



## Town of Minot Selectmen Epacket

October 28, 2024 at 6:30pm  
Regular Meeting

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# Town of Minot

329 Woodman Hill Road  
Minot, ME 04258  
207-345-3305  
[www.minotme.org](http://www.minotme.org)

Board of Selectmen  
Minot Town Office  
329 Woodman Hill Road  
Monday, October 28, 2024  
Agenda\*

## REGULAR MEETING

1. Call to Order
2. Pledge of Allegiance
3. Approval of Minutes
  - a. Tuesday, October 15, 2024 – Regular Meeting
  - b. Monday, October 21, 2024 – Joint Meeting w/ Budget Committee
  - c. Tuesday, October 22, 2024 – Joint Meeting w/ Budget Committee
4. Warrants
  - a. Payroll Expense Warrant
  - b. Treasurer's Warrant
5. Assessors' Business
  - a. Consideration of Approval of Abatement  
*Chelsey & Kyle Bouffard*  
*197 Center Minot Hill Rd*  
*Map R07, Lot 013-003*  
*Account # 1479*  
Requesting abatement for valuation difference based on appraisal
6. New Business
  - a. Executive Session pursuant to Title 1 MRSA §405 (6)(a): Personnel Hearing
  - b. Executive Session pursuant to Title 1 MRSA §405 (6)(a): Personnel Matter Discussion
7. Old Business (Pending Matters)
8. Department Head Updates
  - a. Clerk's Report
  - b. Highway Report
  - c. Fire Department Report
9. Town Administrator's Report
10. Selectmen Comment
11. Public Comment (3-minute limit) – Items in public comment may be scheduled for a future meeting to provide for Board consideration and public notice
12. Next Meeting Dates
  - a. Tuesday, November 12, 2024 (Regular Meeting)
13. Adjournment



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Board of Selectmen Meeting  
Minot Town Office  
Tuesday, October 22, 2024  
6:30 pm  
Minutes\*

## JOINT MEETING WITH BUDGET COMMITTEE

**Selectmen:** Chair Daniel Gilpatric, Vice Chair Lisa Cesare, William Perry, Brittany Hemond, and Matthew Callahan

**Budget Committee:** Lisa Bonney, Timothy Worden, Kristin Carlton, Matthew LeClair, Susan Spencer, and George Buker

**Staff:** Danielle Loring (Town Administrator) and Sara Farris (Clerk & Recording Secretary),

**Public:** None

### 1. Call to Order

Chair Daniel Gilpatric called the meeting to order at 6:30 pm.

### 2. Pledge of Allegiance

Recited

### 3. Committee Requests – Danielle Loring, Town Administrator

#### a. Cemetery

#### b. Recreation

This topic was discussed at the Joint Meeting held on October 21, 2024.

### 4. General Budget Discussion and Questions

Danielle provided the group with an Expense Manger Request Worksheet (attached) and discussed the changes she made to the budget based on the discussion from the meeting on October 21.

#### 5200 Town Insurance - Acct 7041 PFML

Addition of \$7,500 which equals 1% of wages for all staff, volunteer, and safety personnel.

Danielle provided the group with an overview of the PFMLA regulations (attached) she stated that as written this would include anyone who is paid by the

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Town of Minot. She added that the Selectmen would also have to make changes to the Personnel Policy.

Lisa Cesare stated that she is on various other boards, and they have all included this in their budget and she believes Minot should too. Danielle responded that she was aware of it and was waiting for more information before she included it as there are still a lot of unknowns. She is also waiting to see if Maine Municipal Association (MMA) will take it over like they do for Workman's Comp.

Lisa Cesare asked if Minot could update the Personnel Policy to designate who can receive PFML. Danielle answered that by law they must include anyone the Town pays but this could change as more information becomes available.

#### 6500 Highway Equipment Repairs – Account 0204 Repairs

Increased the repair line to \$50,000

Danielle asked Scott Parker to compile an estimate of possible repairs for FY 2025 (attached). The estimate totaled to \$38,000.

Susan Spencer asked for an explanation of the Expense Manger Request Worksheet setup. Danielle explained that they are currently in Department 6500 and account number 0204 and that once each board gives their recommendations that will show up on the worksheet as well.

The group agreed that the increase was needed to cover possible repairs in FY 2025.

Danielle asked the group if they had any questions or concerns regarding the budget as presented.

#### Minot Fire Department 9000

Lisa Cesare said that looking at the Fire Department budget the only account she though could be cut was account # 0195 Employee Appreciation by \$2,000 just because the full-time department is so new, and the focus should be more on gear and onboarding to get new members equipped. The group agreed that this was a feasible decrease.

Matthew LeClair asked if the account # 0204 Repairs was for actual repairs and maintenance to equipment the Town already has and not used to purchase apparatuses. Danielle responded that account # 0204 is used for repairs and maintenance only and that each truck has been gone through and has received a full inspection.

Willaim Perry added that Chief Burt has done a great job of keeping members safe and equipment operational while being fiscally responsible by purchasing lightly used equipment when he can instead of brand-new.

Matthew LeClair was concerned with account # 0224 PPE Equipment because in FY2024 the department outfitted 6-8 members and for FY2025 the amount requested doubled. Danielle responded that the increase is needed to cover new members and to help current members get gear if needed as some members are currently using used gear.

George Buker asked if the Fire Department is keeping members and Danielle answered that they are keeping members and even getting members from other departments. The Fire Department is working on a contract for new members that if they go through training in Minot they must stay for so long. The State is also looking at possibly having a reimbursement like they do for Police Departments that if a Fire Department member leaves within a certain amount of time and goes to a different department the new department will reimburse the old.

#### Fire Department Vehicle 9001

Danielle stated that the \$25,000 could be used to purchase the dual axel truck and replace the forestry truck or for a command vehicle. She added that the dual axle truck is not ideal as it is a bigger truck and would not be able to get that far in the woods. It would also have to be outfitted, which is not included in the \$25,000. Chief Burt is considering it as an option but he is leaning more towards the command vehicle. The command vehicle in consideration is a used vehicle from the Town of Raymond. It is road ready, and they are asking \$9,000 for it.

There was some discussion that Mechanic Falls does have a forestry truck and a side by side as mutual aid that we could use if needed.

Danielle added that the plan for the old forestry truck Minot currently has is it would be to used for the Highway Department as an extra vehicle for the crew to use and possibly a vehicle for Code Enforcement to take to inspections, etc.

Lisa Cesare stated that she would like to leave the \$25,000 in the budget and left Chief Burt weigh out each option and choose which option he thinks would benefit the department the most. If the command vehicle is chosen the funds not used to purchase the vehicle would go in a reserve account. The group agreed.

### Recreation

Danielle asked the group if they had any suggestions regarding the lights at Memorial Fields discussed on October 21. She added that with the \$7,658 that is currently unexpended in the account used as a carry forward and the budgeted \$5,000 the account would have about \$12,000 which is not enough to cover the cost to replace the lights. The last quoted amount received was around \$80,000.

Brittany Hemond asked if using portable light towers would be an option as she uses them on their motorcross track. They run on diesel, come in different heights, and the lights can be angled where they are needed. The light towers could serve multiple purposes for the Town including the Highway and Fire Departments. The group would like the Selectmen to have a meeting with Minot Hebron Athletic Association (MHAA) to get their input and to rent one to see if it would work for the fields.

The Selectmen would like Danielle to get quotes for purchasing them and, after the meeting with MHAA, consider purchasing 1 this budget season and 1 the next if they work.

George Buker asked who requested that the lights be replaced. Danielle answered that MHAA made the request about 4 years ago and nothing has been done. They are a hazard and need to be dealt with before something happens, or they hurt someone.

Timothy Worden stated that the Town may want to consider some possible areas in each Departments budget that could be cut if that was suggest on Town Meeting floor, specifically the Fire Department.

Matthew LeClair added that the Fire Department and the Selectmen's goal seems to be "human capital improvement" and Chief Burt should be able to paint that picture in his report and/ or on Town Meeting floor.

There was some discussion regarding the growth of the Fire Department and the great response we now have to calls/ incidents. Susan Spencer asked if Chief Burt could create a way to show this at Town Meeting and / or in his report. The group agreed that would be a great idea.

There was some discussion regarding the RSU 16 budget for the upcoming year. Lisa Cesare stated that the Selectmen no longer want to cut the municipal budget to make up for the RSU increases. Matthew LeClair praised the Selectmen for that decision as he has lived in other municipalities where that is not the case. Residents really need to get involved with the RSU's budget and have their voices heard. Lisa added that members of the Selectboard are on various RSU committees/ boards to help keep the Town informed and Michael Dowling and Angela Swenson from the School Board have attended some of the Selectmen Meetings to help keep the Selectmen informed.

Danielle stated that the discussion at the town budget meetings should be focused on the actual municipal budget presented and not other budgets that are out of the town's control.

Danielle reminded the group that the Selectmen will meet to make their final recommendations on November 12 at 6:30 pm and the Budget Committee will meet on December 5 at 6:30 pm to make their final recommendations.

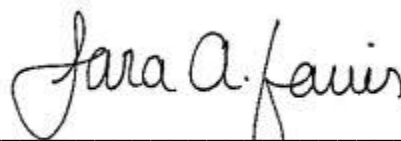
## 5. Adjournment

Motion: Willam Perry made the motion to adjourn at 7:36 pm; second by Brittany Hemond.

Discussion: None

Vote: Unanimous Approval (5/0)

The Joint Meeting adjourned at 7:36 pm.



Sara A. Farris – Clerk  
Recording Secretary

\_\_\_\_\_  
Daniel Gilpartic – Chair

\_\_\_\_\_  
Matthew Callahan

Joint Meeting Minutes Dated October 22, 2024.

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Lisa Cesare – Vice Chair

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William Perry

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Brittany Hemond

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Board of Selectmen Meeting  
Minot Town Office  
Monday, October 21, 2024  
6:30 pm  
Minutes\*

## JOINT MEETING WITH BUDGET COMMITTEE

**Selectmen:** Vice Chair Lisa Cesare, William Perry, Brittany Hemond, and Matthew Callahan

**Absent:** Chair Daniel Gilpatric

**Budget Committee:** Lisa Bonney, Timothy Worden, Kristin Carlton, Matthew LeClair, Susan Spencer, and George Buker

**Staff:** Danielle Loring (Town Administrator), Jeffrey Burt (Fire Chief), and Sara Farris (Clerk & Recording Secretary), and Scott Parker (Highway Director)

**Public:** None

### 1. Call to Order

Vice Chair Lisa Cesare called the meeting to order at 6:30 pm as Chair Daniel Gilpatric was absent.

### 2. Pledge of Allegiance

Recited

### 3. Town Clerk to Swear in Budget Committee Members

Clerk Sara Farris Sworn in new members Kristin Carlton, Matthew LeClair, Susan Spencer, and George Buker for a 3-year term. Lisa Bonney and Timothy Worden's 3-year terms were still current.

*Left blank*

Joint Meeting Minutes Dated October 21, 2024.

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#### **4. Introduction – Danielle Loring, Town Administrator**

##### ***See attached General Information: Red Tab #1***

Danielle Loring opened the meeting by discussing her memo. She stated that the Selectmen allowed for a \$305,000 or 13.5% increase and the proposed budget is an increase of \$184,403 or 8.17%. Her focus while working with Department Heads to create their budgets was that when Minot invests in its departments and staff the Town sees numerous successes.

Lisa Cesare also provided an overview of the Androscoggin County Budget as she is on their Budget Committee.

Matthew LeClair asked if MEPERS was only for the Fire Department. Danielle explained that for now it is only for the Fire Department, but it could expand to all staff in the future. Danielle would have to have a discussion with current staff to see what their buy in portion would be to count their years already served for the Town.

Matthew LeClair asked if the new PFMLA law was included in this budget. Danielle responded that she is waiting on the State to provide more information that she can present to the Selectboard to make their decision. There is still a lot unknown regarding the law and Danielle is monitoring it as one of her subcommittees for the Legislative Policy Committee. Danielle added that she is also on the unfunded mandates subcommittee to help control some of the mandates coming from the State with little to no guidance or funding. These mandates and laws are creating burdens for small communities like Minot.

Lisa Cesare asked if there were any more questions before they moved on to Department Head Presentations and there were none.

#### **5. Department Head Presentations**

##### **a. Highway Department – Scott Parker, Highway Director**

##### ***See attached Highway Department: Orange Tab #2***

Scott Parker asked the group how they would like him to present the Highway Budget and George Buker answered to go over the increases and big projects. The group agreed. The Highway Budget had an increase of \$648, which is .054%. Scott started with Common Roads (acct # 6200) and worked his way down his Expense Detail Report.

### Common Roads

Scott stated that the big project for next year will be Marston Hill Road and will be the only paving completed next year. There are 3 sections that will need to be rehabbed like the work that was done on Shaw Hill Road this summer. All 3 sections total about 2,300 ft.

Timothy Worden and Lisa Bonney asked if Scott had considered working with the State or AVCOG to purchase culverts. Scott replied that he has investigated it in the past, but the Town tends to get a better price on their own. The Town has a great relationship with their usual vendors, and they treat them well.

There were questions as to whether the Marston Hill Road culvert should be done with a concrete culvert like what was done on Shaw Hill Road instead of replacing the metal one that is already there. Matthew Callahan and Scott Parker agreed that if they changed the type of culvert or design, they would have to have an engineer involved and would have to go through a whole new permitting process. If they were to continue with the same type of culvert that is there now they wouldn't.

### Paving

The paving budget is for the Marston Hill Road project totaling \$410,000 using \$75,195 from LRAP and raising \$334,804.

### Highway Repairs

Lisa Cesare asked Scott if his budget for repairs would be enough based on the number of repairs and money spent in 2024. Scott replied that the Department currently has 2 trucks still under warranty and 2 older trucks so he is thinking the amount presented will be sufficient, but repairs are unpredictable. Lisa Cesare would like to revisit the Highway Repairs budget.

After some discussion on what repairs were done this year Susan Spencer asked what the DFP filter is on a truck. Scott responded that it has to do with emissions and that it filters the exhaust from the truck before it is released into the air. A truck will not move more than 5 miles an hour if the filter needs to be replaced making the truck in operable.

### Town Garage

Scott explained that the only part of the roof that needed to be repaired was the smaller portion with shingles, not the whole roof.

Lisa Cesare asked if there were any more questions for Scott Parker before they moved on to the Fire Department and there were none.

### **b. Fire Department – Jeffrey Burt, Fire Chief**

#### ***See attached Fire Department: Yellow Tab #3***

Chief Burt acknowledged that his budget was a reasonable increase of 37.1% from last year but explained that this will allow for growth in the department, keep the response times fast, and help increase mutual aid relationships with local Departments.

Chief Burt provided the group with a table breaking down each account, what the increase was if any, and a short explanation. He presented the table and then asked for any questions.

Kristin Carlton asked if members are held to any kind of commitment since the Town is investing so much money into onboarding them. Chief Burt responded that there currently is not, but he plans to create a contract to address this in the future. Brittany Hemond added that Minot does act as a “feeder system” to other towns/ cities but they could be future mutual aid if they stay local.

There were also some questions regarding gear issued to members. Chief Burt responded that all gear purchased by the Town must be returned to the Department when a member resigns or is terminated. This gear is ordered to size per member but can be reused if a new member joins and is about the same size. Danielle added that new members are required to attend classes and be certified before they are issued gear. Chief Burt also works with other Departments that new members come from to allow the member to continue to use the gear issued by the other Department and Minot will cover the cost if the gear is damaged.

Matthew LeClair asked if members attend the course though CMCC. Chief Burt answered that they do utilize that program, especially during covid when the State provided funds to cover the costs.

The Chief is looking to insulate Central Station using grants and other funding opportunities. Danielle added that the Town is utilizing and safety grant through Maine Municipal to install a standby generator at Orchard Station.

There was a question asked if the long-term goal of the Department was to increase the number of full-time staff. Chief Burt responded that that is a trend in many volunteer stations, but the main goal currently is to make sure there is coverage from 8am – 6pm. on the days the Chief is not in the office including Friday, Saturday, and Sunday and any State recognized holidays.

Chief Burt explained that the expense Detail Report regarding a new forestry or squad vehicle was included at the request of Danielle. The Department was presented with an option and Chief Burt is looking into that option to see if the vehicle can be altered to fit the department's needs.

Chief Burt gave a short overview of the new OSHA standards. If these standards were to pass in 2028 the department would have 4 trucks that were over 20 years old and would not meet the standards.

Lisa Cesare asked if there were fire department reserve accounts with funds still available and Danielle answered that the current reserves are capped and that they are created by carry forward money so there will most likely not be any for this year.

Lisa Cesare asked if there were any more questions for Chief Jeffrey Burt before they moved on to Elections and there were none.

**c. Elections and Town Meeting – Sara Farris, Town Clerk**  
*See attached Elections: Yellow Tab #4*

Sara read through her memo regarding the elections and Town Meeting budget. Her budget is flat from previous years, and she believes it is important to keep it flat instead of lowering it in the event that the RSU stops reimbursing the Town for their budget elections.

Matthew LeClair asked if Minot Consolidated School had a PA system we could use for Town Meeting. Sara responded that she wasn't sure but could look into it as an option. Brittany Hemond added that MCS does have a PA system, but it is not in great working shape.

Matthew LeClair asked why there were no funds set aside for staff training. Sara responded that she has wanted to hold a training but hasn't had the time or ability to get all volunteers together. If training was held, staffing funds could be

Joint Meeting Minutes Dated October 21, 2024.

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utilized. Danielle added that Sara and her 2 Deputies, Jordan De Vito and Alexandria Richardson, all attend election training required by the State. Sara agreed and added the training listed in her memo was for Election Clerks and the Warden/ Moderator.

Lisa Cesare asked if there were any more questions for Sara Farris before they moved on to the remaining budget items and there were none.

**d. Remaining Budget Items – Danielle Loring, Town Administrator**  
*See attached Operations: Green Tab #5*

Danielle Loring presented her memo and the Expense Detail Report to the group.

Code Enforcement & Planning Department and Contracted Services

After some discussion regarding contracted services, AVCOG, and Androscoggin County pulling funding for Municipalities in their budget, Matthew LeClair asked if it would be cheaper and more beneficial to the Town to have a Planning Department salary or pay AVCOG dues. Danielle, who currently holds the position of Vice President on their Board, and Lisa Bonney, who previously worked for AVCOG, explained that the Town uses AVCOG for more than just planning. We utilize their Community Resilience Program, their Household Hazardous Waste Program and much more. A Planner would be more than the AVCOG dues.

General Assistance

Danielle explained that although this account is flat to prior years with the current economy the Town may receive more cases in the future.

Interdepartment and IT Services

Danielle explained that with the connections that Woodbrey Consulting has the office was able to have fiber installed from the office to the Highway Department at a fraction of the cost. The Highway Department previously had a wireless bridge that was constantly stuck by lightning and caused the Garage to lose service including phones.

Danielle added that there will not be a broadband carry forward this year as the Town has done all it can do to provide service to residents.

Danielle explained that the only debt the Town currently has is the 2024 plow truck and that it has been removed from the Highway Budget because it is now considered town debt. *See attached Debt: Blue Tab #6*

Danielle asked the group if they would like her to go over the Committee portion of the presentation that was scheduled for tomorrow tonight and the group agreed.

**e. Committee Requests – Danielle Loring, Town Administrator**

**i. Cemetery**

**ii. Recreation**

*See attached Committees: Light Blue Tab #7*

Danielle provided the group with Expense Detail Reports for each account along with some pictures of work that has been done or work that needed to be done.

Cemetery Committee

Danielle stated that Minot has 29 Cemeteries ranging in size. The Cemetery Committee has worked on creating signs for each one and Danielle has taken it a step further by creating QR codes for each sign that will take you to the Town's website and show you the exact google maps coordinate of the cemetery and give a history of the plots there.

The Committee has also worked on test pits to have drainage tiles installed to prevent drainage issues at Center Minot Hill Cemetery and is working on creating plots for the new cremation section.

Recreation Department

Danielle would like the Selectmen and the Budget Committee to provide guidance regarding the lighting at Memorial Fields. The current polls were installed when the fields were built, and the light fixtures are broken or falling apart. They should be taken down and either replaced or leave the field without lights. They fields are used from May to July and are used a lot due to the access to the snack shack. Grants and/ or a reserve account could be used for this project, but Danielle would like some direction before she proceeds.

Matthew LeClair asked if the revenue collected from the Snack Shack could be used and Danielle answered that Minot Hebron Athletic Association (MHAA) keeps the funds collected and the Town does not charge them dues.

Danielle asked if the group had any other questions. Matthew LeClair asked if the \$305,000 increase was based on anything particular like tax increase per household. The Selectmen answered that it was a gut feeling that they gave as an amount not to exceed and was based on the current economy. Lisa Cesare added that the current proposed budget is a 184,403 increase this allows the Selectmen and the Budget Committee to increase some areas in the budget where it might be needed like the Highway Repair account.

