



RENT BOARD

July 8, 2026

6:00 PM

ZOOM INFORMATION:

Join from PC, Mac, iPad, or Android:

<https://portlandmaine-gov.zoom.us/j/83510658187?pwd=wfSUHGXkbWVh0dzYy2eHx8O8jVv23a.1>

Passcode:153881

Phone one-tap:

+19292056099,,83510658187#,,,,*153881# US (New York)

+13017158592,,83510658187#,,,,*153881# US (Washington DC)

Join via audio:

+1 929 205 6099 US (New York)

+1 301 715 8592 US (Washington DC)

+1 305 224 1968 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 646 931 3860 US

+1 253 205 0468 US

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 360 209 5623 US

+1 386 347 5053 US

+1 507 473 4847 US

+1 564 217 2000 US

+1 669 444 9171 US

+1 669 900 6833 US (San Jose)

+1 689 278 1000 US

+1 719 359 4580 US

Webinar ID: 835 1065 8187

Passcode: 153881

International numbers available: [https://portlandmaine-gov.zoom.us/u/kdO8NKMboS](https://portlandmaine-gov.zoom.us/j/83510658187?pwd=wfSUHGXkbWVh0dzYy2eHx8O8jVv23a.1)

II. ROLL CALL:

III. COMMUNICATIONS:

Please note: Written public comment must be received via email (rentboard@portlandmaine.gov) by 12pm the day before the scheduled meeting. The subject line needs to read "Written Public Comment"

IV. UNFINISHED BUSINESS:

- a. Rent Increase Application - Conditional Approval
Owner: GOODDEEDS9922 LLC
Address: 23 Pembroke St, all 3 units
CBL: 428-B-006-001
- b. Rent Increase Application - Completeness Review
Owner: Stacy Salvo, 7 Hilltop Trl, Falmouth, ME 04105
Representative: Kevin Salvo, 7 Hilltop Trl, Falmouth, ME 04105
Address: 22 South Grafton St, both units
CBL: 169-D-054-001
- c. Election of Vice Chair

V. NEW BUSINESS

- a. Rent Increase Application
Owner: Spring Street West Corp., 511 Congress St, Ste 601, Portland, ME 04101
Representative: P.J. Massey, 511 Congress St, Ste 601, Portland, ME 04101
Address: 204-206 Spring St, all 8 units
CBL: 045-F-024-001
Type of Increase: Increased Housing Service Costs
- b. Rent Increase Application
Owner: Spring Street West Corp., 511 Congress St, Ste 601, Portland, ME 04101
Representative: P.J. Massey, 511 Congress St, Ste 601, Portland, ME 04101
Address: 286-288 State St, all 26 units
CBL: 048-B-009-001
Type of Increase: Increased Housing Service Costs

- c. Rent Increase Application
Owner: West Company, 511 Congress St, Ste 601, Portland, ME 04101
Representative: P.J. Massey, 511 Congress St, Ste 601, Portland, ME 04101
Address: 137 Neal St, all 12 units
CBL: 063-D-008-001
Type of Increase: Increased Housing Service Costs
- d. Rent Increase Application
Owner: West Company, 511 Congress St, Ste 601, Portland, ME 04101
Representative: P.J. Massey, 511 Congress St, Ste 601, Portland, ME 04101
Address: 78 Danforth St, all 8 units
CBL: 040-C-002-001
Type of Increase: Increased Housing Service Costs
- e. Application Backlog Discussion

VI. ADJOURN

City of Portland – Housing Safety Division
RENT INCREASE APPLICATION – MAINTENANCE OF NET
OPERATING INCOME
Conditional Approval

Date of Hearing:

June 24, 2026 - Tabled to July 8, 2026

Owner Name and Address:

GOODDEEDS9922 LLC
10 Free St, Portland, ME 04112

Property Address:

23 Pembroke St, all 3 units CBL:

428-B-006-001

Tenants/Interested Parties: No

City of Portland
Rent Board
389 Congress Street
Portland, ME 04101

Dear Portland Rent Board,

My name is Morgan Paquin, and I am writing on behalf of myself and my husband, Garrett Paquin, as the current owners of 23 Pembroke Street Portland, Maine 04103. We purchased this property from Evan and Emily Kumagae following the devastating fires of June 2024, with a full understanding of the property's condition and a commitment to completing the renovation and returning three quality units to Portland's rental market.

We are submitting this letter in fulfillment of Condition 1 of the Board's September 19, 2024 Decision, which required the landlords to return to the Board upon completion of renovations with documentary evidence verifying actual construction costs. We are pleased to report that all renovations to Units 1, 2, and 3 are fully complete and all required inspections have been passed. Supporting documentation of actual costs is attached to this application.

The Board's Decision approved a base rent of \$3,293.89 per month, per unit, subject to verification of actual renovation costs. Our total verified renovation expenditure was \$569,420.93 — above the originally anticipated uninsured cost of \$477,371, but below the 20% threshold of \$572,845 that would require a new application under Condition 3 of the Decision. Accordingly, we are not requesting any adjustment to the approved base rent, and the original Decision remains the applicable authority.

Despite our costs exceeding the original estimate, we are voluntarily electing to set rents below the Board-approved maximum. Our intended rents are as follows:

- Unit 1 (2BR): \$2,900/month
- Unit 2 (3BR): \$3,150/month
- Unit 3 (3BR): \$3,290/month

Each of these figures is at or below the \$3,293.89 cap established by the Board. We believe these rents reflect fair market value while keeping the units accessible to a broad range of Portland renters.

We are eager to fulfill the purpose that motivated both this application and our purchase of the property: putting three fully renovated, safe, and comfortable apartments back into service in a city that needs them. We respectfully request that the Board confirm satisfaction of the conditions set forth in the September 19, 2024 Decision so that we may proceed to lease the units without further delay.

Please do not hesitate to contact us if you have any questions or require additional documentation.

Respectfully submitted,

Morgan and Garrett Paquin

Gooddeeds9922, LLC

Owners, 23 Pembroke Street Portland, Maine 04103

**CITY OF PORTLAND
RENT BOARD
LANDLORD REQUEST FOR RENT INCREASE DECISION**

DATE OF PUBLIC HEARING: August 28, 2024 (tabled),
September 18, 2024

OWNER NAME AND ADDRESS: Evan and Emily Kumagae
175 Soper Road
Durham, Maine 04222

PROPERTY ADDRESS, UNIT, AND CBL: 21-23 Pembroke Street
CBL 428-B-006-001

TENANTS/INTERESTED PARTIES: No current tenants.

TYPE OF REQUEST: Base Rent Adjustment following major
renovation or reconfiguration (§ 6-233(c))

BASE RENT: Unit 1: Information not provided.
Unit 2: Information not provided.
Unit 3: Information not provided.

CURRENT RENT: Unit 1 (previous year's rent): \$1,575.00
Unit 2 (previous year's rent): \$2,040.00
Unit 3 (previous year's rent): \$1,800.00

RELEVANT ORDINANCE PROVISIONS

Section 6-233(c) of the City Code provides: *Base rent following major renovation or reconfiguration of Covered Units.* Upon a major renovation or reconfiguration of a Covered Unit, the Landlord may charge no more than the Banked Rent for that unit, or may apply to the Rent Board for determination of the appropriate increased Base Rent. When determining the appropriate increased Base Rent, the Rent Board may consider factors including the increase in floor area, the addition or upgrade of amenities, the amount necessary to ensure a fair return on investment, and any other factor determined relevant in the opinion of the Rent Board; the Rent Board may consider any amount of Banked Rent accrued for that unit, but after determining the appropriate Base Rent, all previously accrued Banked Rent shall be forfeited.

Section 6-232 defines a “*Major renovation or reconfiguration*” as “one or more capital investments or improvements where the total cost of construction or improvement attributable to the Rental unit involved exceeds 20% of the property value, prior to improvement, of the Rental unit involved, as determined by the city’s tax assessor.”

Section 6-232 defines “*Fair return on investment*” as “an amount sufficient to allow a just and reasonable rate of return, to encourage the investment of capital in the rental housing market, to fairly compensate investors for the risks they have assumed, and to achieve minimum constitutionally protected standards. For the purposes of this ordinance, a Fair return on investment must be calculated using Maintenance of Net Operating Income methodology, as that term is used in other jurisdictions with similar ordinances, that presumes the net operating income the landlord earned from a Covered unit during calendar year 2019 yielded a fair return on investment, unless the landlord proves that special or peculiar circumstances prevented the landlord from receiving a fair return on investment during that period.”

FINDINGS

After consideration of the Landlords’ application and presentation, the applicable ordinances, and public comment, if any, the Portland Rent Board finds the following:

1. Evan and Emily Kumagae (the “Landlords”) own property located at 21-23 Pembroke Street in the City (the “Property”). The Property contains three covered units.
2. Pursuant to Section 6-233(c) of the City Code, the Landlords seek approval from the Rent Board to increase the base rent that will be charged to prospective tenants renting the covered units located at the Property.
3. The Landlords have been renting units at the Property to tenants since 2021.
4. In 2019, the Landlords replaced the Property’s sewer line. The total cost of the sewer line replacement amounted to \$9,207.50, which, when amortized in accordance with the Rent Board’s Maintenance of Net Operating Income (“MNOI”) rules, amounts to a cost of \$38.43 per unit, per month.
5. On June 20, 2024, the structure housing the Property’s covered units (the “Structure”) was struck by lightning, which caused the Structure’s roof to catch fire. The Portland Fire Department extinguished the fire, and the tenants living within the Structure vacated the building.
6. On June 21, 2024, while the building was vacant, a second fire ignited within the Structure. The second fire caused damage in excess of \$800,000 to the Structure, rendering the Structure uninhabitable.
7. During the Board’s August 28, 2024 hearing on the application, the Landlords represented that they will have to replace the Structure’s roof and most if not all of the Structure’s windows and doors. The Landlords also represented that they must strip the interior of the Structure down to the Structure’s studs in order to remediate water and fire damage to the Structure’s interior. The Landlords represented that they then intend to renovate the entire Structure to restore the building to a habitable condition.

8. Octagon Construction, the Landlords' contractor, estimates that it will cost over \$840,000 to rehabilitate and repair the Structure.
9. The Landlords will receive, or have received, a \$366,036 insurance benefit to rehabilitate and repair the damage to the Structure.
10. The Landlords anticipated uninsured repair costs a total of \$477,371.
11. The Landlords represented that a base rent adjustment is necessary for the Landlords restoration of the Structure to be financially viable.
12. The covered units at the Property are currently vacant.
13. The Property's covered units are each approximately 900 square feet, and the design and floor plan of each unit will be similar after the repairs to the Structure are finished. The only significant difference between the property's covered units is that the first-floor unit has a separate entrance, but does not have storage space in the rear of the unit. The other two units do not have separate hallway entrances, but each unit contains storage space in the rear of the unit.

CONCLUSIONS OF LAW

The Rent Board finds that the Landlords are entitled to increase the base rents of the Property's covered units pursuant to section 6-233(c) of the City Code, but only after the Landlords have completed renovations to the three covered units located at the Property, and only then after the Landlords have presented further evidence to the Board verifying the actual cost to complete such renovations. *See* City Code § 6-233(c) ("*Upon* a major renovation or reconfiguration of a Covered Unit, the Landlord . . . may apply to the Rent Board for determination of the appropriate increased Base Rent") (emphasis added). Assuming that the Landlords' cost estimates are accurate, the Board finds that the Landlords' proposed renovations constitute a "major renovation or reconfiguration" as that term is defined by the City Code. *See* City Code, § 6-232. The Landlords estimate that it will cost over \$840,000 to repair and renovate the Structure, and the uninsured costs to repair the Structure will total \$477,371. The cost of the Landlords' proposed renovations to each of the three covered units significantly "exceeds 20% of the property value, prior to improvement, of [each of] the Rental unit[s] involved." Accordingly, the Board concludes that the Landlords' proposed renovation meets the City Code's definition of a "major renovation or reconfiguration."

The City Code provides that "[w]hen determining the appropriate increased Base Rent, the Rent Board may consider factors including the increase in floor area, the addition or upgrade of amenities, the amount necessary to ensure a fair return on investment, and any other factor determined relevant in the opinion of the Rent Board." After considering these factors, the Board finds that the base rent for the three covered units located at the Property may be reset at \$3,293.89 per month, per unit.

The Board finds that resetting the base rents to the foregoing amounts is appropriate given that the Landlords propose to completely repair, renovate and upgrade the three covered units located at the Property. The Board finds that it is appropriate to set the base rents for the three covered units at the same amount because each unit contains the same square footage, and the floor plan and design of the units will largely be identical after the Landlords' renovations are completed. Additionally, the Board concludes that resetting the base rent is necessary to ensure that the Landlords receive a fair return on investment.

DECISION

After consideration of the Landlords' application and presentation, and the applicable ordinances, the Rent Board finds as follows:

The Rent Board APPROVES the Landlords' request to increase the base rents for the covered units located at the Property, subject to the conditions set forth below, to \$3,293.89 per month, per unit.

All previously accrued banked rent attributable to the unit has been forfeited per section 6-233. Any subsequent rent increases are to be applied in accordance with the Ordinance, including the 10% increase per year limitation, state law, and any applicable leases or agreements.

CONDITIONS OF APPROVAL

1. The Landlords may not charge tenants the base rent increases authorized above until: (1) the Landlords have completed renovations to units 1, 2, and 3, and (2) presented further documentary evidence to the Rent Board (such as receipts, invoices, payments, etc.) verifying the Landlords' actual costs to renovate units 1, 2 and 3. The Landlords must come back to the Board, once the renovations to all the units are complete, with documentary evidence verifying the construction costs to improve all 3 units.
2. The Board reserves the right to adjust the base rent increases authorized for units 1, 2, and 3 if the Landlords' construction costs are less than, or exceed, the anticipated \$477,371 cost to renovate all three units.
3. The Landlords shall be required to submit a new application for a base rent increase if the Landlords' construction costs exceed 20% of the estimated cost to renovate the 3 units.

Dated: 9/19/2024



Christopher (Buddy) Moore, Chair
City of Portland Rent Board

APPRAISAL OF REAL PROPERTY



LOCATED AT
23 Pembroke St
Portland, ME 04103
CCRD Bk 41358 Page 204

FOR
HouseMax Funding
3711 S MoPac Expy, Bldg 2, Ste 400
Austin, TX 78746

OPINION OF VALUE
1,030,000

AS OF
05/08/2026

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USPAP ADDENDUM

122521
File No. 775892-57204406

Borrower	Gooddeeds9922, LLC		
Property Address	23 Pembroke St		
City	Portland	County Cumberland	State ME Zip Code 04103
Lender	HouseMax Funding		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0 - 3 Months

Additional Certifications
I certify that, to the best of my knowledge and belief:

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

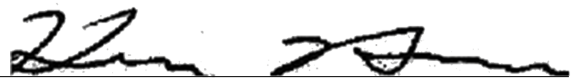
I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

Appraiser Independence Requirement. The engaged appraiser acknowledges a full understanding of the Competency Provision and Ethics Provision set forth in the USPAP. No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the client. I have knowledge and experience in appraising this type of property in this market area.

APPRAISER:

Signature: 

Name: Ken Hashimoto

Date Signed: 05/12/2026

State Certification #: CR4928

or State License #: _____

State: ME

Expiration Date of Certification or License: 12/31/2026

Effective Date of Appraisal: 05/08/2026

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Small Residential Income Property Appraisal Report

122521
File # 775892-57204406

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.

SUBJECT	Property Address	23 Pembroke St	City	Portland	State	ME	Zip Code	04103
	Borrower	Gooddeeds9922, LLC	Owner of Public Record	Gooddeeds9922, LLC	County	Cumberland		
	Legal Description	CCRD Bk 41358 Page 204						
	Assessor's Parcel #	428-B-6	Tax Year	2026	R.E. Taxes \$	5,161		
	Neighborhood Name	East Deering	Map Reference	38860	Census Tract	0023.00		
	Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$		<input type="checkbox"/> per year <input type="checkbox"/> per month	
	Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
	Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
	Lender/Client	HouseMax Funding	Address	3711 S MoPac Expy, Bldg 2, Ste 400, Austin, TX 78746				
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?							<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
	Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, report the total dollar amount and describe the items to be paid.

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

Neighborhood Characteristics		2-4 Unit Housing Trends			2-4 Unit Housing			Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %		
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
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	400	Low 5	Multi-Family	5 %		
Neighborhood Boundaries	Presumpscot River to the North, Rt I-95 to the West, Rt I-295 to the East, and Fore River to the South. Approximate.			1,325	High 200	Commercial	10 %		
				800	Pred. 125	Other	20 %		

Neighborhood Description Established residential neighborhood with a mix of single family homes, condos, multi-family homes and supporting commercial properties, all co-existing with no adverse marketability effect. Schools, parks, shopping and highway access all within 1-2 miles. Downtown Portland and South Portland employment centers within 10-15 minutes drive. "Other" land use includes school, parks, vacant land and conservation land. Subject's value above the neighborhood 2-4 unit value range but it is neither overbuilt nor adverse to marketability. Value range is wide in this neighborhood. Market Conditions (including support for the above conclusions) The demand for 2-4 unit properties is steady due to the strong area rental market with low vacancy rate and the current market is considered overall stable despite some typical seasonal dips and rises due to the Maine climate. See attached county wide median price trend graph for a larger data set that shows general area 2-4 unit market trend.

SITE	Dimensions	See attached tax map.	Area	5,275 sf	Shape	Rectangular	View	Residential	
	Specific Zoning Classification	RN-3 Residential District	Zoning Description	5,000 sf min. lot size, 40 ft min. frontage, 5,000 sf min/dwelling unit					
	Zoning Compliance	<input type="checkbox"/> Legal <input checked="" type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)							
	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?							<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If No, describe Based on
	current market conditions in the area, the existing use as a three family dwelling is its financially feasible, maximally productive and legally permissible use as improved.								
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type		Public	Private
	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street Paved	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley none	<input type="checkbox"/>	<input type="checkbox"/>
	FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	23005C0692F		FEMA Map Date	6/20/2024
	Are the utilities and/or off-site improvements typical for the market area?							<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If No, describe

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

No apparent adverse site condition or external factors were noted. Real estate tax entered is the current rate and is based on pre-rehab condition.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input type="checkbox"/> Two <input checked="" type="checkbox"/> Three <input type="checkbox"/> Four	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Conc/Fldstn/Avg		Floors	Laminate/Comp/Gd			
	<input type="checkbox"/> Accessory Unit (describe below)	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Vinyl/Avg		Walls	DW/Comp/Gd			
# of Stories	3 # of bldgs. 1	Basement Area	1,023 sq.ft.	Roof Surface	Asphalt/Comp/Gd		Trim/Finish	Wd/Comp/Gd			
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Finish	0 %	Gutters & Downspouts	None		Bath Floor	Laminate/Comp/Gd			
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Vinyl/DH/Gd		Bath Wainscot	Fiber/Tile/Gd			
Design (Style)	3 Unit	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	Thrm/Comp/Gd		Car Storage				
Year Built	1902	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Comp/Gd				<input type="checkbox"/> None		
Effective Age (Yrs)	5	Heating/Cooling		Amenities			<input checked="" type="checkbox"/> Driveway	# of Cars	2		
Attic	<input checked="" type="checkbox"/> None	<input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Fireplace(s) #	0	Woodstove(s) #	0	Driveway Surface	Paved/Asphalt		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input checked="" type="checkbox"/> Other EBB/HP Fuel Electric		Patio/Deck	None	<input checked="" type="checkbox"/> Fence Wood/Avg		<input checked="" type="checkbox"/> Garage	# of Cars	2	
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle		Cooling <input type="checkbox"/> Central Air Conditioning		Pool	None	<input checked="" type="checkbox"/> Porch 3EP/4CP		<input type="checkbox"/> Carport	# of Cars	0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other HP		Other				<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in			
# of Appliances	Refrigerator 3 Range/Oven 3 Dishwasher 3 Disposal 0 Microwave 3 Washer/Dryer 1	Other (describe)									
Unit # 1 contains:	5 Rooms	2 Bedrooms	1.0 Bath(s)	1,023	Square Feet of Gross Living Area						
Unit # 2 contains:	5 Rooms	2 Bedrooms	1.0 Bath(s)	1,023	Square Feet of Gross Living Area						
Unit # 3 contains:	5 Rooms	2 Bedrooms	1.0 Bath(s)	1,023	Square Feet of Gross Living Area						
Unit # 4 contains:	Rooms	Bedrooms	Bath(s)	Square Feet of Gross Living Area							
Additional features (special energy efficient items, etc.).		Mini-split heat pump heating & cooling with one indoor head for each unit plus electric baseboard heating.									
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).		See attached addenda.									

Small Residential Income Property Appraisal Report

122521
File # 775892-57204406

IMPROVEMENTS	Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.
	Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.
	Is the property subject to rent control? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe City of Portland imposes limits on rent increase on non owner occupied 2-4 unit but not on the actual rent amount.

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

FEATURE	SUBJECT	COMPARABLE RENTAL # 1			COMPARABLE RENTAL # 2			COMPARABLE RENTAL # 3			
Address	23 Pembroke St Portland, ME 04103	593 Washington Ave Portland, ME 04103			103 Monument St Portland, ME 04101			23 E Kidder St Portland, ME 04103			
Proximity to Subject		0.14 miles W			1.30 miles SE			0.42 miles NW			
Current Monthly Rent	\$ 0	\$ 7,585			\$ 8,220			\$ 4,993			
Rent/Gross Bldg. Area	\$ sq.ft.	\$ 2.08 sq.ft.			\$ 2.82 sq.ft.			\$ 2.04 sq.ft.			
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Data Source(s)	PubRec/Broker	MLS#1632524/PubRec			MLS#1654675/PubRec			MLS#1640522/PubRec/Appraiser			
Date of Lease(s)	Unit3: - 05/10/26	Unknown/TAW			Unit1&2:- 08/26 Unit3:- 6/26			Unit1:- 05/31/26 Unit 2:-03/31/26			
Location	Res	Res/BsyRd			Res/Superior			Res			
Actual Age	124	125			127			120			
Condition	Good	Inferior			Sl. Inferior			Inferior			
Gross Building Area	3,069	3,644			2,917			2,446			
Unit Breakdown	Rm Count	Size Sq. Ft.	Rm Count	Size Sq. Ft.	Monthly Rent	Rm Count	Size Sq. Ft.	Monthly Rent	Rm Count	Size Sq. Ft.	Monthly Rent
	Tot Br Ba	3,069	Tot Br Ba	3,644	7,585	Tot Br Ba	2,917	8,220	Tot Br Ba	2,446	4,993
Unit # 1	5 2 1.0	1,023	6 3 1.0	1,456	\$ 2,987	5 2 1.0	1,050	\$ 3,100	6 3 1.0	1,223	\$ 2,628
Unit # 2	5 2 1.0	1,023	5 3 1.0	1,456	\$ 3,000	5 2 1.0	1,050	\$ 2,700	6 3 1.0	1,223	\$ 2,365
Unit # 3	5 2 1.0	1,023	3 1 1.0	732	\$ 1,598	4 2 1.0	817	\$ 2,420			\$
Unit # 4					\$			\$			\$
Utilities Included	Water/Sewer	Water/Sewer/Heat			Water/Sewer			Water/Sewer/Heat			
Parking	2CArchd/Driveway	Driveway			Driveway			Driveway			

Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, etc.) Rental data from MLS. All comps represent a typical market rate rental range for their size, condition of property, utilities included and amenities offered. Estimated market rents supported by rental comps based on location, size, quality, condition, amenity and utilities included.

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

Unit #	Leases		Actual Rents			Opinion of Market Rent		
	Lease Date		Per Unit		Total Rents	Per Unit		Total Rents
	Begin Date	End Date	Unfurnished	Furnished		Unfurnished	Furnished	
1	n/a	n/a	\$ 0	\$	\$ 0	\$ 2,800	\$	\$ 2,800
2	n/a	n/a	0		0	2,800		2,800
3	n/a	n/a	0		0	2,800		2,800
4								
Comment on lease data All units are vacant as they have just been renovated.			Total Actual Monthly Rent		\$ 0	Total Gross Monthly Rent		\$ 8,400
			Other Monthly Income (itemize)		\$ 0	Other Monthly Income (itemize)		\$
			Total Actual Monthly Income		\$ 0	Total Estimated Monthly Income		\$ 8,400

Utilities included in estimated rents Electric Water Sewer Gas Oil Trash collection Cable Other

Comments on actual or estimated rents and other monthly income (including personal property) Estimated market rents are unfurnished and long term basis and supported by rental comps based on location, size, quality, condition, room count and utilities included. Steady demand for rental properties and the area rents appear to be in stabilizing stage after the rapid increase over the past several years.

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

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

Data Source(s) MLS & Town Assessor

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

Data Source(s) MLS & Town Assessor

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	03/28/2025			
Price of Prior Sale/Transfer	\$430,000			
Data Source(s)	MLS/Town Assessor	MLS/Town Assessor	MLS/Town Assessor	MLS/Town Assessor
Effective Date of Data Source(s)	05/11/2026	05/11/2026	05/11/2026	05/11/2026

Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales or transfers for the year prior to the date of sale for comps were noted. Subject was sold to the current owner on 03/28/2025 for \$430,000 per MLS and town assessor's record. It was sold as a total rehab project and has been completely renovated since then by the current owner.

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There are 9 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 765,000 to \$ 1,295,000 .
There are 29 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 700,000 to \$ 1,325,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3							
Address	23 Pembroke St Portland, ME 04103	527 Cumberland Ave Portland, ME 04101			156 Oxford St Portland, ME 04101			593 Washington Ave Portland, ME 04103							
Proximity to Subject		1.96 miles SW			1.41 miles S			0.14 miles W							
Sale Price	\$	\$ 1,025,000			\$ 1,010,000			\$ 845,000							
Sale Price/Gross Bldg. Area	\$ sq.ft.	\$ 290.86 sq.ft.			\$ 387.72 sq.ft.			\$ 231.89 sq.ft.							
Gross Monthly Rent	\$ 8,400	\$ 2,500			\$ 2,200			\$ 7,585							
Gross Rent Multiplier		410.00			459.09			111.40							
Price per Unit	\$	\$ 341,667			\$ 505,000			\$ 281,667							
Price per Room	\$	\$ 73,214			\$ 112,222			\$ 56,333							
Price per Bedroom	\$	\$ 128,125			\$ 336,667			\$ 120,714							
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Data Source(s)		MLS#1652719;DOM 5			MLS#1624183;DOM 78			MLS#1632524;DOM 98							
Verification Source(s)		PubRec/Int&Ext Inspect/File			PubRec/Ext Inspect/Appraiser			PubRec/Ext Inspect							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment		DESCRIPTION	+(-) Adjustment		DESCRIPTION	+(-) Adjustment						
Sale or Financing Concessions		Arms length Conv;5,000	-5,000		Arms length Conv;4,250	-4,250		Arms length Conv;7,000	-7,000						
Date of Sale/Time		s04/26;c03/26			s10/25;c08/25			s12/25;c11/25							
Location	Res	Res/Superior	-30,000		Res/Superior	-30,000		Res/BsyRd	+30,000						
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple							
Site	5,275 sf	3,680 sf	0		1,877 sf	+20,000		6,913 sf	0						
View	Res/CtyStrt	Res/CityStrt			Res/CityStrt			Res/CityStrt							
Design (Style)	3 Unit	3 Unit			2 Unit	+20,000		3 Unit	0						
Quality of Construction	Good	Good			Superior	-50,000		Inferior	+100,000						
Actual Age	124	145	0		5	0		125	0						
Condition	Good	Inferior	+50,000		Good			Inferior	+100,000						
Gross Building Area	3,069		3,524		-31,900		2,605		+32,500						
Unit Breakdown	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths			
Unit # 1	5	2	1.0	4	2	1.0	0	3	1	1.0	0	6	3	1.0	0
Unit # 2	5	2	1.0	5	3	1.0	0	6	2	3.1	-25,000	6	3	1.0	0
Unit # 3	5	2	1.0	5	3	1.0	0				+10,000	3	1	1.0	0
Unit # 4															
Basement Description	Full	Full			Full			Full							
Basement Finished Rooms	Unfinished	Unfinished			In GBA	0		Unfinished							
Functional Utility	Typical	Typical			Typical			Typical							
Heating/Cooling	HP,EBB/HP	FHW/None	+3,000		HP,EBB/HP			FHW/None	+3,000						
Energy Efficient Items	None	None			None			None							
Parking On/Off Site	2CDtchd/Driveway	Driveway	+10,000		Driveway	+10,000		2CDtchd/Driveway							
Porch/Patio/Deck	3EP/4CP	CP	+12,000		2CP/Blcny	+8,000		2EP/3CP/2Deck	0						
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 8,100		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -8,750		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 185,700						
Adjusted Sale Price of Comparables		Net Adj. 0.8 %			Net Adj. 0.9 %			Net Adj. 22.0 %							
		Gross Adj. 13.8 %	\$ 1,033,100		Gross Adj. 20.8 %	\$ 1,001,250		Gross Adj. 33.2 %	\$ 1,030,700						
Adjusted Price Per Unit (Adj. SP Comp / # of Comp Units)	\$	344,367			\$	500,625			\$	343,567					
Adjusted Price Per Room (Adj. SP Comp / # of Comp Rooms)	\$	73,793			\$	111,250			\$	68,713					
Adjusted Price Per Bedrm (Adj. SP Comp / # of Comp Bedrooms)	\$	129,138			\$	333,750			\$	147,243					
Value per Unit	\$ 330,000 X 3	Units = \$ 990,000		Value per GBA	\$ 300 X 3,069	GBA = \$ 920,700									
Value per Rm.	\$ 85,000 X 15	Rooms = \$ 1,275,000		Value per Bdms.	\$ 200,000 X 6	Bdms. = \$ 1,200,000									

Summary of Sales Comparison Approach including reconciliation of the above indicators of value. The above indicators of value from the comps' mid range.
See attached addenda for the sales comparison reconciliation summary.

