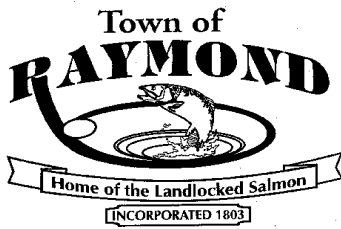


SELECTMEN'S EPACKET
List of Files
April 1, 2015

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**BOARD OF SELECTMEN
AGENDA**

Wednesday, April 1, 2015
7:00 pm
Raymond Broadcast Studio
423 Webbs Mills Road

Be the Influence Statement

We, the Raymond Board of Selectmen recognize our individual and collective responsibilities as leaders and representatives of our community. To this end, we pledge to conduct ourselves in a manner befitting these roles and duties. We pledge and encourage others to 'Be the Influence' and to recognize that decisions matter.

SELECTMEN'S REGULAR MEETING**1) Call to order****2) Minutes of previous meeting dated:**

- March 10, 2015
- March 24, 2015

3) Public Hearing

- a) **Application for a Malt Liquor License Renewal, William Coppersmith, Jr., DBA Fisherman's Catch (1270 Roosevelt Trail)**

4) New Business.

- a) **Consideration of "Public Property Use" Application for the Annual UCan5K – Brenda Caouette, Organizer**
- b) **Consideration of New Public Lands Tree Harvest Request for 387 Webbs Mills Road (010/115)– Greg Foster, Forester**
- c) **Consideration and Review of FY15-16 Budget and Approval of 2015 Annual Town Meeting Warrant**
- d) **Civil War Memorial for Medal Honor Recipient Ceremony to Recognize Daniel S. Milliken – Sue Look, Town Clerk**
- e) **Consideration of Quit Claim Deed for Clifford A Woodbury, Jr. as Submitted by Sue Carr, Deputy Tax Collector**
- f) **Consideration of Abatements and Supplements as Submitted by Curt Lebel, Contract Assessor**
- e) **Merit Pay System Discussion – Board of Selectmen**

5) Public Comment This agenda item is for the public to bring attention to any issues and concerns for future Board of Selectmen meetings

6) Selectmen Comment

The Selectmen may take items out of order at their discretion.

7) Town Manager Report and Communications.

a) Confirm date for next regular meeting:

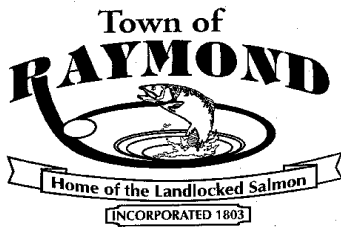
- **May 12, 2015**

8) Fiscal Warrants – April 1, 2015

- **Payroll Expense Summary Warrant**
- **Treasurer's Warrant**

9) Adjournment.

The Selectmen may take items out of order at their discretion.

**BOARD OF SELECTMEN
AGENDA**

Wednesday, April 1, 2015
7:00 pm
Raymond Broadcast Studio
423 Webbs Mills Road

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SELECTMEN'S REGULAR MEETING**1) Call to order****2) Minutes of previous meeting dated:**

- **March 10, 2015**
- **March 24, 2015**

3) Public Hearing**a) Application for a Malt Liquor License Renewal, William Coppersmith, Jr., DBA Fisherman's Catch (1270 Roosevelt Trail)**

The Public Safety Department will perform the requisite life safety and fire protection ordinance inspections on the morning of April 1, 2015. Raymond Fire Inspector David Mains will be in attendance to report the results of the inspection and be available if there are any questions. No complaints of any kind have been lodged with the Town against Fisherman's Catch regarding their operations.

3) New Business.**a) Consideration of "Public Property Use" Application for the Annual UCan5K – Brenda Caouette, Organizer**

The UCAN 5K is an annual event to honor and remember dedicated community volunteer Candace Woolston who passed away at the age of 49 in December 2012 after battling cancer. She was an avid runner and the "U Can" incorporates her name together with her "can do" spirit in celebration of her love for life. Event organizers are requesting use of Sheri Gagnon Park for the event, which may draw 125-225 participants. The Public Safety and Public Works departments are working to provide traffic control, emergency and health services and will be present to answer questions. Brenda Caouette and Ed Gagne are unable to make the meeting, but Mr. Gagne has scheduled to meet with Mr. Willard to brief him on the event.

b) Consideration of New Public Lands Tree Harvest Request for 387 Webbs Mills Road (010/115)– Greg Foster, Forester

Forester Greg Foster approached Town staff about completing a timber harvest and sale for the Town lot abutting Webbs Mills and Raymond Hill roads. This is the lot that contains the District #2 Public Works and Public Safety building. The harvest would primarily take place on the Raymond Hill Road portion of the lot. Mr. Foster will be present to answer any questions regarding this proposal.

The Selectmen may take items out of order at their discretion.

c) Consideration and Review of FY15-16 Budget and Approval of 2015 Annual Town Meeting Warrant

The Board of Selectmen will be reviewing, making recommendations and approving the FY2015-16 budget and related warrant articles for the 2015 Annual Town Meeting.

d) Civil War Memorial for Medal Honor Recipient Ceremony to Recognize Daniel S. Milliken – Sue Look, Town Clerk

Civil War Medal of Honor recipient, Daniel S. Milliken's grave is in the Riverside Cemetery, which is located off of Plains Road. Currently, the grave site is marked with only a marble VA stone that lists just his name and the date he died. Local Veterans organizations and the community would like to rectify this situation and honor his meritorious service with the addition of a suitable memorial stone. Town Clerk Sue Look will be requesting Selectmen participation in the Ceremony, which will be scheduled sometime in the Spring.

e) Consideration of Quit Claim Deed for Clifford A Woodbury, Jr. as Submitted by Sue Carr, Deputy Tax Collector

Attached to the ePacket is a Quit Claim deed without covenant as prepared by Deputy Tax Collector Sue Carr for the referenced property above. All back taxes, interest and lien costs have now been paid in full for this parcel through April 2015.

f) Consideration of Abatements and Supplements as Submitted by Curt Lebel, Contract Assessor

Contract Assessor Curt Lebel has submitted abatements and supplements (attached to the ePacket) for consideration and approval.

e) Merit Pay System Discussion – Board of Selectmen

This will be a discussion by the Selectmen to begin the process of studying and implementing a new merit pay system.

4) Public Comment This agenda item is for the public to bring attention to any issues and concerns for future Board of Selectmen meetings

5) Selectmen Comment

6) Town Manager Report and Communications.

a) Confirm date for next regular meeting:

- **May 12, 2015**

7) Fiscal Warrants – April 1, 2015

- **Payroll Expense Summary Warrant**
- **Treasurer's Warrant**

8) Adjournment.

The Selectmen may take items out of order at their discretion.

**BUREAU OF ALCOHOLIC BEVERAGES
DIVISION OF LIQUOR LICENSING & ENFORCEMENT
8 STATE HOUSE STATION
AUGUSTA, ME 04333-0008**



Promise by any person that he or she can expedite a liquor license through influence should be completely disregarded.

To avoid possible financial loss an applicant, or prospective applicant, should consult with the Division before making any substantial investment in an establishment that now is, or may be, attended by a liquor license.

DEPARTMENT USE ONLY	
LICENSE NUMBER:	CLASS:
DEPOSIT DATE	BY:
AMT. DEPOSITED:	CK/MO/CASH:

PRESENT LICENSE EXPIRES 5/17/15

INDICATE TYPE OF PRIVILEGE: MALT SPIRITUOUS VINOUS

- INDICATE TYPE OF LICENSE:**
- | | |
|--|---|
| <input checked="" type="checkbox"/> RESTAURANT (Class I,II,III,IV) | <input type="checkbox"/> RESTAURANT/LOUNGE (Class XI) |
| <input type="checkbox"/> HOTEL-OPTINONAL FOOD (Class I-A) | <input type="checkbox"/> HOTEL (Class I,II,III,IV) |
| <input type="checkbox"/> CLASS A LOUNGE (Class X) | <input type="checkbox"/> CLUB-ON PREMISE CATERING (Class I) |
| <input type="checkbox"/> CLUB (Class V) | <input type="checkbox"/> GOLF CLUB (Class I,II,III,IV) |
| <input type="checkbox"/> TAVERN (Class IV) | <input type="checkbox"/> OTHER: _____ |

REFER TO PAGE 3 FOR FEE SCHEDULE

ALL QUESTIONS MUST BE ANSWERED IN FULL

1. APPLICANT(S) –(Sole Proprietor, Corporation, Limited Liability Co., etc.) <u>Fishermans Catch LLC</u> DOB: _____	2. Business Name (D/B/A) <u>Fishermans Catch</u>
<u>William Coppensmith Jr</u> DOB: <u>01/15/84</u>	
Address <u>17 Whitney way</u>	Location (Street Address) <u>1270 Roosevelt Trail</u>
City/Town <u>Raymond</u> State <u>ME</u> Zip Code <u>04071</u>	City/Town <u>Raymond</u> State <u>ME</u> Zip Code <u>04071</u>
Telephone Number <u>207-615-6717</u> Fax Number _____	Mailing Address <u>1270 Roosevelt Trail</u>
Federal ID. # <u>271701137</u>	Business Telephone Number <u>207-655-2244</u> Fax Number _____
	Seller Certificate # <u>1156809</u>

3. If premises is a hotel, indicate number of rooms available for transient guests: _____
4. State amount of gross income from period of last license: ROOMS \$ _____ FOOD \$ 43048.54 LIQUOR \$ 3443.54
5. Is applicant a corporation, limited liability company or limited partnership? YES NO
- If YES, complete Supplementary Questionnaire**
6. Do you permit dancing or entertainment on the licensed premises? YES NO

7. If manager is to be employed, give name: _____

8. If business is NEW or under new ownership, indicate starting date: _____

Requested inspection date: _____ Business hours: _____

9. Business records are located at: _____

10. Is/are applicants(s) citizens of the United States? YES NO

11. Is/are applicant(s) residents of the State of Maine? YES NO

12. List name, date of birth, and place of birth for all applicants, managers, and bar managers. Give maiden name, if married: Use a separate sheet of paper if necessary.

Name in Full (Print Clearly)	DOB	Place of Birth
William Coppersmith Jr.	01/15/84	Portland ME

Residence address on all of the above for previous 5 years (Limit answer to city & state)

13. Has/have applicant(s) or manager ever been convicted of any violation of the law, other than minor traffic violations, of any State of the United States? YES NO

Name: _____ Date of Conviction: _____

Offense: _____ Location: _____

Disposition: _____

14. Will any law enforcement official benefit financially either directly or indirectly in your license, if issued? Yes No If Yes, give name: _____

15. Has/have applicant(s) formerly held a Maine liquor license? YES NO

16. Does/do applicant(s) own the premises? Yes No If No give name and address of owner: _____

17. Describe in detail the premises to be licensed: (Supplemental Diagram Required) Seafood market
very small eating area

18. Does/do applicant(s) have all the necessary permits required by the State Department of Human Services? YES NO Applied for: _____

19. What is the distance from the premises to the NEAREST school, school dormitory, church, chapel or parish house, measured from the main entrance of the premises to the main entrance of the school, school dormitory, church, chapel or parish house by the ordinary course of travel? 400 FT Which of the above is nearest? Church

20. Have you received any assistance financially or otherwise (including any mortgages) from any source other than yourself in the establishment of your business? YES NO

If YES, give details: Mortgage

The Division of Liquor Licensing & Inspection is hereby authorized to obtain and examine all books, records and tax returns pertaining to the business, for which this liquor license is requested, and also such books, records and returns during the year in which any liquor license is in effect.

NOTE: "I understand that false statements made on this form are punishable by law. Knowingly supplying false information on this form is a Class D offense under the Criminal Code, punishable by confinement of up to one year or by monetary fine of up to \$2,000 or both."

Dated at: Raymond ME 04071 on 3/15/15, 20 8 of 134
Town/City, State Date

Please sign in blue ink

Signature of Applicant or Corporate Officer(s)

Signature of Applicant or Corporate Officer(s)

William Coppersmith Jr.
Print Name

Print Name

NOTICE – SPECIAL ATTENTION

All applications for NEW or RENEWAL liquor licenses must contact their Municipal Officials or the County Commissioners in unincorporated places for approval of their application for liquor licenses prior to submitting them to the bureau.

THIS APPROVAL EXPIRES IN 60 DAYS.

FEE SCHEDULE

Class I	Spirituos, Vinous and Malt	\$ 900.00
	CLASS I: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Vessels; Qualified Caterers; OTB.	
Class I-A	Spirituos, Vinous and Malt, Optional Food (Hotels Only)	\$1,100.00
	CLASS I-A: Hotels only that do not serve three meals a day.	
Class II	Spirituos Only	\$ 550.00
	CLASS II: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; and Vessels.	
Class III	Vinous Only	\$ 220.00
	CLASS III: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Restaurants; Vessels; Pool Halls; and Bed and Breakfasts.	
Class IV	Malt Liquor Only	\$ 220.00
	CLASS IV: Airlines; Civic Auditoriums; Class A Restaurants; Clubs with catering privileges; Dining Cars; Golf Clubs; Hotels; Indoor Ice Skating Clubs; Indoor Tennis Clubs; Restaurants; Taverns; Pool Halls; and Bed and Breakfasts.	
Class V	Spirituos, Vinous and Malt (Clubs without Catering, Bed & Breakfasts)	\$ 495.00
	CLASS V: Clubs without catering privileges.	
Class X	Spirituos, Vinous and Malt – Class A Lounge	\$2,200.00
	CLASS X: Class A Lounge	
Class XI	Spirituos, Vinous and Malt – Restaurant Lounge	\$1,500.00
	CLASS XI: Restaurant/Lounge; and OTB.	
FILING FEE		\$ 10.00

UNORGANIZED TERRITORIES \$10.00 filing fee shall be paid directly to County Treasurer. All applicants in unorganized territories shall submit along with their application evidence of payment to the County Treasurer.

STATE OF MAINE

Dated at: _____, Maine _____ SS
City/Town (County)

On: _____
Date

The undersigned being: ف Municipal Officers ف County Commissioners of the
ف City ف Town ف Plantation ف Unincorporated Place of: _____, Maine

Hereby certify that we have given public notice on this application and held public hearing thereon as required by Section 653 Title 28A, Maine Revised Statutes and herby approve said application.

THIS APPROVAL EXPIRES IN 60 DAYS

NOTICE – SPECIAL ATTENTION

§ 653. Hearings; bureau review; appeal

- 1. **Hearing.** The municipal officers or, in the case of unincorporated places, the county commissioners of the county in which the unincorporated place is located, shall hold a public hearing for the consideration of applications for new on-premise licenses and applications for transfer of location of existing on-premise licenses. The municipal officers or county commissioners may hold a public hearing for the consideration of requests for renewal of licenses, except that when an applicant has held a license for the prior 5 years and a complaint has not been filed against the applicant within that time the applicant may request a waiver of the hearing.
 - A. The bureau shall prepare and supply application forms. [1993, c.730, §27(amd).]
 - B. The municipal officers or the county commissioners, as the case may be, shall provide public notice of any hearing held under this section by causing a notice, at the applicant's prepaid expense, stating the name and place of hearing, to appear on at least 3 consecutive days before the date of hearing in a daily newspaper having general circulation in the municipality where the premises are located or one week before the date of the hearing in a weekly newspaper having general circulation in the municipality where the premises are located. [1995, c.140, §4 (amd).]
 - C. If the municipal officers or the county commissioners, as the case may be, fail to take final action on an application for a new on-premise license, for transfer of the location of an existing on-premise license or for renewal of an on-premise license within 60 days of the filing of an application, the application is deemed approved and ready for action by the bureau. For purposes of this paragraph, the date of filing of the application is the date the application is received by the municipal officers or county commissioners. This paragraph applies to all applications.

Complete and Return to:
Attn: Town Manager
Town of Raymond
401 Webbs Mills Road
Raymond, Maine 04071

Include the following:
Public Property Use Agreement
Proof of Insurance
Public Safety - Parking & Traffic Approval
Liquor Permit (if applicable)

Date of Application 3/26/15

**Town of Raymond
Public Property Use Agreement**

Name of Organization/Applicant UCAN 5K

Contact Person ED GAGNE

Phone No. (w) 207 252 5112 (h) 207 655 2322

Address 9 ASHLEY WAY RAYMOND ME 04071
(Street Address) (City) (State) (Zip Code)

Date(s) Desired JUNE 20, 2015 Hour(s) 6 AM to NOON

Event Name UCAN 5K

Event Location GAGNON BASEBALL FIELD Estimated # parking spaces needed 50

No. of people attending Youth 100 Adults 125 = 225

Will there be an admission charge? \$ 20.00 ~~ADULTS~~ ADULTS *A DONATION WILL GO BACK TO TOWN*

TERMS AND CONDITIONS: The undersigned hereby makes application to the Town of Raymond for use of public property, and certifies that the information in the application is correct. The undersigned agrees to exercise the utmost care in the use of the property itself, the surrounding property, and to hold the Town, its officers, employees and agents, harmless from all damages, liabilities, injuries or losses to persons or property resulting from use of the facilities. The applicant agrees to adhere to all rules and regulations on this form. *FOR PLAYGROUND IMPROVEMENTS*

A new application must be filed each calendar year for recurring annual events.

Applicants must provide adequate chaperones, for any function that is attended by any person under the age of 18 years, as well as private security, public safety and/or police coverage as determined by the Town. See Parking and Traffic Control below.

Size of the gathering determines conditions of approval as follows: If the event is expected to draw 150 people, or fewer, then application must be received in its entirety at least one month prior to event date, and will be reviewed and approved by the Town Manager. If the event is expected to draw more than 150 people, the application must be received in its entirety at least two months prior to the event date, and will require additional approval by the Board of Selectmen, at a regularly scheduled Selectmen's Meeting. All events will also require the approval of any responsible town committee charged with care of public lands, which will be arranged by the Town Manager. Representatives of the applicant group may be required to attend public

meetings and make presentations to involved town committees and/or the Board of Selectmen as determined by the Town Manager.

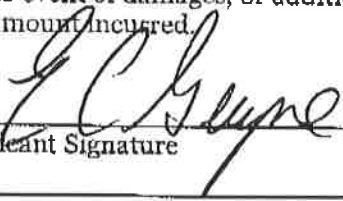
PARKING AND TRAFFIC CONTROL: All local and state traffic controls and parking regulations/signs must be observed. Right of way for emergency vehicles must be kept open at all times and event approval must be obtained from the Public Safety Department, including the possibility of providing ambulance coverage on site. The Town of Raymond reserves the right to tow or remove any vehicle from a public event when that vehicle is found to be in violation of local and state traffic rules or parking signs.

INSURANCE: During the full term of this agreement, the applicant shall secure and maintain, at its sole expense, Commercial General Liability Insurance written on an occurrence basis with limits no less than \$1,000,000.00 combined single limit per occurrence and \$2,000,000.00 aggregate for personal injury, bodily injury and property damage. The Town will be named as an additional insured party.

If the applicant does not have Commercial General Liability Insurance, they must obtain Special Events Insurance Coverage through their insurance carrier. In any case, the applicant must provide a Certificate of Insurance evidencing the required insurance before using Town property.

Use of alcohol on public property is strongly discouraged and is allowed only at the sole discretion of the Board of Selectmen. If alcohol is served or consumed, the applicant shall procure and maintain for the duration of the event Liquor Liability insurance in the amount of \$1,000,000 each occurrence. The Town is to be named as an additional insured on the Liquor Liability insurance. Host liquor liability coverage may be substituted when alcohol is consumed and not sold on premises with the prior written approval of the Town. The applicant will also procure all required liquor permits or licenses from the State of Maine, as well as to obtain prior approval by the Board of Selectmen.

CLEANING PROCEDURES: The applicant is responsible for cleaning after the event and leaving the premises in clean and satisfactory condition. All cleaning must be done immediately after the event. Any applicant damaging or destroying Town property will be held responsible for all repairs and/or replacement. In the event of damages, or additional cleaning being required, applicant will accept the Town's estimate of the amount incurred.



Applicant Signature

3/26/15

Date

APPROVAL SIGNATURES

Town Manager

Date

Chairman of Selectboard

Date

Selectman

Date

Selectman

Date

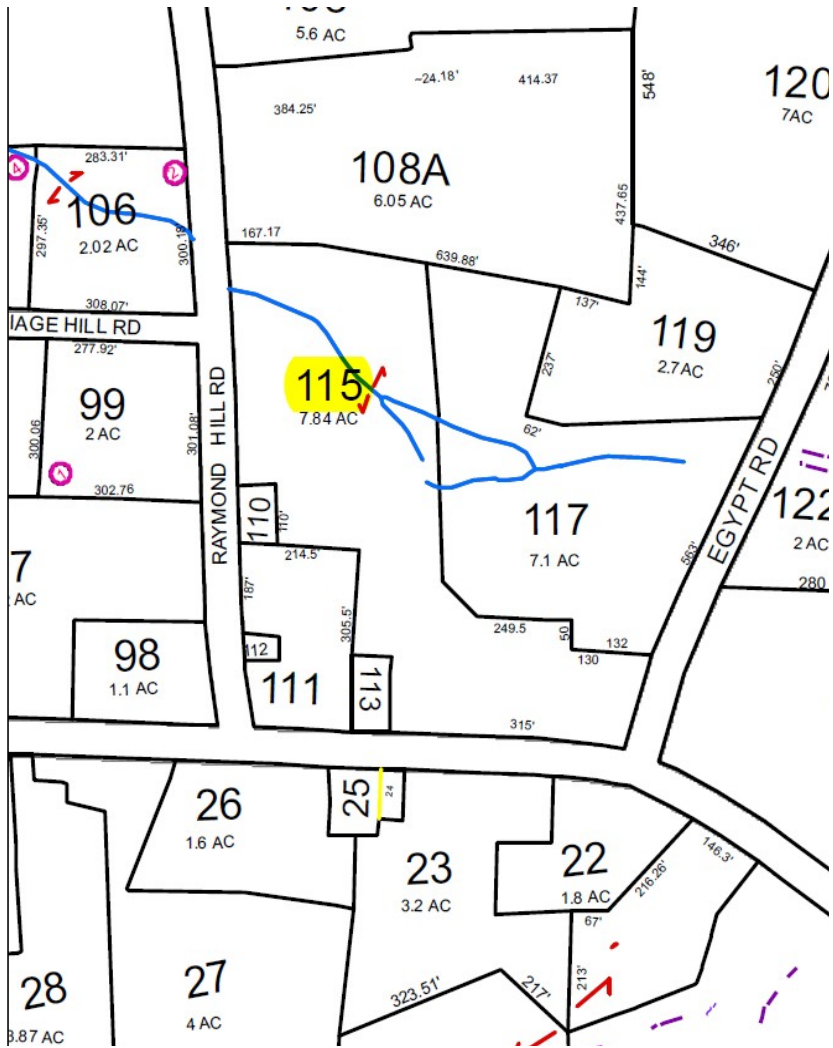
Selectman

Date

Selectman

Date

Map of proposed area for Tree Harvest (Lot # highlighted)



TOWN OF RAYMOND
Tuesday, June 3, 2015

ANNUAL BUDGET/TOWN WARRANT

TO: Nathan White, a resident of the Town of Raymond, in the County of Cumberland and State of Maine.

GREETINGS:

In the name of the State of Maine, you are hereby required to notify and warn the inhabitants of the Town of Raymond, qualified by law to vote in Town affairs, to meet at the Jordan-Small Middle School gymnasium in said town on Wednesday, June 3, 2015 at 6:00 P.M., then and there to act on Articles 1 through 37 as set out below.

The continuation of said meeting will be held at the Jordan-Small Middle School gymnasium in said town on Tuesday, the 9th day of June, A.D. 2015, at seven o'clock in the forenoon, then and there to act upon by secret ballot on Article 38 as set out below, the polling hours thereof to be from seven o'clock in the forenoon until eight o'clock in the evening.

ARTICLE 1: To elect a moderator to preside at said meeting.

ARTICLE 2: Shall 4.2 (Plans) of the Raymond Street Ordinance, as adopted May 18, 2002 and amended through June 4, 2013, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board recommends Article 2.
The Selectmen recommend Article 2.

Description:

Language is proposed to Article 4.2, Section L. of the Town of Raymond Street Ordinance amending the existing language pertaining to required street maintenance documentation to be specifically required for a new private street or the expansion of an existing private street, and be notarized and referenced on any approved plans.

Key Changes:

- *The language, "a new street, or expansion of a new street" has been added to 4.2.L.*
- *Language has been added requiring the street maintenance plan be referenced on the approved plans and notarized.*

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

TOWN OF RAYMOND STREET ORDINANCE

....

4.2 Plans

Detailed construction drawings shall be submitted showing a plan view of existing streets within 300 feet of any proposed intersection and profiles and typical cross-sections of the proposed streets. The plans shall include the following information:

-
- L. For a new private street, or the expansion of an existing street that is to remain private, the application shall include a plan setting forth how the street and associated drainage structures and required buffers and stormwater management facilities are to be maintained. Responsibility for street maintenance may be assigned to a lot owners association or to lot owners in common through provisions included in the deeds for all lots that utilize the private street for access. The applicant shall submit appropriate legal documentation such as proposed homeowners association documents or proposed deed covenants for Board review. This documentation must address specific maintenance activities such as summer and winter maintenance, long-term improvements and emergency repairs and include a mechanism to generate funds to pay for such work. The documentation shall be notarized and referenced on the approved plans.

ARTICLE 3: Shall Articles 10.B (Authority and Classification of Site Plans) and 10.D (Submission Requirements) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 3, 2014, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommends Article 3
The Selectmen Recommend Article 3

Description:

Article 10 Submission Requirements for Site Plan Review has been amended to require seven half size/scale copies, and an electronic file in both PDF and GIS formats.

Key Changes:

- *Article 10 Submission Requirements for Site Plan Review has been amended to require seven half size/scale copies, and an electronic file in both PDF and GIS formats.*

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

RAYMOND LAND USE ORDINANCE

ARTICLE 10 SITE PLAN REVIEW

...

B. AUTHORITY AND CLASSIFICATION OF SITE PLANS

...

~~3. The applicant may reclassify an application from a staff site plan review to a minor site plan review, and may request a hearing by the Planning Board, even if the amount of area proposed to be developed or renovated is under the threshold that would trigger Planning Board review, and even if staff has been in the process of reviewing the application. However, in order to do so, the applicant shall provide all submission materials required for a minor site plan review as set out in section C.3.b below.~~

3. Site Plan Amendments and Revisions shall be classified by the Town Planner as follows:

- a. **De Minimis Revisions** which include minor field revisions to an existing site plan that are handled by the Code Enforcement Officer and have little to no effect on the project. No public or abutter notices are required, and a de minimis review may include up to three (3) different entities or separate revisions under one (1) review.

b. **Staff Review Revisions** include site plan revisions such moving parking spaces, modifying a building orientation, revising landscaping or buffers, or any modification that maintains the area equal or less for structural revisions, or that maintain the minimal intent of other site plan requirements but may modify, revise or alter the location or orientation such that no waiver of a site plan requirement is necessary. No abutter notices are required.

c. **Minor Site Plan Revisions** include those revisions that maintain the accumulated improvements to an existing site plan for new additions or buildings or site surface changes to that which is at or below the Minor Site Plan review over any 5 year period, or plan revisions that alter the intensity of use, or alter impacts to the site such that Staff determines that any one of the Site Plan requirements has been substantially altered from that which was originally approved.

d. **Major Site Plan Amendments** are those amendments which will exceed the Minor plan site plan review thresholds to a major site plan review over any 5 year period.

34. The applicant may reclassify an application from a staff site plan review to a minor site plan review, and may request a hearing by the Planning Board, even if the amount of area proposed to be developed or renovated is under the threshold that would trigger Planning Board review, and even if staff has been in the process of reviewing the application. However, in order to do so, the applicant shall provide all submission materials required for a minor site plan review as set out in section C.3.b below.

45. The staff may require that any Site Plan application be reviewed by the Planning Board as a minor site plan review, even if the amount of area proposed to be developed or renovated is under the threshold that would trigger Planning Board review, if the staff review process is unable to adequately resolve all relevant issues raised by the site plan review process.

56. The Planning Board may, by majority vote, reclassify a minor site plan item on the agenda to a major site plan if the Board determines that there is credible conflicting technical information regarding the approval criteria, that the subject matter of the application is of significant public interest or that the application has generated a high level of interest in the immediate vicinity of the site.

67. Construction, site development, and landscaping shall be carried out in substantial accord with the plans, drawings, sketches, and other documents approved by the Board, unless altered with Board approval. Nothing in this Subsection shall be construed to prevent ordinary repair, maintenance, and replacement of any part of the building or landscaping which does not involve a substantial change from the purpose and objectives of this Ordinance.

...

D. SUBMISSION REQUIREMENTS

1. When the owner of the property or the owner's authorized agent makes formal application for Site Plan Review, the application shall contain at least the following exhibits and information except to the extent any of these submission requirements are modified by the provisions of Section C.2.b pertaining to Staff Site Plan Review and Section C.3.b pertaining to Minor Site Plan Review above:

...

c. Fifteen (15) copies of a Site Plan, including seven (7) half size/scaled copies, and an electronic file in both PDF and GIS formats, drawn at a scale of not more than fifty

(50) feet to the inch for that portion of the total tract of land subject to site plan review, and showing the following: [Amended 06/02/09]

- a) Name of owner and developer; and interest of the applicant if other than the owner or developer;
- b) Name of development, scale and meridian arrow, with specific definition of representation, date of plan and legend;
- c) Names and addresses of all owners of record of all adjacent property as they appear on Assessor's records;
- d) Current zoning boundaries and one hundred (100) year flood plain boundaries including surrounding areas to a distance of three hundred (300) feet from the perimeter of the site.

ARTICLE 4: Shall Articles 9 (Minimum Standards) and 12 (Definitions) of the Raymond Land Use Ordinance, as adopted May 21, 1994 and amended through June 3, 2014, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommends Article 4
The Selectmen Recommend Article 4

Description:

- *Article 9:*
 - *A new section, Section Z, is proposed to Article 9 of the Town of Raymond Land Use Ordinances that includes language proposed to be deleted (see Article XX above) from the definition of the term Accessory Apartment. The language is proposed to be removed and amended from the Definition Section of the ordinance and housed in Article 9 as a new Section Z.*
- *Article 12:*
 - *Several definitions are missing, inconsistent, or different among the town's ordinances. New or amended definitions have been proposed to resolve this issue.*

Key Changes:

- *Article 9:*
 - *The language is proposed to be removed from the definitions section and relocated to a new Section Z in Article 9.*
 - *The language in Section Z outlining Accessory Apartment has also been amended to be more consistent with state regulations pertaining to septic design and installation.*
- *Article 12:*
 - *Agriculture definition has been added and is consistent with the Shoreland Zoning definition.*
 - *The definition for Accessory Apartments has been amended with some of the language from the definition migrating to Article 9 Minimum Standards (Land Use Ordinance).*
 - *Accessory Use or Building has been amended to Accessory Use or Structure.*

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Town of Raymond Land Use Ordinance
ARTICLE 9 MINIMUM STANDARDS

.....

Z. Accessory Apartments

Accessory Apartments, attached or detached, shall be allowed in a residential zone provided that the existing structure and accessory apartment shall not cover the lot by more than fifteen (15) percent. The Appeals Board may grant an additional five (5) percent. If the total number of bedrooms or potential bedrooms exceeds by more than one (1) the number of bedrooms the septic system is designed for, a replacement or expanded system shall be designed and installed before occupancy.

The accessory apartment shall not comprise more than 700 s.f. of living space, excluding stairways. Not more than one (1) accessory apartment shall be permitted per parcel.