Lisa also added that the Town cannot continue to cut our budget in fear of what the RSU or Androscoggin County might increase theirs. There needs to be a balance between all 3 and the Town needs to make sure that it provides the best services possible for its residents. This led into various discussions regarding RSU 16 and their budget.

Members of the Budget Committee thanked staff for their hard work creating this budget and appreciated the materials provided to them. Matthew LeClair stated that he has been on various other Budget Committees in the State and Minot's was the most well run and most transparent he has attended.

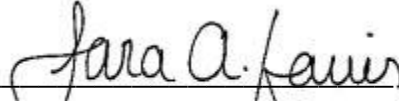
## 6. Adjournment

Motion: Brittany Hemond made the motion to adjourn at 8:47 pm; second by Matthew Callahan.

Discussion: None

Vote: Unanimous Approval (4/0)

The Joint Meeting adjourned at 8:47 pm.

  
Sara A. Farris – Clerk  
Recording Secretary

\_\_\_\_\_  
Daniel Gilpartic – Chair

\_\_\_\_\_  
Matthew Callahan

\_\_\_\_\_  
Lisa Cesare – Vice Chair

\_\_\_\_\_  
William Perry

Joint Meeting Minutes Dated October 21, 2024.

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Brittany Hemond

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There was some discussion that Mechanic Falls does have a forestry truck and a side by side as mutual aid that we could use if needed.

Danielle added that the plan for the old forestry truck Minot currently has is it would be to used for the Highway Department as an extra vehicle for the crew to use and possibly a vehicle for Code Enforcement to take to inspections, etc.

Lisa Cesare stated that she would like to leave the \$25,000 in the budget and left Chief Burt weigh out each option and choose which option he thinks would benefit the department the most. If the command vehicle is chosen the funds not used to purchase the vehicle would go in a reserve account. The group agreed.

### Recreation

Danielle asked the group if they had any suggestions regarding the lights at Memorial Fields discussed on October 21. She added that with the \$7,658 that is currently unexpended in the account used as a carry forward and the budgeted \$5,000 the account would have about \$12,000 which is not enough to cover the cost to replace the lights. The last quoted amount received was around \$80,000.

Brittany Hemond asked if using portable light towers would be an option as she uses them on their motorcross track. They run on diesel, come in different heights, and the lights can be angled where they are needed. The light towers could serve multiple purposes for the Town including the Highway and Fire Departments. The group would like the Selectmen to have a meeting with Minot Hebron Athletic Association (MHAA) to get their input and to rent one to see if it would work for the fields.

The Selectmen would like Danielle to get quotes for purchasing them and, after the meeting with MHAA, consider purchasing 1 this budget season and 1 the next if they work.

George Buker asked who requested that the lights be replaced. Danielle answered that MHAA made the request about 4 years ago and nothing has been done. They are a hazard and need to be dealt with before something happens, or they hurt someone.

Timothy Worden stated that the Town may want to consider some possible areas in each Departments budget that could be cut if that was suggest on Town Meeting floor, specifically the Fire Department.

Matthew LeClair added that the Fire Department and the Selectmen's goal seems to be "human capital improvement" and Chief Burt should be able to paint that picture in his report and/ or on Town Meeting floor.

There was some discussion regarding the growth of the Fire Department and the great response we now have to calls/ incidents. Susan Spencer asked if Chief Burt could create a way to show this at Town Meeting and / or in his report. The group agreed that would be a great idea.

There was some discussion regarding the RSU 16 budget for the upcoming year. Lisa Cesare stated that the Selectmen no longer want to cut the municipal budget to make up for the RSU increases. Matthew LeClair praised the Selectmen for that decision as he has lived in other municipalities where that is not the case. Residents really need to get involved with the RSU's budget and have their voices heard. Lisa added that members of the Selectboard are on various RSU committees/ boards to help keep the Town informed and Michael Dowling and Angela Swenson from the School Board have attended some of the Selectmen Meetings to help keep the Selectmen informed.

Danielle stated that the discussion at the town budget meetings should be focused on the actual municipal budget presented and not other budgets that are out of the town's control.

Danielle reminded the group that the Selectmen will meet to make their final recommendations on November 12 at 6:30 pm and the Budget Committee will meet on December 5 at 6:30 pm to make their final recommendations.

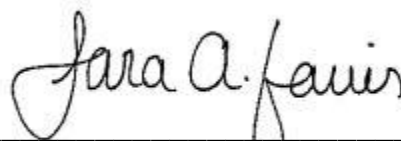
## 5. Adjournment

Motion: Willam Perry made the motion to adjourn at 7:36 pm; second by Brittany Hemond.

Discussion: None

Vote: Unanimous Approval (5/0)

The Joint Meeting adjourned at 7:36 pm.



Sara A. Farris – Clerk  
Recording Secretary

\_\_\_\_\_  
Daniel Gilpartic – Chair

\_\_\_\_\_  
Matthew Callahan

Joint Meeting Minutes Dated October 22, 2024.

\*Items may be taken out of order at the Chairman's Discretion.

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Lisa Cesare – Vice Chair

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William Perry

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Brittany Hemond

Joint Meeting Minutes Dated October 22, 2024.

\*Items may be taken out of order at the Chairman's Discretion.





# INVOICE

**FROM:**

Amerifirst Appraisal Company, Inc.  
 507 Webster St  
 Lewiston, ME 04240

Telephone Number:

Fax Number:

**TO:**

Brian Casey  
 Auburn Savings Bank  
 256 Court St  
 Auburn, ME 04210

Telephone Number:

Fax Number:

Alternate Number:

E-Mail: [briancasey@auburnsavings.com](mailto:briancasey@auburnsavings.com)

**INVOICE NUMBER**

I-19424

**DATE**

02/19/2024

**REFERENCE**

Internal Order #: I-19424

Client File #:

Main File # on form: I-19424

Other File # on form:

Federal Tax ID: 01-0439218

Employer ID:

**DESCRIPTION**

Client: Auburn Savings Bank  
 Property Address: 197 Center Minot Hill Rd  
 City: Minot  
 County: Androscoggin State: ME Zip: 04258  
 Legal Description: Book 11303 page 283

**FEES**

**AMOUNT**

1004 - Report

600.00

**SUBTOTAL**

600.00

**PAYMENTS**

**AMOUNT**

Check #: Date: Description:  
 Check #: Date: Description:  
 Check #: Date: Description:

**SUBTOTAL**

Please Remit Payment Within 30 Days - Thank You

**TOTAL DUE**

\$

600.00



## **APPRAISAL OF REAL PROPERTY**

### **LOCATED AT:**

197 Center Minot Hill Rd  
Book 11303 page 283  
Minot, ME 04258

### **FOR:**

Auburn Savings Bank  
256 Court St  
Auburn, ME 04210

### **AS OF:**

02/16/2024

### **BY:**

Joshua Savard  
Amerifirst Appraisal Co., Inc.  
507 Webster Street  
Lewiston, ME 04240

## Scope of Work

File No. J-19424

Borrower	Kyle & Chelsey Bouffard						
Property Address	197 Center Minot Hill Rd						
City	Minot	County	Androscoggin	State	ME	Zip Code	04258
Lender/Client	Auburn Savings Bank						

### (APPRAISAL REPORTING AND DEVELOPMENT PROCESS)

#### IDENTIFICATION OF SUBJECT PROPERTY

The property address and borrower were identified in the appraisal order (appraisal request). The appraiser researched public municipal records to determine the owner of record, occupancy, property address, legal description, (deed book and page), assessor's parcel number, assessments, and taxes. The property record (tax card), zoning map, zoning/land use (if applicable), and tax maps were researched as well.

#### IDENTIFICATION OF PROPERTY CHARACTERISTICS

Physical property characteristics are based on a inspection (walk-through) of the subject property. The inspection included viewing interior and exterior readily observable areas, viewing the site around the improvements, observing room layout/floor plan, assessing the functional utility of the property, addressing the conformity to the neighborhood, listing of amenities, observing the overall condition and quality of the property, noting any apparent repairs needed, noting apparent hazardous materials, and measurement of the improvements. A floor plan is sketched and digital photographs of the improvements, street scene, and any areas of concern are taken. **The floor plan is not to scale and is used to assist the reader in visualizing the property.** The appraiser interviewed the owner of record or relevant person(s) about the maintenance and any repairs or renovations that have been made. The actual age of the improvements, (structure) is based on municipal records and the owner. Effective age is a subjective assessment based on condition, updating/modernization, and deferred maintenance.

#### IDENTIFICATION OF NEIGHBORHOOD CHARACTERISTICS

Neighborhood characteristics are based on a visual inspection of the subject neighborhood. Housing trends are based on MLS data which has been analyzed by the appraiser as well as conversations with area brokers and market participants. The present land use of the subject neighborhood is also based on the visual inspection of the neighborhood, and is approximate. When available, aerial photos of the neighborhood are viewed via Microsoft Virtual Earth and/or Google Earth.

#### IDENTIFICATION OF SITE CHARACTERISTICS

Site size, shape, and dimensions are based on public municipal and county records, which include tax maps, GIS, deed, plans, and the assessor's property record, (tax card). The view and topography were observed during the inspection of the property. Please note that no site survey was supplied to or reviewed by the appraiser. The appraiser recommends a survey be performed by someone qualified in this field if there are any concerns. Flood zone data is based on FEMA flood maps, and is approximate. The appraiser is not an expert in flood hazard determination. Flood maps are downloaded through Inter Flood by Ala Mode, Inc. and are official FEMA scans. If **ANY** portion of the subject property appears to be located in a flood hazard area, the property is marked as being in a flood zone.

#### ZONING

Land use regulations, (Zoning) were reviewed at the municipal office. The zoning classification and description is based on municipal records. Zoning compliance is based on use, and does not take into account (unless stated otherwise elsewhere in this report) allowances, setback requirements, parking requirements etc. No survey was supplied to the appraiser, and the appraiser is not a qualified surveyor. No effort was made to determine if the property was compliant with development standards unless stated otherwise in this report. Any known or measurable effect of the zoning on market value is considered.

The appraiser reviewed the deed and assessor's property record to determine if there were any apparent easements or encroachments. No title search or other legal documents were reviewed unless stated otherwise. Site and utility easements may exist but were not researched other than reviewing the deed and public municipal records available to the appraiser during the normal course of business. This appraiser is not a legal, title, or environmental expert, therefore no first hand representations are made.

No environmental study or impact evaluation, nor determination concerning whether proper permits were secured, inspections performed by local authorities, or any certificate of occupancy was issued. No soil reports, environmental audits, site assessments, or health department reports have been reviewed.

The appraiser researched the history of the subject property by reviewing available public records, such as the registry of deeds and assessor's property records and researched the Maine Real Estate Information System, (MLS) to determine if the subject property is or has been listed for sale, is a pending transaction, and/or a prior sale.

## Scope of Work

File No. I-19424

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

### **HAZARDOUS SUBSTANCES**

Unless otherwise stated in this report, the existence of hazardous substances, including without limitation asbestos, poly chlorinated biphenyl, petroleum leakage, or agricultural chemicals, which may or may not be present on the property, was not called to the attention of nor did the appraiser become aware of such during the appraiser's inspection. The appraiser has no knowledge of the existence of such materials on or in the property unless otherwise stated. The appraiser, however, is not qualified to test for such substances. The presence of such hazardous substances may affect the value of the property. The value opinion developed herein is predicated on the assumption that no hazardous substances exist on or in the property or in such proximity thereto, which would cause a loss in value. No responsibility is assumed for any such hazardous materials substances, nor for any expertise or knowledge required to discover them.

### **ANALYSES**

An opinion of the subject property's Highest and Best Use is developed by analyzing the relevant legal, physical and financial factors, and determining which use would be maximally productive, (will generate the greatest return on the land).

Highest and Best Use, (as defined by the Dictionary of Real Estate Appraisal, Appraisal Institute, Chicago, IL), is the reasonably 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.

An opinion of site value is developed utilizing the Sales Comparison Approach method. Sales of similar land parcels located by researching the local MLS, (MREIS) and municipal records are analyzed and compared to the subject site to provide a value indication.

The appraiser developed a Sales Comparison Approach. The appraiser researched the MLS, (Maine Real Estate Information System) in an attempt to locate similar improved sold properties which would be considered comparable to the subject. The appraiser analyzed the sales and selected the most reliable and comparable sales of those located. Additional comparables may be utilized which are not similar to the subject in many aspects. These additional comparables are typically included to support or extract an adjustment or may be included at the client's request to demonstrate marketability of a particular feature. These comparables are not given any weight unless otherwise stated. Adjustments for physical characteristics, financing, market conditions at time of sale, condition, size, location, lot size/value, room count, quality of materials, functional utility, and amenities are made to the sales to reflect market reaction. The adjustments made are determined by paired sales analysis, matched pairs extraction, or in some cases, depreciated cost new. The comparables utilized were viewed via an exterior inspection from the public street. The appraiser verified property characteristics via a third party, such as the appraiser and/or real estate broker and assessor's property records, when available. In most cases, interior photos of the comparables and the seller's property disclosure are reviewed through the MLS.

The Income Approach was not developed. Since the subject property is a single family residence located in an area where few single family residences are rented or leased, there is insufficient data available to develop credible results. The Income Approach is deemed unreliable and is excluded.

The Cost Approach was analyzed, however deemed unnecessary in developing a credible and supportable opinion of market value. The cost approach may be reliable when the improvements are proposed, new, or have been recently built, however, as the improvements age, accrued depreciation increases, decreasing the reliability of this approach. No weight is allocated to the cost approach.

According to the ANSI Guideline, to be included in the finished square footage count, rooms/spaces/areas are supposed to have a ceiling height of at least seven feet for over half of the space, and no portion of the finished area can have a ceiling height of less than 5 feet.

## Appraiser Independence Certification

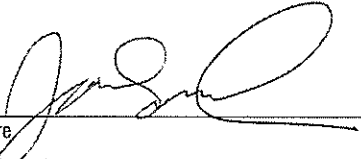
I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

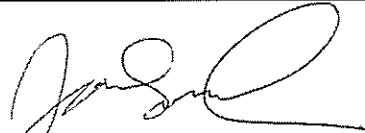

I assert that no employee, director, officer, or agent of Auburn Savings Bank, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Auburn Savings Bank, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

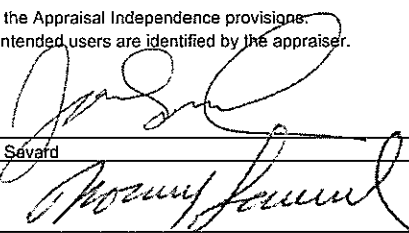
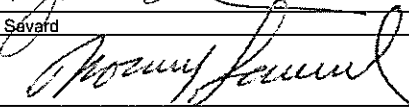
I further assert that Auburn Savings Bank has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

 _____ Signature Joshua Savard _____ Appraiser's Name _____ State Title or Designation	_____ 02/21/2024 Date _____ RA4679 State License or Certification # _____ 12/03/2024 Expiration Date of License or Certification _____ ME State _____ 197 Center Minot Hill Rd, Minot, ME 04258 Address of Property Appraised
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**FIRREA / USPAP ADDENDUM**

<b>Borrower</b>	Kyle & Chelsey Bouffard	<b>File No.</b> J-19424
<b>Property Address</b>	197 Center Minot Hill Rd	
<b>City</b>	Minot	<b>County</b> Androscoggin
		<b>State</b> ME <b>Zip Code</b> 04258
<b>Lender/Client</b>	Auburn Savings Bank	
<b>Purpose</b>	The purpose of this appraisal is to form an opinion of Market Value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.	
<b>Scope of Work</b>	See Scope of Work in this report.	
<b>Intended Use / Intended User</b>	Intended Use: The intended use of this appraisal is for loan underwriting and-or credit decisions for a mortgage transaction by the Lender/Client, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value.	
	Intended User(s): The intended user of this report is the Lender/Client. No additional intended users are identified by the appraiser.	
<b>History of Property</b>	Current listing information: The Subject property is not currently listed for sale based on MREIS data.	
	Prior sale: Based on public records, on 02/07/2023 Chelsey Lynn Bouffard paid grants to B&M Developers Inc. of the vacant land for a unknown amount. There have been no other transfers within the last 36 months.	
<b>Exposure Time / Marketing Time</b>	The value estimated in this report is based on the Direct Sales Comparison Approach, and is developed with relatively strong sales data, as well. In the appraiser's judgment, if the property were listed for sale at this price, it would sell within a 1-3 month period. Exposure time would be in the range as well.	
<b>Personal (non-realty) Transfers</b>	No value allocated to personal property.	
<b>Additional Comments</b>	The current use of the subject property, as of the effective date of this appraisal, is a single family residential use, which is also the Highest and Best Use, as improved.	
	This appraisal report complies with the reporting requirements as set forth under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice (USPAP) for an Appraisal Report. As such, it presents summary discussions of the data, reasoning and analyses that were used in the appraisal process to develop the appraisers opinion of value. Supporting documentation concerning the data, reasoning and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the client's needs and for the intended use as stated. The appraiser is not responsible for any unauthorized use of this report.	
	The appraiser has not performed an appraisal or any other services on the subject property in the past three years.	
<b>Certification Supplement</b>	<p>1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.</p> <p>2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.</p>	
<b>Appraiser:</b>		<b>Supervisory Appraiser:</b>
<b>Signed Date:</b>	02/21/2024	
<b>Certification or License #:</b>	RA4679	<b>Certification or License #:</b>
<b>Certification or License State:</b>	ME Expires: 12/03/2024	<b>Certification or License State:</b>
<b>Effective Date of Appraisal:</b>	02/16/2024	<b>Expires:</b> 12/31/2024
		<b>Inspection of Subject:</b> <input checked="" type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only <input type="checkbox"/> Interior and Exterior

<b>SUBJECT</b>	
Borrower <u>Kyle &amp; Chelsey Bouffard</u>	
Property Address <u>197 Center Minot Hill Rd</u>	
City <u>Minot</u>	County <u>Androscoggin</u> State <u>ME</u> Zip Code <u>04258</u>
Lender/Client <u>Auburn Savings Bank</u>	
<b>PURPOSE OF THE APPRAISAL</b>	
The purpose of this appraisal is to form an opinion of Market Value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.	
<b>SCOPE OF THE APPRAISAL</b>	
See Scope of Work as defined in this report.	
The intended user of this appraisal report is the lender/client/ Auburn Savings Bank . No additional intended users are identified by the appraiser. The report contains sufficient information to enable the lender/client to understand the report. Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose, reporting requirements, and definition of market value.	
<b>REPORT OF THE PRIOR YEARS SALES HISTORY FOR THE SUBJECT PROPERTY</b>	
Is the subject property currently listed?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No List Price \$ _____
Has the property sold during the prior year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, describe below:
Based on public records, Kyle & Chelsey purchased the subject property from B&M Developers Inc. for a unknown amount. There have been no transfers within the last 12 months.	
<b>MARKETING TIME</b>	
What is your estimate of marketing time for the subject property?	<u>1-3 Months</u> Describe below the basis (rationale)for your estimate:
The value estimated in this report is based on the prepared Direct Sales Comparison Approach, and is developed with relatively strong sales data, as well. In the appraiser's judgment, if the property were listed for sale at this price, it would sell within a 1-3 month period. Exposure time would be in the range as well.	
<b>NON-REAL PROPERTY TRANSFERS</b>	
Does the transaction involve the transfer of personal property, fixtures, or intangibles that are not real property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, provide description and valuation below: NA	
<b>ADDITIONAL LIMITING CONDITIONS OR ADDITIONAL COMMENTS</b>	
The current use of the subject property, as of the effective date of this appraisal, is a single family residential use, which is also the Highest and Best Use, as improved.	
This appraisal report complies with the reporting requirements as set forth under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice (USPAP) for an Appraisal Report. As such, it presents summary discussions of the data, reasoning and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data, reasoning and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the client's needs and for the intended use as stated. The appraiser is not responsible for any unauthorized use of this report.	
The appraiser has not performed an appraisal or any other services on the subject property in the past three years.	
<b>ADDITIONAL CERTIFICATION STATEMENTS OR ADDITIONAL COMMENTS</b>	
The undersigned appraiser(s) responsible for preparing the above referenced appraisal report hereby certify that the report was completed and the opinion of value developed in accordance with USPAP standards; and at no time did any employee, director, officer, or agent of the lender or any third party acting as joint venture partner, independent contractor, appraisal company appraisal management company or partnering on behalf of the lender, influence or attempt to influence the development, reporting, result or review of the report. The appraiser(s) further certify, I (we) are currently licensed and/or certified by the state in which the property to be appraised is located, and that there have been no sanctions against me (us) for any reason that would impair my ability to perform appraisals.	
The undersigned certifies the appraisal report is in compliance with the Appraisal Independence provisions. The intended user of this report is the Lender/Client. No additional intended users are identified by the appraiser.	
Date: <u>02/21/2024</u>	Appraiser(s):  <u>Joshua Savard</u>
Date: _____	Review Appraiser(s):  <u>Norman Savard</u>