Indicated Value by Sales Comparison Approach \$ 1,030,000

Total gross monthly rent \$	8,400	X gross rent multiplier (GRM)	125	= \$ 1,050,000	Indicated value by the Income Approach
Comments on income approach including reconciliation of the GRM The GRM from the mid range of the rental comps' GRMs and is a typical rate for similar 3 family dwellings with market rate rents in the area. Unable to use GRMs from the sale comps due to the lack of full rental figures (due to vacancies and owner occupancies.) GRMs range between 110 and 150 for 3 unit homes in this market. Income approach supports the value developed by Sales Comparison Approach.					

Indicated Value by: **Sales Comparison Approach \$ 1,030,000** **Income Approach \$ 1,050,000** **Cost Approach (if developed) \$**

Prepared solely for lender named herein to satisfy requirements of the scope of this report. Market is best analyzed by the Sales Comparison Approach and that approach is given greatest weight in the reconciliation. Income Approach developed and supports the value developed by Sales Comparison Approach. Cost approach considered but not developed due to the original age of the home and difficulty in accurately estimating accrued depreciation.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

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 \$ 1,030,000 , as of 05/08/2026 , which is the date of inspection and the effective date of this appraisal.

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The intended user of this appraisal report is the Lender/Client named herein. The intended use is to evaluate the property that is the subject to this appraisal for a mortgage finance transaction and to insure that it meets the minimum lending requirements, subject to the Scope of Work. No additional intended users are identified by the appraiser.

A physical observation of the property was performed from ground level of the unobstructed, exposed, accessible surfaces of the exterior as well as interior areas without removal of personal possessions. Although due diligence was exercised, the appraisal report only reflects the readily apparent condition of the subject. The appraiser is not an expert in identification of mold, lead-based paint, pest control, structural engineering, hazardous waste, soil slippage, waste disposal system integrity, electrical/heating/plumbing systems, condition of roof/foundation/exterior walls, etc. and assumes no responsibility for these items. If concerned, the client should order appropriate inspections with the final opinion of market value being subject to the licensed professionals findings.

The appraiser will not be responsible for matter 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.

Digital Signature & Security Disclosure: This report has been digitally signed and electronically transmitted to the intended client. This format is USPAP compliant. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy. This "electronic record" and "electronic signature" are defined in applicable federal and/or state laws. The intended user of this appraisal report is the lender/client named herein.

ADDITIONAL COMMENTS

COST APPROACH

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Market is best analyzed by Sales Comparison

Approach and that approach is given greatest weight in the reconciliation. Cost approach considered but not developed due to the age of the home and difficulty in accurately estimating accrued depreciation. Estimated effective age is 5 yrs old with the estimated remaining economic life of 55 years. Site value estimated at \$190,000 based on the attached comparable land sales & listings.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	190,000
Source of cost data	DWELLING	Sq.Ft. @ \$ = \$
Quality rating from cost service	Effective date of cost data	Sq.Ft. @ \$ = \$
Comments on Cost Approach (gross building area calculations, depreciation, etc.)	Porch	= \$
Cost approach considered but not developed due to the original age of the home and difficulty in estimating accrued depreciation. Estimated site value as raw unimproved land. No functional or external inadequacies. Estimated effective age is 5 yrs old with the estimated remaining economic life of 55 years. Subject is served by public water and sewer.	Garage/Carport	Sq.Ft. @ \$ = \$
	Total Estimate of Cost-New	= \$
	Less Physical	Functional	External
	Depreciation	= \$()
	Depreciated Cost of Improvements	= \$
	"As-is" Value of Site Improvements	= \$
Estimated Remaining Economic Life (HUD and VA only)	55 Years	INDICATED VALUE BY COST APPROACH = \$

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

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

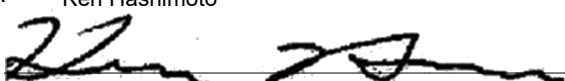
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation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

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

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

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

APPRAISER Ken Hashimoto

Signature  _____

Name Ken Hashimoto

Company Name Dan Anderson Real Estate Inc.

Company Address 1326 Washington Ave, Portland, ME
04103-3608

Telephone Number 207-329-9391

Email Address hashiken1@msn.com

Date of Signature and Report 05/12/2026

Effective Date of Appraisal 05/08/2026

State Certification # CR4928

or State License # _____

or Other (describe) _____ State # _____

State ME

Expiration Date of Certification or License 12/31/2026

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

23 Pembroke St
Portland, ME 04103

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,030,000

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 HouseMax Funding

Company Name HouseMax Funding

Company Address 3711 S MoPac Expy, Bldg 2, Ste 400, Austin,
TX 78746

Email Address _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street
Date of Inspection _____

Small Residential Income Property Appraisal Report

122521
File # 775892-57204406

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	23 Pembroke St Portland, ME 04103	377 Cumberland Ave Portland, ME 04101								
Proximity to Subject		1.71 miles S								
Sale Price	\$	\$ 1,140,000			\$			\$		
Sale Price/Gross Bldg. Area	\$ sq.ft.	\$ 304.57 sq.ft.			\$ sq.ft.			\$ sq.ft.		
Gross Monthly Rent	\$ 8,400	\$ 0			\$			\$		
Gross Rent Multiplier										
Price per Unit	\$	\$ 570,000			\$			\$		
Price per Room	\$	\$ 95,000			\$			\$		
Price per Bedroom	\$	\$ 228,000			\$			\$		
Rent Control	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Data Source(s)		MLS#1623870;DOM 24								
Verification Source(s)		PubRec/Ext Inspect/Appraiser								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment		DESCRIPTION	+(-) Adjustment		DESCRIPTION	+(-) Adjustment	
Sale or Financing Concessions		Arms length Conv;12,500	-12,500							
Date of Sale/Time		s08/25;c06/25								
Location	Res	Res/Superior	-30,000							
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	5,275 sf	2,835 sf	+10,000							
View	Res/CtyStrt	Res/CtyStrt								
Design (Style)	3 Unit	2 Unit	+20,000							
Quality of Construction	Good	Superior	-50,000							
Actual Age	124	110	0							
Condition	Good	Sl. Inferior	+20,000							
Gross Building Area	3,069	3,743	-47,200							
Unit Breakdown	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Unit # 1	5 2 1.0	4 1 1.1	-5,000							
Unit # 2	5 2 1.0	8 4 1.1	-5,000							
Unit # 3	5 2 1.0		+10,000							
Unit # 4										
Basement Description	Full	Full								
Basement Finished Rooms	Unfinished	FmlyRm in GBA	0							
Functional Utility	Typical	Typical								
Heating/Cooling	HP,EBB/HP	FHW,FWA/CA	0							
Energy Efficient Items	None	None								
Parking On/Off Site	2CDtchd/Driveway	Driveway	+10,000							
Porch/Patio/Deck	3EP/4CP	Patio/2Deck/FP	+6,000							
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -73,700		<input type="checkbox"/> + <input type="checkbox"/> -	\$		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 6.5 %			Net Adj. %			Net Adj. %		
		Gross Adj. 19.8 %	\$ 1,066,300		Gross Adj. %	\$		Gross Adj. %	\$	
Adjusted Price Per Unit	(Adj. SP Comp / # of Comp Units)	\$ 533,150			\$			\$		
Adjusted Price Per Room	(Adj. SP Comp / # of Comp Rooms)	\$ 88,858			\$			\$		
Adjusted Price Per Bedrm	(Adj. SP Comp / # of Comp Bedrooms)	\$ 213,260			\$			\$		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6				
Date of Prior Sale/Transfer	03/28/2025									
Price of Prior Sale/Transfer	\$430,000									
Data Source(s)	MLS/Town Assessor	MLS/Town Assessor								
Effective Date of Data Source(s)	05/11/2026	05/11/2026								
Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales or transfers for the year prior to the date of sale for comp 4 were noted.										
Analysis/Comments See attached addenda and supplemental comments.										

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

Supplemental Addendum

File No. 775892-57204406

Borrower	Gooddeeds9922, LLC						
Property Address	23 Pembroke St						
City	Portland	County	Cumberland	State	ME	Zip Code	04103
Lender/Client	HouseMax Funding						

Improvements - Condition of the Property

Subject is a 1902 original built three family home of good construction. All units have completely been renovated over the past year and are in like new condition except for the exterior siding, foundation, covered porches, and garage. Typical physical depreciation due to normal wear & tear. All utilities were on and mechanicals were in working condition at the time of the viewing. The units have mostly identical floor plans and sizes with open design kitchen & dining, living room, 2 bedrooms and a full bath. Unit 2 and 3 living rooms have doors, which enable them to be used as a third bedroom. All units feature new laminate floor throughout, new kitchen with quartz or granite counters, new bath, new vinyl double hung windows, and covered porch. Unit 2 and 3 also have enclosed porch. Subject also has a two car detached garage.

• Small Income: Sales Comparison - Summary

Extras adjusted as indicated. GBA adjusted at \$70/sf over 100 sf difference. Bath adjusted at \$5,000 per half. Garage adjusted at \$5,000 per car bay. Site adjusted lump sum as indicated for the significant site size differences. No age adjustment, age and condition are combined and considered under overall condition adjustment based on exterior inspection, MLS information and brokers' opinion. Market search expanded over 1 mile but use of some comps over 1 mile is typical in this small market and not adverse. Also, some comps with sale over 6 months old (less than 12 months) were used due to the lack of other more similar recent sales. No date of sale/ time adjustments were warranted on comps as the market has been overall stable for the past year per the attached county wide median price trend graph, which indicates no clear evidence of either increasing or declining price trend.

Comp 1, 2 and 4 are sales outside of the subject's defined neighborhood but used due to the extreme lack of other nearby sales with similar condition and construction quality. Those comps were adjusted as indicated for superior location closer to employments, services, and entertainments in downtown Portland. Comp 2 and 4 are two family homes but used due to the lack of other similar three family homes with similar condition. Those sales were adjusted slightly as indicated under Design (Style) for slightly lower income producing ability due to the fewer number of units.

Comp 1 is a very recent sale. It was adjusted as indicated for slightly inferior condition with fewer recent updates while subject's units have just been renovated completely.

Comp 2 offers similar like-new condition. It was adjusted as indicated for overall superior construction quality with more custom features and superior components.

Comp 3 is a nearby sale but is located at a corner of busy roads, therefore adjusted as indicated for inferior location. Overall construction quality and condition inferior with very few recent updates, adjusted as indicated. It exceeded guideline in single line adjustment (condition and construction quality), and net & gross adjustment but used due to the lack of other more similar nearby sales.

Comp 4 was adjusted as indicated for slightly inferior overall condition and superior construction quality with more custom features and superior components.

Methods used to determine adjustments for amenities/adjustments for such items as Condition, Quality, GBA, Bath.etc were based on market reaction for such items from office data and area broker/MLS data and paired sale analysis when possible, for such items as determined by local practice and historical sales.

In the final reconciliation, all comps were considered and given similar weight as no single sale stands alone as the best indicator of value with similarity in all attributes. See attached supplemental comments.

Highest & Best Use:

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

The highest and best use of the subject property "as improved" and "as vacant with grandfathered use ", considering it's residential zoning, neighborhood character and the current market condition, is that of the subject's present use as a three family dwelling.

Intended User: The intended user of this appraisal report is Lender/Client unless noted elsewhere in the report. The Intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction and to support a decision to provide a mortgage on the real property that is the subject of this appraisal, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value unless noted elsewhere in the report. No additional Intended Users are identified by the appraiser. The Client is defined as the party or parties that engaged this appraiser through The Appraisal Management Company specific to this assignment. The property owner, who is not the client, is not an intended user of this appraisal.

Scope of Work: This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and mortgage letter 2009-28. A physical observation of the property was performed of the unobstructed, exposed surfaces and accessible exterior and interior areas of all structures without removal of personal possessions by the appraiser. An analysis of the subject's neighborhood with impact from the local, regional and national economics as they affect the value of the subject were considered. Data was examined to give indications of trends in pricing and exposure time of the properties that are on the market in the subject's market area. A highest and best use analysis of the subject property was developed. Although due diligence was exercised, the appraiser is not an expert in such matters of mold, lead paint, pests, structural deficiencies, hazardous waste, adverse environmental conditions, soil contamination, waste disposal, drainage, electrical, heating, cooling, and plumbing. The appraiser assumes no responsibility for these items. Deficiencies may or may not be present in areas the appraiser could not readily observe. If the client has any concerns regarding these items, it is the client's responsibility to order the appropriate inspections with the final opinion of market of value being subject to any licensed professional findings. Refer to the attached Uniform Residential Appraisal Report limiting conditions and certification which includes additional comments on

Supplemental Addendum

File No. 775892-57204406

Borrower	Gooddeeds9922, LLC						
Property Address	23 Pembroke St						
City	Portland	County	Cumberland	State	ME	Zip Code	04103
Lender/Client	HouseMax Funding						

Scope of Work, Intended User, Definition of Market Value, Statement of Assumptions and Limiting Conditions, Appraiser's Certification. Any additional Extraordinary Assumptions, Hypothetical Conditions or Limiting Conditions that are part of this appraisal will be clearly identified in the report.

Definition of Market Value: "Market Value means 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 and knowledgeably, and assuming the price is not affected by undue stimulus.

USPAP Prior 3 Year Appraisal Search: In accordance with 2012-2013 USPAP, I have appraised the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

Exposure Time: Unless noted elsewhere in this report, and based upon market observations and statistical data provided from MREIS, I estimate that 0-3 months exposure time is a sufficient time to market the subject property per USPAP guidelines.

Gross living area and basement sf: The lot size, GLA (Gross Living Area) and basement sf of comparable sales may or may not be exact are used as a guide only in the adjustment process. The appraiser is unable to accurately measure the comparable sales and relies on information from other appraisers, tax cards and/or broker information as applicable.

PERSONAL PROPERTY: Personal property has not been included or considered in the opinion of value. Appliances that are not considered "built in", stoves, refrigerators, along with above ground pools and other non-realty items have been given no or nominal value as market accepted contributions to realty.

LOT SIZE/LEGAL DESCRIPTION: The subject property records have been reviewed and there are no adverse easements, encroachments or conditions noted that would negatively affect value unless otherwise noted. Any lot dimensions noted are approximate and are considered as a reference within the report for approximate lot size and zoning compliance. If the subject does not meet minimum lot size requirements, it is legal nonconforming lot based town information. It can be 100% rebuilt on the same foot print if destroyed. If land value is > 30% of value it is due to the subject gla size and area values as there is limited available land. This typical to the area and not adverse. If subject is large parcel and/or > minimum lot size it cannot further be subdivided unless otherwise noted and discussed in the report.

Median Price Trend Graph

Market Trends for Apr 2025 - Apr 2026

Filters: Property type Multi-Family; Status of 'Closed'; County of 'Cumberland'; Number of Units between 2 and 4.



	Active Average List	Active Median List	New Average List	New Median List	Pending Average List	Pending Median List	Sold Average List	Sold Median List	Sold Average Sale	Sold Median Sale
Apr - 2026	\$525,000	\$525,000	N/A	N/A	\$613,725	\$602,450	\$967,409	\$887,000	\$943,182	\$875,000
Mar - 2026	\$693,150	\$557,450	\$646,600	\$625,000	\$684,045	\$598,500	\$723,703	\$650,000	\$706,441	\$655,000
Feb - 2026	\$675,445	\$579,900	\$843,944	\$887,000	\$836,919	\$695,000	\$709,167	\$695,000	\$700,667	\$690,000
Jan - 2026	\$878,421	\$672,500	\$639,661	\$650,000	\$925,400	\$847,000	\$761,970	\$630,000	\$769,690	\$635,000
Dec - 2025	\$919,288	\$795,000	\$749,150	\$690,000	\$718,113	\$587,500	\$726,879	\$725,000	\$706,373	\$700,000
Nov - 2025	\$890,812	\$695,000	\$697,138	\$649,000	\$707,780	\$675,000	\$830,989	\$709,950	\$806,870	\$707,626
Oct - 2025	\$840,984	\$775,000	\$794,557	\$699,900	\$747,585	\$722,500	\$837,800	\$799,450	\$828,433	\$777,500
Sep - 2025	\$937,490	\$875,000	\$721,329	\$725,000	\$806,891	\$749,000	\$796,267	\$738,000	\$789,533	\$738,000
Aug - 2025	\$796,012	\$787,000	\$969,994	\$895,000	\$843,472	\$772,000	\$758,328	\$700,000	\$748,861	\$707,500
Jul - 2025	\$822,065	\$738,000	\$739,621	\$675,000	\$774,778	\$675,000	\$707,129	\$675,000	\$705,938	\$677,500
Jun - 2025	\$860,125	\$787,500	\$779,239	\$725,000	\$729,045	\$712,000	\$825,518	\$699,000	\$819,101	\$720,000
May - 2025	\$774,913	\$765,000	\$749,640	\$737,000	\$800,362	\$850,000	\$800,213	\$812,000	\$790,906	\$804,500
Apr - 2025	\$809,794	\$799,000	\$792,750	\$812,000	\$951,519	\$812,000	\$1,131,850	\$799,000	\$1,085,224	\$790,000

Prepared by Ken Hashimoto on Thursday, May 07, 2026 8:52 AM.

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright Maine Listings © 2026 and [FBS](#).

Comparable Land Sales & Listings

Land

14 Properties

	Price / Status / MLS #	Town	Zoning	Lt Sz Ac +/-	Sewer	Water	Site	Water Frnt	WFrt Amt +/-	DOM
1	 \$275,000 Lots 23-25 Fisher Street Portland, ME 04103 Pending / 1630986	Portland	RN-1	0.3	None	None	Level · Open	No		223
2	 \$275,000 0 Hillcrest Avenue Portland, ME 04102 Active / 1636345	Portland	RN-1	0.31	Public Sewer	Public	Level · Open	No		250
3	 \$245,000 9 Derby Road Portland, ME 04103 Closed / 1622759	Portland	RESIDENTIAL-3 (R-3)	0.14	Public Sewer	Public	Level	No		29
4	 \$234,900 1545 Washington Avenue Extension Portland, ME 04103 Active Under Contract / 1652546	Portland	RN1	0.18	Public Sewer	Public	Level · Wooded	No		77
5	 \$234,900 1551 Washington Avenue Extension Portland, ME 04103 Active Under Contract / 1652562	Portland	RN1	0.17	Public Sewer	Public	Level · Wooded	No		77
6	 \$200,000 89 Cobb Avenue Portland, ME 04102 Closed / 1642517	Portland	RN-1	0.34	Public Sewer	Public	Wooded	No		167
7	 \$195,000 63 Capisic Street B Portland, ME 04102 Active / 1653608	Portland	RN1	0.14	None · Public Sewer · Septic Needed	None · Public	Level · Open · Pasture/Field	No		65
8	 \$195,000 9-11 Bismark Street Portland, ME 04103 Closed / 1627647	Portland	RN3	0.09	Public Sewer	Public	Level · Wooded	No		136
9	 \$192,500 0 Hillcrest Avenue Portland, ME 04102 Closed / 1620461	Portland	R-3	1.11	Septic Needed	Well Needed on Site	Level · Wooded	No		10
10	 \$185,500 43 Maine Avenue Portland, ME 04103 Active / 1658479	Portland	Residential	0.13	Public Sewer	Public	Level · Open	No		21
11	 \$185,000 158 Lambert Street Portland, ME 04103 Pending / 1654347	Portland	19	0.15	Public Sewer	Public	Level · Open	No		44
12	 \$175,000 157 Veranda Street Portland, ME 04103 Closed / 1605246	Portland	B1-B	0.12	Public Sewer	Public	Corner Lot · Level · Open · Sidewalks · Well Landscaped	No		237
13	 \$174,000 1 Coolidge Avenue Portland, ME 04103 Active / 1632456	Portland	RN1	0.19	None	None	Level · Open · Wooded	No		285
14	 \$140,000 Lot TBD Epping Street Portland, ME 04103 Closed / 1646309	Portland	RN-1	0.15	Public Sewer	Public	Level	No		6

Prepared by Ken Hashimoto on Monday, May 11, 2026 2:02 PM.

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright Maine Listings © 2026 and FBS.

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MAINE REAL ESTATE TAX-Paid

QUITCLAIM DEED WITH COVENANT
Statutory Short Form

DLN: 2600020

KNOW ALL BY THESE PRESENTS, That **We, Emily Kumagae and Evan Kumagae**, whose mailing address is **175 Soper Road, Durham, ME 04222**, for consideration paid, grant to **Gooddeeds9922, LLC**, a Maine Limited Liability Company, whose mailing address is **8400 De Longpre Avenue #411, West Hollywood, CA 90069**, with Quitclaim Covenant the real property in the City of **Portland**, County of **Cumberland** and State of **Maine**, more particularly described as follows:


A certain lot or parcel of land, with the buildings thereon, situated on the northeasterly side of Pembroke Street in the City of Portland, County of Cumberland and State of Maine, bounded and described as follows:

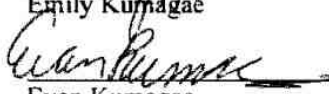
Beginning at a point on said northeasterly side of Pembroke Street, 50 feet northwesterly from the northwest corner of land now or formerly of Abbie S. Russell; thence running northwesterly by said Pembroke Street 50 feet to land now or formerly of one Benson; and from these two points extending northeasterly holding the width of 50 feet and adjoining said Benson land on the northwest a distance of 100 feet to land now or formerly of Nellie S. Evans.

Meaning and intending to convey and conveying the real property described in a deed to **Emily Kumagae and Evan Kumagae** dated August 3, 2012 and recorded with the Cumberland County Registry of Deeds in Book 29815, Page 202.

Witness our hands and seals this 28th day of March, 2025.

Witness:



Emily Kumagae


Evan Kumagae

Deed - Page 2

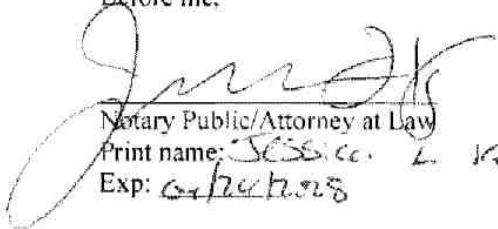
DOC :10829 BK:41358 PG:205
RECEIVED - RECORDED, CUMBERLAND COUNTY REGISTER OF DEEDS
03/31/2025, 02:08:20P
Register of Deeds Jessica M. Spaulding E-RECORDED

STATE OF MAINE
COUNTY OF CUMBERLAND, ss.

March 28, 2025

Personally appeared on the above date, the above-named **Emily Kumagae and Evan Kumagae** and acknowledged the foregoing instrument to be their free act and deed.

Before me,


Notary Public/Attorney at Law
Print name: *Jessica L. Keaney*
Exp: *04/28/2026*

Jessica L. Keaney
Notary Public - Maine
My Commission Expires April 28, 2026

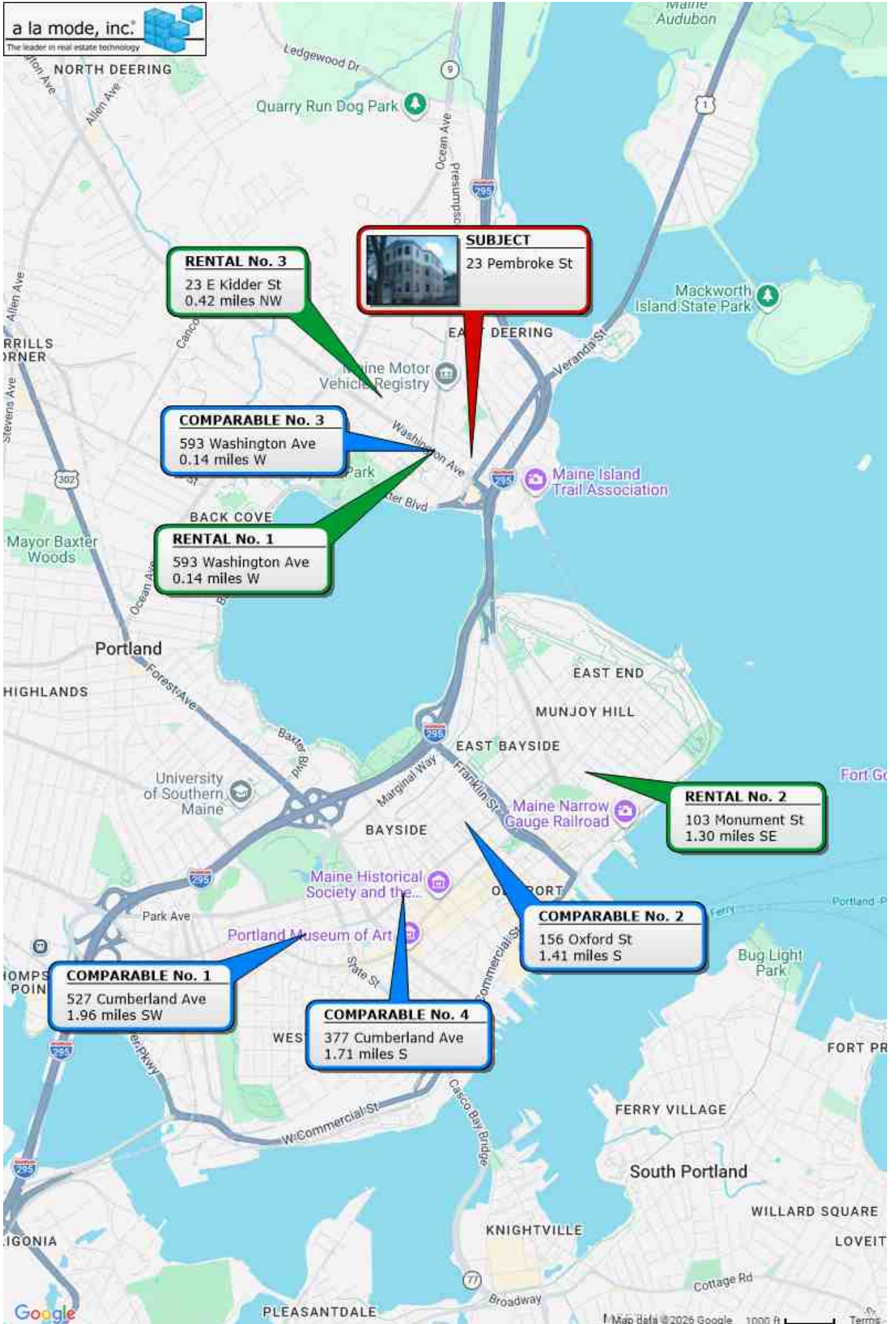
Subject Aerial Photo

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



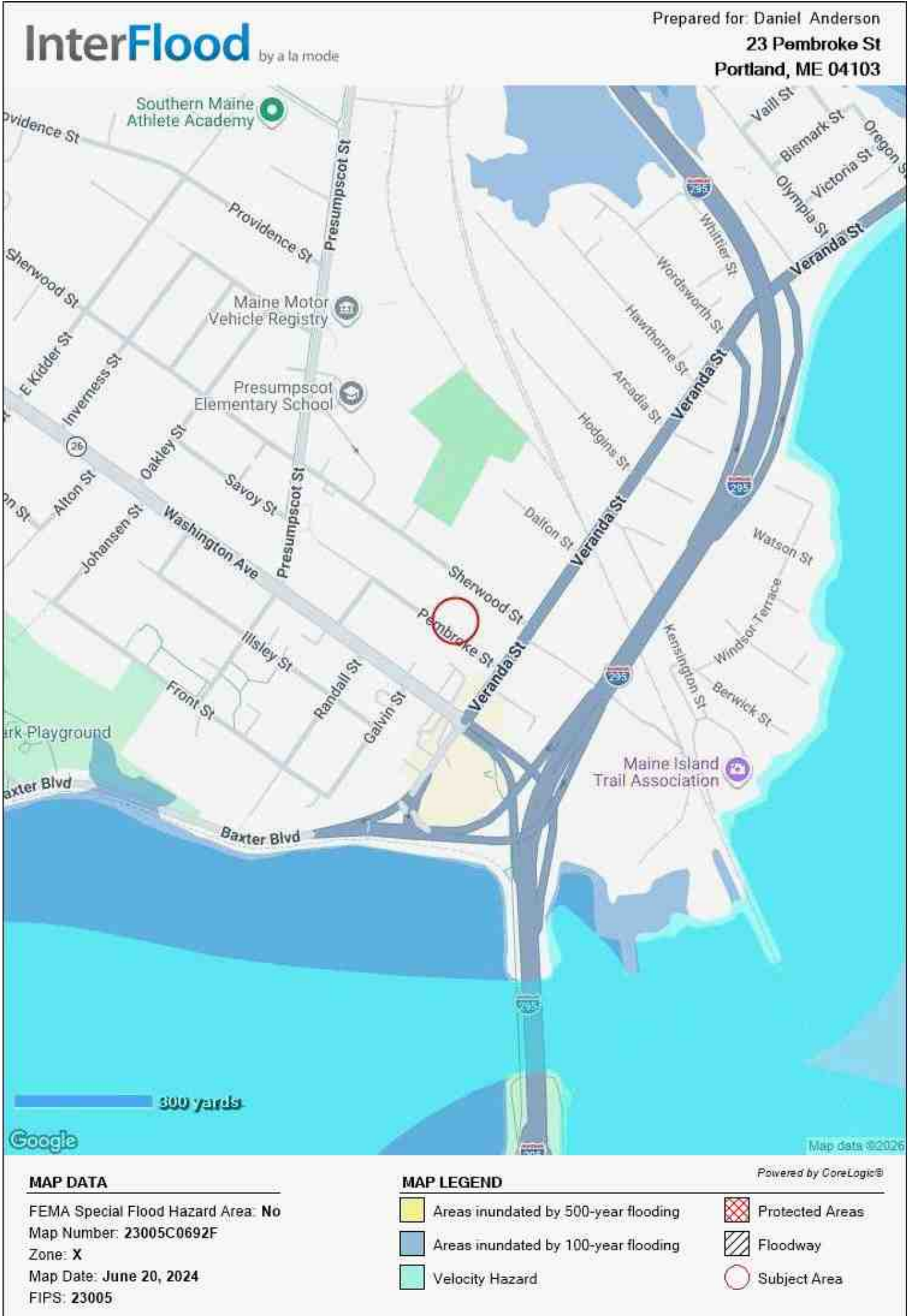
Location Map

Borrower	Gooddeeds9922, LLC			
Property Address	23 Pembroke St			
City	Portland	County	Cumberland	State ME Zip Code 04103
Lender/Client	HouseMax Funding			