ARTICLE 12 – APPLICABILITY AND DEFINITION OF TERMS USED IN THIS ORDINANCE

Words used in the present tense include the future tense; words used in the singular include the plural, and words used in the plural include the singular. The word "shall" is always mandatory. The word "person" includes a firm, association, organization, partnership, trust, company or corporation as well as an individual. The word "lot" includes the word "plot" or "parcel". The words "used" or "occupied" as applied to any land or building, shall be construed to include the words, "intended, arranged, or designed to be used or occupied."

.....

~~*Accessory Apartments* - Accessory apartments attached or detached, shall be allowed in a residential zone provided that the existing structure and accessory apartment shall not cover the lot by more than thirty (30) percent including the area of the septic system. The Appeals Board may grant an additional five (5) percent. If the total number of bedrooms or potential bedrooms exceed by more than one (1), the number of bedrooms that the existing system is designed for, a replacement or expanded system shall be installed before occupancy. If the total number of bedrooms or potential bedrooms increases by one (1), a replacement or expanded system shall be designed and recorded in the Registry of Deeds. The accessory apartment shall not comprise more than 700 s.f. of living space, excluding stairways. Not more than one (1) accessory apartment shall be permitted per parcel. [Adopted 5/20/06] a separate dwelling unit of no more than 700 square feet, excluding stairways, either attached or detached, and located on the same parcel with a single family dwelling. The apartment shall contain a kitchen and bathroom which are separate from and not used in common with the principal dwelling unit.~~

~~*Accessory Use or Structure Building* - A use or structure on the same lot with and customarily which is incidental and subordinate to the principal use or building structure. Accessory uses, when aggregated, shall not subordinate the principal use of the lot.~~

.....

~~*Agriculture*- The production, keeping or maintenance for sale or lease, of plants, trees, animals or honeybees, including but not limited to: forages and sod crops; grains and seed crops; dairy animals and dairy products; poultry and poultry products; livestock; fruits and vegetables; and ornamental and green-house products. Agriculture does not include forest management and timber harvesting activities.~~

ARTICLE 5: Shall Section 14 (Table of Uses) and Section 17 (Definitions), as adopted May 21, 1994 and amended through June 3, 2014, be further amended by adding the underscored language and deleting the language in strikeover type as shown below?

The Planning Board Recommends Article 5

The Selectmen Recommend Article 5

Description:

- Several land use categories have been deleted and amended to create more consistency with other ordinances.

Key Changes:

- The term *Municipal* has been replaced with *Public facilities*.
- *Structure Accessory to an Allowed Use* has been changed to *Accessory Structure or Use*.
- *Accessory Apartment* has been added to the table and definitions.
- *Boat Launches* has been added.
- *Parking Facilities* has been amended to *Parking areas*.

[Note: The use of the word "Article" within the ordinance does not indicate a separate warrant article.]

Shoreland Zoning Provisions

SECTION 14 TABLE OF LAND USES

...
TABLE 1 "LAND USES IN THE SHORELAND ZONE"

	RP	SP	LRR1, LRR2
...			
15.E. <u>Municipal (Adopted 3/18/00) Public Facilities</u>	No	No	PB
...			
16. <u>Accessory Structure accessory to allowed or uses</u>	PB	PB	CEO
16a. <u>Accessory Apartment</u>	<u>No</u>	<u>No</u>	<u>CEO</u>
17. Piers, docks, wharves, bridges, <u>boat launches</u> , and other structures and uses extending over or below the normal high water line or within a wetland.			
A. Temporary	CEO	CEO	CEO
B. Permanent	PB	PB	PB
...			
27. <u>Parking Facilities Areas</u>	No	No	PB

SECTION 17 – DEFINITIONS

Words used in the present tense include the future tense; words used in the singular include the plural, and words used in the plural include the singular. The word "shall" is always mandatory. The word "person" includes a firm, association, organization, partnership, trust, company or corporation as well as an individual. The word "lot" includes the word "plot" or "parcel." The words "used" or "occupied" as applied to any land or building shall be construed to include the words, "intended, arranged, or designed to be used or occupied." Except as specifically defined herein, all words in these Shoreland Zoning provisions shall carry their customary dictionary meanings, unless specifically defined in these Shoreland Zoning provisions or in other provisions of the Raymond Land Use Ordinance. If there are conflicting definitions in these Shoreland Zoning provisions and in other provisions of the Raymond Land Use Ordinance the definition in these Shoreland Zoning provisions shall be used when defining terms in the Shoreland Zoning provisions. When defining terms in other

provisions of the Land Use Ordinance, the definitions in these Shoreland Zoning provisions shall not apply.

.....

Accessory Apartment - a separate dwelling unit of no more than 700 square feet, either attached or detached and located on the same parcel with a single family dwelling. The apartment shall contain a kitchen and bathroom which are separate from and not used in common with the principal dwelling unit.

ARTICLE 6: To see if the Town will vote, pursuant to 23 M.R.S.A. §2953, that orders of the municipal officers with respect to the closing of roads to winter maintenance shall be a final determination.

The Selectmen _____ Article 6.

ARTICLE 7: RESERVED

***** Budget Warrant Begins *****

ARTICLE 8: To see if the Town will vote to authorize the Selectmen on behalf of the Town to sell and dispose of any property acquired by the Town for nonpayment of taxes pursuant to the policy adopted by the Selectmen, as may be amended from time to time, the policy to remain consistent with State statutes and laws. In all cases conveyance to be made by municipal quitclaim deed.

The Selectmen _____ Article 8.
The Budget Committee _____ Article 8.

ARTICLE 9: To see what date taxes will be due and to set an interest rate for unpaid amounts.

The Selectmen recommend 1st half to be due October 31, 2014 and 2nd half to be due April 30, 2015 with interest at seven percent (7%) on any unpaid balances.

The Selectmen _____ Article 9.
The Budget Committee _____ Article 9.

ARTICLE 10: To see if the Town will vote to set the interest rate to be paid by the Town on abated taxes at seven percent (7%) for the fiscal year.

The Selectmen _____ Article 10.
The Budget Committee _____ Article 10.

ARTICLE 11: To see if the Town will vote to authorize the Board of Selectmen to dispose of Town owned personal property with value not to exceed \$35,000.

The Selectmen _____ Article 11.
The Budget Committee _____ Article 11.

ARTICLE 12: To see if the Town will vote to authorize the Selectmen to borrow from or appropriate from undesignated fund balance (surplus) as they deem advisable to meet the unanticipated needs of the community that occur during the fiscal year with amount not to exceed \$ 75,000.

The Selectmen _____ Article 12.
 The Budget Committee _____ Article 12

ARTICLE 13: To see if the Town will authorize the Selectmen, for the fiscal year 2015 - 2016, to transfer funds between appropriation accounts as long as the grand total of all appropriations is not exceeded. Any such transfers to be approved only at a properly called public meeting of the Selectmen.

The Selectmen _____ Article 13.
 The Budget Committee _____ Article 13.

ARTICLE 14: To see if the Town will vote to authorize the use of Town employees and/or Town owned equipment or independent contractor(s) hired by the Town for maintenance on private roads in special and certain circumstances where in the public's interest.

Note of explanation -- Three examples of when the use of Town employees and equipment may be necessary:

- A. Tying in work done on a public road that intersects a private road;
- B. Plowing snow on a private road to clear the way for emergency response apparatus;
and
- C. In rare or emergency situations, maintaining private roads for school bus access to special education students as deemed necessary.

The Selectmen _____ Article 14.
 The Budget Committee _____ Article 14.

ARTICLE 15: To see if the Town will vote to authorize the Tax Collector or Treasurer to accept prepayments of taxes not yet committed pursuant to 36 M.R.S.A. § 506.

The Selectmen _____ Article 15.
 The Budget Committee _____ Article 15.

ARTICLE 16: To see if the Town will vote to appropriate \$236,876 from the tax increment of the Pipeline/RT 302 Tax Increment Financing District for FY 2015 - 2016 projects proposed in the Tax Increment Financing District Development Program.

Note: Included in this item are:

Raymond-Casco Historical Society	\$ 1,800
RWPA Milfoil Program	\$ 17,500
Regional Transportation Bus Program	\$ 5,000
Raymond Village Library	\$ 5,000
GPCOG Annual Dues	\$ 4,436
Sebago Lake Health Rapid Response Team	\$ 1,500

The Selectmen _____ Article 16.
 The Budget Committee _____ Article 16.

ARTICLE 17: To see if the Town will vote to raise and appropriate \$548,374 for the Administration account.

The Selectmen _____ Article 17.
The Budget Committee _____ Article 17

ARTICLE 18: To see if the Town will vote to raise and appropriate \$52,379 for the Assessing account.

The Selectmen _____ Article 18.
The Budget Committee _____ Article 18.

ARTICLE 19: To see if the Town will vote to raise and appropriate \$18,885 for the Town Hall account.

The Selectmen _____ Article 19.
The Budget Committee _____ Article 19.

ARTICLE 20: To see if the Town will vote to raise and appropriate \$490,187 for the Insurance account.

The Selectmen _____ Article 20.
The Budget Committee _____ Article 20.

ARTICLE 21: To see if the Town will vote to raise and appropriate \$ 6,000 for the General Assistance account.

The Selectmen _____ Article 21.
The Budget Committee _____ Article 21.

ARTICLE 22: To see if the Town will vote to raise and appropriate \$ 184,271 for the Technology Department account.

The Selectmen _____ Article 22.
The Budget Committee _____ Article 22.

ARTICLE 23: To see if the Town will vote to raise and appropriate \$ 46,651 for the Community Development account.

The Selectmen _____ Article 23.
The Budget Committee _____ Article 23.

ARTICLE 24: To see if the Town will vote to raise and appropriate \$ 671,477 for the Fire/Rescue Department account.

The Selectmen _____ Article 24.
The Budget Committee _____ Article 24.

ARTICLE 25: To see if the Town will vote to raise and appropriate \$16,222 for the Animal Control account.

The Selectmen _____ Article 25.
 The Budget Committee _____ Article 25.

ARTICLE 26: To see if the Town will vote to raise and appropriate \$21,816 for the Infrastructure account.

The Selectmen _____ Article 26.
 The Budget Committee _____ Article 26.

ARTICLE 27: To see if the Town will vote to raise and appropriate \$687,418 for the Public Works account.

The Selectmen _____ Article 27.
 The Budget Committee _____ Article 27.

ARTICLE 28: To see if the Town will vote to raise and appropriate \$314,742 for the Solid Waste account.

The Selectmen _____ Article 28.
 The Budget Committee _____ Article 28.

ARTICLE 29: To see if the Town will vote to raise and appropriate \$20,048 for the Cemeteries account.

The Selectmen _____ Article 29.
 The Budget Committee _____ Article 29.

ARTICLE 30: To see if the Town will vote to raise and appropriate \$14,338 for the Parks & Recreation account.

Included are:

Materials, maint., equip.	\$ 2,500
Contract Services	\$ 8,038
Raymond Rattlers Snowmobile	\$ 800
Raymond Baseball/Softball	\$ 1,000
Agawam mowing/soccer	\$ 2,000

The Selectmen _____ Article 30.
 The Budget Committee _____ Article 30.

ARTICLE 31: To see if the Town will vote to raise and appropriate \$ 48,000 for the Raymond Village Library.

NOTE: There is an additional \$5,000 included under TIF.

The Selectmen _____ Article 31.

The Budget Committee _____ Article 31.

ARTICLE 32: To see whether the Town will vote to carry forward any existing fund balance in the Capital Improvement Program (C.I.P.) account.

The Selectmen _____ Article 32.

The Budget Committee _____ Article 32.

ARTICLE 33: To see if the Town will vote to raise and appropriate \$ 996,886 for the Capital Improvement account.

Included are:

Public Works Equipment Reserve	\$ 85,000
2013 Public Works Road Construction Bond Payment	\$ 240,000
Public Works Paving/Road Reserve	\$ 275,000
Municipal Facilities Maintenance/Improvements	\$ 25,000
2002 PSB Bond Payment	\$ 115,137
Fire Department Equipment/Facilities	\$ 75,000
Bond Payment for Fire Truck/Sand-Salt Shed	\$ 105,000
Technology Equipment Upgrades (Broadcast Studio)	\$ 51,749
Patricia Avenue Recreational Facility (IRT)	\$ 25,000

The Selectmen _____ Article 33.

The Budget Committee _____ Article 33.

ARTICLE 34: To see if the Town will vote to raise and appropriate \$ 647,964 for the County Tax account.

The Selectmen _____ Article 34.

The Budget Committee _____ Article 34.

ARTICLE 35: To see if the Town will vote to appropriate the total sum of \$ 1,497,343 from estimated non-property tax revenues to reduce the property tax commitment, together with all categories of funds, which may be available from the federal government, and any other sources (includes \$10,000 from TIF Reserve).

The Selectmen _____ Article 35.

The Budget Committee _____ Article 35.

ARTICLE 36: To see if the Town will vote to authorize the Selectmen to accept or reject grants, donations and/or gifts of money to the Town of Raymond and to expend monies donated for specific purposes.

The Selectmen _____ Article 36.
The Budget Committee _____ Article 36.

ARTICLE 37: To see if the Town will vote to accept certain State Funds as provided by the Maine State Legislature during the fiscal year beginning July 1, 2015 and any other funds provided by any other entity included but not limited to:

- Municipal Revenue Sharing
- Local Road Assistance
- Emergency Management Assistance
- Snowmobile Registration Money
- Tree Growth Reimbursement
- General Assistance Reimbursement
- Veteran's Exemption Reimbursement
- State Grant or Other Funds

The Selectmen _____ Article 37.
The Budget Committee _____ Article 37.

ARTICLE 38: To elect one (1) Selectman, for a three year term; three (3) members for the Budget-Finance Committee, for three year terms; and one (1) member for the RSU School Board of Directors, for a three year term.

Given under our hands this 1st day of April AD 2015.

Michael Reynolds, Chairman

Lawrence Taylor, Vice Chair

Joseph Bruno, Parliamentarian

Sam Gifford

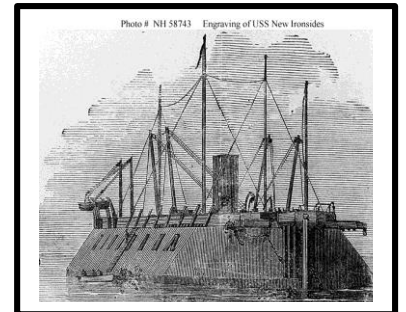
Teresa Sadak

Lost to Time

Daniel S. Milliken

Medal of Honor

Civil War Medal of Honor Recipient, Daniel S. Milliken's Grave is located in Riverside Cemetery, Raymond, Maine. His grave is marked with a simple white marble VA stone that list only his name and date he died. Daniel Milliken is much more then what his stone would indicate. Local Veterans organizations and the community would like to rectify the situation with the addition of a suitable memorial stone that would recognize his achievement as a Medal of Honor recipient during his tour as Quarter Gunner on the USS New Ironsides at the Battle of Fort Fisher in 1864 and 65.

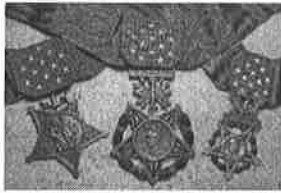


What is next?

American Legion Field-Allen Post 148 is working closely with the Town of Raymond in the design of the Memorial Stone and the appropriate recognition Ceremony to be held sometime this spring.

The estimated Cost of the Memorial Stone is approx. \$1200 with some funds already donated.

If you would like to support this worth cause you may do so by contacting: Raymond Town Clerk, Sue Look or by sending a check to (Milliken Medal of Honor) c/o American Legion Post 148, PO Box 1776, Windham, Maine 04062



MEDAL OF HONOR HISTORICAL SOCIETY OF THE UNITED STATES



J. DONALD MORFE
Member
3513 Woodring Avenue
Baltimore, MD 21234
Jmorfe6328@aol.com
410-426-9188

DOCUMENT SUMMARY SHEET-SEPTEMBER 15, 2010

DANIEL S MILLIKEN, CIVIL WAR MEDAL OF HONOR RECIPIENT (Lang Book Citation #915) He died on May 3, 1899 and is buried in Riverside Cemetery, Raymond ME (Section C, Row K, Lot 10) He was awarded the Medal of Honor for action on the USS Ironsides at Fort Fisher, NC during December 1864 and January 1865.

DOCUMENTS TO PROVE MEDAL OF HONOR RECIPIENT BURIAL PLACE

1. Death Certificate-Daniel S. Milliken; date of death May 3, 1899; Age. Years 58, Months 3, Days 8; Place of Birth, Saco, ME; Place of burial Riverside Cemetery.
2. Louise Lester, Raymond Town Clerk, submitted cemetery section map showing David Milliken buried in Riverside Cemetery, Section C, Row K, Lot 10.
3. Dept. of Interior Pension File #23772. MILLIKEN, DANIEL S.
 Page 6-Deceased wife Francis Milliken-died in Raymond ME, in August 1886 (photo of Francis Milliken grave marker next to Daniel Milliken grave marker)
 Page 13-US Navy, Pension dropped because of death, May 3, 1899
 Page 25-Auditor for the Navy Department-Daniel S. Milliken, Lds (Landsman), It lists his assignments on various ships including 11/64: on the New Ironsides to March 31/65 and then all the other assignments. (Note: action on USS Ironsides earned him the Medal of Honor during December 1864-January 1865)

CONCLUSION

The Daniel S. Milliken, date of death May 3, 1899 buried in Riverside Cemetery, Raymond ME is the Medal of Honor Recipient.

IMPORTANT: Please read the General Information Sheet before completing this form. Type or print clearly all information except for signatures. Illegible printing could result in an incorrect headstone or marker or delivery. *Blocks outlined in bold are optional inscription items. Unless indicated otherwise all other blocks must be completed. MILITARY DISCHARGE DOCUMENTS OR RELATED SERVICE INFORMATION IS REQUIRED.*

1. TYPE OF REQUEST
 INITIAL (First time) REQUEST
 SECOND REQUEST
 CORRECTED APPLICATION OR REPLACEMENT

2. NAME OF DECEASED TO BE INSCRIBED ON HEADSTONE OR MARKER (NO NICKNAMES OR TITLES PERMITTED)

FIRST (Or Initial) Daniel	MIDDLE (Or Initial) S.	LAST Milliken	SUFFIX
------------------------------	---------------------------	------------------	--------

3. GRAVE IS:
 CURRENTLY MARKED (with privately purchased marker)
 NOT MARKED

VETERAN'S SERVICE AND IDENTIFYING INFORMATION (Use numbers only, e.g., 05-15-1941)

4. VETERAN'S SOCIAL SECURITY NO. OR SERVICE NO. (Failure to complete will delay processing.)

SSN: _____ OR SVC. NO.: _____

PERIODS OF ACTIVE MILITARY DUTY (For additional space use Block 27)

5A. DATE OF BIRTH			5B. DATE OF DEATH			6A. DATE(S) ENTERED			6B. DATE(S) SEPARATED		
MONTH	DAY	YEAR	MONTH	DAY	YEAR	MONTH	DAY	YEAR	MONTH	DAY	YEAR
		1841	05	03	1899						

7. HIGHEST RANK ATTAINED (No pay grades) Quarter Gunner

8. BRANCH OF SERVICE (Check applicable box(es) - must be consistent with rank in Box 7)

ARMY	NAVY	MARINE CORPS	COAST GUARD	AIR FORCE	ARMY AIR FORCES	MERCHANT MARINE	OTHER (Specify)
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. VALOR OR PURPLE HEART AWARD(S) (Documentation must be provided)

MEDAL OF HONOR	DST SVC CROSS	NAVY CROSS	AIR FORCE CROSS	SILVER STAR	BRONZE STAR MEDAL	PURPLE HEART	OTHER (Specify)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. WAR SERVICE (Check applicable box(es))

WORLD WAR II	KOREA	VIETNAM	PERSIAN GULF	OTHER (Specify)	CIVIL
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. TYPE OF HEADSTONE OR MARKER REQUESTED (Check one)

FLAT BRONZE	FLAT GRANITE	UPRIGHT MARBLE	FLAT MARBLE	BRONZE NICHE	UPRIGHT GRANITE
<input type="checkbox"/> B	<input checked="" type="checkbox"/> G	<input type="checkbox"/> U	<input type="checkbox"/> F	<input type="checkbox"/> Z	<input type="checkbox"/> V

12. DESIRED EMBLEM OF BELIEF

NONE EMBLEM NUMBER (Specify) (See reverse side of this form for authorized emblems)

13A. NAME AND MAILING ADDRESS (No., Street, City, State, and ZIP Code) OF PERSON TO CONTACT FOR ADDITIONAL INFORMATION

Louise H Lester, Town Clerk
 401 Webbs Mills Road
 Raymond, ME 04071

13B. DAYTIME PHONE NO. OF PERSON TO CONTACT FOR ADDITIONAL INFORMATION (207) 655-4742

14. E-MAIL ADDRESS (Optional) LOUISE.LESTER@RAYMOND.ME.MAINE.ORG

15. FAX NO. (Optional) 207-655-3024

16. ARE YOU:
 NEXT OF KIN VETERANS SERVICE OFFICER
 FUNERAL DIRECTOR CEMETERY OFFICIAL
 OTHER (Specify)

CERTIFICATION: By signing below I certify the headstone or marker will be installed in the cemetery listed in block 21 at no expense to the Government and all information entered on this form is true and correct to the best of my knowledge.

17. SIGNATURE OF PERSON WHOSE NAME APPEARS IN BLOCK 13A
Louise H. Lester

18. DATE (MM/DD/YYYY) 09/15/2010

19. NAME AND DELIVERY ADDRESS OF BUSINESS (CONSIGNEE) THAT WILL ACCEPT PREPAID DELIVERY (No., Street, City, State and ZIP Code); P.O. BOX IS NOT ACCEPTABLE

Town of Raymond
 401 Webbs Mills Road
 Raymond, ME 04071

20. DAYTIME PHONE NO. (Include Area Code) 207-655-4742 (207) 655-4742

21. NAME AND ADDRESS OF CEMETERY WHERE GRAVE IS LOCATED (No., Street, City, State and ZIP Code)
 Riverside Cemetery
 Plains Road
 Raymond, ME

CERTIFICATION: By signing below I agree to accept prepaid delivery of the headstone or marker.

22. PRINTED NAME AND SIGNATURE OF PERSON REPRESENTING BUSINESS (CONSIGNEE) NAMED IN BLOCK 19

LOUISE H. WESTER *Louise H. Lester*

23. DATE (MM/DD/YYYY) 09/15/2010

CERTIFICATION: By signing below I certify the type of headstone or marker checked in block 11 is permitted in the cemetery named in block 21.

24. PRINTED NAME AND SIGNATURE OF CEMETERY OR OTHER RESPONSIBLE OFFICIAL
 LOUISE H. LESTER *Louise H. Lester*

25. DAYTIME PHONE NO. (Include Area Code) 207-655-4742 x 21

26. DATE (MM/DD/YYYY) 09/15/2010

27. REMARKS (Optional inscription space will vary in size according to the type of marker)
 USS NEW IRONSIDES

28. CHECK BOX BELOW IF REMAINS ARE NOT BURIED AND EXPLAIN IN BLOCK 27 (e.g., lost at sea, remains scattered, etc.)
 REMAINS NOT BURIED

STATE VETERANS' CEMETERY AND GRAVE LOCATION (Cemetery Use Only)

28. ID CODE _____ 30. SECTION _____ 31. GRAVE NO. _____

RECORD OF A DEATH.

Name *David M. Williams*

Place of Death *Raymond*

Date of Death *May 3rd 1955*

Age, Years *58* Months *3* Days *8*

Place of Birth *Saco Me*

Sex *M* Color *W* Married, Single, Widowed or Divorced *W*

Occupation *Miner*

Cause of Death *Consumption*

Place of Burial *Rocky Point*

Name of Father *William Williams*

Maiden Name of Mother *Joseph Little*

Birthplace of Father *Saco Me*

Birthplace of Mother *Saco Me*

Occupation of Father *Exp. Miner*

Name and address of Physician (or other person) reporting said death.

*E. H. Jordan M.D.
Emt Raymond Me*

STATE OF MAINE.

I hereby certify that the above death record is correct to the best of my knowledge and belief.

D. J. Gane
Clerk of *Raymond*

born 1811

born 1818

O. W. M. Div.
E. V. R.

3-067.

No. 23772

Name Daniel S. Milliken NAVY.

U. S. S. "Wabash"

Department of the Interior,

BUREAU OF PENSIONS,

Washington, D. C., March 20, 1897

Page 25

Form No. 115,
Rev. 3-27-96

Treasury Department,

OFFICE OF THE
AUDITOR FOR THE NAVY DEPARTMENT.



March 27, 1897.

00000000000000000000000000000000

Respectfully returned to
COMMISSIONER OF PENSIONS.

00000000000000000000000000000000

Daniel S. Milliken, lds., enlisted on the Ohio May 12/59 and served to May 27/59; on the Hartford to June 20/59; on the Ohio to Nov. 29 1859; on the Mohican to Aug. 8/60 on the North Carolina to Nov. 22, 1860; on the Cumberland to March 9/62 and was discharged from the North Carolina April 28/62.

He enlisted as O.S. on the Ohio July 18/62 and served to Aug. 28/62; on the Heusatonik to Feb. 17/64; on the John Adams to March 11/64; on the New Ironsides to March 31/65 and was discharged from the Princeton May 21/65.

He enlisted as O.S. on the Wabash April 15/79 and served to May 3/79; on the Constellation to Sept. 10/79; on the Colorado to Oct. 13/79; on the Constellation to Dec. 6/79; on the Trenton to

Please indorse upon your report the description of this claim as given above.

Very respectfully,

D. J. Murphy
J. L. Johnson
Commissioner.

Spec. Auditor
for the Navy Department,
Treasury Department



3-400.

PENSIONER DROPPED.

U. S. Pension Agency,

PHILADELPHIA, PA.

OCT 31 1901, 190

Certificate No. 23,772

Class Inv. G. O.

Pensioner Daniel S. Milliken

Soldier

Service U. S. Navy

Hon. Commissioner of Pensions:

SIR: I have the honor to report that the above-named pensioner who was last paid at \$42.00 to Feb. 4, 1899, has been dropped because of DEATH.

May 3, 1899, reported by son of pensioner.

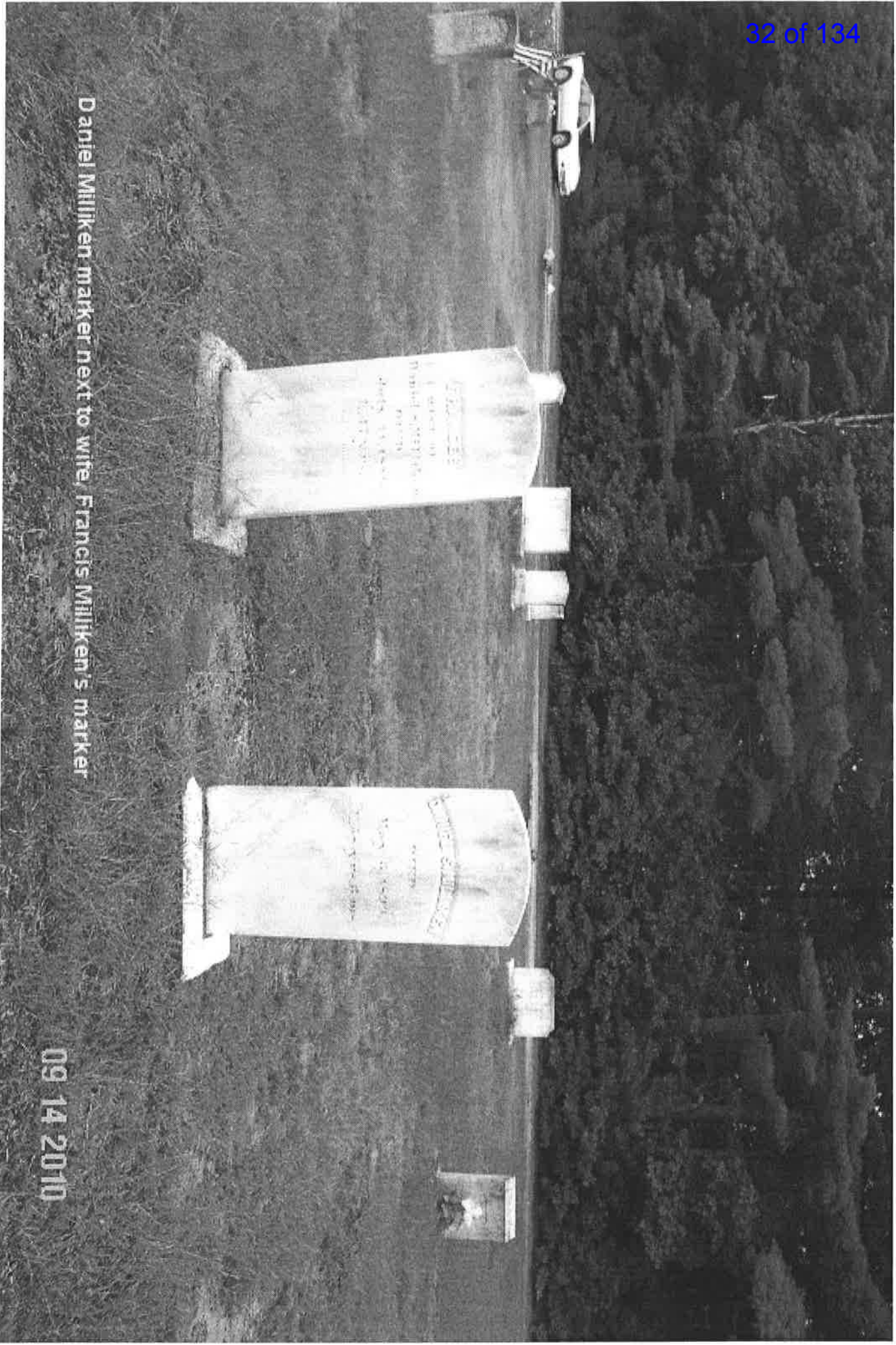
Date

Very respectfully,

(A. Mulholland)
Pension Agent.

NOTE—Every name dropped to be thus reported at once, and when cause of dropping is death, state date of death when known.

1274860012-49



Daniel Milliken marker next to wife, Francis Milliken's marker

09 14 2010

NAVY

Field

B-402.

Certificate No. 23719Name, Milliken, Daniel S.

Department of the Interior,

BUREAU OF PENSIONS.

Washington, D. C., January 15, 1898.

SIR:

In forwarding to the pension agent the executed voucher for your next quarterly payment please favor me by returning this circular to him with replies to the questions enumerated below.

Very respectfully,



Commissioner.

First. Are you married? If so, please state your wife's full name and her maiden name.

Answer, I am not

Second. When, where, and by whom were you married?

Answer, _____

Third. What record of marriage exists?

Answer, _____

Fourth. Were you previously married? If so, please state the name of your former wife and the date and place of her death or divorce.

Answer, My wife is dead. Name was Frances Milliken
She died in Raymond, Me in August 1886

Fifth. Have you any children living? If so, please state their names and the dates of their birth.

Answer, Have one. William E. Milliken, born
in March 1878

Date of reply, May 4th, 1898


(Signature.)