# Market Conditions Addendum to the Appraisal Report

File No. I-19424

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

Property Address **197 Center Minot Hill Rd** City **Minot** State **ME** ZIP Code **04258**

Borrower **Kyle & Chelsey Bouffard**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	15	10	1	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.50	3.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	3	11	4	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	33.33	1.2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	750,000	705,000	715,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	9	4	8	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	699,000	719,500	709,999	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	25	113.5	74	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.00%	101.83%	100.86%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent?  Yes  No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **In this market, FHA/FMHA/MSHA and VA financing/backing typically involves between 3% and 5% of the contract price to be paid by the seller.**

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

**Foreclosures are not a factor in this market area at this time. While they may have some REO sales they are typically inferior in condition and do not compete with dwellings having condition rating of C4 or better.**

Cite data sources for above information. **MLS data base, town office records and data retained in the appraisers files for the County of Androscoggin for dwellings that are similar overall to the subject and would be considered a competitive property. Search area expanded beyond the subject' described neighborhood boundaries.**

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

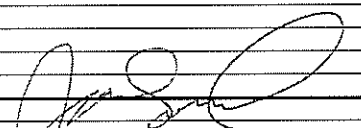
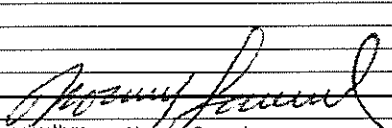
**The median value for existing home sales appears to be stable, home sales are down due to the lack of inventory, demand exceeds supply in Androscoggin county, when listed at a competitive price, market time is under 90 days.**

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

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

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

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

Signature 	Signature 
Appraiser Name <b>Joshua Savard</b>	Supervisory Appraiser Name <b>Norman Savard</b>
Company Name <b>Amerifirst Appraisal Co., Inc.</b>	Company Name <b>Amerifirst Appraisal Co., Inc.</b>
Company Address <b>507 Webster Street, Lewiston, ME 04240</b>	Company Address <b>507 Webster Street, Lewiston, ME 04240</b>
State License/Certification # <b>RA4679</b> State <b>ME</b>	State License/Certification # <b>CR#429</b> State <b>ME</b>
Email Address <b>Josh@amerifirstappraisal.com</b>	Email Address <b>normansavard@amerifirstappraisal.com</b>

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Uniform Residential Appraisal Report

File # I-19424

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** 197 Center Minot Hill Rd City Minot State ME Zip Code 04258  
**Borrower** Kyle & Chelsey Bouffard Owner of Public Record B & M Developers Inc. County Androscoggin  
**Legal Description** Book 11303 page 283  
**Assessor's Parcel #** R07-013-003 Tax Year 2023 R.E. Taxes \$ 7,708  
**Neighborhood Name** Minot Map Reference 30340 Census Tract 0415.00  
**Occupant**  Owner  Tenant  Vacant Special Assessments \$ 0  PUD  HOA \$ 0  per year  per month  
**Property Rights Appraised**  Fee Simple  Leasehold  Other (describe)  
**Assignment Type**  Purchase Transaction  Refinance Transaction  Other (describe)  
**Lender/Client** Auburn Savings Bank Address 256 Court St, Auburn, ME 04210  
 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). As per Owner & MLS

**CONTRACT**  
 I  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.

**NEIGHBORHOOD**  
**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 type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	65 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	3 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	120	Low 0	Multi-Family	0 %
Neighborhood Boundaries	Jackson Hill Rd to the North, East Garfield Rd to the South, Perkins Ridge Rd to the East & Garfield Rd to the West. Approximately 28% Of other land use is vacant.			975	High 250	Commercial	3 %
Neighborhood Description	The subject property is located in a stable residential neighborhood consisting of single family residences that vary in style, size, vintage and condition typical of most other residential neighborhoods and not adversely effecting marketability. Proximity to schools, shopping, employment and medical facilities is under 6 miles in Minot & Auburn Maine.			550	Pred. 15	Other	29 %

 Market Conditions (including support for the above conclusions) Property values appear to be stable in this market area at the present time. Marketing time is generally 1-3 months, however, there are some properties selling in over 90 days. Demand exceeds supply for most property types.

**SITE**  
 Dimensions 275' Rf x 1393.92' x 280.73' x 1503.15' Area 9.6 ac Shape Rectangular View B;Res;Pstri  
 Specific Zoning Classification Residential District 1 Zoning Description Low Density Residential Uses  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is 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 Highest and best use is for residential single family use.  
 Utilities Public Other (describe) Public Other (describe) Off-site improvements - Type Public Private  
 Electricity  Water  Drilled Well Street Paved   
 Gas  Private (L.P.) Tank Sanitary Sewer  Septic System Alley None   
 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 23001C0306E FEMA Map Date 07/08/2013  
 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 (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe  
 The subject has no known easements, encroachments, or conditions that would adversely affect marketability. No special assessments were reported to the appraiser. See attached Flood Map.

**IMPROVEMENTS**  

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/New	Floors	Vinyl/HdWdNew
# of Stories 1.5	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/New	Walls	Drywall/New
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 3,092 sq.ft.	Roof Surface	AsphaltShingle/New	Trim/Finish	Pine/Painted/New
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Tile/New
Design (Style) Contemporary	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vinyl/Dbl. Hung/New	Bath Wainscot	Fiberglass/Tile/New
Year Built 2023	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Double Pan/New	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 0	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Mesh/New	<input checked="" type="checkbox"/> Driveway # of Cars 5	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Paved
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Propane	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage # of Cars 3	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Patio	<input checked="" type="checkbox"/> Porch Covered	Carport # of Cars 0	
<input type="checkbox"/> Finished <input checked="" type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

 Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)  
 Finished area above grade contains: 9 Rooms 4 Bedrooms 2.1 Bath(s) 3,740 Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). The subject has new energy efficient appliances, windows & doors, the subject has a forced hot air heating system with central air through the heating air return system.  
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1:No updates in the prior 15 years;The subject is a new home built in 2023, the subject offers 4 bedrooms and 2.1 baths, also offers 648 sq ft of finished family room which spans over the mudroom and garage. The subject offers a 3092 sq ft walk out basement which 532sq ft of the basement is partially finished.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe  
 No physical deficiencies or adverse conditions were noted that would affect the livability, soundness, or structural integrity of the property, however, the appraiser is not an engineer or home inspector, and recommends that a home inspection or similar inspection be performed if an analysis of structural integrity or the condition of mechanical systems is desired. See scope of work in FIRREA/USPAP Addendum.  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe  
 The subject is typical of other single family properties in regards to size, style.

# Uniform Residential Appraisal Report

File # 1-19424

There are <b>11</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>650,000</b> to \$ <b>849,900</b>	
There are <b>26</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>650,000</b> to \$ <b>910,000</b>	
<b>FEATURE</b>	<b>SUBJECT</b>
Address	197 Center Minot Hill Rd Minot, ME 04258
Address	40 Cherry Blossom Ln Durham, ME 04222
Address	50 Rabbit Run Ln Casco, ME 04015
Address	45 Mountain View Dr Auburn, ME 04210
Proximity to Subject	15.24 miles SE
Sale Price	\$ 815,770
Sale Price/Gross Liv. Area	\$ 251.16 sq.ft.
Data Source(s)	MREIS#1483474;DOM 238
Verification Source(s)	MLS/Public Info/Inspection
<b>VALUE ADJUSTMENTS</b>	
<b>DESCRIPTION</b>	<b>+(-) \$ Adjustment</b>
Sales or Financing	ArmLth 0
Concessions	Conv:0 0
Date of Sale/Time	s08/23;c10/21 0
Location	N;Res; 0
Leasehold/Fee Simple	Fee Simple
Site	9.6 ac 2.03 ac +15,000
View	B;Res;Pstrl B;Res;Woods 0
Design (Style)	DT1.5;Contempc DT2.0;Colonial 0
Quality of Construction	Q3 Q3
Actual Age	1 0 0 16 0 3
Condition	C1 C1 C3 +20,000 C2 +15,000
Above Grade	Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths
Room Count	9 4 2.1 10 5 4.0 -8,000 8 3 1.1 +6,000 7 4 2.1 0
Gross Living Area	3,740 sq.ft. 3,248 sq.ft. +12,300 5,654 sq.ft. -47,850 2,834 sq.ft. +22,650
Basement & Finished Rooms Below Grade	3092sf0sfwo 1288sf0sfwo 0 3036sf2000sfwo 2r0br0.0ba0o +10,000 0 1184sf0sfwo 0
Functional Utility	Typical Typical Typical Typical
Heating/Cooling	FHA/Central Air HWBB/No AC +6,000 FHA/None +6,000 Ht Pumps +20,000
Energy Efficient Items	Fireplace Standard +4,000 Standard +4,000 Fireplace
Garage/Carport	3ga5dw 2ga4dw +15,000 4dw +45,000 3ga5dw
Porcht/Patio/Deck	LqCov Porch SmCov.Porch +5,000 LqCov Porch SmCov.Porch +5,000
Other Amenities	Large Patio SmDeck +8,000 Large Deck 0 SmDeck +8,000
Other Amenities	None None None None
Utilities	Well/Septic Well/Septic Well/Septic Well/Septic
Net Adjustment (Total)	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 57,300 <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,850 <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 85,650
Adjusted Sale Price of Comparables	Net Adj. 7.0 % Gross Adj. 9.0 % \$ 873,070 Net Adj. 0.2 % Gross Adj. 21.6 % \$ 848,150 Net Adj. 11.9 % Gross Adj. 11.9 % \$ 807,650
<input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain Subject property was researched thru public records in the assessors office, the results are indicated below.	
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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) Property Card, Deed, MREIS, Assessor's Records, Current Owner	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) MREIS, Property Card, Assessing/Town Records	
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).	
<b>ITEM</b>	<b>SUBJECT</b>
Date of Prior Sale/Transfer	02/07/2023
Price of Prior Sale/Transfer	\$0
Data Source(s)	Property Card & Deed
Effective Date of Data Source(s)	02/19/2024
Analysis of prior sale or transfer history of the subject property and comparable sales According to public records, On 02/07/2023 Chelsey Lynn Bouffard paid grants to B&M Developers Inc. of the vacant land for a unknown amount. there have been no other sales or transfers of the subject property in the past three years. No other sales, options, or listings of comparable sales in the year prior to the date of sale of the comparable sales utilized in this report.	
Summary of Sales Comparison Approach In conclusion, the three sales utilized in this analysis were the best, and considered to be the most reliable of those located and considered by the appraiser. The sales combine to create a reasonable and realistic indication of the subject's market value. The sales would tend to appeal to buyers who would also be attracted to the subject property. In final analysis, \$850,000, is concluded to be a reliable market value indication of the subject property. Equal weight was given to Sales #1 & #3 due to Age and location. Also adequately supported by sale #2. The subject is substantially larger in GLA and lot size than any sale that could be located in Minot, while the subject is not necessarily over built for the area at present time sales are non existent to support a higher market value despite the cost to construct being significantly greater.	
Indicated Value by Sales Comparison Approach \$ 850,000	
Indicated Value by: Sales Comparison Approach \$ 850,000 Cost Approach (if developed) \$ 938,736 Income Approach (if developed) \$	
The subject is a single family residence. For this reason, the Income Approach is considered inapplicable, and is excluded. The subject consists of existing improvements that are not new construction, and is not considered meaningful and reliable. The Sales Comparison Approach best reflects the typical actions of buyers and sellers of this property type, in this market, and is given all weight.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This appraisal is made "As-is", with the extraordinary assumption that there are no adverse environmental or structural conditions existing in or on the subject property.	
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 \$ 850,000, as of 02/16/2024, which is the date of inspection and the effective date of this appraisal.	

# Uniform Residential Appraisal Report

File # I-19424

<b>FINAL RECONCILIATION</b>																												
<p>The subject is a single family residence. For this reason, the Income Approach is considered inapplicable, and is excluded. The subject consists of existing improvements that are not new construction, and in this case, is not considered meaningful and reliable. Although the Cost Approach is developed, in final analysis, no weight is given to this approach. The Sales Comparison Approach is considered the best indicator of value for this property type, and best reflects the typical actions of buyers and sellers of single family owner occupied properties in this market. In final analysis, all weight is given to the Sales Comparison. Exclusion of the Income Approach does not impact the credibility or results of this appraisal.</p>																												
<p>The scope of this report is based on a prearranged agreement with the intended user(s) of this report. The scope of this appraisal is to research, investigate and present the information and data necessary to produce a reliable opinion of market value for the appraised property. In preparing this appraisal, the appraiser viewed the property; gathered information from the local neighborhood area or similar competitive neighborhoods in the subject's county on comparable land and improved sales; construction costs, accrued depreciation, confirmed the data, and analyzed the information gathered in applying the Cost and Market Approaches to value. The Income Approach is not applicable due to the predominance of owner occupancy. Due to the quality of the data available, the opinion of value contained within this report is considered reasonable.</p>																												
<b>ADDITIONAL COMMENTS</b>	<p>Although due diligence was exercised while at the subject property, the appraiser is NOT an expert in such matters as pest control, structural engineering, hazardous waste, or construction etc. and no warranty is given or implied as to these or other outside of analysis of market data. Inspections by various professionals within these fields may be recommended with the final value estimate of market value subject to their findings.</p>																											
	<p>The viewing of the property consisted of measuring of the improvements (based on ANSI standards), notating quality and condition of improvements, and functionality of the floor plan. The subject was viewed on both the exterior and interior. Estimates of functional, external and physical curable and incurable depreciation were based on observed conditions.</p>																											
	<p>The appraiser has not verified whether or not all applicable and necessary local building permits have been issued or obtained and any required final inspections and/or certificates of occupancy have been properly completed by the local building official.</p>																											
	<p>Further, the appraiser has not verified whether or not any private or individual sewage disposal system has been approved by the Department of Health or that said system is adequate for the type, size and configuration for occupancy of the subject improvements. It is the responsibility of the CLIENT and/or the BUYER to determine the purity, quantity and ability of any private, semi-private or other non-public potable water source such as a well, cistern or spring, as the ability to determine the functionality of such systems is outside of the appraiser's field of expertise. The intended user(s) of this report may wish to obtain the services of a qualified HOME INSPECTOR if any questions or concerns exist as to the physical condition of the improvements.</p>																											
	<p>I have considered relevant competitive listings/contract offerings in performing this appraisal, and any trend indicated by data is supported by the listing/offering information included in this report. Additional features include, Large Patio, Fireplace &amp; Central Air</p>																											
<b>COST APPROACH TO VALUE (not required by Fannie Mae)</b>																												
<p>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) Land sales are obtained from MLS and are attached to the appraisal.</p>																												
<b>COST APPROACH</b>	<table border="0" style="width: 100%;"> <tr> <td>ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW</td> <td>OPINION OF SITE VALUE .....</td> <td>= \$ 65,000</td> </tr> <tr> <td>Source of cost data Marshall Swift</td> <td>DWELLING 3,740 Sq.Ft. @ \$ 185.00 .....</td> <td>= \$ 691,900</td> </tr> <tr> <td>Quality rating from cost service Gd/Vgd Effective date of cost data 12/2023</td> <td>Foundation 3,092 Sq.Ft. @ \$ 18.00 .....</td> <td>= \$ 55,656</td> </tr> <tr> <td>Comments on Cost Approach (gross living area calculations, depreciation, etc.)</td> <td>Additional features .....</td> <td>= \$ 30,000</td> </tr> <tr> <td>See sketch for square foot calculations.</td> <td>Garage/Carport 1,172 Sq.Ft. @ \$ 65.00 .....</td> <td>= \$ 76,180</td> </tr> <tr> <td>The Cost Approach is based on Marshall and Swift Residential Cost</td> <td>Total Estimate of Cost-New .....</td> <td>= \$ 853,736</td> </tr> <tr> <td>Guidelines and local labor and materials costs, with physical depreciation based on observed effective age and calculated by the age/life method.</td> <td>Less Depreciation .....</td> <td>= \$( )</td> </tr> <tr> <td></td> <td>Depreciated Cost of Improvements .....</td> <td>= \$ 853,736</td> </tr> <tr> <td></td> <td>*As-is* Value of Site Improvements .....</td> <td>= \$ 20,000</td> </tr> </table>	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	= \$ 65,000	Source of cost data Marshall Swift	DWELLING 3,740 Sq.Ft. @ \$ 185.00 .....	= \$ 691,900	Quality rating from cost service Gd/Vgd Effective date of cost data 12/2023	Foundation 3,092 Sq.Ft. @ \$ 18.00 .....	= \$ 55,656	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Additional features .....	= \$ 30,000	See sketch for square foot calculations.	Garage/Carport 1,172 Sq.Ft. @ \$ 65.00 .....	= \$ 76,180	The Cost Approach is based on Marshall and Swift Residential Cost	Total Estimate of Cost-New .....	= \$ 853,736	Guidelines and local labor and materials costs, with physical depreciation based on observed effective age and calculated by the age/life method.	Less Depreciation .....	= \$( )		Depreciated Cost of Improvements .....	= \$ 853,736		*As-is* Value of Site Improvements .....	= \$ 20,000
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	= \$ 65,000																									
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		Depreciated Cost of Improvements .....	= \$ 853,736																									
		*As-is* Value of Site Improvements .....	= \$ 20,000																									
Estimated Remaining Economic Life (HUD and VA only) 60 Years	INDICATED VALUE BY COST APPROACH .....	= \$ 938,736																										
<b>INCOME APPROACH TO VALUE (not required by Fannie Mae)</b>																												
Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$ Indicated Value by Income Approach																										
<p>Summary of Income Approach (including support for market rent and GRM) The Income Approach is considered inapplicable due to the subject property being a single family residence, and is excluded from this report.</p>																												
<b>PROJECT INFORMATION FOR PUDs (if applicable)</b>																												
<p>Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> 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</p>																												
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? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.																												
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source																												
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.																												
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.																												
Describe common elements and recreational facilities.																												

# Uniform Residential Appraisal Report

File# 1-19424

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.

# Uniform Residential Appraisal Report

File # I-19424

**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.

# Uniform Residential Appraisal Report

File # I-19424

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.

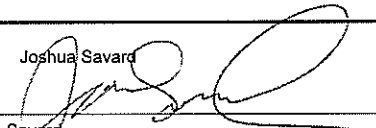
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one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

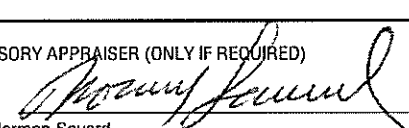
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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 Joshua Savard  
 Signature   
 Name Joshua Savard  
 Company Name Amerifirst Appraisal Co., Inc.  
 Company Address 507 Webster Street  
Lewiston, ME 04240  
 Telephone Number 207 782-7531  
 Email Address Josh@amerifirstappraisal.com  
 Date of Signature and Report 02/21/2024  
 Effective Date of Appraisal 02/16/2024  
 State Certification # \_\_\_\_\_  
 or State License # RA4679  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State ME  
 Expiration Date of Certification or License 12/03/2024

SUPERVISORY APPRAISER (ONLY IF REQUIRED)  
 Signature   
 Name Norman Savard  
 Company Name Amerifirst Appraisal Co., Inc.  
 Company Address 507 Webster Street  
Lewiston, ME 04240  
 Telephone Number (207) 782-7531  
 Email Address normansavard@amerifirstappraisal.com  
 Date of Signature \_\_\_\_\_  
 State Certification # CR#429  
 or State License # \_\_\_\_\_  
 State ME  
 Expiration Date of Certification or License 12/31/2024

ADDRESS OF PROPERTY APPRAISED  
197 Center Minot Hill Rd  
Minot, ME 04258  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 850,000

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 \_\_\_\_\_

LENDER/CLIENT  
 Name No AMC  
 Company Name Auburn Savings Bank  
 Company Address 256 Court St, Auburn, ME 04210  
 Email Address briancasey@auburnsavings.com

COMPARABLE SALES  
 Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

#### 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.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

#### 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.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

#### 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.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

#### 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.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

### 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.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Quality Ratings and Definitions (continued)

#### 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.

#### 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.



**Supplemental Addendum**

File No. I-19424

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

**Regarding the flood zone determination, please defer to lender certification.**

**SALES COMPARISON APPROACH**

The slight differences between the estimated predominant value and age are well between the high and low for the neighborhood and does not create a negative impact on marketability.

The Square Footage-Method for Calculating: ANSI@ Z765-2021 - was used for measuring, calculating and reporting the gross living and non-gross living areas of the subject property.

