAS G	\$36,900		942W 020	08/04/2007
MOND MCD WEL S	\$0		21071 198	

#### Building Information

##### Building 1 : Section 1

Year Built: 1850  
 Living Area: 1,654  
 Replacement Cost: \$303,533  
 Building Percent: 69  
 Condition: Good  
 Replacement Cost:  
 Less Depreciation: \$182,100

#### Building Photo



Building Attributes	
Field	Description
Style	Spanish
Foot	Rectangular
Grade	Average
Stories	1 1/2 Stories
Occupancy	1
Exterior Wall 1	Casboard

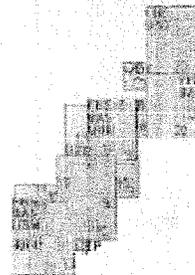
(http://www.ski.com/rentals/Main/rental/ME/price/2017/06/22/2017)

Borrower: Andrew & Emily Johnson  
 Property Address: 806 Main Street  
 City: Monmouth  
 Lender: Integrity Mortgage

File No.: 20-003  
 Case No.:  
 State: ME  
 Zip: 04259

Vision Government Solutions

Interior Ft 2	Fine/Grn Wood
Heat Fuel	Oil
Heat Type	Forced Air-Elec
AC Type	None
Total Bedrooms	4 Bedrooms
Total Bathrooms	3
Total HWY Rooms	0
Total SWS Pkchls	
Total Rooms	13 Rooms
Bath Style	Old Style
Kitchen Style	Old Style



(Map/imagery was derived from the Monmouth GIS Services)

Building Sub-Areas (sq ft)		Gross Area	Living Area
BA0	Floor Plan	2,138	2,138
F-F	Fair Entry, Finished	2,525	1,545
UBR	Basement, Unfinished	1,020	0
UPR	Porch, Decked, Unfinished	235	0
UBT	Utility, Storage, Unfinished	620	0
UDR	Deck, Wood	85	0
		7,143	3,683

Extra Features

Extra Features	Legend
No Data for Extra Features	

Land

Land Use

Use Code: 0050  
 Description: THREE FAM  
 Zone:  
 Neighborhood: S9  
 Alt Land Appr: No  
 Category:

Land Line Valuation

Size (Acres): 1.3  
 Frontage: 0  
 Depth: 0  
 Assessed Value: \$20,500  
 Appraised Value: \$20,500

Outbuildings

Outbuildings	Legend
No Data for Outbuildings	

Valuation History

Valuation Year	Appraisal		
	Improvements	Land	Total
2016	\$20,500	\$10,000	\$30,500
2015	\$20,500	\$10,000	\$30,500
0	\$20,500	\$10,000	\$30,500