0-2

53013750ra1-03

PAGE 6

Daniel Miller
Section C, Row K Lot 10

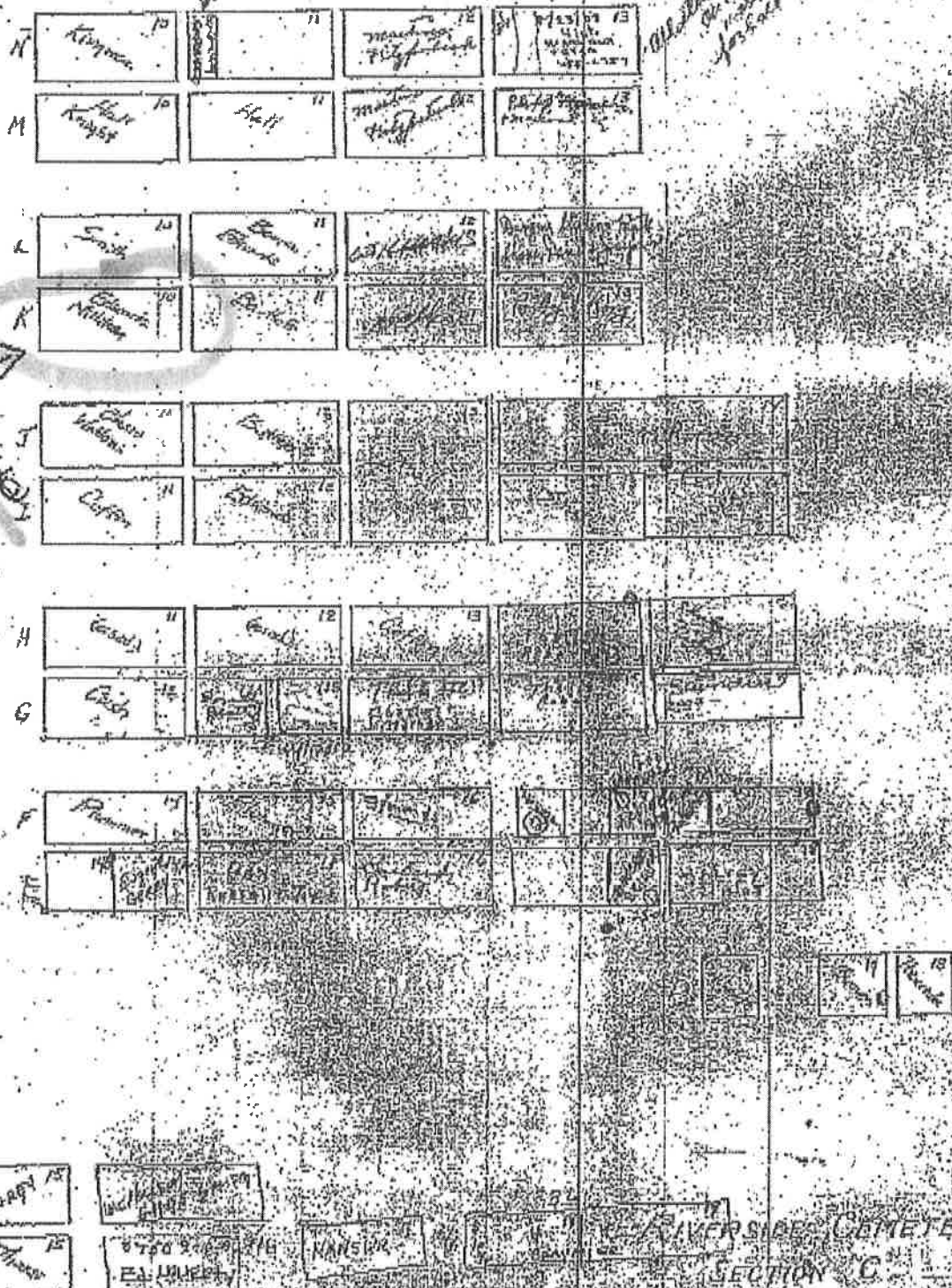
TOWN OF RAYMOND
401 WEBBS MILLS RD
RAYMOND, ME 04071

Riverside Cemetery

Transfer Manual
for Deeds Title
to Reg for fees

SECTION C

all done
for fees



Miller

SCALE 1" = 20'

Riverside

Louise Lester

From: DonMorfe@comcast.net
Sent: Wednesday, September 15, 2010 3:50 PM
To: Louise Lester
Subject: Re: C:\Desktop Document\IMAGE (28).TIF;

Louise

The signed application came out nicely

The VA accepts scanned copies, so there is no need to send the original anywhere.
Just keep it for your records.

Tomorrow I will forward all the info to the NCA Historian with a copy to you.

Thanks so much for your help.

Don

----- Original Message -----

From: "Louise Lester" <louise.lester@raymondmaine.org>
To: DonMorfe@comcast.net
Sent: Wednesday, September 15, 2010 2:17:39 PM
Subject: C:\Desktop Document\IMAGE (28).TIF;

C:\Desktop Document\IMAGE (28).TIF;

IMPORTANT: Please read the General Information Sheet before completing this form. Type or print clearly all information except for signatures. Illegible printing could result in an incorrect headstone or marker or delivery. *Blocks outlined in bold are optional inscription items. Unless indicated otherwise all other blocks must be completed. MILITARY DISCHARGE DOCUMENTS OR RELATED SERVICE INFORMATION IS REQUIRED.*

1. TYPE OF REQUEST

INITIAL (First time) REQUEST

SECOND REQUEST

CORRECTED APPLICATION OR REPLACEMENT

2. NAME OF DECEASED TO BE INSCRIBED ON HEADSTONE OR MARKER (NO NICKNAMES OR TITLES PERMITTED)

FIRST (Or Initial)	MIDDLE (Or Initial)	LAST	SUFFIX
Daniel	S.	Milliken	

3. GRAVE IS:

CURRENTLY MARKED (with privately purchased marker)

NOT MARKED

VETERAN'S SERVICE AND IDENTIFYING INFORMATION (Use numbers only, e.g., 05-15-1941)

4. VETERAN'S SOCIAL SECURITY NO. OR SERVICE NO. (Failure to complete will delay processing.)

SSN: _____ OR SVC. NO.: _____

PERIODS OF ACTIVE MILITARY DUTY (For additional space use Block 27)

6A. DATE(S) ENTERED			6B. DATE(S) SEPARATED		
MONTH	DAY	YEAR	MONTH	DAY	YEAR

7. HIGHEST RANK ATTAINED (No pay grades)

Quarter Gunner

8. BRANCH OF SERVICE (Check applicable box(es) - must be consistent with rank in Box 7)

ARMY	NAVY	MARINE CORPS	COAST GUARD	AIR FORCE	ARMY AIR FORCES	MERCHANT MARINE	OTHER (Specify)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

9. VALOR OR PURPLE HEART AWARD(S) (Documentation must be provided)

MEDAL OF HONOR	DST CROSS	SVC CROSS	NAVY AIR FORCE CROSS	SILVER STAR	BRONZE STAR MEDAL	PURPLE HEART	OTHER (Specify)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. WAR SERVICE (Check applicable box(es))

WORLD WAR II	KOREA	VIETNAM	PERSIAN GULF	OTHER (Specify)	CIVIL
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. TYPE OF HEADSTONE OR MARKER REQUESTED (Check one)

FLAT BRONZE	FLAT GRANITE	UPRIGHT MARBLE	FLAT MARBLE	BRONZE STAR NICHE	UPRIGHT GRANITE
<input type="checkbox"/> B	<input checked="" type="checkbox"/> G	<input type="checkbox"/> U	<input type="checkbox"/> F	<input type="checkbox"/> Z	<input type="checkbox"/> V

12. DESIRED EMBLEM OF BELIEF

NONE EMBLEM NUMBER _____ (Specify)(See reverse side of this form for authorized emblems)

13A. NAME AND MAILING ADDRESS (No., Street, City, State, and ZIP Code) OF PERSON TO CONTACT FOR ADDITIONAL INFORMATION

Louise H Lester, Town Clerk
401 Webbs Mills Road
Raymond, ME 04071

13B. DAYTIME PHONE NO. OF PERSON TO CONTACT FOR ADDITIONAL INFORMATION
(207) 655-4742

14. E-MAIL ADDRESS (Optional)
LOUISE.LESTER@RAYMOND.ME.GOV

15. FAX NO. (Optional)
207-655-3024

16. ARE YOU:

NEXT OF KIN VETERANS SERVICE OFFICER

FUNERAL DIRECTOR CEMETERY OFFICIAL

OTHER (Specify)

CERTIFICATION: By signing below I certify the headstone or marker will be installed in the cemetery listed in block 21 at no expense to the Government and all information entered on this form is true and correct to the best of my knowledge.

17. SIGNATURE OF PERSON WHOSE NAME APPEARS IN BLOCK 13A

Louise H. Lester

18. DATE (MM/DD/YYYY)
09/15/2010

19. NAME AND DELIVERY ADDRESS OF BUSINESS (CONSIGNEE) THAT WILL ACCEPT PREPAID DELIVERY (No., Street, City, State and ZIP Code); P.O. BOX IS NOT ACCEPTABLE

Town of Raymond
401 Webbs Mills Road
Raymond, ME 04071

20. DAYTIME PHONE NO. (Include Area Code)
207-655-4742
(207) 655-4742

21. NAME AND ADDRESS OF CEMETERY WHERE GRAVE IS LOCATED (No., Street, City, State and ZIP Code)
Riverside Cemetery
Plains Road
Raymond, ME

CERTIFICATION: By signing below I agree to accept prepaid delivery of the headstone or marker.

22. PRINTED NAME AND SIGNATURE OF PERSON REPRESENTING BUSINESS (CONSIGNEE) NAMED IN BLOCK 19

LOUISE H. LESTER *Louise H. Lester*

23. DATE (MM/DD/YYYY)
09/15/2010

CERTIFICATION: By signing below I certify the type of headstone or marker checked in block 11 is permitted in the cemetery named in block 21.

24. PRINTED NAME AND SIGNATURE OF CEMETERY OR OTHER RESPONSIBLE OFFICIAL
LOUISE H. LESTER *Louise H. Lester*

25. DAYTIME PHONE NO. (Include Area Code)
207-655-4742 x 21

26. DATE (MM/DD/YYYY)
09/15/2010

27. REMARKS (Optional inscription space will vary in size according to the type of marker)

USS NEW IRONSIDES

28. CHECK BOX BELOW IF REMAINS ARE NOT BURIED AND EXPLAIN IN BLOCK 27 (e.g., lost at sea, remains scattered, etc.)

REMAINS NOT BURIED

STATE VETERANS' CEMETERY AND GRAVE LOCATION (Cemetery Use Only)

29. ID CODE	30. SECTION	31. GRAVE NO.



Town of Raymond
401 Webbs Mills Road
Raymond, Maine 04071

Town Office 655-4742

Fax 655-3024

FAX COVER SHEET

DATE: 9/14/10

TO: Don

DANIEL

COMPANY: David Milliken Cemetery plot

FAX#: 1-410-426-9188

TOTAL PAGES: 3 (INCLUDES THIS COVER SHEET)

FROM: Louise Lester, Town Clerk

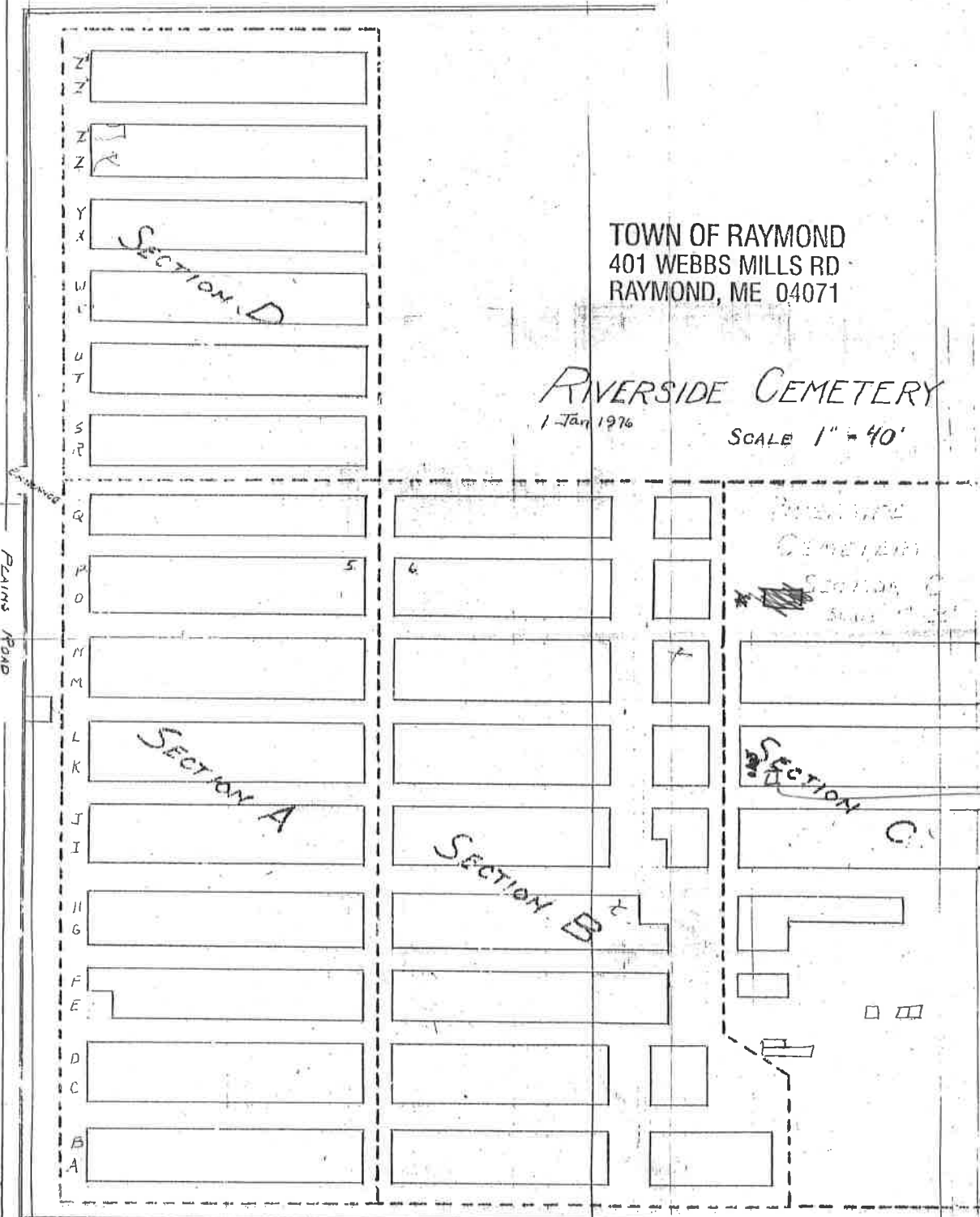
MESSAGE: Let me know if this isn't clear.

TOWN OF RAYMOND
401 WEBBS MILLS RD
RAYMOND, ME 04071

RIVERSIDE CEMETERY

1-Jan-1976

SCALE 1" = 40'



~~RIVERSIDE CEMETERY~~
~~SECTION C~~
~~Plot 100~~

SECTION C

MILIKEN

PLAINS ROAD

RIVERSIDE - LAYOUT

TOWN OF RAYMOND
401 WEBBS MILLS RD
RAYMOND, ME 04071

*Webb Mills Memorial
PO Box 11 - 1976
PO Box 100 - 1976*

*all listed
but missing
for code*

N	Kingson 10		11	12	13
M	Hall Knight 10	Hall 11	Moulton Fitzpatrick 12	13	14

L	Smith 10	Evans Stevens 11	12	13	14
K	Edwards Winters 10	Barlett 11	12	13	14

MILLERS

J	Chase Johnson 11	Butler 12	13	14	15
	Coffey 11	Edwards 12	Small 13	Small 14	SAUNDERS 15

H	11	12	13	14	15
G	12	13	14	15	16

F	14	15	16	17	18
E	15	16	17	18	19

D	14	15	16
---	----	----	----

C	15	16	17	18	19
B	15	16	17	18	19

RIVERSIDE CEMETERY
SECTION C
1 Jan 1976 SCALE 1" = 20'

RIVERSIDE - S
SEC. C.

#9,5 Daniel Milliken - USS Ironsides
Civil War M.H. At Fort Fisher

Dec 1864 John 1865

Board Socy, ME

Dana Cobb -
Raymond - died 5/30/1899

Ray - 419-478-6003
Rayman@bex.net
40 of 134

>> Ray,
>> I pulled up the records since you couldn't see the rest of the Togus >> entry.
>> It looks like he was discharged from the home in Togus on June 16, 1896,
>> because he was "able to support himself".
>>
>> I see his home of record was in Boston, but his next-of-kin lived in
>> Standish, Maine; the recipient was also born in Maine. On a hunch >> (supposing
>> an elderly or sick Milliken might move near family), I did a Google >> search
>> for "Milliken, Daniel S." in Maine, and got a listing for a Daniel S. C
>> Milliken buried at Riverside Cemetery, East Raymond, Maine, (Sect. B, >> Row K,
>> Lot 10) DOD "May 3, 1899 at 58 yrs 3 mo". This would put the DOB at >> 1841,
>> which more or less matches the MOH recipient's known DOB. East >> Raymond is in
>> Cumberland County, which is the same county as Standish (in fact, the >> two
>> places are only 30 min apart).
>>

>> I think this burial might be him, but a bit more 'digging' on the >> buried guy
>> would be in order to tighten it up.
>>

>> ~Laura

Subj: Milliken
Date: 1/18/2010 4:22:27 P.M. Eastern Standard Time
From: rainman@bex.net
To: moharchive@earthlink.net, imorfe6328@aol.com, gayleida@msn.com, william.swe
dnlotz@hotmail.com, randy951@yahoo.com, kentkooi@yahoo.com

Found a link to Daniel Milliken #915. In 1890 he was admitted to the National Home in Dayton, OH. It is definitely him as in states U.S. Navy, names the New Ironsides and also states Medal of Honor. The page is cut-off so I don't know how long he was there. Next, surfaces in the National Home in Togus and discharged in 1896. I believe he died in MA. I'm following up. I've e-mailed Bill as a heads-up and possible follow-up.

Ray

RECORD OF A DEATH.

Name Quinn S. Williams
 Place of Death Raymond
 Date of Death May 3rd 1959
 Age Years 58 Months 3 Days 8
 Place of Birth Saco Me.
 Sex M Color W Married, Single, Widowed or Divorced. W
 Occupation Welder
 Cause of Death Coronary Thrombosis
20
 Place of Burial Private Cemetery
 Name of Father William Williams
 Maiden Name of Mother Sarah Littlefield
 Birthplace of Father Saco Me.
 Birthplace of Mother Saco Me.
 Occupation of Father Explosion
 Name and address of Physician (or other person) reporting said death.
L. H. Jordan M.D.
East Raymond Me.

BORN 1811
BORN 1813

STATE OF MAINE.

I hereby certify that the above death record is correct to the best of my knowledge and belief.

Raymond
Raymond

City of

Maine Short Form Quit Claim Deed Without Covenant

THE INHABITANTS OF THE TOWN OF RAYMOND, a body politic located at Raymond, County of Cumberland and State of Maine, for consideration paid, releases to WOODBURY CLIFFORD A JR in said County and State, a certain parcel of land situated in the Town of Raymond, County of Cumberland and State of Maine, being all and the same premises described at Map 45, Lot 7.

The purpose of this conveyance is to release any interest which this grantor may have in and to the above premises by virtue of a lien filed for nonpayment of taxes on said parcel of land with particular reference being made to a lien filed against Map 45, Lot 7, in the name of WOODBURY CLIFFORD A JR and recorded in said Registry of Deeds.

BK 30940

PG 142

BK 31729

PG 4

IN WITNESS WHEREOF, the said INHABITANTS OF THE TOWN OF RAYMOND have caused this instrument to be sealed with its corporate seal and signed in its corporate name by MIKE REYNOLDS, JOSEPH BRUNO, SAMUEL GIFFORD, TERESA SADAK, AND LAWRENCE TAYLOR, thereto duly authorized, this 1 day of APRIL, 2015.

THE INHABITANTS OF THE TOWN OF RAYMOND

By:

Witness to All

MIKE REYNOLDS, Selectman

JOSEPH BRUNO, Selectman

SAMAUL GIFFORD, Selectman

TERESA SADAK, Selectman

LAWRENCE TAYLOR, Selectman

STATE OF MAINE
CUMBERLAND, SS.

Personally appeared the above named Mike Reynolds, Joseph Bruno, Samuel Gifford, Teresa Sadak, and Lawrence Taylor aforesaid Selectmen, known to me, this 1 day of APRIL, 2015 and acknowledged before me the foregoing instruments to be their free act and deed in their said capacity and the free act and deed of said Grantor Corporation.

Notary Public

TOWN OF RAYMOND Assessing Office

401 Webbs Mills Road Raymond, Maine 04071
Phone 207.655.4742 x51 Fax 207.655.3024
assessor@raymondmaine.org

INTEROFFICE MEMORANDUM

TO: RAYMOND BOARD OF ASSESSORS
FROM: CURT LABEL, ASSESSORS AGENT
SUBJECT: TAX ABATEMENTS/SUPPLEMENTAL ASSESSMENTS
DATE: 3/26/15
CC:

Dear Board Members,

Attached please find four abatement requests which have been reviewed by my office and are recommended for consideration at your April 7, 2015 meeting. Two of the requested abatements correct issues related to the living area (3 Martin Heights) of one home and the acreage and home condition of another (85 North Raymond Rd). One requested abatement is recommended for denial as the assessment already falls well within the allowable deviation from the reported sale price, which took place several months after the assessment date. The average assessment ratio for interior parcels stands at 104% of market value. The assessment to sale ratio of this property is 111%, representing a 7% deviation which is automatically defensible under the law. The assessments in this area of Tarkiln Hill have been reviewed and also found to be equitable with one another.

A request for abatement by the owner of 325 Cape Rd., is recommended for partial approval. The applicant provided an appraisal in support of his asserted valuation of 885,000. The assessment of the comparable properties provided in the report have assessment to sale ratios of 95-1185% of market value, which is not unusual given that the towns average ratio, according to Maine Revenue stands at 105% for waterfront. However the applicant asserts that the town is overvaluing his property by over 50%. In reviewing the appraisal, a primary concern as to its validity in this appeal pertains to the properties extensive beach front, as evidenced in the enclosed documentation. This is, in our opinion the defining feature of the property, but is essentially unaccounted for in the appraisal. Further the appraisal asserts a differential between the properties 2008 selling price and its relevant value today, given the market downturn. However, it is important to note that the property was not exposed to the market in 2008 as this was a private sale. It is unclear that the 2008 sale price was indicative of its true market value at the time. The property does contain wetland areas and topographical issues which may increase its

development costs and usable area. It is unclear if these items are accounted for in the current assessment. The recommended abatement represents our consideration of these property issues. In the end, this property is extremely unique in the area given its sizable beachfront. Comparable characteristics can only be found in a handful of properties. It is our opinion that the applicant's valuation severely undervalues the property.

The final consideration is a property located at 58 Crocket Rd. This property has been assessed in error to Irene Golding, who passed away in June of 2012. Because an assessment cannot be made to a deceased party, the 2013 and 2014 assessments are void, and likely unenforceable by lien. The recommended action is to abate the 2013 and 2014 assessments in their entirety and issue new supplemental assessments for each of those years to the correct owner. The deceased owner was receiving property exemptions, which must be removed. The property has been inspected and adjusted for its current condition and land location. This property lost the majority of its water view with the construction of a new second floor at the neighboring property across the street. This view factor is considered in the supplemental assessments.

Sincerely,

Curt Lebel

Assessors Agent, Town of Raymond

Certificate of Abatement

36 M.R.S.A § 841

We, the Board of Assessors of the municipality of Raymond, hereby certify to Donald Willard, tax collector, that the accounts herein, contain a list of valuations of the estates, real and personal, that have been granted an abatement of property taxes by us for the April 1, 2014 assessment on April 1, 2015. You are hereby discharged from any further obligation to collect the amount abated.

Voted by the Raymond Board of Assessors on: April 1, 2015

Attest: _____ Don Willard, Town Manager

Tax Year	#	M/L	ACCT#	OWNER OF RECORD	OLD ASSESSMENT	NEW ASSESSMENT	VALUATION ABATED	TAX AMOUNT	TAX RATE	MISCELLANEOUS INFORMATION
2014-5		010-069	P8016R	Jay Peterson Karen Peterson	\$ 335,900.00	\$ 307,200.00	\$ 28,700.00	\$ 338.66	0.0118	Data Errors present on property tax card resulted in overvaluation. Property assessed for more living are square footage than is present. Property has no upper floor living area. Property was not assessed for full basement, which is present.
2014-6		017-042	T1190R	Archie Tripp	\$ 200,700.00	\$ 174,300.00	\$ 26,400.00	\$ 311.52	0.0118	Property assessed in error for incorrect acreage. Assessed for 23 ac. Acreage is approximately 11 acres. Home is in fair condition rather than average condition for its age.
2014-7		054-056	G1160R	Irene L. Golding	\$ 186,800.00	\$ -	\$ 186,800.00	\$ 2,204.24	0.0118	Property assessed in error to incorrect person. Irene Golding passed away in June 2012. Assessment to this person is void. A supplemental assessment will be made to the appropriate person concerning this real estate.
2014-8		001-019-A	E9100R	EWIG Realty LLC	\$1,353,100.00	\$1,243,400.00	\$ 109,700.00	\$ 1,294.46	0.0118	Ledge and large rock outcroppings, which affect the future development costs of the parcel which are located on the parcels building envelope site, as well as wetlands present on property, as per the national wetland inventory, not accounted for in the assessment of the property.
TOTALS							\$351,600.00	\$4,148.88		

TOWN OF RAYMOND

**SUPPLEMENTAL TAX CERTIFICATE**

State of Maine 36 M.R.S.A. § 713

We, the undersigned, Assessors of the Municipality of Raymond, Maine, hereby certify that the foregoing list of estates and assessments thereon, recorded in page 430 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 10th day of September 2013, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 1st day of April, 2015, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this 1st day of April, 2015.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds

Assessors, Town of Raymond



SUPPLEMENTAL TAX WARRANT

State of Maine 36 M.R.S.A. § 713

County of CUMBERLAND, ss.

To: DONALD WILLARD, Tax Collector

of the Municipality of RAYMOND, within said County of
CUMBERLAND.

GREETINGS:

Hereby are committed to you a true list of the assessments of the estates of the person(s) hereinafter named. You are hereby directed to levy and collect each of the person(s) named in said list his respective proportion, therein set down, of the sum of \$ 1,726 dollars and 88/100 cents, it being the amount of said list; and all powers of the previous warrant for the collection of taxes issued by us to you and dated September 10, 2013 are extended thereto; and we do hereby certify that the list of
(here insert date of original warrant)

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list, committed unto you under our warrant dated September 10, 2013.
original date of warrant

Given by our hands this 1st day of April, 2015.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds
Assessors, Town of Raymond

Cc: Deputy Tax Collector

TOWN OF RAYMOND - SUPPLEMENTAL TAX WARRANT LIST

We, the undersigned, Assessors of the Municipality of Raymond, hereby certify, that the foregoing list of estates and assessments, contain a list of valuations of the estates, real and personal, that were omitted from our original invoice and valuation and list of assessments dated September 10, 2013 and to be supplemented for the 2013 assessment as of April 1, 2015.

Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor

M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION
054-056	Mark E Golding Personal Representative	PO Box 281 Raymond, ME 04071	\$153,500.00	G1160R	\$1,726.88	Assessment of improvements to this owner were omitted from the original commitment of taxes.
					\$1,726.88	

TOWN OF RAYMOND

**SUPPLEMENTAL TAX CERTIFICATE**

State of Maine 36 M.R.S.A. § 713

We, the undersigned, Assessors of the Municipality of Raymond, Maine, hereby certify that the foregoing list of estates and assessments thereon, recorded in page 429 of this book, were either invalid, void or omitted by mistake from our original invoice and valuation and list of assessments dated the 16th day of September 2014, that these lists are supplemental to the aforesaid original invoice, valuation and list of assessments, dated the 1st day of April, 2015, and are made by virtue of Title 36, Section 713, as amended.

Given by our hand this 1st day of April, 2015.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds

Assessors, Town of Raymond



SUPPLEMENTAL TAX WARRANT

State of Maine 36 M.R.S.A. § 713

County of CUMBERLAND, ss.

To: DONALD WILLARD, Tax Collector

of the Municipality of RAYMOND, within said County of
CUMBERLAND.

GREETINGS:

Hereby are committed to you a true list of the assessments of the estates of the person(s) hereinafter named. You are hereby directed to levy and collect each of the person(s) named in said list his respective proportion, therein set down, of the sum of \$ 1,811 dollars and 30/100 cents, it being the amount of said list; and all powers of the previous warrant for the collection of taxes issued by us to you and dated September 16, 2014 are extended thereto; and we do hereby certify that the list of
(here insert date of original warrant)

assessments of the estates of the persons named in said list is a supplemental assessment laid by virtue of Title 36, Section 713, as amended and the assessments and estates thereon as set forth in said list were either invalid, void, or omitted by mistake from the original list, committed unto you under our warrant dated September 16, 2014.
original date of warrant

Given by our hands this 1st day of April, 2015.

Sam Gifford

Lonnie Taylor

Joe Bruno

Teresa Sadak

Mike Reynolds
Assessors, Town of Raymond

Cc: Deputy Tax Collector

TOWN OF RAYMOND - SUPPLEMENTAL TAX WARRANT LIST

We, the undersigned, Assessors of the Municipality of Raymond, hereby certify, that the foregoing list of estates and assessments, contain a list of valuations of the estates, real and personal, that were omitted from our original invoice and valuation and list of assessments dated September 16, 2014 and to be supplemented for the 2014 assessment as of April 1, 2015.

Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor
 Signed _____, Assessor

M/L	OWNER OF RECORD	ADDRESS	SUPPLEMENTAL VALUATION	ACCT #	TAX DOLLARS	MISCELLANEOUS INFORMATION
054-056	Mark E Golding Personal Representative	PO Box 281 Raymond, ME 04071	\$153,500.00	G1160R	\$1,811.30	Assessment of improvements to this owner were omitted from the original commitment of taxes.
					\$1,811.30	

Tax Abatements Denied

36 M.R.S.A § 841

We, the Board of Assessors of the municipality of Raymond, have hereby considered the abatement requests of the following list of estates, real and personal, and have voted to deny the following applications for abatement of the April 1, 2014 assessment on April 1, 2015.

Voted by the Raymond Board of Assessors on: April 1, 2015

Attest:
Don Willard, Town Manager

Tax Year	M/L	ACCT#	APPLICANT	ASSESSED VALUATION	REASON FOR DENIED APPLICATION FOR ABATEMENT
2014	011-042-005	P8024R	Roger Gelinis Living Trust Cynthia Eckman-Gelinis Living Trust Robert Parent (Record Owner)	\$ 142,400.00	Applicant purchased this vacant parcel on Tarkiln Hill Rd in September of 2014 for the price of \$127,500. Applicant requests abatement of the property based upon this purchase price. The assessment is currently 11% higher than the purchase price. However, the average assessment ratio for interior property is currently 104% of market value, making the deviation of the assessment ratio to the average ratio 7%. Under Title 36 section 848-A, in any proceedings relating to a protested assessment, it is a sufficient defense of the assessment that it is accurate within reasonable limits of practicality, except when a proven deviation of 10% or more from the relevant assessment ratio of the municipality or primary assessing area exists.



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. Attach supporting documents as needed.

1. Name of Applicant: Jay Peterson
 2. Mailing Address and Phone Number: 3 Martin Heights, Raymond 04071
 207-713-4571
 3. Tax year for which abatement is requested: 2014
 4. Map/Lot #: 010/069
 5. Assessed valuation: 335,900
 6. Taxpayer's opinion of value: 307,200

7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):

Valuation had been \$335,900 based upon square footage of 3162 (Living Area). Actual square footage is 2316 (Living Area). The basement (unfin. 13' led) was never included in the initial assessment. Assessor (Kurt Lobell) re-assessed home's value at \$307,200, which is a reduction (abatement) of \$28,700 valuation or \$338.66 tax for the 2014/15 tax year.

To the assessing authority of the Town of Raymond,

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.