Flood Map

Borrower	Gooddeeds9922, LLC						
Property Address	23 Pembroke St						
City	Portland	County	Cumberland	State	ME	Zip Code	04103
Lender/Client	HouseMax Funding						



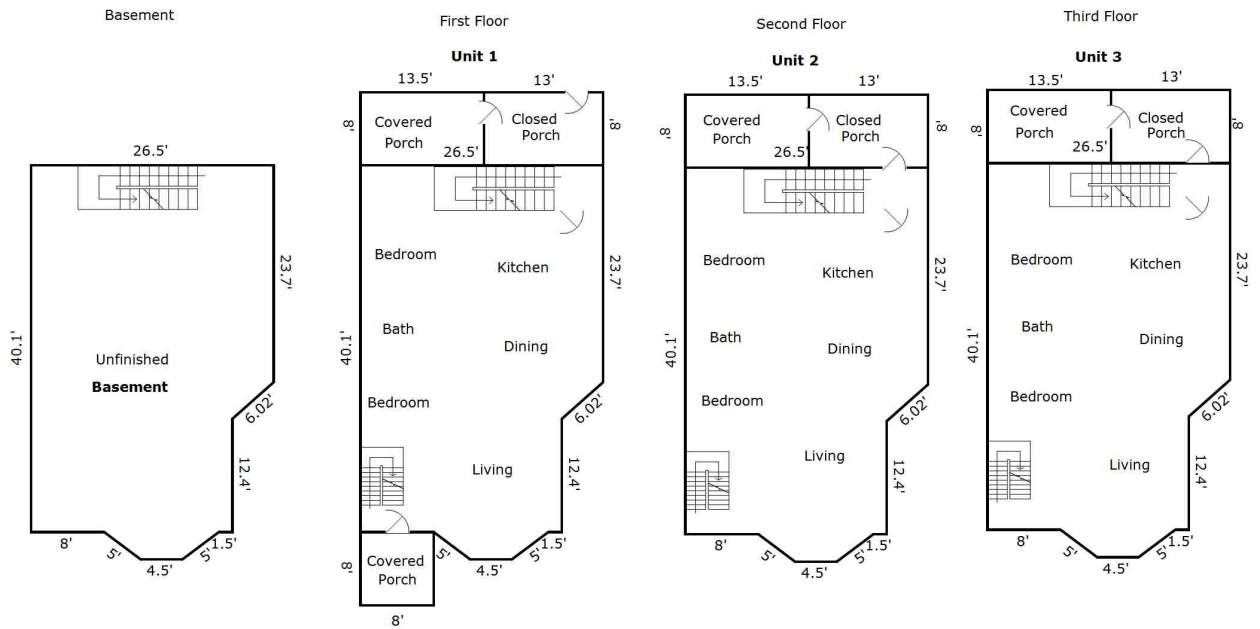
Tax Map



Building Sketch (Page - 1)

Borrower	Gooddeeds9922, LLC						
Property Address	23 Pembroke St						
City	Portland	County	Cumberland	State	ME	Zip Code	04103
Lender/Client	HouseMax Funding						

Not to Scale/Approximate Layout
For Lending Use Only



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

Borrower	Gooddeeds9922, LLC			
Property Address	23 Pembroke St			
City	Portland	County	Cumberland	State ME Zip Code 04103
Lender/Client	HouseMax Funding			

Living Area	Calculation Details		
Unit 1	1023.35 Sq ft		$0.5 \times 4 \times 3 = 6$ $0.5 \times 3 \times 4 = 6$ $4.5 \times 3 = 13.5$ $26.5 \times 23.7 = 628.05$ $16.4 \times 22 = 360.8$ $0.5 \times 4 \times 4.5 = 9$
Unit 2	1023.35 Sq ft		$0.5 \times 4 \times 3 = 6$ $0.5 \times 3 \times 4 = 6$ $4.5 \times 3 = 13.5$ $26.5 \times 23.7 = 628.05$ $16.4 \times 22 = 360.8$ $0.5 \times 4 \times 4.5 = 9$
Unit 3	1023.35 Sq ft		$0.5 \times 4 \times 3 = 6$ $0.5 \times 3 \times 4 = 6$ $4.5 \times 3 = 13.5$ $26.5 \times 23.7 = 628.05$ $16.4 \times 22 = 360.8$ $0.5 \times 4 \times 4.5 = 9$
Total Living Area (Rounded):	3070 Sq ft		
Non-living Area			
Covered Porch	108 Sq ft		$8 \times 13.5 = 108$
Covered Porch	108 Sq ft		$8 \times 13.5 = 108$
Covered Porch	108 Sq ft		$8 \times 13.5 = 108$
Closed Porch	104 Sq ft		$13 \times 8 = 104$
Closed Porch	104 Sq ft		$13 \times 8 = 104$
Closed Porch	104 Sq ft		$13 \times 8 = 104$
Basement	1023.35 Sq ft		$0.5 \times 4 \times 3 = 6$ $0.5 \times 3 \times 4 = 6$ $4.5 \times 3 = 13.5$ $26.5 \times 23.7 = 628.05$ $16.4 \times 22 = 360.8$ $0.5 \times 4 \times 4.5 = 9$
Covered Porch	64 Sq ft		$8 \times 8 = 64$

Subject Photo Page

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Subject Front

23 Pembroke St
Sales Price
Gross Building Area 3,069
Age 124



Subject Rear



Subject Street

Photograph Addendum

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Street (Reverse)



Driveway/Parking



Garage



Side



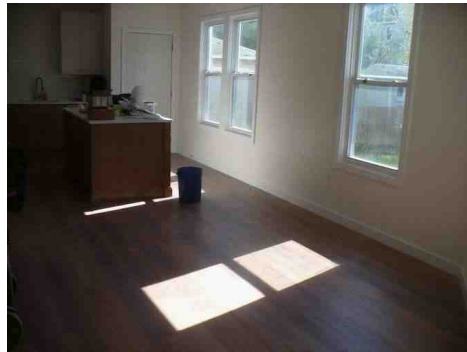
Side (Reverse)



Rear Yard



Unit 1 Kitchen



Unit 1 Dining



Unit 1 Living



Unit 1 Bedroom



Unit 1 Bedroom



Unit 1 Bath

Photograph Addendum

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Unit 1 Heat Pump



Unit 1 Detectors



Unit 1 Electrical Panel



Entrance Porch (Common)



Unit 1 Porch



Unit 2 Kitchen



Unit 2 Dining



Unit 2 Living



Unit 2 Bedroom



Unit 2 Bedroom



Unit 2 Bath



Unit 2 Heat Pump

Photograph Addendum

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Unit 2 Detectors



Unit 2 Electrical Panel



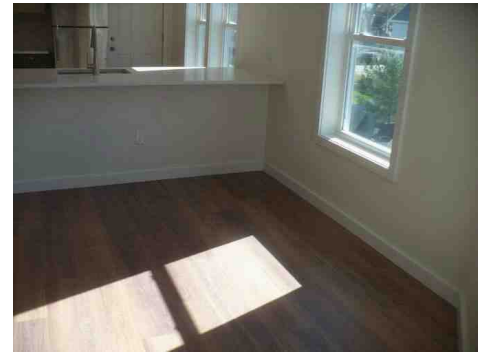
Unit 2 Closed Porch



Unit 2 Porch



Unit 3 Kitchen



Unit 3 Dining



Unit 3 Living



Unit 3 Bedroom



Unit 3 Bedroom



Unit 3 Bath



Unit 3 Heat Pump



Unit 3 Detector

Photograph Addendum

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Unit 3 Electrical Panel



Unit 3 Closed Porch



Unit 3 Porch



Basement



Hot Water Heaters



Basement Common Laundry



Electrical Panel (House)

Comparable Photo Page

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Comparable 1

527 Cumberland Ave
Sales Price 1,025,000
Gross Building Area 3,524
Age 145



Comparable 2

156 Oxford St
Sales Price 1,010,000
Gross Building Area 2,605
Age 5



Comparable 3

593 Washington Ave
Sales Price 845,000
Gross Building Area 3,644
Age 125

Comparable Photo Page

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Comparable 4

377 Cumberland Ave
Sales Price 1,140,000
G.B.A. 3,743
Age/Yr. Blt. 110

Comparable 5

Sales Price
G.B.A.
Age/Yr. Blt.

Comparable 6

Sales Price
G.B.A.
Age/Yr. Blt.

Rental Photograph Addendum

Borrower	Gooddeeds9922, LLC				
Property Address	23 Pembroke St				
City	Portland	County	Cumberland	State	ME Zip Code 04103
Lender/Client	HouseMax Funding				



Rental Comp 1
527 Washington Ave



Rental Comp 2
103 Monument St



Rental Comp 3
23 E Kidder St

License



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

License Number CR4928

Be it known that

KEN HASHIMOTO

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

Handwritten signature of Joan F. Cohen in black ink.

Joan F. Cohen, Commissioner

ISSUE DATE
December 18, 2025

EXPIRATION DATE
December 31, 2026

✂ Detach



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License Number CR4928
KEN HASHIMOTO
CERTIFIED RESIDENTIAL APPRAISER

ISSUED 12/18/2025

EXPIRES 12/31/2026

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
35 State House Station
Augusta, Maine 04333-0035
(207) 624-8803

Handwritten signature of Joan F. Cohen in black ink.

Joan F. Cohen, Commissioner

BERKLEY ASSURANCE COMPANY

A Stock Corporation

Domicile Office: 11201 Douglas Avenue, Urbandale, IA 50322
Administrative Office: 7233 E. Butherus Drive, Scottsdale, AZ 85260

ERRORS AND OMISSIONS – CLAIMS-MADE AND REPORTED COVERAGE DECLARATIONS

POLICY NUMBER: VUMB0315152

RENEWAL OF: VUMB0315151

NAMED INSURED AND ADDRESS:

Dan Anderson Real Estate Inc
1326 Washington Avenue
Portland, ME 04103

PRODUCER'S NAME AND ADDRESS:

RPS Fair Lawn
17-17 Route 208 North
Suite 220
Fair Lawn, NJ 07410

POLICY PERIOD: June 1, 2025 to June 1, 2026 at 12:01 a.m. Standard Time at your mailing address shown above.

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

LIMITS OF INSURANCE:

Aggregate Limit	\$1,000,000
Limit of Liability Per Claim	\$1,000,000

NOTICE TO THE INSURED:

This insurance contract is issued pursuant to the Maine Insurance Laws by an insurer neither licensed by nor under the jurisdiction of the Maine Bureau of Insurance.

Risk Placement Services, Inc.

THIS COVERAGE PART PROVIDES CLAIMS-MADE AND REPORTED COVERAGE WHICH PROVIDES LIABILITY COVERAGE ONLY IF A CLAIM IS MADE AND REPORTED DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. PLEASE REVIEW THIS POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.

RETROACTIVE DATE (APPLICABLE TO CLAIMS MADE AND REPORTED COVERAGES):

June 1, 2010

DESCRIPTION OF BUSINESS:

FORM OF BUSINESS: Corporation

PROFESSIONAL SERVICES: Licensed Real Estate Agent; Licensed Real Estate Appraiser

To Report a Loss

- Dial toll-free #1 (844)777-8323 or visit our
- Website: <https://my.rpsins.com/claimsfnol>
- Contact Insurer directly (see policy section)

POLICY NO: VUMB0315152

Named Insured: Dan Anderson Real Estate Inc

DEDUCTIBLES:	
Professional Liability - E&O	
Deductible Per Claim	\$10,000
Aggregate Deductible	\$30,000

PREMIUM:			
Premium	: \$6,527.00	TOTAL PREMIUM	\$ 6,527
Broker Fee - RPS	: \$50.00	TERRORISM ADDITIONAL PREMIUM	\$ 0
ME Surplus Lines Tax	: \$197.31	ADVANCE PREMIUM	\$ 6,527
Total Charges	: \$6,774.31	MINIMUM EARNED PREMIUM	\$ 1,632

FORMS AND ENDORSEMENTS (Other than applicable Forms and Endorsements shown elsewhere in the policy):
 Forms and Endorsements applying to this Coverage Part and made a part of the policy at time of issue:
 SEE SC-FORMS (10-17) — SCHEDULE OF FORMS AND ENDORSEMENTS.

NAME AND ADDRESS OF UNDERWRITING OFFICE:
 Berkley Assurance Company
 4820 Lake Brook Drive, Ste 200
 Glen Allen, VA 23060
 Phone: (303) 357-2640 See Claims Notice for Claims contact information.

THESE DECLARATION(S) TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S), AND ANY ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

IN WITNESS WHEREOF, Berkley Assurance Company have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Philip S. Welt
 Secretary



W. Robert Berkley, Jr.
 President

Spending transactions

CREDIT CARD (...5172)

11 transactions

Date	Description	Account	Category	Amount	
Nov 25, 2025	THE HOME DEPOT #2401	CREDIT CARD (...5172)	Home	\$972.71	>
Sep 4, 2025	HAMMOND LUMBER PORTLAND	CREDIT CARD (...5172)	Home	+\$530.67	>
Sep 3, 2025	HAMMOND LUMBER PORTLAND	CREDIT CARD (...5172)	Home	\$1,090.29	>
Aug 22, 2025	THE HOME DEPOT #2401	CREDIT CARD (...5172)	Home	\$579.21	>
Aug 22, 2025	THE HOME DEPOT #6616	CREDIT CARD (...5172)	Home	\$20.94	>
Aug 12, 2025	HAMMOND LUMBER PORTLAND	CREDIT CARD (...5172)	Home	\$6,709.55	>
Aug 1, 2025	THE HOME DEPOT #2406	CREDIT CARD (...5172)	Home	+\$105.48	>
Aug 1, 2025	THE HOME DEPOT #2406	CREDIT CARD (...5172)	Home	+\$136.10	>
Jul 31, 2025	THE HOME DEPOT #2401	CREDIT CARD (...5172)	Home	\$1,009.64	>
Jul 31, 2025	HOMEDEPOT.COM	CREDIT CARD (...5172)	Home	\$283.80	>
Jul 31, 2025	THE HOME DEPOT #2406	CREDIT CARD (...5172)	Home	\$179.31	>

You've reached the end of the list.

Spending transactions

CREDIT CARD (...5172)

1 transactions

Date	Description	Account	Category	Amount
Feb 13, 2026	HOMEDEPOT.COM	CREDIT CARD (...5172)	Home	\$2,854.20

You've reached the end of the list.

Spending By Category

Category	Total Amount	Category	Total Amount
Automotive	\$0.00	Health & Wellness	\$0.00
Bills & Utilities	\$2,847.84	Merchandise & Inventory	\$647.67
Education	\$0.00	Miscellaneous	\$0.00
Entertainment	\$0.00	Office & Shipping	\$0.00
Fees & Adjustments	\$-937.51	Professional Services	\$2,910.00
Food & Drink	\$0.00	Repair & Maintenance	\$7,013.76
Gas	\$0.00	Travel	\$367.19
Gifts & Donations	\$0.00		
		Total	\$12,848.95

Bills & Utilities

Transaction Date	Posted Date	Description	Card Number	Amount
Sep 25, 2025	Sep 28, 2025	CITY OF PORTLAND	9706	\$2,645.00
Sep 30, 2025	Oct 01, 2025	CITY OF PORTLAND	9706	\$69.75
Sep 30, 2025	Oct 01, 2025	MY ONLINE BILL	9706	\$2.44
Nov 20, 2025	Nov 21, 2025	CITY OF PORTLAND	9706	\$69.75
Nov 20, 2025	Nov 21, 2025	MY ONLINE BILL	9706	\$2.44
Dec 15, 2025	Dec 16, 2025	ALLIANZ TRAVEL INS	9706	\$58.46
				Total \$2,847.84

Fees & Adjustments

Transaction Date	Posted Date	Description	Card Number	Amount
Nov 10, 2025	Nov 11, 2025	STATEMENT CREDIT	9706	\$-862.26
Dec 30, 2025	Dec 30, 2025	STATEMENT CREDIT	9706	\$-75.25
				Total \$-937.51

Merchandise & Inventory

Transaction Date	Posted Date	Description	Card Number	Amount
Nov 05, 2025	Nov 06, 2025	KNOX COMPANY INC	9706	\$564.43
Dec 27, 2025	Dec 28, 2025	WALMART.COM	9706	\$3.00
Dec 27, 2025	Dec 28, 2025	WALMART.COM	9706	\$80.24
				Total \$647.67

Professional Services

Transaction Date	Posted Date	Description	Card Number	Amount
Dec 02, 2025	Dec 03, 2025	4TE*PINE STATE FIRE & SEC	9706	\$2,910.00
				Total \$2,910.00

Repair & Maintenance

Transaction Date	Posted Date	Description	Card Number	Amount
Sep 14, 2025	Sep 16, 2025	LOWES #01946*	9714	\$137.17
Sep 24, 2025	Sep 26, 2025	THE HOME DEPOT #2401	9714	\$710.29
Sep 25, 2025	Sep 28, 2025	HOMEDEPOT.COM	9714	\$1,096.45
Sep 26, 2025	Sep 28, 2025	THE HOME DEPOT #2401	9714	\$725.76
Oct 05, 2025	Oct 07, 2025	THE HOME DEPOT #2401	9714	\$516.96
Oct 13, 2025	Oct 15, 2025	THE HOME DEPOT #2401	9714	\$1,002.06
Nov 06, 2025	Nov 09, 2025	THE HOME DEPOT #2401	9714	\$448.69
Nov 08, 2025	Nov 09, 2025	LOWES #01946*	9714	\$152.26
Nov 10, 2025	Nov 11, 2025	IN *FREDERICK ELECTRIC LL	9706	\$80.00
Nov 24, 2025	Nov 26, 2025	THE HOME DEPOT #2401	9706	\$972.71
Nov 25, 2025	Nov 27, 2025	THE HOME DEPOT #2401	9706	\$-972.71
Nov 25, 2025	Nov 27, 2025	THE HOME DEPOT #2401	9706	\$972.71
Nov 30, 2025	Dec 03, 2025	THE HOME DEPOT #2401	9714	\$-79.32
Nov 30, 2025	Dec 03, 2025	THE HOME DEPOT #2401	9714	\$-112.92
Nov 30, 2025	Dec 03, 2025	THE HOME DEPOT #2401	9714	\$344.34
Nov 30, 2025	Dec 03, 2025	THE HOME DEPOT #2401	9714	\$-46.21
Dec 01, 2025	Dec 03, 2025	HOMEDEPOT.COM	9706	\$176.80
Dec 01, 2025	Dec 03, 2025	HOMEDEPOT.COM	9706	\$8.82
Dec 01, 2025	Dec 03, 2025	HOMEDEPOT.COM	9706	\$9.91
Dec 01, 2025	Dec 03, 2025	HOMEDEPOT.COM	9706	\$26.45
Dec 02, 2025	Dec 04, 2025	HOMEDEPOT.COM	9706	\$33.08
Dec 04, 2025	Dec 07, 2025	HOMEDEPOT.COM	9706	\$19.82
Dec 08, 2025	Dec 10, 2025	THE HOME DEPOT 2401	9714	\$157.20
Dec 09, 2025	Dec 11, 2025	THE HOME DEPOT #2401	9714	\$-30.05
Dec 09, 2025	Dec 11, 2025	THE HOME DEPOT #2401	9714	\$52.79
Dec 10, 2025	Dec 12, 2025	THE HOME DEPOT #2401	9714	\$178.19
Dec 15, 2025	Dec 17, 2025	THE HOME DEPOT #2401	9714	\$142.24
Dec 15, 2025	Dec 16, 2025	LOWES #01946*	9714	\$84.29
Dec 19, 2025	Dec 21, 2025	THE HOME DEPOT #6616	9706	\$-176.80
Dec 22, 2025	Dec 24, 2025	THE HOME DEPOT 2401	9714	\$382.78
				Total \$7,013.76

Travel

Transaction Date	Posted Date	Description	Card Number	Amount
Oct 06, 2025	Oct 08, 2025	LADOT METER PARKING	9706	\$0.50
Oct 08, 2025	Oct 10, 2025	ART CITY CENTER LLC	9706	\$12.00
Oct 15, 2025	Oct 16, 2025	CITY OF B H PARKING METER	9706	\$0.75
Dec 15, 2025	Dec 16, 2025	AMERICAN AIR0012298338630	9706	\$176.97

Transaction Date	Posted Date	Description	Card Number	Amount
Dec 15, 2025	Dec 16, 2025	AMERICAN AIR0012298338629	9706	\$176.97
				Total \$367.19

Spending By Category

Category	Total Amount
Automotive	\$0.00
Bills & Utilities	\$72.19
Education	\$0.00
Entertainment	\$0.00
Fees & Adjustments	\$-144.33
Food & Drink	\$0.00
Gas	\$0.00
Gifts & Donations	\$0.00

Category	Total Amount
Health & Wellness	\$0.00
Merchandise & Inventory	\$687.17
Miscellaneous	\$0.00
Office & Shipping	\$0.00
Professional Services	\$0.00
Repair & Maintenance	\$7,574.54
Travel	\$0.75
Total	\$8,190.32

Bills & Utilities

Transaction Date	Posted Date	Description	Card Number	Amount
Feb 20, 2026	Feb 22, 2026	CITY OF PORTLAND	9706	\$69.75
Feb 20, 2026	Feb 22, 2026	MY ONLINE BILL	9706	\$2.44
				Total \$72.19

Fees & Adjustments

Transaction Date	Posted Date	Description	Card Number	Amount
Jan 29, 2026	Jan 29, 2026	STATEMENT CREDIT	9706	\$-34.19
Mar 20, 2026	Mar 22, 2026	STATEMENT CREDIT	9706	\$-110.14
				Total \$-144.33

Merchandise & Inventory

Transaction Date	Posted Date	Description	Card Number	Amount
Feb 06, 2026	Feb 13, 2026	ASHLEYFURNITUREHOMESTORE.	9706	\$687.17
				Total \$687.17

Repair & Maintenance

Transaction Date	Posted Date	Description	Card Number	Amount
Jan 01, 2026	Jan 04, 2026	THE HOME DEPOT 2401	9714	\$426.90
Jan 02, 2026	Jan 04, 2026	THE HOME DEPOT 2401	9714	\$565.68
Jan 16, 2026	Jan 18, 2026	THE HOME DEPOT #2401	9714	\$10.00
Jan 16, 2026	Jan 18, 2026	THE HOME DEPOT 2401	9714	\$398.30
Jan 19, 2026	Jan 20, 2026	LOWES #01946*	9714	\$626.82
Jan 20, 2026	Jan 22, 2026	THE HOME DEPOT #2401	9714	\$25.00
Jan 20, 2026	Jan 22, 2026	THE HOME DEPOT #2401	9714	\$47.91
Jan 20, 2026	Jan 22, 2026	THE HOME DEPOT #2401	9714	\$72.50
Jan 23, 2026	Jan 25, 2026	THE HOME DEPOT #2401	9714	\$40.05

Jan 01, 2026 to May 29, 2026 Spending Report

GOODDEEDS9922 LLC - BUSINESS CARD (...9706)

Transaction Date	Posted Date	Description	Card Number	Amount
Jan 23, 2026	Jan 25, 2026	THE HOME DEPOT #2401	9714	\$76.28
Jan 24, 2026	Jan 25, 2026	LOWES #01946*	9714	\$22.66
Jan 24, 2026	Jan 25, 2026	LOWES #01946*	9714	\$169.25
Feb 02, 2026	Feb 03, 2026	LOWES #01946*	9714	\$37.90
Feb 03, 2026	Feb 05, 2026	THE HOME DEPOT #2401	9714	\$21.08
Feb 05, 2026	Feb 08, 2026	THE HOME DEPOT #2401	9714	\$675.90
Feb 09, 2026	Feb 11, 2026	HOMEDEPOT.COM	9706	\$567.47
Feb 09, 2026	Feb 11, 2026	HOMEDEPOT.COM	9706	\$1,070.59
Feb 09, 2026	Feb 11, 2026	THE HOME DEPOT #2401	9706	\$479.96
Feb 20, 2026	Feb 22, 2026	THE HOME DEPOT #2401	9714	\$284.30
Feb 25, 2026	Feb 27, 2026	THE HOME DEPOT #2401	9714	\$208.69
Feb 26, 2026	Mar 01, 2026	THE HOME DEPOT #2401	9714	\$101.17
Feb 27, 2026	Mar 01, 2026	THE HOME DEPOT #2406	9714	\$216.58
Mar 01, 2026	Mar 03, 2026	LOWES #01946*	9714	\$580.42
Mar 01, 2026	Mar 03, 2026	LOWES #01946*	9714	\$362.58
Mar 02, 2026	Mar 03, 2026	LOWES #01946*	9714	\$60.87
Mar 06, 2026	Mar 08, 2026	LOWES #01946*	9714	\$205.30
Mar 06, 2026	Mar 08, 2026	LOWES #01946*	9714	\$220.38
				Total \$7,574.54

Travel

Transaction Date	Posted Date	Description	Card Number	Amount
Jan 28, 2026	Feb 01, 2026	LADOT METER PARKING	9706	\$0.75
				Total \$0.75

City of Portland – Housing Safety Division
RENT INCREASE APPLICATION – MAINTENANCE OF NET
OPERATING INCOME

Date of Hearing:

June 24, 2026 - Tabled to July 8, 2026

Owner Name and Address:

Stacy Salvo
7 Hilltop Trl, Falmouth, ME 04105

Representative

Kevin Salvo
7 Hilltop Trl, Falmouth, ME 04105

Property Address:

22 South Grafton St, both units

CBL:

169-D-054-001

Tenants/Interested Parties:

Yes

**City of Portland Permitting and Inspections Department Landlord
Worksheet/Petition for Rent Board Approved Increase Rent Increase using
Fair Return Standard: Maintenance of Net Operating Income (MNOI)**

Note to Applicants

All information and documentation provided in this application will be made available to the public, pursuant to applicable public access laws in the State of Maine. An Applicant may choose to redact sensitive information contained herein, including, but not limited to bank account information, debit card or credit card information, government-issued identification information, personal contact information such as phone numbers, email addresses, tenant or employee names, or other personally identifying information. The Rent Board may act within its authority to request any additional information it deems pertinent to the application at hand.