ANSI standard:

Measurements are taken and reported on the sketch or floor plan to the nearest inch or tenth of a foot, and the final square footage calculations are reported to the nearest whole square foot. • Staircases are included in the square footage of the floor from which they descend. • Any space that is partially or completely below grade is required by Fannie Mae to be reported as basement area. • The standard does not allow openings to the floor below, e.g., two story foyers, to be included in the reported square footage. • All finished areas included in GLA must have a ceiling height of at least 7'. In a room with a sloping ceiling, at least 50% of the finished square footage of the room must have a ceiling height of at least 7' and no portion of the finished area that has a ceiling height of less than 5' can be included in the GLA. • If a house has a finished area that does not have a ceiling height of 7' for 50% of the finished area, e.g., some cape cods or below-grade areas, in conformance with the standard, the appraiser must put this area on a separate line in the Sales Comparison Grid with the appropriate market adjustment.

Subject measurements were made in compliance with the ANSI standard of measurement and GLA is reported accordingly. Due to external impediments such as gutters, conduits, meters, housings, pipes, wires, radon mitigation systems, fenestration, landscaping, extreme land grades, ice etc. Amerifirst Appraisal Co. Inc. makes no guarantee that measurements are 100% accurate. Although comparable property GLA from public records is adjusted when discrepancies are clearly evident, Amerifirst Appraisal Co. Inc. cannot attest to the measurement standards used in public records, nor to the accuracy of comparable measurements, nor to the accuracy of measurement reporting in public records. Amerifirst Appraisal Co. Inc. further makes no guarantee that GLA adjustments made based on subject measurements will be appropriate in relation to comparable property GLA, if Amerifirst Appraisal Co. Inc. has not also measured the comparable property to which the subject is being compared.

The subject property and surrounding area was not effected or damaged by the December 18 & 19 2023 storm which brought high winds and flooding to The State of Maine resulting in 14 counties including Androscoggin being declared a disaster area by the governor.

Highest and Best Use, (as defined by the Dictionary of Real Estate Appraisal, Appraisal Institute, Chicago, IL), is the reasonably 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.

As if vacant: Based on neighborhood trends, current zoning restrictions, and current development patterns, the subject's Highest and Best Use is as improved to a single family residential use.

As listings become scarce in this market, sales are very limited as well, sales in the town of Minot with a population of approximately 2,500, sales could not be located, expanding the search parameters is required in order to bracket the subject's age, GLA, lot size, bed room count.

Proximity to subject of comparable sales exceeding one mile is due to a lack of recent viable sales in the immediate subject vicinity which would adequately compare to the property being appraised.

**Supplemental Addendum**

File No. I-19424

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

A thorough search for comparable sales was made in this neighborhood and in the market area. The sales which sold within three months of the date of this appraisal were significantly different in regards to location, age/condition, style, and size, respectively. In the appraiser's judgment, the sales selected which sold over three months from the date of this appraisal were a better indication of the value of the subject than those more recent sales which differed significantly to the subject.

The subject property has an estimated site value of \$65,000, sales are adjusted accordingly for value differences based on vacant land sales in their respective locations or locations considered equally competitive. See attached vacant land sales and listings. The four vacant land comparables attached are located in Minot and range in size from 1.87 acres to 55 acres and value from \$42,000 to \$134,000, the comparables strongly support the subject's estimated site value of \$65,000 and the adjustments for differences in size.

Sales are adjusted for condition based on observed effective age, not actual age, since this represents the market perception of value in regards to condition. The overall condition of the subject is determined during the inspection. The condition of the sales is determined by information obtained from the MLS or assessor's records. The adjustment applied to sales #2 & #3 is extracted from sale #1 after all other adjustments were applied.

Comparable sales are adjusted for bathroom differences at \$2,000 per fixture, which is deemed adequate for properties of this size and room count, value range and when compared to other sales with various bath room counts.

Gross living area adjustments were made at \$25.00 per square foot, (unless GLA is 100 SqFt or less as compared to the subject), which appears to be adequate for this size dwelling in this market area, and is supported by the sales utilized which bracket the subject's size, (SqFt).

The PRINCIPLE OF DIMINISHING RETURN, typically applies to very large dwelling regarding GLA, as the GLA increases above what is typical buyers generally pay less per square foot.

Size adjustments for SqFt living area which exceed 15% are due to the lack of comparable sales in the subject market that would more closely compare in size to the subject, and also be regarded as good comparables in all other respects.

The subject offers 532 Sq Ft that is partially finished in the basement, on the day of the inspection the dry wall was hung and in the process of mudding and taping with the ceiling and flooring not complete there was no weight allocated to this area. Below grade living area is adjusted at \$5,000 per room which is deemed adequate for finished basement living in this market and value range based on sales with and without finished basement living.

The subject offers a forced hot air heating system with central air hooked into the Cold air return. Sale #3 offers heat pumps only as a heating source.

Garages are adjusted at \$15,000 per bay, which is the typical contributory value for this type of amenity in the market.

Lack of adjustments for certain subtle differences is due to their having no measurable effect on their sale price and any adjustment could not be supported.

Adjustment applied for various differences in amenities are extracted from paired market sales in this market area, while no paired sales are available to include in this particular report, the extraction's ultimately apply to the comparable properties utilized in this report.

The subject can be rebuilt if destroyed by fire or other means.

**WATER/SEWER**

The subject property is located in an area that does not have access to municipal water and sewer lines. For this reason, it has a private well and septic system. This is common in many small towns in Maine, and does not have a negative impact on the value or marketability. At the

**Supplemental Addendum**

File No. I-19424

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
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Lender/Client	Auburn Savings Bank				

time of inspection, the well and septic system appeared to be functioning properly, however the appraiser is not qualified in this field to determine the overall condition of these systems. Inspection by someone qualified in this field is recommended if this is a concern.

**APPLIANCES/PERSONAL PROPERTY**

Lenders do not lend on appliances or personal property items when financing home sales in this market area. For this reason, we do not include a value for appliances or other personal property items which may be included in the sale of a property. While appliances or other personal property items may be utilized as a selling point or negotiation tool in the sale of a residential property, the impact of used appliances or other personal property is not considered to be measurable in a dollar amount, and any adjustments in this respect would be subjective and unsupported.

**MOLD DISCLOSURE**

Mold contaminants may exist in the property of which the appraiser is unaware. These contaminants generally grow in places where there is or may have been excessive moisture, such as where leakage may have occurred in roofs, pipes, walls, plant pots, or where there has been flooding. These conditions may be identified by a qualified inspector. The appraiser is not an expert in this field and recommends an inspection be performed by someone qualified in this field if the client has a concern.

**HOME INSPECTIONS**

An appraisal is different than a home inspection. An appraisal is typically performed for the lender; the purpose is to form an opinion of market value for the home, to ensure that the home meets the lender's minimum standards, and to ensure that the home is marketable. A home inspection gives the buyer more detailed information than an appraisal. In a home inspection, a qualified inspector takes an in-depth, unbiased look at the home to evaluate the physical condition, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning and interiors. A home inspection will provide the purchaser(s) with an impartial detailed report of the overall condition of the home and the items that need to be replaced, if any. A home inspection is recommended by the appraiser if an analysis on structural integrity is desired.

At present time dwellings are selling for more than the list price due to the limited supply. The listings on page 2 of the URAR Form are all pending sales. Due to multiple offers, dwellings are commonly sold for well above the list price. As a result, current listings, if available, do not reflect market values indicated by current sales.

**ELECTRONIC DELIVERY OF APPRAISAL REPORT**

The appraiser cannot guarantee that this appraisal is delivered in its entirety. The appraisal report, or portions of the appraisal report may be scrambled during transmission, or third party software may have changed one or more of the data the appraiser included in the report without the appraiser's authorization. The appraiser cannot guarantee a report delivered electronically is a true and accurate representation of the appraisal report. The appraiser assumes, unless otherwise noted, that this appraisal was delivered to the INTENDED USER(S) only.

The author has applied a digital signature to the report. I certify that this is a true and original signature. This and all reports that are delivered via Electronic Data Exchange are released in a "Locked" or "Read Only" mode. Any questions regarding this digital signature should be directed to Amerifirst Appraisal Company, Inc. (207) 782-7531.

### Supplemental Addendum

File No. I-19424

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

## Photos of Subject Property

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Front

197 Center Minot Hill Rd  
 Sales Price  
 Gross Living Area 3,740  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Res;Pstrl  
 Site 9.6 ac  
 Quality Q3  
 Age 1



### Subject Rear



### Subject Street

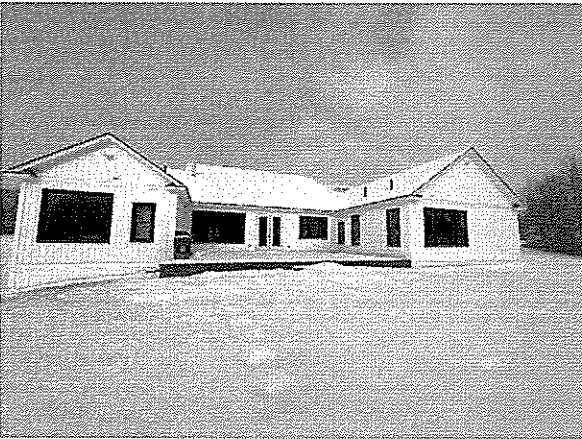
## Photos of Subject Property

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Front

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Rear



### Subject Street

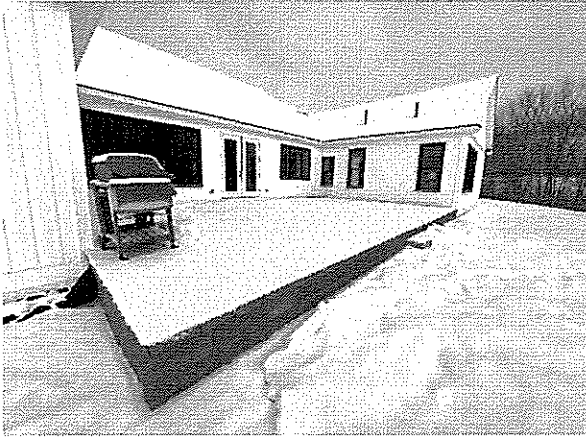
## Photos of Subject Property

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

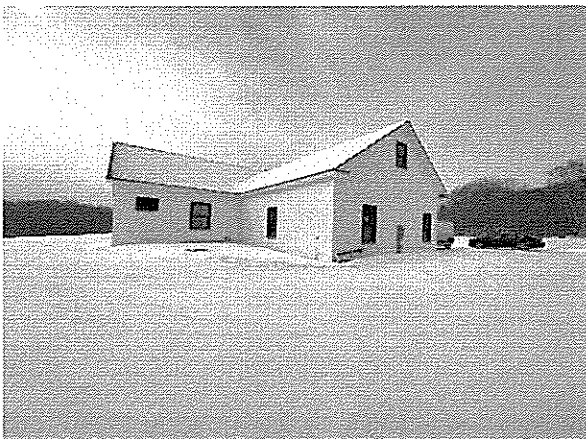


### Subject Front/Side

197 Center Minot Hill Rd  
 Sales Price  
 Gross Living Area 3,740  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Res;Pstrl  
 Site 9.6 ac  
 Duality Q3  
 Age 1



### Subject Rear Patio



### Subject Garage Rear

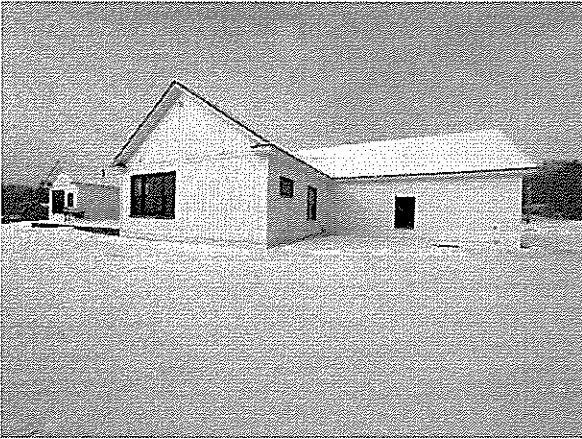
## Photos of Subject Property

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Basement Walk Out

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Rear



### Subject Garage

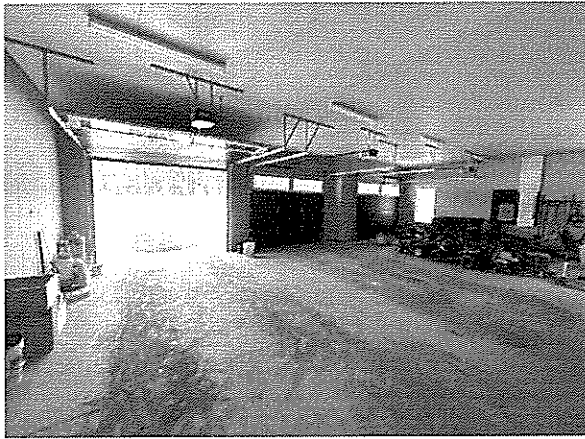
**Photos of Subject Property**

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



**Subject Covered Porch**

197 Center Minot Hill Rd  
 Sales Price  
 Gross Living Area 3,740  
 Total Rooms 9  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Res;Pstrl  
 Site 9.6 ac  
 Quality Q3  
 Age 1



**Subject Garage Interior**



**Subject Garage Interior**

## Photos of Subject Property

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Entry Angle 1

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Entry Angle 2



### Subject Half Bath

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard						
Property Address	197 Center Minot Hill Rd						
City	Minot	County	Androscoggin	State	ME	Zip Code	04258
Lender/Client	Auburn Savings Bank						



### Subject Kitchen

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



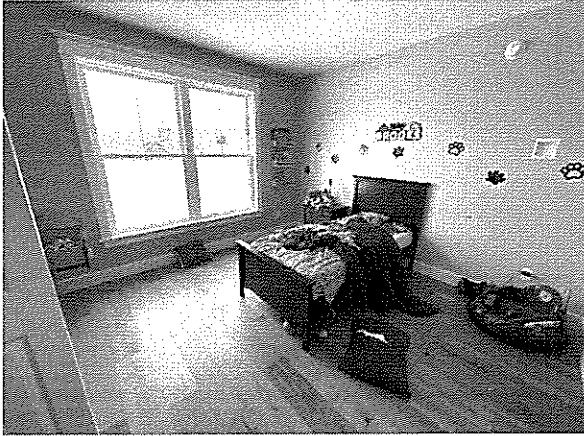
### Subject Dining Room



### Subject Pantry

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard						
Property Address	197 Center Minot Hill Rd						
City	Minot	County	Androscoggin	State	ME	Zip Code	04258
Lender/Client	Auburn Savings Bank						



### Subject Bedroom

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Home Office



### Subject Bedroom

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Living Room

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



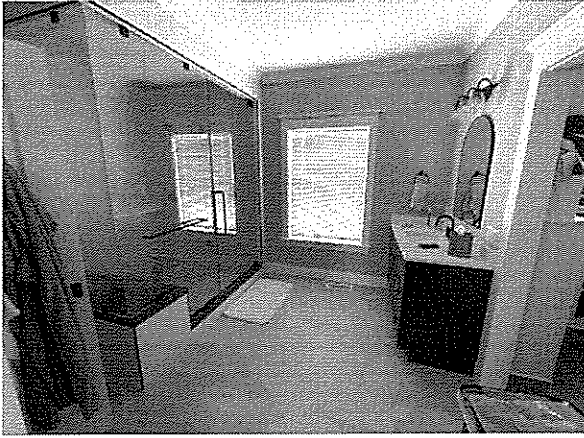
### Subject Fireplace



### Subject Bedroom

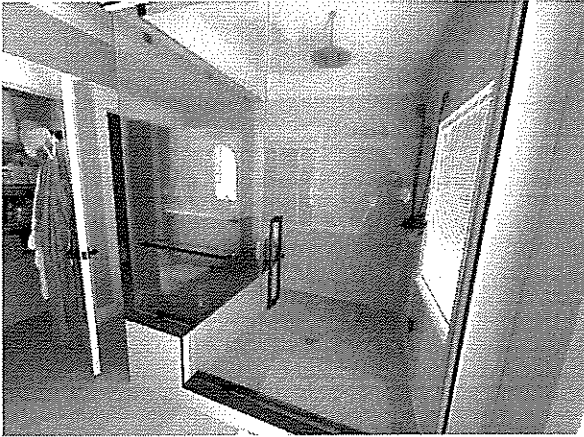
## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard						
Property Address	197 Center Minot Hill Rd						
City	Minot	County	Androscoggin	State	ME	Zip Code	04258
Lender/Client	Auburn Savings Bank						



### Subject Bathroom Angle 1

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Bathroom Angle 2



### Subject Laundry Room

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Bathroom Angle 1

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Bathroom Angle 2



### Subject Bedroom

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard						
Property Address	197 Center Minot Hill Rd						
City	Minot	County	Androscoggin	State	ME	Zip Code	04258
Lender/Client	Auburn Savings Bank						



### Subject Stairs

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



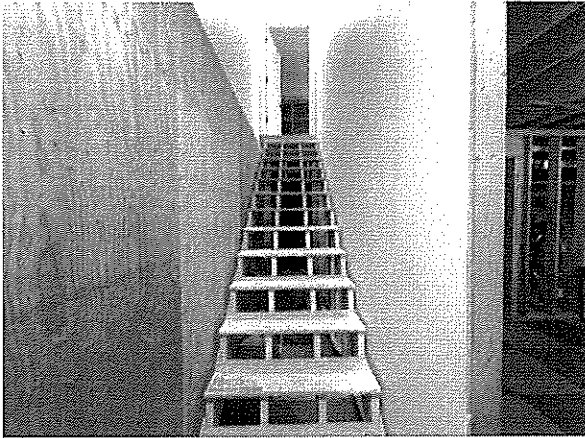
### Subject 2nd Floor Angle 1



### Subject 2nd Floor Angle 2

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscogain	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

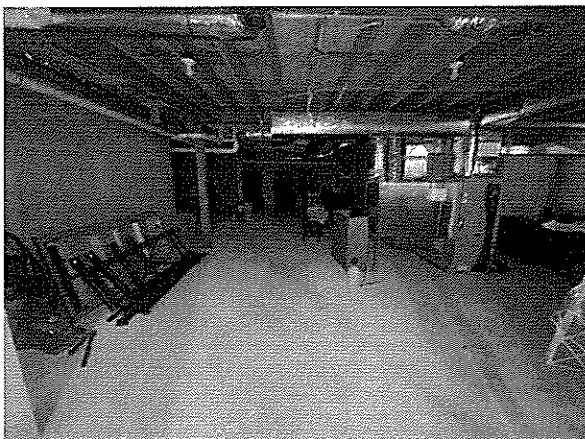


### Subject Basement Stairs

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



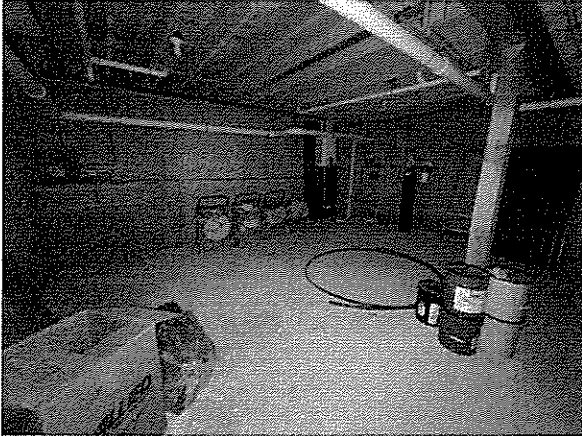
### Subject Basement



### Subject Basement

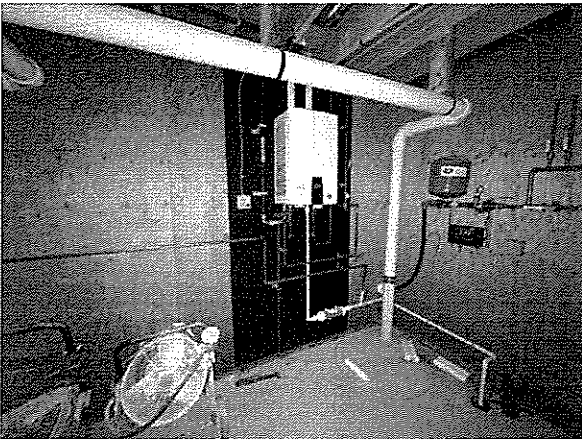
## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

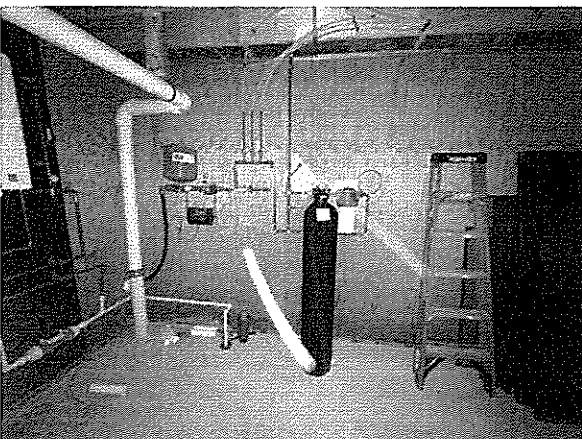


### Subject Basement

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Subject Hot Water



### Subject Water Pressure System

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard						
Property Address	197 Center Minot Hill Rd						
City	Minot	County	Androscoggin	State	ME	Zip Code	04258
Lender/Client	Auburn Savings Bank						