2/09/15
Date

Jay M Peterson
Signature of Applicant



Jay Peterson
 Karen Peterson
 3 Martin Heights
 Raymond, ME 04071

RE: Map/Lot : 010/069 application for abatement

Dear Mr. Peterson,

Your application for abatement has been received by our office and review of the submitted material will begin shortly. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to department staffing levels and the schedule of the Board, it appears that a decision on your application by the Board would be unlikely within 60 days of application.

Under Maine Law (Title 36 Section 842), If the assessors fail to give written notice of their decision within 60 days of the date of filing of the application, the application is deemed to have been denied and the applicant may appeal as provided in sections 843 and 844 of Title 36, unless the applicant has in writing consented to further delay.

The Assessors intend to make decision on your application as soon as possible. To ensure that your application is given due consideration and investigation, the Board of Assessors requests an extension until April 30, 2015 in order to process your appeal. If you do not wish to grant this extension, you may continue with your appeal to the Local Board of Assessment Review if you so choose after the 60 day time period from your application date have passed.

Granting an extension will not adversely affect your right to appeal going forward. Please complete the appropriate box and return it to our office.

Curt E. Lebel
 Assessors Agent, Town of Raymond

I hereby consent to an extension of the appeal deadline so that my appeal may be considered by the Assessors.

I do not consent to an extension.


 Signature of Taxpayer

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
PETERSON JAY PETERSON KAREN 3 MARTIN HEIGHTS		4 Rolling		1 Paved	3 Rural	Description	Code	Appraised Value	Assessed Value
RAYMOND, ME 04071 Additional Owners:						RESIDNTL	1010	267,000	267,000
						RES LAND	1010	40,200	40,200
SUPPLEMENTAL DATA									
Other ID: 010069000000		SEND VALUI							
TIF CODE		TAP							
USE PROGRAM		Field 8							
TG ENROLL YI		Field 9							
TG PLAN YR		Field 10							
LD1 TYPE		ASSOC PID#							
GIS ID: 010069000000					Total		307,200	307,200	

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)														
PETERSON JAY MARTIN LLOYD F		25686/ 47 3633/ 288	12/10/2007	Q	V	92,700		Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value						
								2014	1010	295,700	2013	1010	295,700	2012	1010	295,700						
								2014	1010	40,200	2013	1010	40,200	2012	1010	40,200						
Total:								335,900			Total:			335,900			Total:			335,900		

EXEMPTIONS				OTHER ASSESSMENTS			
Year	Type	Description	Amount	Code	Description	Number	Amount
Total:							

This signature acknowledges a visit by a Data Collector or Assessor

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

APPRAISED VALUE SUMMARY

Appraised Bldg. Value (Card)	266,500
Appraised XF (B) Value (Bldg)	500
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	40,200
Special Land Value	0
Total Appraised Parcel Value	307,200
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	307,200

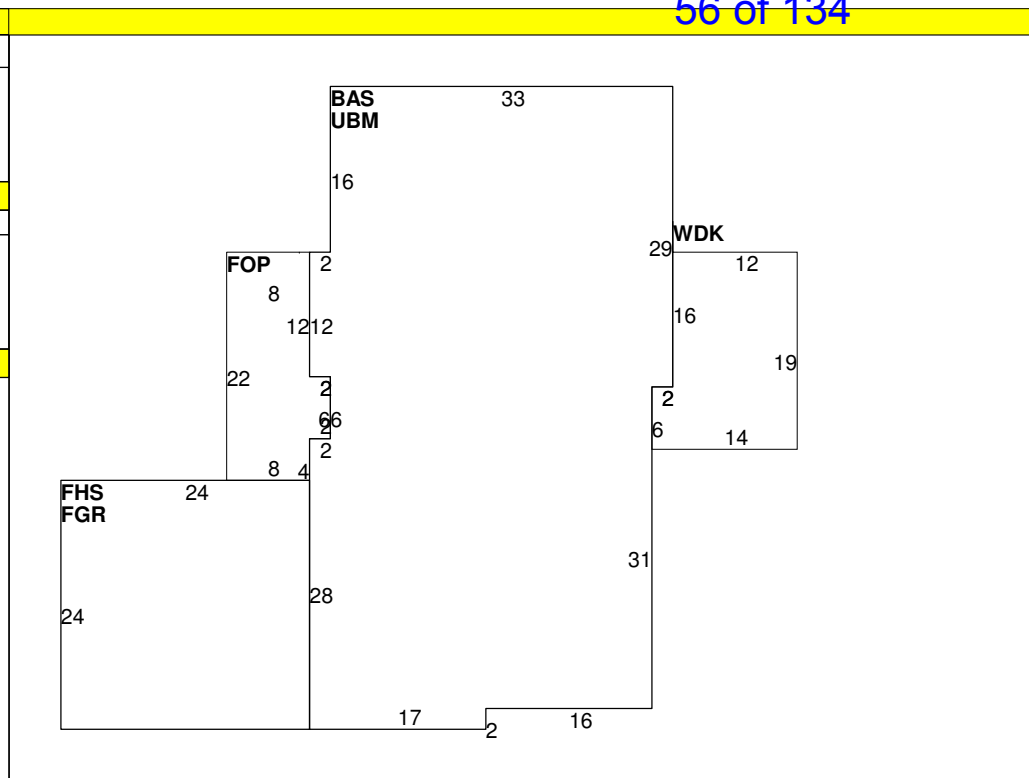
NOTES

BUILDING PERMIT RECORD								VISIT/ CHANGE HISTORY							
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result	
									01/29/2015			CL	43	Change Reinspection	
									05/15/2008			RD	26	BLDG PERMIT	
									10/20/2004			PM	00	Measur+Listed	

LAND LINE VALUATION SECTION

B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing			S Adj Fact	Adj. Unit Price	Land Value
																Spec Use	Spec Calc				
1	1010	Single Family	RR				60,984	SF	0.66	1.0000	5	1.0000	1.00		0.00				1.00	0.66	40,200

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	04		Cape Cod				
Model	01		Residential				
Grade	05		Average +20				
Stories	1.5						
Occupancy	1						
Exterior Wall 1	25		Vinyl Siding				
Exterior Wall 2							
Roof Structure	03		Gable/Hip				
Roof Cover	03		Asph/F Gls/Cmp				
Interior Wall 1	05		Drywall/Sheet				
Interior Wall 2							
Interior Flr 1	12		Hardwood				
Interior Flr 2	14		Carpet				
Heat Fuel	02		Oil				
Heat Type	05		Hot Water				
AC Type							
Total Bedrooms	03		3 Bedrooms				
Total Bthrms	2						
Total Half Baths							
Total Xtra Fixtrs							
Total Rooms	5						
Bath Style	02		Average				
Kitchen Style	03		Good				
				COST/MARKET VALUATION			
				Adj. Base Rate:	85.31		
					257,109		
				Net Other Adj:	12,100.00		
				Replace Cost	269,209		
				AYB	2009		
				EYB	2009		
				Dep Code			
				Remodel Rating			
				Year Remodeled			
				Dep %	1		
				Functional Obslnc	0		
				External Obslnc	0		
				Cost Trend Factor	1		
				Condition			
				% Complete			
				Overall % Cond	99		
				Apprais Val	266,500		
				Dep % Ovr	0		
				Dep Ovr Comment			
				Misc Imp Ovr	0		
				Misc Imp Ovr Comment			
				Cost to Cure Ovr	0		
				Cost to Cure Ovr Comment			



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

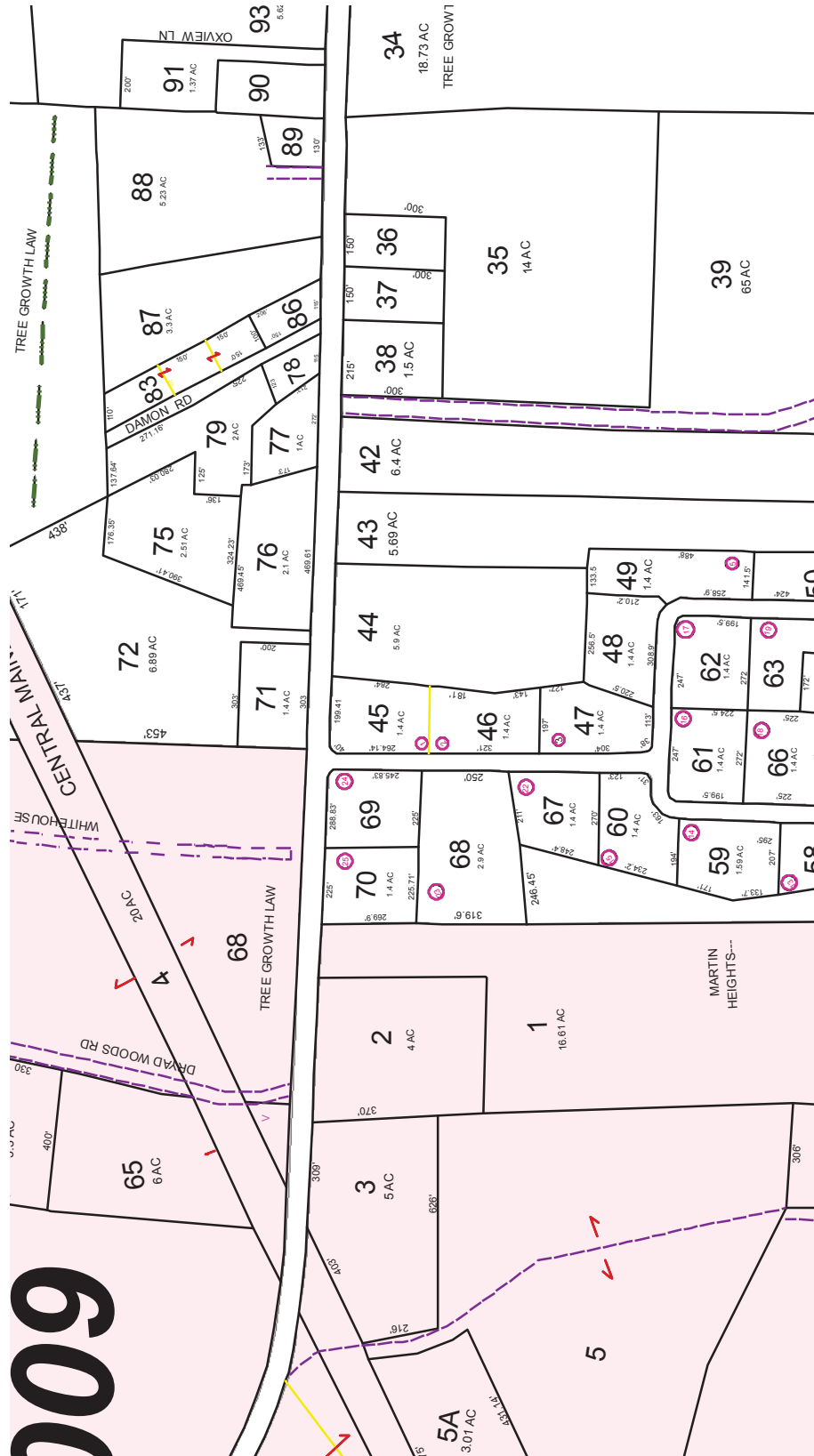
Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
HRT	HEARTH			B	1	500.00	2009	03	1		100	500

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
BAS	First Floor	2,028	2,028	2,028	85.31	172,999
FGR	Garage	0	576	230	34.06	19,620
FHS	Half Story, Finished	288	576	288	42.65	24,568
FOP	Porch, Open, Finished	0	188	38	17.24	3,242
UBM	Basement, Unfinished	0	2,028	406	17.08	34,634
WDK	Deck, Wood	0	240	24	8.53	2,047

Ttl. Gross Liv/Lease Area:		2,316	5,636	3,014		269,209
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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. Attach supporting documents as needed.

1. Name of Applicant:	Archie Tripp L.
2. Mailing Address and Phone Number:	85 North Raymond Road
3. Tax year for which abatement is requested:	2014
4. Map/Lot #	17/4B
5. Assessed valuation:	200,700
6. Taxpayer's opinion of value:	
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	Incorrect Acreage. Listed by the town as 23 acres. Property's 11 Acres.

To the assessing authority of the Town of Raymond,

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.

3-5-15
Date

Signature of Applicant

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
TRIPP ARCHIE L		4 Rolling	5 Well	1 Paved	3 Rural	Description	Code	Appraised Value	Assessed Value
85 NORTH RAYMOND ROAD			6 Septic			RESIDENTL	1010	106,700	106,700
RAYMOND, ME 04071						RES LAND	1010	66,300	66,300
Additional Owners:						RESIDENTL	1010	1,300	1,300
SUPPLEMENTAL DATA									
Other ID: 017042000000				SEND VALUI					
TIF CODE				TAP					
USE PROGRAM				Field 8					
TG ENROLL YI				Field 9					
TG PLAN YR				Field 10					
LD1 TYPE				ASSOC PID#					
GIS ID: 017042000000									
Total								174,300	174,300

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP				BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)								
TRIPP ARCHIE L				6857/ 29						Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
										2014	1010	117,800	2013	1010	117,800	2012	1010	117,800
										2014	1010	81,600	2013	1010	81,600	2012	1010	81,600
										2014	1010	1,300	2013	1010	1,300	2012	1010	1,300
										Total:		200,700	Total:		200,700	Total:		200,700

This signature acknowledges a visit by a Data Collector or Assessor

EXEMPTIONS				OTHER ASSESSMENTS			
Year	Type	Description	Amount	Code	Description	Number	Amount
	10	HOMESTEAD	10,000.00				
Total:			10,000.00				

APPRAISED VALUE SUMMARY	
Appraised Bldg. Value (Card)	106,700
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	1,300
Appraised Land Value (Bldg)	66,300
Special Land Value	0
Total Appraised Parcel Value	174,300
Valuation Method:	C
Exemptions	10,000
Adjustment:	0
Net Total Appraised Parcel Value	164,300

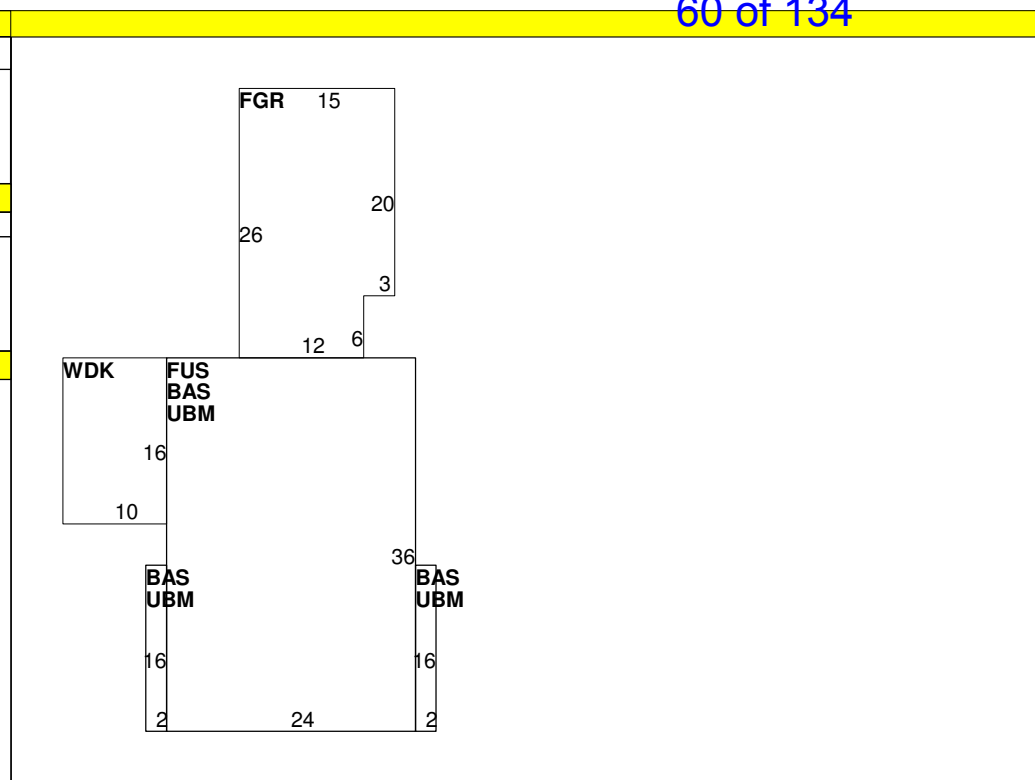
ASSESSING NEIGHBORHOOD				
NBHD/ SUB	NBHD Name	Street Index Name	Tracing	Batch
0001/A				

NOTES									
WHITE IA									
IOB=NV/COND									

BUILDING PERMIT RECORD									VISIT/ CHANGE HISTORY					
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result
									06/10/2004			PM	00	Measur+Listed

LAND LINE VALUATION SECTION																				
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		S Adj Fact	Adj. Unit Price	Land Value
																Spec Use	Spec Calc			
1	1010	Single Family	R				130,680	SF	0.42	1.0000	5	1.0000	1.00	0.00				1.00	0.42	54,900
1	1010	Single Family	R				8.00	AC	1,500.00	1.0000	0	0.9500	1.00	0.00				1.00	1,425.00	11,400

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Style	06		Conventional				
Model	01		Residential				
Grade	03		Average				
Stories	2						
Occupancy	1						
Exterior Wall 1	25		Vinyl Siding				
Exterior Wall 2							
Roof Structure	03		Gable/Hip				
Roof Cover	03		Asph/F Gls/Cmp				
Interior Wall 1	05		Drywall/Sheet				
Interior Wall 2							
Interior Flr 1	14		Carpet				
Interior Flr 2							
Heat Fuel	02		Oil				
Heat Type	05		Hot Water				
AC Type	01		None				
Total Bedrooms	03		3 Bedrooms				
Total Bthrms	2						
Total Half Baths							
Total Xtra Fixtrs							
Total Rooms	6						
Bath Style	02		Average				
Kitchen Style	02		Average				
				COST/MARKET VALUATION			
				Adj. Base Rate:			81.19
							173,990
				Net Other Adj:			10,000.00
				Replace Cost			183,990
				AYB			1925
				EYB			1963
				Dep Code			F
				Remodel Rating			
				Year Remodeled			
				Dep %			42
				Functional Obslnc			
				External Obslnc			
				Cost Trend Factor			1
				Condition			
				% Complete			
				Overall % Cond			58
				Apprais Val			106,700
				Dep % Ovr			0
				Dep Ovr Comment			
				Misc Imp Ovr			0
				Misc Imp Ovr Comment			
				Cost to Cure Ovr			0
				Cost to Cure Ovr Comment			



OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)												
Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value
SHD1	SHED FRAME			L	240	8.00	2005			F	30	600
SHD1	SHED FRAME			L	280	8.00	2005			F	30	700

BUILDING SUB-AREA SUMMARY SECTION							
Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value	
BAS	First Floor	928	928	928	81.19	75,344	
FGR	Garage	0	372	149	32.52	12,097	
FUS	Upper Story, Finished	864	864	864	81.19	70,148	
UBM	Basement, Unfinished	0	928	186	16.27	15,101	
WDK	Deck, Wood	0	160	16	8.12	1,299	
Ttl. Gross Liv/Lease Area:		1,792	3,252	2,143		183,990	



32141
Know All Men By These Presents.

BOOK 6857 PAGE 29

That I, Florence E. Tripp of 200 Mechanic Street, Westbrook, County of Cumberland and State of Maine,

in consideration of one dollar and all other valuable considerations

paid by Archie L. Tripp of 200 Mechanic Street, Westbrook, County of Cumberland and State of Maine,

the receipt whereof I do hereby acknowledge, do hereby give, grant, bargain, sell and convey unto the said Archie L. Tripp,

his heirs and assigns forever,

a certain lot or parcel of land with buildings thereon, located at North Raymond in the County of Cumberland and State of Maine, more particularly described as follows; to wit:

Beginning at an iron hub driven in the ground at a point on the easterly side of the State Road going from Dry Mills to West Poland, which point is six (6) feet from the northerly side line of the private way entering the Notched Pond property, and six (6) feet from the northerly end of the culvert which is in the State Road, so-called; Thence in an easterly direction along the northerly side line of the private right of way, so-called, for a distance of one Hundred (100) feet, more or less, to a steel bar driven in the ground; Thence northerly and at right angles to the private way, so-called, and on a line holding a distance of one hundred (100) feet, more or less, from the Town Road and along the westerly side of a stone wall, for a distance of fifty-two (52) feet, more or less, to a steel bar driven in the ground; Thence in an easterly direction following along the northerly side of a stone wall and fence for a distance of eight hundred and fifty-six (856) feet, more or less, to a stone marker set in the stone wall; Thence in a northerly direction on the westerly side of the stone wall and fence for a distance of four hundred and thirty-one (431) feet, more or less, to an iron pipe set in the stone wall; Thence along the southerly line of property owned now or formerly by Roland Morrill for a distance of approximately six hundred and fifty (650) feet, more or less, to the easterly side line of the State Road, so-called, and a pipe set in the stone wall at this point; thence in a southerly direction along the easterly side line of the State Road, so-called, for a distance of four hundred and thirty-seven and one-half (437-1/2) feet, more or less, to the point of beginning.

Being the same property conveyed by Warranty Deed from Abbie M. Verrill to the Grantor herein dated June 9, 1965 and recorded in Cumberland County Registry of Deeds Book 2900, Page 296.

Also a certain lot or parcel of land situated in what was formerly known as the Gray Surplus, now a part of the Town of Raymond, in said County, bounded and described as follows:

Beginning at an iron hub set in the ground in or near the Northeastly side line of the highway leading from Dry Mills, in Gray, to North Raymond, and at the Southerly corner of land now owned by the Grantee herein; thence Southeastly along the Northeastly side line of said highway to the most Westerly corner of land formerly of Ernest Edwards; Thence Northeastly, Northwestly, and North-easterly along the line of said Edwards land to a stone wall; Thence Northwestly and Westerly by said wall to a certain common roadway; Thence Northerly to the most Easterly corner of land of the said grantee; Thence Southwestly, Southeastly, and Southwestly along the line of land of the said grantee to the point of beginning.

This conveyance is made subject to right of the grantor herein and others to use of the roadway hereinbefore referred to for travel, on foot and with vehicles, to the said highway to Notched Pond, said roadway being understood to be of a width of fifty (50) feet.

The premises herein conveyed have been known as the "lane" and "the field" formerly owned by Theodore Strout and containing in all, approximately 17 Acres.

Lot 42

Lot 42A

To Have and to Hold the aforegranted and bargained premises with all the privileges and appurtenances thereof to the said Archie L. Tripp,

his heirs and assigns, to him and their use and behoof forever.

And I do COVENANT with the said Grantee, his heirs and assigns, that I am lawfully seized in fee of the premises that they are free of all encumbrances:

that I have good right to sell and convey the same to the said Grantee to hold as aforesaid; and that I and my heirs shall and will WARRANT and DEFEND the same to the said Grantee, his heirs and assigns forever, against the lawful claims and demands of all persons.

In Witness Whereof, I, Florence E. Tripp, being a widow and presently unmarried,

~~in witness whereof the said Grantee, Archie L. Tripp, has hereunto set his hand and seal this ninth day of August in the year of our Lord one thousand nine hundred and eighty-five~~

Signed, Sealed and Delivered
in presence of
Joseph P. Connett

Florence E. Tripp
Florence E. Tripp

State of Maine,
Cumberland

} ss.

August 9, 1985

Personally appeared the above named

Florence E. Tripp

SEAL

and acknowledged the above

instrument to be her free act and deed.

RECORDED
1985 AUG 12 PM 1:17
RECORDED REGISTRY OF DEEDS
CUMBERLAND COUNTY

Before me,

James J. Walsh
Notary Public
CRYSTAL PITARYS
NOTARY PUBLIC, MAINE
COMMISSION EXPIRES DECEMBER 1, 1990

49478
82767

I, ARCHIE L. TRIPP, formerly of Westbrook, and now of Town of Raymond, County of
Cumberland and State of Maine No 49478 & 10884 P 311
~~being made for consideration paid,~~
grant to TROY L. REYNOLDS and DIANE M. REYNOLDS

of Town of Raymond, County of Cumberland and State of Maine
with warranty covenants, as joint tenants, the land in Raymond, Cumberland
County, being more particularly described as follows:

A certain lot or parcel of land situated in what was formerly known as
the Gray Surplus, now a part of the Town of Raymond, in said County, bounded as
described as follows:

Beginning at an iron hub set in the ground in or near the Northeasterly side
line of the highway leading from Dry Mills, in Gray, to North Raymond, and at the
Southerly corner of land now owned by the Grantor herein; thence Southeasterly
along the Northeasterly side line of said highway to the most Westerly corner of
land formerly of Ernest Edwards; Thence Northeasterly, northwesterly, and North-
easterly along the line of said Edwards land to a stone wall; thence Northwesterly
and Westerly by said wall to a certain common roadway; thence Noertherly to the
most Easterly corner of land of the said grantor; thence southwesterly, southeasterly,
and southwesterly along the line of land of the said grantor to the point of beginning.

This conveyance is made subject to right of the grantor herein and others to
use of the roadway hereinbefore referred to for travel, on foot and with vehicles,
to the said highway to Notched Pond, said roadway being understood to be of a width
of fifty (50) feet.

Being the second-described parcel in a warranty deed from Florence E. Tripp
of Westbrook to the Grantor herein, recorded in the Cumberland County Registry of
Deeds under date of August 9, 1985, Book 6857, Page 29. 30 and 31.

gpr

Recorded
Cumberland County
Registry of Deeds
08/12/93 09:59:43AM
John B. O'Brien
Register

~~Witness my hand and seal this~~

Witness my hand and seal this 4th day of August 1993
Joseph P. Connellan Archie L. Tripp
Joseph P. CONNELLAN

The State of Maine Cumberland ss. August 4, 1993

Then personally appeared the above named Archie L. Tripp

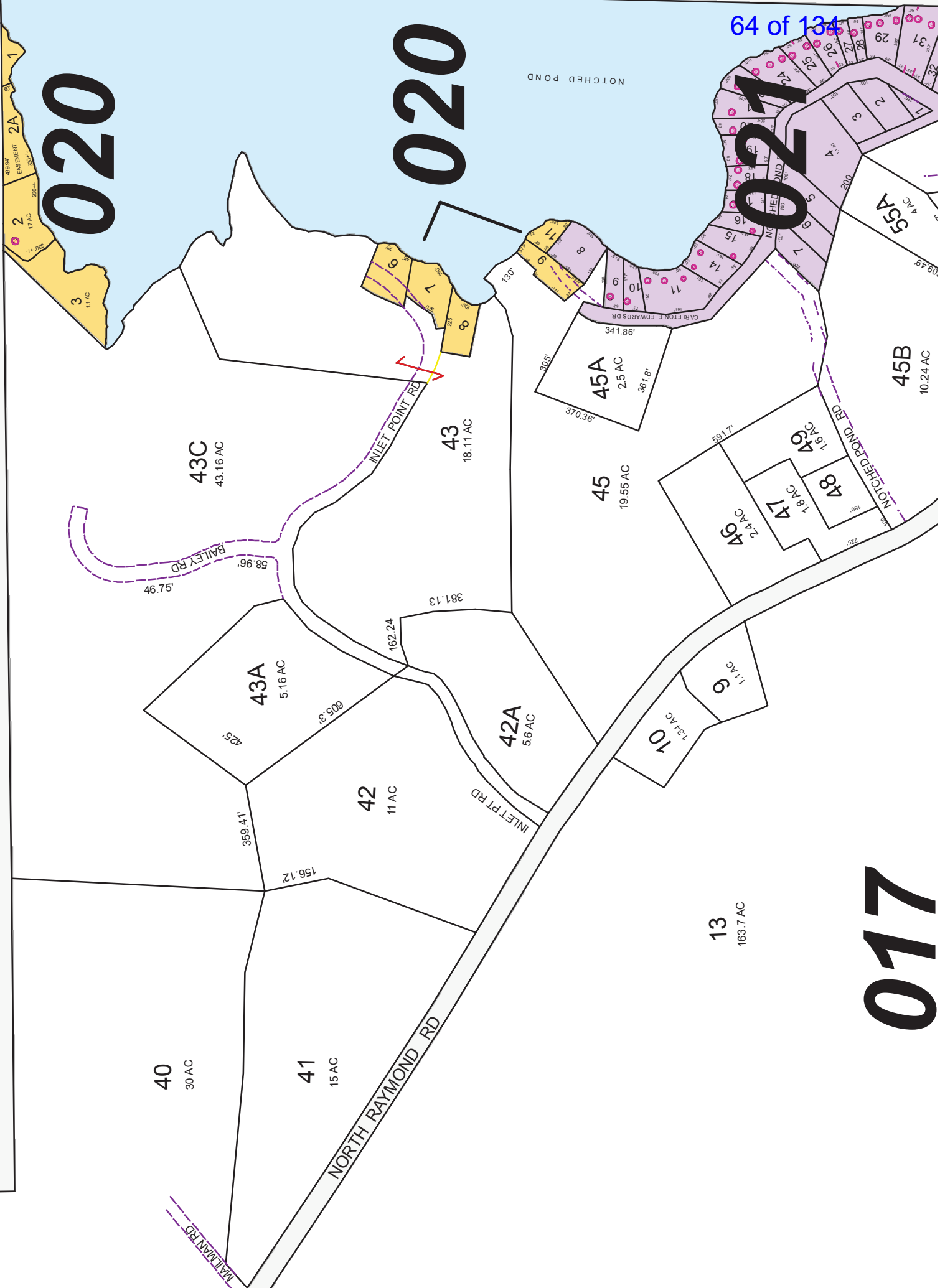
and acknowledged the foregoing instrument to be his free act and deed,
Before me, Joseph P. Connellan
Justice of the Peace - Attorney at Law - Notary Public
Joseph P. Connellan

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Received
Jan 8, 2015
CPC



Thomas A. Ewig
46 Kitchell Road
Convent Station, NJ 07961

January 5, 2015

Mr. Curt Lebel
Assessor
Town Of Raymond
401 Webbs Mill Road
Raymond ME 04071

Dear Mr. Lebel;

Re; Map # 1 lot # 19

Please note that in the year 2008 I purchased the above described lot from Ms. Alicia Ashe. At that time I believe she was paying a property tax of approximately \$ 15,000 per annum for her lakeside property. I agreed that as a result of my purchase of the "prime" part of this large 42 acre parcel I would reimburse her 1/2 of that tax.

When Raymond removed this 4.5 acre property from Ms. Ashe taxable property, all of a sudden her tax stayed at \$ 15,000 and mine jumped also to \$ 15,000. I discussed this with Danielle when I was recently in Maine and she confirmed this is not unusual.

In the meantime, as you know, property values have dramatically decreased on the Raymond Cape. I had this particular property recently appraised as per the attached. You will note that the appraisal came in at \$ 885,000.00.

Therefore I would ask that you kindly look at all of the enclosures, including my Application for Abatement of Property Taxes and let me have your findings.

I will be back in Maine starting February 13th and will certainly give you a call in order to arrange an appointment to discuss this further. In the meantime I thank you for your consideration of my application.

Kind regards


Thomas A. Ewig, Managing Partner Ewig Realty LLC



APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Title 36 M.R.S.A., Section 841)

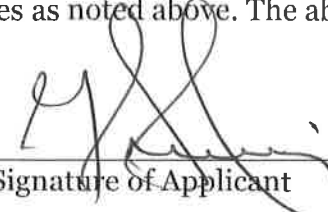
This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued. Attach supporting documents as needed.

1. Name of Applicant:	EWIG REALTY LLC
2. Mailing Address and Phone Number:	46 KITCHELL ROAD MORRISTOWN NJ 07960
3. Tax year for which abatement is requested:	2015
4. Map/Lot #	MAP 1 LOT 19
5. Assessed valuation:	\$ 1,353,100
6. Taxpayer's opinion of value:	885,000
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	PLEASE SEE ATTACHED APPRAISAL

To the assessing authority of the Town of Raymond,

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.