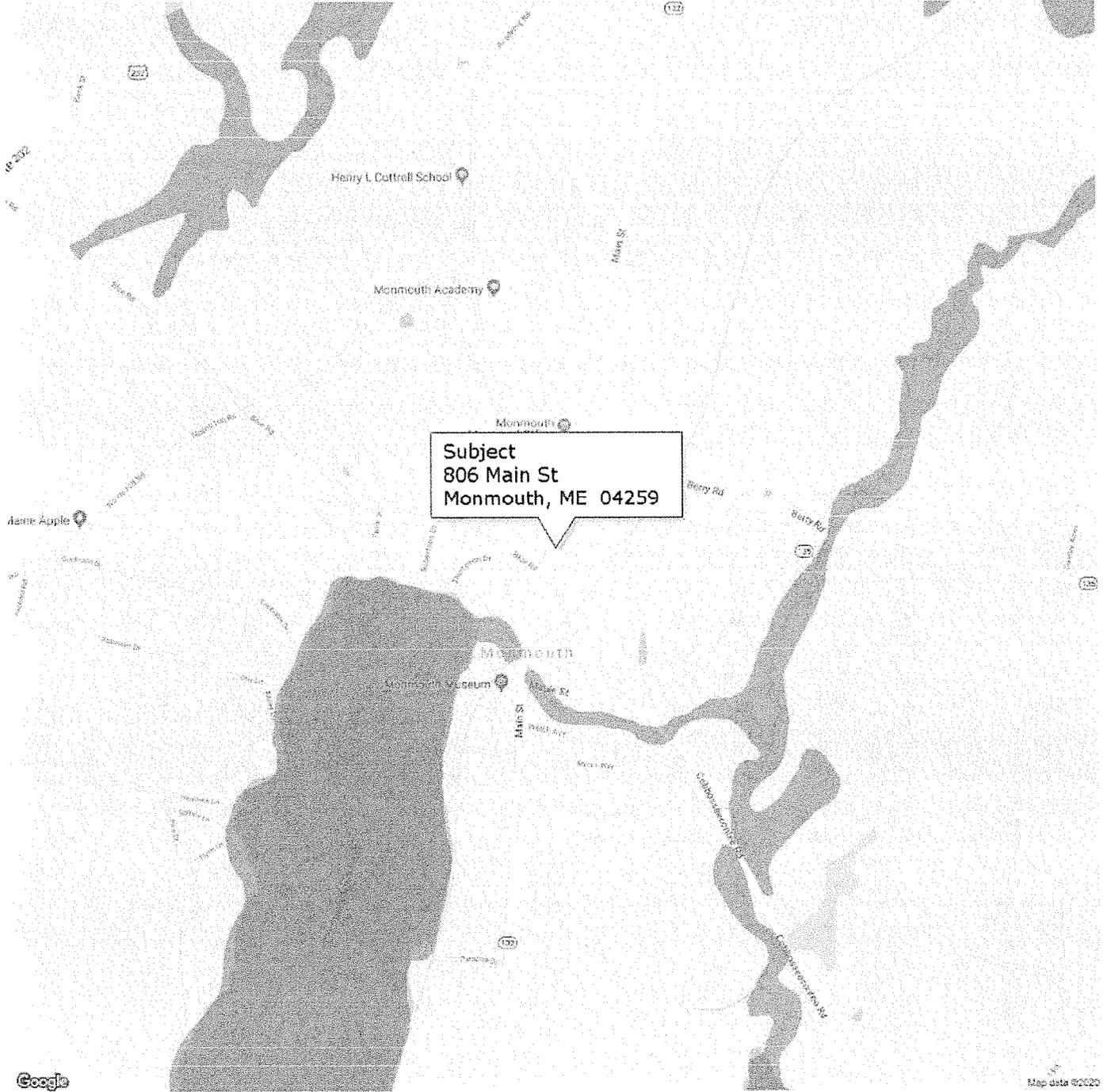
  

Valuation Year	Assessment		
	Improvements	Land	Total

**FLOOD MAP**

Borrower: Andrew & Emily Johnson  
Property Address: 806 Main Street  
City: Monmouth  
Lender: Integrity Mortgage

File No.: 20-003  
Case No.:  
State: ME  
Zip: 04259



**FLOOD INFORMATION**

Community: TOWN OF MONMOUTH  
Property is NOT in a FEMA Special Flood Hazard Area  
Map Number: 23011C0610D  
Panel: 0610D  
Zone: X

**LEGEND**

 = FEMA Special Flood Hazard Area - High Risk

 = Moderate and Minimal Risk Areas

Road View:

AERIAL MAP

Borrower: Andrew & Emily Johnson

File No.: 20-003

Property Address: 806 Main Street

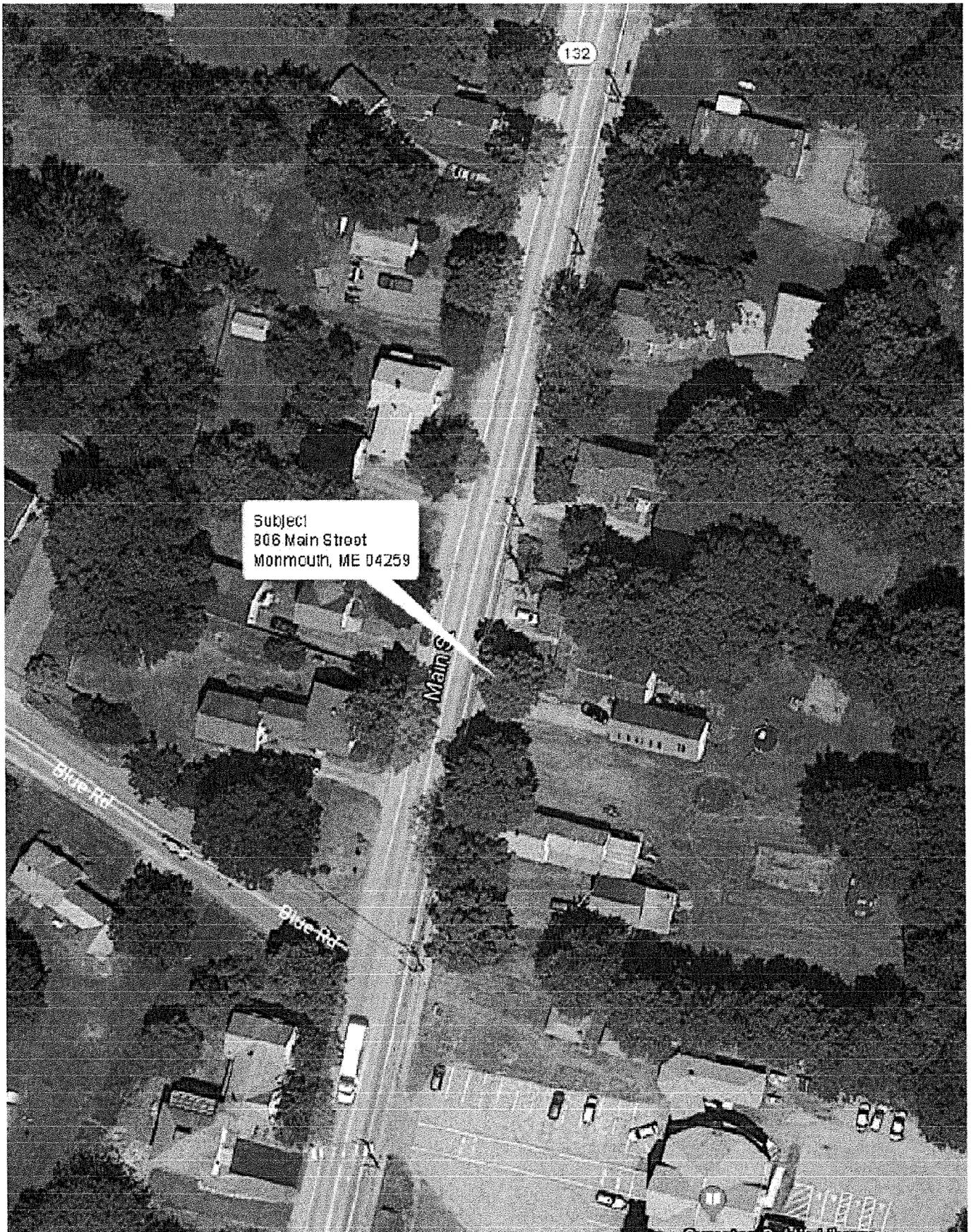
Case No.:

City: Monmouth

State: ME

Zip: 04259

Lender: Integrity Mortgage



## Assessor

---

**From:** Andy Johnson <andyphilip.johnson@gmail.com>  
**Sent:** Tuesday, June 02, 2020 11:06 AM  
**To:** Assessor  
**Subject:** Re: 806 Main St, Monmouth Appraisal  
**Attachments:** image001.jpg

Sure, that should work. That was your latest timeframe in the day correct?

On Tue, Jun 2, 2020, 10:34 AM Assessor <[assessor@monmouthme.org](mailto:assessor@monmouthme.org)> wrote:

Hi Andy,

Please don't think I forgot you, as you are the last of the pre corona appointments I have to fulfill. So.....can we meet on June 16<sup>th</sup> at 3:00?

Donna

**From:** Andy Johnson [mailto:[andyphilip.johnson@gmail.com](mailto:andyphilip.johnson@gmail.com)]  
**Sent:** Tuesday, June 02, 2020 8:34 AM  
**To:** Assessor <[assessor@monmouthme.org](mailto:assessor@monmouthme.org)>  
**Subject:** Re: 806 Main St, Monmouth Appraisal

Hi Donna,

We had an appointment in March to have my 806 Main St property re-assessed for tax purposes. Current assessed value is over \$200k but my recent appraisal was \$155k. I'm sure you have a bit of a backlog, please let me know when you will be available again. Thank you!

On Thu, Mar 5, 2020 at 5:15 PM Andy Johnson <[andyphilip.johnson@gmail.com](mailto:andyphilip.johnson@gmail.com)> wrote:

Hi Donna,

I heard back from the Appraiser and Lender, see preceding communications in this e-mail. The Appraiser said I needed the Lenders approval and the Lender approves the use of the appraisal for a tax abatement application. Let me know if you need anything else. Thank you!

----- Forwarded message -----

From: **John Pearson** <[jpearson@firstinmaine.com](mailto:jpearson@firstinmaine.com)>  
Date: Thu, Mar 5, 2020 at 7:43 AM  
Subject: RE: 806 Main St, Monmouth Appraisal  
To: Andy Johnson <[andyphilip.johnson@gmail.com](mailto:andyphilip.johnson@gmail.com)>

Yes. You paid for it.

## **John Pearson**

Senior Loan Officer

NMLS #364178

**C: 207-831-0611**

**O: 207-321-5314**

**F: 207-249-6281**

**[jpearson@firstinmaine.com](mailto:jpearson@firstinmaine.com)**



## **First Financial Mortgage**

A Registered Tradename of Integrity Mortgage, LLC

2320 Congress Street, Suite D

Portland, Maine 04102

NMLS #1692497



**NOTICE:** The information contained in this communication is confidential and/or legally privileged. It is intended only for the use of the individual or entity named above. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of this information is strictly prohibited. If you have received this electronic mail transmission in error, please destroy the original communication, delete it from your system without copying or forwarding it, and notify us by telephone (833-775-4200).

**From:** Andy Johnson <[andyphilip.johnson@gmail.com](mailto:andyphilip.johnson@gmail.com)>  
**Sent:** Wednesday, March 4, 2020 5:23 PM  
**To:** John Pearson <[jpearson@firstinmaine.com](mailto:jpearson@firstinmaine.com)>  
**Subject:** Re: 806 Main St, Monmouth Appraisal

Hi John,

I contacted my town Assessor for a tax abatement on the 806 Main St property and in order to use the appraisal for the tax abatement I was told I needed permission. I checked with the Appraiser and as you can see in the preceding e-mail he said I need to clear it with the lender for release. Do I have your permission to use the appraisal to apply for a tax abatement on the property?

Thank you!

On Wed, Mar 4, 2020 at 10:30 AM Riverside Email <[riverside@megalink.net](mailto:riverside@megalink.net)> wrote:

Hello Mr. Johnson,

Unfortunately I am unable to release the appraisal, that would have to come from the lender it was performed for which was Integrity Mortgage. That's who you should contact for the release. The intended use was to secure financing and obtaining an opinion of market value based on its details and condition as of the reports effective date. The release from the lender does not give any party access to further involvement from myself or access to the associated work file.

I hope this answers your question with regard to the release process. Good luck with your abatement appeal.

Dean Sargent - Riverside Appraisal

Sent from my iPhone

> On Mar 2, 2020, at 6:27 PM, Andy Johnson <[andyphilip.johnson@gmail.com](mailto:andyphilip.johnson@gmail.com)> wrote:

>

> Good evening,

> I recently purchased a multi-family building in the town I live in and you performed the appraisal on the property. I noticed a significant difference between the appraisal and the assessed value for tax purposes. I submitted a request for tax abatement and the town Assessor said I needed your permission in order to use the appraisal for that request as it was not the initial purpose of the appraisal. Please let me know if it would be possible to use the appraisal for the tax abatement and if not what else we could do to pursue the

abatement. Thank you very much for your time.

>

> --

> -Andy

--

-Andy

--

-Andy

--

-Andy

MONMOUTH, ME

Map	Map	Block	Blk	Cut Lot	Styl
40	Cut	46			09
51		66			09
52		70			09

*3 Family*

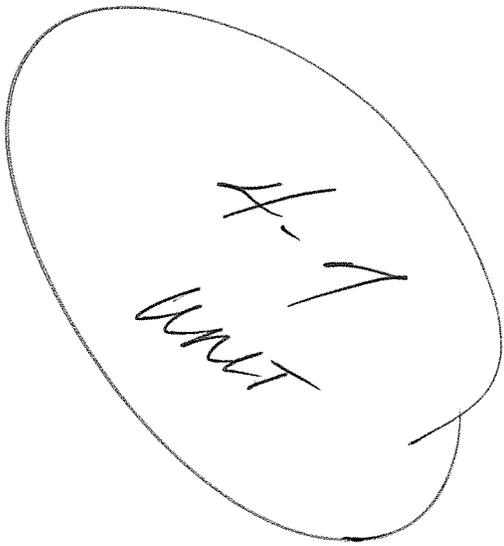
MONMOUTH, ME

Map	Map	Blo	Styl		
Map	Cut	Block	Cut	Lot	Styl
9		40			10
16		28			10
17		11			10
17		21			10
26		17			10
31		18		2	10
43		25			10
45		24			10
49		19			10
50		22			10
50		25			10
50		27			10
51		2			10
52		12			10
52		61			10

*De Family*

MONMOUTH, ME

Map	Map	Blo			
Map	Cut	Block	Cut	Lot	Styl
28		78			11
34		40		3	11
50		23			11
50		46			11
50		49			11
52		4			11





Sign Up

**806 Main St St**  
Monmouth, ME 04259

**\$272,721**

Redfin Estimate

**5,320 Sq. Ft.**

\$27 / Sq. Ft.

**\$142,000**

Sold Price

**9**

Beds

**3**

Baths

Built: 1850

Status: Closed



Is This Your Home?

Track this home's estimate  
& nearby sales activity

I'm the Owner



**Out Of Service Area**

Sorry, Redfin Agents and partners don't yet serve this area. Should we email you when we have agents here?

Email

ZIP Code

Email Me

[See Where Redfin Has Agents](#)

Are you an Agent?

[Learn about partnering with Redfin](#)

## About This Home

Large 3 unit multi-unit with three 3 bedroom units situated on 1.8 acres with big back yard in downtown Monmouth and plenty of storage space. Each unit has their own dedicated heating systems minimizing landlord expenses. Great for owner occupied or investment property. New roof 2019 and newer heating systems.

Listed by Keller Williams Realty

Redfin last checked: 3 minutes | Last updated Feb 21, 2020 • Source: MREIS

Bought with • Haggerty Realty

Show Less ^

## Price Insights

Redfin Estimate

\$272,721

Price/Sq.Ft.

\$27

### Home Facts

Status

Closed

Year Built

1850

Style

Colonial, Farmhouse

Community

Monmouth

Lot Size

1.80 Acres

MLS#

1437528



Map Nearby Homes For Sale

Expand Map

Street View

Directions

Report a map error

## Redfin Estimate for 806 Main St St

Edit Home Facts to improve accuracy.

Create an Owner Estimate

# \$272,721

+\$131K since sold in 2020

Track This Estimate

1 year 5 years

**TOWN OF MONMOUTH**  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

**Memorandum**

**To:** Select Board Members  
**From:** Linda C. Cohen, Town Manager *LCC*  
**Date:** July 23, 2020  
**Re:** Granting Annual Mobile Home Park License

Monmouth's ordinance, included in the packet, requires an annual mobile home/manufactured housing park application be submitted for approval by the Select Board. The fee is \$50.00. The list of all mobile home owners, as of April 1, must be submitted to the Assessor with the application.

G & G Associates owns the park at 962 Main Street and another at 15 Blue Rock Road. The application is due each year by May 1<sup>st</sup>, and there is a \$25.00 per day fee for each day the application is late. We received the application on July 20, 2020.

I am not sure how this process has been handled in the past, but my practice has always been to mail renewal applications two months before expiration, giving the applicant plenty of time to submit the application by the deadline. That will be the process going forward, and I am recommending that the Select Board waive the late fees that total \$4,050.00. It is your decision.

APPLICATION FOR A MUNICIPAL LICENSE

License Type: Manufactured Housing/Mobile Homes & Trailers

Owner: G & G ASSOCIATES Home Phone: 207.729.1691

Owner's Home Address: PO BOX 388 GREENE ME 04236

Residence(s) for last five years: MAINE / FLORIDA

Name of Park: G & G'S MOBILE HOME PARK Business Phone: 207.729.1691

Location of Mobile Home Park: 962 MAIN ST  
AKA - LOU-LYN

List Applicant / Partners / Corporate Officers:

Name: TIM GARRITY Birth date: 8-22-54

Name: GARY GRIMMEL Birth date: 1-18-54

Name: \_\_\_\_\_ Birth date: \_\_\_\_\_

Name: \_\_\_\_\_ Birth date: \_\_\_\_\_

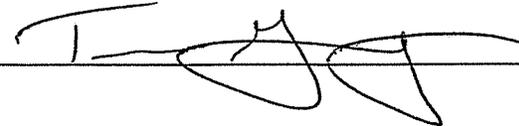
Has applicant's business license ever been revoked: NO

If so, why? \_\_\_\_\_

Has any applicant / partner / corporate officer ever been convicted of a felony? NO

If so, describe specific circumstances \_\_\_\_\_

I, TIM GARRITY (name), OWNER (title) is authorized to sign on behalf of said business, and further declare that the forgoing information is accurate and true to the best of my knowledge and belief, and that the applicant does hereby acknowledge a public records check may be conducted.

Signature:  Date: 7/14/20

4:37 PM

07/14/20

G & G Associates  
 Tenant Contact List Lou-Lyn  
 July 14, 2020

Bill to

	Phone	LOT Number
Kenneth Seavey 962 Main St LOT 1 Monmouth ME 04259	207-754-6616	01 LL
Crystal and Ernest Brown 962 Main St LOT 4 Monmouth ME 04259	207-931-6555	04 LL
Mrs. Flossie Obie PO Box 128 Monmouth ME 04259	933-2582	05 LL
Mr. Michael Plourde 962 Main St LOT 8 Monmouth, ME 04259		08 LL
Alex Nering 962 Main St LOT 9 Monmouth ME 04259	344-7869	09 LL
Mr. & Mrs. Joseph Turbide 962 Main St LOT 11 Monmouth, ME 04259	933-6767	11 LL
Richard Smith 962 Main St LOT 12 Monmouth ME 04259	375-3097	12 LL
Marilyn Oakes 962 Main St Lot 13 Monmouth ME 04259	933-4830	13 LL
Denise Whitmore 962 Main St LOT 14 Monmouth ME 04259	319-8573	14 LL
Mr. & Mrs. Richard Trask 962 Main St LOT 16 Monmouth ME 04259	933-2916	16 LL
Mr. Michael Crocker PO Box 271 Monmouth ME 04259	933-3820	17LL
Justin White 962 Main St. LOT 18 Monmouth ME 04259	740-8081	18 LL
Robert David Long 28 Birchwood Drive Sabattus ME 04280		20 LL

APPLICATION FOR A MUNICIPAL LICENSE

License Type: Manufactured Housing/Mobile Homes & Trailers

Owner: G + G ASSOCIATES Home Phone: 207.729-1691

Owner's Home Address: PO BOX 388 GREENE ME 04236

Residence(s) for last five years: MAINE / FLORIDA

Name of Park: G+G'S WEST VILLAGE MHP Business Phone: 207.729-1691

Location of Mobile Home Park: 15 BLUE ROCK RD

List Applicant / Partners / Corporate Officers:

Name: TIM GARRITY Birth date: 8-22-54

Name: GARY GRIMMEL Birth date: 1-18-54

Name: \_\_\_\_\_ Birth date: \_\_\_\_\_

Name: \_\_\_\_\_ Birth date: \_\_\_\_\_

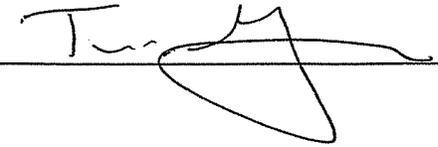
Has applicant's business license ever been revoked: NO

If so, why? \_\_\_\_\_

Has any applicant / partner / corporate officer ever been convicted of a felony? NO

If so, describe specific circumstances \_\_\_\_\_

I, TIM GARRITY (name), OWNER (title) is authorized to sign on behalf of said business, and further declare that the forgoing information is accurate and true to the best of my knowledge and belief, and that the applicant does hereby acknowledge a public records check may be conducted.

Signature:  Date: 7.14.20

G & G Associates  
 Tenant Contact List WV  
 July 14, 2020

	Bill to	Phone	LOT Number
Mr. Richard Towle	15 Blue Rock Rd LOT 1 Monmouth ME 04259	402-0906	01 WV
Clayton & Tracie Morse	15 Blue Rock Rd LOT 3 Monmouth ME 04259		03 WV
Ms. Celeste Levasseur	15 Blue Rock Rd lot 6 Monmouth ME 04259	754-9100	07 WV
Mr. Dan Klemanski	15 Blue Rock Rd LOT 9 Monmouth, ME 04259	933-5696	09 WV
Bridgett DeBlois	15 Blue Rock Rd LOT 10 Monmouth ME 04259 PO BOX 125 N MONM...	740-6562	10 WV
Jacob & Tiffany Danforth	15 Blue Rock Rd LOT 11 Monmouth ME 04259	440-4922	11 WV
Harold Floyd	PO Box 538 Monmouth ME 04259	207-592-2851	13 WV
Mrs. Yvonne Tanguay	15 Blue Rock Rd LOT 15 Monmouth ME 04259	933-3960	15 WV
Josephine Stevens	15 Blue Rock Road LOT 16 Monmouth ME 04259		16 WV
Shawn Thibodeau	15 Blue Rock Rd Lot 17 Monmouth ME 04259	740-6420	17 WV
Mrs. Pauline Lapointe	15 Blue Rock Rd LOT 18 Monmouth ME 04259	933-3656	18 WV
Michael Sullivan & Crystal Hass	PO Box 344 Monmouth ME 04259		19 WV
Mr. and Mrs. Alan Cantin	15 Blue Rock Rd LOT 20 Monmouth ME 04259	933-4582	20 WV
Diane Murphy	15 Blue Rock Rd LOT 21 Monmouth ME 04259	212-0250	21 WV
Elaine Thertault	PO Box 3423 Auburn ME 04210	754-1909	22 WV
Dennis & Celine Skinner	PO Box 75 Monmouth ME 04259	240-6331 Dennis	23 WV
Erica Pushard	15 Blue Rock Rd Lot 24 Monmouth ME 04259		24 WV
Mrs. Annette Smith	15 Blue Rock Rd LOT 26 Monmouth ME 04259	933-6034	26 WV
Brent St Germain	15 Blue Rock Rd LOT 29 Monmouth ME 04259	207-740-6562	29 WV
Leah & Leo LeBeau	15 Blue Rock Rd LOT 30 Monmouth ME 04259	242-5492	30 WV
Mrs. Susan Maney	15 Blue Rock Rd LOT 30A Monmouth ME 04259		30A WV
Mr. Jeff Carson	c/o Hollowell 3 Blue Rock Rd Leeds ME 04263	577-0806	30B WV
Mr. & Mrs. Alain Blais	15 Blue Road Lot 31 Monmouth ME 04259		31 WV
Mr. Daniel Ouellette	15 Blue Rock Rd Monmouth ME 04259		32WV
Ms. Joan Gray	15 Blue Rock Rd LOT 34 Monmouth ME 04259	933-9764	34 WV
Robert Spencer	Samantha Farmer 15 Blue Rock RD LOT 35 Monmouth ME 04259		35 WV
Bruce & Denise Garnett	15 Blue Rock Road LOT 36 Monmouth ME 04259	312-3013	36 WV
Mrs. Lorette Clark	15 Blue Rock Rd LOT 37 Monmouth ME 04259	933-2922	37 WV
Matthew Peterson & Ms. Judith Kemp	15 Blue Rock Road LOT 38 Monmouth ME 04259	440-3881	38 WV
Ms. Yvonne Dumont	15 Blue Rock Rd LOT 40 Monmouth ME 04259	933-2407	40 WV

Comp ord  
PJ  
SE

**Movement of mobile homes.**

(a)

The purpose of this section is to regulate the moving of manufactured homes, house trailers and mobile homes within and beyond the municipal boundaries of the town and to ensure the safety and general welfare of the public. The park owner shall not allow any person to move or cause to be moved within or beyond the municipal boundaries of the town any manufactured homes, house trailers and mobile home that has been established within town six months or more without first obtaining a statement from the tax collector that no tax liens, tax assessments or other assessments are levied against the mobile home. The person shall further ensure that all licenses and permits necessary have been obtained prior to movement of this structure.

(b)

A person who violates this section shall be punished by a fine of not more than \$500.00.

**Park license.**

A park license shall be issued by the Board of Selectmen when the Board is satisfied as to the conformance of the manufactured home, house trailer or mobile home park with the provisions of this article. No manufactured home, house trailer or mobile home is to be located on any site within a manufactured home, house trailer or mobile home park until a park license covering that site has been issued by the Board of Selectmen. There shall be no charge for the initial license, which shall cover the period from the date of the granting of the license to the following May 1. Licenses shall be renewable annually on May 1, with an annual fee of \$50.00. An annual list of all mobile home owners as of April 1 shall be submitted to the assessor prior to renewal. If mobile home park owner fails to comply submitting the annual list by renewal date of the license then the Board of Selectmen will impose a fee of \$25.00 per day until park owner complies. Annual licenses shall be required for manufactured home parks, house trailer or mobile home which falls within the definition of this article.

**TOWN OF MONMOUTH**  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

### Memorandum

**To:** Select Board Members  
**From:** Linda C. Cohen, Town Manager *LCC*  
**Date:** July 21, 2020  
**Re:** Easement Deed for Driveway Turnaround – Packard Road

There is a driveway on Packard Road on property owned by Brian Trahan that the town has always used as a turnaround for the snowplows. It was used prior to Mr. Trahan's purchase of the property. Apparently, the hammerhead at the end of the road does not work well for that purpose. The driveway is dirt and needs to have the turnaround portion paved in order to maintain the integrity of the edge of our newly paved road when it is done. The owner has allowed us to use the property, but we have not had an easement deed to turnaround there. I explained that we would want to execute a deed if we were spending town money on any portion of his property. Our cost of paving the end of the driveway will be \$4,500; the owner will pay for the rest. Our attorney, Mary Costigan, has drafted an easement deed for your consideration.

The bid on this project came in tight, but when prices started dropping in the last few months, we were hoping we would get more wiggle room. The good news is that the cost of asphalt came in lower than expected, and the savings should more than cover this work.

# TURNAROUND EASEMENT

KNOW ALL PERSONS BY THESE PRESENTS, that We, Brian K. Trahan and Arlita F. H. Trahan, with a mailing address of 317 Packard Road of the Town of Monmouth, County of Kennebec and State of Maine ("GRANTOR(S)"), for consideration paid, the receipt of which is hereby acknowledged, grant unto the Town of Monmouth, a Municipal Corporation under the Laws of Maine with a mailing address of P.O. Box 270, Monmouth, ME 04259 located in the County of Kennebec and State of Maine ("GRANTEE"), the following described easement adjoining Packard Road, in Monmouth, County of Kennebec, with warranty covenants, which easement is more particularly described as:

An area 30 feet by 45 feet at the end of the driveway where it meets Packard Road (hereinafter referred to as the "Easement Premises")

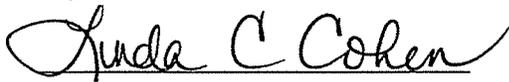
With the right to enter said Easement Premises with people and machines, and to construct, repair and, or, maintain a highway turnaround for winter highway maintenance purposes on said Easement Premises.

The herein described Easement Premises being over a portion of land of the GRANTOR(S) as acquired from Diane A. Nugent and Edward H. Nugent by warranty deed dated February 27, 2015 recorded at the Kennebec County Registry of Deeds, Book 11923, page 0242.

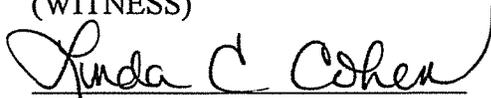
IN WITNESS WHEREOF, the said Brian K. Trahan and Arlita F. H. Trahan have hereunto set their hands and seals this 22nd day of July in the year two thousand and twenty.

Signed, Sealed and Delivered

In presence of:



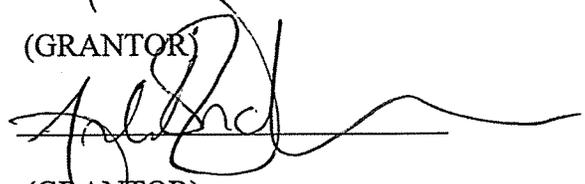
(WITNESS)



(WITNESS)



(GRANTOR)



(GRANTOR)

ACKNOWLEDGEMENT

State of Maine

County of Kennebec, ss July 22 2020

Personally appeared the above named Arlita Trahan and acknowledged the foregoing instrument to be his/her free and deed.

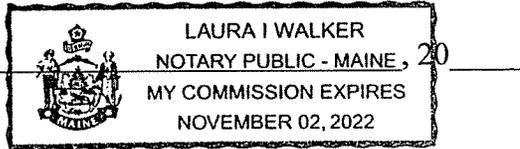
Before me,

Laura I Walker

Notary Public/Attorney-at-Law

Laura I Walker  
(Print Name)

My Commission expires,



State of Maine

County of Kennebec, ss July 22 2020

Personally appeared the above named Brian Trahan and acknowledged the foregoing instrument to be his/her free and deed.

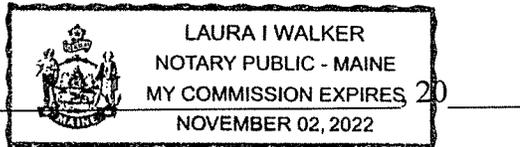
Before me,

Laura I Walker

Notary Public/Attorney-at-Law

Laura I Walker  
(Print Name)

My Commission expires,



**TOWN OF MONMOUTH**  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

**Memorandum**

**To:** Select Board Members  
**From:** Linda C. Cohen, Town Manager  
**Date:** July 23, 2020  
**Re:** Annual Appointments



Title 30-A Section 4221 and Title 38 Section 441, included in packet, require the Code Enforcement Officer and Plumbing Inspector be appointed annually by the municipal officers. Title 30-A Section 2601 states that municipal officials, other than the Manager, are appointed for a one-year term, unless the municipality has a charter or ordinances stating a different term. The Manager's term is usually set by contract.

I am asking the Select Board to make the following appointments for a one-year term, expiring June 30, 2021:

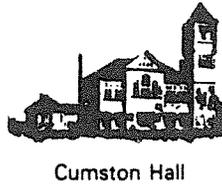
Ruth Ann Smith, Cumston Library Trustee

Dave Shaw, Code Enforcement Officer and Alternate Plumbing Inspector

Ernie Sylvester, Plumbing Inspector and Alternate Code Enforcement Officer

Linda Cohen, Town Clerk, Treasurer, Tax Collector, Health Officer, Road Commissioner,  
General Assistance Administrator

TOWN OF MONMOUTH  
P.O. BOX 270  
MONMOUTH, ME 04259



TELEPHONE (207) 933-2206  
FAX (207) 933-3413

BOARD/COMMITTEE APPLICATION

TOWN OF MONMOUTH

Please Print

Date: Mar 4, 2020

Name:

Ruth Ann Smith

Address:

155 Peace Hill Rd

Phone Number:

207 268-4189

Email Address:

musicpeace155@gmail.com

Employer:

retired

Occupation:

Board or Committee for which you are applying:

Cumston Public Library Trustees

Relevant Experience, knowledge or abilities which would contribute to the Board/Committee:

Have participated @ a trustee for last 3 years

Other Boards/Committees that you currently serve on:

Comments:

Σ. Monmouth Methodist Church Auxiliary  
president.

I value the Cumston Public Library and its  
staff and want to participate in promoting its  
mission

Signature:

Ruth Ann Smith

## Title 30-A: MUNICIPALITIES AND COUNTIES

## Part 2: MUNICIPALITIES

## Subpart 3: MUNICIPAL AFFAIRS

## Chapter 123: MUNICIPAL OFFICIALS

## Subchapter 1: GENERAL PROVISIONS

**§2601. Appointment and term of officials; generally**

1. Appointment of officials and employees. Except where specifically provided by law, charter or ordinance, the municipal officers shall appoint all municipal officials and employees required by general law, charter or ordinance and may remove those officials and employees for cause, after notice and hearing.

[PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2 (AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

2. Term of officials. Unless otherwise specified, the term of all municipal officials is one year.

[PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2 (AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

## SECTION HISTORY

PL 1987, c. 737, §§A2,C106 (NEW). PL 1989, c. 6 (AMD). PL 1989, c. 9, §2 (AMD). PL 1989, c. 104, §§C8,10 (AMD).

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Title 30-A: MUNICIPALITIES AND COUNTIES  
**Part 2: MUNICIPALITIES**  
 Subpart 6: REGULATION, LICENSES AND PERMITS  
**Chapter 185: REGULATION OF CONSTRUCTION AND IMPROVEMENTS**  
 Subchapter 3: REGULATION AND INSPECTION OF PLUMBING  
**Article 3: LOCAL PLUMBING INSPECTORS**

## §4221. Plumbing inspectors

1. Appointment; compensation; removal. In every municipality, the municipal officers shall appoint one or more inspectors of plumbing, who need not be residents of the municipality for which they are appointed. Plumbing inspectors are appointed for a term of one year or more and must be sworn and the appointment recorded as provided in section 2526, subsection 9. An individual properly appointed as plumbing inspector and satisfactorily performing the duties may continue in that capacity after the term has expired until replaced. The municipal officers shall notify the department and the Department of Public Safety, Office of the State Fire Marshal of the appointment of a plumbing inspector in writing within 30 days of the appointment.

Compensation of plumbing inspectors is determined by the municipal officers and paid by the respective municipalities.

The municipal officers may remove a plumbing inspector for cause, after notice and hearing.

[PL 2019, c. 517, §4 (AMD).]

2. Certification requirements. A person may not hold the office of plumbing inspector unless currently certified as qualified pursuant to section 4451. Certification is effective for a period of 5 years unless sooner revoked or suspended by the District Court as provided for in section 4451.

A. [PL 1997, c. 296, §4 (RP); PL 1997, c. 683, Pt. B, §15 (RP).]

[PL 2011, c. 655, Pt. FF, §7 (AMD); PL 2011, c. 655, Pt. FF, §16 (AFF).]

3. Duties. Plumbing inspectors shall:

A. Inspect all plumbing for which permits are granted, within their respective municipalities, to ensure compliance with state rules and municipal ordinances and investigate all construction or work covered by those rules and ordinances; [PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2 (AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

B. Condemn and reject all work done or being done or material used or being used which does not comply with state rules and municipal ordinances, and order changes necessary to obtain compliance; [PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2 (AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

C. Issue a certificate of approval for any work that the inspector has approved; [PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2

(AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

D. Keep an accurate account of all fees collected and transfer those fees to the municipal treasurer; [PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2 (AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

E. Keep a complete record of all essential transactions of the office; [PL 1987, c. 737, Pt. A, §2 (NEW); PL 1987, c. 737, Pt. C, §106 (NEW); PL 1989, c. 6 (AMD); PL 1989, c. 9, §2 (AMD); PL 1989, c. 104, Pt. C, §§8, 10 (AMD).]

F. Perform other duties as provided by municipal ordinance; [PL 2007, c. 568, §3 (AMD).]

G. Investigate complaints of alleged violations relating to plumbing or subsurface waste water disposal and take appropriate action as specified by the department by rule in the department's enforcement manual for subsurface waste water disposal and plumbing rules; and [PL 2007, c. 568, §4 (AMD).]

H. Accompany staff of the Department of Environmental Protection or the department in the conduct of a sanitary survey intended to identify potentially failing subsurface waste water disposal systems affecting shellfish harvesting areas when requested by either agency. [PL 2007, c. 568, §5 (NEW).]

[PL 2007, c. 568, §§3-5 (AMD).]

4. Inspections and permits not required. Plumbing inspections and permits are not required for:

A. Minor plumbing work or minor installations that are performed in compliance with state laws and rules if that plumbing work or those installations are done inside the structure of a private residence by the owner of that residence; [PL 2003, c. 304, §1 (AMD).]

B. Installation of domestic heating appliances by master oil and solid fuel burning technicians licensed pursuant to Title 32, chapter 139; and [PL 2009, c. 344, Pt. D, §6 (AMD); PL 2009, c. 344, Pt. E, §2 (AFF).]

C. Installation of stand-alone water meters, water meters in combination with nontestable backflow prevention devices and related valves by water utility personnel or water utility contractors. The water utility shall include in any notice it provides to a customer regarding entry to install such a meter or related valves a statement that installation of a backflow preventor may necessitate installation by the customer of additional devices, such as an expansion tank, due to thermal expansion. [PL 2003, c. 304, §1 (NEW).]

[PL 2009, c. 344, Pt. D, §6 (AMD); PL 2009, c. 344, Pt. E, §2 (AFF).]

#### SECTION HISTORY

PL 1987, c. 737, §§A2,C106 (NEW). PL 1989, c. 6 (AMD). PL 1989, c. 9, §2 (AMD). PL 1989, c. 104, §§A44,C8,C10 (AMD). PL 1991, c. 688, §2 (AMD). PL 1993, c. 404, §B1 (AMD). PL 1997, c. 296, §§3,4 (AMD). PL 1997, c. 456, §20 (AMD). PL 1997, c. 683, §B15 (AMD). PL 1999, c. 547, §B78 (AMD). PL 1999, c. 547, §B80 (AFF). PL 2003, c. 304, §1 (AMD). PL 2007, c. 568, §§3-5 (AMD). PL 2009, c. 344, Pt. D, §6 (AMD). PL 2009, c. 344, Pt. E, §2 (AFF). PL 2011, c. 655, Pt. FF, §§6, 7 (AMD). PL 2011, c. 655, Pt. FF, §16 (AFF). PL 2019, c. 517, §4 (AMD).

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Title 38: WATERS AND NAVIGATION  
**Chapter 3: PROTECTION AND IMPROVEMENT OF WATERS**  
 Subchapter 1: ENVIRONMENTAL PROTECTION BOARD  
**Article 2-B: MANDATORY SHORELAND ZONING**

## §441. Code enforcement officers

*(REALLOCATED FROM TITLE 12, SECTION 4812-C)*

1. Appointment. In every municipality, the municipal officers shall annually by July 1st appoint or reappoint a code enforcement officer, whose job may include being a local plumbing inspector or a building official and who may or may not be a resident of the municipality for which that person is appointed. The municipal officers may appoint the planning board to act as the code enforcement officer. The municipal officers may remove a code enforcement officer for cause, after notice and hearing. This removal provision only applies to code enforcement officers who have completed a reasonable period of probation as established by the municipality pursuant to Title 30-A, section 2601. If not reappointed by a municipality, a code enforcement officer may continue to serve until a successor has been appointed and sworn.

[RR 2007, c. 2, §25 (COR).]

2. Certification; authorization by municipal officers. No person may serve as a code enforcement officer who is authorized by the municipal officers to represent the municipality in District Court unless that person is currently certified under Title 30-A, section 4453, as being familiar with court procedures.

Upon written authorization by the municipal officers, a certified code enforcement officer may serve civil process on persons whom that officer determines to be in violation of ordinances adopted pursuant to this chapter and, if authorized by the municipal officers, may represent the municipality in District Court in the prosecution of violations of ordinances adopted pursuant to this chapter.

[PL 1997, c. 296, §11 (AMD).]

3. Powers and duties. The duties of the code enforcement officer shall include the following:

A. Enforce the local shoreland zoning ordinance in accordance with the procedures contained therein; [PL 1985, c. 481, Pt. A, §29 (RAL).]

B. Collect a fee, if authorized by a municipality, for every shoreland permit issued by the code enforcement officer. The amount of any such fee shall be set by the municipality. The fee shall be remitted to the municipality; [PL 1985, c. 481, Pt. A, §29 (RAL).]

C. Keep a complete record of all essential transactions of the office, including applications submitted, permits granted or denied, variances granted or denied, revocation actions, revocation of permits, appeals, court actions, violations investigated, violations found and fees collected; and [PL 2013, c. 320, §14 (AMD).]

D. Investigate complaints of alleged violations of local land use laws. [PL 1985, c. 481, Pt. A, §29 (RAL).]