Introductory Information

A landlord is entitled to a fair return on investment, which means an amount sufficient to allow a just and reasonable rate of return, to encourage the investment of capital in the rental housing market, to fairly compensate investors for the risks they have assumed, and to achieve minimum constitutionally protected standards.

Pursuant to the Rent Control Ordinance, the fair return on investment must be calculated using Maintenance of Net Operating Income (MNOI). This methodology presumes the net operating income the landlord earned from a Covered unit during the calendar year 2019 yielded a fair return on investment unless the landlord proves that special or peculiar circumstances prevented the landlord from receiving a fair return on investment during that period. To qualify for an MNOI increase, the landlord has to file this application for a hearing by the Rent Board.

1. Presumption of Base Year Net Operating Income

It shall be presumed that the net operating income received by the landlord during the calendar year 2019 (the Base Year) yielded a Fair Return on investment. This presumption may be rebutted, in which case an adjusted Base Year Net Operating Income shall be used.

2. Fair Return

A landlord has the right to obtain a net operating income equal to the Base Year (2019) net operating income adjusted by 100% of the percentage increase in the Consumer Price Index (CPI), since the Base Year. It shall be presumed this standard provides a Fair Return.

3. Base Year:

- a. Calendar year 2019 is the Base Year.
- b. In the event that a prior determination of the allowable Rent is made pursuant to a Fair Return petition, if a subsequent petition is filed, the Base Year shall be the year that was considered as the "current year" in the prior petition.
- c. Unless otherwise exempted from the limitation on rent increases by local, state or federal laws or regulations, if a Rental Unit enters the marketplace for the first time after 2019, the Base Year shall be the year the Unit entered the marketplace.

4. Current Year

The "current year" shall be the calendar year preceding the petition.

5. CPI (Consumer Price Index)

The annual CPI for the current year for All Urban Consumers for the Greater Boston Metro area (All Urban Consumers, All Items) provided by the U.S. Bureau of Labor Statistics [Bureau of Labor Statistics Data (bls.gov)].

6. Limits of Allowable Rent Increases in Any One Year

If the amount of any rent increase granted pursuant to a fair return petition exceeds 10%, the portion in excess of 10% shall be deferred to the next year or years following the procedure for Banked Rent.

General Information About the Property

Street Address: 22-24 South Grafton Street

Parcel Number(s): _____

Year Property Purchased by Current Owner: 2015

Total Number of Units on the Property: 2

Total Number of Units Affected by Proposed Rent Increase: 2

Are there Rental Units that are Partially or Fully Exempt (circle)? Yes No

If yes, number of Exempt Rental Units and Basis for Exemption: _____

Section 1. Landlord Information

Name: Kevin Salvo

Phone(s): 508-423-9677

Business Address: 7 hilltop Trail

City, State, Zip: Falmouth ME 04105

Business E-mail: kevinsalvo@gmail.com

Section 2. Agent Information (if applicable)

Name: _____

Phone(s): _____

Business Address: _____

City, State, Zip: _____

Business E-mail: _____

Section 3. Services

Please check the applicable box to identify the manner in which each service is paid.

	Paid by Landlord, but not passed through to Tenants	Tenants pay service directly	Landlord pays service and passes cost through to Tenants
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garbage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4. Changes to Services

Briefly describe the services provided to the rental units. Include all services provided and state which services are provided without additional charge.

Free Lawn Care

Free Snow plowing

Oil Heating

If there have been any changes to the services listed above or in the responsibility for their payment since the base year, please explain:

Left side (unit 22) pays for some of the oil after the fact, if I collect - last year totalled \$738 recoup. This is due to increase in people living in the unit and excessive heat usage.

Section 5. Income and Expense Explanation and Calculation

Calculation of Net Operating Income

Net operating income shall be calculated by subtracting operating expenses from gross rental income.

Gross Rental Income

Gross rental income includes:

- Scheduled rental income at one hundred percent (100%) occupancy plus all other income or consideration received or in connection with the use or occupancy of the Rental Unit.
If there is a change in the number of rental units between the Base Year & Current Year, the rental income and expenses for the same number of units shall be used in calculating the net operating income for both periods. The purpose of this provision is to provide a fair compensation between the Base Year and the Current Year.
- Vacant or owner-occupied rental units at the time a petition is filed, that provided rental income in the Base Year, shall count toward the calculation of gross rental income in the Current Year. The Rent Program shall attribute rental income calculated on the basis of average rents for comparable units at the property that were most recently rented. If no comparable units on the property were rented within the last two years, initial rents for comparable units in the City may be used if there is no other basis for its calculation.

Gross rental income shall not include:

- Utility charges that are sub-metered, for gas, electricity or water paid directly by the tenant;
- Charges for refuse disposal, sewer service or other services (which are either provided solely on a cost pass-through basis if they are regulated by state or local law)

Section 6. Operating Expenses

Operating expenses include reasonable costs of operation and maintenance of the Rental Unit, including:

- Management Expenses;
- Utility Costs except a utility that are paid directly by the tenant(s);
- Real Property Taxes Assessed and Paid;
- Insurance;
- License, Registration and other Public Fees;
- Landlord-performed Labor;
- Legal Expenses;
- The Amortized Costs of Capital Improvements; and
- Other Reasonable Operating Expenses.

Operating expenses shall not include the following:

- Mortgage principal or interest payments or other debt service costs and costs associated with obtaining financing;
- Any penalties, fees or interest assessed or awarded for violation of any provision of this chapter or of any other provision of law;
- Land lease expenses;
- Political contributions and payments to organizations or individuals which are substantially devoted to legislative lobbying purposes;
- Depreciation;
- Any expenses for which the Landlord has been reimbursed by any utility rebate or discount, Security Deposit, insurance settlement, judgment for damages, settlement or any other method or device;
- Unreasonable increases in expenses since the Base Year;
- Expenses associated with the provision of master-metered gas and electricity services;

- Expenses which are attributable to unreasonable delays in performing necessary maintenance or repair work or the failure to complete necessary replacements. (For example if a roof replacement is unreasonably delayed, the full cost of the roof replacement would be allowed; however, if interior water damage occurred as a result of the unreasonable delay, that expense would not be allowable to support a fair return); and
- Unreasonable Expenses.

Claim for Base Rent Adjustment

A claim may be made for a Base Year Rent Adjustment if the Base Year Rent and/or earlier rent amounts were disproportionately low. A Base Year Rent Adjustment will be considered if the evidence supporting a requested adjustment is provided and sufficiently compelling enough to show that special or peculiar circumstances prevented the landlord from receiving a fair return on investment during that period. Landlords may rebut the presumption that the Base Year net operating income provided a fair return. If a claim is made on this basis, the petitioner must complete Section 19, Claim for Adjustment of Base Year Net Operating Income and Associated Rent Adjusted Claim at the end of this Application.

Check here if a claim for a Base Year Rent Adjustment is included in this application and complete Section 18 of this Application.

Section 7. Income Worksheet

Base Year (2019)¹

Current Year (2025)

Rental Income

1. Gross scheduled rental income (total for the calendar year) including uncollected rent. \$ 42,240 \$ 52,452

2. Portion Attributable to Vacancy \$ _____ \$ _____

Fees (indicate what fee is for):

3. Late fees \$ _____ \$ _____

4. List fees, other than utilities, collected for services & amenities not included in rent \$ _____ \$ _____

5. _____ \$ _____ \$ _____

6. _____ \$ _____ \$ _____

7. _____ \$ _____ \$ _____

Other Income (list separately by type)²:

8. _____ \$ _____ \$ 738 (oil paid by side 22)

9. _____ \$ _____ \$ _____

10. _____ \$ _____ \$ _____

Fees charged by landlord for Utilities

11. Gas \$ _____ \$ _____

12. Electricity \$ _____ \$ _____

13. Water \$ _____ \$ _____

14. Sewer \$ _____ \$ _____

15. Garbage & Recycling \$ _____ \$ _____

Other Utilities (list separately by type):

16. _____ \$ _____ \$ _____

17. _____ \$ _____ \$ _____

18. **TOTAL INCOME** \$ 42,240 \$ 53,190.00

(add only lines 1 and 3-17)

¹ or an alternative year in the event of extenuating circumstances.

² Interest earned by Landlord on Tenant security deposits, other interest, or investment income.

Section 8. Operating Expense Worksheet

Additional operating expense items can be listed for this worksheet using separate page(s) as needed.

	Base Year (2019)	Current Year (2025)
1. Assessments	\$ _____	\$ _____
2. Real Property Taxes	\$ <u>6,055</u>	\$ <u>7,401</u>
3. License Tax/Fee	\$ <u>70</u>	\$ <u>100</u>
4. Rent Board Registration Fees	\$ _____	\$ <u>70</u>
5. Insurance	\$ <u>905</u>	\$ <u>1,324</u>
6. Accounting	\$ _____	\$ <u>300 (25/mo quickbooks)</u>
7. Legal (explain types of legal expenses)	\$ <u>300 (CPA)</u>	\$ <u>600 (CPA moved)</u>
8. Manager /Management Services	\$ _____	\$ _____
9. Security	\$ _____	\$ _____
10. Office Supplies	\$ _____	\$ _____
12. Normal Repairs	\$ _____	\$ _____
13. Owner-Performed Labor	\$ _____	\$ _____
14. Plumbing Maintenance	\$ <u>225 (furnance maint)</u>	\$ <u>250 (furnance maint)</u>
15. Pool Maintenance	\$ _____	\$ _____
16. Landscape Maintenance/snow removal	\$ <u>990 (snow)</u>	\$ <u>1050 (snow)</u>
17. Other Maintenance	\$ <u>490 (lawn total)</u>	\$ <u>400 (100/mo lawn)</u>
18. Parking Lot/Street Maintenance	\$ _____	\$ <u>850 (lawn cleanups)</u>
19. Gas (separately metered only)	\$ <u>oil \$2419</u>	\$ <u>oil \$4578.35</u>
20. Electricity (separately metered only)	\$ _____	\$ _____
21. Water	\$ _____	\$ _____
22. Sewer	\$ _____	\$ _____
23. Amortized portion of Capital Expense (see Sections 10, 11 and 12 column (i))	\$ _____	\$ <u>11,141.18 (see attached)</u>
24. Vandalism Repairs	\$ _____	\$ _____
25. Uninsured Damages	\$ _____	\$ _____
27. TOTAL OPERATING EXPENSES	\$ <u>11,454</u>	\$ <u>28,064.53</u>

Section 9. Allowances for Capital Improvements

Operating expenses include the amortized costs of capital improvements plus an interest allowance to cover the amortization of those costs. A capital improvement shall be any improvement to a unit or property which materially adds to the value of the property, appreciably prolongs its useful life or adapts it to a new use and has a useful life of more than one year and a direct cost of \$250.00 or more per unit.

Allowances for capital improvements shall be subject to the following conditions:

1. The amortization period shall be in conformance with the schedule adopted by the City, as provided in Section 11, unless it is determined that an alternate period is justified based on the evidence presented at the Rent Board hearing.
2. Capital improvement costs do not include costs incurred to bring the Rental Unit into compliance with a provision of Portland Code or state law where the original installation of the improvement was not in compliance with code requirements.

Example of a Capital Improvement with Amortized Expenses and an Interest Allowance:

Owner filed a Petition on March 1, 2023 for an individual rent adjustment for a roof that was completed covering a four-rental unit building. The cost of the Capital Improvement was \$20,000 benefiting all four units in the building. The amortization period for a roof is ten (10) years according to the below tables. The applicable interest allowance based on the Primary Mortgage Survey is 3.88% + 2% for this example. The calculation of the capital improvement per month is:

Capital Improvement Cost	Interest Allowance	Period	Total Principal & Interest – Life of Improvement	Total Interest – Life of Improvement
\$20,000	5.88%	10 years (120 months)	\$26,500.52	\$6,500.52

Annual Amortized Cost	Monthly Amortized Cost	# of Units	Monthly Cost per Unit
\$2,650.05	\$220.84	4	\$55.21

Section 10. Amortization Period of Capital Improvements/Expenses

In amortizing capital improvements/ expenses, the following schedule shall be used to determine the amortization period of the capital improvements and expenses. Improvements add to the health & safety of the rental unit.

	Years
Appliances	
Air Conditioners*	10
Refrigerator*	5
Stove*	5
Garbage Disposal	5
Water Heater*	5
Dishwasher	5
Microwave Oven	5
Washer/Dryer	5
Basic Items	
Fans*	5
Cabinets*	10
Carpentry	10
Counters*	10
Doors*	10
Knobs	5

	Years
Screen Doors	5
Fencing and Security*	5
Management	5
Tenant Assistance	5
Structural Repair and Retrofitting	
Foundation Repair*	10
Foundation Replacement*	20
Foundation Bolting*	20
Iron or Steel Work	20
Masonry-Chimney Repair*	20
Shear Wall Installation*	10
Electrical Wiring*	10
Elevator*	20
Fencing	
Chain	10
Block	10
Wood	10

	Years
Fire Systems	
Fire Alarm System*	10
Fire Sprinkler System*	20
Fire Escape*	10
Flooring/Floor Covering	
Hardwood	10
Tile and Linoleum	5
Carpet	5
Carpet Pad	5
Subfloor	10
Fumigation Tenting*	5
Furniture	5
Automatic Garage Door Openers*	10
Gates	
Chain Link	10
Wrought Iron	10
Wood	10

	Years
Glass	
Windows*	5
Doors*	5
Mirrors	5
Heating*	
Central	10
Gas	10
Electric	10
Solar	10
Insulation	10
Landscaping	
Planting	10
Sprinklers	10
Tree Replacement	10
Lighting	

	Years
Interior*	10
Exterior*	5
Exterior	
Locks*	10
Mailboxes*	10
Meters*	10
Plumbing	
Fixtures*	10
Pipe Replacement*	10
Re-Pipe Entire Building*	20
Shower Doors*	5
Painting	
Interior	5
Exterior	5
Paving	
Asphalt	10
Cement	10

	Years
Decking	10
Plastering	10
Sump Pumps*	10
Railings*	10
Roofing*	
Shingle/Asphalt	10
Built-up, Tar and Gravel	10
Tile	10
Gutters/Downspouts	10
Security*	
Entry Telephone Intercom	10
Gates/Doors	10
Fencing	10
Alarms	10
Sidewalks/Walkways*	10
Stairs	10
Stucco	10

	Years
Tilework	10
Wallpaper	5
Window Coverings*	
Drapes	5
Shades	5
Screens	5
Awnings	5
Blinds/Mini-blinds	5
Shutters	5

*Capital Improvements generally concern any change or addition to a unit or property which materially adds to the value of the property, appreciably prolongs its useful life or adapts it to a new use and has a useful life of more than one year and a direct cost of \$250 or more per unit.

The * items are likely capital improvements. Other items may depend on the circumstances.

Section 11. Interest Allowance on Capital Improvements

If an amount was reported as an amortized portion of expenses on Section 11, Operating Expense Worksheet, line 23 of the Base Year or current operating expense table above, complete this section.

An interest allowance may be calculated on the cost of amortized expenses. The interest allowance shall be the interest rate equivalent to the "average rate" for a thirty-year fixed rate on home mortgages plus two percent (2%). The "average rate" shall be the rate Freddie Mac last published in its weekly Primary Mortgage Market Survey (PMMS) as of the date of the initial petition. <http://www.freddiemac.com/pmms/archive.html>

Please use the Microsoft Excel version of this page (available from the Housing Safety Office) or an online amortization calculator to ensure that your numbers are correct.

Completed Capital Improvement and Expense Worksheet (Base Year)

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
Item #	Brief Description	# of Units Impacted	Initial Cost	Interest Rate Allowed*	Amortization Period (years)*	Interest Amount	Total Cost [Principal + Interest]	Annual Cost	Monthly Cost	Monthly Cost Per Unit
A	furnace replacements	2	\$ 17,000	8.37%	10	\$ 8140.59	\$ 25140.59	\$ 2514.06	\$ 209.5	\$ 104.75
B	SEE		\$ _____	____%	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
C	ATTACHED		\$ _____	____%	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
D	FOR		\$ _____	____%	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
E	MORE		\$ _____	____%	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
	see more attached		\$ _____	____%	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

*Use the amortization table in this Attachment and the information about interest rates.

Total for Base Year [add amounts in column (d)]: \$ 63,801.43

Annual Cost for Base Year [add amounts in column (i)]: \$ 11,141.18

Completed Capital Improvement and Expense Worksheet (Current Year)

(a) Item #	(b) Description of Expense	(c) # of Units Impacted By Expense	(d) Initial Cost	(e) Interest Rate Allowed*	(f) Amortization Period	(g) Interest Cost	(h) Total Cost [Principal + Interest]	(i) Annual Cost	(j) Monthly Cost	(k) Monthly Cost Per Unit
A	furnace replacements	2	\$17,000.00	8.36%	10	\$8,140.59	\$25,140.59	\$ 2,514.06	\$ 209.50	\$ 104.75
B	front steps replaced	2	\$ 1,475.00	8.36%	10	\$ 706.32	\$ 2,181.32	\$ 218.13	\$ 18.18	\$ 9.09
C	exterior painting	2	\$ 8,285.00	8.36%	5	\$1,880.26	\$10,165.26	\$ 2,033.05	\$ 169.42	\$ 84.71
D	replace shed	2	\$ 6,297.30	8.36%	10	\$3,015.51	\$ 9,312.81	\$ 931.28	\$ 77.61	\$ 38.80
E	2 new water heaters	2	\$ 5,000.00	8.36%	5	\$1,134.74	\$ 6,134.74	\$ 1,226.95	\$ 102.25	\$ 51.12
F	cost of new counters/cabinets	2	\$11,354.00	8.36%	10	\$5,436.96	\$16,790.96	\$ 1,679.10	\$ 139.92	\$ 69.96
G	tile work for kitchen	2	\$ 1,105.00	8.36%	10	\$ 529.14	\$ 1,634.14	\$ 163.41	\$ 13.62	\$ 6.81
H	plumbing for kitchen	2	\$ 515.00	8.36%	10	\$ 246.61	\$ 761.61	\$ 76.16	\$ 6.35	\$ 3.17
I	cabinet install and removal	2	\$ 2,852.86	8.36%	10	\$1,366.12	\$ 4,218.98	\$ 421.90	\$ 35.16	\$ 17.58
J	fix rotted siding / replace	2	\$ 2,507.00	8.36%	10	\$1,200.50	\$ 3,707.50	\$ 370.75	\$ 30.90	\$ 15.45
K	installed new gutter (was ruining deck)	2	\$ 741.00	8.36%	5	\$ 168.17	\$ 909.17	\$ 181.83	\$ 15.15	\$ 7.58
L2	replace broken dishwasher	1	\$ 887.44	8.36%	5	\$ 201.40	\$ 1,088.84	\$ 217.77	\$ 18.15	\$ 18.15
L2	replace broken dishwasher	1	\$ 948.44	8.36%	5	\$ 215.25	\$ 1,163.69	\$ 232.74	\$ 19.39	\$ 19.39
N	lowes - replace broken washer	1	\$ 748.90	8.36%	5	\$ 169.96	\$ 918.86	\$ 183.77	\$ 15.31	\$ 15.31
O	home depot - replace broken dryer	1	\$ 884.49	8.36%	5	\$ 200.73	\$ 1,085.22	\$ 217.04	\$ 18.09	\$ 18.09
P	tree replacement, falling against house	2	\$ 3,200.00	8.36%	10	\$1,532.35	\$ 4,732.35	\$ 473.23	\$ 39.44	\$ 19.72
						\$ -	\$ -	\$ -	\$ -	\$ -

receipt check + estimate
 emails + receipt
 emails + checks shown
 receipts shown + emails
 receipts shown
 receipts shown
 receipt BOA
 receipt and bank shown
 envy check and invoice shown
 receipt BOA
 payment and receipt/quote
 LP APPLIANCE - CC statement
 LP APPLIANCE - CC statement
 lowes --- ONLY TO TONYA
 home depot - receipt showing paid. - ONLY TO TONYA
 quote printed and receipt shown paid 3/28/22

*Use the amortization table in this Attachment and the information about interest rates. Fill in columns (a) through (f) and then columns (g) through (k) will fill

Total for Base Year: **\$63,801.43**
 [add amounts in column (d)]
 Annual cost for Base Year: **\$11,141.18**

\$ 11,141.18 \$ 928.43
 (i) Annual Cos (j) Monthly Cost

Completed Capital Improvement and Expense Worksheet (Current Year)

This list may include any capital expenses that are still being amortized in the current year. For example, if a roof was replaced last year, the amortized portion may be counted in the current year.

(a) Item #	(b) Brief Description	(c) # of Units Impacted	(d) Initial Cost	(e) Interest Rate Allowed*	(f) Amortization Period (years)*	(g) Interest Amount	(h) Total Cost [Principal + Interest]	(i) Annual Cost	(j) Monthly Cost	(k) Monthly Cost Per Unit
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

*Use the amortization table in this Attachment and the information about interest rates.

Total for Current Year [add amounts in column (d)]: \$ _____

Annual Cost for Current Year [add amounts in column (i)]: \$ _____

Section 12. Blank Worksheet (Optional – Available for Petitioner Use)

Please see the attached Excel file, which provides a detailed breakdown of each capital improvement expense. I have also included supporting documentation for every item, including quotes, invoices, receipts, and relevant email correspondence.

Each of these expenditures materially improved the property, enhanced the quality and experience for the tenants, and, in my view, clearly qualifies as a legitimate capital improvement.

I have intentionally limited this submission to the most significant repairs and upgrades to the property—those that were either essential to maintain the home in proper condition or that substantially increased its value and functionality. I have not included numerous smaller expenditures, such as replacement refrigerators, faucets, and other routine improvements, even though many of those items may also be eligible.

The attached materials represent only the major capital investments I have made to preserve and improve the property.

Section 13. Owner-Performed Labor

Landlord-performed labor shall be compensated at reasonable hourly rates. However, no Landlord-performed labor shall be included as an operating expense unless the Landlord submits documentation showing the date, duration, and nature of the work performed. There shall be a maximum allowed under this provision of five percent (5%) of gross income unless the Landlord demonstrates that greater services were performed for the benefit of the residents.

Owner Performed Labor – Base Year

Date (or Range)	Hours	Hourly Rate	Units Impacted	Type of Work
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Owner Performed Labor – Current Year

Date	Hours	Hourly Rate	Units Impacted	Type of Work
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Section 14. Planned Capital Improvements

To encourage necessary capital improvements and expenses, a Landlord may include anticipated future expenses for the amortized cost of capital improvements and expenses in a fair return petition. An allowance shall be made for anticipated expenses that the Landlord intends to incur during the twenty-four month period following the date of a final Rent Program determination. This procedure should not be used for anticipated expenses for ordinary maintenance and repairs. The portion of any allowable rent increase attributable to the capital improvement and expense shall not go into effect until completion has been documented to the Rent Program.

Complete this table only if you are seeking preliminary approval for improvements you plan to complete within the next twenty-four (24) months. A rent increase cannot be granted until the improvements are completed and documentation of the cost of the improvements has been reviewed and approved by the City.

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
Item #	Brief Description and Expected Date of Completion	# of Units Impacted	Initial Cost	Interest Rate Allowed*	Amortization Period (years)*	Interest Amount	Total Cost [Principal + Interest]	Annual Cost	Monthly Cost	Monthly Cost Per Unit
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	_____ %	_____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

*Use the amortization table in this Attachment and the information about interest rates.

Proposed Capital Expenses [add amounts in column (d)]: \$ _____

Annual Cost for Proposed Capital Expenses [add amounts in column (i)]: \$ _____

Section 15. Net Operating Income (NOI)
 Net Operating Income = Income – Operating Expenses

-1 52,200
 738 out Pccy
 Brck

	Base Year (2019)	Current Year (2025)
1. Total Annual Income	\$ <u>42,240</u>	\$ <u>52,938</u>
2. Annual Operating Expenses	\$ <u>11,454</u>	\$ <u>28,064.53</u>
3. Net Annual Operating Income	\$ <u>30,786</u>	\$ <u>24,873.47</u>
4. CPI [Annual Average CPI]	281.082	346.889
5. Percent Annual Increase in CPI Base Year to Current Year		<u>23.412</u> %
	$\frac{\text{Line 4 Current Year} - \text{Line 4 Base Year}}{\text{Line 4 Base Year}} \times 100$	
6. Fair Net Annual Operating Income = Base Year Net Operating Income Adjusted by CPI Increase		\$ <u>37,993.62</u>
	$\frac{\text{Line 5} + 100}{100} \times \text{Line 3 Base Year}$	
7. Fair Net Annual Operating Income Minus Current Net Operating Income = Allowable Rent Increase		\$ <u>13,120.15</u>
	Line 6 – Line 3 Current Year	
8. Allowable Rent Increase/Unit/Month ³		\$ <u>546.67</u>
	Line 7 ÷ 12 ÷ # of Units	

³ If applied equally per unit. The Landlord may propose to allocate using a different rational basis. To detail a different allocation, complete Section 18 Proposed Adjustment Worksheet.

Section 16. Monthly Rent Worksheet

List the monthly rent, including all fees, charged each tenant, for the twelve (12) months preceding the date of the petition. If the rent was raised during the twelve-month period preceding the petition, including the amount of any fees, list each rent charged and indicate the date each raise was implemented. Provide the year and amount of any unused (banked) Annual Increase Percentage (AIP), Tax Rate Rent Adjustment (prior to 2023), or New Tenancy, or any other rent increase authorized by the Rent Board that have been banked with proper notice to each tenant for future rent increases.

Unit #	Rent	AIP & New Tenant Increase	Date of Increase	AIP & New Tenant Taken (%)	AIP & New Tenant Deferred (%)	Other Charges (Please specify)	Comment
22	\$ 2274	\$ _____	8/1/25	_____ %	_____ %	\$ _____	_____
24	\$ 2130	\$ _____	8/1/25	_____ %	_____ %	\$ _____	has banked rent of 41.56
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____

_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____
_____	\$ _____	\$ _____	_____	_____ %	_____ %	\$ _____	_____

Section 17. Proposed Adjustment Worksheet

Use the worksheet below to document current and proposed rents on a per-unit basis. MNOI increases should be distributed on a per capita basis or proportionally to the square footage or costs and expenses attributed to each unit.

Indicate method of allocation: _____

Unit #	Base Period Rent Year (2019)	Date Tenancy Commenced (mm/dd/yyyy)	Initial Rent of Current Tenant/s	Date of Last Rent Increase (mm/dd/yyyy)	Rent used in Current Year Income Calculation	Rent as of Date Petition Submitted	Proposed Rent
<u>22</u>	\$ <u>1760</u>	_____	\$ <u>1760</u>	<u>8/1/25</u>	\$ <u>2274</u>	\$ <u>2274</u>	\$ <u>2820.17</u>
<u>24</u>	\$ <u>1760</u>	_____	\$ <u>1760</u>	<u>8/1/25</u>	\$ <u>2130</u>	\$ <u>2130</u>	\$ <u>2676.67</u>
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____

_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	_____	\$ _____	_____	\$ _____	\$ _____	\$ _____

Section 18. CLAIM FOR ADJUSTMENT OF BASE YEAR NET OPERATING INCOME AND ASSOCIATED RENT ADJUSTED CLAIM

The ordinance dictates that the Rent Board must presume the net operating income the landlord earned from a covered unit during calendar year 2019 yielded a fair return on investment, unless the landlord proves that special or peculiar circumstances prevented the landlord from receiving a fair return on investment during that period. **Complete this Section 19 and the following Sections 20 and 21 only if you are seeking an adjustment in base rent due to special or peculiar circumstances.**

Check the factors below that are applicable to your claim.

- A. **Exceptional Expenses in the Base Year.** The landlord's operating expenses in the base year were unusually high or low in comparison to other years. In such instances, adjustments may be made in calculating operating expenses in order that the base year operating expenses reflect average expenses for the property over a reasonable period of time. Check which factor(s) contributed to your claim:
 - a. Extraordinary amounts were expended for necessary maintenance and repairs
 - b. Maintenance and repair expenditures were exceptionally low as to cause inadequate maintenance or significant deterioration in the quality of services provide
 - c. Other expenses were unreasonably high or low notwithstanding the application of prudent business practices.
- B. **Exceptional Circumstances in the Base Year.** The gross income during the base year was disproportionately low due to exceptional circumstances. In such instances, adjustments may be made in calculating base year gross rental income consistent with the purpose of analyzing base year net operating income. Check which factor(s) contributed to your claim:
 - a. The gross income during the base year was lower than it might have been because some residents were charged reduced rent.
 - b. The gross income during the base year was significantly lower than normal because of the destruction of the premises and/or temporary relocation for construction or repairs.
 - c. The pattern of rent increases in the years prior to the base year were less than increases in the CPI.
- C. **Other exceptional circumstances:** (specify)

If the Rent Board determines that one or more of the above circumstances apply, the calculation of MNOI in Section 20 will be performed with an Adjusted Gross Income, and that will be substituted for the Section 16 calculations. This figure represents the income that would have been expected absent the exceptional circumstances. Options for determining Adjusted Gross Income include, but are not limited to:

- A. Base year rents charged for any comparable units in the same building.
- B. The FY 2019 Fair Market Rents for Portland, ME, reported by the US Department of Housing:⁴

Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$989	\$1,071	\$1,387	\$1,829	\$2,198

⁴ These values do not include the cost of utilities. If using these numbers, do not include the cost of utilities in the base year when completing the expense portion of the worksheet.

- C. An appraisal of comparable fair market rental values as of 2019 for units similar to the units that are the subject of this application which has been prepared by a Maine licensed appraiser and is attached to this application.

Actual Gross Income for 2019: \$ _____

Proposed Adjusted Gross Income for 2019: \$ _____

Briefly describe the method for obtaining the proposed income and attach any relevant documentation in support of the claim for an adjustment of base year rent.

Section 19. Income and Operating Expense Worksheet With Adjustment of Base Year

	Base Year (2019)	Current Year (2025)
Rental Income		
1. Adjusted Gross Income (with Adjusted Base Year as proposed in Section 19)	\$ _____	\$ _____
2. Portion Attributable to Vacancy	\$ _____	\$ _____
Fees (indicate what fee is for):		
3. Late fees	\$ _____	\$ _____
4. List fees, other than utilities, collected for services & amenities not included in rent	\$ _____	\$ _____
5. _____	\$ _____	\$ _____
6. _____	\$ _____	\$ _____
7. _____	\$ _____	\$ _____
Other Income (list separately by type)⁵:	\$ _____	\$ _____
8. _____	\$ _____	\$ _____
9. _____	\$ _____	\$ _____
10. _____	\$ _____	\$ _____
Fees charged by landlord for Utilities		
11. Gas	\$ _____	\$ _____
12. Electricity	\$ _____	\$ _____
13. Water	\$ _____	\$ _____
14. Sewer	\$ _____	\$ _____
15. Garbage & Recycling	\$ _____	\$ _____
Other Utilities (list separately by type):		
16. _____	\$ _____	\$ _____
17. _____	\$ _____	\$ _____
18. TOTAL INCOME	\$ _____	\$ _____

(add only lines 1 and 3-17)

⁵ Interest earned by Landlord on Tenant security deposits, other interest or investment income.

Section 20. Calculation of Fair Return Rent Adjustment with Adjustments of Base Year Amount

Complete only if seeking an adjustment of base year rent.

	Base Year (2019)	Current Year (2025)
1. Total Annual Income	\$ _____	\$ _____
2. Annual Operating Expenses	\$ _____	\$ _____
3. Net Annual Operating Income	\$ _____	\$ _____
4. CPI [Annual Average CPI]	281.082	346.889
5. Percent Annual Increase in CPI Base Year to Current Year		_____ %
	$\frac{\text{Line 4 Current Year} - \text{Line 4 Base Year}}{\text{Line 4 Base Year}} \times 100$	
6. Fair Net Annual Operating Income = Base Year Net Operating Income Adjusted by CPI Increase		\$ _____
	$\frac{\text{Line 5} + 100}{100} \times \text{Line 3 Base Year}$	
7. Fair Net Annual Operating Income Minus Current Net Operating Income = Allowable Rent Increase		\$ _____
	Line 6 – Line 3 Current Year	
8. Allowable Rent Increase/Unit/Month ⁶		\$ _____
	Line 7 ÷ 12 ÷ # of Units	

⁶ If applied equally per unit. The Landlord may propose to allocate using a different rational basis. To detail a different allocation, complete Section 18 Proposed Adjustment Worksheet.

Section 21. Other Claims

Explain any other claims in support of this application and provide/attach any evidence in support of those claims. Please use additional pages as appropriate:

My goal is simply to bring the rents for my units closer to market levels so that the property reflects its true economic value, rather than continuing to be burdened by artificially depressed rental income that significantly reduces its overall market value.

I have always taken pride in being a responsible and responsive landlord. I address maintenance issues promptly, invest in regular updates, and work hard to ensure my properties remain well maintained and do not fall into disrepair, unlike many aging units in the market.

Since purchasing the property in 2015, I intentionally kept rents below market levels out of fairness to my tenants. In one case, a tenant has remained in place for the entire time (11 years now) because I chose not to raise the rent except when a unit turned over. While this approach benefited my tenants, it placed me at a disadvantage when Portland's rent control ordinance was implemented, as my rents were already significantly below market. As a result, I have been unable to adjust rents to reflect prevailing market conditions, particularly with all the upgrades I have done.

Because the value of an income-producing property is directly tied to the rental income it generates, these disproportionately low rents have materially reduced the value of my property.

In addition, I have invested more than \$63,000 in capital improvements (on top of the original renovations in 2015 which was \$40,000+), including major systems replacements and upgrades, none of which I have fully recovered through any rent increases.

At the same time, operating expenses have increased at rates far exceeding the allowable CPI-based rent adjustments. Costs for utilities, hourly lawn care rates, and snow removal rates have risen astronomically, and property taxes have also increased substantially. Despite these rising costs, my rents are only approximately 25% higher than they were seven years ago, but the expenses are 225% of what they were in the past.

I am committed to maintaining high-quality housing for my tenants, but the current restrictions make it increasingly difficult to cover the true cost of operating and improving the property.

I am also considering selling the property in the next 10 years, but the current rental rates significantly impair my ability to realize its true market value. Because the property's value is largely based on the income it generates, rents that remain well below market substantially reduce the price a prospective buyer would be willing to pay.

For example, at today's interest rates, a buyer purchasing this property at a value of at least \$700,000 and putting 20% down (\$140,000) would still face annual mortgage payments of approximately \$42,000, before accounting for property taxes, insurance, and maintenance costs. Given the current rental income and expenses, that buyer would operate at an annual cash-flow deficit of roughly \$10,000, while also having to invest \$140,000 upfront to acquire the property. My request for increased rent would basically make this a break even investment to a buyer. By contrast, a neighboring property of substantially lower quality could command a significantly higher sale price simply because its rents are closer to market levels. This illustrates how the artificially suppressed rent on this property materially reduces its market value, despite the quality of the asset and the substantial investments that have been made in maintaining and improving it.

13.A



Kevin Salvo
43 South Grafton St
Portland, ME

PROPOSAL

Price proposed for the installation of new boiler to replace the one that is there. Scope of work as follows:

- Boiler shall be a Pure Pro Trio Max boiler
- Includes 1-1/4 steel or copper piping to existing supply and returns
- 24 gauge smoke pipe will be provided with a barometric pressure damper
- HydroLevel low water cutoff shall be provided
- Honeywell triple acting aquastat shall be provided
- Honeywell mixing valve will be provided for tankless coil
- Price includes removal and disposal of existing boiler
- Any work on oil tank is excluded

PRICE: \$9,100.00

for (1)
(2) = 17k

Payments to be made as follows: 30% upon acceptance of contract, 30% upon rough-in, 40% upon final. Final payment net 10 days after completion

*EXCLUSIONS: CONCRETE CUTTING, BORING, PATCHING, ROOF PENETRATIONS, LINE VOLTAGE, FIRE STOPPING AND FLASHING



Transaction details

CHECK # 2031 ▲

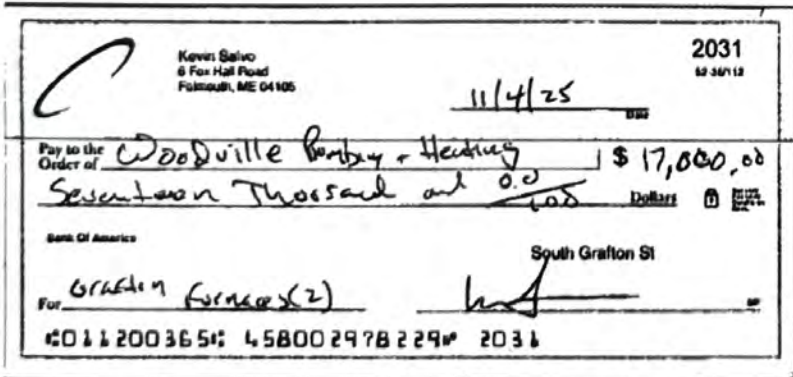
Amount -\$17,000.00

Description Check

Merchant name Check

Transaction category Cash, Checks & Misc : Checks

Front View ^





Back View v

Check images

Account number: **4580 0297 8229**

Check number: 2031 | Amount: \$17,000.00

	Kevin Salvo 2 Fox and Pines Falmouth ME 04101	2031 AN-20112
Date: 11/4/25		
Pay to the Order of: Woodville Property + Heating	\$ 17,000.00	
Seventeen Thousand and 00/100		
Bank of America	South Grafton St	
Per: Graham Cornes (2)		
⑆001200365⑆ 458002978229⑈ 2031⑆		

12, B

K S <kevinsalvo@gmail.com>

GEORGE R ROBERTS Transaction Receipt - Reference Number 285097094

GEORGE R ROBERTS <notifications@paytrace.com>
Reply-To: rcormier@georgerobertsco.com
To: kevinsalvo@gmail.com

Thu, Sep 26, 2019 at 10:34 AM

GEORGE R ROBERTS CO &
THE STEP GUYS
GEORGE R ROBERTS
192 BIDDEFORD RD
ALFRED, ME 04002
207-324-6571
9/26/2019 10:33:03 AM

Reference Number: 285097094
Total: \$960.00
Transaction Type: Sale
Transaction Status: Pending Settlement
Card Type: Visa
Card Number: xxxxxxxxxxxx2883
Entry Method: Keyed
Approval Code: 09086C
Approval Message: AP
CSC Result: Match
Customer Name: Kevin Salvo
Invoice: 3297

X

Please sign here to agree to payment.



K S <kevinsalvo@gmail.com>

GEORGE R ROBERTS Transaction Receipt - Reference Number 277387170

GEORGE R ROBERTS <notifications@paytrace.com>
Reply-To: rormier@georgerobertsco.com
To: kevinsalvo@gmail.com

Tue, Aug 6, 2019 at 11:24 AM

GEORGE R ROBERTS CO &
THE STEP GUYS
GEORGE R ROBERTS
192 BIDDEFORD RD
ALFRED, ME 04002
207-324-6571

8/6/2019 11:23:00 AM

Reference Number: 277387170
Total: \$515.00
Transaction Type: Sale
Transaction Status: Pending Settlement
Card Type: Visa
Card Number: xxxxxxxxxxxx2883
Entry Method: Keyed
Approval Code: 09022C
Approval Message: AP
CSC Result: Match
Customer Name: Kevin Salvo
Invoice: 3202

X

Please sign here to agree to payment.



K S <kevinsalvo@gmail.com>

RE: step replacement

Adam Lewis <alewis@stepguys.com>
To: K Salvo <kevinsalvo@gmail.com>

Mon, May 6, 2019 at 1:19 PM

Hi Kevin,

Couple options..

Quote..

Delivered/Installed

Edwina(plain gray)

5' 3R 42" \$995

Rockafella (faux granite)

5' 3R 42" \$1321

Zeb (real fieldstone)

5' 3R 42" \$1714

Rails..full set, both sides

3 options \$600-1000

Removal of existing step \$200

Please feel free to get back to me any time

Best,

Adam

207 604 6672

From: K Salvo [mailto:kevinsalvo@gmail.com]
Sent: Monday, May 6, 2019 1:04 PM
To: Stepguys Info <info@stepguys.com>
Cc: Stacy Salvo <stacysalvo@gmail.com>
Subject: step replacement

Hi,

I attached a pic below - this is of my property in portland, ME. Do you guys offer services in this area?

Can you please supply me with some quotes on what it would cost to remove my old steps, and re-install new ones ... I noticed you offer plenty of options

Please get back to me

Thanks

- Kevin

Sent from my iPhone

13.C

April 25, 2020

Kevin & Stacy Salvo
24 South Grafton
Portland, ME 04105

Kevin & Stacy,

Here is the estimate for painting the exterior of your building located at 24 South Grafton, Portland.

Scope of work to be completed.

- Clean all areas to remove mildew, dirt and lose paint. This is usually done 3-4 days before we start painting. We use only water to clean your house. If there is mildew present we will apply a mild bleach and water solution to the mildewed areas, then rinse.
- Remove shutters, prime, paint and rehang when completed.
- Scrape all loose and peeling paint from all surfaces.
- Prime any bare or stained wood with proper primer.
- Caulk all cracks and holes with 55-year latex caulking.
- Renail any loose clapboards or trim with galvanized nails.
- If we find any damaged or rotting wood we can replace it at your request. I will show you the problem area and we will both decide what steps should be taken to fix the problem. All repairs are at a rate of \$55 per hour plus materials.
- Apply two coats premium latex solid stain/paint to all clapboards. Solid Stain/ paint will be applied by brush or low-pressure spray and brush application. We spray the paint under low pressure to the clapboards then we immediately use a brush to work the paint into the wood. This allows for a uniform coating and finish. We can put it on a little thicker so it will last longer.
- Apply one coat premium latex semi-gloss or satin to all trim including doors.
- All decks and stairs will be painted or coated in a clear finish.
- Bulkhead will be scraped, primed and painted.

- Any exposed windows will be repainted. Any windows under storm windows will not be painted.
- Any wood windows under screens will be repainted.
- Remove storm windows, remove loose glazing, prime bare areas, reglaze, and apply one coat semi-gloss to whole window.
- All work is to be completed to PDCA (Painters Decorators Contractors of America) standards
- All extra work is at a rate of \$50.00 per hour plus materials.
- Owner's choice of colors and brand of paint.

Total cost of labor and materials to complete above. \$8,650.00

Family & friends discount total cost of labor and materials \$7,880.00

No money is due until the job is completed and you are satisfied.

Work can be completed this summer.

Work will take 4-5 working days to complete.

Please call me if you have any questions 282-9093.

Thank you,

Kim Cochrane
 Biddeford Painting
 48 Elm Street
 Biddeford, ME 04005

Payment due on completion of job. Any amounts not paid when due shall bear interest at the rate of 1.5% per month and customer shall be liable for all costs of collection, including attorney's fees.

Certificates of Workers Compensation, General Liability Insurance & References available upon request.

Extra Docs

Deposits and other additions

Date	Description	Amount
08/31/20	Online Banking transfer from CHK 5491 Confirmation# 7188077561	1,400.00
09/02/20	VENMO DES.CASHOUT ID:4368628568 INDN:KEVIN SALVO CO ID:5264681992 PPD	925.00
09/04/20	BKOFAMERICA MOBILE 09/04 3788218247 DEPOSIT *MOBILE ME	1,600.00
09/08/20	VENMO DES.CASHOUT ID:4387401001 INDN:KEVIN SALVO CO ID:5264681992 PPD	244.53

Total deposits and other additions \$4,169.53

Withdrawals and other subtractions

Date	Description	Amount
08/11/20	Nicolas Warchol Bill Payment	-160.00
08/17/20	Biddeford Painting Bill Payment	-8,285.00
08/21/20	City of Portland DES:CITY OF PO ID:711660 INDN:Stacy Salvo CO ID:2331872850 WEB	-37.89
08/28/20	RF Tile, Inc Bill Payment	-1,105.00
08/28/20	Woodville Plumbing Bill Payment	-515.00
09/08/20	CHASE CREDIT CRD DES:AUTOPAY ID:000000000549138 INDN:SALVO KEVIN CO ID:4760039224 PPD	-49.99
09/09/20	Online Banking transfer to CHK 5491 Confirmation# 1465832319	-244.53

Total withdrawals and other subtractions -\$10,397.32

- PAINT
- TILE
- Plumber

What's on your mind?

When you join the Bank of America® Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications. SSM-06-20-0180A2 | 3104242

September 2020						
S	M	T	W	T	F	S
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3
4	5	6	7	8	9	10

New Balance
\$7,450.17
Minimum Payment Due
\$74.00
Payment Due Date
09/10/20

**ULTIMATE REWARDS®
SUMMARY**

Previous points balance	20,597
+ 1 Point per \$1 earned on all purchases	7,451
+ 1 Point per \$1 earned on dining	0
+ 1 Point per \$1 earned on travel	0

Total points available for redemption 28,048

Start redeeming today. Visit Ultimate Rewards® at
www.ultimaterewards.com

As a Chase Sapphire Preferred customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend on travel and when dining at restaurants. Learn more about your card benefits at www.chase.com/ultimaterewards

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 years	\$15,850
\$259	3 years	\$9,342 (Savings=\$6,508)

If you would like information about credit counseling services, call 1-866-797-2885.

ACCOUNT SUMMARY

Account Number: 4147 2021 2871 6246

Previous Balance	\$7,388.32
Payment, Credits	-\$7,388.32
Purchases	+\$7,450.17
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$7,450.17
Opening/Closing Date	07/14/20 - 08/13/20
Credit Access Line	\$19,000
Available Credit	\$11,549
Cash Access Line	\$3,800
Available for Cash	\$3,800
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$7,450.17 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

0000001 FIS33339 D 9
0444

Y 9 13 20/08/13

Page 1 of 2

06530 MA MA 03726 22610000090000372601



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

AUTOPAY IS ON
See Your Account
Messages for details.

Payment Due Date:
New Balance:
Minimum Payment:

09/10/20
\$7,450.17
\$74.00

Account number: 4147 2021 2871 6246

\$ _____ Amount Enclosed

AUTOPAY IS ON

03726 BEX 9 22620 D
KEVIN SALVO
6 FOX HALL RD
FALMOUTH ME 04105-2044

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
08/10	AUTOMATIC PAYMENT - THANK YOU	-7,388.32
PURCHASE		
07/16	RGP*The Turf Doctor LLC 207-6226600 ME	90.20
07/17	HOMEDEPOT.COM 800-430-3376 GA	439.94
07/29	SHED HAPPENS 207-4947546 ME	5,297.30
08/04	SPECTRUM 855-707-7328 NC	69.99
08/04	LOWES #01946* PORTLAND ME	464.52
08/04	LOWES #01946* PORTLAND ME	231.05
08/04	THE HOME DEPOT #2412 WINDHAM ME	766.97
08/10	RGP*The Turf Doctor LLC 207-6226600 ME	90.20

2020 Totals Year-to-Date	
Total fees charged in 2020	\$95.00
Total interest charged in 2020	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	15.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	24.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	15.24%(v)(d)	- 0 -	- 0 -

31 Days in Billing Period

- (v) = Variable Rate
- (d) = Daily Balance Method (including new transactions)
- (a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

August 2020						
S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

New Balance
\$7,388.32
Minimum Payment Due
\$73.00
Payment Due Date
08/10/20

**ULTIMATE REWARDS®
SUMMARY**

Previous points balance	13,315
+ 1 Point per \$1 earned on all purchases	7,282
+ 1 Point per \$1 earned on dining	0
+ 1 Point per \$1 earned on travel	0

Total points available for redemption 20,597

Start redeeming today. Visit Ultimate Rewards® at
www.ultimaterewards.com

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 years	\$15,724
\$257	3 years	\$9,264 (Savings=\$6,460)

If you would like information about credit counseling services, call 1-866-797-2885.

ACCOUNT SUMMARY

Account Number: 4147 2021 2871 6246

Previous Balance	\$646.48
Payment, Credits	-\$646.48
Purchases	+\$7,293.32
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$95.00
Interest Charged	\$0.00
New Balance	\$7,388.32
Opening/Closing Date	06/14/20 - 07/13/20
Credit Access Line	\$19,000
Available Credit	\$11,611
Cash Access Line	\$3,800
Available for Cash	\$3,800
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

1) she'd deposit
2) slow 5%

YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$7,388.32 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

0000001 FIS33339 D 6
0444

Y 9 13 20/07/13

Page 1 of 2

06530 MA MA 03777

19510000080000377701



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

AUTOPAY IS ON
See Your Account
Messages for details.

Payment Due Date:
New Balance:
Minimum Payment:

08/10/20
\$7,388.32
\$73.00

Account number: 4147 2021 2871 6246

\$ _____ Amount Enclosed
AUTOPAY IS ON

03777 BEX 9 19520 D
KEVIN SALVO
6 FOX HALL RD
FALMOUTH ME 04105-2044

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
06/30	LOWES #01946* PORTLAND ME	-7.38
06/30	THE HOME DEPOT 2401 PORTLAND ME	-4.09
07/10	AUTOMATIC PAYMENT - THANK YOU	-635.01
PURCHASE		
06/19	SHED HAPPENS SACO ME	1,000.00
06/19	ENCORE LIVE PRESENT... WWW.ENCORELIV.TX	200.00
06/21	LOWES #01946* PORTLAND ME	5.25
06/22	STONE SURFACE 2076473611 ME	5,114.75
06/22	GAGNE AND SON WESTBROOK ME	36.86
06/22	RGP*The Turf Doctor LLC 207-6226600 ME	373.35
06/23	GAGNE AND SON WESTBROOK ME	73.72
06/23	LOWES #01946* PORTLAND ME	23.17
06/23	THE HOME DEPOT 2401 PORTLAND ME	4.09
06/30	THE HOME DEPOT 2401 PORTLAND ME	392.14
07/05	SPECTRUM 855-707-7328 NC	69.99
FEES CHARGED		
07/01	ANNUAL MEMBERSHIP FEE	95.00
	TOTAL FEES FOR THIS PERIOD	\$95.00

2020 Totals Year-to-Date	
Total fees charged in 2020	\$95.00
Total interest charged in 2020	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	15.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	24.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	15.24%(v)(d)	- 0 -	- 0 -

30 Days in Billing Period

(v) = Variable Rate
(d) = Daily Balance Method (including new transactions)
(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.



K S <kevinsalvo@gmail.com>

Re: 10x16 shed - looking to finalize

K S <kevinsalvo@gmail.com>

Wed, Jun 17, 2020 at 5:08 PM

To: Heather Doherty <heather@shedhappens.com>

I'll call you Tommorrow to do it. Just have to decide which one. Thanks. This is a 4week lead right?

On Wed, Jun 17, 2020 at 5:06 PM Heather Doherty <heather@shedhappens.com> wrote:

Hi Kevin,

I'm getting ready to leave for the day. Just wanted to follow up with you before I left.

Is this something you wanted to put a deposit down on today ?

Heather

Shed Happens, Inc.

On 6/17/2020 4:16 PM, K S wrote:

How wide are the lofts? 3 feet? I just measured my current and it's 3. Just confirming?

On Wed, Jun 17, 2020 at 3:27 PM Heather Doherty <heather@shedhappens.com> wrote:

1. It would look more like the one on the red building.
2. The Trim is a light brown- Its primed and ready to be painted.
3. You could call with deposit. that would be fine!

Heather

Shed Happens, Inc.

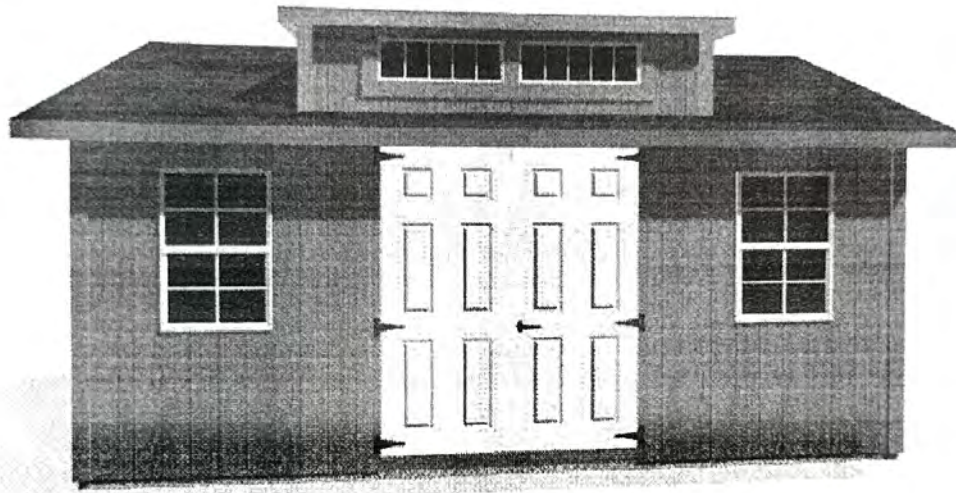
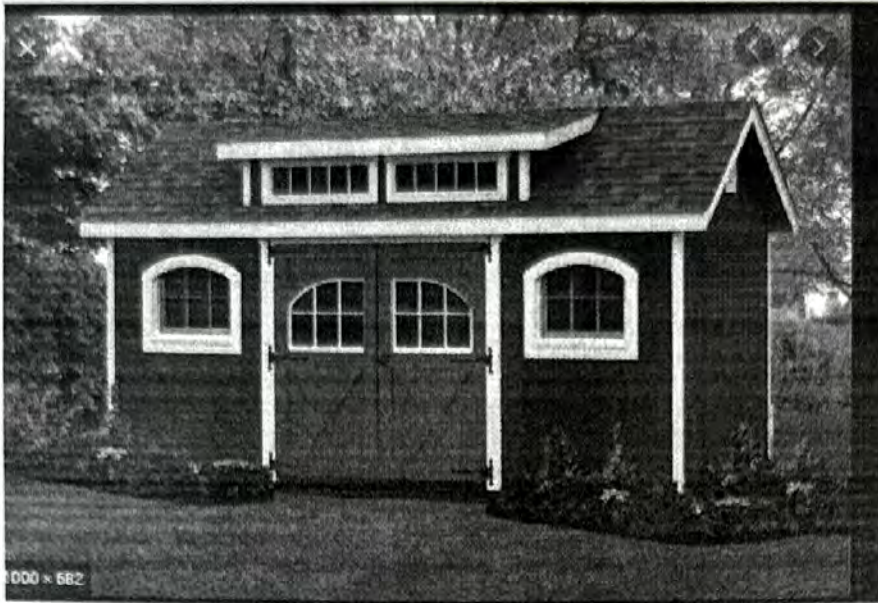
On 6/17/2020 3:07 PM, K S wrote:

ok ... last 3 questions ..

1) if I went the dormer route ... would it look more like this red one than grey one? Trying to get a feet of what a 5 foot dormer would look like do you think this would allow similar light without having a potentially blocked transom window over a loft?

2) The trim lines on the shed. My actual shed (at my primary house that you guys did) has white trim all around ... will this be the same? When I use your 3D shed thing it shows the trim as the same color as the siding

3) if I chose one of these, can I just call for the deposit or do I have to come down to sign today?



On Wed, Jun 17, 2020 at 2:54 PM Heather Doherty <heather@shedhappens.com> wrote:

Hi Kevin- Yes! My husband removed your shed yesterday and said it wouldn't require sitework but if you wanted to have a crushed stone pad under it we can totally do that. He gave me a price of \$985 again... not needed but we are able to if you would like us to.

Please see below:

10 x 16 Extended Gable: \$4,319.00

Upgraded Vinyl Doors: \$210.00

Window Trim (2 windows) : \$70.00

Loft: \$65.00

(2) 5' Transoms on Gable Ends: \$400.00

Transom windows in doors: \$200.00

Subtotal: \$5,264.00

Tax: \$289.52

Total: \$5,553.52

or

10 x 16 Extended Gable Smartside: \$4,319.00

Upgraded Vinyl doors: \$210.00

Window Trim (2 windows): \$70.00

Loft: \$65.00

Transoms in doors: \$200.00

5' Shed dormer w/ transoms: \$650.00

Subtotal: \$5,514.00

Tax: \$303.27

Total: \$5,817.27

Heather

Shed Happens, Inc.