1/5/2015
Date


Signature of Applicant

TOWN OF RAYMOND
401 WEBBS MILLS ROAD
RAYMOND, ME 04071

FIRST HALF TAX BILL
 TOWN OFFICE: (207) 655-4742

ACCOUNT # E9100R
 325 CAPE ROAD

441345 198 01 000970 01
 EWIG REALITY LLC
 46 KITCHELL ROAD
 MORRISTOWN, NJ 07961

Office Hours
 Tues. 8:30 a.m. - 7:00 p.m.
 Wed. - Fri. 8:30 a.m. - 4:00 p.m.

FOR THE FISCAL YEAR 7/1/14 TO 6/30/15

MAP 1 LOT 19
 SUB A00 TYPE



CURRENT BILLING DISTRIBUTION		
SCHOOL	8.50	11501.35
COUNTY	.62	838.92
MUNICIPAL	2.68	3626.31
TOTAL	11.80	

CURRENT BILLING DISTRIBUTION	
LAND VALUE	\$ 1,319,500
BUILDING VALUE	\$ 33,600
TOTAL VALUE	\$ 1,353,100
EXEMPTIONS	\$ 0
HOMESTEAD EX	\$ 0
TAX VALUE	\$ 1,353,100
	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
TOTAL TAX	\$ 15,966.58

DATE DUE	AMOUNT DUE
10/31/2014	7,983.29
04/30/2015	7,983.29

INTEREST AT 7% PER ANNUM CHARGED AFTER DUE DATES.

Book: 26172 Page: 67

TAXPAYER'S NOTICE

Notice is hereby given that your county, school and municipal property tax is due by 10/31/2014 and 04/30/2015. As per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st. For this bill, that date is April 1, 2014. If you have sold your real estate since April 1, 2014, it is your obligation to forward this bill to the current property owner.

FAILURE TO FORWARD THIS BILL MAY RESULT IN A LIEN BEING PLACED AGAINST YOUR NAME.

If you have an escrow account, please forward a copy to your mortgage holder prior to due date.

INFORMATION

This bill is for the current tax year, July 1, 2014 to June 30, 2015. Past due amounts or prepaids are not included **REVENUE SHARING, HOMESTEAD EXEMPTION REIMBURSEMENT AND STATE AID TO EDUCATION HAVE REDUCED LOCAL PROPERTY TAXES FOR THE FISCAL YEAR BY 3.6%.**

Town and School bonded indebtedness total \$3,103,526.00.

After eight (8) months and no later than one (1) year from the date of commitment, a lien will be placed on all real estate for which taxes remain unpaid.

REMITTANCE INSTRUCTIONS

Please make check or money order payable in U.S. funds to:
TOWN OF RAYMOND, 401 WEBBS MILLS ROAD, RAYMOND, ME 04071
 If your bank or mortgage company pays your taxes, please review and forward a copy of this bill.

APPRAISAL OF REAL PROPERTY



LOCATED AT

325 Cape Road
Sebago Lake
Raymond, Maine

FOR

Ewig Realty LLC
c/o Tom Ewig
46 Kitchell Road
Morristown, NJ 07960

AS OF

April 1, 2014

BY

George E. Koutalakis, SRA
Sterling Appraisal Company
56 New County Road
Saco, ME 04072
(207) 767-3261
gek@maine.rr.com

 AI Reports™ Form 120.03	Client File #: NA	Appraisal File #: 19795	<h2 style="margin:0;">Summary Appraisal Report • Land</h2>
	Appraisal Company: Sterling Appraisal Company		
	Address: 56 New County Road, Saco, Maine 04072		
Phone: (207) 767-3261		Fax: ---	Website: ---

Appraiser: George E. Koutalakis, SRA	Co-Appraiser: ---
AI Membership (if any): <input checked="" type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA <input type="checkbox"/> Associate Member	AI Membership (if any): <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA <input type="checkbox"/> Associate Member
Professional Affiliation: Appraisal Institute, NAR	Professional Affiliation: ---
E-mail: gek@maine.rr.com	E-mail: ---
Client: Ewig Realty LLC	Contact: Tom Ewig
Address: 46 Kitchell Road, Morristown, NJ 07960	
Phone: (908) 962-4450	Fax: ---
E-mail: tewig@martecintl.com	

SUBJECT PROPERTY IDENTIFICATION

Address: 325 Cape Road

City: Raymond County: Cumberland State: ME ZIP: 04071

Legal Description: See attached deed and tax record.

Tax Parcel #: 1-19A	RE Taxes: 15,966.58	Tax Year: 14-15
Use of the Real Estate As of the Date of Value:	Residential land with "bath house"	
Use of the Real Estate Reflected in the Appraisal:	Residential land with "bath house"	
Opinion of highest and best use (If required):	Land for future development with a dwelling	

SUBJECT PROPERTY HISTORY

Owner of Record: See attached deed and tax record.

Description and analysis of sales within 3 years (minimum) prior to effective date of value: None.

Description and analysis of agreements of sale (contracts), listings, and options: There is no known current agreement of sale, option, or listing of the subject property.

RECONCILIATIONS AND CONCLUSIONS

Indication of Value by Sales Comparison Approach	\$ 885,000
Indication of Value by Cost Approach	\$ NOT DEVELOPED
Indication of Value by Income Approach	\$ NOT DEVELOPED

Final Reconciliation of the Methods and Approaches to Value: The subject property has a highest and best use as land for future development with a single family dwelling. The existing structure on the land is a renovated older accessory building which has a contributory value to the property, but is not representative of the highest and best use of the land. The Cost Approach is therefore not a reliable indicator here. The property also would not be purchased for its ability to produce a rental income stream. Direct Sales Comparison is therefore the only reliable indicator of value in this instance.

Opinion of Value as of: April 1, 2014	\$ 885,000
--	-------------------

The above opinion is subject to: Hypothetical Conditions and/or Extraordinary Assumptions cited on the following page.

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Client:	Ewig Realty LLC	Client File #:	NA
Subject Property:	325 Cape Road, Raymond, ME 04071	Appraisal File #:	19795

ASSIGNMENT PARAMETERS

Intended User(s): The intended user is the client.

Intended Use: The intended use is asset evaluation for a possible tax appeal.
This report is not intended by the appraiser for any other use or by any other user.

Type of Value: Market Value **Effective Date of Value:** April 1, 2014

Interest Appraised: Fee Simple Leasehold Other

Hypothetical Conditions: (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.) None.

Extraordinary Assumptions: (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.)
None.

In accordance with Standard Rule 2-2(b) of the Uniform Standard of Professional Appraisal Practice (USPAP), this is a summary appraisal report.

SCOPE OF WORK

Definition: The scope of work is the type and extent of research and analysis in an assignment. Scope of work includes the extent to which the property is identified, the extent to which tangible property is inspected, the type and extent of data research, and the type and extent of analysis applied to arrive at credible opinions or conclusions. The specific scope of work for this assignment is identified below and throughout this report.

Scope of Subject Property Inspection/Data Sources Utilized

Appraiser
Property Inspection: Yes No
Date of Inspection: November 5, 2014
Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: I have personally viewed the subject property and obtained market information from the Maine Real Estate Information System, and town records. I measured the improvements.

Co-Appraiser

Property Inspection: Yes No
Date of Inspection: ---
Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: ---

Approaches to Value Developed**Cost Approach:**

- Is necessary for credible results and is developed in this analysis
 Is not necessary for credible results; not developed in this analysis
 Is not necessary for credible results but is developed in this analysis

Sales Comparison Approach:

- Is necessary for credible results and is developed in this analysis
 Is not necessary for credible results; not developed in this analysis
 Is not necessary for credible results but is developed in this analysis

Income Approach:

- Is necessary for credible results and is developed in this analysis
 Is not necessary for credible results; not developed in this analysis
 Is not necessary for credible results but is developed in this analysis

Additional Scope of Work Comments: The scope of this appraisal is the normal application of the appraisal process, with a physical inspection of the property, an evaluation of its market and evidence from that market, and application of Direct Sales Comparison as the only reliable and applicable indicator of value in this instance.

Significant Real Property Appraisal Assistance: None Disclose Name(s) and contribution:

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Client:	Ewig Realty LLC	Client File #:	NA
Subject Property:	325 Cape Road, Raymond, ME 04071	Appraisal File #:	19795

MARKET AREA ANALYSIS

Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Built Up <input type="checkbox"/> Under 25% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Over 75%	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Supply & Demand <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input checked="" type="checkbox"/> Over Supply	Value Trend <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Decreasing	Typical Marketing Time <input type="checkbox"/> Under 3 Months <input checked="" type="checkbox"/> 3-6 Months <input type="checkbox"/> Over 6 Months
Neighborhood Single Family Profile			Neighborhood Land Use		Neighborhood Name: Raymond Cape
Price 325,000+/-		Age 8+/-	1 Family 60%	Commercial %	PUD <input type="checkbox"/> Condo <input type="checkbox"/> HOA: \$ ---/---
2,500,000+/-		High 25+/-	Condo %	Vacant 35%	Amenities: Frontage on Sebago Lake.
Varied		Predominant 10-20+/-	Multifamily %	Summ. camp 5%	

Market area description and characteristics: The subject property is located in a very well regarded single family residential area along Sebago Lake on the westerly shore, regarded as the best location on the lake. Sebago Lake is Maine's second largest lake, and was at one time regarded as one of the purest water sources in the world, supplying public water for much of the Greater Portland area. There is a view of the White Mountains and Mount Washington to the west on some days from the westerly shore. Raymond is a community on the northern fringe of the Greater Portland area surrounded by Sebago Lake to the west, Casco, Poland and New Gloucester to the north, Gray to the east, and Windham to the south. Situated in the lakes region, this town is a 30-40 minute commute from the Portland area where major employment, shopping, and services are located. It has steadily grown up as development pressure has spread from the urban center outward, but the "Great Recession" slowed that trend. Local support facilities and services are mainly along Route 302 in Raymond, with more substantial services in Windham to the southeast. The Maine Real Estate Information System indicates that there were 71 sales within a year of the effective date of appraisal averaging 110 days on market. That suggests a market that is in over supply condition for Raymond as a whole, but there is evidence that the Sebago Lake market for lake front property is in balance or even under supply very recently, and I would therefore estimate a required exposure time of 3 to 6 months or less for the subject property if properly priced and marketed.

SITE ANALYSIS

Dimensions: See attached deed and tax map	Area: 4.54 acres
View: Excellent westerly view	Shape: Irregular, see attached map
Drainage: Appears adequate	Utility: Large site with obvious ledge and large sandy beach
Site Similarity/Conformity To Neighborhood	Zoning/Deed Restriction
Size: <input type="checkbox"/> Smaller than Typical <input type="checkbox"/> Typical <input checked="" type="checkbox"/> Larger than Typical	View: <input checked="" type="checkbox"/> Favorable <input type="checkbox"/> Typical <input type="checkbox"/> Less than Favorable
	Zoning: Limited Residential/Rec. 1, 2 acres, 225 front feet min. <input checked="" type="checkbox"/> Legal <input type="checkbox"/> No zoning <input type="checkbox"/> Legal, non-conforming <input type="checkbox"/> Illegal
	Covenants, Condition & Restrictions <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown Documents Reviewed <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent \$ ---/---
Utilities	Off Site Improvements
Electric <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other	Street <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private Paved
Gas <input type="checkbox"/> Public <input checked="" type="checkbox"/> Other Propane	Alley <input type="checkbox"/> Public <input type="checkbox"/> Private None
Water <input type="checkbox"/> Public <input type="checkbox"/> Other Requires well	Sidewalk <input type="checkbox"/> Public <input type="checkbox"/> Private None
Sewer <input type="checkbox"/> Public <input type="checkbox"/> Other Requires on site septic	Street Lights <input type="checkbox"/> Public <input type="checkbox"/> Private None

Site description and characteristics: The subject site is large enough to meet minimum size and frontage requirements, and is even large enough to be split, but there is a private deed restriction prohibiting lot division. The subject is therefore a single potential home site. The has a very long and beautiful sandy beach, as well as rocky frontage at the "bath house". There are clearly substantial rock croppings on the site which would likely be expensive to deal with for building a new dwelling on the site. There is chain link fencing along the road, and there is an 8' x 8' storage shed on the site in addition to the "bath house" which is a knotty pine finished and insulated open structure on a stone foundation with a gas fireplace, but no plumbing and no water supply or septic system. The building is described on tax records as a cottage, but is typical of an accessory structure for overflow or daytime recreational use, and is not a dwelling unit. It is located too close to the shore under zoning regulations, and is therefore "grandfathered" with respect to its location on the site. The site is well wooded for the most part, and would obviously be a very nice site for a single family dwelling.

HIGHEST AND BEST USE ANALYSIS

Present Use Proposed Use Other Future use as a single family home site.

Summary of highest and best use analysis: The zoning allows for single family residential use of the site, and that would be consistent with other property uses in this setting. The private deed restriction makes this site suitable for only one single family dwelling, as it does not allow for the land to be divided. The current improvements on the site would be accessory to a single family use of the site, which is quite obviously its highest and best use.

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Client:	Ewig Realty LLC	Client File #:	NA
Subject Property:	325 Cape Road, Raymond, ME 04071	Appraisal File #:	19795

SITE VALUATION**Site Valuation Methodology**

Sales Comparison Approach: A set of procedures in which a value indication is derived by comparing the property being appraised to similar properties that have been sold recently, then applying appropriate units of comparison and making adjustments to the sale prices of the comparables based on the elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as though vacant; it is the most common and preferred method of land valuation when an adequate supply of comparable sales are available.

Market Extraction: A method of estimating land value in which the depreciated cost of the improvements on the improved property is estimated and deducted from the total sale price to arrive at an estimated sale price for the land; most effective when the improvements contribute little to the total sale price of the property.

Alternative Method: (Describe methodology and rationale) It was necessary here to employ direct sales comparison and market extraction both in the analysis, in that comparables were selected which all had some improvements on them, as does the subject property. Most sales had substantial improvements, while one sale had very little in the way of improvements, as is the case with the subject property.

Site Valuation

ITEM	SUBJECT	COMPARISON 1	COMPARISON 2	COMPARISON 3
Address	325 Cape Road Raymond	361 Cape Road Raymond	46 Windward Shore Road Raymond	18 Fernwood Road Raymond
Proximity to Subject		Immediate Area	.90+/- mile	.53+/- mile
Data Source/ Verification		MREIS #1088914 and Tax Assessor Records	MREIS #1072453, Tax Assessor Records, My Files	MREIS #1058467 and Tax Assessor Records
Sales Price	\$ ----	\$ 800,000	\$ 1,135,000	\$ 1,622,400
Price / acre	\$ ----	\$ 320,000.00	\$ 630,555.56	\$ 178,285.71
Sale Date	----	5/15/2014	9/20/2013	3/25/2013
Location	(Sebago Lake	(Sebago Lake	(Sebago Lake	(Sebago Lake
Site Size	4.54 ac, lake frnt	2.5 ac, lake front +120,000	1.8 ac, private LF +20,000	9.1 ac, private LF -300,000
Site View	Exc westerly vw)	Exc. westerly vw)	Exc. westerly vw)	Exc. westerly vw)
Site Improvements	"Bath hse, shed	2 cottages, shed -20,000	Dwelling, barn, gar -225,000	Dwelling, gar -450,000
Utilities	Electricity	Elec, well & septic -15,000	Elec, well & septic -15,000	Elec, well & septic -15,000
Financing	---	Conventional	Conventional	Conventional
Net Adjustment		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 85,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -220,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -765,000
Indicated Value		Net Adj. 10.6% Gross Adj. 19.4% \$ 885,000	Net Adj. 19.4% Gross Adj. 22.9% \$ 915,000	Net Adj. 47.2% Gross Adj. 47.2% \$ 857,400
Prior Transfer History	Indicated purchased in June 2008 for \$1,100,000.	No known recent prior transfer history.	No known recent prior transfer history.	Prior transfer indicated in April 2006 for \$2,129,875.

Site Valuation Comments: Sale 1 is closest in proximity to the subject, is the most recent sale, and is very well supported by the other sales when adjusted. I appraised Sale 2 prior to its sale, and am therefore very familiar with its improvements. Sale 3 has a large high value dwelling on it, although I do not agree with the approximately 50/50 split in value placed on it by the Tax Assessor. It has a much larger lot than the subject's but much of that is land away from the shore. Still, I do not believe that the improvements value for that sale is close to \$270 per square foot as suggested by the tax assessment based on my experience with recent property sales with similar improvements, and I certainly do not believe that its land value is actually below the value of the subject site (\$322,800 below according to the tax assessments). Sale 4 is in one of the most coveted locations on the lake with some extremely high value estate type properties in that location.

Site Valuation Reconciliation: The tax assessment of \$33,600 on the subject improvements appears quite supportable given their makeup, but the \$1,319,500 assessment on the subject land is far above anything that can be supported by the available sales data in my view, and does not take into account the private deed restriction preventing division, the fact that the subject is not particularly private compared to the sales, and that the subject land area where a new dwelling could be built has heavy rock croppings. Sale 1 occurred after the April 1, 2014 effective date of appraisal, but it was used due to its very close proximity to the subject property, and it is very consistent with the sale data prior to the April 1, 2014 effective date of appraisal. There is no prohibition in Maine law or in appraisal standards on consideration of post effective date market evidence in support of a value conclusion as of the April 1, 2014 effective date of appraisal as long as it is consistent with evidence available prior to the effective date.

Opinion of Site Value**\$ 885,000**

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ADDITIONAL COMPARABLE

Client:	Ewig Realty LLC	Client File #:	NA
Subject Property:	325 Cape Road, Raymond, ME 04071	Appraisal File #:	19795

SITE VALUATION							
ITEM	SUBJECT	COMPARISON 4		COMPARISON 5		COMPARISON 6	
Address	325 Cape Road Raymond	41 Sunset Chimneys (Road) Raymond					
Proximity to Subject		2.2+/- miles					
Data Source/ Verification		MREIS #1113333 and Tax Assessor Records					
Sales Price	\$ ---		\$ 1,200,000		\$		\$
Price / acre	\$ ---		\$ 300,000.00		\$		\$
Sale Date	---	12/30/2013					
Location	(Sebago Lake	(Sebago Lake					
Site Size	4.54 ac, lake frnt	4 ac,private LF -300,000					
Site View	Exc westerly vw)	Exc. westerly vw)					
Site Improvements	"Bath hse, shed	2 car garage +15,000					
Utilities	Electricity	Elec,well & septic -15,000					
Financing	---	Cash					
Net Adjustment		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -300,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Indicated Value		Net Adj. 25.0%		Net Adj. %		Net Adj. %	
		Gross Adj. 27.5%	\$ 900,000	Gross Adj. %	\$	Gross Adj. %	\$
Prior Transfer History	Indicated purchased in June 2008 for \$1,100,000.	Prior transfer indicated in June 2007 for \$1,625,000.					

Comments: This sale is quite consistent with the other sales when adjusted. It is a recent sale of essentially a building site in a very private high value setting on the westerly shore of Raymond Cape. It has much greater privacy than the subject site, and also does not appear to have the development issues that the subject appears to have in its large rock croppings.

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Borrower/Client	NA/ Ewig Realty LLC		
Property Address	325 Cape Road, Sebago Lake		
City	Raymond	County	Cumberland
		State	ME
		Zip Code	04071
Lender	NA		

Tax Assessments:

The subject property has a tax assessment of \$33,600 on the improvements, and \$1,319,500 on the land, for a total tax assessment of \$1,353,100.

I have no basis to dispute the assessment on the improvements, as it appears to be quite reasonable given the fact that the "bath house" has been renovated, and is an attractive structure that would no doubt be retained by a buyer who would likely build a new dwelling on the property.

The land assessment, on the other hand, appears substantially above market value based on the sale evidence contained within this report. It does have substantial beach frontage, but is restricted to a single home site, is not in a particularly private setting, and had large rock croppings which would likely have to be dealt with in building a home on the site.

The sales used in this report have tax assessment ratios (tax assessment divided by sale price) of 111%, 95%, 118%, and 105%. It is therefore not unusual here to have assessed values above market value, especially given the "Great Recession" and financial meltdown of late 2008. The situation is much more substantial for the subject in my view, however.

Land Value:

It is undeniable in my opinion that underlying land value is the most substantial portion of the property value for all of the sale properties as well as for the subject property. This is evidenced by the fact that all of the sales except Sale 3 have land assessments for tax purposes which represent most or all of the total property assessments.

Sale 3 is an exception, but I believe that its assessments are inappropriately allocated between land and improvements. It has a 9.1 acre site on the lake, and yet has a lower land assessment than Sale 4 and a far lower land assessment than the subject property. Despite the fact that they are much smaller sites. The improvements for Sale 3 are assessed at \$269.63 per square foot, far higher than I can support through market sale evidence here.

I otherwise generally agree with the town's position regarding the value of the sites for these sale properties, although their assessment ratios suggest lower land values for Sales 1, 3, and 4, and a slightly higher land value for Sale 2.

Sale 1 is closest in proximity to the subject, and has a suggested land value for its 2.5 acres of about \$730,000 when adjusted by its assessment ratio. Sale 2 would similarly have a suggested land value of about \$830,000 for its 1.8 acre site which is quite privately situated. Sale 3 has a land assessment that I believe to be far too low, at an indicated value of about \$845,000 when the ratio is applied for a 9.1 acre privately situated lake front parcel. Sale 4 would have an indicated value with the ratio applied at about \$1,204,000 or just about the sale price, although there are no improvements assessed for this property despite its having had some at time of sale.

None of these indications would suggest a land value for the subject property anywhere near its \$1,319,500 assessed value.

The subject property was indicated to have been purchased for \$1,100,000 just about the time that the 2008-2009 "Great Recession" began. Sale 3 is indicated to have sold for about 24% less in 2013 than it did in 2006 before the "Great Recession" began, and Sale 4 is indicated to have sold for about 26% less in 2013 than it did in 2007, again prior to the "Great Recession". These two sales strongly suggest that the "Great Recession" had a significant negative impact on these property values. That would suggest to me that the \$1,100,000 paid for the subject in 2008 cannot possibly be supported for the current market value, let alone the \$1,353,100 tax assessment on the property.

The sales in my report suggest to me that the subject land value should be below \$1,000,000, but higher than the indication from Sale 1, the sale closest in proximity to the subject as well as the most recent sale at \$730,000 given the subject's large beach frontage and larger size. I therefore feel that an appropriate estimated land value for the subject would be in the range of \$800,000 to \$900,000.

Final Conclusion

File No. 19795 **75 of 134**

Borrower/Client	NA/ Ewig Realty LLC						
Property Address	325 Cape Road, Sebago Lake						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender	NA						

Final Conclusion:

The land value range, when added to the improvements assessment of \$33,600, suggests a total estimated market value for the property in the range of \$833,600 to \$933,600. A mid range conclusion of \$883,600, rounded to \$885,000, would represent a 19.5% reduction from the 2008 purchase price of \$1,100,000, but of course improvements have been made to the improvements since then. This therefore appears to be quite consistent with the indicated value declines from the time frame prior to the "Great Recession" suggested by Sales 3 and 4.

Borrower/Client	NA/ Ewig Realty LLC				
Property Address	325 Cape Road, Sebago Lake				
City	Raymond	County	Cumberland	State	ME
Lender	NA			Zip Code	04071



"Bath House" From Shore
325 Cape Road

Location (Sebago Lake
View Exc westerly vw)
Site 4.54 ac, lake frnt



"Bath House" From Rd Side



Road Looking NW

Borrower/Client	NA/ Ewig Realty LLC				
Property Address	325 Cape Road				
City	Raymond	County	Cumberland	State	ME
Lender	NA			Zip Code	04071



Interior of "Bath House"
325 Cape Road

Location (Sebago Lake
View Exc westerly vw)
Site 4.54 ac, lake frnt



Interior of "Bath House"



Road Looking SE

Borrower/Client	NA/ Ewig Realty LLC				
Property Address	325 Cape Road, Sebago Lake				
City	Raymond	County	Cumberland	State	ME
Lender	NA			Zip Code	04071



Rock Croppings

325 Cape Road

Location (Sebago Lake
View Exc westerly vw)
Site 4.54 ac, lake frnt



View From "Bath House"



View at Beach

Borrower/Client	NA/ Ewig Realty LLC				
Property Address	325 Cape Road, Sebago Lake				
City	Raymond	County	Cumberland	State	ME
Lender	NA			Zip Code	04071

Beach Frontage

325 Cape Road



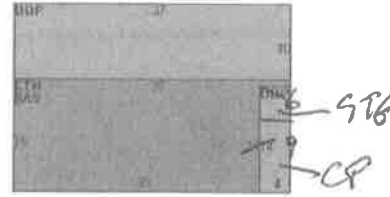
Location (Sebago Lake
View Exc westerly vw)
Site 4.54 ac, lake frnt

Aerial View



Exterior Wall 1	Wood Shingle
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Metal/Tin
Interior Wall 1	K PINE/A WD
Interior Wall 2	
Interior Flr 1	Pine/Soft Wood
Interior Flr 2	
Heat Fuel	Coal/ Wood/Non
Heat Type:	None
AC Type:	
Total Bedrooms:	00
Total Bthrms:	0
Total Half Baths:	0
Total Xtra Fixtrs:	0
Total Rooms:	1
Bath Style:	
Kitchen Style:	Old Style

Building Layout



Building Sub-Areas			Legend	
Code	Description	Gross Area	Living Area	
BAS	First Floor	499	499	
CTH	Cathedral Ceiling	499	0	
UOP	Porch, Open, Unfinished	426	0	
		1424	499	

Extra Features

Extra Features		Legend
No Data for Extra Features		

Land

Land Use

Use Code 1013
 Description Single Fam Waterfront
 Zone LRR1
 Neighborhood SL1
 Alt Land Appr No
 Category

Land Line Valuation

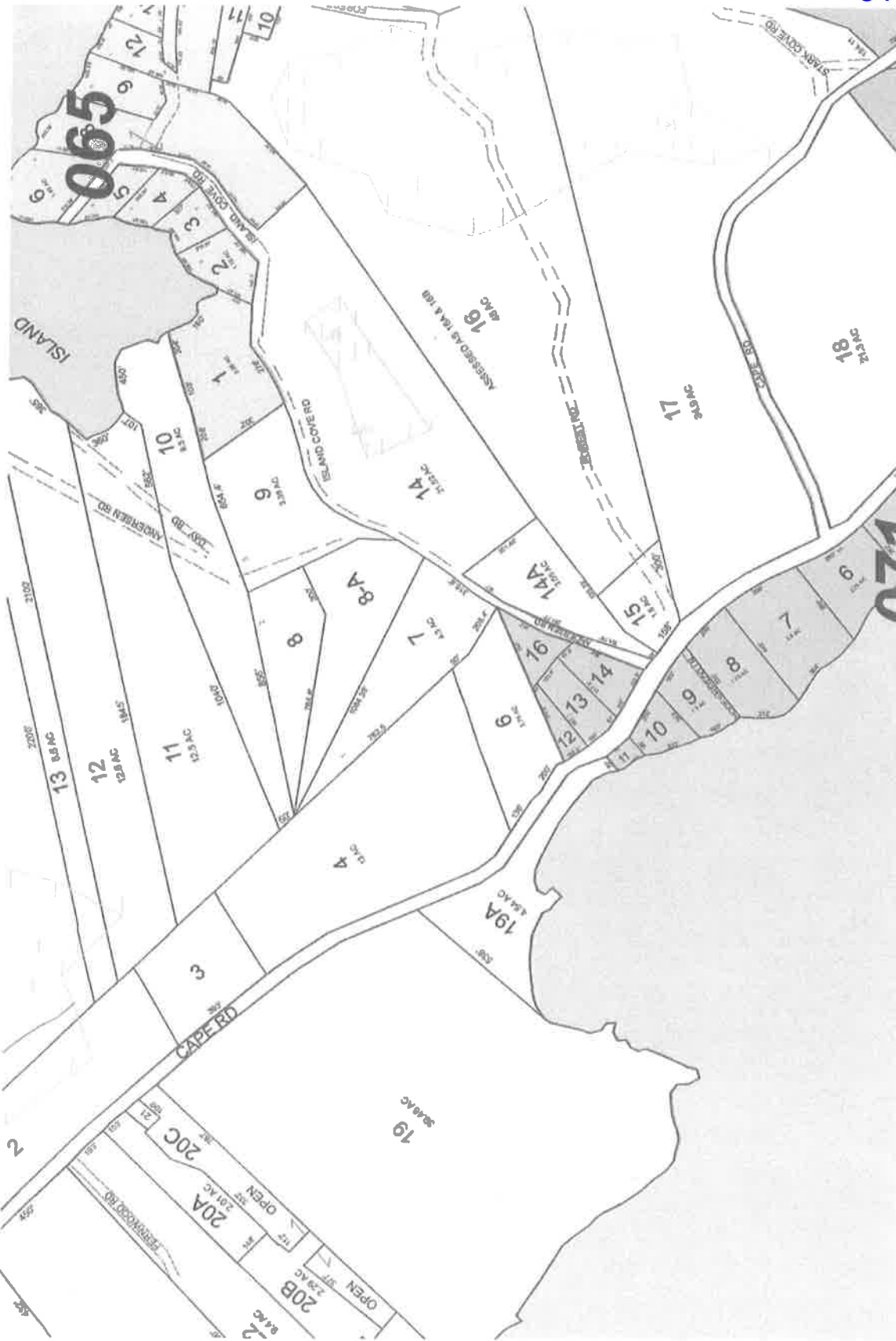
Size (Sqr Feet) 197762
 Frontage
 Depth
 Assessed Value \$1,319,500
 Appraised Value \$1,319,500

Outbuildings

Outbuildings						Legend
Code	Description	Sub Code	Sub Description	Size	Value	Bldg #
SHD1	SHED FRAME			64 S.F.	\$500	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2013	\$33,600	\$1,319,500	\$1,353,100
2012	\$33,600	\$1,319,500	\$1,353,100
2011	\$33,600	\$1,319,500	\$1,353,100



QUITCLAIM DEED WITH COVENANT

ALICIA ASHE, a resident of Chapel Hill, North Carolina, for consideration paid, GRANTS, with QUITCLAIM COVENANT, to EWIG REALTY, L.L.C., a limited liability company with a mailing address of 46 Kitchell Road, Morristown, New Jersey 07961, certain real property, together with any improvements thereon and rights and easements appurtenant thereto, located on or near Raymond Cape Road (a/k/a Cape Road) in the Town of Raymond, Cumberland County, Maine and more particularly described on Exhibit A attached hereto and incorporated herein.

The land conveyed herein is conveyed subject to the following restrictions for the benefit of Grantor's remaining land: the land will be further improved only for a single family dwelling, there will be no further division of the land (including division by condominium ownership), any dock installed on or adjacent to the land will be of a temporary nature and will be removed at the end of each boating season, and the land will not be used for any commercial purposes.

The conveyance herein is subject to all easements, covenants, restrictions and agreements of record on the date hereof, to the extent applicable.

WITNESS my hand and seal this 26 day of June, 2008.

WITNESSETH:

MAINE REAL ESTATE TAX PAID

ALICIA ASHE
Print name:

Alicia Ashe
Alicia Ashe

State of North Carolina
County of Orange

June 26th, 2008

PERSONALLY APPEARED before me the above-named Alicia Ashe and acknowledged the foregoing instrument to be her free act and deed.