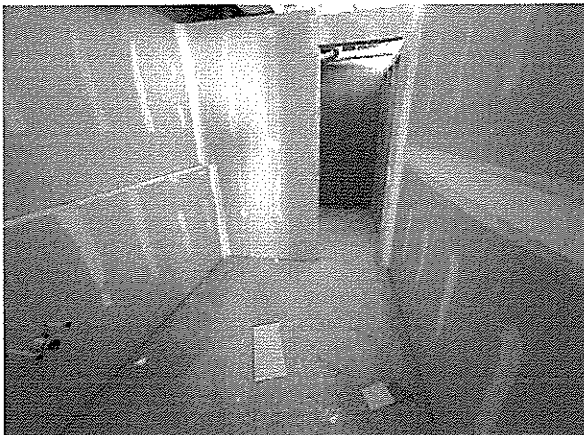


### Subject Heating System

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



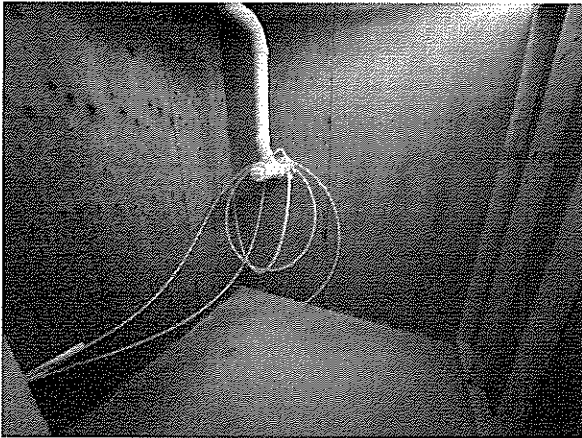
### Partially Finished Basement



### Partially Finished Basement

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				

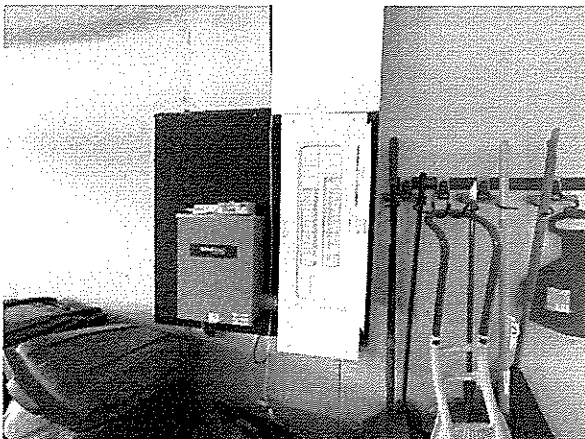


### Partially Finished Basement

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1



### Partially Finished Basement



### Subject Electrical Entrance

## Subject Photo Page

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



### Subject Drilled Well

197 Center Minot Hill Rd  
Sales Price  
Gross Living Area 3,740  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.1  
Location N;Res;  
View B;Res;Pstrl  
Site 9.6 ac  
Quality Q3  
Age 1

**Photos of Comparables 1-3**

Borrower	Kyle & Chelsey Bouffard		
Property Address	197 Center Minot Hill Rd		
City	Minot	County	Androscoggin
		State	ME
		Zip Code	04258
Lender/Client	Auburn Savings Bank		



**Comparable 1**

40 Cherry Blossom Ln  
 Prox. to Subject 15.24 miles SE  
 Sales Price 815,770  
 Gross Living Area 3,248  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4.0  
 Location N;Res;  
 View B;Res;Woods  
 Site 2.03 ac  
 Quality Q3  
 Age 0



**Comparable 2**

50 Rabbit Run Ln  
 Prox. to Subject 16.81 miles SW  
 Sales Price 850,000  
 Gross Living Area 5,654  
 Total Rooms 8  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location N;Res;  
 View B;Res;Woods  
 Site 42 ac  
 Quality Q3  
 Age 16

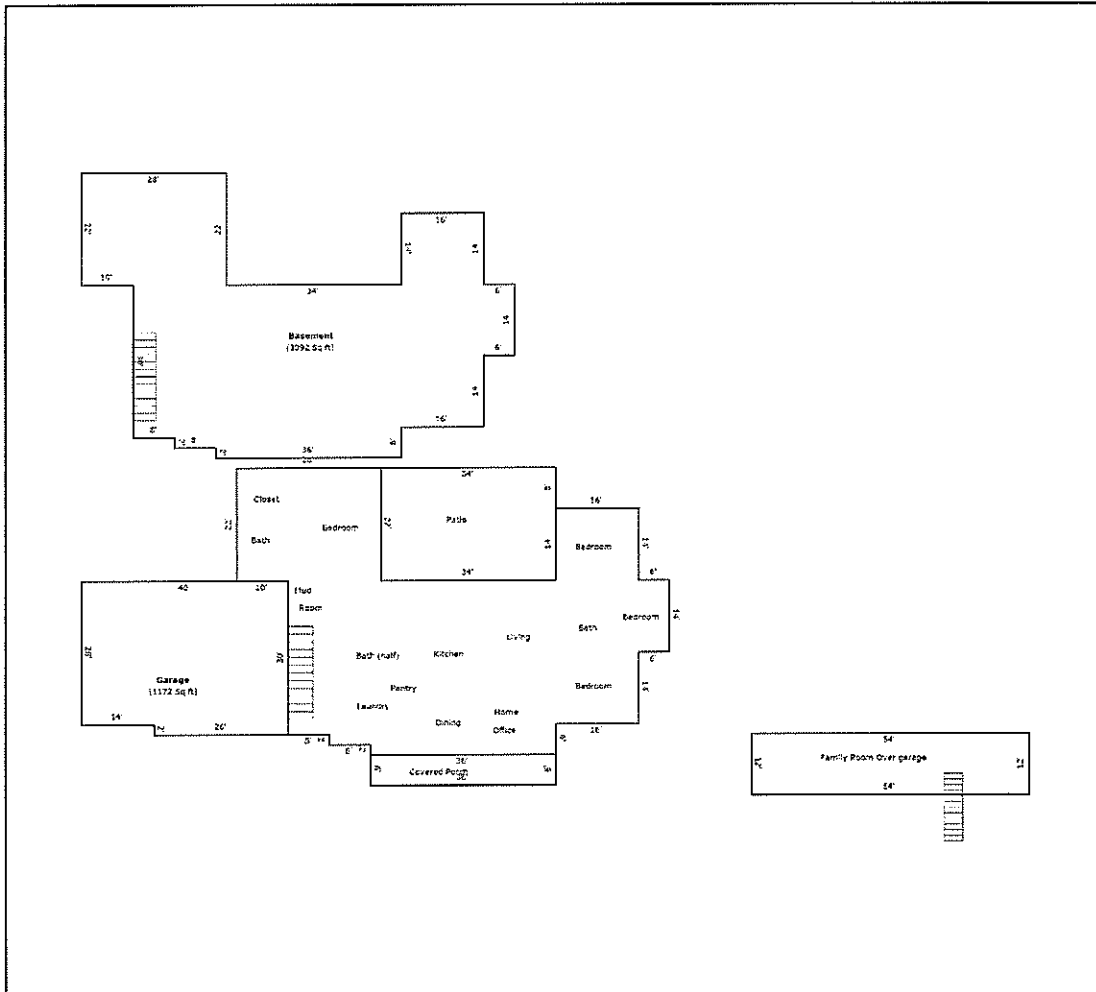


**Comparable 3**

45 Mountain View Dr  
 Prox. to Subject 6.22 miles SE  
 Sales Price 722,000  
 Gross Living Area 2,834  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Res;Woods  
 Site 1.87 ac  
 Quality Q3  
 Age 3

## Building Sketch

Borrower	Kyle & Chelsey Bouffard		
Property Address	197 Center Minot Hill Rd		
City	Minot	County	Androscoggin
		State	ME
		Zip Code	04258
Lender/Client	Auburn Savings Bank		

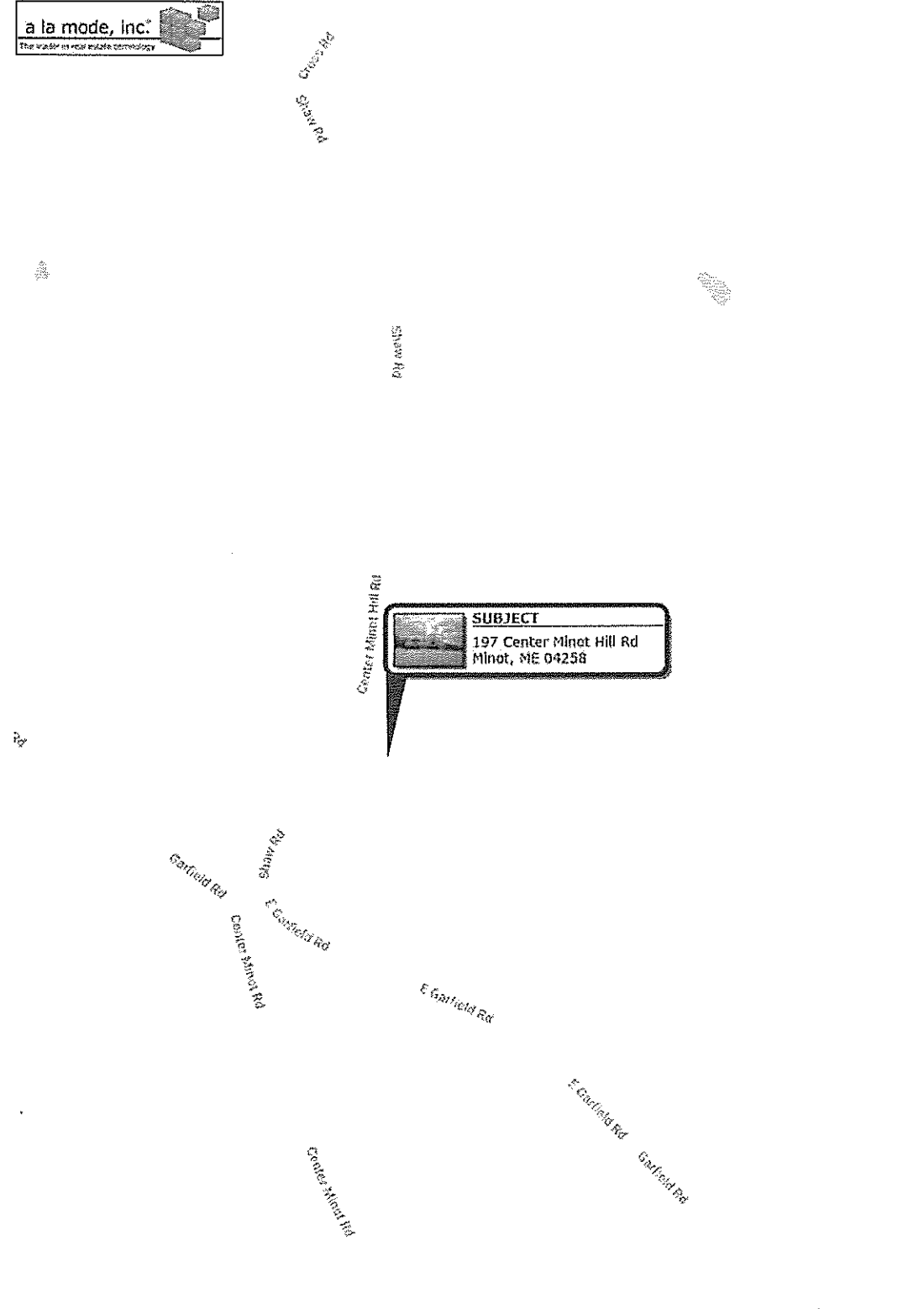
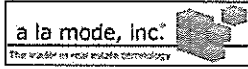


### Area Calculations Summary

Living Area	Area	Calculation Details	Area
First Floor	3092 Sq ft		
		28 × 22 =	616
		16 × 14 =	224
		14 × 6 =	84
		28 × 16 =	448
		34 × 36 =	1224
		16 × 30 =	480
		8 × 2 =	16
Second Floor	648 Sq ft		
		54 × 12 =	648
<b>Total Living Area (Rounded):</b>	<b>3740 Sq ft</b>		
<b>Non-living Area</b>			
Patio	748 Sq ft	34 × 22 =	748
Basement	3092 Sq ft		
		14 × 6 =	84
		28 × 22 =	616
		42 × 16 =	672
		34 × 36 =	1224
		16 × 30 =	480
		8 × 2 =	16
Garage	1172 Sq ft		
		30 × 26 =	780
		14 × 28 =	392
Covered Porch	216 Sq ft	36 × 6 =	216

# Location Map

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



Map data ©2014, 200 ft Terms

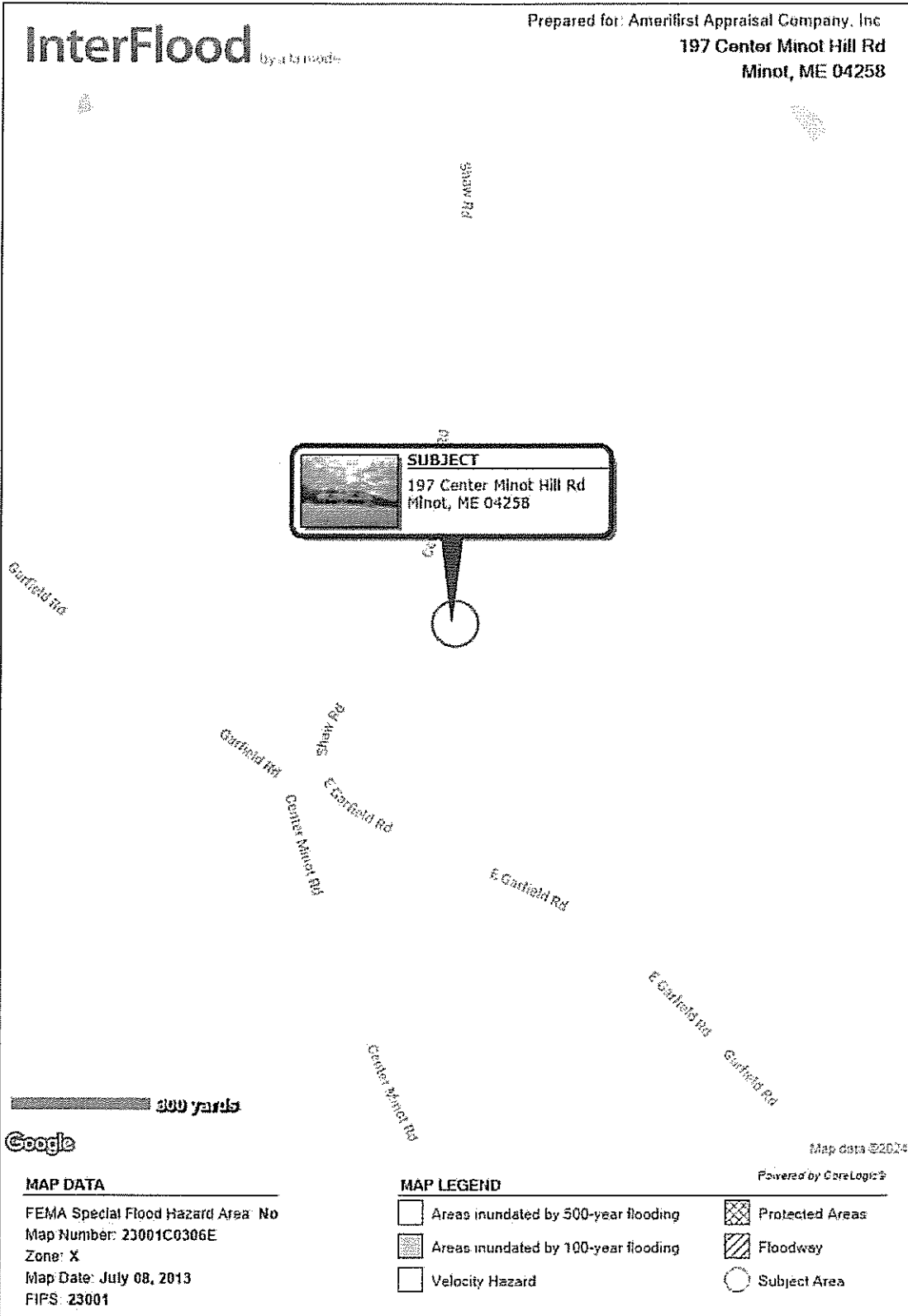
## Location Map

Borrower	Kyle & Chelsey Bouffard				
Property Address	197 Center Minot Hill Rd				
City	Minot	County	Androscoggin	State	ME Zip Code 04258
Lender/Client	Auburn Savings Bank				



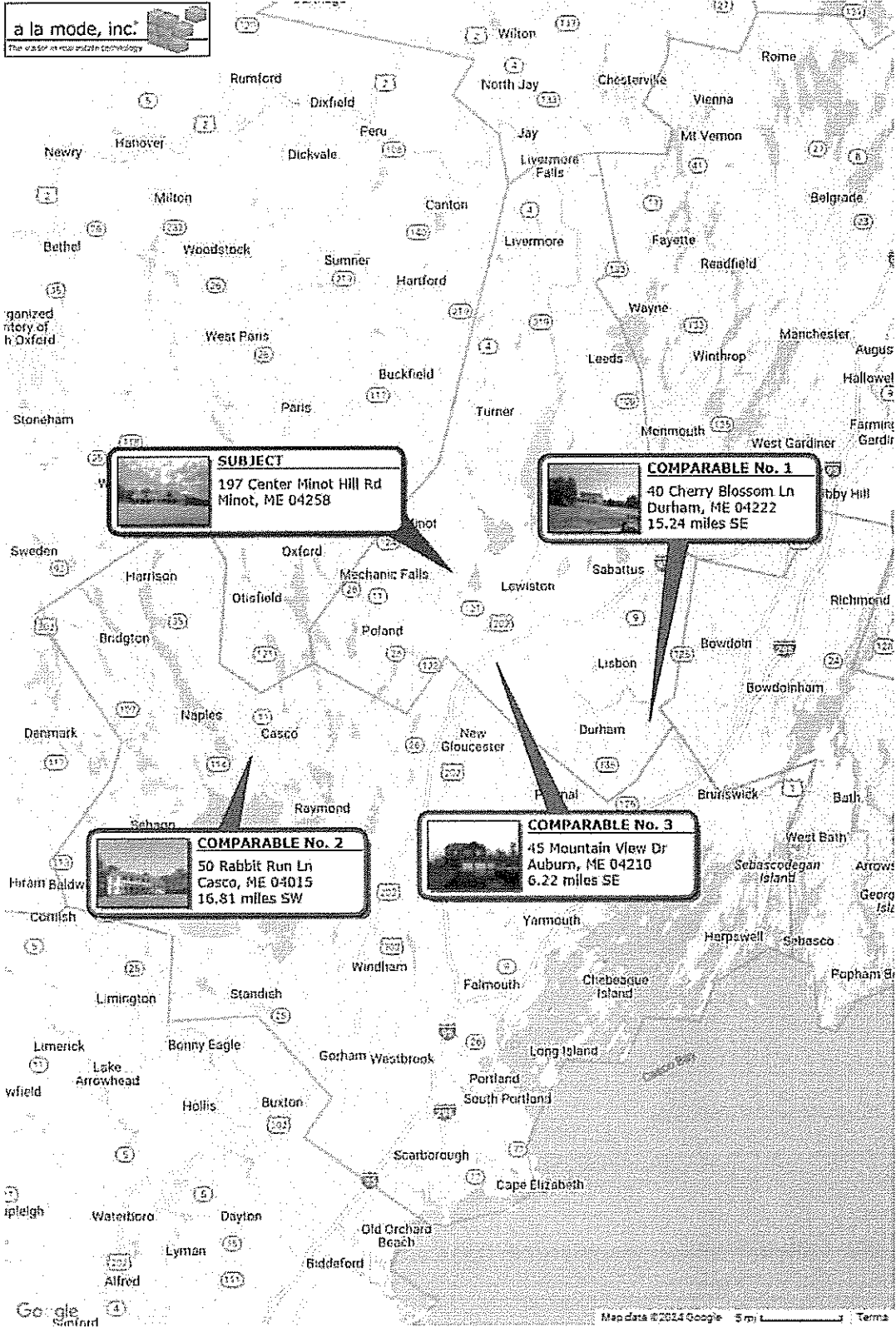
## Flood Map

Borrower	Kyle & Chelsey Bouffard			
Property Address	197 Center Minot Hill Rd			
City	Minot	County	Androscoggin	State ME Zip Code 04258
Lender/Client	Auburn Savings Bank			



## Location Map

Borrower	Kyle & Chelsey Bouffard		
Property Address	197 Center Minot Hill Rd		
City	Minot	County	Androscoggin
		Slate	ME
		Zip Code	04258
Lender/Client	Auburn Savings Bank		



Deed

Bk 11303 Pg283 #1810  
02-07-2023 @ 01:44p

NOT AN OFFICIAL COPY      NOT AN OFFICIAL COPY

NOT AN OFFICIAL COPY      NOT AN OFFICIAL COPY  
Warranty Deed      O B L N 1002340225900

Chelsey Lynn Bouffard (f/ly Chelsey Lynn Cooper), with a mailing address of 45 Mountain View Drive, Auburn, Maine 04210, grants to B&M Developets, Inc., a Maine corporation with an address of 1543 Hotel Road, Auburn, Maine 04210, with Warranty Covenants, a certain lot or parcel of land, with any buildings and improvements thereon, situated in Minot, Androscoggin County, Maine, bounded and described as follows, to wit:

Being Lot 3 as depicted on a recorded subdivision plan entitled "Cooper Family Estates" dated June 23, 2015 and recorded on August 6, 2015 in the Androscoggin County Registry of Deeds in Plan Book 51, Page 36, to which reference should be made for a more particular description of the premises herein described.