On 6/17/2020 2:39 PM, K S wrote:

Heather,

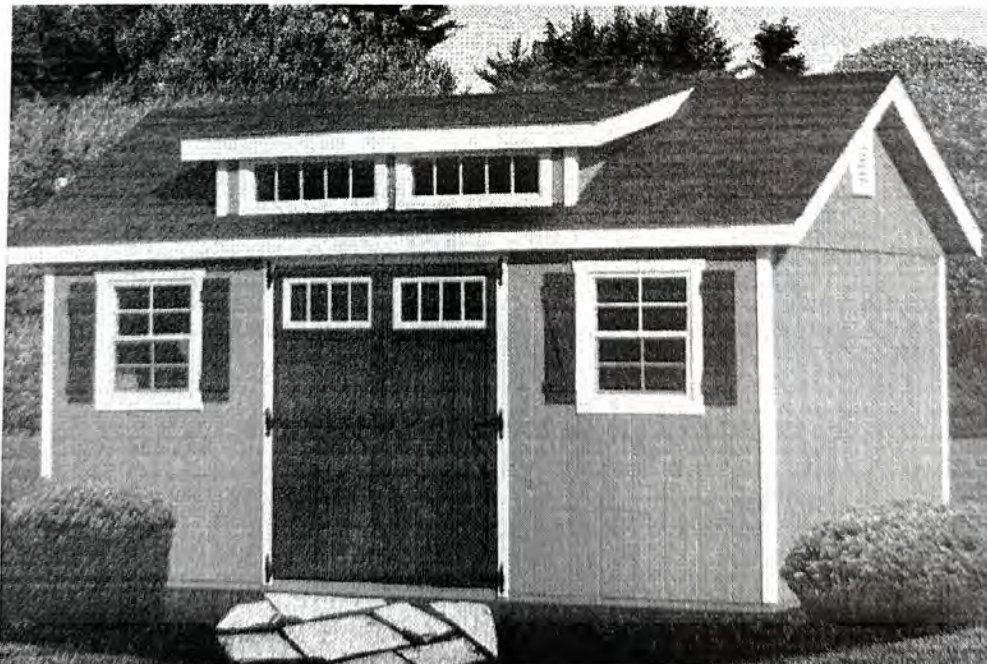
I'd like to finalize something today ...

So basically my original work order (attached) with the extended gable, with 5' vinyl door + 2 window trims came out to 4599 + tax additional add ons I think were 2 transoms (\$200 each) and a loft on one side (\$65) - i thought we talked about having those on there but I don't see it on the work order so little confused there ... that would put me at like \$465 on top of 4599? Is that correct? And if I wanted the transoms IN the doors, thats \$200 more .. so 665+4599 = 5264 + tax ... confirm?

Alternatively - how much would it be to do the same things - except have this dormer with transoms (see photo) instead of having the two transom windows on the ends - having everything else the same (loft/windows etc)

Please get back to me or give me a call 508-423-9677

Also - one of your guys took my old shed yesterday, so you have a pretty good idea of the site ... how much site work needs to be done for this ?



shed

On Mon, Jun 15, 2020 at 3:40 PM Heather Doherty <heather@shedhappens.com> wrote:

Hi Kevin,

So sorry the phones have been off the hook today!

The transoms in the doors are an additional \$200.00

Heather

Shed Happens, Inc.

On 6/15/2020 12:40 PM, K S wrote:

Heather ,

Just tried to call you. Had a couple questions -- such as the cost of upgrades for the door with the transom in it (i have that on my current shed at my primary home). I'd like to get this finalized today.

Thanks

- Kevin

On Fri, Jun 12, 2020 at 7:09 PM Heather Mcleese <heather@shedhappens.com> wrote:
Yes exactly: and I don't have any interior photos!

Sent from my iPhone

On Jun 12, 2020, at 2:36 PM, K S <kevinsalvo@gmail.com> wrote:

Ok hmm.

Would the loft on one side go under the transom window? So the window would be above the loft?

Do you have any photos of ones like this? Interior wise?

On Fri, Jun 12, 2020 at 1:59 PM Heather Doherty <heather@shedhappens.com> wrote:

Hi Kevin!

Mike said " we got one in before, we'll get it in again" haha no need for a site review.

we can add a loft for sure. it would be an additional \$65 and would not affect the transom but if things are stored up there it may block out some light. Alot of people do get a loft!

see photo below of what I was talking about in regards to locking.

<inkgbplpnechdheo.png>

Heather

Shed Happens, Inc.

On 6/12/2020 12:30 PM, K S wrote:

Additional questions:

1) is there any reason for someone to come check out where it would be going (to ensure you can get it there) ... its up a driveway which is 2-6 feet wider than the shed, but its against a chain link fence and on a dead end so its a little tricky. I saw how you delivered my previous shed so you definitely had alot of tricks , just wanted to be 100% sure I could GET the shed there before I paid to build it

2) My other shed (extended gable) from you has a small "loft" area so I can store things on one side. Is this something you would recommend typically for extended gable, if so how much extra is that? And how would that affect the transom window situation

3) revising my door lock question from before. Is there a combo lock option sold anywhere? Me putting a lock around door handle wont solve anything because it doesnt actually keep you from opening the door if its unlocked.

Please get back to me today so I can place order etc.

- Kevin

On Thu, Jun 11, 2020 at 4:16 PM K S

<kevinsalvo@gmail.com> wrote:

How do you add a deadbolt combo to one of those? I'm looking at mine now and I don't even see how I could lock this

On Thu, Jun 11, 2020 at 3:20 PM Heather Doherty

<heather@shedhappens.com> wrote:

Hi Kevin,

My assumption is that you went into the sheds on our lot that are from PA. (Homestead structures not shed happens built)

The smart side price comes primed and ready to paint, however we don't paint them. That is left up to the customer.

These do have key locks but if you left it unlocked and just added the deadbolt combo lock that would work!

Heather

Shed Happens, Inc.

On 6/11/2020 2:49 PM, K S wrote:

Heather. I was in there earlier today about the shed. Few more questions.

1) I walked in a couple on the way out. Both did not have that orange flooring or the silver insulation lining? Why is that?

2) so with a smart side (or pine) is paint color included or is that additional? Is my quote for no color to be painted?

3) door handles. Current my old shed has one of those old clasps that I can put a combo lock on. These have keys correct? Do they sell anything so I could put a combo lock on it instead of having keys? Or is there another solution I'm not thing of?

Thanks for your help

Kevin

Heather Doherty

Sales & Marketing Director
730 Portland Road • Saco, Maine 04072
Shed Happens, Inc.

-  207.415.8677
-  207.494.7546
-  Heather@shedhappens.com
-  www.shedhappens.com
-  

Heather Doherty

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-  

Heather Doherty

Sales & Marketing Director

730 Portland Road • Saco, Maine 04072

Shed Happens, Inc.

 mobile-icon 207.415.8677

 phone-icon 207.494.7546

 email-icon Heather@shedhappens.com

 website-icon www.shedhappens.com

 facebook icon  instagram icon

13. €

Riser Home Solutions
152 Portland Rd
Gray, ME 04039-9503
+12075170988
sales@riserhomesolutions.com
www.RiserHeatPumps.com

Invoice 2087



BILL TO
Kevin Salvo
24 South Grafton St
Portland, Maine

DATE 05/12/2023	PLEASE PAY \$0.00	DUE DATE 05/12/2023
---------------------------	------------------------------------	-------------------------------

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	Bradford White Water Heater	Heat Pump Hybrid Water Heater Bradford White 50 Gal water heater Condensate drain will be drilled through slab to drain into the ground, we can add a condensate pump for \$850 (there is an \$850 from Efficiency Maine that is factored into this price)	1	2,000.00	2,000.00
	Electrical	Electrical Disconnect Materials & Labor	1	500.00	500.00

PAID

Ways to pay


BANK

PAYMENT	2,500.00
TOTAL DUE	\$0.00

[View and pay](#)

THANK YOU.



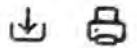
Sign in 



Riser Home Solutions

Invoice	2087
Due date	May 12, 2023
Invoice amount	\$2,500.00


[View invoice](#)



BALANCE DUE
\$0.00

We sent you and the business a confirmation email




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Business details

Email: sales@riserhomesolutions.com



 Information is protected and kept confidential

Feedback

Riser Home Solutions
 152 Portland Rd
 Gray, ME 04039-9503
 +12075170988
 sales@riserhomesolutions.com
 www.RiserHeatPumps.com

Invoice 2086



BILL TO
 Kevin Salvo
 22 South Grafton St
 Portland, Maine

DATE 05/12/2023	PLEASE PAY \$0.00	DUE DATE 05/12/2023
---------------------------	------------------------------------	-------------------------------

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	Bradford White Water Heater	Heat Pump Hybrid Water Heater Bradford White 50 Gal water heater Condensate drain will be drilled through slab to drain into the ground, we can add a condensate pump for \$850 (there is an \$850 from Efficiency Maine that is factored into this price)	1	2,000.00	2,000.00
	Electrical	Electrical Disconnect Materials & Labor	1	500.00	500.00

PAID

Ways to pay

BANK

PAYMENT	2,500.00
TOTAL DUE	\$0.00

View and pay

THANK YOU.



Sign in



Riser Home Solutions

BALANCE DUE

\$0.00

We sent you and the business a confirmation email



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Invoice	2086
Due date	May 12, 2023
Invoice amount	\$2,500.00

[View invoice](#)



Business details

Email: sales@riserhomesolutions.com

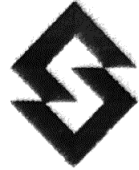


Information is protected and kept confidential

Feedback

Stone Surface
 9 Lakes Plaza Dr
 Naples, ME 04055
 207-647-3611

13.F



Stone Surface
 Creative Kitchen & Bath
 (207) 647-3611
 www.stonesurface.net

INVOICE

BILL TO
 Kevin Salvo
 Portland, ME

INVOICE # 2020INV-5044
DATE 06/22/2020
DUE DATE 08/14/2020
TERMS Due on receipt

DESCRIPTION	QTY	RATE	AMOUNT
Supply and deliver Koch cabinets: Savannah shaker full overlay door style with white paint on maple Cabinetry includes the following- - Plywood box construction - Dovetailed drawer boxes - Soft/self close hinges and drawer glides - (2) Standard 30" tall wall cabinets - Range and refrigerator bridge cabinets - Blind corner wall cabinet - Wall end panel with attached deco end - Asymmetrical corner base with full depth fixed shelf and piano hinged door - 12" Standard base - 24" Standard sink base - (2) End panels - 1w/attached deco panel - Fillers, toe kick, crown molding, and touch-up kit	2	3,450.00	6,900.00T
Template, Fabricate and Install IQ: Cararra Balagna quartz counter tops including optional 4" back splash, sink prep, eased edge and 15 year sealer.	2	1,275.00	2,550.00
Supply and Mount 18 gauge small professional style single bowl stainless steel sink	2	200.00	400.00

Thank you for choosing Stone Surface! We appreciate your business!

SUBTOTAL	9,850.00
TAX (5.5%)	379.50
TOTAL	10,229.50
DEPOSIT	5,114.75
BALANCE DUE	\$5,114.75



K S <kevinsalvo@gmail.com>

Your Single Transaction Alert from Chase

Chase <no.reply.alerts@chase.com>
To: kevinsalvo@gmail.com

Fri, Nov 6, 2020 at 3:25 PM

This is an Alert to help you manage your credit card account ending in 6246.

As you requested, we are notifying you of any charges over the amount of (\$USD) 1.00, as specified in your Alert settings. A charge of (\$USD) 5,114.75 at STONE SURFACE has been authorized on Nov 6, 2020 at 3:25 PM ET.

Do not reply to this Alert.

If you have questions, please call the number on the back of your credit card, or send a secure message from your Inbox on www.chase.com.

To see all of the Alerts available to you, or to manage your Alert settings, please log on to www.chase.com.



K S <kevinsalvo@gmail.com>

Your Single Transaction Alert from Chase

Chase <no.reply.alerts@chase.com>
To: kevinsalvo@gmail.com

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To see all of the Alerts available to you, or to manage your Alert settings, please log on to www.chase.com.

RF Tile, Inc.

9 Sokokis Circle

Topsham, ME 04086

Invoice

13.6

BILL TO
 28 Roger's Trail
 Falmouth, ME 04105

INVOICE #	DATE	TOTAL DUE	DUE DATE	TERMS	ENCLOSED
1524	08/20/2020	\$0.00	09/04/2020	Net 15	

DESCRIPTION	QTY	RATE	AMOUNT
mapei ultralite mortar 25lb	1	45.00	45.00
mapei ultracolor fa 25lb color: white	1	40.00	40.00
mapei acrylic caulk 10oz color: white	1	20.00	20.00
kitchen splashes		1,000.00	1,000.00

PAID

***22 South Grafton St. Duplex

PAYMENT 1,105.00
 BALANCE DUE **\$0.00**

✓ Payments Submitted



RF Tile, Inc
RF Tile, Inc.
*Envy



Your \$1,105.00 payment from BB South Grafton 8229 *8229 has been submitted.

[View Details](#)

Memo Salvo - Envy - South Grafton St

Confirmation QNCKG-31F72

Your check may be cashed, and the money withdrawn, before, on, or after August 28, 2020.

PAPER CHECK

DELIVER BY

**August
28**

(Estimated)

13.H

Invoice

August 23, 2020



7 woodmere Road, Portland Maine 04103
207-756-9725
Robjimino@yahoo.com

Envy Construction
22/24 Grafton St
Portland, ME

Work Completed: Install 2 new kitchen faucets - New pvc drainage for 2 kitchen sinks as well as 2 dishwashers

DESCRIPTION	AMOUNT
Trip charge	\$ 35.00
Material	\$ 225.00
Labor (3 @ \$95)	\$ 255.00
Total	\$ 515.00

Please make checks payable to Woodville Plumbing

THANK YOU FOR YOUR BUSINESS!

13. I

Envy Construction
46 Gray Rd
Falmouth, ME 04105-2020
+12072320351
Nick@Envyconstruction.com
Envyconstruction.com



INVOICE

BILL TO

Kevin & Stacy Salvo
6 Fox Hall Rd
Falmouth, Maine 04105

INVOICE # 1144

DATE 08/05/2020

DUE DATE 09/04/2020

DESCRIPTION	QTY	RATE	AMOUNT
Hours Mikey: 8/4	8	65.00	520.00
Hours Mikey: 8/5	8	65.00	520.00
Hours Steve: 8/5	8	65.00	520.00
Expense: Disposal Disposal	1	0.00	0.00
Material: Material Tile	1	252.86	252.86
Hours Mikey: 8/14	8	65.00	520.00
Hours Andrew: 8/14	8	65.00	520.00

PAID

PAYMENT	2,852.86
BALANCE DUE	\$0.00

Grattan
Kitchen Reno's



Sign in 



Envy Construction

Invoice	1144
Due date	September 4, 2020
Invoice amount	\$2,852.86

[View invoice](#)




BALANCE DUE

\$0.00

We sent you and the business a confirmation email



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Business details

Email: Nick@Envyconstruction.com



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Feedback

13.5

That Guy 207

📍 Windham, ME, UNITED STATES

✉ That_Guy207@yahoo.com

Payment activity

Date 5/31/19 Total \$2,105.00
paid

+

482
2507

↓ Download invoice

Invoice #0080



\$0.00

Issued: May 23, 2019

That Guy 207

Paid

That_Guy207@yahoo.com

159 Albion, Windham, ME 04062,
UNITED STATES

Bill to

ke*****@gmail.com

Note from seller

Thank you for your business

Items

Siding **\$502.00**

1 x \$502.00

Siding on back left beneath porch + sheathing replacement

Trim **\$775.00**

1 x \$775.00

Rotted fascia and soffit replacement

Front Siding	\$500.00
1 x \$500.00	
Right side above entrance	

Disposal	\$80.00
1 x \$80.00	
Disposal Fees	

Painting	\$248.00
1 x \$248.00	
Paint and prime of all replaced boards	

Subtotal	\$2,105.00
-----------------	-------------------

Total	\$2,105.00
--------------	-------------------


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That Guy 207

 Windham, ME, UNITED STATES

 That_Guy207@yahoo.com

Payment activity

Date **10/14/19** Total **\$402.00**
paid

 **Download invoice**

Invoice #0086



\$0.00

Issued: Oct 14, 2019

That Guy 207

That_Guy207@yahoo.com

159 Albion, Windham, ME 04062,
UNITED STATES

Paid

Bill to

ke*****@gmail.com

Note from seller

Thank You for you continued business! Please keep That Guy 207 in mind for plowing services this winter.

Items

Oct 14, 2019

Siding

\$260.00

4 x \$65.00

Replaced siding at owners request, includes paint/stain



We currently use cookies to improve and customize your experience on our site. If you accept, we'll also use marketing cookies to show you personalized ads. [Manage your cookies and learn more.](#)



Yes, I accept

No, I decline

Subtotal	\$402.00
Total	\$402.00

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Contract Date 5 / 18 / 20
Estimator David Vincent

Contract

12.K

GutterPro

1199 Broadway, South Portland Maine 04106

Office: (207) 899-2561

Email: info@gutterpro.me.com

Customer Stacy Selvo
Job Address 22 South Grafton St, Portland
Phone # 650-4305
Email _____

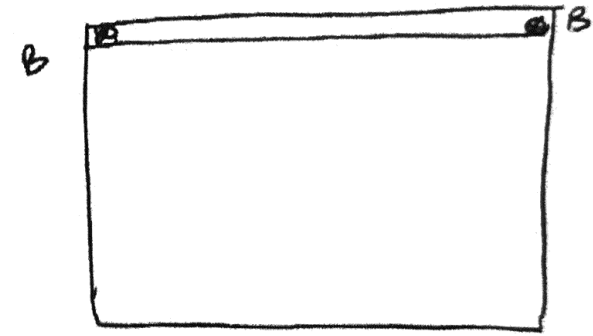
5 Year Workmanship Warranty - Warranty covers leaks from joints and from backside of gutter where it meets trim board. Does not cover from ice freezing in gutter or ice dams. Home owner is responsible for keeping gutter system clean of debris. Any cleaning of gutters is an extra charge of \$164.00 minimum. Warranty does not cover any acts of God.

K-Style Gutter Size: 5" 6" **RainMaxx:**
Color: White 42 FT
Material: Aluminum Copper Steel

Downspout Size: 2x3 3x4 3" Corrugated
Color: White 1 story 2 2 story
Material: Aluminum Copper Steel

Gutter Removal: _____ FT Metal Plastic Wood
Shadow Blocking (PVC): _____ FT 1x2 1x3 1x4 X FLUSH
Leaf Cover: Optio FT Standard Micro Cover: _____ FT Valor _____ FT
Gutter Cleaning: _____ FT
Fascia Replacement: _____ FT PVC or PrePrime
Trim Cap: _____ FT Color: _____

Diagram:



Front

Notes: _____
Seamless gutter \$573.00
Leaf cover \$168.00

Proposed Price: _____
Terms full payment 10 days from date of completion. Failure to pay on time results in a 1.5% monthly interest rate. By signing customer agrees to location of downspouts.
GutterPro's Acceptance _____ Date _____

Customer's Acceptance _____ Date _____
Customer's Acceptance _____ Date _____

3,411 YTD

\$-4,000

\$-8,000

\$-12,000



JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

\$0

\$26,658

Business Income

Business Spending

Contract labor

Transactions as of 12:06 PM 11/3/21

Business
Account: All
Last year
Tags: (0)

DATE	TRANSACTION	AMOUNT	TYPE	CATEGORY	TAGS
11/8/20	Stone Surface CREDIT CARD 6246	\$5,114.75	Business	Contract labor	1 tag
8/26/20	Rf Tile Bill Grafton Street -8229	-\$1,105.00	Business	Contract labor	1 tag
8/18/20	IN *GUTTERPRO INC. CREDIT CARD 6246	-\$741.00	Business	Contract labor	0 tags + Add tags
8/17/20	Biddleford Painting Bill Grafton Street -8229	-\$8,285.00	Business	Contract labor	0 tags + Add tags
7/29/20	SHED HAPPENS CREDIT CARD 6246	-\$5,297.30	Business	Contract labor	0 tags + Add tags
6/22/20	STONE SURFACE CREDIT CARD 6246	-\$5,114.75	Business	Contract labor	1 tag
6/19/20	SHED HAPPENS CREDIT CARD 6246	-\$1,000.00	Business	Contract labor	0 tags + Add tags

That's all the data we have. Import more transactions from your bank.

Handwritten notes: 13, L1, L2

May 2021						
S	M	T	W	T	F	S
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

New Balance
\$3,353.83
Minimum Payment Due
\$40.00
Payment Due Date
05/10/21

**ULTIMATE REWARDS®
SUMMARY**

Previous points balance	43,928
+ 1 Point per \$1 earned on all purchases	3,354
+ 1 Point per \$1 earned on dining	0
+ 1 Point per \$1 earned on travel	0

Total points available for redemption 47,282

Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	11 years	\$6,287
\$117	3 years	\$4,206 (Savings=\$2,081)

If you would like information about credit counseling services, call 1-866-797-2885.

ACCOUNT SUMMARY

Account Number: 4147 2021 2871 6246

Previous Balance	\$3,425.86
Payment, Credits	-\$3,425.86
Purchases	+\$3,353.83
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,353.83
Opening/Closing Date	03/14/21 - 04/13/21
Credit Access Line	\$19,000
Available Credit	\$15,646
Cash Access Line	\$950
Available for Cash	\$950
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

Handwritten note: 2 dishwashers

Handwritten note: L2 (circled)

YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$3,353.83 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

YOUR ACCOUNT MESSAGES (CONTINUED)

We have taken steps to update your servicing options when you call. You now have the choice of using our automated system for convenient self-service options as well as access to a Specialist 24/7 by pressing 0 at any time.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
03/18	Peloton Membership Credit	-21.00
04/09	AUTOMATIC PAYMENT - THANK YOU	-3,404.86
PURCHASE		
03/18	PELTON* MEMBERSHIP HTTPWWW.ONEP NY	39.00
03/31	RGP*The Turf Doctor LLC 207-6226600 ME	94.95
04/04	SPECTRUM 855-707-7328 NC	74.99
04/05	STATE FARM INSURANCE 800-956-6310 IL	25.77
04/05	STATE FARM INSURANCE 800-956-6310 IL	1,005.92
04/06	L.P. NEW AND USED FURNITU WESTBROOK ME	887.44
04/06	L.P. NEW AND USED FURNITU WESTBROOK ME	948.44
04/08	INT*QuickBooks Online 800-446-8848 CA	15.00
04/08	HIGGINS ENERGY CUMBERLAND CE ME	262.32

2021 Totals Year-to-Date	
Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	15.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	24.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	15.24%(v)(d)	- 0 -	- 0 -

31 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

*Includes interest charges on Late or Return Payment fees.

**This My Chase Loan has expired. Interest will continue to accrue on this My Chase Loan balance until it is paid in full.

IMPORTANT NEWS

Financial abuse - we can help you learn the warning signs.

Get tips at chase.com/FinancialAbuse



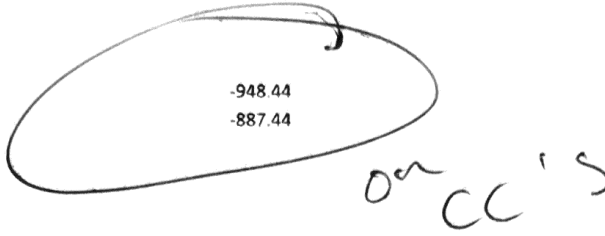
Re: DW Leaking

K S <kevinsalvo@gmail.com>
Draft To: sales@lpappliances.com

Fri, May 15, 2026 at 2:17 PM

4/7/2021 Chase Bank CREDIT CARD 6246 L P New
4/7/2021 Chase Bank CREDIT CARD 6246 L P New

-948.44
-887.44



our CC's

On Tue, Apr 6, 2021 at 12:50 PM <sales@lpappliances.com> wrote:
I have the smudgeproof we could do it weds or thurs

On Wed 07/04/21 12:34 AM , K S kevinsalvo@gmail.com sent:

and does that come in (A) stainless steel or B)the fingerprint resistant stainless?

(2)

On Tue, Apr 6, 2021 at 12:32 PM K S <kevinsalvo@gmail.com> wrote:
Let's go with \$699+tax + \$150 install/haul away, correct?

When can this one be installed?

image.png

On Tue, Apr 6, 2021 at 9:27 AM <sales@lpappliances.com> wrote:

yes

On Tue 06/04/21 4:53 AM , K S kevinsalvo@gmail.com sent:

Are all of these in stock?

On Mon, Apr 5, 2021 at 4:08 PM <sales@lpappliances.com> wrote:
Hi Please see attachment 150 to install Ryan

On Tue 06/04/21 2:54 AM , K S kevinsalvo@gmail.com sent:

Ok .

How much for delivery + install? and haulaway? on this model

- Kevin

On Mon, Apr 5, 2021 at 2:51 PM <sales@lpappliances.com> wrote:
I will have mark in service call you See attached. This is what I have in stock Ryan

On Tue 06/04/21 1:56 AM , K S kevinsalvo@gmail.com sent:

Can someone respond to this email?

Ryan,

I bought this dishwasher from you guys back in 2016 (whirlpool). I had a service call in 2016, they couldn't fix (or it was too costly) so I just got a new one thru you. Not sure what the issue is .. its about 5 years old now. Either way I need to either fix it or replace it for my tenant

I am assuming the fix may not be worth it - so could you send me some mid-range stainless dishwasher options? Sounds like it broke today , so something that would be in stock would be better. Preferred a stainless with top control but let me know

Prefer frigidaire stainless with the bar pull out (matches other side of property)

- Kevin

On Sat, Apr 3, 2021 at 9:28 AM K S <kevinsalvo@gmail.com> wrote:
Prefer frigidaire stainless with the bar pull out (matches other side of property)

Please let me know ASAP - Thanks

On Fri, Apr 2, 2021 at 6:11 PM K S <kevinsalvo@gmail.com> wrote:

Ryan,

I bought this dishwasher from you guys back in 2016 (whirlpool). I had a service call in 2016, they couldn't fix (or it was too costly) so I just got a new one thru you. Not sure what the issue is .. its about 5 years old now. Either way I need to either fix it or replace it for my tenant

I am assuming the fix may not be worth it - so could you send me some mid-range stainless dishwasher options? Sounds like it broke today , so something that would be in stock would be better. Preferred a stainless with top control but let me know



Customer Receipt

8/04/2024, 3:37 PM EDT

13.N

Sales Person OMT6708

Appliance Hotline (800) 455-3869

Store # 2401

Location 245 RIVERSIDE STREET, PORTLAND, ME 04103

Customer Information



KEVIN SALVO
(508) 423-9677
KEVINSALVO@GMAIL.COM

7 HILLTOP TRL
FALMOUTH, ME 04105

Order # H2401-175782
Receipt # 2401 00097 40846
PO / Job Name Washer

Delivery

Delivery Address
24 S Grafton St
Portland, ME 04103

Delivery Options
Home Delivery

Delivery Date
Monday, August
12

Item Description	Model #	SKU #	Unit Price	Qty	Subtotal
01 Samsung 4.7 cu.ft. Large Capacity Smart Top Load Washer with Active WaterJet in Brushed Black 4.7 cu.ft. Large Capacity Smart Top Load Washer with Active WaterJet in Brushed Black	WA47CG3500AV	1009906830	\$999.00 / each \$598.00 / each	1	\$598.00
SPECIAL BUY \$401.00 OFF EACH		174602	\$50.00 / each	1	\$50.00
M901-HAUL AWAY YOUR OLD APPLIANCE		932694	\$36.98 / each	1	\$36.98
M925 STAINLESS STEEL WASHER HOSE 2PK					
02 Home Delivery	N/A	1001513003	\$29.00 / each	1	\$29.00

Track your Appliance Home Delivery

Text "TRACK" to 97710 for instructions

*Msg & data rates may apply.

RETURN POLICY ON MAJOR APPLIANCES. Before a customer either accepts delivery or takes an order home from the store, major appliance products (including refrigerators, washers, dryers, ranges, dishwashers, and some microwaves) should be inspected for defects or damage. If any exists, the customer should notify the driver about damages to learn about their options. If the customer does not wish to pursue additional options on the damaged item, they should refuse the delivery. Once delivery is accepted or a product is removed from the store by a customer, the product may be returned if the defects and/or damage are identified and reported to The Home Depot by calling (800) 455-3869 within 48 hours of delivery or the time of pick-up at the Service Desk.

Payment Method

Visa 6246 **Charged \$748.90**

Subtotal	\$713.98
Discounts	-\$0.00
Sales Tax	\$34.92
Order Total	\$748.90
Balance Due	\$0.00



13.0

K S <kevinsalvo@gmail.com>

Fwd: Thanks for Your Order! #895183147

K S <kevinsalvo@gmail.com>
To: Tonya Dibiase <tonya.dibiase143@gmail.com>
Cc: Stacy Salvo <stacysalvo@gmail.com>

Tue, Jul 12, 2022 at 2:31 PM

Tonya,
Here is the info - I set it up for MON JULY 18th delivery. I will try to get over there for it if possible.

- Kevin

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

From: **Lowe's Home Improvement** <do-not-reply@notifications.lowes.com>
Date: Tue, Jul 12, 2022 at 2:30 PM
Subject: Thanks for Your Order! #895183147
To: <kevinsalvo@gmail.com>



We Received Your Order

We'll email you any updates to your order, including information on shipping, delivery or store pickup.

CHECK ORDER STATUS

Order # 895183147

Invoice # 98268

Delivery

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103

(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

6-ft 4-Prong Black Dryer Appliance Power Cord

QTY

Item #: 333552 | Model #: UTD100406

1

Unit Price \$28.98 | Subtotal \$28.98

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022

08:00 am - 08:00 pm



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at **(207) 514-2300**

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103
(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

Rigiflex 4-in x 96-in Aluminum Semi-rigid Flexible Duct

QTY

Item #: 1790033 | Model #: 1790033

1

Unit Price \$19.98 | Subtotal \$19.98

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022

08:00 am - 08:00 pm



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at **(207) 514-2300**

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103
(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

6-ft 3-Prong Gray Dryer Appliance Power Cord

QTY

Item #: 148708 | Model #: UTD100306

1

Unit Price \$25.48 | Subtotal \$25.48

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022
08:00 am - 08:00 pm



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at **(207) 514-2300**

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103
(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

4-1/16-in to 4-in dia Galvanized Full Clamp

QTY

Item #: 120906 | Model #: 120906

1

Unit Price \$2.98 | Subtotal \$2.98

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022
08:00 am - 08:00 pm



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at (207) 514-2300

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103
(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

7.5-cu ft Stackable Electric Dryer (White)

QTY

Item #: 2348447 | Model #: DVE45T6000W

1

Unit Price \$698.00 | **Subtotal** \$698.00

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022
08:00 am - 08:00 pm

Haul Away

Subtotal \$40.00



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at (207) 514-2300

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103
(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

Rigiflex 4-in x 96-in Aluminum Semi-rigid Flexible Duct

QTY

Item #: 1790033 | Model #: L328ULT

1

Unit Price \$19.98 | Subtotal \$19.98

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022
08:00 am - 08:00 pm



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at (207) 514-2300

Address

Tonya Dibaise
24 S GRAFTON ST
PORTLAND , ME 04103
(508) 423-9677
kevinsalvo@gmail.com

Delivery Item(s)

4-1/16-in to 4-in dia Galvanized Full Clamp

QTY

Item #: 120906 | Model #: 120906

1

Unit Price \$2.98 | Subtotal \$2.98

Fulfilling Store: LOWE'S OF AUBURN, ME (207) 514-2300

Estimated Delivery Date: Monday, July 18, 2022
08:00 am - 08:00 pm



Need to Reschedule?

Reschedule your delivery online.



Need help with your delivery?

Give LOWE'S OF AUBURN, ME a call at (207) 514-2300

Order Info

Sold To

Kevin Salvo
(508) 423-9677

kevinsalvo@gmail.com

Order #	895183147
Invoice #	98268
Order Date	07/12/2022
Total Savings	\$95.00
Subtotal	\$838.38
Shipping/Delivery	\$0.00
Total Tax	\$46.11
Order Total	\$884.49
Payment	VISA ending in 6246 \$884.49

For more information on when you'll be charged, view our billing policy.

YOU MIGHT ALSO LIKE



★★★★☆ 742

4.5-cu ft High Efficiency Stackable Front-Load Washer (White) ENERGY STAR
Shop Now



★★★★☆ 628

14.1875-in x 27-in Universal Laundry Pedestal (White)
Shop Now



★★★★☆ 256

Laundry Stacking Kit (Gray)
Shop Now

[My Account](#) | [Contact Us](#) | [Find a Store](#) | [Privacy Statement](#) | [Billing Policy](#)

[Lowe's App](#) | [Return & Refund Policy](#)





13.P

McCarthy Tree Service Inc.
46 Columbia Road
Portland, Maine 04103

Invoice: 329

Date Monday, March 21, 2022

Stacy Salvo
22-24 South Grafton Street
Portland, Maine
207 650 4205 ,stacysalvo@gmail.com

Description	Qty	Rate	Total
Remove 3-4 tree along the back of the property. Trim all the overhanging limbs along the right side of the house. Haul away the debris.	1	<u>3,200.00</u>	3,200.00
		Subtotal	3,200.00
		Invoice Total	\$3,200.00

Please send payment to;
McCarthy Tree Service, Inc.
46 Columbia Road
Portland, Maine 04103

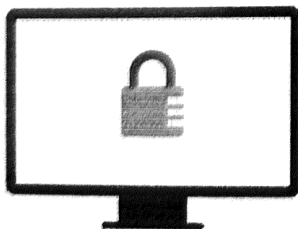
Thank you for choosing us for you tree work.
Please review us on Google or the Better Business Bureau

Deposits and other additions

Date	Description	Amount
03/11/22	VENMO DES:CASHOUT ID:1018925771690 INDN:KEVIN SALVO CO ID:5264681992 PPD	1,850.00
04/06/22	BKOFAMERICA MOBILE 04/06 3706248740 DEPOSIT *MOBILE ME	1,600.00
Total deposits and other additions		\$3,450.00

Withdrawals and other subtractions

Date	Description	Amount
03/18/22	Christopher Iankoulov Bill Payment	-280.00
03/18/22	Christopher Iankoulov Bill Payment	-240.00
03/28/22	McCarthy Tree Service Bill Payment	-3,200.00
Total withdrawals and other subtractions		-\$3,720.00



Go paperless today!

- Reduce the risk of lost, delayed or stolen mail
- View your statements securely and easily — online or from our mobile app — 24/7 from virtually anywhere¹

Simply use our Mobile Banking app or sign in to Online Banking at bankofamerica.com.

¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. SSM-06-21-0066 B | 3600544

Extra Docs



KEVIN T SALVO | Account # 4580 0297 8229 | August 11, 2020 to September 9, 2020

Deposits and other additions

Date	Description	Amount
08/31/20	Online Banking transfer from CHK 5491 Confirmation# 7188077561	1,400.00
09/02/20	VENMO DES:CASHOUT ID:4368628568 INDN:KEVIN SALVO CO ID:5264681992 PPD	925.00
09/04/20	BKOFAMERICA MOBILE 09/04 3788218247 DEPOSIT *MOBILE ME	1,600.00
09/08/20	VENMO DES:CASHOUT ID:4387401001 INDN:KEVIN SALVO CO ID:5264681992 PPD	244.53
Total deposits and other additions		\$4,169.53

Withdrawals and other subtractions

Date	Description	Amount
08/11/20	Nicolas Warchol Bill Payment	-160.00
08/17/20	Biddeford Painting Bill Payment	-8,285.00
08/21/20	City of Portland DES:CITY OF PO ID:711660 INDN:Stacy Salvo CO ID:2331872850 WEB	-37.86
08/28/20	RF Tile, Inc Bill Payment	-1,105.00
08/28/20	Woodville Plumbing Bill Payment	-515.00
09/08/20	CHASE CREDIT CRD DES:AUTOPAY ID:00000000549138 INDN:SALVO KEVIN CO ID:4760039224 PPD	-49.99
09/09/20	Online Banking transfer to CHK 5491 Confirmation# 1465832319	-244.53
Total withdrawals and other subtractions		-\$10,397.32

- PAINT
- TILE
- Plumber

What's on your mind?

When you join the Bank of America* Advisory Panel, you can help us understand what you like and don't like. Enter code **CADD** at bankofamerica.com/AdvisoryPanel to learn more and join.

Inclusion on the Advisory Panel subject to qualifications. SSM-06-20-0180A2 | 3104742



Real Estate

[View Bill](#)

[View bill image](#)

As of	6/1/2026
Bill Year	2019
Bill	13102
Owner	SALVO STACY E
Parcel ID	169-D-054-001

[View payments/adjustments](#)

Installment	Pay By	Amount	Payments/Credits	Balance	Interest	Due
1	9/21/2018	\$2,972.98	\$2,972.98	\$0.00	\$0.00	\$0.00
2	2/1/2019	\$2,972.98	\$2,972.98	\$0.00	\$0.00	\$0.00
TOTAL		\$5,945.96	\$5,945.96	\$0.00	\$0.00	\$0.00

©2026 Tyler Technologies, Inc.

City of Portland 389 Congress St, Portland, ME 04101 Real Estate Property Tax Statement		FY 2019	For Fiscal Year 2019 July 01, 2018 - June 30, 2019	
DUE Sep 21, 2018	DUE Mar 08, 2019	AMOUNT PAID	INTEREST DUE	PAY THIS AMOUNT
\$2,972.98	\$2,972.98	\$2,972.98	\$0.00	\$2,972.98

CBL: 169-D-054-001

SALVO STACY E
6 FOX HALL RD
FALMOUTH, ME 04105

ACCOUNT NUMBER: 18713

ACRES: 0.172

BILL NUMBER: **13102**

Owner of Record as of: April 1, 2018
SALVO STACY E

Assessed Property Description:
169-D-54
S GRAFTON ST 24
7500 SF

CURRENT BILLING DISTRIBUTION		
Education	\$2,943	49.50%
Public Safety	\$1,058	17.80%
Debt Service	\$832	14.00%
Public Works	\$321	5.40%
County Tax	\$208	3.50%
Rec & Fac Mgmt	\$166	2.80%
Health & Human Svcs	\$143	2.40%
Library	\$137	2.30%
Metro	\$89	1.50%
General Government	\$48	.80%
		100.00%

CURRENT BILLING INFORMATION	
Land Value	\$67,100
Building Value	\$197,400
Total Value	\$264,500
Exemptions	\$0
Taxable Value	\$264,500
Tax Rate	22.48
TOTAL TAX DUE	\$2,972.98
AMOUNT PAID	\$2,972.98

KEEP THIS PORTION FOR YOUR RECORDS
FOR IMPORTANT PAYMENT INFORMATION, PLEASE SEE BACK OF BILL

RETURN THIS BOTTOM PORTION WITH PAYMENT

BILL NUMBER: 13102

City of Portland Real Estate Property Tax Statement	FY 2019	For Fiscal Year 2019 July 01, 2018 - June 30, 2019
--	----------------	---

SALVO STACY E

CBL: 169-D-054-001

Amount Due: \$2,972.98

ACCOUNT NUMBER: 18713

Amount Enclosed: \$

00002082019800013102900002972982

MAKE CHECK PAYABLE TO:
CITY OF PORTLAND

RETURN YOUR PAYMENT TO
OUR PAYMENT PROCESSOR:
CITY OF PORTLAND TREASURY
PO BOX 16050
LEWISTON, ME 04243-9533

**OWNER/ADDRESS CHANGE? CHECK HERE AND
NOTE CHANGES ON BACK.**

Notice is hereby given that your FY2019 County and City taxes, which cover the period of July 01, 2018 through June 30, 2019 are payable in two (2) equal installments on September 21, 2018 and March 08, 2019. Interest will be charged on the first installment at an annual rate of 8% starting on September 21, 2018. Interest will be charged on the second installment at an annual rate of 8% starting March 09, 2019.

General Information:

Per Maine law, if you are the owner of record as of April 1, 2018 you are liable for the taxes assessed for the entire year. **Buyers and sellers, please ensure that any proration of taxes at settlement cover the entire tax year of July 1 through June 30.**

If ownership or mailing address for your property has changed, kindly let us know by either:

- Checking the box on the front side and filling out the Owner/Address Change box located below
- Emailing assessors@portlandmaine.gov with the change information

For questions concerning the value of any property or exemptions, please contact the Assessor’s Office by phone at (207) 874-8486, using the email above or by visiting their office in Room 115 of City Hall. If you have owned your home for 12 months or more, you may qualify for a Homestead Exemption. If you are a veteran, or the spouse of a veteran, you may qualify for a Veterans Exemption. For information and applications, please visit <http://www.portlandmaine.gov/145/Tax-Relief>.

Payment Information

- For all payments, please make your check payable to **City of Portland**
- You may make payments online at <https://www.portlandmaine.gov/1567/Pay-Your-Taxes-On-Line>
- Payments may be made via eCheck for a \$1.00 service fee or via credit card for a 2.5% convenience charge.
- For payments in person, please go to the Treasury Office located in Room 102 of City Hall.
- Treasury hours are **Monday through Friday 8:30 AM to 4:30 PM.**
- For bill amounts and tax inquiries, please visit <https://selfservice.portlandmaine.gov/mss/citizens>, email treasury@portlandmaine.gov or call (207) 874-8490

Please be aware that if you have any past due amounts on your tax bill that your payment will be applied to the oldest outstanding amount due first. This bill is for the current fiscal year only. Past due amounts are not included. After eight months and no later than one year from the date of tax commitment, a lien will be placed on all real estate taxes left unpaid.

All City permits and licenses will be denied due to outstanding taxes and assessments.

Without State Aid, your tax bill would have been 12.70% higher. As of June 30, 2018 the City of Portland has outstanding bonded indebtedness in the amount of \$327,822,832.

Change of Address Form
Name:
Address 1:
Address 2:
Address 3:
City, State, Zip:

Real Estate

View Bill

[View bill image](#)

As of	6/1/2026
Bill Year	2020
Bill	13216
Owner	SALVO STACY E
Parcel ID	169-D-054-001

[View payments/adjustments](#)

Installment	Pay By	Amount	Payments/Credits	Balance	Interest	Due
1	10/18/2019	\$3,082.75	\$3,082.75	\$0.00	\$0.00	\$0.00
2	6/1/2020	\$3,082.75	\$3,082.75	\$0.00	\$0.00	\$0.00
TOTAL		\$6,165.50	\$6,165.50	\$0.00	\$0.00	\$0.00

**CITY OF PORTLAND**389 CONGRESS ST
PORTLAND, ME 04101

For the fiscal year July 01, 2019 to June 30, 2020

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001
LOCATION: 22 SOUTH GRAFTON ST

CURRENT BILL RATE DISTRIBUTION		
SCHOOL	11.690	\$3,092.00
COUNTY	0.830	\$219.54
MUNICIPAL	10.790	\$2,853.96
TOTAL	23.310	\$6,165.50

FY20 REAL ESTATE TAX BILL

BILLING INFORMATION	
LAND VALUE	\$67,100
BUILDING VALUE	\$197,400
TOTAL VALUE	\$264,500
EXEMPTIONS	\$0
TAXABLE VALUE	\$264,500
TAX RATE	23.310
TOTAL TAX	\$6,165.50
PAYMENTS/CREDITS	\$0.00
TAX DUE	\$6,165.50

**THIS IS THE ONLY BILL
YOU WILL RECEIVE**SALVO STACY E
6 FOX HALL RD
FALMOUTH, ME 04105Assessed Property Description:
169-D-54
S GRAFTON ST 24

7500 SF
Acres: 0.172Owner of Record as of: April 1, 2019
SALVO STACY E

DATE DUE	AMOUNT DUE
10/18/2019	\$3,082.75
03/20/2020	\$3,082.75

INTEREST AT 9% PER ANNUM CHARGED BEGINNING 10/19/2019 AND 03/21/2020.**TAXPAYER'S NOTICE**Per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st.
For this tax bill, that date is April 1, 2019.**IF THIS PROPERTY HAS BEEN TRANSFERRED, PLEASE FORWARD A COPY OF THIS BILL TO THE NEW OWNER.
THIS IS ONLY FOR THE CURRENT FISCAL YEAR****INFORMATION****Without State Aid for Education, Homestead and BETE Exemption Reimbursement and State Revenue Sharing, your taxes would be 15.12% higher. The current City and School bonded indebtedness is \$319,660,011.**

For information regarding changes or valuations, please contact the Assessor's Office at (207) 874-8486. Information regarding payments, interest, lien cost charges, and/or refunds, please contact the Treasury Office at (207) 874-8490.

REMITTANCE INSTRUCTIONS**THIS IS THE ONLY BILL YOU WILL RECEIVE. THIS BILL INCLUDES TWO (2) PAYMENT VOUCHERS.**Please make check or money order payable to City of Portland and mail to:**City of Portland Treasury
PO Box 16050
Lewiston, ME 04243-9533**For payments in person, please go to the Treasury Office located in Room 102 of City Hall.
If your bank or mortgage company pays your taxes, please review and forward a copy of this bill to them.**FY20 REAL ESTATE TAX BILL**THIS STUB MUST BE RETURNED WITH YOUR **SECOND** PAYMENT**CITY OF PORTLAND TREASURY
PO Box 16050
LEWISTON, ME 04243**BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001INTEREST AT 9% CHARGED
BEGINNING 03/21/2020

DATE DUE	AMOUNT DUE
03/20/2020	\$3,082.75

SALVO STACY E

AMOUNT PAID \$ _____

208202060001321672600003082757

 OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.**FY20 REAL ESTATE TAX BILL**THIS STUB MUST BE RETURNED WITH YOUR **FIRST** PAYMENT**CITY OF PORTLAND TREASURY
PO Box 16050
LEWISTON, ME 04243**BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001INTEREST AT 9% CHARGED
BEGINNING 10/19/2019

DATE DUE	AMOUNT DUE
10/18/2019	\$3,082.75

SALVO STACY E

AMOUNT PAID \$ _____

208202060001321671800003082757

 OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.



CITY OF PORTLAND

389 CONGRESS ST
PORTLAND, ME 04101

For the fiscal year July 01, 2019 to June 30, 2020

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001
LOCATION: 22 SOUTH GRAFTON ST

SALVO STACY E
6 FOX HALL RD
FALMOUTH, ME 04105

Owner of Record as of: April 1, 2019
SALVO STACY E

8-2

Property taxes

FY20 REAL ESTATE TAX BILL

CURRENT BILL RATE DISTRIBUTION		
SCHOOL	11.690	\$3,092.00
COUNTY	0.830	\$219.54
MUNICIPAL	10.790	\$2,853.96
TOTAL	23.310	\$6,165.50

BILLING INFORMATION	
LAND VALUE	\$67,100
BUILDING VALUE	\$197,400
TOTAL VALUE	\$264,500
EXEMPTIONS	\$0
TAXABLE VALUE	\$264,500
TAX RATE	23.310
TOTAL TAX	\$6,165.50
PAYMENTS/CREDITS	\$0.00
TAX DUE	\$6,165.50

THIS IS THE ONLY BILL YOU WILL RECEIVE

Assessed Property Description:
169-D-54
S GRAFTON ST 24

7500 SF
Acres: 0.172

DATE DUE	AMOUNT DUE
10/18/2019	\$3,082.75
03/20/2020	\$3,082.75

INTEREST AT 9% PER ANNUM CHARGED BEGINNING 10/19/2019 AND 03/21/2020.

6185

TAXPAYER'S NOTICE

Per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st. For this tax bill, that date is April 1, 2019.

IF THIS PROPERTY HAS BEEN TRANSFERRED, PLEASE FORWARD A COPY OF THIS BILL TO THE NEW OWNER. THIS IS ONLY FOR THE CURRENT FISCAL YEAR

INFORMATION

Without State Aid for Education, Homestead and BETE Exemption Reimbursement and State Revenue Sharing, your taxes would be 15.12% higher. The current City and School bonded indebtedness is \$319,660,011. For information regarding changes or valuations, please contact the Assessor's Office at (207) 874-8486. Information regarding payments, interest, lien cost charges, and/or refunds, please contact the Treasury Office at (207) 874-8490.

REMITTANCE INSTRUCTIONS

THIS IS THE ONLY BILL YOU WILL RECEIVE. THIS BILL INCLUDES TWO (2) PAYMENT VOUCHERS.
Please make check or money order payable to City of Portland and mail to:

City of Portland Treasury
PO Box 16050
Lewiston, ME 04243-9533

For payments in person, please go to the Treasury Office located in Room 102 of City Hall. If your bank or mortgage company pays your taxes, please review and forward a copy of this bill to them.

FY20 REAL ESTATE TAX BILL

THIS STUB MUST BE RETURNED WITH YOUR **SECOND** PAYMENT

**CITY OF PORTLAND TREASURY
PO Box 16050
LEWISTON, ME 04243**

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001

INTEREST AT 9% CHARGED
BEGINNING 03/21/2020

DATE DUE	AMOUNT DUE
03/20/2020	\$3,082.75

SALVO STACY E

AMOUNT PAID \$ _____

208202060001321672600003082757

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.

FY20 REAL ESTATE TAX BILL

THIS STUB MUST BE RETURNED WITH YOUR **FIRST** PAYMENT

**CITY OF PORTLAND TREASURY
PO Box 16050
LEWISTON, ME 04243**

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001

INTEREST AT 9% CHARGED
BEGINNING 10/19/2019

DATE DUE	AMOUNT DUE
10/18/2019	\$3,082.75

SALVO STACY E

AMOUNT PAID \$ _____

208202060001321671800003082757

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.



CITY OF PORTLAND
389 CONGRESS ST
PORTLAND, ME 04101

For the fiscal year July 01, 2024 to June 30, 2025

BILL #: 2520141
ACCOUNT #: 18713
PARCEL ID #: 169-D-054-001
LOCATION: 22 SOUTH GRAFTON ST

SALVO STACY E
6 FOX HALL RD
FALMOUTH, ME 04105

Owner of Record as of: April 1, 2024
SALVO STACY E

CURRENT BILL RATE DISTRIBUTION		
SCHOOL	7.880	\$3,593.28
COUNTY	0.560	\$255.36
MUNICIPAL	6.570	\$2,995.92
TOTAL	15.010	\$6,844.56

THIS IS THE ONLY BILL YOU WILL RECEIVE

Assessed Property Description:
169-D-54
S GRAFTON ST 24

7500 SF
Acres: 0.172

FY25 REAL ESTATE TAX BILL	
BILLING INFORMATION	
LAND VALUE	\$67,100
BUILDING VALUE	\$388,900
TOTAL VALUE	\$456,000
EXEMPTIONS	\$0
TAXABLE VALUE	\$456,000
TAX RATE	15.010
TOTAL TAX	\$6,844.56
PAYMENTS/CREDITS	\$0.00
ABATEMENT/ADJUST	\$0.00
TAX DUE	\$6,844.56

DATE DUE	AMOUNT DUE
10/18/2024	\$3,422.28
03/14/2025	\$3,422.28

INTEREST AT 8% PER ANNUM CHARGED BEGINNING 10/19/2024 AND 03/15/2025.

TAXPAYER'S NOTICE

Per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st.
For this tax bill, that date is April 1, 2024.

**IF THIS PROPERTY HAS BEEN TRANSFERRED, PLEASE FORWARD A COPY OF THIS BILL TO THE NEW OWNER.
THIS IS ONLY FOR THE CURRENT FISCAL YEAR**

INFORMATION

Without State Aid for Education, Homestead and BETE Exemption Reimbursement and State Revenue Sharing, your taxes would be 15.7% higher. The current City and School bonded indebtedness is \$374,509,262.
For information regarding changes or valuations, please contact the Assessor's Office at (207) 874-8486. Information regarding payments, interest, lien cost charges, and/or refunds, please contact the Treasury Office at (207) 874-8490.

REMITTANCE INSTRUCTIONS

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City of Portland Treasury
PO Box 16050
Lewiston, ME 04243-9533

For payments in person, please go to the Treasury Office located in Room 102 of City Hall.
If your bank or mortgage company pays your taxes, please review and forward a copy of this bill to them.

FY25 REAL ESTATE TAX BILL		THIS STUB MUST BE RETURNED WITH YOUR SECOND PAYMENT	CITY OF PORTLAND TREASURY PO Box 16050 LEWISTON, ME 04243	
DATE DUE	AMOUNT DUE		DATE DUE	AMOUNT DUE
		INTEREST AT 8% CHARGED BEGINNING 03/15/2025	03/14/2025	\$3,422.28

SALVO STACY E

AMOUNT PAID \$ _____

208202550252014192600003422284

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.

FY25 REAL ESTATE TAX BILL		THIS STUB MUST BE RETURNED WITH YOUR FIRST PAYMENT	CITY OF PORTLAND TREASURY PO Box 16050 LEWISTON, ME 04243	
DATE DUE	AMOUNT DUE		DATE DUE	AMOUNT DUE
		INTEREST AT 8% CHARGED BEGINNING 10/19/2024	10/18/2024	\$3,422.28

SALVO STACY E

AMOUNT PAID \$ _____

208202550252014191800003422284

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.



CITY OF PORTLAND
389 CONGRESS ST
PORTLAND, ME 04101

For the fiscal year July 01, 2025 to June 30, 2026

BILL #: 2633755
ACCOUNT #: 18713
PARCEL ID #: 169-D-054-001
LOCATION: 22 SOUTH GRAFTON ST

SALVO STACY E
7 HILLTOP TRL
FALMOUTH, ME 04105

Owner of Record as of: April 1, 2025
SALVO STACY E

CURRENT BILL RATE DISTRIBUTION		
SCHOOL	6.270	\$4,164.53
COUNTY	0.450	\$298.89
MUNICIPAL	5.260	\$3,493.69
TOTAL	11.980	\$7,957.12

THIS IS THE ONLY BILL YOU WILL RECEIVE

Assessed Property Description:
169-D-54
S GRAFTON ST 24

7500 SF
Acres: 0.172

FY26 REAL ESTATE TAX BILL

BILLING INFORMATION	
LAND VALUE	\$167,800
BUILDING VALUE	\$496,400
TOTAL VALUE	\$664,200
EXEMPTIONS	\$0
TAXABLE VALUE	\$664,200
TAX RATE	11.980
TOTAL TAX	\$7,957.12
PAYMENTS/CREDITS	\$0.00
ABATEMENT/ADJUST	\$0.00
TAX DUE	\$7,957.12

DATE DUE	AMOUNT DUE
10/17/2025	\$3,978.56
03/20/2026	\$3,978.56

3,978.56
+
3,978.56

7,957.12

7401

INTEREST AT 7.5% PER ANNUM CHARGED BEGINNING 10/18/2025 AND 03/21/2026.

TAXPAYER'S NOTICE

Per State law, the ownership and valuation of all real estate and personal property subject to taxation shall be fixed as of April 1st.
For this tax bill, that date is April 1, 2025.

IF THIS PROPERTY HAS BEEN TRANSFERRED, PLEASE FORWARD A COPY OF THIS BILL TO THE NEW OWNER. THIS IS ONLY FOR THE CURRENT FISCAL YEAR

INFORMATION

Without State Aid for Education, Homestead and BETE Exemption Reimbursement and State Revenue Sharing, your taxes would be 13.5% higher. The current City and School bonded indebtedness is \$349,230,508.
For information regarding changes or valuations, please contact the Assessor's Office at (207) 874-8486. Information regarding payments, interest, lien cost charges, and/or refunds, please contact the Treasury Office at (207) 874-8490.

REMITTANCE INSTRUCTIONS
THIS IS THE ONLY BILL YOU WILL RECEIVE. THIS BILL INCLUDES TWO (2) PAYMENT VOUCHERS.
Please make check or money order payable to City of Portland and mail to:

City of Portland Treasury
PO Box 16050
Lewiston, ME 04243-9533

For payments in person, please go to the Treasury Office located in Room 102 of City Hall.
If your bank or mortgage company pays your taxes, please review and forward a copy of this bill to them.

FY26 REAL ESTATE TAX BILL	THIS STUB MUST BE RETURNED WITH YOUR <u>SECOND</u> PAYMENT	CITY OF PORTLAND TREASURY PO Box 16050 LEWISTON, ME 04243
BILL #: 2633755	INTEREST AT 7.5%	DATE DUE AMOUNT DUE
ACCOUNT #: 18713	CHARGED	03/20/2026 \$3,978.56
PARCEL ID #: 169-D-054-001	BEGINNING 03/21/2026	
SALVO STACY E		

AMOUNT PAID \$ _____

208202630263375502600003978566

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.

FY26 REAL ESTATE TAX BILL	THIS STUB MUST BE RETURNED WITH YOUR <u>FIRST</u> PAYMENT	CITY OF PORTLAND TREASURY PO Box 16050 LEWISTON, ME 04243
BILL #: 2633755	INTEREST AT 7.5%	DATE DUE AMOUNT DUE
ACCOUNT #: 18713	CHARGED	10/17/2025 \$3,978.56
PARCEL ID #: 169-D-054-001	BEGINNING 10/18/2025	
SALVO STACY E		

AMOUNT PAID \$ _____

2082026302633755018000003978566

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.

City of Portland 389 Congress St, Portland, ME 04101 Real Estate Property Tax Statement		FY 2019	For Fiscal Year 2019 July 01, 2018 - June 30, 2019	
DUE Sep 21, 2018	DUE Mar 08, 2019	AMOUNT PAID	INTEREST DUE	PAY THIS AMOUNT
\$2,972.98	\$2,972.98	\$2,972.98	\$0.00	\$2,972.98

CBL: 169-D-054-001

SALVO STACY E
6 FOX HALL RD
FALMOUTH, ME 04105

ACCOUNT NUMBER: 18713

ACRES: 0.172

BILL NUMBER: **13102**

Owner of Record as of: April 1, 2018
SALVO STACY E

Assessed Property Description:
169-D-54
S GRAFTON ST 24
7500 SF

CURRENT BILLING DISTRIBUTION		
Education	\$2,943	49.50%
Public Safety	\$1,058	17.80%
Debt Service	\$832	14.00%
Public Works	\$321	5.40%
County Tax	\$208	3.50%
Rec & Fac Mgmt	\$166	2.80%
Health & Human Svcs	\$143	2.40%
Library	\$137	2.30%
Metro	\$89	1.50%
General Government	\$48	.80%
	100.00%	

CURRENT BILLING INFORMATION	
Land Value	\$67,100
Building Value	\$197,400
Total Value	\$264,500
Exemptions	\$0
Taxable Value	\$264,500
Tax Rate	22.48
TOTAL TAX DUE	\$2,972.98
AMOUNT PAID	\$2,972.98

KEEP THIS PORTION FOR YOUR RECORDS
FOR IMPORTANT PAYMENT INFORMATION, PLEASE SEE BACK OF BILL

RETURN THIS BOTTOM PORTION WITH PAYMENT

BILL NUMBER: 13102

City of Portland Real Estate Property Tax Statement	FY 2019	For Fiscal Year 2019 July 01, 2018 - June 30, 2019
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SALVO STACY E

CBL: 169-D-054-001

Amount Due: \$2,972.98

ACCOUNT NUMBER: 18713

Amount Enclosed: \$

00002082019800013102900002972982

OWNER/ADDRESS CHANGE? CHECK HERE AND
NOTE CHANGES ON BACK.

MAKE CHECK PAYABLE TO:
CITY OF PORTLAND

RETURN YOUR PAYMENT TO
OUR PAYMENT PROCESSOR:
CITY OF PORTLAND TREASURY
PO BOX 16050
LEWISTON, ME 04243-9533

Notice is hereby given that your FY2019 County and City taxes, which cover the period of July 01, 2018 through June 30, 2019 are payable in two (2) equal installments on September 21, 2018 and March 08, 2019. Interest will be charged on the first installment at an annual rate of 8% starting on September 21, 2018. Interest will be charged on the second installment at an annual rate of 8% starting March 09, 2019.

General Information:

Per Maine law, if you are the owner of record as of April 1, 2018 you are liable for the taxes assessed for the entire year. **Buyers and sellers, please ensure that any proration of taxes at settlement cover the entire tax year of July 1 through June 30.**

If ownership or mailing address for your property has changed, kindly let us know by either:

- Checking the box on the front side and filling out the Owner/Address Change box located below
- Emailing assessors@portlandmaine.gov with the change information

For questions concerning the value of any property or exemptions, please contact the Assessor’s Office by phone at (207) 874-8486, using the email above or by visiting their office in Room 115 of City Hall. If you have owned your home for 12 months or more, you may qualify for a Homestead Exemption. If you are a veteran, or the spouse of a veteran, you may qualify for a Veterans Exemption. For information and applications, please visit <http://www.portlandmaine.gov/145/Tax-Relief>.

Payment Information

- For all payments, please make your check payable to **City of Portland**
- You may make payments online at <https://www.portlandmaine.gov/1567/Pay-Your-Taxes-On-Line>
- Payments may be made via eCheck for a \$1.00 service fee or via credit card for a 2.5% convenience charge.
- For payments in person, please go to the Treasury Office located in Room 102 of City Hall.
- Treasury hours are **Monday through Friday 8:30 AM to 4:30 PM.**
- For bill amounts and tax inquiries, please visit <https://selfservice.portlandmaine.gov/mss/citizens>, email treasury@portlandmaine.gov or call (207) 874-8490

Please be aware that if you have any past due amounts on your tax bill that your payment will be applied to the oldest outstanding amount due first. This bill is for the current fiscal year only. Past due amounts are not included. After eight months and no later than one year from the date of tax commitment, a lien will be placed on all real estate taxes left unpaid.

All City permits and licenses will be denied due to outstanding taxes and assessments.

Without State Aid, your tax bill would have been 12.70% higher. As of June 30, 2018 the City of Portland has outstanding bonded indebtedness in the amount of \$327,822,832.

Change of Address Form
Name:
Address 1:
Address 2:
Address 3:
City, State, Zip:



CITY OF PORTLAND

389 CONGRESS ST
PORTLAND, ME 04101

For the fiscal year July 01, 2019 to June 30, 2020

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001
LOCATION: 22 SOUTH GRAFTON ST

SALVO STACY E
6 FOX HALL RD
FALMOUTH, ME 04105

Owner of Record as of: April 1, 2019
SALVO STACY E

CURRENT BILL RATE DISTRIBUTION		
SCHOOL	11.690	\$3,092.00
COUNTY	0.830	\$219.54
MUNICIPAL	10.790	\$2,853.96
TOTAL	23.310	\$6,165.50

THIS IS THE ONLY BILL YOU WILL RECEIVE

Assessed Property Description:
169-D-54
S GRAFTON ST 24

7500 SF
Acres: 0.172

FY20 REAL ESTATE TAX BILL

BILLING INFORMATION	
LAND VALUE	\$67,100
BUILDING VALUE	\$197,400
TOTAL VALUE	\$264,500
EXEMPTIONS	\$0
TAXABLE VALUE	\$264,500
TAX RATE	23.310
TOTAL TAX	\$6,165.50
PAYMENTS/CREDITS	\$0.00
TAX DUE	\$6,165.50

DATE DUE	AMOUNT DUE
10/18/2019	\$3,082.75
03/20/2020	\$3,082.75

INTEREST AT 9% PER ANNUM CHARGED BEGINNING 10/19/2019 AND 03/21/2020.

TAXPAYER'S NOTICE

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For this tax bill, that date is April 1, 2019.

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INFORMATION

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**City of Portland Treasury
PO Box 16050
Lewiston, ME 04243-9533**

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FY20 REAL ESTATE TAX BILL

THIS STUB MUST BE RETURNED WITH YOUR **SECOND** PAYMENT

**CITY OF PORTLAND TREASURY
PO Box 16050
LEWISTON, ME 04243**

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001

INTEREST AT 9% CHARGED
BEGINNING 03/21/2020

DATE DUE	AMOUNT DUE
03/20/2020	\$3,082.75

SALVO STACY E

AMOUNT PAID \$ _____

208202060001321672600003082757

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.

FY20 REAL ESTATE TAX BILL

THIS STUB MUST BE RETURNED WITH YOUR **FIRST** PAYMENT

**CITY OF PORTLAND TREASURY
PO Box 16050
LEWISTON, ME 04243**

BILL #: 13216
ACCOUNT #: 18713
CBL: 169-D-054-001

INTEREST AT 9% CHARGED
BEGINNING 10/19/2019

DATE DUE	AMOUNT DUE
10/18/2019	\$3,082.75

SALVO STACY E

AMOUNT PAID \$ _____

208202060001321671800003082757

OWNER / ADDRESS CHANGE?
CHECK HERE AND NOTE CHANGES ON BACK.



DOWNEAST ENERGY
 172 MAIN ST
 SO PORTLAND, ME 04106-2623
 799-5585 (800)244-5585

8-19

*** INVOICE ***

Kevin & Stacy Salvo
 6 Fox Hall Rd
 Falmouth, ME 04105

Kevin & Stacy Salvo

ACCT# 1966946 1/14/19 1966946 1/14/19

DATE	REF #	DESCRIPTION	AMOUNT	REF #	AMOUNT
1/11/19	59841	#2 FUEL OIL 54.3 GAL@2.87500 ./22 SOUTH GRAFTON ST./PORTLAND ME 04103	156.11	59841	156.11
1/11/19	59842	#2 FUEL OIL 59.9 GAL@2.87500 ./24 SOUTH GRAFTON ST./PORTLAND ME 04103	172.21	59842	172.21
< INVOICE TOTAL >			328.32	<INV>	328.32

Total Year 2019

\$ 2419

IMPORTANT Please see below for important information regarding this invoice.

NOTICE

If you believe any amount shown as owing on this statement is incorrect, write us (on a separate sheet) addressed to Downeast Energy at the address shown on the face of this statement as soon as possible. We must hear from you no later than 60 (sixty) days after we sent you the first bill on which the error or problem appeared.

Please do not write on your bill or remittance coupon, as we cannot guarantee that your comments will be recorded. You can telephone us, but doing so will not preserve your rights. In your letter, provide the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

All accounts must be paid **IN FULL** within 30 (thirty) days of the date of purchase.

A LATE CHARGE will be added, computed at a periodic rate of 1.5% which is an **ANNUAL PERCENTAGE RATE** of 18% calculated from the date of Purchase on amounts unpaid 30 (thirty) days or more. In the event of default of payment, you agree to pay all costs of collections, including but not limited to, reasonable attorney fees.

Customer Service Representatives are available to assist you. By Email: For billing and account inquiries: billing@downeastenergy.com

Monday-Friday from 8:00 am - 5:00 pm and emergency after hours. All other inquiries, contact: customerservice@downeastenergy.com

Contact Us by Telephone Toll Free: 1-888-665-2727



DOWNEAST ENERGY
 172 MAIN ST
 SO PORTLAND, ME 04106-2623
 799-5585 (800)244-5585

*** INVOICE ***

Kevin & Stacy Salvo
 6 Fox Hall Rd
 Falmouth, ME 04105

Kevin & Stacy Salvo

ACCT# 1966946 2/04/19 1966946 2/04/19

DATE	REF #	DESCRIPTION	AMOUNT	REF #	AMOUNT
2/01/19	92663	#2 FUEL OIL 62.5 GAL@2.83920 ./22 SOUTH GRAFTON ST./PORTLAND ME 04103	177.45	92663	177.45
2/01/19	92664	#2 FUEL OIL 53.9 GAL@2.83920 ./24 SOUTH GRAFTON ST./PORTLAND ME 04103	153.03	92664	153.03
< INVOICE TOTAL >			330.48	<INV>	330.48

IMPORTANT Please see below for important information regarding this invoice.

NOTICE

If you believe any amount shown as owing on this statement is incorrect, write us (on a separate sheet) addressed to Downeast Energy at the address shown on the face of this statement as soon as possible. We must hear from you no later than 60 (sixty) days after we sent you the first bill on which the error or problem appeared.

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- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

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Customer Service Representatives are available to assist you By Email: For billing and account inquiries: billing@downeastenergy.com

Monday-Friday from 8 00 am - 5 00 pm and emergency after hours All other inquiries, contact: customerservice@downeastenergy.com

Contact Us by Telephone Toll Free: 1-888-665-2727



DOWNEAST ENERGY
 172 MAIN ST
 SO PORTLAND, ME 04106-2623
 799-5585 (800)244-5585

*** INVOICE ***

Kevin & Stacy Salvo
 6 Fox Hall Rd
 Falmouth, ME 04105

Kevin & Stacy Salvo

ACCT# 1966946 3/01/19 1966946 3/01/19

DATE	REF #	DESCRIPTION	AMOUNT	REF #	AMOUNT
2/28/19	29592	#2 FUEL OIL 70.9 GAL@2.98450 ./22 SOUTH GRAFTON ST./PORTLAND ME 04103	211.60	29592	211.60
2/28/19	29591	#2 FUEL OIL 67.3 GAL@2.98450 ./24 SOUTH GRAFTON ST./PORTLAND ME 04103	200.86	29591	200.86
< INVOICE TOTAL >			412.46	<INV>	412.46

IMPORTANT Please see below for important information regarding this invoice

NOTICE

If you believe any amount shown as owing on this statement is incorrect, write us (on a separate sheet) addressed to Downeast Energy at the address shown on the face of this statement as soon as possible. We must hear from you no later than 60 (sixty) days after we sent you the first bill on which the error or problem appeared.

Please do not write on your bill or remittance coupon, as we cannot guarantee that your comments will be recorded. You can telephone us, but doing so will not preserve your rights. In your letter, provide the following information:

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Customer Service Representatives are available to assist you By Email For billing and account inquiries billing@downeastenergy.com

Monday-Friday from 8:00 am - 5:00 pm and emergency after hours All other inquiries, contact: customerservice@downeastenergy.com

Contact Us by Telephone Toll Free: 1-888-665-2727



DOWNEAST ENERGY
 172 MAIN ST
 SO PORTLAND, ME 04106-2623
 799-5585 (800)244-5585

*** INVOICE ***

Kevin & Stacy Salvo
 6 Fox Hall Rd
 Falmouth, ME 04105

Kevin & Stacy Salvo

ACCT# 1966946 4/12/19 1966946 4/12/19

DATE	REF #	DESCRIPTION	AMOUNT	REF #	AMOUNT
4/11/19	74411	#2 FUEL OIL 91.9 GAL@3.05940 ./22 SOUTH GRAFTON ST./PORTLAND ME 04103	281.16	74411	281.16
4/11/19	74412	#2 FUEL OIL 88.4 GAL@3.05940 ./24 SOUTH GRAFTON ST./PORTLAND ME 04103	270.45	74412	270.45
< INVOICE TOTAL >			551.61	<INV>	551.61

IMPORTANT: Please see below for important information regarding this invoice.

NOTICE

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 SO PORTLAND, ME 04106-2623
 799-5585 (800)244-5585

*** INVOICE ***

Kevin & Stacy Salvo
 6 Fox Hall Rd
 Falmouth, ME 04105

Kevin & Stacy Salvo

ACCT# 1966946 7/30/19 1966946 7/30/19

DATE	REF #	DESCRIPTION	AMOUNT	REF #	AMOUNT
7/29/19	22438	#2 FUEL OIL 78.0 GAL@2.85260 ./24 SOUTH GRAFTON ST./PORTLAND ME 04103	222.50	22438	222.50
7/29/19	22439	#2 FUEL OIL 109.3 GAL@2.85260 ./22 SOUTH GRAFTON ST./PORTLAND ME 04103	311.79	22439	311.79
< INVOICE TOTAL >			534.29	<INV>	534.29

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 172 MAIN ST
 SO PORTLAND, ME 04106-2623
 799-5585 (800)244-5585

*** INVOICE ***

Kevin & Stacy Salvo
 6 Fox Hall Rd
 Falmouth, ME 04105

Kevin & Stacy Salvo

ACCT# 1966946 1/27/20 1966946 1/27/20

DATE	REF #	DESCRIPTION	AMOUNT	REF #	AMOUNT
12/23/19	9934	#2 FUEL OIL 85.2 GAL@3.08010	262.42	9934	262.42
		./24 SOUTH GRAFTON ST./PORTLAND ME 04103			
		< INVOICE TOTAL >	262.42	<INV>	262.42

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Contact Us by Telephone Toll Free: 1-888-665-2727

Real Estate

[View Bill](#) [View bill image](#)

As of	6/1/2026
Bill Year	2025
Bill	2520141
Owner	SALVO STACY E
Parcel ID	169-D-054-001

[View payments/adjustments](#)

Installment	Pay By	Amount	Payments/Credits	Balance	Interest	Due
1	10/18/2024	\$3,422.28	\$3,422.28	\$0.00	\$0.00	\$0.00
2	3/14/2025	\$3,422.28	\$3,422.28	\$0.00	\$0.00	\$0.00
TOTAL		\$6,844.56	\$6,844.56	\$0.00	\$0.00	\$0.00

Real Estate

[View Bill](#) [View bill image](#)

As of	6/1/2026
Bill Year	2026
Bill	2633755
Owner	SALVO STACY E
Parcel ID	169-D-054-001

[View payments/adjustments](#)

Installment	Pay By	Amount	Payments/Credits	Balance	Interest	Due
1	10/17/2025	\$3,978.56	\$3,978.56	\$0.00	\$0.00	\$0.00
2	3/20/2026	\$3,978.56	\$3,978.56	\$0.00	\$0.00	\$0.00
TOTAL		\$7,957.12	\$7,957.12	\$0.00	\$0.00	\$0.00

Real Estate

View Bill

[View bill image](#)

As of	6/1/2019
Bill Year	2021
Bill	37970
Owner	SALVO STACY E
Parcel ID	169-D-054-001

[View payments/adjustments](#)

Installment	Pay By	Amount	Payments/Credits	Balance	Interest	Due
1	10/30/2020	\$3,082.75	\$3,082.75	\$0.00	\$0.00	\$0.00
2	3/19/2021	\$3,082.75	\$3,082.75	\$0.00	\$0.00	\$0.00
Interest			\$2.70			\$0.00
TOTAL		\$6,165.50	\$6,165.50	\$0.00	\$0.00	\$0.00

8.-14



224 GORHAM RD.
SCARBOROUGH, ME 04074
207-885-0771

Invoice 76979611
Invoice Date 3/11/2025
Completed Date 3/11/2025
Customer PO
Payment Term Due Upon Receipt
Due Date 3/11/2025

Billing Address
SALVO, STACY & KEVIN- 22 & 24 South Grafton
6 Fox Hall Road
Falmouth, ME 04105 USA

Job Address
22 & 24 South Grafton Street
22 & 24 South Grafton Street
Portland, ME 04103 USA

Description of Work

Annual oil cleaning. Changed the nozzle, filter, and strainer. Brushed and vacuumed the heat exchanger. Checked all unit safeties. Test Fired and measured the unit efficiency waited for boiler to shut off on high limit. -.06,trace,7.7,500,77.3% eff.

Note. Only cleaned 22. 24 is same boiler and just as old. Dry base steel. Struggled with warped top plate for hours to get bolted down and secured. Highly recommend replacing boilers and upgrading from side tapped oil tanks. Boiler has missing baffles and has air infiltration issues. Both boilers share a chimney. Boiler was very sooty when I started the cleaning.

Annual Tune Up Oil - Member = \$250.00

Sub-Total	\$250.00
Tax	\$0.00
Total Due	\$250.00
Balance Due	\$250.00

Gelinas saves you time and money with preventative maintenance

Yes, Please move forward with the work for \$250.00. I agree with Terms and Conditions. Location is 22 & 24 South Grafton Street, Portland, ME 04103 USA

3/11/2025

By signing, I acknowledge that the company has satisfactorily performed the agreed-to services in the amount of \$250.00. Balance in full is due upon completion. 30 day labor & 1 year part warranty by Gelinas HVAC Services.

3/11/2025

Transactions

Import

8-16
Snow 2019

All Transactions Needs Review Trash

Search: iankoulov
Property: 22 S Grafton St
Units: All units
Date Range: 2019-01-01 - 2019-12-31
Categories: All categories
Amounts: All amounts
Accounts: All accounts

Displaying 1 - 2 of 2 matching transactions totaling -\$905.00 Clear filters Export CSV

Date	Description	Category	Property	Amount	Account
03/15/19	Christopher Iankoulov Christopher Iankoulov	Repairs & Maintenance Snow Removal	22 S Grafton St	-\$385.00	Bank of America Adv Plus Banking (x8229)
01/10/19	Christopher Iankoulov Christopher Iankoulov	Repairs & Maintenance Snow Removal	22 S Grafton St	-\$520.00	Bank of America Adv Plus Banking (x8216)

\$ 905

Invoice 2048 from That Guy 207

That Guy 207 invoice@thatguy207.com
From: That Guy 207@thatguy207.com
To: kev.salvo@gmail.com

Mon, Dec 9, 2025 at 9:03 PM

INVOICE 2048 DETAILS



That Guy 207

8-17

DUE 01/07/2026

\$1,600.00

Print or save

Powered by QuickBooks

Dear Kevin Salvo,

We appreciate your business. Please find your invoice details here. Feel free to contact us if you have any questions.

Have a great day!
That Guy 207

Bill to Kevin Salvo

Terms Net 30

Property Maintenance	\$750.00
Wed Acres Mowing and Fall Cleanup 1 x \$750.00	

Property Maintenance	\$850.00
So Grafton Mowing and Fall Cleanup 1 x \$850.00	

Balance due \$1,600.00



8-16.2

2025 Snow

INVOICE

Christopher Iankoulov
25 Augusta St
South Portland, Maine 04106
United States

207-749-6683

BILL TO
Stacy Salvo
Stacy Salvo
6 Fox Hall Rd.
Falmouth, 04105

207-284-3060
salvorental@gmail.com

Invoice Number: 300
Invoice Date: January 6, 2026
Payment Due: January 6, 2026

Amount Due (USD): \$300.00

Product	Quantity	Price	Amount
Snow plowing Services Snow plowing two driveways @ 22/24 South Grafton St Portland ME	3	\$100.00	\$300.00

12/02/2025
12/14/2025
12/24/2025

Total: \$300.00

Amount Due (USD): \$300.00



8-16.3
2025 snow

INVOICE

Christopher Iankoulov
25 Augusta St
South Portland, Maine 04106
United States

207-749-6683

BILL TO
Stacy Salvo
Stacy Salvo
6 Fox Hall Rd.
Falmouth, 04105

207-284-3060
salvorental@gmail.com

Invoice Number: 284

Invoice Date: March 7, 2025

Payment Due: March 7, 2025

Amount Due (USD): **\$350.00**

Product	Quantity	Price	Amount
Snow plowing Services Snow plowing two driveways @ 22/24 South Grafton St Portland ME	3.5	\$100.00	\$350.00

02/06/2025
02/09/2025~storm and a half
02/13/2025

Total: \$350.00

Amount Due (USD): \$350.00



18-1E.11
2025 snow

INVOICE

Christopher Iankoulov
25 Augusta St
South Portland, Maine 04106
United States

207-749-6683

Invoice Number: 282
Invoice Date: February 3, 2025
Payment Due: February 3, 2025
Amount Due (USD): \$0.00

Bill to

Stacy Salvo
Stacy Salvo
6 Fox Hall Rd
Falmouth 04105

207-284-3060
salvorental@gmail.com

Product	Quantity	Price	Amount
Snow plowing Services Snow plowing two driveways @ 22/24 South Grafton St Portland ME 01/20/2025 01/29/2025 02/01/2025 02/03/2025	4	\$100.00	\$400.00

Total: \$400.00
Payment on February 10, 2025: \$400.00

Amount Due (USD): \$0.00



8-5

K S <kevinsalvo@gmail.com>

2019 insurance

Prior Premiums

Sheri Turner <sheri.turner.sdy3@statefarm.com>
To: "kevinsalvo@gmail.com" <kevinsalvo@gmail.com>

Thu, May 14, 2026 at 10:20 AM

Hi Kevin,

Below is the history of several years premiums.

2017 -\$1031

2019 -\$905

2021 -\$1115

2023 -\$1226

Please let me know if you need anything else. Thank you!

Important! State Farm now requires that all regular drivers be listed on your car policy or you may not be covered if they are driving your car and in an accident. If you have anyone to add (or remove), please let us know ASAP!



Sheri Turner

sheri@michelleraber.com

Thanks for sharing how we have made insurance easier for you: <https://michelleraber.com/reviews>

Refer someone to us to get a thank you gift card!

Get the SF App by texting MOBILE to 78836



8-5
2025

My Accounts

My policy details

Need to make updates to your policy? Contact your agent to request a change.

Rental dwelling pol - special form

Policy #99-BD-G703-8

Current annual premium

\$1,324.00/yr

Renewal date

April 09, 2027

Insured address

22 S Grafton St
Portland, ME 04103-5030

Mailing address

7 HILLTOP TRL
FALMOUTH, ME 04105-2692

Policy owners

SALVO, STACY E

[View Declarations](#)

Chat

Policy coverage details

Dwelling

\$480,700

Limit Per Occurrence

Dwelling Extension

\$48,070

Limit Per Occurrence

Personal Property

\$24,035

Limit Per Occurrence

Loss of Rents

Actual Loss Sustained

Limit Per Occurrence

Fire Department Service Charge

\$500

Limit Per Occurrence

Business Liability

\$5,000,000 / \$10,000,000

Limit Per Occurrence / Annual Aggregate Limit

Medical Payments

\$5,000

Limit Per Person

Policy Deductible

1%

Deductible Percentage

Chat

All Transactions Needs Review Trash

higgins 22 S Grafton St All units
2025-01-01 - 2025-12-... All categories All amounts All accounts

Premium filter

Selected 8 transactions totaling **-\$4,578.35** Export CSV | Deselect all

<input type="checkbox"/>	Date	Description	Category	Property	Amount	Account
<input checked="" type="checkbox"/>	11/02/25	HIGGINS ENERGY LLC HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$444.75	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	01/26/25	Higgins Energy Llc HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$454.65	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	01/14/25	Higgins Energy Llc HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$479.54	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	03/20/25	Higgins Energy Llc HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$598.06	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	02/16/25	Higgins Energy Llc HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$607.71	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	10/19/25	HIGGINS ENERGY LLC HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$631.98	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	05/04/25	Higgins Energy Llc HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$640.97	Chase Credit Card (x6246)
<input checked="" type="checkbox"/>	05/04/25	Higgins Energy Llc HIGGINS ENERGY LLC	Utilities	22 S Grafton St	-\$720.69	Chase Credit Card (x6246)

City of Portland – Housing Safety Division

LANDLORD APPLICATION FOR RENT INCREASE SUMMARY

Date of Hearing

Wednesday, July 8, 2026

Owner Name and Address

Spring Street West Corp.
511 Congress St, Suite 601
Portland, ME 04101

Agent Name and Address

P.J. Massey, 511 Congress St, Suite 601, Portland, ME 04101

Property Address

286-288 State St, all 26 units – CBL: 048-B-009-001
204-206 Spring St, all 8 units – CBL: 045-F-024-001

Tenants/Interested Parties

Yes

Type of Request

- Renovation of a unit or reconfiguration of one or more units (6-233(c))
- Capital Improvement Costs, including financing costs (6-234(b)(5)(a))
- Uninsured repair costs (6-234(b)(5)(d))
- X** Increased housing service costs (6-234(b)(5)(c))
- Fair Rate of Return (6-234(b)(5)(d))

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- X** Increased housing service costs (6-234(b)(5)(c))
- Fair Rate of Return (6-234(b)(5)(d))



Dylan Orr <dorr@portlandmaine.gov>

Written Public Comment

1 message

Kristina Fenley <fenleykristina1@gmail.com>
To: rentboard@portlandmaine.gov

Mon, Jul 6, 2026 at 6:34 PM

I am writing in response to the application by Spring Street West Corp. to increase monthly rent at 286 & 288 State St.

I have been a tenant at 288 State St for a total of 4 years, in which time my monthly rent has increased a total of **\$323**. Initial rent upon move in was \$1,678 and my current rent is now \$2,001, the biggest increase in rent coming after my first year of tenancy at which time my rent was increased the maximum allowable amount, **10%** or **\$176/month**, due to the city's "banked rent" policy. A policy which I understand to be a loophole of sorts for Portland landlords to get tenants in the door and under a contract at a falsely low rate, only to raise their rent an unexpected amount after their first year, as "banked rent" transparency between landlord & prospective tenants does not seem to be a requirement. I digress. Each subsequent year of tenancy, the monthly rate has increased by the **maximum allowable** percentage per the city's published rates.

In addition, Spring Street West Corp has increased the recurring monthly "pet rent" payment from an initial \$50, to \$75/month. Unfortunately my pet has not received a raise in the 4 years we have occupied our apartment, and I am expected to pay the increase despite the fact that no harm or disturbance is caused by the aforementioned pet.

In total, over 4 years, my monthly costs for housing alone have increased **\$338** (roughly **20%**) with no notable improvements or added amenities to report within this time, while the costs for all other essentials have steadily increased with seemingly no end in sight.

Having recently renewed my lease for the coming year, I have just experienced a 2.2% increase, and am now finding out that my landlord wants to increase rates again? When will it be enough? According to the public record, Spring Street West Corp is requesting the ability to increase rates for a total of 34 households, while the amount of the increase may seem negligible to some (\$16 for Spring St units, \$66 for State St units), it is important to note that many individuals and families are barely getting by in today's economy. Often when tenants are met with rent increases they have to decide between stretching their means to pay the new rate and uprooting their life to move to a new home, which can also be a costly process. So I have to ask, at what point will we stop being squeezed from all angles in our efforts to survive and thrive in the city of Portland?

Thank you for your time. People over profits!

City of Portland – Housing Safety Division

LANDLORD APPLICATION FOR RENT INCREASE SUMMARY

Date of Hearing

Wednesday, July 8, 2026

Owner Name and Address

West Company LLC

511 Congress St, Suite 601

Portland, ME 04101

Agent Name and Address

P.J. Massey, 511 Congress St, Suite 601, Portland, ME 04101

Property Address & CBL

137 Neal St, all 12 units – CBL: 063-D-008-001

78 Danforth St, all 8 units – CBL: 040-C-002-001

Tenants/Interested Parties

Yes

Type of Request

Renovation of a unit or reconfiguration of one or more units (6-233(c))

Capital Improvement Costs, including financing costs (6-234(b)(5)(a))

Uninsured repair costs (6-234(b)(5)(d))

X Increased housing service costs (6-234(b)(5)(c))

Fair Rate of Return (6-234(b)(5)(d))

City of Portland – Housing Safety Division

LANDLORD APPLICATION FOR RENT INCREASE SUMMARY

Date of Hearing

Wednesday, July 8, 2026

Owner Name and Address

West Company LLC

511 Congress St, Suite 601

Portland, ME 04101

Agent Name and Address

P.J. Massey, 511 Congress St, Suite 601, Portland, ME 04101

Property Address & CBL

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Fair Rate of Return (6-234(b)(5)(d))