Catherine L Lankford
Print name:
Notary Public Catherine L Lankford

Doc#: 25759 Bk:26172 Pg: 68

EXHIBIT A

A certain lot or parcel of land with the buildings thereon situated on the Westerly side of the Raymond Cape Road in the Town of Raymond, County of Cumberland and State of Maine being more particularly described as follows:

Beginning at a 6" square granite monument found set in the ground on the assumed Westerly side line of the Raymond Cape Road at the Northerly corner of land now or formerly of Gary E. & Diana W. Snee (18,700/281);

Thence N 01°44'23" E along the said side line of the Raymond Cape Road 119.21 feet to a point;

Thence N 16°56'37" W continuing along the said side line of the Raymond Cape Road 121.73 feet to a point;

Thence N 24°56'50" W continuing along the said side line of the Raymond Cape Road 234.09 feet to a point;

Thence N 08°48'43" W continuing along the said side line of the Raymond Cape Road 108.58 feet to a point;

Thence N 12°03'50" E continuing along the said side line of the Raymond Cape Road 311.02 feet to a 5/8" capped rebar (#1328) set in the ground;

Thence N 81°44'28" W across land of the Grantor 537.96 feet to a 5/8" capped rebar (#1328) set in the ground;

Thence S 12°03'50" W continuing across land of the Grantor through a 5/8" capped rebar (#1328) set in the ground to the shore of Sebago Lake;

Thence in a generally Southeasterly direction following the shore of Sebago Lake 1277 feet more or less to a fence post set in a boulder at the Northwesterly corner of land of the said Snee;

Thence N 56°54'52" E along land of the said Snee 49 feet more or less to the point of beginning. Containing 4.54 acres more or less.

Received
Recorded Register of Deeds
Jul 01, 2008 11:40:04A
Cumberland County
Pamela E. Lovler

Single Family CUSTOMER SYNOPSIS



MLS#: 1088914 Status: Sold
361 Cape Road, Raymond, ME 04071

List Price: \$ 995,000
Original Price: \$ 995,000
List Date: 04/22/13

Neigh'd/Assoc:

Assoc. Fee /Mo:

Directions: Route 302 to left onto Hawthorne Rd to left onto Cape Road 3.7 miles to 361 Cape Rd on the right.

General/Land Information

Style: Cottage
#Rooms: 6 #Bedrooms: 3 #Baths: F = 1 1/2 = 0
SqFt Fin. Above Grade+/-: 2232 SqFt Fin. Below Grade+/-: 0 Year Built +/-: 1999
Source of Square Footage: Public Record SqFt Fin. Total+/-: 2232

Color: Gray Lot Size (Acr) +/-: 2.500 Road Frontage +/-:
Surveyed: No Source of Acreage: PUBREC
Seasonal: Yes Zone: Shoreland
Water Body: Sebago, Lake
WtrFrt: Yes Amt Wtr Frmtge +/-: 304 WF Shared +/-: 0 WF Owned +/-: 304

Interior Information

KT	DN	LR	FR	MBR	2BR	3BR	4BR	OT	OT2
1		1	1		1	2			

Size:
Cathedral Cell: No Skylight: No Wood Fireplace: 0 Gas Fireplace: 0 Heat No Heat Stove HU: No
Appliances: Range-Electric, Refrigerator

Remarks

Raymond Cape Gold Coast waterfront property. Amazing sunset views. Absolute privacy with 2.5 acres and 304 feet of deep waterfrontage. 2 cottages to expand or replace with your Maine Dream Home.

Property Features - NOTE: Check Detail Reports for complete list of features.

Site: Open, Rolling/Sloping	Basement Info: Unfinished
Driveway: Gravel	Foundation Mtrls: Poured Concrete, Pier/Column/Posts
Parking:	Exterior: Wood Siding
Location: Rural, Near Country Club, Near Shopping	Roof: Shingle
View:	Heat System: No Heat System
Restrictions:	Heat Fuel: No Heat Fuel
Recreational Water:	Water Heater: Electric
Roads: Dead End, Paved, Public	Cooling: No Cooling
Transportation:	Floors: Wood
Electric: Circuit Breakers	Vehicle Storage: No Vehicle Storage
Gas: No Gas	Amenities:
Sewer: Septic Existing On Site	Accessability Amenities:
Water: Well Existing On Site	Equipment:
Construction: Wood Frame	

Tax/Deed/Community Information

Book/Page/Partial: 12955/306/All Map/Block/Lot: 71/7 Tax Amount/Yr: \$ 9,758 / (2013)
School:

Off Market Information

Sold Price: \$ 800,000 Pending Date: 05/04/14
Sold Date: 05/15/14 Sold Terms: Conventional
Sell Agent Ini: CMC

Information Provided by: George Koutalakis 003501 GEK

Office: GPA Realty 1148
Agent Phone: 207-415-5224
Email: ssterli1@maine.rr.com
LAgini: CMC

Office: 207-415-5224
Agent Cell: 207-415-5224

Virtual Tour:

List Office: Premier Properties

Printed: 11/07/14



The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright MREIS, Inc. 2014





January 15, 2015

Thomas Ewig
46 Kitchell Road
Convent Station, NJ 07961

RE: Map/Lot : 001/019-A application for abatement

Dear Mr. Ewig,

Your application for abatement has been received by our office and review of the submitted material will begin shortly. Our office is making all attempts to process your request for decision by the Board of Assessors in a timely manner. Unfortunately, due to department staffing levels and the schedule of the Board, it appears that a decision on your application by the Board would be unlikely within 60 days of application.

Under Maine Law (Title 36 Section 842), If the assessors fail to give written notice of their decision within 60 days of the date of filing of the application, the application is deemed to have been denied and the applicant may appeal as provided in sections 843 and 844 of Title 36, unless the applicant has in writing consented to further delay.

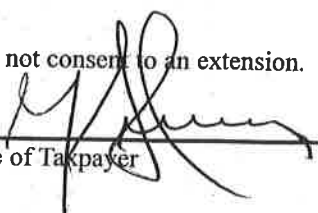
The Assessors intend to make decision on your application as soon as possible. To ensure that your application is given due consideration and investigation, the Board of Assessors requests an extension until April 30, 2015 in order to process your appeal. If you do not wish to grant this extension, you may continue with your appeal to the Local Board of Assessment Review if you so choose after the 60 day time period from your application date have passed. In the process of review your application, if more information is required by the town, you will be contacted by mail specifying the information required. I will attempt to schedule a meeting with in the mid to late February time frame, when you return to Maine.

Granting an extension will not adversely affect your right to appeal going forward. Please complete the appropriate box and return it to our office.


Curt E. Lebel
Assessors Agent, Town of Raymond

I hereby consent to an extension of the appeal deadline so that my appeal may be considered by the Assessors.

I do not consent to an extension.


Signature of Taxpayer

FOR EWIG REALTY LLC



RETDD

4840

**MAINE REVENUE SERVICES
REAL ESTATE TRANSFER TAX
DECLARATION**

TITLE 36, M.R.S.A. SECTIONS 4641-4641N

PLEASE TYPE OR PRINT CLEARLY

Recorded On: Jul 01, 2008 11:40:21A
Transfer Tax of 4,240.00
State of Maine Transfer Tax
Cumberland County
Doc #: 35759

Doc: 26172

Page: 67

BOOK/PAGE—REGISTRY USE ONLY

1. COUNTY **CUMBERLAND** **DO NOT USE RED INK!**

2. MUNICIPALITY/TOWNSHIP **RAYMOND**

3. GRANTEE/ PURCHASER	3a) Name (LAST, FIRST, MI) EWIG REALTY, L.L.C. <i>E9100R 001-019A</i>	3b) SSN or Federal ID
	3c) Name (LAST, FIRST, MI)	3d) SSN or Federal ID
	3e) Mailing Address 46 KITCHELL ROAD	
	3f) City MORRISTOWN	3g) State NJ
		3h) Zip Code 07961

4. GRANTOR/ SELLER	4a) Name (LAST, FIRST, MI) ASHE, ALICIA <i>A1060R</i>	4b) SSN or Federal ID
	4c) Name (LAST, FIRST, MI)	4d) SSN or Federal ID
	4e) Mailing Address 834 OLD STONE HOUSE ROAD	
	4f) City CHAPEL HILL	4g) State NC
		4h) Zip Code 27516

5. PROPERTY	5a) Map Block Lot Sub-Lot 1 - - - 19 -	Check any that apply: <input type="checkbox"/> No tax maps exist <input type="checkbox"/> Multiple parcels <input checked="" type="checkbox"/> Portion of parcel	5b) Type of property - Enter the code number that best describes the property being sold. (See Instructions) 104 5c) Acreage: 4.54
	5d) Physical Location WEST SIDE OF CAPE ROAD		

6. TRANSFER TAX	6a) Purchase Price (If the transfer is a gift, enter "0") 1100000.00
	6b) Fair Market Value (enter a value only if you entered "0" in 6a) or if 6a) was of nominal value (nominal value) 00
	6c) Exemption claim - <input type="checkbox"/> Check the box if either grantor or grantee is claiming exemption from transfer tax and explain.

7. DATE OF TRANSFER (MM-DD-YYYY)
06-30-2008
MONTH DAY YEAR

8. WARNING TO BUYER - If the property is classified as Farmland, Open Space or Free Growth, a Substantial financial penalty could be triggered by development, subdivision, partition or change in use. CLASSIFIED

9. SPECIAL CIRCUMSTANCES - Were there any special circumstances in the transfer which suggest that the price paid was either more or less than its fair market value? If yes, check the box and explain:

10. INCOME TAX WITHHELD - Buyer(s) 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

11. OATH
Aware of penalties set forth by Title 36 54641-K, we hereby swear or affirm that we have each examined this return and to the best of our knowledge and belief, it is true, correct, and complete. Grantor(s) and Grantee(s) or their authorized agents are required to sign below:
Grantor: *[Signature]* Date: *6-21-08*
Grantee: _____ Date: _____

12. PREPARER
Name of Preparer: **Bernstein Shur** Phone Number: **207-774-1200**
Mailing Address: **100 Middle Street** E-mail Address: _____
Portland, ME 04104

QUITCLAIM DEED WITH COVENANT

ALICIA ASHE, a resident of Chapel Hill, North Carolina, for consideration paid, GRANTS, with QUITCLAIM COVENANT, to EWIG REALTY, L.L.C., a limited liability company with a mailing address of 46 Kitchell Road, Morristown, New Jersey 07961, certain real property, together with any improvements thereon and rights and easements appurtenant thereto, located on or near Raymond Cape Road (a/k/a Cape Road) in the Town of Raymond, Cumberland County, Maine and more particularly described on Exhibit A attached hereto and incorporated herein.

The land conveyed herein is conveyed subject to the following restrictions for the benefit of Grantor's remaining land: the land will be further improved only for a single family dwelling, there will be no further division of the land (including division by condominium ownership), any dock installed on or adjacent to the land will be of a temporary nature and will be removed at the end of each boating season, and the land will not be used for any commercial purposes.

The conveyance herein is subject to all easements, covenants, restrictions and agreements of record on the date hereof, to the extent applicable.

WITNESS my hand and seal this 26 day of June, 2008.

WITNESSETH:

ALICIA ASHE
Print name:

Alicia Ashe
Alicia Ashe

State of North Carolina
County of Orange

June 26th, 2008

PERSONALLY APPEARED before me the above-named Alicia Ashe and acknowledged the foregoing instrument to be her free act and deed.



Catherine L Lankford
Print name:
Notary Public Catherine L Lankford

MAINE REAL ESTATE TAX PAID

EXHIBIT A

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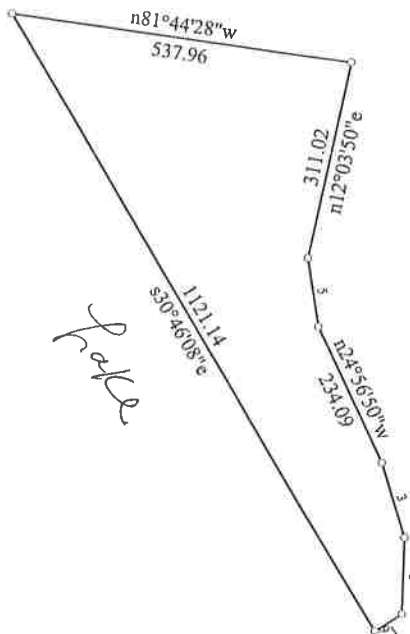
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Thence N 56°54'52" E along land of the said Snee 49 feet more or less to the point of beginning. Containing 4.54 acres more or less.

Received
Recorded Register of Deeds
Jul 01, 2008 11:40:04A
Cumberland County
Pamela E. Lovley



Title: Map 1 Lot 19A EWIG REALTY, LLC		Date: 08-06-2008
Scale: 1 inch = 300 feet	File: 001-019A.des	
Tract 1: 5.047 Acres: 219866 Sq Feet: Closure = n29.0232w 0.00 Feet: Precision >1/999999: Perimeter = 2603 Feet		
001=n56.5452e 49 4.54 ac .	005=n08.4843w 108.58	009=n29.0232w 0.00 ?
002=n01.4423e 119.21	006=n12.0350e 311.02	
003=n16.5637w 121.73	007=n81.4428w 537.96	
004=n24.5650w 234.09	008=s30.4608e 1121.14	

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT				
EWIG REALITY LLC						Description	Code	Appraised Value	Assessed Value	3218 Raymond, ME
46 KITCHELL ROAD						RESIDENTL	1013	33,100	33,100	
MORRISTOWN, NJ 07961						RES LAND	1013	1,209,800	1,209,800	
Additional Owners:						RESIDENTL	1013	500	500	VISION
SUPPLEMENTAL DATA						Total				
Other ID: E9100R		TIF CODE		SEND VALUI						
USE PROGRAM		TG ENROLL YI		Field 8						
TG PLAN YR		LD1 TYPE		Field 9						
GIS ID: 001019A00000				ASSOC PID#		Field 10				

RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)								
EWIG REALITY LLC		26172/ 67	06/30/2008	U	I	1,100,000		Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
								2014	1013	33,100	2013	1013	33,100	2012	1013	33,100
								2014	1013	1,319,500	2013	1013	1,319,500	2012	1013	1,319,500
								2014	1013	500	2013	1013	500	2012	1013	500
								Total:		1,353,100	Total:		1,353,100	Total:		1,353,100

EXEMPTIONS				OTHER ASSESSMENTS				This signature acknowledges a visit by a Data Collector or Assessor						
Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.						
Total:														

ASSESSING NEIGHBORHOOD						APPRaised VALUE SUMMARY					
NBHD/ SUB	NBHD Name	Street Index Name	Tracing	Batch							
0001/A											
NOTES						Appraised Bldg. Value (Card) 33,100					
						Appraised XF (B) Value (Bldg) 0					
						Appraised OB (L) Value (Bldg) 500					
						Appraised Land Value (Bldg) 1,209,800					
						Special Land Value 0					
						Total Appraised Parcel Value 1,243,400					
						Valuation Method: C					
						Exemptions 0					
						Adjustment: 0					
						Net Total Appraised Parcel Value 1,243,400					

BUILDING PERMIT RECORD									VISIT/ CHANGE HISTORY					
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result
									03/13/2015			CL	52	Assessor Review
									02/12/2015			CL	52	Assessor Review
									09/15/2009			CC	00	Measur+Listed

LAND LINE VALUATION SECTION																					
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing		S Adj Fact	Adj. Unit Price	Land Value	
																Spec Use	Spec Calc				
1	1013	Single Fam Waterfront	LRR1				130,680	SF	0.42	2.5000	9	1.0000	1.10	SL1	8.00	LEDGE TOPO/SOME WETL.			1.00	9.24	1,207,500
1	1013	Single Fam Waterfront	LRR1				1.54	AC	1,500.00	1.0000	0	1.0000	1.00		0.00			1.00	1,500.00	2,300	



U.S. Fish and Wildlife Service

National Wetlands Inventory

EWIG WETLAND AREA

Mar 12, 2015

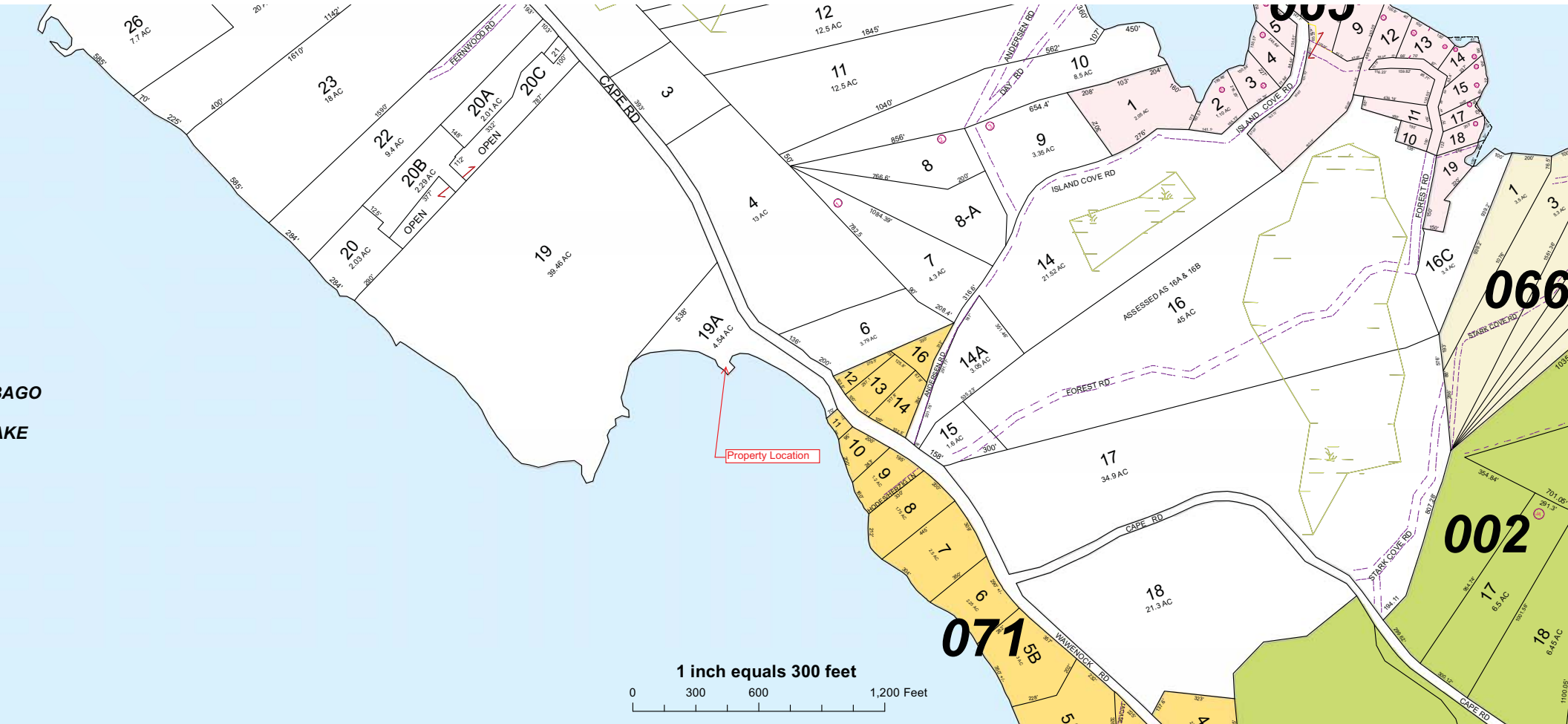
Wetlands

- Freshwater Emergent
- Freshwater Forested/Shrub
- Estuarine and Marine Deepwater
- Estuarine and Marine
- Freshwater Pond
- Lake
- Riverine
- Other



This map is for general reference only. The US Fish and Wildlife Service is not responsible for the accuracy or currentness of the base data shown on this map. All wetlands related data should be used in accordance with the layer metadata found on the Wetlands Mapper web site.

User Remarks:



AGO
AKE



Property Location
Existing Cabin/Beach
Room. Property has 2
private beaches

Google earth

feet
meters





**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. Attach supporting documents as needed.

1. Name of Applicant:	ROGER G. GELINAS + CYNTHIA J. ECKMAN-GELINAS
2. Mailing Address and Phone Number:	463 COBBES BRIDGE RD NEW GLOUCESTER ME 04260 207650 8184
3. Tax year for which abatement is requested:	2015
4. Map/Lot #	011 042005000
5. Assessed valuation:	\$142,400
6. Taxpayer's opinion of value:	VALUATION IS HIGH
7. Reasons for requesting abatement (please be specific, stating grounds for belief that property is overvalued for tax purposes):	PROPERTY ON TARKILN HILL PURCHASED FROM ROBERT AND PETKONILA PARENT ON SEPT 4, 2014 AT A PRICE SIGNIFICANTLY REDUCED FROM CURRENT VALUATION. COPY OF SETTLEMENT STATEMENT INDICATING A SALES PRICE OF \$127500 IS ATTACHED

To the assessing authority of the Town of Raymond,

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.

MAR 12, 2015
Date

Roger G. Gelinas
Signature of Applicant

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN: 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS.				
		6. FILE NUMBER: H-GELINAS			7. LOAN NUMBER:	
		8. MORTGAGE INS CASE NUMBER:				
C. NOTE: <i>This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.</i> <small>1 0 3/08 (H-GELINAS/FFDH-GELINAS/30)</small>						
D. NAME AND ADDRESS OF BUYER: Roger G. Gellinas Living Trust Cynthia J. Eckman-Gellinas Living Trust 463 Cobbs Bridge Road New Gloucester, ME 04280		E. NAME AND ADDRESS OF SELLER: Robert R. Parent and Petronilla A. Parent 57 Tarklin Hill Road Raymond, ME 04071		F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: Lot # 42-5 Tarklin Hill Road Raymond, ME 04071 Cumberland County, Maine Tarklin Hill Estates		H. SETTLEMENT AGENT: 01-0475678 Hopkinson & Abbondanza, P.A. PLACE OF SETTLEMENT 511 Congress Street, Ste. 801 Portland, Maine 04101		I. SETTLEMENT DATE: September 4, 2014		
J. SUMMARY OF BUYER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION			
100. GROSS AMOUNT DUE FROM BUYER:			400. GROSS AMOUNT DUE TO SELLER:			
101. Contract Sales Price		127,500.00	401. Contract Sales Price		127,500.00	
102. Personal Property			402. Personal Property			
103. Settlement Charges to Buyer (Line 1400)		1,238.50	403.			
104.			404.			
105.			405.			
<i>Adjustments For Items Paid By Seller in advance</i>			<i>Adjustments For Items Paid By Seller in advance</i>			
106. City/Town Taxes	to		406. City/Town Taxes	to		
107. County Taxes	to		407. County Taxes	to		
108. Assessments	to		408. Assessments	to		
109.			409.			
110.			410.			
111.			411.			
112.			412.			
120. GROSS AMOUNT DUE FROM BUYER		128,738.50	420. GROSS AMOUNT DUE TO SELLER		127,500.00	
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:			500. REDUCTIONS IN AMOUNT DUE TO SELLER:			
201. Deposit or earnest money		500.00	501. Excess Deposit (See Instructions)			
202. Principal Amount of New Loan(s)			502. Settlement Charges to Seller (Line 1400)		25,906.50	
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to			
204.			504. Payoff of first Mortgage			
205.			505. Payoff of second Mortgage			
206.			506.			
207.			507. (Deposit disb. as proceeds)			
208.			508.			
209.			509.			
<i>Adjustments For Items Unpaid By Seller</i>			<i>Adjustments For Items Unpaid By Seller</i>			
210. City/Town Taxes	07/01/14 to 09/04/14	282.96	510. City/Town Taxes	07/01/14 to 09/04/14	282.96	
211. County Taxes	to		511. County Taxes	to		
212. Assessments	to		512. Assessments	to		
213.			513.			
214.			514.			
215.			515.			
216.			516.			
217.			517.			
218.			518.			
219.			519.			
220. TOTAL PAID BY/FOR BUYER		782.96	520. TOTAL REDUCTION AMOUNT DUE SELLER		26,189.46	
300. CASH AT SETTLEMENT FROM/TO BUYER:			600. CASH AT SETTLEMENT TO/FROM SELLER:			
301. Gross Amount Due From Buyer (Line 120)		128,738.50	601. Gross Amount Due To Seller (Line 420)		127,500.00	
302. Less Amount Paid By/For Buyer (Line 220)		(782.96)	602. Less Reductions Due Seller (Line 520)		(26,189.46)	
303. CASH (X FROM) (TO) BUYER		127,955.54	603. CASH (X TO) (FROM) SELLER		101,310.54	

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Buyer: Roger G. Gelinias and Cynthia J. Eckman-Gelinias, Trustees, or their successors in trust, unc

Seller: Robert R. Parent and Petronila A. Parent

Settlement Agent: Hopkinson & Abbondanza, P.A.
(207)772-5845

Place of Settlement: 511 Congress Street, Ste. 801
Portland, Maine 04101

Settlement Date: September 4, 2014

Property Location: Lot # 42-5 Tarkiln Hill Road
Raymond, ME 04071
Cumberland County, Maine
Tarkiln Hill Estates

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Roger G. Gelinias Living Trust dated August 13, 2014
and any amendments thereto

BY: Roger G. Gelinias
Roger G. Gelinias, Trustee

BY: Cynthia J. Eckman-Gelinias
Cynthia J. Eckman-Gelinias, Trustee

Robert R. Parent
Robert R. Parent

Petronila A. Parent
Petronila A. Parent

Cynthia J. Eckman-Gelinias Living Trust dated August
13, 2014 and any amendments thereto

BY: Cynthia J. Eckman-Gelinias
Cynthia J. Eckman-Gelinias, Trustee

BY: Roger G. Gelinias
Roger G. Gelinias, Trustee

CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
ROGER G. GELINAS LIVING TRUST CYNTHIA ECKMAN-GELINAS LIVING 463 COBBS BRIDGE ROAD		4 Rolling		1 Paved	3 Rural	Description	Code	Appraised Value	Assessed Value
NEW GLOUCESTER, ME 04260 Additional Owners:						RES LAND	1300	142,400	142,400
SUPPLEMENTAL DATA									
Other ID: T5011R		SEND VALUI							
TIF CODE		TAP							
USE PROGRAM		Field 8							
TG ENROLL YI		Field 9							
TG PLAN YR		Field 10							
LD1 TYPE		ASSOC PID#							
GIS ID: 011042005000									
Total							142,400	142,400	

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)								
ROGER G. GELINAS LIVING TRUST		31761/ 332	09/04/2014	Q	V	127,500	00	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
PARENT ROBERT R.		25831/ 42	02/14/2008	Q	V	147,000		2014	1300	142,400	2013	1300	142,400	2012	1300	142,400
SIMARD STEVEN G		24928/ 92	03/09/2007	Q	V	136,900										
ENCHANTED HOMES LLC		22935/ 339	07/22/2005	U	V											
TARKILN HILL PROPERTIES LLC		PB204/ 612	01/01/2005	U	V											
Total:									142,400			Total:	142,400		Total:	142,400

EXEMPTIONS				OTHER ASSESSMENTS				
Year	Type	Description	Amount	Code	Description	Number	Amount	Comm. Int.
Total:								

This signature acknowledges a visit by a Data Collector or Assessor

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

APPRAISED VALUE SUMMARY	
Appraised Bldg. Value (Card)	0
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	0
Appraised Land Value (Bldg)	142,400
Special Land Value	0
Total Appraised Parcel Value	142,400
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	142,400

NOTES									
PANORAMIC MTN/LAKE VIEWS LOT POSITION AND GRADE REQUIRE A GUARDRAIL FRONTING THIS SITE. SOME FILL WILL BE NECESSARY. FOR SALE ASKING \$ 144,900 AS OF 03/31/05									

BUILDING PERMIT RECORD								VISIT/ CHANGE HISTORY							
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result	
									04/03/2008			CC	44	No Change Reinspectio	
									08/30/2005			LR	41	Change Source Info e	
									06/01/2005			KL	00	Measur+Listed	

LAND LINE VALUATION SECTION																					
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing			S Adj Fact	Adj. Unit Price	Land Value
																Spec Use	Spec Calc				
1	1300	Res Land Develop	R				65,340	SF	0.63	1.3000	6	1.0000	0.95	TH	2.80	CLUSTER			1.00	2.18	142,400

CONSTRUCTION DETAIL				CONSTRUCTION DETAIL (CONTINUED)			
Element	Cd.	Ch.	Description	Element	Cd.	Ch.	Description
Model	00		Vacant				
MIXED USE							
				<i>Code</i>	<i>Description</i>		<i>Percentage</i>
				1300	Res Land Develop		100
COST/MARKET VALUATION							
				Adj. Base Rate:			0.00
							0
				Net Other Adj:			0.00
				Replace Cost			0
				AYB			
				EYB			0
				Dep Code			
				Remodel Rating			
				Year Remodeled			
				Dep %			
				Functional Obslnc			
				External Obslnc			
				Cost Trend Factor			1
				Condition			
				% Complete			
				Overall % Cond			
				Apprais Val			
				Dep % Ovr			0
				Dep Ovr Comment			
				Misc Imp Ovr			0
				Misc Imp Ovr Comment			
				Cost to Cure Ovr			0
				Cost to Cure Ovr Comment			

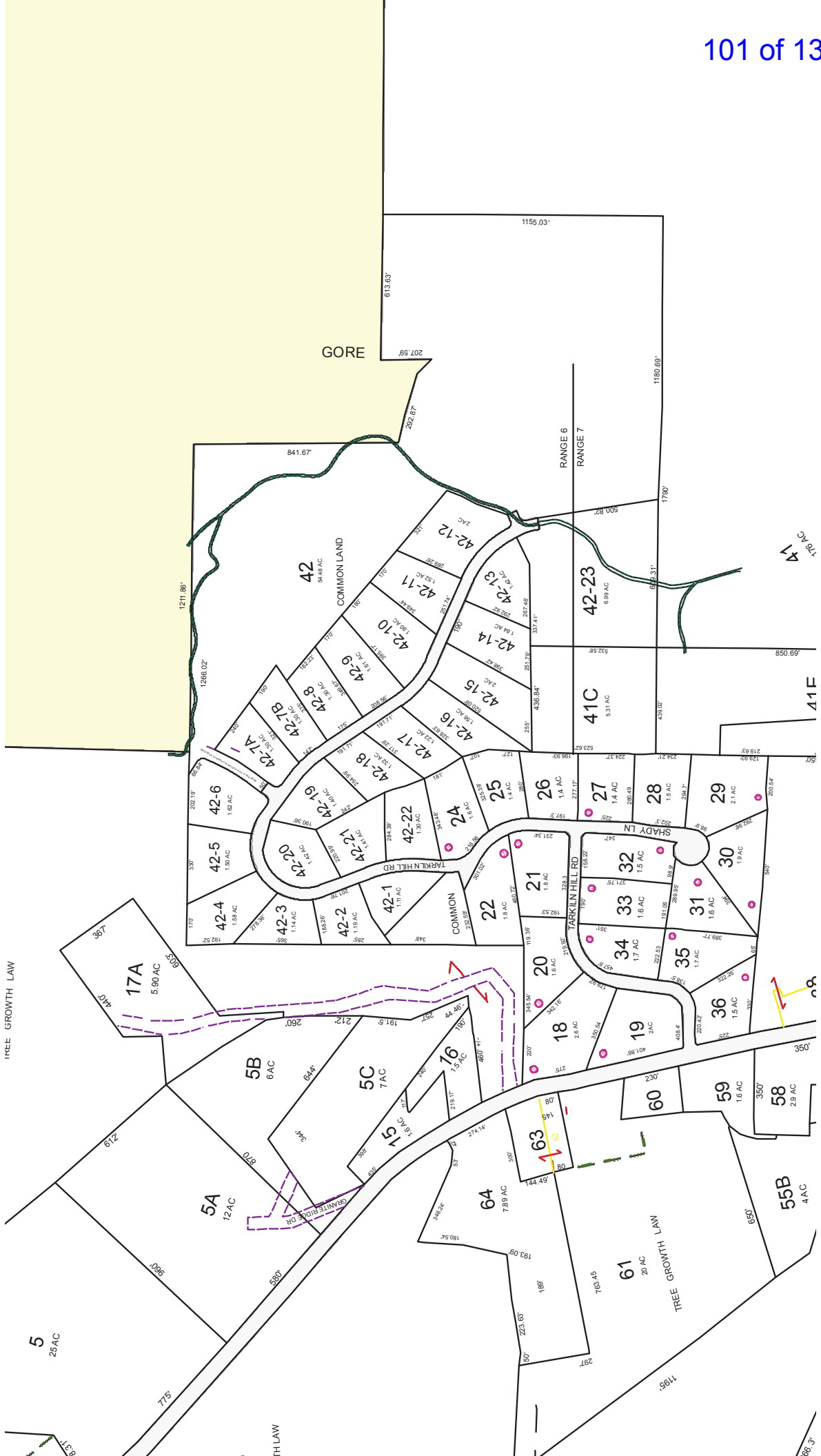
OB-OUTBUILDING & YARD ITEMS(L) / XF-BUILDING EXTRA FEATURES(B)