Being the same premises conveyed by Theodore T. Cooper and Tasha Anne Cooper to Chelsey Lynn Cooper (now Bouffard) by deed dated August 19, 2015 and recorded in said Registry in Book 9210, Page 42.

In Witness Whereof, the Grantor has set her hand and seal on this 29<sup>th</sup> day of December, 2022.

K. O. Visbaras  
Witness

Chelsey Lynn Bouffard  
Chelsey Lynn Bouffard  
(f/ly Chelsey Lynn Cooper)

State of Maine  
Androscoggin, SS.

December 29, 2022

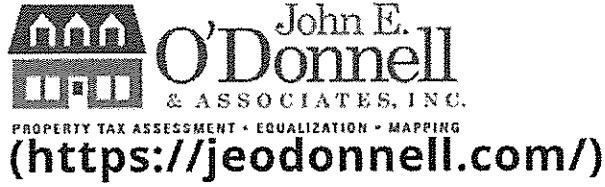
Then personally appeared the above-named Chelsey Lynn Bouffard (f/k/a Chelsey Lynn Cooper) and acknowledged the foregoing instrument to be her free act and deed.

Before me,  
K. Alexander Visbaras  
K. Alexander Visbaras, Attorney-At-Law

K:\Ones\Clients\B&M Builders\Center Minot Road (First National - Kyle and Chelsey)\Deed to B&M

Maine Real Estate Transfer Tax Paid  
TINA M. CHOUINARD, REGISTER  
ANDROSCOGGIN COUNTY MAINE E-RECORDED

632 Baid Hill Rd. New Gloucester, ME 04260 (<https://goo.gl/maps/YYJfHUjCfYn>) | 207.926.4044 (tel:207.926.4044) | [info@jeodonnell.com](mailto:info@jeodonnell.com) (mailto:info@jeodonnell.com)



## Minot

[/HTTPS://JEODONNELL.COM](https://jeodonnell.com) CAMA

CENTER MINOT HILL ROAD, Minot, ME



[\(/cama\\_files/minot/R07-013-003\\_Sketch.jpeg\)](#)[\(/cama\\_files/minot/R07-013-003.JPG\)](#)

### Property Information

Site: Map R07 , Lot 013 , Sub 003

Town: Minot

Tax Year: 2023

Owner: B&M DEVELOPERS INC

Last Committed Tax: \$7,708

**Property Card - Page 2**

See:

Includes:

Land Value: \$126,430  
Building Value: \$644,346  
Total Real Value: \$770,776  
Exemption Value: \$0  
Net Taxable Real Value: \$770,776  
Personal Property: \$0

**Owner Information**

Owner #1: B&M DEVELOPERS INC

Mailing Address:

1543 HOTEL ROAD

AUBURN, ME 04210

Trio Account #: 1479

Book: 11303

Page: 283

Purchase Price: \$0

**Documents**

- [R07-013-003 \(/cama\\_files/minot/R07-013-003.JPG\)](#)
- [R07-013-003 Back \(/cama\\_files/minot/R07-013-003\\_Back.JPG\)](#)
- [R07-013-003 Back1 \(/cama\\_files/minot/R07-013-003\\_Back1.JPG\)](#)
- [R07-013-003 Side \(/cama\\_files/minot/R07-013-003\\_Side.JPG\)](#)
- [R07-013-003 Sketch \(/cama\\_files/minot/R07-013-003\\_Sketch.jpeg\)](#)

**Land Information**

Land Group: Type	Size	Method	Value	Total Adj	Adj Details
Primary Lot : Additional 4	8.6 AC	Calculated	\$26,430	100.0%	
Primary Lot : Table 4	1.0 AC	Calculated	\$60,000	100.0%	
	\$9.62 Ac		\$86,430		

Tree Growth:

Open Space:  
Farmland:

### Site Information

Description	Adjustment
SI Grade 4	\$40,000
	\$40,000

Lump Sum: \$0  
Road Frontage (in feet): 0  
Water Frontage (in feet): 0

### Zoning Information

Zoning	Description
No data available in table	

### Primary Building Data

Building Type	Area	Grade	Cond (Condition)	F.Obs. (Functional Obsolescence)	E.Obs. (Economic Obsolescence)	Value	Color	Year (Year Built)
1-Story Frame	3094	6.00	100%	75%	100%	569,020		
Garage 1.5s	1172	6.00	100%	75%	100%	75,326		

### Visit History

Date	Purpose	Result	Individual
06/09/2023	Building Permit	See 2024	Greg Clifford
07/13/2022	Reval Review	No Changes	Matthew Berube

**Tax Statement**

**TOWN OF MINOT**  
**329 WOODMAN HILL RD**  
**MINOT, ME 04258-4645**  
 Telephone: (207) 345-3305 Fax: (207) 346-0924



**THIS IS THE ONLY BILL  
 YOU WILL RECEIVE**

S159974 F0 - 1cd1

**B & M DEVELOPERS INC**  
 1543 HOTEL RD  
 AUBURN, ME 04210-3613

**ACCOUNT:** 001479 RE **ACREAGE:** 9.62  
**MIL RATE:** \$10.00 **MAP/LOT:** R07-013-003  
**LOCATION:** CENTER MINOT HILL ROAD  
**BOOK/PAGE:** B11363P283 02/07/2023 B9210P42 08/24/2015

**2023 REAL ESTATE TAX BILL**

<b>CURRENT BILLING INFORMATION</b>	
LAND VALUE	\$126,430.00
BUILDING VALUE	\$644,346.00
TOTAL: LAND & BLDG	\$770,776.00
FURNITURE & FIXTURES	\$0.00
MACHINERY & EQUIPMENT	\$0.00
TELECOMMUNICATIONS	\$0.00
MISCELLANEOUS	\$0.00
TOTAL PER. PROPERTY	\$0.00
HOMESTEAD EXEMPTION	\$0.00
OTHER EXEMPTION	\$0.00
NET ASSESSMENT	\$770,776.00
CALCULATED TAX	\$7,707.76
TOTAL TAX	\$7,707.76
LESS PAID TO DATE	\$0.00
<b>TOTAL DUE</b>	<b>\$7,707.76</b>

Payment Due Date: 12/15/2023

**TAXPAYER'S NOTICE**

Notice is hereby given that your county, school, and municipal property tax is due. State revenue sharing and State aid to education helps reduce local property taxes. The estimated State revenue reduces this bill by approximately 55%.

The total current bonded indebtedness for Minot is \$334,336.04.

The fiscal tax year billed is from 1/1/2023 to 12/31/2023. The ownership and valuation of all real estate and personal property that is subject to taxation is fixed as of 4/1/2023. If you have sold your real estate since 4/1/2023 it is your obligation to forward this bill to the current property owner. Any payment received will be applied to the oldest unpaid taxes on record first. State law allows tax payors to apply for an abatement of taxation within 185 days from the commitment date. Commitment this year was on 8/7/2023. After 8 months and no later than 1 year from commitment a lien will be placed on all real estate taxes that remain unpaid. Taxes unpaid by 12/31/2023 will be published and collection will be enforced in accordance with Maine laws.

If your bank/ mortgage holder pays this bill it is your responsibility to forward this bill to them. If you would like a receipt include a self-addressed postage paid envelope with your payment. Do we have your most current mailing address? If not please update it with us. Also, any other changes to your account can be updated with us as well. For more information regarding payments, interest, or any other tax questions please contact the office at 345-3305. Office hours are Mon. - Wed. 8 to 4, Thurs. 10 to 6, and Fri. 8 to 1. Mon. - Thurs. we will be closed 12:30 - 1pm for lunch. Holiday hours, etc. will be posted as need be at the office.

<b>CURRENT BILLING DISTRIBUTION</b>		
SCHOOL	\$5,318.35	69.00%
COUNTY	\$693.70	9.00%
MUNICIPAL	\$1,695.71	22.00%
<b>TOTAL</b>	<b>\$7,707.76</b>	<b>100.00%</b>

<b>REMITTANCE INSTRUCTIONS</b>
TAX MAY BE PAID BY MAIL PLEASE MAKE CHECKS OR MONEY ORDERS PAYABLE TO TOWN OF MINOT AND MAIL TO:
<b>TOWN OF MINOT</b> <b>329 WOODMAN HILL RD</b> <b>MINOT, ME 04258-4645</b>

2023 REAL ESTATE TAX BILL  
 ACCOUNT: 001479 RE  
 NAME: B&M DEVELOPERS INC  
 MAP/LOT: R07-013-003  
 LOCATION: CENTER MINOT HILL ROAD  
 ACREAGE: 9.62

TOWN OF MINOT, 329 WOODMAN HILL RD, MINOT, ME 04258-4645



INTEREST BEGINS ON 12/16/2023

DUE DATE	AMOUNT DUE	AMOUNT PAID
12/15/2023	\$7,707.76	

PLEASE REMIT THIS PORTION WITH YOUR PAYMENT

# Land sales - Page 1

2/21/24 9:22 AM

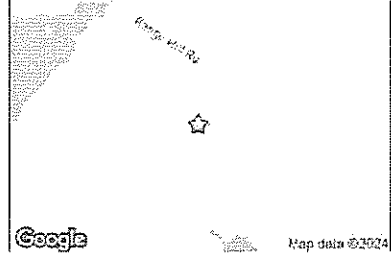
flexmls Web

MLS #: 1486446      County: Androscoggin      Public Detail Report      Seasonal: No      List Price: \$59,900  
 Status: Closed      Property Type: Land      Original List Price: \$59,900  
 Directions: From Rt. 26 in Poland take Range Hill Road, property on left, not too far from Middle & Upper Range Pond boat launch & causeway.



**000 Range Hill Road  
Poland, ME 04274-5902**

**List Price: \$59,900  
MLS#: 1486446**



**Land Information**

Lot Size Acres +/-: 10	Waterfront: No	Zoning: FF
Source of Acreage: Public Records	Water Views: No	Zoning Overlay: Unknown
Mobile Homes Allowed: No		

**Property Features**

<b>Driveway:</b> No Driveway	<b>Electric:</b> No Electric	<b>Roads:</b> Paved, Public
<b>Location:</b> Near Country Club, Near Golf Course, Rural	<b>Gas:</b> No Gas	<b>Site:</b> Level, Open, Wooded
<b>Recreational Water:</b> Lake/Fresh Water Nearby, Public	<b>Water:</b> Well Needed on Site	<b>Sewer:</b> Septic Needed
<b>View:</b> Fields, Mountain(s), Scenic, Trees/Woods		

**Tax/Deed Information**

Book/Page 10439/301	Full Tax Amt/Yr: \$17,2020	Map/Block/Lot: 5/144E
		Tax ID: 000rangehillroadpoland04274

**Remarks**

Remarks: Looking for the perfect land lot to build your dream home.. look no further!! This spacious 10 acre lot is level, with open field for your home presentation along with a back wooded area to roam! Land has some stone walls and some mountain views! Driveway entry and electricity right at the road! OFFERS DUE BY 4/7/21 AT 5PM, SELLER WILL RESPOND 4/8/21 BY 5PM.

LO: Keller Williams Realty

**Sold Information**

Sold Terms/Other:	Closed Date: 05/24/2021
	Closed Price: \$65,000

**Listing provided courtesy of:**

Joshua Savard  
 AmeriFirst Appraisal Co., Inc.  
 507 Webster Street  
 Lewiston, ME 04240  
 207-576-1766  
 207-782-7531  
 josh@amerifirstappraisal.com

Prepared by Joshua Savard on Wednesday, February 21, 2024 9:22 AM.

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# Land sales - Page 2

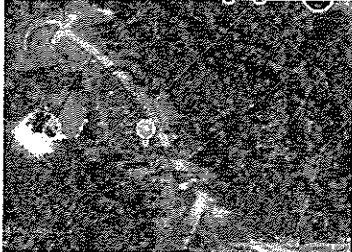
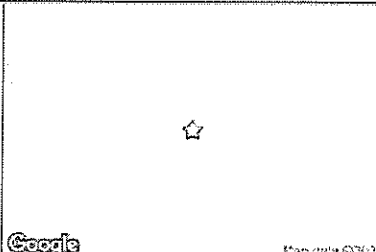
2/21/24 9:22 AM

flexmls Web

MLS #: 1516679  
Status: Closed

**Public Detail Report**  
Nbd/Assn: Woodbury Bluff Homeowners Association  
County: Androscoggin  
Property Type: Land

List Price: \$59,900  
Original List Price: \$59,900

	<p><b>Lot 28 Saunders Road</b> <b>Mechanic Falls, ME 04256-5913</b></p> <p>List Price: \$59,900 MLS#: 1516679</p>	
---	---	--

**Land Information**

Surveyed: Yes	Waterfront: No	Zoning: Rural
Lot Size Acres +/-: 1.85	Water Views: No	Zoning Overlay: No
Source of Acreage: Public Records		Bank Owned REO: No
Mobile Homes Allowed: No		

**Property Features**

Utilities: Utilities On: No	Electric: No Electric	Roads: Association, Dead End, Paved, Public
Driveway: No Driveway	Gas: No Gas	Site: Cul-De-Sac; Level, Rolling/Sloping
Parking: No Parking	Water: None; Well Needed on Site	
Location: Rural; Subdivision	Sewer: None; Septic Needed	
View: Scenic		

**Tax/Deed Information**

Book/Page/Deed: 6646/57/A1	Full Tax Amt/Yr: \$536.76/ 2022	Map/Block/Lot: 7/18-1-28
Deed/Conveyance Type Offered: Quit Claim w/Covenant		Tax ID: Lot28SaundersRoadMechanicFalls04256
Deed Restrictions: Yes		

**Remarks**

Remarks: Spacious parcel w/lots of privacy, surrounded by nature - close to everything! If you are looking to build a new home, this parcel has it all! Saunders Road is situated in the heart of Woodbury Bluff - a well-established rural subdivision - in a peaceful, quiet setting just 20 minutes from Lewiston/Auburn & 45 to Portland. You'll love the peace & serenity of this desirable setting w/beautiful mountain vistas surrounding you. Ideally located w/an abundance of access to outdoor recreational opportunities - some of the region's best lakes, hiking, skiing & snowmobile trails are nearby. Close to Range Pond State Park, Summit Springs Cold Course & Oxford Casino. Enjoy the best of country living w/town amenities just 20 minutes away.

LO: Keller Williams Realty

**Sold Information**

Sold Terms/Other:	Closed Date: 09/30/2022
	Closed Price: \$50,000

**Listing provided courtesy of:**

Joshua Savard  
Amerifirst Appraisal Co., Inc.  
507 Webster Street  
Lewiston, ME 04240  
207-576-1768  
207-782-7531  
josh@amerifirstappraisal.com

Prepared by Joshua Savard on Wednesday, February 21, 2024 9:22 AM.

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2/21/24 9:22 AM

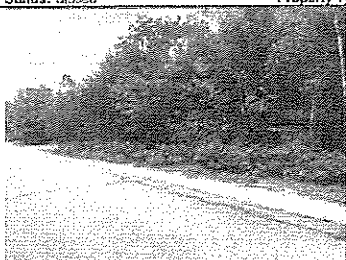
flexmls Web

MLS #: 1454937  
Status: Closed

County: Androscoggin  
Property Type: Land

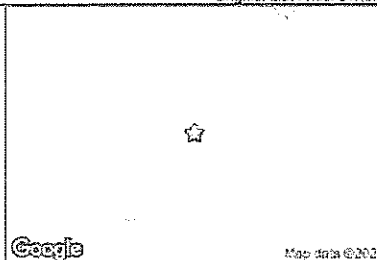
Public Detail Report  
Seasonal: No

List Price: \$47,500  
Original List Price: \$47,500



0 Bailey Hill Road  
Poland, ME 04274

List Price: \$47,500  
MLS#: 1454937



**Land Information**

Surveyed: Yes	Waterfront: No	Zoning: Res
Lot Size Acres +/-: 1.92	Water Views: No	Zoning Overlay: No
Source of Acreage: Public Records		Bank Owned REO: No
Mobile Homes Allowed: No		

**Property Features**

Driveway: No Driveway	Electric: No Electric	Roads: Paved, Public
Location: Rural	Gas: No Gas	Site: Wooded
	Water: None	
	Sewer: None	

**Tax/Deed Information**

Book/Page/Deed: 2405/272/AH	Full Tax Amt/Yr: \$527.3/2019	Map/Block/Lot: 7/12-3
Deed/Conveyance Type Offered: Warranty		Tax ID: 0BaileyHillPoland04274
Deed Restrictions: Unknown		

**Remarks**

Remarks: Quiet country living on almost two acres. Come build your dream home! Property was soil tested and surveyed when first purchased years ago but those items are not available now. Check it out for yourself, you won't want to miss the chance to make this your new favorite location!

LO: Meservier & Associates

**Sold Information**

Sold Terms: Other  
Closed Date: 06/15/2020  
Closed Price: \$42,000

**Listing provided courtesy of:**

Joshua Savard  
Amerifirst Appraisal Co., Inc.  
607 Webster Street  
Lewiston, ME 04240  
207-576-1766  
207-782-7531  
jsav@amerifirstappraisal.com

Prepared by Joshua Savard on Wednesday, February 21, 2024 9:22 AM.

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MAINE



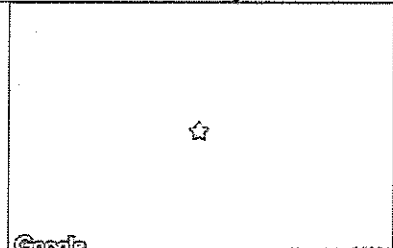
2/21/24, 9:22 AM

flexmls Web

MLS #: 1527832 County: Androscoggin Public Detail Report Seasonal: No List Price: \$145,000  
 Status: Closed Property Type: Land Original List Price: \$145,000



TBD Empire Road  
 Poland, ME 04292  
 List Price: \$145,000  
 MLS#: 1527832



**Land Information**

Lot Size Acres +/-: 55 Waterfront: No Zoning: Rural Residential 2  
 Source of Acreage: Public Records Water Views: No Zoning Overlay: Unknown  
 Mobile Homes Allowed: Unknown

**Property Features**

Driveway: No Driveway Electric: No Electric Roads: Paved: Public  
 Parking: No Parking Gas: No Gas Site: Wooded  
 Location: Rural Water: None Sewer: None

**Tax/Deed Information**

Book/Page 10859/173 Full Tax Amt/Yr: \$1,266/ 2022 Map/Block/Lot: 02/133  
 Tax ID: 0EmpireRoadPolandMaine04274

**Remarks**

LO: Meservier & Associates

**Sold Information**

Sold Terms/Other: Closed Date: 05/11/2022  
 Closed Price: \$134,000


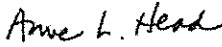
**Listing provided courtesy of:**

Joshua Savard  
 Amerifirst Appraisal Co., Inc.  
 507 Webster Street  
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 Josh@amerifirstappraisal.com


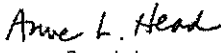
Prepared by Joshua Savard on Wednesday, February 21, 2024 9:22 AM

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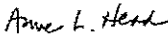
**Appraisers License**

	<b>State of Maine</b> DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION BOARD OF REAL ESTATE APPRAISERS	
	<b>License Number RA4679</b> Be it known that <b>JOSHUA MICHAEL SAVARD</b> has qualified as required by Title 32 MRS Chapter 123 and is licensed as: <b>REGISTERED APPRAISER TRAINEE</b> Supervised by: NORMAN M. SAVARD	
<b>ISSUE DATE</b> October 31, 2023	 Commissioner	<b>EXPIRATION DATE</b> December 3, 2024

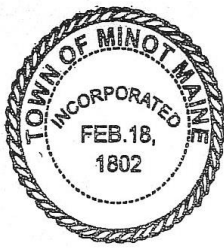
✂ Detach

 <b>STATE OF MAINE</b> DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION BOARD OF REAL ESTATE APPRAISERS	<b>STATE OF MAINE</b> DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION 35 State House Station Augusta, Maine 04333-0035 (207) 624-6603
License Number RA4679 JOSHUA MICHAEL SAVARD REGISTERED APPRAISER TRAINEE Supervised by NORMAN M. SAVARD	 Commissioner
<b>ISSUED 10/31/2023</b>	<b>EXPIRES 12/03/2024</b>

**Appraisers License**

	<b>State of Maine</b> DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION BOARD OF REAL ESTATE APPRAISERS
<b>License Number CR429</b>	
Be it known that	
<b>NORMAN M. SAVARD</b>	
has qualified as required by Title 32 MRS Chapter 123 and is licensed as:	
<b>CERTIFIED RESIDENTIAL APPRAISER</b>	
<b>ISSUE DATE</b> November 24, 2023	 <b>ANNE L. HEALD</b> COMMISSIONER
	<b>EXPIRATION DATE</b> December 31, 2024





# TOWN OF MINOT

329 Woodman Hill Road  
Minot, Maine 04258-0329

Tel: 1-207-345-3305

Fax: 1-207-346-0924

October 29, 2024

Chelsey & Kyle Bouffard  
197 Center Minot Hill Rd  
Minot, ME 04258

Map/ Lot R07-013-003  
Account # 1479

Dear Mr. & Mrs. Bouffard,

At a publicly noticed meeting held on October 28, 2024, the Board of Selectmen, acting as Tax Assessors pursuant to 36 M.R.S.A. § 703, considered the application for abatement of tax relating to property owned by Chelsey and Kyle Bouffard and located at 187 Center Minot Hill Road.

An assessment is not to be overturned unless it is shown to be so unreasonable that the property is substantially overvalued and an injustice results.<sup>1</sup> *Id.* A tax assessment is presumed valid, and a taxpayer has the burden of proving the assessed value is in excess of “just value.” A taxpayer is entitled to an abatement only when s/he establishes that the assessed value in relation to just value is manifestly wrong. If a taxpayer meets that burden, he or she is entitled to “such reasonable abatement as [the Board] determines proper.” 36 M.R.S.A. § 844(2).

After review and consideration of the application and related materials submitted by the Bouffards, and information relating to the tax assessment, the Board determined, by a vote of \_\_\_\_ to \_\_\_\_\_, that the Bouffards did establish that the assessed value of the property in relation to its just value was manifestly wrong. By a vote of \_\_\_\_\_ to \_\_\_\_\_, the Board determined that an abatement in the amount of \$\_\_\_\_\_ was proper. Accordingly, the assessed tax on the subject property for Tax Year 2024 is abated by an amount of \$\_\_\_\_\_, bringing the new assessed value to \$\_\_\_\_\_.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Selectmen and Assessors  
Town of Minot

<sup>1</sup> The Bouffards have not argued that they are entitled to an abatement because the assessed value of the subject property is unjustly discriminatory, or that the assessment is in some way fraudulent, dishonest, or illegal.



# TOWN OF MINOT

329 Woodman Hill Road  
Minot, Maine 04258-0329

Tel: 1-207-345-3305  
Fax: 1-207-346-0924

October 29, 2024

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Minot, ME 04258

Map/ Lot R07-013-003  
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After review and consideration of the application and related materials submitted by the Bouffards, and information relating to the tax assessment, the Board determined that the Bouffards did not establish that the assessed value of the property in relation to its just value is manifestly wrong. Accordingly, the Bouffards’ application is denied by a vote of \_\_\_\_\_ to \_\_\_\_\_.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Selectmen and Assessors  
Town of Minot

<sup>1</sup> The Bouffards have not argued that they are entitled to an abatement because the assessed value of the subject property is unjustly discriminatory, or that the assessment is in some way fraudulent, dishonest, or illegal.



# TOWN OF MINOT

329 Woodman Hill Road  
Minot, Maine 04258-0329

Tel: 1-207-345-3305  
Fax: 1-207-346-0924

## Clerk's Report

October 28, 2024

*Sara A. Farris*  
Sara A. Farris - Clerk

Hello Selectmen,

### Updates:

#### Board of Appeals & Planning Board:

The Planning Board does not have anything on the agenda for November and will not meet again until December 3rd.

#### 11/5 General Election

We have issued 617 requests so far and have received 470 back.

The cut off to make an absentee request without special circumstances is 10/31 at 6 pm. I have election related Zooms today and tomorrow for early absentee processing and tabulator on election day.

#### Early Absentee Processing

Absentee early processing will take place here at the office on Friday 11/1 starting at 9 am until all absentees we have back are processed. The remainder will be processed on Election Day.

#### Political Signs

I emailed the Angus King campaign and let them know that we were receiving complaints regarding the signs and asked them to remove them. Someone came last week and spoke with me and removed the signs at the Office and the sign at MCS. After the Election I will start working on the Sign Ordinance.

#### Online Liquor Licensing

The State has moved liquor licensing online starting 10/28/2024. I will be able to access the license online and approve it online after our meeting/ public hearing. Would you like me to create an in-house approval form for you to sign or just have the motion and vote recorded?

### Inland Fisheries & Wildlife:

Boat Excise YTD: \$ 3,728.00

September IF&W

o Boats

o done online for September.

o Snowmobile

*Snowmobile registrations are now available*

3 ATVs

3 Game Licenses

*The above amounts are as of 10/28/2024.*

## **Vitals:**

Vital Requests as of 10/15  
Reported to State semi-annually.  
Birth Certificates - 24  
Death Certificates - 6  
Marriage Certificate - 13  
Marriage Intentions/ Licenses - 10

## **Dogs:**

52 Dog Registrations for October  
The new system is getting easier, but it does take some time to process each dog compared to the old system.

## **Building/ Plumbing Permits for 2024:**

### Building Permits:

New Home	12
Garage	12
Addition	3
Remodel	16
Shed	5
Porch/ deck	5
Pool	4
Solar Panels	8
Demo Permits	6
Camping Permits	2

*As of October 28, 2024*

### Plumbing Permits:

Internal	23
Septic	18

*As of October 28, 2024*

## **Real Estate Taxes:**

2022 taxes - \$ 3,245.31 for 6 accounts  
    • *Foreclosure 1/27/2025*  
2023 taxes - \$ 31,234.98 for 22 accounts  
2024 taxes - \$ 3,289,325.98 for 1226 accounts  
2025 prepayments – \$1,787.66  
Total owed: \$ 3,323,806.27  
    - \$ 62,427.65

## **Personal Property Taxes:**

2023 - \$963.38 on 3 accounts  
2024 - \$12,438.18 on 19 accounts  
2025 - \$1.00

**Excise Tax:**

<b><u>MONTH</u></b>	<b><u>2022</u></b>	<b><u>2023</u></b>	<b><u>2024</u></b>	<b><u>+/-</u></b>
JAN.	\$43,055.03	\$50,306.29	\$46,666.44	- \$ 3,639.85
FEB.	\$48,596.73	\$51,718.92	\$53,006.15	+ \$ 1,287.23
MARCH	\$56,912.29	\$62,362.95	\$57,687.68	- \$ 4,675.27
APRIL	\$61,663.04	\$59,196.83	\$76,488.98	+ \$ 17,292.15
MAY	\$64,848.92	\$74,257.14	\$83,538.89	+ \$ 9,281.72
JUNE	\$92,120.11	\$70,938.58	\$74,819.34	+ \$ 3,880.76
JULY	\$63,394.65	\$57,419.67	\$72,889.97	+ \$ 15,470.30
AUG.	\$65,209.36	\$79,431.44	\$79,217.28	- \$ 214.16
SEPT.	\$69,727.87	\$66,921.22	\$64,758.99	- \$ 2,162.23
OCT.	\$54,012.11	\$67,752.92	\$54,475.97	- \$ 13,276.95
NOV.	\$50,624.95	\$52,230.54		
DEC.	\$45,564.33	\$43,334.63		
<b>TOTAL</b>	<b>\$ 715,719.57</b>	<b>\$ 735,871.13</b>	<b>\$ 663,549.69</b>	<b>- \$ 72,321.44</b>

Rapid Renewals will still be coming in for October and we still have 4 days to collect excise from in person registrations.



## INTEROFFICE MEMO

To: Board of Selectmen

CC: Danielle Loring, Town Administrator

From: Scott Parker, Highway Director

RE: Highway Department (10/14– 10/27/2024)

---

We have been ditching and changing a few driveway culverts as well as patching a few bad spots on a couple of roads.

We started winter sand today in hopes to be done by Wednesday or Thursday.

The water is drained to the ballfields.

The parts have arrived for the truck with the filter issue, and I will be working on it today.

I spoke to Viking and the dump body for the new truck is supposed to arrive by the end of the month, but they can't give me a finish date yet as there are 10 trucks waiting for bodies.

Select board meeting department update

October 28, 2024

Minot Fire / Rescue Department

Chief Jeff Burt

Calls for service: 6 fire / 5 medical (11 total)

Old business:

- Live burns in Turner were successful; MFFD touch a truck completed
- Tank 3 air leak has returned, sent to NorthEast 11-04-2024 for repair
- Brush Truck 5 service and repairs scheduled for 11-07-2024.

New business:

- I am working on retrieving data for department trends over the past five years and continuing to build and develop a 1, 3, and 5-year plan for the town report.
- Working on quotes for the command vehicle and brush truck to determine the best option moving forward, pending vote and town approval of appropriated funds.
- New daily fire danger sign has arrived by the state; new devices use aluminum metal and slide panels, I will be working to place the new sign; reference attached photo for visual aid.
- No other new business

Thank you for your time and consideration.

Respectfully submitted

~ Chief Jeff Burt

### Expense detail report

WARRANT #22

10/28/2024

ACCOUNT-----				CURRENT			UNEXPENDED
DATE	JRNL	DESC---	VENDOR-----	BUDGET	DEBITS	CREDITS	BALANCE
2500 - AUDIT SERVIC				8,650.00	0.00	0.00	8,650.00
<b>0213 - CONTRAC SVCS</b>				<b>8,650.00</b>	<b>6,460.00</b>	<b>0.00</b>	<b>2,190.00</b>
		<b>Department..</b>		<b>8,650.00</b>	<b>6,460.00</b>	<b>0.00</b>	<b>2,190.00</b>
2550 - ASSESS CONTR				27,400.00	0.00	0.00	27,400.00
<b>0213 - CONTRAC SVCS</b>				<b>27,400.00</b>	<b>4,000.00</b>	<b>0.00</b>	<b>23,400.00</b>
		<b>Department..</b>		<b>27,400.00</b>	<b>4,000.00</b>	<b>0.00</b>	<b>23,400.00</b>
3050 - SNOMBL REFD				0.00	0.00	0.00	0.00
<b>0001 - APPROPRIATED</b>				<b>0.00</b>	<b>0.00</b>	<b>1,343.86</b>	<b>1,343.86</b>
<b>0197 - REIMBURS.</b>				<b>0.00</b>	<b>1,343.86</b>	<b>0.00</b>	<b>-1,343.86</b>
		<b>Department..</b>		<b>0.00</b>	<b>1,343.86</b>	<b>1,343.86</b>	<b>0.00</b>
3550 - EDA ELF RESE				0.00	0.00	0.00	0.00
<b>0002 - (CARRY FWD)</b>				<b>8,160.59</b>	<b>0.00</b>	<b>0.00</b>	<b>8,160.59</b>
<b>0012 - DONATIONS</b>				<b>0.00</b>	<b>0.00</b>	<b>380.00</b>	<b>380.00</b>
<b>0198 - FOOD</b>				<b>0.00</b>	<b>1,283.85</b>	<b>0.00</b>	<b>-1,283.85</b>
<b>0201 - ELECTRICITY</b>				<b>0.00</b>	<b>324.99</b>	<b>0.00</b>	<b>-324.99</b>
<b>0205 - SUPPLIES</b>				<b>0.00</b>	<b>425.80</b>	<b>0.00</b>	<b>-425.80</b>
		<b>Department..</b>		<b>8,160.59</b>	<b>2,034.64</b>	<b>380.00</b>	<b>6,505.95</b>
4000 - AUB. PUB LIB				22,000.00	0.00	0.00	22,000.00
<b>0213 - CONTRAC SVCS</b>				<b>22,000.00</b>	<b>22,000.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>Department..</b>		<b>22,000.00</b>	<b>22,000.00</b>	<b>0.00</b>	<b>0.00</b>
4025 - TWNWELL RES				0.00	0.00	0.00	0.00
<b>0002 - (CARRY FWD)</b>				<b>4,147.69</b>	<b>0.00</b>	<b>0.00</b>	<b>4,147.69</b>
<b>0197 - REIMBURS.</b>				<b>0.00</b>	<b>0.00</b>	<b>6,422.70</b>	<b>6,422.70</b>
<b>0207 - DUES/SUBSCR</b>				<b>0.00</b>	<b>233.60</b>	<b>0.00</b>	<b>-233.60</b>
<b>0209 - POSTAGE</b>				<b>0.00</b>	<b>15.05</b>	<b>0.00</b>	<b>-15.05</b>
<b>0300 - LABOR</b>				<b>0.00</b>	<b>800.00</b>	<b>0.00</b>	<b>-800.00</b>
<b>0401 - TESTING</b>				<b>0.00</b>	<b>355.00</b>	<b>0.00</b>	<b>-355.00</b>
<b>7010 - PAYROLL TAX</b>				<b>0.00</b>	<b>68.85</b>	<b>0.00</b>	<b>-68.85</b>
		<b>Department..</b>		<b>4,147.69</b>	<b>1,472.50</b>	<b>6,422.70</b>	<b>9,097.89</b>
5000 - OFF SALARIES				435,035.00	0.00	0.00	435,035.00
<b>1001 - CLK/TAX COLL</b>				<b>56,375.00</b>	<b>46,279.50</b>	<b>0.00</b>	<b>10,095.50</b>
<b>1002 - DEP CLERK</b>				<b>75,000.00</b>	<b>56,052.53</b>	<b>0.00</b>	<b>18,947.47</b>
<b>1003 - ADMINISTRAT</b>				<b>76,000.00</b>	<b>61,615.47</b>	<b>0.00</b>	<b>14,384.53</b>

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<b>5000 - OFF SALARIES CONT'D</b>								
					<b>8,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8,000.00</b>
					<b>150.00</b>	<b>0.00</b>	<b>0.00</b>	<b>150.00</b>
					<b>17,000.00</b>	<b>11,939.31</b>	<b>0.00</b>	<b>5,060.69</b>
					<b>184,500.00</b>	<b>171,091.71</b>	<b>20,605.93</b>	<b>34,014.22</b>
					<b>0.00</b>	<b>1,250.19</b>	<b>1,124.02</b>	<b>-126.17</b>
					<b>5,600.00</b>	<b>10,606.32</b>	<b>5,301.90</b>	<b>295.58</b>
					<b>10,410.00</b>	<b>7,578.99</b>	<b>0.00</b>	<b>2,831.01</b>
					<b>0.00</b>	<b>533.28</b>	<b>521.16</b>	<b>-12.12</b>
					<b>2,000.00</b>	<b>0.00</b>	<b>179.00</b>	<b>2,179.00</b>
			<b>Department..</b>		<b>435,035.00</b>	<b>366,947.30</b>	<b>27,732.01</b>	<b>95,819.71</b>
<b>5075 - CODE ENF/PLA</b>					<b>57,100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>57,100.00</b>
					<b>700.00</b>	<b>701.26</b>	<b>0.00</b>	<b>-1.26</b>
					<b>500.00</b>	<b>100.00</b>	<b>0.00</b>	<b>400.00</b>
					<b>150.00</b>	<b>0.00</b>	<b>0.00</b>	<b>150.00</b>
					<b>750.00</b>	<b>690.00</b>	<b>0.00</b>	<b>60.00</b>
					<b>1,500.00</b>	<b>1,137.52</b>	<b>0.00</b>	<b>362.48</b>
					<b>5,000.00</b>	<b>2,227.24</b>	<b>0.00</b>	<b>2,772.76</b>
					<b>0.00</b>	<b>335.68</b>	<b>150.00</b>	<b>-185.68</b>
					<b>45,000.00</b>	<b>27,476.19</b>	<b>0.00</b>	<b>17,523.81</b>
					<b>0.00</b>	<b>100.00</b>	<b>0.00</b>	<b>-100.00</b>
					<b>3,500.00</b>	<b>2,357.92</b>	<b>0.00</b>	<b>1,142.08</b>
			<b>Department..</b>		<b>57,100.00</b>	<b>35,125.81</b>	<b>150.00</b>	<b>22,124.19</b>
<b>5100 - T-O RESERVE</b>					<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
					<b>73.03</b>	<b>0.00</b>	<b>0.00</b>	<b>73.03</b>
			<b>Department..</b>		<b>73.03</b>	<b>0.00</b>	<b>0.00</b>	<b>73.03</b>
<b>5200 - TOWN INSUR</b>					<b>57,950.00</b>	<b>0.00</b>	<b>0.00</b>	<b>57,950.00</b>
					<b>32,250.00</b>	<b>32,266.00</b>	<b>1,375.00</b>	<b>1,359.00</b>
					<b>25,000.00</b>	<b>25,408.00</b>	<b>901.00</b>	<b>493.00</b>
					<b>600.00</b>	<b>952.00</b>	<b>0.00</b>	<b>-352.00</b>
					<b>100.00</b>	<b>70.00</b>	<b>0.00</b>	<b>30.00</b>
			<b>Department..</b>		<b>57,950.00</b>	<b>58,696.00</b>	<b>2,276.00</b>	<b>1,530.00</b>
<b>5300 - T-O MAINT</b>					<b>35,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>35,000.00</b>

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<b>5300 - T-O MAINT CONT'D</b>							
0198 - FOOD				0.00	51.92	0.00	-51.92
0200 - TELEPHONE				2,500.00	2,327.37	39.00	211.63
0201 - ELECTRICITY				5,000.00	3,091.68	0.00	1,908.32
0203 - FUEL & GAS				6,000.00	4,154.01	0.00	1,845.99
0204 - REPAIRS				2,500.00	764.97	0.00	1,735.03
0205 - SUPPLIES				4,000.00	7,709.73	0.00	-3,709.73
0206 - JANITORIAL				3,500.00	4,025.00	0.00	-525.00
0207 - DUES/SUBSCR				1,000.00	519.00	0.00	481.00
0208 - STAFF TRAIING				2,000.00	1,410.00	0.00	590.00
0209 - POSTAGE				3,000.00	4,147.16	358.24	-788.92
0210 - MLG/EXP REIM				0.00	276.72	180.00	-96.72
0212 - INSPECTIONS				1,500.00	795.00	0.00	705.00
0213 - CONTRAC SVCS				4,000.00	5,816.58	0.00	-1,816.58
0401 - TESTING				0.00	304.20	0.00	-304.20
0403 - SECURITY				0.00	29.99	0.00	-29.99
		Department..		35,000.00	35,423.33	577.24	153.91
<b>5350 - ELECT/MEET</b>							
0198 - FOOD				300.00	330.44	151.00	120.56
0205 - SUPPLIES				100.00	0.00	108.00	208.00
0209 - POSTAGE				1,500.00	73.91	40.02	1,466.11
0213 - CONTRAC SVCS				3,250.00	3,568.67	650.22	331.55
0215 - EQUIPMENT				700.00	0.00	0.00	700.00
0217 - ADVERTISING				200.00	0.00	0.00	200.00
1011 - ELEC CLERKS				5,650.00	2,913.75	2,376.90	5,113.15
1012 - MODERATOR				300.00	250.00	0.00	50.00
7010 - PAYROLL TAX				0.00	36.44	0.00	-36.44
		Department..		12,000.00	7,173.21	3,326.14	8,152.93
<b>5400 - CEMETERY MAI</b>							
0001 - APPROPRIATED				10,000.00	0.00	0.00	10,000.00
0002 - (CARRY FWD)				11,006.74	0.00	0.00	11,006.74
0197 - REIMBURS.				0.00	0.00	1,300.00	1,300.00
0205 - SUPPLIES				0.00	2,263.20	0.00	-2,263.20

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<b>5400 - CEMETERY MAI CONT'D</b>							
		<b>0208 - STAFF TRAING</b>		0.00	200.00	0.00	-200.00
		<b>0213 - CONTRAC SVCS</b>		0.00	23,222.50	5,300.00	-17,922.50
		<b>0218 - SOFTWARE LIC</b>		0.00	385.00	0.00	-385.00
		<b>Department..</b>		<b>21,006.74</b>	<b>26,070.70</b>	<b>6,600.00</b>	<b>1,536.04</b>
<b>5650 - REC. DEPT RE</b>							
		<b>0001 - APPROPRIATED</b>		5,000.00	0.00	0.00	5,000.00
		<b>0002 - (CARRY FWD)</b>		3,143.00	0.00	0.00	3,143.00
		<b>0197 - REIMBURS.</b>		0.00	0.00	5,081.50	5,081.50
		<b>0204 - REPAIRS</b>		0.00	924.87	0.00	-924.87
		<b>0205 - SUPPLIES</b>		0.00	238.95	0.00	-238.95
		<b>0213 - CONTRAC SVCS</b>		0.00	4,402.54	0.00	-4,402.54
		<b>Department..</b>		<b>8,143.00</b>	<b>5,566.36</b>	<b>5,081.50</b>	<b>7,658.14</b>
<b>6200 - COMMON RDS</b>							
		<b>0205 - SUPPLIES</b>		288,200.00	0.00	0.00	288,200.00
		<b>0208 - STAFF TRAING</b>		5,800.00	4,102.78	0.00	1,697.22
		<b>0213 - CONTRAC SVCS</b>		1,000.00	0.00	0.00	1,000.00
		<b>0213 - CONTRAC SVCS</b>		40,000.00	31,504.20	0.00	8,495.80
		<b>0300 - LABOR</b>		175,000.00	135,677.05	15,347.46	54,670.41
		<b>0401 - TESTING</b>		400.00	212.00	0.00	188.00
		<b>0404 - MATERIALS</b>		40,000.00	23,488.94	1,792.50	18,303.56
		<b>0405 - TRUCKS- EQUI</b>		13,500.00	15,130.50	0.00	-1,630.50
		<b>7010 - PAYROLL TAX</b>		12,500.00	9,661.25	1,124.55	3,963.30
		<b>Department..</b>		<b>288,200.00</b>	<b>219,776.72</b>	<b>18,264.51</b>	<b>86,687.79</b>
<b>6300 - PAVINGS RDS</b>							
		<b>0002 - (CARRY FWD)</b>		335,756.00	0.00	0.00	335,756.00
		<b>0213 - CONTRAC SVCS</b>		74,244.00	0.00	0.00	74,244.00
		<b>0213 - CONTRAC SVCS</b>		310,756.00	0.00	0.00	310,756.00
		<b>0404 - MATERIALS</b>		25,000.00	16,386.65	0.00	8,613.35
		<b>Department..</b>		<b>410,000.00</b>	<b>16,386.65</b>	<b>0.00</b>	<b>393,613.35</b>
<b>6400 - WINTER RDS</b>							
		<b>0205 - SUPPLIES</b>		381,100.00	0.00	0.00	381,100.00
		<b>0213 - CONTRAC SVCS</b>		15,000.00	9,965.43	0.00	5,034.57
		<b>0300 - LABOR</b>		70,000.00	64,851.67	0.00	5,148.33
		<b>0404 - MATERIALS</b>		150,000.00	84,677.44	0.00	65,322.56
		<b>0404 - MATERIALS</b>		8,600.00	7,336.55	0.00	1,263.45

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<b>6400 - WINTER RDS CONT'D</b>							
0406 - SALT				82,000.00	64,325.32	0.00	17,674.68
0407 - SAND				44,000.00	0.00	0.00	44,000.00
7010 - PAYROLL TAX				11,500.00	6,106.34	0.00	5,393.66
		Department..		381,100.00	237,262.75	0.00	143,837.25
<b>6500 - HWY EQ REP.</b>							
0203 - FUEL & GAS				38,000.00	21,766.42	1,068.21	17,301.79
0204 - REPAIRS				33,000.00	38,213.81	10,575.00	5,361.19
0205 - SUPPLIES				9,000.00	7,839.55	98.97	1,259.42
0213 - CONTRAC SVCS				6,000.00	4,277.63	0.00	1,722.37
0406 - SALT				0.00	0.00	0.00	0.00
		Department..		86,000.00	72,097.41	11,742.18	25,644.77
<b>6600 - HWAY CAP EQ</b>							
0002 - (CARRY FWD)				23,575.80	0.00	0.00	23,575.80
0205 - SUPPLIES				0.00	915.00	0.00	-915.00
0213 - CONTRAC SVCS				0.00	0.00	261.17	261.17
0214 - PRINCIP PMTS				0.00	20,809.20	0.00	-20,809.20
		Department..		23,575.80	21,724.20	261.17	2,112.77
<b>6670 - 2024 PICK-UP</b>							
0214 - PRINCIP PMTS				15,000.00	15,000.00	0.00	0.00
		Department..		15,000.00	15,000.00	0.00	0.00
<b>6679 - 2024 PLOW TR</b>							
0214 - PRINCIP PMTS				71,000.00	70,836.04	0.00	163.96
		Department..		71,000.00	70,836.04	0.00	163.96
<b>6700 - TOWN GARAGE</b>							
0200 - TELEPHONE				650.00	668.71	193.28	174.57
0201 - ELECTRICITY				4,000.00	3,258.29	520.35	1,262.06
0203 - FUEL & GAS				6,000.00	2,219.62	0.00	3,780.38
0204 - REPAIRS				2,400.00	913.57	0.00	1,486.43
0205 - SUPPLIES				3,000.00	3,146.34	0.00	-146.34
0206 - JANITORIAL				500.00	700.00	0.00	-200.00
0212 - INSPECTIONS				400.00	376.15	0.00	23.85
0213 - CONTRAC SVCS				0.00	405.00	0.00	-405.00

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6700 - TOWN GARAGE CONT'D							
<b>0401 - TESTING</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>Department..</b>		<b>16,950.00</b>	<b>11,687.68</b>	<b>713.63</b>	<b>5,975.95</b>
7000 - SOLID WASTE				65,100.00	0.00	0.00	65,100.00
<b>0205 - SUPPLIES</b>				<b>600.00</b>	<b>575.05</b>	<b>0.00</b>	<b>24.95</b>
<b>0213 - CONTRAC SVCS</b>				<b>62,000.00</b>	<b>40,477.86</b>	<b>0.00</b>	<b>21,522.14</b>
<b>0225 - ENVIRON HHW</b>				<b>2,500.00</b>	<b>714.00</b>	<b>0.00</b>	<b>1,786.00</b>
		<b>Department..</b>		<b>65,100.00</b>	<b>41,766.91</b>	<b>0.00</b>	<b>23,333.09</b>
7100 - COMM DAY RES				0.00	0.00	0.00	0.00
<b>0002 - (CARRY FWD)</b>				<b>694.45</b>	<b>0.00</b>	<b>0.00</b>	<b>694.45</b>
<b>0012 - DONATIONS</b>				<b>0.00</b>	<b>0.00</b>	<b>225.00</b>	<b>225.00</b>
		<b>Department..</b>		<b>694.45</b>	<b>0.00</b>	<b>225.00</b>	<b>919.45</b>
7200 - GENL ASSIST				2,000.00	0.00	0.00	2,000.00
<b>0001 - APPROPRIATED</b>				<b>2,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,000.00</b>
<b>0201 - ELECTRICITY</b>				<b>0.00</b>	<b>1,340.25</b>	<b>0.00</b>	<b>-1,340.25</b>
<b>0213 - CONTRAC SVCS</b>				<b>0.00</b>	<b>2,200.18</b>	<b>0.00</b>	<b>-2,200.18</b>
<b>0230 - RENT</b>				<b>0.00</b>	<b>695.00</b>	<b>0.00</b>	<b>-695.00</b>
		<b>Department..</b>		<b>2,000.00</b>	<b>4,235.43</b>	<b>0.00</b>	<b>-2,235.43</b>
7300 - CONSER COMM				0.00	0.00	0.00	0.00
<b>0002 - (CARRY FWD)</b>				<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>
		<b>Department..</b>		<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>
7400 - STREET LTS				3,000.00	0.00	0.00	3,000.00
<b>0201 - ELECTRICITY</b>				<b>3,000.00</b>	<b>2,562.79</b>	<b>0.00</b>	<b>437.21</b>
		<b>Department..</b>		<b>3,000.00</b>	<b>2,562.79</b>	<b>0.00</b>	<b>437.21</b>
7700 - LEGAL FEES				10,000.00	0.00	0.00	10,000.00
<b>0213 - CONTRAC SVCS</b>				<b>10,000.00</b>	<b>4,532.69</b>	<b>0.00</b>	<b>5,467.31</b>
<b>7052 - BRIDGHAM</b>				<b>0.00</b>	<b>1,009.50</b>	<b>0.00</b>	<b>-1,009.50</b>
		<b>Department..</b>		<b>10,000.00</b>	<b>5,542.19</b>	<b>0.00</b>	<b>4,457.81</b>
7810 - MMA DUES				4,000.00	0.00	0.00	4,000.00
<b>0207 - DUES/SUBSCR</b>				<b>4,000.00</b>	<b>3,822.00</b>	<b>0.00</b>	<b>178.00</b>
		<b>Department..</b>		<b>4,000.00</b>	<b>3,822.00</b>	<b>0.00</b>	<b>178.00</b>
7820 - AVCOG DUES				4,200.00	0.00	0.00	4,200.00
<b>0207 - DUES/SUBSCR</b>				<b>4,200.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,200.00</b>

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ACCOUNT-----				CURRENT			UNEXPENDED
DATE	JRNL	DESC---	VENDOR-----	BUDGET	DEBITS	CREDITS	BALANCE
7820 - AVCOG DUES CONT'D							
<b>0213 - CONTRAC SVCS</b>				<b>0.00</b>	<b>4,191.35</b>	<b>0.00</b>	<b>-4,191.35</b>
		<b>Department..</b>		<b>4,200.00</b>	<b>4,191.35</b>	<b>0.00</b>	<b>8.65</b>
7830 - BROADBAND				0.00	0.00	0.00	0.00
<b>0001 - APPROPRIATED</b>				<b>-16,681.03</b>	<b>0.00</b>	<b>16,681.03</b>	<b>0.00</b>
<b>0002 - (CARRY FWD)</b>				<b>17,130.02</b>	<b>0.00</b>	<b>0.00</b>	<b>17,130.02</b>
		<b>Department..</b>		<b>448.99</b>	<b>0.00</b>	<b>16,681.03</b>	<b>17,130.02</b>
7900 - COUNTY TAX				361,935.00	0.00	0.00	361,935.00
<b>0213 - CONTRAC SVCS</b>				<b>361,935.00</b>	<b>361,935.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>Department..</b>		<b>361,935.00</b>	<b>361,935.00</b>	<b>0.00</b>	<b>0.00</b>
7950 - OVERLAY				0.00	0.00	0.00	0.00
<b>0001 - APPROPRIATED</b>				<b>54,605.61</b>	<b>0.00</b>	<b>0.00</b>	<b>54,605.61</b>
<b>0900 - ABATEMENTS</b>				<b>0.00</b>	<b>498.00</b>	<b>0.00</b>	<b>-498.00</b>
		<b>Department..</b>		<b>54,605.61</b>	<b>498.00</b>	<b>0.00</b>	<b>54,107.61</b>
8000 - INTERDEPT				10,000.00	0.00	0.00	10,000.00
<b>0196 - ONBOARDING</b>				<b>0.00</b>	<b>177.13</b>	<b>0.00</b>	<b>-177.13</b>
<b>0198 - FOOD</b>				<b>0.00</b>	<b>627.76</b>	<b>0.00</b>	<b>-627.76</b>
<b>0199 - INTERNET</b>				<b>0.00</b>	<b>117.74</b>	<b>0.00</b>	<b>-117.74</b>
<b>0205 - SUPPLIES</b>				<b>0.00</b>	<b>151.17</b>	<b>0.00</b>	<b>-151.17</b>
<b>0207 - DUES/SUBSCR</b>				<b>0.00</b>	<b>55.00</b>	<b>0.00</b>	<b>-55.00</b>
<b>0210 - MLG/EXP REIM</b>				<b>1,000.00</b>	<b>82.82</b>	<b>0.00</b>	<b>917.18</b>
<b>0213 - CONTRAC SVCS</b>				<b>5,000.00</b>	<b>4,909.56</b>	<b>2.00</b>	<b>92.44</b>
<b>0217 - ADVERTISING</b>				<b>2,500.00</b>	<b>945.74</b>	<b>90.00</b>	<b>1,644.26</b>
<b>0500 - PLAN BOARD</b>				<b>0.00</b>	<b>0.00</b>	<b>75.00</b>	<b>75.00</b>
<b>0501 - DEED TRANS</b>				<b>500.00</b>	<b>220.00</b>	<b>0.00</b>	<b>280.00</b>
<b>0502 - LIENS</b>				<b>1,000.00</b>	<b>852.90</b>	<b>0.00</b>	<b>147.10</b>
		<b>Department..</b>		<b>10,000.00</b>	<b>8,139.82</b>	<b>167.00</b>	<b>2,027.18</b>
8025 - IT SERVICES				29,800.00	0.00	0.00	29,800.00
<b>0199 - INTERNET</b>				<b>1,500.00</b>	<b>1,208.01</b>	<b>0.00</b>	<b>291.99</b>
<b>0200 - TELEPHONE</b>				<b>3,300.00</b>	<b>2,728.32</b>	<b>0.00</b>	<b>571.68</b>
<b>0202 - HARDWARE</b>				<b>2,000.00</b>	<b>1,733.25</b>	<b>0.00</b>	<b>266.75</b>
<b>0205 - SUPPLIES</b>				<b>2,000.00</b>	<b>295.56</b>	<b>0.00</b>	<b>1,704.44</b>
<b>0212 - INSPECTIONS</b>				<b>0.00</b>	<b>792.00</b>	<b>0.00</b>	<b>-792.00</b>

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ALL Accounts  
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ACCOUNT-----	DATE	JRNL	DESC---	VENDOR-----	CURRENT BUDGET	DEBITS	CREDITS	UNEXPENDED BALANCE
<b>8025 - IT SERVICES CONT'D</b>								
					<b>15,000.00</b>	<b>13,512.00</b>	<b>0.00</b>	<b>1,488.00</b>
					<b>6,000.00</b>	<b>1,832.52</b>	<b>0.00</b>	<b>4,167.48</b>
			<b>Department..</b>		<b>29,800.00</b>	<b>22,101.66</b>	<b>0.00</b>	<b>7,698.34</b>
<b>8026 - TRIO</b>								
					10,020.00	0.00	0.00	10,020.00
					<b>10,020.00</b>	<b>10,019.11</b>	<b>0.00</b>	<b>0.89</b>
			<b>Department..</b>		<b>10,020.00</b>	<b>10,019.11</b>	<b>0.00</b>	<b>0.89</b>
<b>8210 - HUMANE SOC</b>								
					3,928.00	0.00	0.00	3,928.00
					<b>3,928.00</b>	<b>4,011.00</b>	<b>0.00</b>	<b>-83.00</b>
			<b>Department..</b>		<b>3,928.00</b>	<b>4,011.00</b>	<b>0.00</b>	<b>-83.00</b>
<b>8220 - ANIMAL CTL</b>								
					3,850.00	0.00	0.00	3,850.00
					<b>600.00</b>	<b>641.03</b>	<b>0.00</b>	<b>-41.03</b>
					<b>3,000.00</b>	<b>2,250.00</b>	<b>0.00</b>	<b>750.00</b>
					<b>250.00</b>	<b>172.14</b>	<b>0.00</b>	<b>77.86</b>
			<b>Department..</b>		<b>3,850.00</b>	<b>3,063.17</b>	<b>0.00</b>	<b>786.83</b>
<b>8600 - EDUCATION</b>								
					0.00	0.00	0.00	0.00
					<b>2,679,614.46</b>	<b>2,139,258.80</b>	<b>0.00</b>	<b>540,355.66</b>
			<b>Department..</b>		<b>2,679,614.46</b>	<b>2,139,258.80</b>	<b>0.00</b>	<b>540,355.66</b>
<b>9000 - MINOT FIRE</b>								
					200,329.00	0.00	0.00	200,329.00
					<b>0.00</b>	<b>1,284.64</b>	<b>0.00</b>	<b>-1,284.64</b>
					<b>5,000.00</b>	<b>6,595.00</b>	<b>0.00</b>	<b>-1,595.00</b>
					<b>4,500.00</b>	<b>1,460.65</b>	<b>0.00</b>	<b>3,039.35</b>
					<b>1,200.00</b>	<b>1,352.74</b>	<b>0.00</b>	<b>-152.74</b>
					<b>5,000.00</b>	<b>5,358.75</b>	<b>0.00</b>	<b>-358.75</b>
					<b>10,000.00</b>	<b>6,966.06</b>	<b>0.00</b>	<b>3,033.94</b>
					<b>10,500.00</b>	<b>16,975.27</b>	<b>0.00</b>	<b>-6,475.27</b>
					<b>2,500.00</b>	<b>6,101.45</b>	<b>0.00</b>	<b>-3,601.45</b>
					<b>500.00</b>	<b>300.00</b>	<b>0.00</b>	<b>200.00</b>
					<b>3,500.00</b>	<b>4,120.77</b>	<b>0.00</b>	<b>-620.77</b>
					<b>200.00</b>	<b>614.15</b>	<b>0.00</b>	<b>-414.15</b>
					<b>1,000.00</b>	<b>650.50</b>	<b>0.00</b>	<b>349.50</b>
					<b>2,500.00</b>	<b>1,136.50</b>	<b>0.00</b>	<b>1,363.50</b>
					<b>16,779.00</b>	<b>15,904.50</b>	<b>0.00</b>	<b>874.50</b>

### Expense detail report

ALL Accounts  
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ACCOUNT----- DATE	JRNL	DESC---	VENDOR-----	CURRENT BUDGET	DEBITS	CREDITS	UNEXPENDED BALANCE
<b>9000 - MINOT FIRE CONT'D</b>							
0221 - RESCUE SUPP				2,500.00	3,392.80	108.09	-784.71
0223 - APP. SUPP.				7,500.00	5,856.88	0.00	1,643.12
0224 - PPE EQUIP				10,000.00	30,389.60	0.00	-20,389.60
0226 - BLDING MAINT				2,500.00	1,270.53	0.00	1,229.47
0301 - CALL MEMBER				20,000.00	19,387.04	0.00	612.96
0302 - PER DIEMS				20,000.00	13,331.00	0.00	6,669.00
0401 - TESTING				7,000.00	5,859.68	0.00	1,140.32
0405 - TRUCKS- EQUI				0.00	235.10	0.00	-235.10
1014 - FIRE CHIEF				60,000.00	24,071.17	0.00	35,928.83
7010 - PAYROLL TAX				7,650.00	4,318.46	0.00	3,331.54
		Department..		200,329.00	176,933.24	108.09	23,503.85
<b>9200 - FIRE DEPT CP</b>							
0002 - (CARRY FWD)				4,531.39	0.00	0.00	4,531.39
0215 - EQUIPMENT				0.00	3,625.00	0.00	-3,625.00
		Department..		4,531.39	3,625.00	0.00	906.39
<b>9250 - FD APP RES</b>							
0002 - (CARRY FWD)				520.58	0.00	0.00	520.58
0213 - CONTRAC SVCS				0.00	225.00	0.00	-225.00
		Department..		520.58	225.00	0.00	295.58
<b>9300 - GRANT</b>							
0002 - (CARRY FWD)				7,077.92	0.00	0.00	7,077.92
		Department..		7,077.92	0.00	0.00	7,077.92
<b>9400 - FEMA</b>							
0213 - CONTRAC SVCS				0.00	750.00	0.00	-750.00
0250 - 2023 STORM				0.00	1,305.22	0.00	-1,305.22
		Department..		0.00	2,055.22	0.00	-2,055.22
<b>9600 - DEBT SERVICE</b>							
0197 - REIMBURS.				0.00	0.00	326.17	326.17
0214 - PRINCIP PMTS				0.00	43,928.41	0.00	-43,928.41
0600 - INTEREST				2,435.00	2,434.24	0.00	0.76
0602 - 2023 PLOW TR				43,928.00	0.00	0.00	43,928.00
		Department..		46,363.00	46,362.65	326.17	326.52

### Expense detail report

ALL Accounts  
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ACCOUNT----- DATE	JRNL	DESC---	VENDOR-----	CURRENT BUDGET	DEBITS	CREDITS	UNEXPENDED BALANCE
9900 - ARPA CONT'D							
9900 - ARPA				0.00	0.00	0.00	0.00
<b>0202 - HARDWARE</b>				<b>0.00</b>	<b>810.00</b>	<b>0.00</b>	<b>-810.00</b>
<b>0213 - CONTRAC SVCS</b>				<b>0.00</b>	<b>5,410.00</b>	<b>0.00</b>	<b>-5,410.00</b>
		<b>Department..</b>		<b>0.00</b>	<b>6,220.00</b>	<b>0.00</b>	<b>-6,220.00</b>
<b>Final Totals</b>				<b>5,490,610.25</b>	<b>4,083,653.50</b>	<b>102,378.23</b>	<b>1,509,334.98</b>