Code	Description	Sub	Sub Descript	L/B	Units	Unit Price	Yr	Gde	Dp Rt	Cnd	%Cnd	Apr Value

No Photo On Record

BUILDING SUB-AREA SUMMARY SECTION

Code	Description	Living Area	Gross Area	Eff. Area	Unit Cost	Undeprec. Value
Ttl. Gross Liv/Lease Area:		0	0	0		



CURRENT OWNER		TOPO.	UTILITIES	STRT./ROAD	LOCATION	CURRENT ASSESSMENT			
GOLDING MARK E LARRIVEE MARJORIE A 58 CROCKETT ROAD RAYMOND, ME 04071 Additional Owners:		4 Rolling	5 Well	1 Paved	3 Rural	Description	Code	Appraised Value	Assessed Value
			6 Septic			RESIDENTL	1010	85,100	85,100
						RES LAND	1010	67,400	67,400
SUPPLEMENTAL DATA						RESIDENTL	1010	1,000	1,000
Other ID: 054056000000		SEND VALUI		TIF CODE USE PROGRAM TG ENROLL YI TG PLAN YR LD1 TYPE GIS ID: 054056000000 ASSOC PID#					
TIF CODE		TAP							
USE PROGRAM		Field 8							
TG ENROLL YI		Field 9							
TG PLAN YR		Field 10							
LD1 TYPE		Field 10		Total		153,500	153,500		

3218
Raymond, ME

VISION

RECORD OF OWNERSHIP		BK-VOL/PAGE	SALE DATE	q/u	v/i	SALE PRICE	V.C.	PREVIOUS ASSESSMENTS (HISTORY)								
GOLDING MARK E GOLDING MARK E PERSONAL REPRESENTATIVE GOLDING IRENE L		32089/ 301	02/20/2015	U	I	0	1A	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value	Yr.	Code	Assessed Value
		30012/ 346	09/28/2012	U	I	0		2014	1010	97,500	2013	1010	97,500	2012	1010	97,500
		3191/ 706						2014	1010	104,900	2013	1010	104,900	2012	1010	105,700
								2014	1010	400	2013	1010	400	2012	1010	400
		Total:								202,800	Total:	202,800	Total:	202,800	Total:	203,600

This signature acknowledges a visit by a Data Collector or Assessor

EXEMPTIONS				OTHER ASSESSMENTS			
Year	Type	Description	Amount	Code	Description	Number	Amount
Total:							

APPRAISED VALUE SUMMARY	
Appraised Bldg. Value (Card)	85,100
Appraised XF (B) Value (Bldg)	0
Appraised OB (L) Value (Bldg)	1,000
Appraised Land Value (Bldg)	67,400
Special Land Value	0
Total Appraised Parcel Value	153,500
Valuation Method:	C
Exemptions	0
Adjustment:	0
Net Total Appraised Parcel Value	153,500

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

NOTES									
WATER ACCESS									

BUILDING PERMIT RECORD								VISIT/ CHANGE HISTORY						
Permit ID	Issue Date	Type	Description	Amount	Insp. Date	% Comp.	Date Comp.	Comments	Date	Type	IS	ID	Cd.	Purpose/Result
									03/13/2015			CL	48	Change
									09/20/2004			EB	07	Inspection fo Measur/Inf/Dr Info taken

LAND LINE VALUATION SECTION																					
B #	Use Code	Use Description	Zone	D	Front	Depth	Units	Unit Price	I. Factor	S.A.	Acre Disc	C. Factor	ST. Idx	Adj.	Notes- Adj	Special Pricing			S Adj Fact	Adj. Unit Price	Land Value
																Spec Use	Spec Calc				
1	1010	Single Family	LRR2				7,366	SF	3.39	1.0000	5	1.0000	1.00	RB	2.70	WA			1.00	9.15	67,400

DEED OF DISTRIBUTION BY PERSONAL REPRESENTATIVE
(Testate)
Maine Statutory Short Form

Know all Persons by these Presents,

That Mark E. Golding of Raymond, County of Cumberland, State of Maine, duly appointed and acting personal representative of the estate of Irene L. Golding, deceased, whose will was duly admitted to probate in the Probate Court for the County of Cumberland, Maine, by the power conferred by law, and every other power, in distribution of the estate grants to Mark E. Golding and Marjorie A. Larrivee, formerly known as Marjorie A. Golding, both of Raymond, Cumberland County, Maine and whose mailing address is 58 Crockett Road, Raymond, ME 04071, being the persons entitled to distribution, the real property in Raymond, County of Cumberland, State of Maine, described as follows:

A certain lot or parcel of land, with the buildings thereon, situated in the Town of Raymond, County of Cumberland and State of Maine, being known as lot numbered thirty-four (34) as shown on a map or plan entitled "Raymond Beach" made by Clifford L. Swan Co., Inc., dated June 1953 and filed or recorded in the Cumberland County Registry of Deeds in Plan Book 39, Page 62.

The above described premises are conveyed together with rights of way to be established by said Hazel Caton et als. to the highway numbered 302 known as the Roosevelt Trail.

Also hereby conveying a right of way from Crockett Road to and from the shore of Sebago Lake over Lot 10-A as designated on said plan of Raymond Beach.

Reference is made to the restrictions contained in the deed of Rachel H. St. Pierre and Audrey O. St. Pierre to James E. Golding, Sr. and Irene L. Golding dated September 3, 1971 and recorded in the Cumberland County Registry of Deeds in Book 3191, Page 706 which provided that said restrictions expire on June 15, 1973.

Being the same premises conveyed by Rachel H. St. Pierre and Audrey O. St. Pierre to James E. Golding, Sr. and Irene L. Golding as joint tenants by deed dated September 3, 1971 and recorded in the Cumberland County Registry of Deeds in Book 3191, Page 706. The said James E. Golding, Sr. died on January 12, 2000 leaving Irene L. Golding as surviving joint tenant.

Witness my hand and seal this 20 day of the month of February, 2015.

Signed, Sealed and Delivered
in presence of

Estate of Irene L. Golding

Margaret Jensen.....

By: *Mark E. Golding*.....
Mark E. Golding,
Personal Representative

State of Maine
Cumberland, ss

February 20, 2015

Then personally appeared the above named Mark E. Golding in his said capacity and acknowledged the foregoing instrument to be his free act and deed.

Before me, *Paul B. Watson*
.....
Attorney at Law / ~~Notary Public~~

Paul B. Watson
.....
Printed Name

Received
Recorded Register of Deeds
Feb 20, 2015 12:18:11P
Cumberland County
Nancy A. Lane

STATE OF MAINE

(SEAL OF COURT)

CUMBERLAND

COUNTY PROBATE COURT

PORTLAND

Location of Court

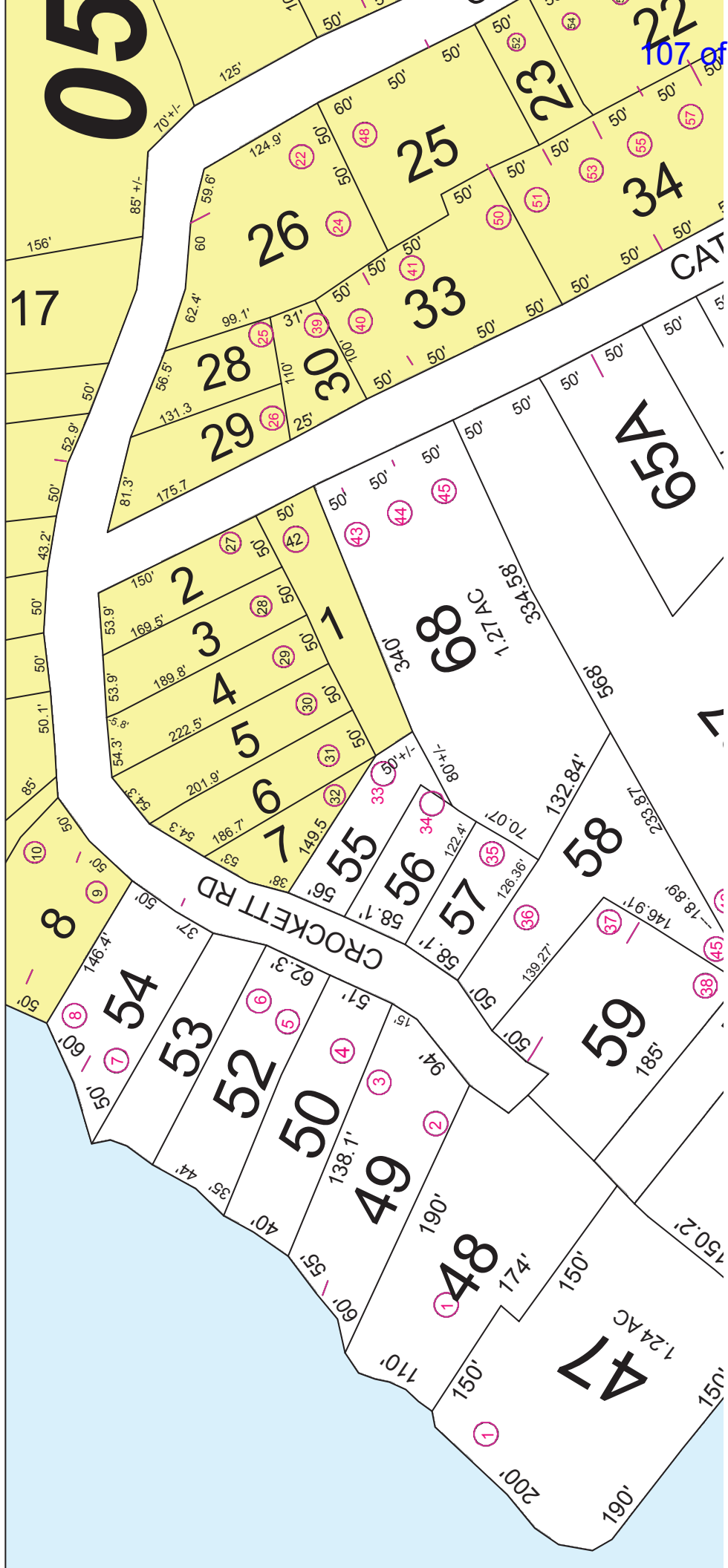
DOCKET 2012-1243Estate of IRENE LAURA GOLDING CERTIFICATE AND ABSTRACTTo the Register of Deeds of Cumberland County

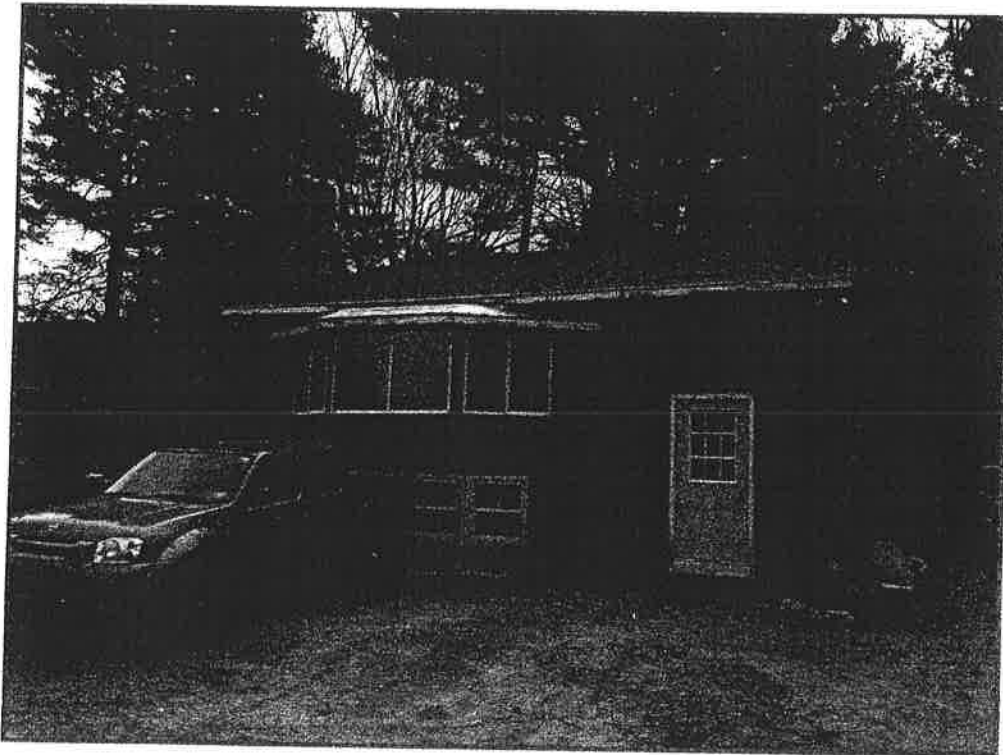
An estate has been opened in this court for the above named decedent. The following facts apply to this estate according to the probated will or the petition or application was made or both.

Date of decedent's death 06/04/2012

1. Did decedent leave a will? YES NO
2. If item one is YES, will was probated FORMALLY INFORMALLY
3. If item one is YES, date of most recent probate of the will was 9/28/2012
4. If item 2 is answered FORMALLY, was there previous informal probate of the same will? YES NO
5. If the will was previously probated informally, was that informal probate certified to the Register of Deeds of the county to which this certificate is directed? YES NO
6. Has a petition for elective share been filed? (If YES, attach copy.) YES NO
7. Has a personal representative been appointed? YES NO
8. If item 7 is YES, date of appointment was 9/28/2012
9. If item 7 is YES, appointment was FORMAL INFORMAL
10. If item 7 is YES, give names and addresses of personal representatives.

MARK E. GOLDING
MAILING ADDRESS- P.O. BOX 281
LEGAL ADDRESS - 58 CROCKETT ROAD
RAYMOND, ME 04071



APPRAISAL OF REAL PROPERTY**LOCATED AT**

58 Crockett Rd
Raymond, ME 04071

Book: 3191 Page: 7406 CCRD / Portland, ME MSA #38860

FOR

The Estate of Irene L. Golding
58 Crockett Road
Raymond, ME 04071

AS OF

05/15/2014

BY

Jason S. Stokes
Straight Line Appraisal, Inc.
188 Boundary Rd
Standish, ME 04084-6035
(207) 838-7800
jastokes@straightlineappraisal.com
www.straightlineappraisal.com

188 Boundary Road
Standish, ME 04084-6035

www.straightlineappraisal.com

The Estate of Irene L. Golding
58 Crockett Road
Raymond, ME 04071

Re: Property: 58 Crockett Rd
Raymond, ME 04071
Borrower: The Estate of Irene L. Golding
File No.: 20140111

Opinion of Value: \$ 95,000
Effective Date: 05/15/2014

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Jason S. Stokes
License # AP00000001497
State: ME Expires:12/31/2014
jastokes@straightlineappraisal.com

Appraisal Report

Uniform Residential Appraisal Report

File # 20140111

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: 58 Crockett Rd, City: Raymond, State: ME, Zip Code: 04071

Borrower: The Estate of Irene L. Golding, Owner of Public Record: The Estate of Irene L. Golding, County: Cumberland

Legal Description: Book: 3191 Page: 7406 CCRD / Portland, ME MSA #38860

Assessor's Parcel #: Map: 54 Lot: 56, Tax Year: 2012, R.E. Taxes \$: 1,900

Neighborhood Name: Raymond Beach Association, Map Reference: 38860, Census Tract: 23005-0120.00

Occupant: Owner Tenant Vacant, Special Assessments \$: 0, PUD HOA \$: 25 per year

Property Rights Appraised: Fee Simple Leasehold Other (describe)

Assignment Type: Purchase Transaction Refinance Transaction Other (describe): Estate Settlement

Lender/Client: The Estate of Irene L. Golding, Address: 58 Crockett Road, Raymond, ME 04071

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? Yes No

Report data source(s) used, offering price(s), and date(s): There has been no listing, agreement or option on the subject property in the past 12 months via owner interview.

MREIS data and assessors information.

1 did 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.

Contract Price \$: _____ Date of Contract: _____ Is the property seller the owner of public record? Yes No Data Source(s): _____

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? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

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

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use
Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE: _____ AGE: _____	One-Unit: 75 %
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 checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000): _____ (yrs): _____	2-4 Unit: _____ %
Growth: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time: <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	80 Low 0	Multi-Family: _____ %
Neighborhood Boundaries: The subject is bounded to the north by Crockett Road, to the south by Clear Water Drive, to the east by Route 302, and to the west by Birch Drive.		1,500 High 200	Commercial: 15 %
Neighborhood Description: See attached addenda.		225 Prod. 25	Other: 10 %

** "Other" Present Land Use % represents vacant land

Market Conditions (including support for the above conclusions): See attached addenda.

Dimensions: 58.1' ft x 122.4' Area: 7111 sf Shape: Irregular / Not Adverse View: N, Res;

Specific Zoning Classification: LRR2 / Residential Zoning Description: 3 acres min. lot size, 225' min. road frontage

Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

In the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

Utilities: Public Other (describe)

Electricity: Gas: None

Water: Sanitary Sewer: Septic / Typical

Off-site Improvements - Type: Street: Asphalt Alley: None

FEMA Special Flood Hazard Area: Yes No FEMA Flood Zone: C FEMA Map #: 2302050020B FEMA Map Date: 05/05/1981

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (assessments, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

There were no known easements, encroachments, or special assessments noted as of the date of inspection. Site has typical size and utility. Private sewer systems are typical area - not adverse. No seepage noted. There were no adverse environmental conditions observed or known by this appraiser as of the date of inspection. The heating fuel tank located at the rear of the house. No leakage was noted. This is typical for the subjects market area.

General Description	Construction	Exterior Description	Interior Description
Units: <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab <input type="checkbox"/> Crew Space <input type="checkbox"/>	Foundation Walls: Concrete / Avg.	Floors: Crpt / Vinyl / Avg.
# of Stories: 1	Full Basement <input checked="" type="checkbox"/> Partial Basement <input type="checkbox"/>	Exterior Walls: Wd Shingle / Avg.	Walls: Drywall / Avg.
Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> 3-Det./End Unit	Basement Area: 600 sq. ft.	Roof Surface: Asphalt / Avg.	Trim/Finish: Pine / Avg.
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish: 50 %	Gutters & Downspouts: None	Bath Floor: Vinyl / Avg.
Design (Style): Split Entry	Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump <input checked="" type="checkbox"/>	Window Type: DH Wood / Avg.	Bath Wainscot: Fiberglass / Avg.
Year Built: 1945	Evidence of: <input type="checkbox"/> Infiltration <input type="checkbox"/> Settlement	Storm Sash/Insulated: None	Car Storage: <input type="checkbox"/> None
Effective Age (Yrs): 16	Dampness <input type="checkbox"/> Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWB <input type="checkbox"/> Radiant	Screens: Yes / Avg.	Driveway: <input checked="" type="checkbox"/> # of Cars: 3
Attic: <input type="checkbox"/> None <input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	Other: <input type="checkbox"/> Fuel Oil <input type="checkbox"/> Cooling <input type="checkbox"/> Central Air Conditioning	Amenities: <input checked="" type="checkbox"/> Woodstove(s) # 1	Driveway Surface: Gravel
Floor: <input checked="" type="checkbox"/> Scuttle <input type="checkbox"/> Finished <input type="checkbox"/> Headed	Individual <input type="checkbox"/> Other: None	Fireplace(s) # 0 Fence: None	Garage: # of Cars: 0
Appliances: <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)		Pool: None <input checked="" type="checkbox"/> Other: 2 Sheds	Carport: # of Cars: 0

Finished area above grade contains: 5 Rooms, 2 Bedrooms, 1.0 Bath(s), 1,064 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.): The subject has a 10' x 10' deck and 2 finished bedrooms in the basement and a right of way to Sebago Lake with an association beach.

Describe the condition of the property (including needed repairs, deterioration, renovation, remodeling, etc.): C4; Kitchen-not updated; Physical depreciation appears due to normal wear and tear. There were also no items of functional or external obsolescence noted at the time of inspection. Permits for any improvements, repairs, or renovations are on file at the town office. All improvements on the subject property have been performed in a work person-like manner. **Deferred Maintenance was noted for the front door and rear slider needing to be replaced \$3,000 and the kitchen and bathroom vinyl needs to be replaced \$2,000. The total cost to cure is \$5,000.

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

There were no conditions reported, noticed or made aware that would affect the livability, soundness, or structural integrity of the property at time of the inspection.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

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There are 14 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 90,000 to \$ 135,000	
There are 10 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 85,000 to \$ 122,000	
FEATURE	SUBJECT
Address	58 Crockett Rd Raymond, ME 04071
Proximity to Subject	0.19 miles E
Sale Price	\$ 90,000
Sale Price/Gross Liv. Area	\$ 123.63 sq.ft.
Data Source(s)	MREIS #1078152;DOM 147
Verification Source(s)	Assessor's Card
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing	Assessor's Card
Concessions	Assessor's Card
Date of Sale/Time	Assessor's Card
Location	Assessor's Card
Leasehold/Free Simple	Assessor's Card
Site	Assessor's Card
View	Assessor's Card
Design (Style)	Assessor's Card
Quality of Construction	Assessor's Card
Actual Age	Assessor's Card
Condition	Assessor's Card
Above Grade	Assessor's Card
Room Count	Assessor's Card
Gross Living Area	Assessor's Card
Basement & Finished	Assessor's Card
Rooms Below Grade	Assessor's Card
Functional Utility	Assessor's Card
Heating/Cooling	Assessor's Card
Energy Efficient Items	Assessor's Card
Garage/Carport	Assessor's Card
Porch/Patio/Deck	Assessor's Card
Fireplace(s)	Assessor's Card
Other	Assessor's Card
Driveway Surface	Assessor's Card
Net Adjustment (Total)	Assessor's Card
Adjusted Sale Price of Comparables	Assessor's Card

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) MREIS, 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 sales.

Data Source(s) MREIS, Public Record

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MREIS / Public Records	MREIS / Public Records	MREIS / Public Records	MREIS / Public Records
Effective Date of Data Source(s)	06/03/2014	06/03/2014	06/03/2014	06/03/2014

Analysis of prior sale or transfer history of the subject property and comparable sales: The subject has not had any additional sales in the past 36 months. There have been no additional sales of the comparables in the past 12 months.

** Days-of-market is specific the most current listing of the comparable and does not reflect the total days in a prior listing period. The appraiser uses the total days-on-market as reported in the statewide MREIS for consistency purposes.

Summary of Sales Comparison Approach: Comps. adjusted as follows: bathrooms at \$1,000/fixture, GLA at \$20/sf for variances greater than 100 sf and others as noted. All comps. were considered equally in arriving at the indicated market value. The appraiser has utilized comparables which are different in structural design. However, the comparables are considered competing properties by evidence found within the market. All of the above sold comparables are considered "arms-length" sales per MREIS and listing brokers. The subjects utilities were on and functioning at the time of the inspection. It was necessary to cross major roadways, bodies of water and/or railroad tracks to locate the most appropriate comparables for the subject property. This is typical for the State of Maine and is not considered adverse or misleading. The appraiser used comparables that fall outside the subjects defined neighborhood. This is typical for the subjects market area due to the rural location and the distance between houses. The comps. used are in similar water influenced neighborhoods as the subject.

Indicated Value by Sales Comparison Approach \$ 95,000

Indicated Value by: Sales Comparison Approach \$ 95,000 Cost Approach (if developed) \$ 170,830 Income Approach (if developed) \$

Sales Comparison Approach provides the most reliable market value estimate for a single family dwelling. The Cost Approach was completed and analyzed but the current cost-construction is generally not recouped in the current market. The Income Approach not applied as single family dwellings are not typically rented for income purposes.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: installation of railing on hot tub deck at all areas more than 12" from the ground. Balusters are to be no less than 4" apart in the areas where railings are needed.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 95,000 as of 05/15/2014, which is the date of inspection and the effective date of this appraisal.

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Highest & Best Use:

Defined: "The reasonable probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability."

The Highest and Best Use of the subject property "as vacant" and "as improved", considering its zoning and neighborhood character, is that of the subject's present use as a single family residential dwelling. The property represents the greatest conformity to the subject's area and meets the four criteria as mentioned above which represents the best return on the subjects parcel.

The current use of the subject property existing as of the date of value is residential, which is the same as the appraiser's opinion of the highest and best use of the real estate being appraised.

Sales over 1 mile:

In this appraiser's judgment, the lack of comparable sales in the subject neighborhood makes it necessary to use comparable(s) situated over 1 mile away from the subject. The comparable sales utilized were the best indicators of the subject's market value available at the time of this appraisal and were therefore used. An appropriate location adjustment, if necessary, was applied and explained in the Sales Comparison Approach.

Sales over 6 month:

In this appraiser's judgment, the lack of recent comparable sales in the subject area makes it necessary to use comparable(s) in excess of six months old. The comparable sales utilized were the best indicators of the subject's market value available at the time of this appraisal and were therefore used. An appropriate adjustment for any change in market conditions over time was applied and explained in the Neighborhood comments and Sales Comparison Approach.

Excess Adjustments:

The appraiser is aware that the net / gross / line adjustments for the comparable sales should not exceed the secondary market guidelines of 15% / 25% / 10% respectively. The appraiser chose the best sales available for analysis. However, due to the nature and features of the sales as compared to the subject property and the adjustments applied the guidelines were exceeded

Cost Approach:

The replacement cost given in the below Cost Approach form of valuation should not be relied on for insurance purposes. The site value is the Highest and Best use of the land "as vacant". The "as-is" value of the site improvements is the value given to improvements to the site such as a well and septic or public water and sewer connection and other utilities, site work such as excavation, loam and seed, and landscaping.

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)

Site value is based on recent land sales and site extraction

kept in the work file at the appraiser's office.

ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW

Source of cost data Marshall & Swift
 Quality rating from cost service Avg-Gd* Effective date of cost data 03/2014
 Comments on Cost Approach (gross living area calculations, depreciation, etc.)
 Marshall & Swift Handbook

OPINION OF SITE VALUE					
DWELLING	1,064	Sq.Ft. @ \$	82.62	= \$	87,908
Basement	600	Sq.Ft. @ \$	26.20	= \$	15,720
Amenities**				= \$	10,000
Garage/Carport	320	Sq.Ft. @ \$	36.25	= \$	11,600
Total Estimate of Cost-New				= \$	125,228

Economic life is market based / Marshall & Swift cost estimates are based on national averages and are generally lower than actual construction costs.

Less	Physical	Functional	External		
Depreciation	33,398			= \$	33,398
Depreciated Cost of Improvements				= \$	91,830
*As-is Value of Site Improvements				= \$	14,000

* Interpolated

**Amenities: Decks,

Estimated Remaining Economic Life (HUD and VA only)

44 Years

INDICATED VALUE BY COST APPROACH = \$ 170,830

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$

X Gross Rent Multiplier

= \$

Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project Raymond Beach Association

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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. 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 the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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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. 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 approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, 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).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
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 *Jason S. Stokes*
 Name Jason S. Stokes
 Company Name Straight Line Appraisal, Inc.
 Company Address 188 Boundary Rd
Standish, ME 04084-6035
 Telephone Number (207) 838-7800
 Email Address jstokes@straightlineappraisal.com
 Date of Signature and Report 06/04/2014
 Effective Date of Appraisal 05/15/2014
 State Certification # _____
 or State License # AP000000001497
 or Other (describe) _____ State # _____
 State ME
 Expiration Date of Certification or License 12/31/2014

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 _____

ADDRESS OF PROPERTY APPRAISED

58 Crockett Rd
Raymond, ME 04071
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 95,000

LENDER/CLIENT

Name No AMC
 Company Name The Estate of Irene L. Goding
 Company Address 58 Crockett Road , Raymond, ME 04071
 Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Supplemental Addendum

File No. 20140111

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						

Additional Comments and Conditions of the Appraisal

Intended User: The **Intended User** of this report is **The Estate of Irene L. Golding**. No additional Intended Users are identified by the appraiser. This report contains sufficient information to enable the client/lender to understand the report. If you are have received a copy of this report and you are not the intended user it does not result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser and is strictly forbidden

The Intended Use: The **Intended Use** is to evaluate the property that is the subject of this appraisal for estate settlement purposes, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.

Engagement of the Appraiser: The appraiser was engaged directly by **Paul B. Watson**, on behalf of the lender, as its duly authorized agent.

Scope of Work and Uniform Appraisal Dataset (UAD): At the request of the lender/client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and assumptions.

In preparing this appraisal, **Jason S. Stokes** performed an interior/exterior inspection of the subject property. The appraiser obtained information for the subject and the comparables which he deemed adequate and reliable through typical the normal course of business.

Some of the standardized responses in the UAD definitions page attached to this report, might mislead the reader to the conclusion that the that the information on the subject or comparables is more reliable and has a greater level of precision than what is factually correct or typical from than normal. Condition and quality ratings and data on the sales and listing is where this is most prevalent. Third-party sources are used to obtain on the subject and the comparables and not every detail is viewable by the appraiser or can be confirmed by the appraiser and this information should be considered an estimate unless the appraiser notes otherwise.

The appraiser will investigate appropriate market data for utilization in a Sales Comparison Approach to value, and if appropriate, Cost and Income Capitalization approaches. The appraiser's process will include research of public records through he use of commercial sources of data such as printed comparables data services, computerized databases, etc. Search parameters such as dates of sales, leases, locations, sizes, types of properties and distances from the subject will start with relatively narrow constraints and, if necessary, be expanded until the appraiser has either retrieved data sufficient (in the appraiser's opinion) to estimated market value, or until the appraiser believes that he has reasonably exhausted the available pool of data. Researched sales data will be viewed and, if found to be appropriate, efforts will be made to verify the data with persons directly involved in the transactions such as buyers, seller, brokers or agents. At the appraiser's discretion some data will be used without personal verification if, in the appraiser's opinion, the data appears to be correct. In addition, the appraiser will consider any appropriate listings/pendings of properties found through observation during the appraiser's data collection process. The appraiser will report only the data deemed to be pertinent to the valuation process. Some data may be provided at the request of the client/lender to prove marketability, acceptability of a certain feature, and its affect on the overall value of the property.

The appraiser will investigate and analyze pertinent easements or restrictions, on the fee simple ownership of the subject property. It is the client's responsibility to supply the appraiser with a title report. If a title report is not available, the appraiser will rely on a visual observation and identify any readily apparent easements or restrictions.


The appraiser will complete the appraisal report in compliance with the Uniform Standards of Professional Appraisal Practice as promulgated by the Appraisal Foundation and the Code of Professional Ethics and Certification Standard of the Appraisal Institute.

The appraiser will prepare a report which will include photographs (*or digital images*) of the subject property, descriptions of the subject neighborhood, the site, any improvements on the site, a description of zoning, a highest and best use analysis, a summary of the most important sales used in the appraiser's valuation, a reconciliation and conclusion, a map illustrating the sales in relationship to the subject property, and other data deemed by the appraiser to be relevant to the report. Pertinent data and analyses not included in the report may be retained in the appraiser's work file.

Competency Statement: The appraiser has the appropriate appraisal knowledge, geographic competency and prior experience in subjects market, education, and experience to complete this assignment with competence to render a credible assignment result. The appraiser's curriculum vitae and work experience is available on request.

Personal Property: Personal property is not defined as real estate and therefore is not included in the valuation of the subject property. A separate valuation of any personal property items is not necessary as they do not contribute significantly to the overall value.

Additional Information: As of the date of the report, the appraiser was not supplied with the legal description of the subject property and the appraiser's enclosures in accordance with USPAP requirements. In addition if a home inspection report was

Signature		Signature	
Name	Jason S. Stokes	Name	
Date Signed	06/04/2014	Date Signed	
State Certification #		State Certification #	
Or State License #	AP000000001497	Or State License #	
	State ME		State

Supplemental Addendum

File No. 20140111

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						

performed on the subject property, it was also not made available to the appraiser.

Detrimental conditions: There are a wide variety of detrimental conditions that can impact property values. These include but are not limited to: non-market motivations, future temporary disruptions, stigmas, convicted criminals who reside in the neighborhood, neighborhood nuisances, future unannounced surrounding developments, structural and engineering conditions, construction conditions, soils and geotechnical issues, environmental conditions and natural conditions. The appraiser has inspected the subject on a level that is consistent with the typical responsibilities of the appraisal profession and process; however the appraiser does not have the expertise of soils, structural or environmental engineers, scientists, urban planners and specialist in these various fields. Unless otherwise stated in the report, the appraiser assumes no responsibilities for the impact that variety of detrimental conditions may cause.

Environmental Conditions: Unless otherwise stated in this report, the existence of hazardous materials, which may or may not be present on the property, was not observed by or made none to the appraiser. The appraiser has no knowledge of the existence of such material on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, mold or any other potentially hazardous materials may affect the value of the property. The opinion of value is based on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The intended user is urged to retain an expert in this field if desired.

Electronic Signature: This report is computer generated. An electronic (*digital*) signature may have been used in this report. If so, precautions have been made through software encryption to protect the integrity of the appraiser(s) signature, which securely authorizes the utilization of the electronic signature. Electronically affixing a signature to the report carries the same level of authenticity and responsibility as an ink signature on a paper copy report.

This appraisal report may have been electronically transmitted. If so, through software encryption, the appraiser has taken reasonable steps to protect the data integrity of the transmitted report. The appraiser exercises due care to prevent unauthorized use of his or her signature and is not responsible for unauthorized use as stated in USPAP "Standards Rule 1-10". The appraiser has given no one permission to digitally sign a report and the appraisers signature is protected with a personal password only known to the appraiser.

Comments and Conditions of the Appraisal: This report and the appraiser's notes from the inspection are not considered a home inspection and should not be relied upon to report the condition and/or functionality of the property as a whole nor any of its individual components under that term. Additionally, the appraiser is not acting, in any capacity, as a code enforcement officer or building inspector during viewing of the property. If a safety issue arises, the lender/client should not rely on the appraiser to determine if the issue meets current local or state codes and should seek assistance from a professional with knowledge in that field.

The Gross Living Area (*GLA*) of the comparables may or may not be exact and is used as a guide only in the adjustment process. The appraiser is unable to accurately measure the comparables and relies on information from other appraisers, public records and/or broker information as applicable.

Other Assumptions and/or Conditions:

Extraordinary Assumption(s): None

Hypothetical Condition(s): None

Time Adjustments: The appraiser has research the subjects immediate and regional market segment for changes in median sales prices, marketing time, sales volume as compared to previous years, list to sales price ratios to help identify signs of market appreciation, depreciation or stabilization. After extensive research of the subjects market segment the appraiser has found no need to further adjust the comparable to meet current market conditions. The current condition of the real estate market is considered stable.

GLA Adjustments (Gross Living Area): The comparables have been adjusted for differences in GLA for variances greater than 100 sf or that significantly affect adjusted values. The adjustment reflects the market return on investment or contributory value of the excess GLA not the replacement or new construction cost per square foot.

Legal Description: The subject's deed was not reviewed. The deed was read by the appraiser and no adverse easements, encroachments or conditions were found that would affect the marketability of the subject.

Market Conditions: Most financing is conventional with buyers paying 1 to 2 point for a lower rate. Rate for a 30 yr. mortgages are average 4.32% (*Source: Primary Mortgage Market Survey 30-Year Fixed-Rate, freddiemac.com*). The subject is expected to sell at the appraised value with a reasonable marketing time of 15-220 days based on closed sales in the subjects market area in the past year. Sales have increased 11.49% in December 2013 as compared to December 2012 statewide. Statewide median sales prices have increased 0.15% in 2013 as compared to 2012. Sales in Cumberland County have increased 15.75% in December 2013 as compared to December 2012 (2965 total) with the median sales price increasing

Signature		Signature	_____
Name	Jason S. Stokes	Name	_____
Date Signed	06/04/2014	Date Signed	_____
State Certification #	_____	State Certification #	_____
Or State License #	AP000000001497	Or State License #	_____

Supplemental Addendum

File No. 20140111

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						


7.08% from \$226,000 in December 2012 to \$242,000 in December 2013. (Source: *Maine Real Estate Statistics - Q4-2013 Housing Report*). Cumberland County has more sales activity than any other county in the state and serves as a good indicator of current real estate condition in the State of Maine. Low financing rates have encouraged current home owners to refinance their existing mortgages for a lower rate and monthly payment. This has helped lightened the payment burden on homeowners and in the long term will strengthen the current economic conditions.

Neighborhood Description: Homes styles range from ranches, capes, colonial and new Englander's which is typical in the State of Maine. Local schools are serviced by bus. Access to services in **Raymond** are via Route 302 offering service related businesses and small retail stores, fuel and grocery. Access to major roadways is average with Route 302 within 0.15 mile(s) from the subject. The neighborhood has average overall appeal. The Town of **Raymond** provides all public services (police, fire and emergency). *****Other** land use % represents vacant land, schools and cemeteries.

Exposure time: Definition: "The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective opinion based on an analysis of past events assuming a competitive and open market."

The subjects exposure time is estimated to be **15-220 days** when marketed with a reasonable list price and being advertised in a typical manner.

USPAP Certification - Disclosure of Prior Services: The appraiser has not performed services, as an appraiser or in any other capacity, regarding the subject property within the three-year period immediately preceding acceptance of this assignment.

Signature		Signature	_____
Name	Jason S. Stokes	Name	_____
Date Signed	06/04/2014	Date Signed	_____
State Certification #	_____	State Certification #	_____
Or State License #	AP000000001497	Or State License #	_____
State	ME	State	_____

Supplemental Addendum

File No. 20140111

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						

Appraisal Privacy Notice

NOTICE: Pursuant to the passage of the in 1999, numerous agencies have adopted new privacy regulations. Such regulations are focused on the protection of information provided by consumers to those involved in financial activities "found to be closely related to banking or usual in connection with the transaction of banking". These activities have been deemed to include "appraising real or personal property." (*Quotations are from the Federal Trade Commission, Privacy of Consumer Financial Information; Final Rule, 16 CFR Part 313*) Appraisers, along with all providers of personal financial services, are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees, any third party consultants and the independent contractors we engage are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us at any time (207) 838-7800 if you have any questions about the confidentiality of the information that you provide to us.

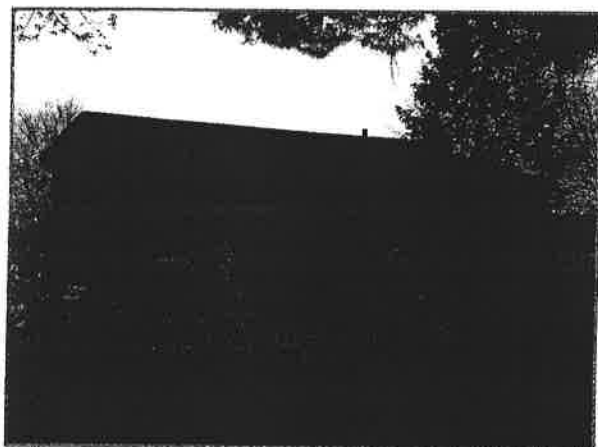
Subject Photo Page

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						



Subject Front

58 Crockett Rd
 Sales Price
 Gross Living Area 1,064
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location B;Right of Way;
 View N;Res;
 Site 7111 sf
 Quality Q3
 Age 69



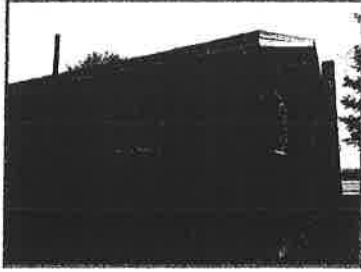
Subject Rear



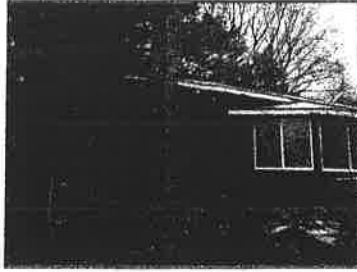
Subject Street

Photograph Addendum

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						



Alternate Street



Front



Side



Shed



Shed



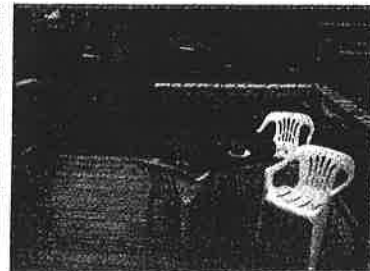
Living Room



Entry



Dining Room



Deck



Kitchen



Kitchen Floor



Dining Room



Bathroom



Basement Finish



Basement finish laundry

Photograph Addendum

Borrower/Client	The Estate of Irene L. Golding				
Property Address	58 Crockett Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Lender/Client	The Estate of Irene L. Golding				



Bedroom



Wood Stove



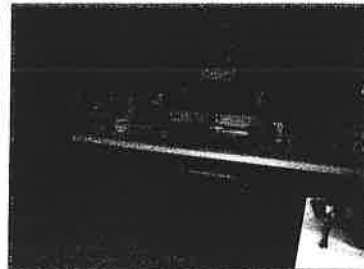
Oil Tank



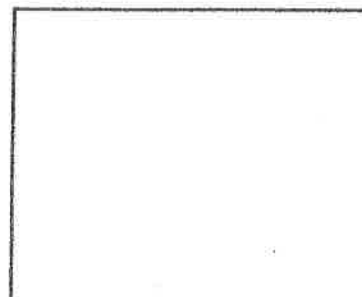
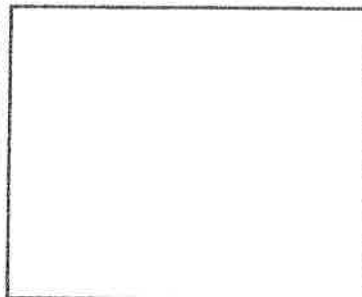
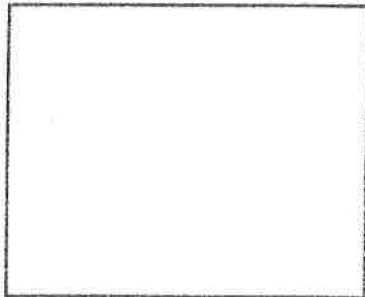
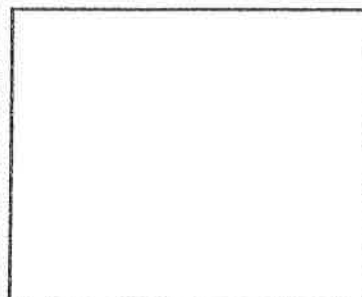
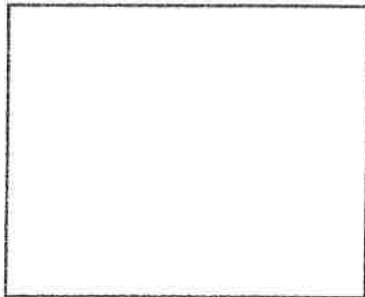
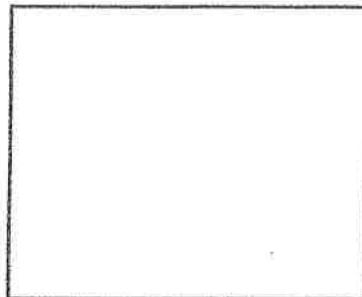
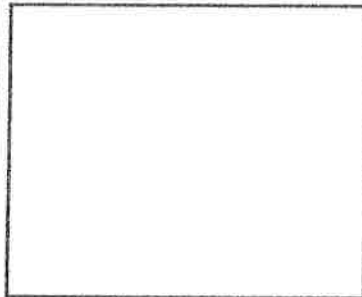
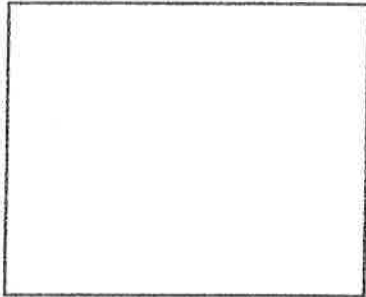
Circuit Panel



Bedroom

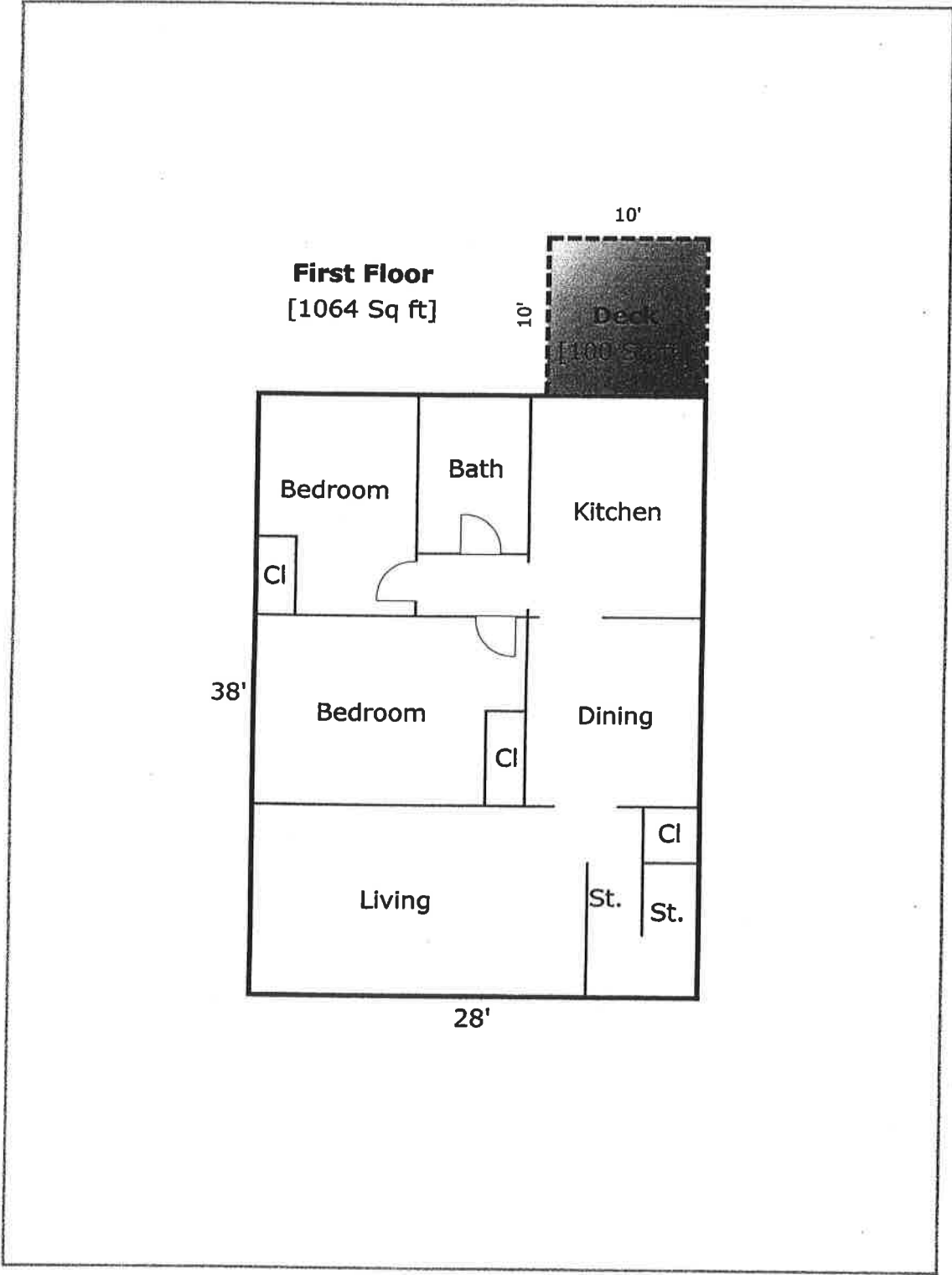


Kitchen



Building Sketch (Page - 1)

Borrower/Client	The Estate of Irene L. Golding				
Property Address	58 Crockett Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Lender/Client	The Estate of Irene L. Golding				



Building Sketch (Page - 2)

Borrower/Client	The Estate of Irene L. Golding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Golding						

Living Area	
First Floor	1064 Sq ft
Total Living Area (Rounded):	1064 Sq ft
Non-Living Area	
Deck	100 Sq ft

Building Sketch (Page - 3)

Borrower/Client	The Estate of Irene L. Golding				
Property Address	58 Crockett Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Lender/Client	The Estate of Irene L. Golding				

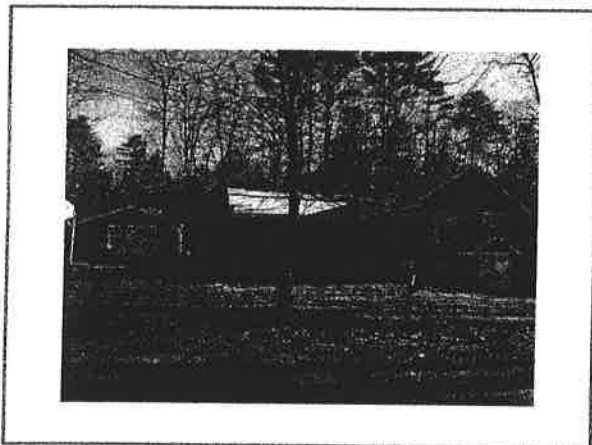
Living Area		Calculation Details
First Floor	1064 Sq ft	28 x 38 = 1064
Total Living Area (Rounded):	1064 Sq ft	
Non-Living Area		
Deck	100 Sq ft	10 x 10 = 100

Comparable Photo Page

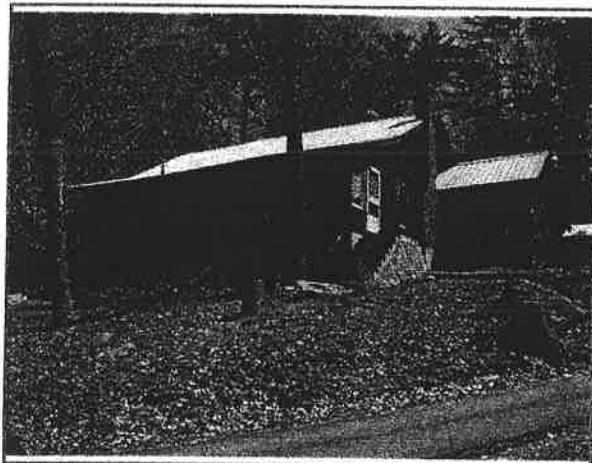
Borrower/Client	The Estate of Irene L. Goding						
Property Address	58 Crockett Rd						
City	Raymond	County	Cumberland	State	ME	Zip Code	04071
Lender/Client	The Estate of Irene L. Goding						

**Comparable 1**

3 Crockett Rd	
Prox. to Subject	0.19 miles E
Sales Price	90,000
Gross Living Area	728
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	B;Right of Way;
View	N;Res;
Site	12632 sf
Quality	Q3
Age	73

**Comparable 2**

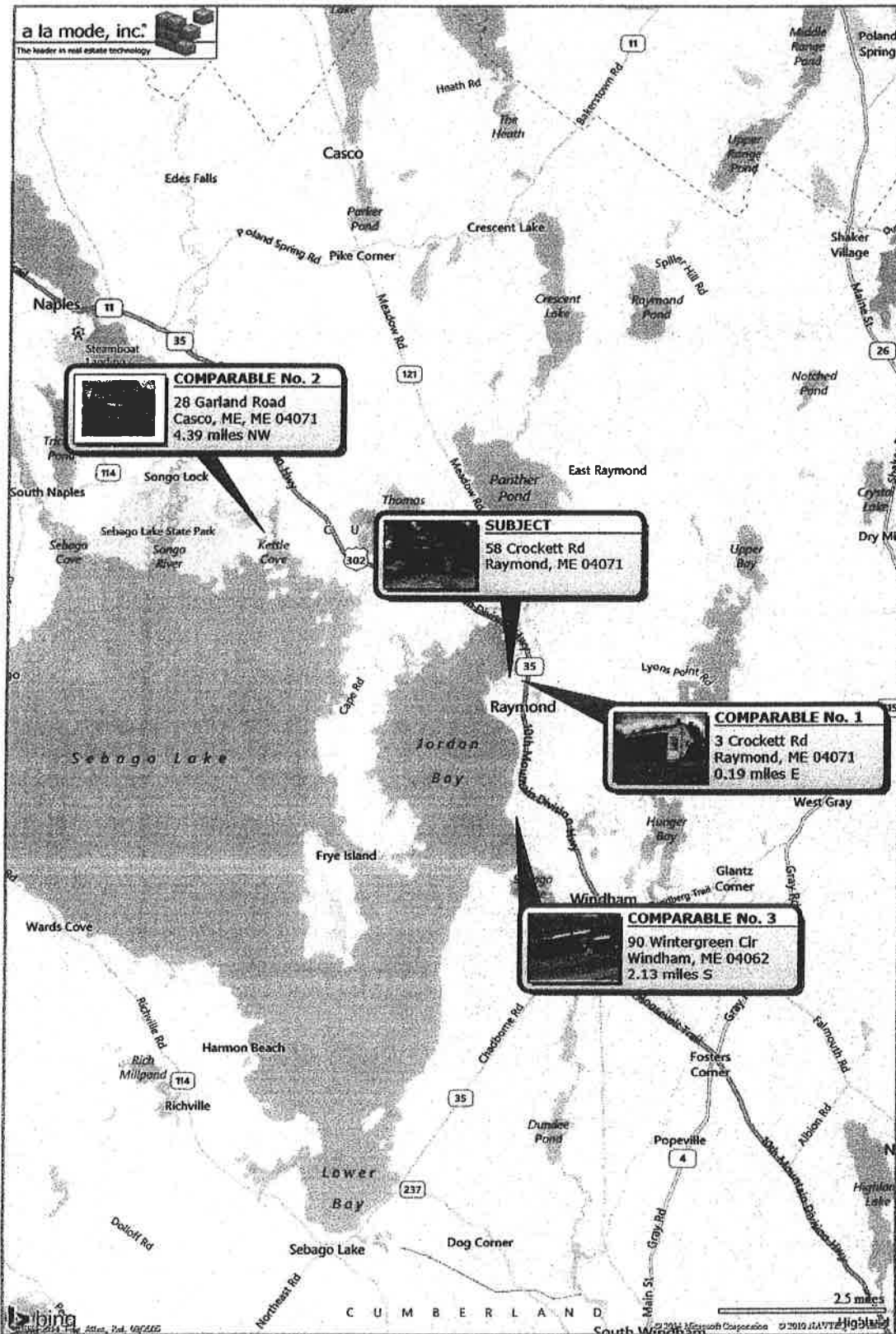
28 Garland Road	
Prox. to Subject	4.39 miles NW
Sales Price	103,430
Gross Living Area	1,304
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.1
Location	B;Right of Way;
View	N;Res;
Site	9583 sf
Quality	Q3
Age	73

**Comparable 3**

90 Wintergreen Cir	
Prox. to Subject	2.13 miles S
Sales Price	105,000
Gross Living Area	1,092
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	B;Right of Way;
View	N;Res;
Site	24829 sf
Quality	Q3
Age	51

Location Map

Borrower/Client	The Estate of Irene L. Golding				
Property Address	58 Crockett Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Lender/Client	The Estate of Irene L. Golding				



Appraiser's License

Borrower/Client	The Estate of Irene L. Golding				
Property Address	58 Crockett Rd				
City	Raymond	County	Cumberland	State	ME Zip Code 04071
Lender/Client	The Estate of Irene L. Golding				



State of Maine

DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License # AP1497

Be it known that:

JASON S. STOKES

has qualified as required by Title 032 MRSA Chapter 000:123 and is licensed as
a

REAL ESTATE APPRAISER

ISSUE DATE
Jan 01, 2014

EXPIRATION DATE
Dec 31, 2014

Anne L. Head

Director, Office of Professional & Occupational Regulation

E&O Insurance

Real Estate Appraisers Professional Liability



Date Issued	Policy Number	Previous Policy Number
07/02/2013	LIU009756-009	LIU009756-008

LIBERTY INSURANCE UNDERWRITERS, INC.

(A Stock Insurance Company, hereinafter the "Company")
 55 Water Street, 18th Floor
 New York, NY 10041

THIS IS A CLAIMS MADE AND REPORTED POLICY. PLEASE READ IT CAREFULLY.

Item DECLARATIONS

1. Customer ID: 157823 Named Insured: STRAIGHT LINE APPRAISAL, INC. Jason S. Stokes 188 Boundary Road Standish, ME 04084	
2. Policy Period: From: 07/01/2013 To: 07/01/2014 12:01 A.M. Standard Time at the address stated in Item 1.	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 07/01/2005	
5. Inception Date: 07/01/2005	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of claim, to Agent:	LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652
8. Annual Premium: \$805.00	
9. Number of Appraisers: 1	
10. Forms attached at issue: LIA002 (10/11) LIA ME (10/11) LIA012 (08/11) LIA018 (03/10) OFAC ME (09/09)	

This Declarations Page together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Real Estate Appraisers Professional Liability Insurance Policy shall constitute the contract between the Named Insured and the Company.

By

Authorized Signature

LIA001 (04/10)

APPRAISER RESUME

PERSONAL DATA		
Name:	Jason S. Stokes	Phone Number: (207) 838-7800
Address:	188 Boundary Rd Standish, ME 04084-6035	Fax Number: (207) 642-7794
E-mail:	jastokes@straightlineappraisal.com	Certifications: AP000000001497, Expires 12/31/2014
Web Address:	www.straightlineappraisal.com	
Company Name:	Straight Line Appraisal, Inc.	

PROFESSIONAL MEMBERSHIPS

EDUCATION		
Name of Institution (HS, College, University, etc.)	Dates Attended	Type of Degree or Certificate
Windham High School	1990-1993	High School Diploma
Andover College	1995-1997	Associates Degree In Business Administration

Professional/Technical Courses (Real Estate Related)	Date Completed	Sponsoring Organization
2-4 Family Finesse - 7.00 hrs. CE credit	12/31/2013	McKissock
2014-2015 USPAP update course - 7.00 hrs. CE credit	12/29/2013	McKissock
Construction Details and Trends - 7.00 hrs. CE credit	01/01/2013	McKissock
2012-2013 USPAP update course - 7.00 hrs. CE credit	01/02/2012	McKissock
2012-2013 USPAP update course - 7.00 hrs. CE credit	12/31/2012	McKissock
Appraising FHA Today - 7.00 hrs. CE credit	12/30/2011	McKissock
2010-2011 USPAP update course - 7.00 hrs. CE credit	11/14/2010	McKissock
Mortgage Fraud: Protect Yourself - 7.00 hrs. CE credit	03/30/2010	McKissock
2010-2011 USPAP update course - 7.00 hrs. CE credit	12/26/2009	McKissock
REO & Foreclosures - 5.00 hrs. CE credit	12/19/2009	McKissock
Risky Business: Ways to Min. Your Liability - 7.00 hrs CE	12/06/2009	McKissock
Intro. to Green Building for RE Appraisers - 2 hrs CE credit	10/31/2009	McKissock
Declining Markets and Sales Concessions - 7.00 hrs CE	03/20/2009	Maine Chapter of the Appraisal Institute
2006-2007 USPAP update course - 7.00 hrs. CE credit	12/28/2007	JMB Real Estate Academy
Income Approach - An Overview - 7.00 hrs. CE credit	12/20/2007	JMB Real Estate Academy
Seminars, Conferences, Clinics Attended	Date Completed	Sponsoring Organization
Sales Comparison Approach - 7.00 hrs. CE credit	12/13/2007	JMB Real Estate Academy
Residential Cost Approach - 7.00 hrs. CE credit	12/07/2007	JMB Real Estate Academy
Understanding Older Housing in Maine - 7 hrs. CE credit	11/22/2005	University of Southern Maine Center for RE Education
2004-2005 USPAP update course - 7.00 hrs. CE credit	11/18/2005	University of Southern Maine Center for RE Education
The New URAR - 7.00 hrs. CE credit	10/27/2005	University of Southern Maine Center for RE Education
Online Residential Design & Functional Utility - 7 hrs. CE	12/24/2004	The Appraisal Institute
Appraisal Income Properties - 30 hrs. Qualifying Education	11/25/2003	JMB Real Estate Academy
2002-2003 USPAP update course - 7.00 hrs. CE credit	11/22/2003	University of Southern Maine Center for RE Education
2000-2001 USPAP update course - 7.00 hrs. CE credit	11/01/2001	University of Southern Maine Center for RE Education
Introduction to Home Inspections - 7.00 hrs. CE credit	10/30/2001	Allstate Home Inspection, LTD
Appraisers Environmental Awareness - 7.00 hrs. CE credit	10/29/2001	Allstate Home Inspection, LTD
Internet for Appraisers - 7.00 hrs CE credit	10/11/2001	University of Southern Maine Center for RE Education
USPAP 1998-1999 - 15 hrs. QE credit	12/20/1999	JMB Real Estate Academy
Appraising 1-4 Family Properties - 30 hrs. QE credit	02/03/1998	JMB Real Estate Academy
Basics of Real Estate Appraisals - 30 hrs. QE credit	01/20/1998	JMB Real Estate Academy

APPRAISER RESUME (continued)

EMPLOYMENT HISTORY			
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising
Straight Line Appraisal, Inc.	Owner / Appraiser	2005 to Present	100
FISERV	Staff Appraiser Company Appraisal Reviewer	2002 to 2005	100
ILS Lending Solutions	Staff Appraiser	1999 to 2002	100
Shugar's Appraisal Services, Inc.	Staff Appraiser	1997-1999	

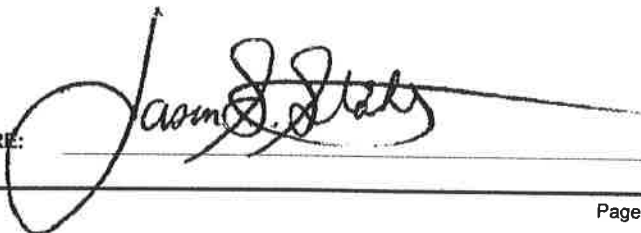
EXPERIENCE SUMMARY

I am a licensed appraiser with experience in the Northern New Hampshire, Southern Maine, Western Maine Mid-Coast Maine and parts of Northern Maine. I specialize in atypical construction, design, locations, uses, water front and island properties.

APPRAISAL COVERAGE AREAS	MARKET AND COST DATA SOURCES
Maine: Cumberland, York, Oxford, Androscoggin and Sagadahoc Counties	Statewide MLS (Maine Real Estate Information Systems) Marshall & Swift's Residential Cost Handbook

REFERENCES	
Robert Turner Builder / Owner	Turner Construction and Remodeling Services Cell: (207) 329-4217
Bridget King Realtor	The Maine Real Estate Network, Cell: (207) 749-4791
Bill Trask Realtor	The Maine Real Estate Network Cell: (207) 329-2630

SIGNATURE: _____



DATE: _____

06/04/2014

File No. 20140111

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLh	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CitySky	City View Skyline View	View
CityStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Source
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
LnDfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BayRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pastl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sgm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear