

AGENDA

ITEM

6.a.

2010
TAX ACQUIRED PROPERTY
MINIMUM BID PRICE

DRAFT

1. Map 002 Lot 57 - ON
Location: 26 Wyman Road
Former Owner: Jamie & Neila Stanton
Mobile Home only
Assessed Value: \$4,800

As of 12/11/2009

2007 Tax / Interest / Cost	135.52
2008 Tax / Interest / Cost	124.15
2009 Tax / Interest / Cost	0.00
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 372.67 Minimum Bid

PER DIEM: 0.0145 per day.

2. Map 002 Lot 104
Location: 227 Hinckley Road
Former Owner: Tracy Hotham
Land only
Assessed Value: \$21,800

As of 12/11/2009

2007 Tax / Interest / Cost	401.50
2008 Tax / Interest / Cost	402.55
2009 Tax / Interest / Cost	337.13
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 1,254.18 Minimum Bid

PER DIEM: 0.1565 per day

3. Map 005 Lot 010
Location: 1597 River Road
Former Owner: Ronald K. Bickford
Land & Building
Assessed Value: \$136,460

As of 12/11/2009

2007 Tax / Interest / Cost	1,997.98
2008 Tax / Interest / Cost	2,254.70
2009 Tax / Interest / Cost	2,110.30
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 6,475.98 Minimum Bid

PER DIEM 0.2010 per day

4. Map 008 Lot 046
Location: Bangor Road
Former Owner: Maude Holt – Heirs of Ross Holt, Jr.
Land only
Assessed Value: \$14,300

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As of 12/11/2009	
2007 Tax / Interest / Cost	280.35
2008 Tax / Interest / Cost	279.72
2009 Tax / Interest / Cost	221.15
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 894.22 Minimum Bid

PER DIEM 0.1030 per day

5. Map 009 Lot 022
Location: 564 Canaan Road
Former Owner: Hans & Henrietta Krueger, Jr.
Land & Building
Assessed Value: \$28,760

As of 12/11/2009	
2007 Tax / Interest / Cost	507.72
2008 Tax / Interest / Cost	505.72
2009 Tax / Interest / Cost	444.76
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 1,571.20 Minimum Bid

PER DIEM 0.2033 per day

6. Map 011 Lot 007
Location: Hill Road
Former Owner: Mary Genthner
Land only
Assessed Value: \$100.00

As of 12/11/2009	
2007 Tax / Interest / Cost	46.40
2008 Tax / Interest / Cost	47.18
2009 Tax / Interest / Cost	1.55
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 208.13 Minimum Bid

PER DIEM 0.0007 per day

7. Map 012 Lot 013-G
Location: 639 Mutton Lane
Former Owner: Michael A. Welch
Land & Building
Assessed Value: \$70,100

As of 12/11/2009	
2007 Tax / Interest / Cost	352.60
2008 Tax / Interest / Cost	1,051.25
2009 Tax / Interest / Cost	1,084.07
Legal Ad	100.00
Quit Claim Deed Filing	<u>13.00</u>
TOTAL	\$ 2,600.92 Minimum Bid

PER DIEM 0.3782 per day

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Town of Clinton

27 Baker Street

426-8511 phone

Clinton, ME 04927

426-8323 fax

TOWN of CLINTON, MAINE NOTICE of TAX ACQUIRED PROPERTY SALE

The Board of Selectmen of the Town of Clinton, Maine is accepting bids for the purchase of the municipality's interest in seven (7) tax acquired properties. Each bid must be in writing and in a sealed envelope marked "Tax Sale Bid" on the outside of the envelope. Each bid may be for one property only. Any person wishing to bid on several properties must submit a separate bid for each one. All bids must be received by the Board of Selectmen no later than 3:00 PM on February 8, 2010. Late bids will not be opened or considered.

Each bid must also include the bidder's name, mailing address and phone number and must be accompanied by a Bank Treasurer's Check made payable to "Town of Clinton, Maine" in the amount of at least the listed minimum bid price as a deposit for the bid. Each successful bidder's deposit will be credited to the total purchase price for that parcel. Deposit checks will be returned to the unsuccessful bidders. Any bid that does not contain the proper deposit will be rejected. Submit bids to Board of Selectmen, Town of Clinton, 27 Baker Street, Clinton, ME 04927.

Bids will be opened, read aloud, reviewed and awarded by the Board of Selectmen at the Town Office Selectmen's Meeting Room on February 9, 2010 at the 6:30 PM Selectmen's Meeting. The Board of Selectmen reserve the right to reject any and / or all bids. Each successful bidder shall have 30 days from the date of bid acceptance to complete the purchase. Each property will be conveyed by a quitclaim deed without covenants. The person issued a quitclaim deed is solely responsible to evict tenants and or former owners from the property. In the event that a successful bidder fails, for any reason, to complete the purchase in the time stated, the bid acceptance is void and the bidder's deposit shall be forfeited to the Town. The Board of Selectmen may thereafter negotiate a sale of the property with any or all unsuccessful bidders.

The properties for sale are described on the Town's Tax Maps and minimum bid required for each property as:

- | | |
|------------------------|--------------------------|
| 1. Map 002 Lot 57 - ON | Minimum Bid = \$ 372.67 |
| 2. Map 002 Lot 104 | Minimum Bid = \$1,254.18 |
| 3. Map 005 Lot 010 | Minimum Bid = \$6,475.98 |
| 4. Map 008 Lot 046 | Minimum Bid = \$ 894.22 |
| 5. Map 009 Lot 022 | Minimum Bid = \$1,571.20 |
| 6. Map 011 Lot 007 | Minimum Bid = \$ 208.13 |
| 7. Map 012 Lot 013-G | Minimum Bid = \$2,600.92 |

The tax maps and other public information concerning the properties may be reviewed at the Town Office during normal business hours, which are Monday through Friday 8:00 AM to 3:45 PM and the second and fourth Tuesday of each month from 8:00 AM to 6:00 PM.

BY: Jeffrey Towne, Chairman, Board of Selectmen

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**RE Account 2170 Detail
as of 12/11/2009**

Name: STANTON JAMIE & NEILA
Location: 26 WYMAN RD
Acreage: 0 Map/Lot: 002-057-ON
Book Page:

Land: 0
Building: 4,800
Exempt 4,800

Total:

2009-1 Period Due:

Ref1: 10 X 50 MOHO
Mailing 33 WARREN HILL ROAD
Address: BELGRADE ME 04917

Year	Date	Reference	P C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original		0.00	0.00	0.00	0.00
		Total		0.00	0.00	0.00	0.00
2008-1 L	09/01/08	Original		73.73	0.00	0.00	73.73
	6/19/2009	DEMAND	A 3	0.00	0.00	-9.54	-9.54
			Demand Fees				
	07/22/09	Liened		73.73	2.87	45.54	122.14
		CURINT		0.00	-2.01	0.00	-2.01
		Total		73.73	4.88	45.54	124.15
2007-1 L	09/04/07	Original		69.60	0.00	0.00	69.60
	5/2/2008	DEMAND	A 3	0.00	0.00	-9.21	-9.21
			Demand Fees				
	06/10/08	Liened		69.60	2.16	35.21	106.97
	2/10/2009	CHGINT	1 I	0.00	-3.27	0.00	-3.27
	2/10/2009	cash	A P	0.00	2.56	0.00	2.56
	7/2/2009	CHGINT	1 I	0.00	-1.90	0.00	-1.90
	7/2/2009	108	A P	67.83	4.77	35.21	107.81
	10/27/2009	FCFEES	A L	0.00	0.00	-9.54	-9.54
			Lien Maturity Fee				
	10/27/2009	CHGINT	A I	0.00	-0.04	0.00	-0.04
		CURINT		0.00	-0.02	0.00	-0.02
		Total		1.77	0.06	9.54	11.37
2006-1 L *				0.00	0.00	0.00	0.00
2005-1 L *				0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009				75.50	4.94	55.08	135.52

Per Diem

2008-1	0.0141
2007-1	0.0003
Total	0.0145

Exempt Codes: 01 - HOMESTEAD

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

Clinton
11:58 AM

RE Account 2170 Detail as of 12/11/2009

12/11/2009
Page 2

Name: STANTON JAMIE & NEILA
Location: 26 WYMAN RD
Acreage: 0 Map/Lot: 002-057-ON
Book Page:
2009-1 Period Due:

Land:	0
Building:	4,800
Exempt	4,800
<hr/>	
Total:	

Ref1: 10 X 50 MOHO
Mailing 33 WARREN HILL ROAD
Address: BELGRADE ME 04917

Year	Date	Reference	P	C	Principal	Interest	Costs	Total
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STANTON JAMIE & NEILA
 33 WARREN HILL ROAD
 BELGRADE ME 04917

Property Data		
Neighborhood	13 WYMAN RD	
Tree Growth Year	0	
X Coordinate	0	
Y Coordinate	0	
Zone/Land Use	14 RURAL	
Secondary Zone		
Topography	2 Rolling	
1.Level	4.Below St	7.Steep
2.Rolling	5.Low	8.Rough
3.Above St	6.Swampy	9.
Utilities	4 Site Improve	6 Site Improve
1.Public	4.Improve	7.Improve
2.Water	5.Improve	8.
3.Sewer	6.Improve	9.None
Street	1 Paved	
1.Paved	4.Proposed	7.
2.Semi Imp	5.Private	8.
3.Gravel	6.Abandone	9.NoStreet
T G Plan Year	0	
BUILDING USE	0	

Assessment Record					
Year	Land	Buildings	Exempt	Total	
2005	0	4,800	0	4,800	
2006	0	4,800	0	4,800	
2007	0	4,800	0	4,800	
2008	0	4,800	0	4,800	
2009	0	4,800	4,800	0	

Sale Data		
Sale Date		
Price		
Sale Type		
1.Land	4.Mobile Hom	7.
2.L & B	5.Other	8.
3.Building	6.CONDO	9.
Financing		
1.Convent	4.Seller	7.
2.FHA/VA	5.Private	8.
3.Assumed	6.Cash	9.Unknown
Validity		
1.Valid	4.Split	7.Renovate
2.Related	5.Partial	8.Other
3.Distress	6.Exempt	9.
Verified		
1.Buyer	4.Agent	7.Family
2.Seller	5.Pub Rec	8.Other
3.Lender	6.MLS	9.

Land Data						
Front Foot	Type	Effective		Influence		Influence Codes
		Frontage	Depth	Factor	Code	
11.Regular Lot				%		1.Vacancy
12.Delta Triangle				%		2.Excess Frtg
13.Nabla Triangle				%		3.Topography
14.Rear Land				%		4.Size/Shape
15.				%		5.Access
				%		6.Restriction
				%		7.Cor/Loc/Use
				%		8.View/Environ
				%		9.Open Space
				%		Acres
				%		30.Rear 21+
				%		31.Tillable 1
				%		32.ORCHARD
				%		33.GRAVEL PIT
				%		34.Pasture 1
				%		35.Horticultural
				%		36.UTILITY PROPER
				%		37.Softwood
				%		38.Mixed Wood
				%		39.Hardwood
				%		40.Wasteland
				%		41.UTILITY ROW
				%		42.Mobile Home Si
				%		43.GOLF COURSE (9
				%		44.SITE IMPROVEME
				%		45.CAMP LOT
				%		46.
Total Acreage				0.00		

Inspection Witnessed By:

No./Date	Description	Date Insp.
X		

Notes:

**RE Account 571 Detail
as of 12/11/2009**

Name: HOTHAM, TRACY
Location: 227 HINCKLEY RD
Acreage: 19.5 Map/Lot: 002-104
Book Page: B9442P267

Land: 21,800
Building: 0
Exempt: 0

Total: 21,800

2009-1 Period Due:
1) 169.71
2) 167.42

Ref1: B9442P0267
Mailing
Address: PO BOX 316
CLINTON ME 04927

Year	Date	Reference	P C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original		334.85	0.00	0.00	334.85
		CURINT		0.00	-2.28	0.00	-2.28
		Total		334.85	2.28	0.00	337.13
2008-1 L	09/01/08	Original		334.85	0.00	0.00	334.85
	6/19/2009	DEMAND	A 3	0.00	0.00	-9.54	-9.54
			Demand Fees				
	07/22/09	Liened		334.85	13.04	45.54	393.43
		CURINT		0.00	-9.12	0.00	-9.12
		Total		334.85	22.16	45.54	402.55
2007-1 L	09/04/07	Original		316.10	0.00	0.00	316.10
	7/18/2007	12799	A Y	2.10	0.00	0.00	2.10
	5/2/2008	DEMAND	A 3	0.00	0.00	-9.21	-9.21
			Demand Fees				
	06/10/08	Liened		314.00	9.69	35.21	358.90
	10/27/2009	FCFEES	A L	0.00	0.00	-9.54	-9.54
			Lien Maturity Fee				
	10/27/2009	CHGINT	A I	0.00	-30.35	0.00	-30.35
		CURINT		0.00	-2.71	0.00	-2.71
		Total		314.00	42.75	44.75	401.50
2006-1 R				0.00	0.00	0.00	0.00
2005-1 L *				0.00	0.00	0.00	0.00
2004-1 R				0.00	0.00	0.00	0.00
2003-1 R				0.00	0.00	0.00	0.00
2002-1 L *				0.00	0.00	0.00	0.00
2001-1 R				0.00	0.00	0.00	0.00
2000-1 R				0.00	0.00	0.00	0.00
1999-1 R				0.00	0.00	0.00	0.00
1998-1 R				0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009				983.70	67.19	90.29	1,141.18

Per Diem

2009-1	0.0321
2008-1	0.0642
2007-1	0.0602
Total	0.1565

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

HOTHAM, TRACY

PO BOX 316
CLINTON ME 04927
B9442P267

Property Data

Neighborhood 12 HINCKLEY RD		
Tree Growth Year 0		
X Coordinate 0		
Y Coordinate 0		
Zone/Land Use 14 RURAL		
Secondary Zone		
Topography 3 Above Street		
1.Level	4.Below St	7.Steep
2.Rolling	5.Low	8.Rough
3.Above St	6.Swampy	9.
Utilities 9 NoWater/NoSewer		
1.Public	4.Improve	7.Improve
2.Water	5.Improve	8.
3.Sewer	6.Improve	9.None
Street 1 Paved		
1.Paved	4.Proposed	7.
2.Semi Imp	5.Private	8.
3.Gravel	6.Abandone	9.NoStreet
T G Plan Year 0		
BUILDING USE 0		
Sale Data		
Sale Date		
Price		
Sale Type		
1.Land	4.Mobile Hom	7.
2.L & B	5.Other	8.
3.Building	6.CONDO	9.
Financing		
1.Convent	4.Seller	7.
2.FHA/VA	5.Private	8.
3.Assumed	6.Cash	9.Unknown
Validity		
1.Valid	4.Split	7.Renovate
2.Related	5.Partial	8.Other
3.Distress	6.Exempt	9.
Verified		
1.Buyer	4.Agent	7.Family
2.Seller	5.Pub Rec	8.Other
3.Lender	6.MLS	9.

Assessment Record

Year	Land	Buildings	Exempt	Total
2004	21,800	0	0	21,800
2005	21,800	0	0	21,800
2006	21,800	0	0	21,800
2007	21,800	0	0	21,800
2008	21,800	0	0	21,800
2009	21,800	0	0	21,800

Land Data

Front Foot	Type	Effective		Influence		Influence Codes
		Frontage	Depth	Factor	Code	
11.Regular Lot				%		1.Vacancy
12.Delta Triangle				%		2.Excess Frtg
13.Nabla Triangle				%		3.Topography
14.Rear Land				%		4.Size/Shape
15.				%		5.Access
				%		6.Restriction
				%		7.Cor/Loc/Use
				%		8.View/Environ
				%		9.Open Space
				%		Acres
				%		30.Rear 21+
				%		31.Tillable 1
				%		32.ORCHARD
				%		33.GRAVEL PIT
				%		34.Pasture 1
				%		35.Horticultural
				%		36.UTILITY PROPER
				%		37.Softwood
				%		38.Mixed Wood
				%		39.Hardwood
				%		40.Wasteland
				%		41.UTILITY ROW
				%		42.Mobile Home Si
				%		43.GOLF COURSE (9
				%		44.SITE IMPROVEME
				%		45.CAMP LOT
				%		46.
Total Acreage		19.50				

Inspection Witnessed By:

X	Date
No./Date	Description
	Date Insp.

Notes:

Clinton

Map Lot 002-104

Account 571

Location 227 HINCKLEY RD

Card 1 Of 1

12/16/2009

Building Style 0	SF Bsmt Living 0	Layout 0
1.Conv. 5.Garrison 9.CAMP	Fin Bsmt Grade 0 0	1.Typical 4. 7.
2.Ranch 6.Contemp 10.	HEARTHS 0	2.Inadeq 5. 8.
3.DW 7.Cont 11.	Heat Type 100% 0	3. 6. 9.
4.Cape 8.Log 12.	1.HWBB 5.FWA 9.No Heat	Attic 0
Dwelling Units 0	2.Radiator 6.WA 10.	1.1/4 Fin 4.Full Fin 7.
Other Units 0	3.Radiant 7.Electric 11.	2.1/2 Fin 5.Fl/Stair 8.
Stories 0	4.Steam 8.Units 12.	3.3/4 Fin 6. 9.None
1.1 4.1.5 7.	Cool Type 0% 9 None	Insulation 0
2.2 5.1.75 8.	1.Central 4. 7.	1.Full 4.Minimal 7.
3.3 6.2.5 9.	2. 5. 8.	2.Heavy 5.Unknown 8.
Exterior Walls 0	3. 6. 9.None	3.Capped 6. 9.None
1.CLAP 5.T-111 9.OTHER	Kitchen Style 0	Unfinished % 0%
2.WD SH 6.BR/STONE 10.	1.GOOD 4.Obsolete 7.	Grade & Factor 0 0%
3.COMP 7.NOV 11.	2.TYPICAL 5. 8.	1.E Grade 4.B Grade 7.AA Grade
4.ASB/ASP 8.AL/VIN 12.	3.OLD TYPE 6. 9.None	2.D Grade 5.A Grade 8.
Roof Surface 0	Bath(s) Style 0	3.C Grade 6.A+ Grade 9.Same
1.Asphalt 4.Composit 7.	1.GOOD 4.Obsolete 7.	SQFT (Footprint) 0
2.Slate 5.Wood 8.	2.TYPICAL 5. 8.	Condition 0
3.Metal 6.Other 9.	3.Old Type 6. 9.None	1.Poor 4.Avg 7.V G
SF Masonry Trim 0	# Rooms 0	2.Fair 5.Avg+ 8.Exc
OPEN-3-CUSTOM 0	# Bedrooms 0	3.Avg- 6.Good 9.Same
OPEN-4-CUSTOM 0	# Full Baths 0	Phys. % Good 0%
Year Built 0	# Half Baths 0	Funct. % Good 100%
Year Remodeled 0	# Addn Fixtures 0	Functional Code 9 None
Foundation 0	# Fireplaces 0	1.Incomp 4.SMALL 7.LAYOUT
1.Concrete 4.Wood 7.		2.O-Built 5. 8.OTHER
2.C Block 5.Slab 8.		3.CDU 6.STYLE 9.None
3.Br/Stone 6.Piers 9.		Econ. % Good 100%
Basement 0		Economic Code None
1.1/4 Bmt 4.Full Bmt 7.		0.None 3.Services 9.None
2.1/2 Bmt 5.None 8.		1.Location 4.Traffic 8.
3.3/4 Bmt 6. 9.None		2.Encroach 8.Other 9.
Bsmt Gar # Cars 0		Entrance Code 0
Wet Basement 0		1.Interior 4.Vacant 7.
1.Dry 4. 7.		2.Refusal 5.Estimate 8.
2.Damp 5. 8.		3.Informed 6. 9.
3.Wet 6. 9.		Information Code 0
		1.Owner 4.Agent 7.
		2.Relative 5.Estimate 8.
		3.Tenant 6.Other 9.



Date Inspected

Additions, Outbuildings & Improvements

Type	Year	Units	Grade	Cond	Phys.	Funct.	Sound Value
					%	%	1.ONE STORY FRAM
					%	%	2.TWO STORY FRAM
					%	%	3.THREE STORY FR
					%	%	4.1 & 1/2 STORY
					%	%	5.1 & 3/4 STORY
					%	%	6.2 & 1/2 STORY
					%	%	21.Open Frame Por
					%	%	22.Encl Frame Por
					%	%	23.Frame Garage
					%	%	24.Frame Shed
					%	%	25.Frame Bay Wind
					%	%	26.1SFr Overhang
					%	%	27.Unfin Basement
					%	%	28.Unfinished Att
					%	%	29.Finished Attic

**RE Account 88 Detail
as of 12/11/2009**

Name: BICKFORD RONALD K
Location: 1597 RIVER RD
Acreage: 33 Map/Lot: 005-010
Book Page: B4514P101

Land: 32,900
Building: 115,000
Exempt 11,440

Total: 136,460

Ref1: B4514P0101
Mailing 1597 RIVER RD
Address: CLINTON ME 04927

2009-1 Period Due:
1) 1,062.29
2) 1,048.01

Year	Date	Reference	P C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original		2,096.03	0.00	0.00	2,096.03
		CURINT		0.00	-14.27	0.00	-14.27
		Total		2,096.03	14.27	0.00	2,110.30
2008-1 L	09/01/08	Original		2,072.06	0.00	0.00	2,072.06
	6/19/2009	DEMAND	A 3	0.00	0.00	-9.54	-9.54
			Demand Fees				
	07/22/09	Liened		2,072.06	80.67	45.54	2,198.27
		CURINT		0.00	-56.43	0.00	-56.43
		Total		2,072.06	137.10	45.54	2,254.70
2007-1 L	09/04/07	Original		1,956.05	0.00	0.00	1,956.05
	5/2/2008	DEMAND	A 3	0.00	0.00	-9.21	-9.21
			Demand Fees				
	06/10/08	Liened		1,956.05	60.58	35.21	2,051.84
	12/17/2008	CHGINT	1 I	0.00	-71.28	0.00	-71.28
	12/17/2008	1830	A P	0.00	63.83	0.00	63.83
	1/13/2009	CHGINT	1 I	0.00	-10.13	0.00	-10.13
	1/13/2009	1843	A P	86.63	78.16	35.21	200.00
	10/27/2009	FCFEES	A L	0.00	0.00	-9.54	-9.54
			Lien Maturity Fee				
	10/27/2009	CHGINT	A I	0.00	-102.89	0.00	-102.89
		CURINT		0.00	-16.13	0.00	-16.13
		Total		1,869.42	119.02	9.54	1,997.98
2006-1 L	*			0.00	0.00	0.00	0.00
2005-1 R				0.00	0.00	0.00	0.00
2004-1 R				0.00	0.00	0.00	0.00
2003-1 R				0.00	0.00	0.00	0.00
2002-1 R				0.00	0.00	0.00	0.00
2001-1 R				0.00	0.00	0.00	0.00
2000-1 R				0.00	0.00	0.00	0.00
1999-1 R				0.00	0.00	0.00	0.00
1998-1 R				0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009				6,037.51	270.39	55.08	6,362.98

Per Diem

Exempt Codes: 01 - HOMESTEAD

Clinton
11:52 AM

RE Account 88 Detail as of 12/11/2009

12/11/2009
Page 2

Name: BICKFORD RONALD K

Location: 1597 RIVER RD

Acreage: 33 Map/Lot: 005-010

Book Page: B4514P101

2009-1 Period Due:

1) 1,062.29

2) 1,048.01

Land: 32,900

Building: 115,000

Exempt 11,440

Total: 136,460

Ref1: B4514P0101

Mailing 1597 RIVER RD

Address: CLINTON ME 04927

Year	Date	Reference	P	C	Principal	Interest	Costs	Total
2008-1		0.3974						
2007-1		0.3585						
Total		0.9569						

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

CLINTON, MAINE

BUILDING RECORD

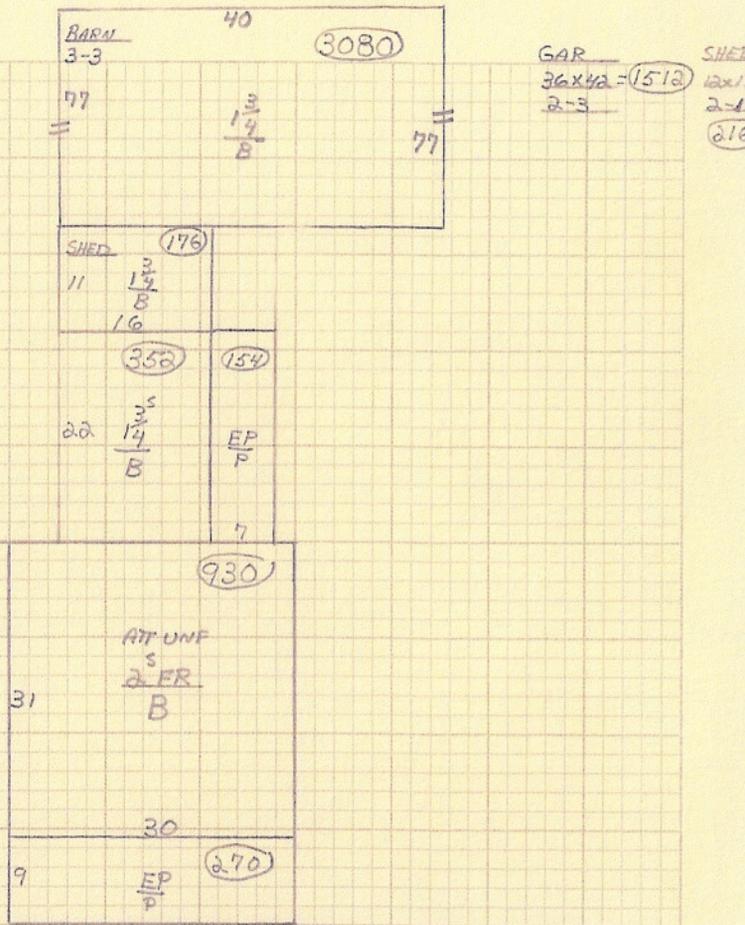
MAP LOT

ACCOUNT NO.

ADDRESS 1450

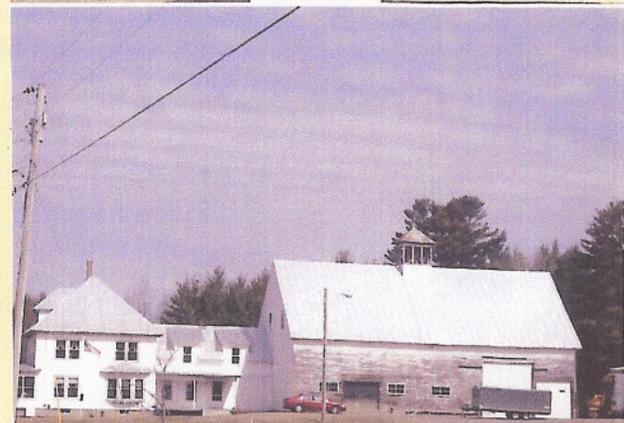
CARD NO. OF

BUILDING STYLE 1. Conventional 6. Split Level 2. Ranch 7. Contemporary 3. Doublewide 8 Log 4. Cape 9. Other 5. Garrison	1	S/F BSMT LIVING	---	LAYOUT 1. Typical 2. Inadeq.	1
DWELLING UNITS	1	FIN BSMT GRADE	---	ATTIC 1. 1/4 Fin. 4. Full Fin. 2. 1/2 Fin. 5. Fl/Stairs 3. 3/4 Fin. 9. None	5
OTHER UNITS	0	HEAT TYPE 1. HW BB 6. Warm Air 2. Radiator 7. Electric 3. Radiant 8. Units Floor 9. No Heat 4. Steam 5. FWA	L 100%	INSULATION 1. Full 4. Minimal 2. Heavy 5. Partial 3. Capped 9. None	1
STORIES 1. One 4. 1 1/2 2. Two 5. 1 3/4 3. Three 6. 2 1/2	2	COOL TYPE 1. Central Air Cond. 9. None	2 100%	UNFINISHED %	---
EXTERIOR WALLS 1. Clapboard S. T-111 2. Shingles 6. BR/Stone 3. Composition 7. Novelty 4. Asbestos/ 8. AL/Vinyl Asphalt siding 9. Other	2	KITCHEN STYLE 1. Good 3. Old Style 2. Typical 4. Obsolete	2	GRADE & FACTOR 1 E 4. B 2. D 5. A 3. C 6. AA	L 100%
ROOF SURFACE 1. Asphalt 4. Composite 2. Slate 5. Wood 3. Metal 6. Other	3	BATH(S) STYLE 1. Good 3. Old Style 2. Typical 4. Obsolete	2	SQ. FOOTAGE	0930
S/F MASONRY TRIM	---	# ROOMS	09	CONDITION 1. Poor 5. Average+ 2. Fair 6. Good 3. Average- 7. Very Good 4. Average 8. Excellent	4
YEAR BUILT	1920	# BEDROOMS	05	PHYS. % GOOD	---
YEAR REMODELED	---	# FULL BATHS	1	FUNCT. % GOOD	100%
FOUNDATION 1. Conc. 4. Wood 2. C. Blk 5. Slab 3. Br/Stone 6. Piers	1	# HALF BATHS	0	FUNCT. CODE 1. Incomp. 3. C/D/U 2. Overbuilt 9. None	9
BASEMENT 1. 1/4 4. Full 2. 1/2 5. Crawl 3. 3/4 9. None	4	# ADDN FIXTURES	0	ECON. % GOOD	100%
BSMT GAR # CARS	0	# FIREPLACES	1	ECON. CODE 1. Location 3. Services 2. Encroach. 9. None	9
WET BASEMENT 1. Dry 3. Wet 2. Damp 9. None	1	# HEARTH(S)	1	ENTRANCE CODE 1. Int. Inspect 4. Vacant 2. Refused 5. Estimate 3. Info Only 6. No Show	5
				Information Source: 1. Owner 4. Agent 2. Relative 5. Estimate 3. Tenant 6. Other	15
				INSPECTION DATE:	03/24/04



CODES	DESCRIPTION:	TYPE	YEAR	UNITS	GRADE	COND.	PERCENT GOOD	
							Phys.	Funct.
1. 1S Fr	1 1/2 S	0215	---	0352	---	---	---	---
2. 2S Fr	EP	0222	---	0270	---	---	---	---
3. 3S Fr	EP	0222	---	0154	---	---	---	---
4. 1 1/2S Fr	1 3/4 R SHED	0285	---	0126	---	---	---	---
5. 1 3/4S Fr	BSMT.	0229	---	0176	---	---	---	---
6. 2 1/2S Fr	1 3/4 S BARN	158	---	3080	---	45	50	---
21. OFF	GAR	0223	---	1512	2L.00	3	---	---
22. EFP	SHED	0224	---	0216	2L.00	1	---	---
23. Garage								
24. Shed								
25. Bay Window								
26. Overhang								
27. Unf. Bsmt.								
28. Unf. Attic								
29. Fin. Attic								
61. Carport								
62. Patio								
63. Swimming Pool								
64. Tennis Court								
65. Stable w/Loft								
66. Greenhouse								
67. Natatorium								
68. Wood Deck								
69. Jacuzzi/Hot tub								
996. 10' Moho								
997. 12' Moho								
998. 14' Moho								
999. Dblwide -20'								

VAN TUNEN ASSESSMENT SERVICES • MADISON, ME.



**RE Account 719 Detail
as of 12/11/2009**

Name: HOLT MAUDE--HEIRS OF
Location: BANGOR RD
Acreage: 8 Map/Lot: 008-046
Book Page:

Land: 14,300
Building: 0
Exempt: 0

Total: 14,300

2009-1 Period Due:
1) 111.33
2) 109.82

Ref1:
Mailing % ROSS HOLT JR
Address: 20 ANNIS RD
CAMDEN ME 04843

Year	Date	Reference	P C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original		219.65	0.00	0.00	219.65
		CURINT		0.00	-1.50	0.00	-1.50
		Total		219.65	1.50	0.00	221.15
2008-1 L	09/01/08	Original		219.65	0.00	0.00	219.65
	6/19/2009	DEMAND	A 3	0.00	0.00	-9.54	-9.54
			Demand Fees				
	07/22/09	Liened		219.65	8.55	45.54	273.74
		CURINT		0.00	-5.98	0.00	-5.98
		Total		219.65	14.53	45.54	279.72
2007-1 L	09/04/07	Original		207.35	0.00	0.00	207.35
	5/2/2008	DEMAND	A 3	0.00	0.00	-9.21	-9.21
			Demand Fees				
	06/10/08	Liened		207.35	6.42	35.21	248.98
	10/27/2009	FCFEES	A L	0.00	0.00	-9.54	-9.54
			Lien Maturity Fee				
	10/27/2009	CHGINT	A I	0.00	-20.04	0.00	-20.04
		CURINT		0.00	-1.79	0.00	-1.79
		Total		207.35	28.25	44.75	280.35
2006-1 R				0.00	0.00	0.00	0.00
2005-1 R				0.00	0.00	0.00	0.00
2004-1 R				0.00	0.00	0.00	0.00
2003-1 R				0.00	0.00	0.00	0.00
2002-1 R				0.00	0.00	0.00	0.00
2001-1 R				0.00	0.00	0.00	0.00
2000-1 R				0.00	0.00	0.00	0.00
1999-1 R				0.00	0.00	0.00	0.00
1998-1 R				0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009				646.65	44.28	90.29	781.22

Per Diem

2009-1	0.0211
2008-1	0.0421
2007-1	0.0398
Total	0.1030

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

Clinton
11:55 AM

RE Account 719 Detail
as of 12/11/2009

12/11/2009
Page 2

Name: HOLT MAUDE--HEIRS OF

Location: BANGOR RD

Acreage: 8 Map/Lot: 008-046

Book Page:

2009-1 Period Due:

- 1) 111.33
- 2) 109.82

Land:	14,300
Building:	0
Exempt	0
<hr/>	
Total:	14,300

Ref1:

Mailing % ROSS HOLT JR
Address: 20 ANNIS RD
 CAMDEN ME 04843

Year	Date	Reference	P	C	Principal	Interest	Costs	Total
-------------	-------------	------------------	----------	----------	------------------	-----------------	--------------	--------------

CLINTON, MAINE

BUILDING RECORD

MAP _____ LOT _____ ACCOUNT NO. _____ ADDRESS _____

CARD NO. _____ OF _____

BUILDING STYLE		S/F BSMT LIVING		LAYOUT	
1. Conventional 2. Ranch 3. Doublewide 4. Cape 5. Garrison				1. Typical 2. Inadeq.	
		FIN BSMT GRADE		ATTIC	
				1. 1/4 Fin. 2. 1/2 Fin. 3. 3/4 Fin.	4. Full Fin. 5. Fl/Stairs 9. None
DWELLING UNITS		HEAT TYPE		INSULATION	
		1. HW BB 2. Radiator 3. Radiant Floor 4. Steam 5. FWA	6. Warm Air 7. Electric 8. Units 9. No Heat	1. Full 2. Heavy 3. Capped	4. Minimal 5. Partial 9. None
OTHER UNITS		COOL TYPE		UNFINISHED %	
		1. Central Air Cond. 9. None			
STORIES		KITCHEN STYLE		GRADE & FACTOR	
1. One 2. Two 3. Three	4. 1 1/2 5. 1 3/4 6. 2 1/2	1. Good 2. Typical	3. Old Style 4. Obsolete	1. E 2. D 3. C	4. B 5. A 6. AA
EXTERIOR WALLS		BATH(S) STYLE		SQ. FOOTAGE	
1. Clapboard 2. Shingles 3. Composition 4. Asbestos/Asphalt siding	5. T-111 6. BR/Stone 7. Novelty 8. Al/Vinyl 9. Other	1. Good 2. Typical	3. Old Style 4. Obsolete	CONDITION	
ROOF SURFACE		# ROOMS		1. Poor 2. Fair 3. Average 4. Average	5. Average + 6. Good 7. Very Good 8. Excellent
1. Asphalt 2. Slate 3. Metal	4. Composite 5. Wood 6. Other	# BEDROOMS		PHYS. % GOOD	
S/F MASONRY TRIM		# FULL BATHS		FUNCT. % GOOD	
		# HALF BATHS		FUNCT. CODE	
		# ADDN FIXTURES		1. Incomp. 2. Overbuilt	3. C/D/U 9. None
YEAR BUILT		# FIREPLACES		ECON. % GOOD	
		# HEARTH(S)		ECON. CODE	
YEAR REMODELED				1. Location 2. Encroach.	3. Services 9. None
FOUNDATION				ENTRANCE CODE	
1. Conc. 2. C. Blk 3. Br/Stone	4. Wood 5. Slab 6. Piers			1. Int. Inspect 2. Refused 3. Info Only	4. Vacant 5. Estimate 6. No Show
BASEMENT				Information Source:	
1. 1/4 2. 1/2 3. 3/4	4. Full 5. Crawl 9. None			1. Owner 2. Relative 3. Tenant	4. Agent 5. Estimate 6. Other
BSMT GAR # CARS				INSPECTION DATE:	
WET BASEMENT					
1. Dry 2. Damp	3. Wet 9. None				

CODES	DESCRIPTION:	TYPE	YEAR	UNITS	GRADE	COND.	PERCENT GOOD	
							Phys.	Funct.
add 10 for basement								
1. 1S Fr								
2. 2S Fr								
3. 1S Fr								
4. 1 1/2S Fr								
5. 1 3/4S Fr								
6. 2 1/2S Fr								
21. OFF								
22. EFP								
23. Garage								
24. Shed								
25. Bay Window								
26. Overhang								
27. Unf. Bsmt.								
28. Unf. Attic								
29. Fin. Attic								
61. Carport								
62. Patio								
63. Swimming Pool								
64. Tennis Court								
65. Stable w/loft								
66. Greenhouse								
67. Natatorium								
68. Wood Deck								
69. Jacuzzi/Hot tub								
996. 10' MoHo								
997. 12' MoHo								
998. 14' MoHo								
999. Dblwide -28'								
NOTES:								

VAN TUUNEN ASSESSMENT SERVICES • MADISON, ME.

PHOTO

RE Account 834 Detail
as of 12/11/2009

Name: KRUEGER HANS JR & HENRIETTA
Location: 564 CANAAN RD
Acreage: 21 Map/Lot: 009-022
Book Page: B4877P124

Land: 23,700
Building: 16,500
Exempt: 11,440

Total: 28,760

Ref1: B4877P0124
Mailing: 564 CANAAN RD
Address: CLINTON ME 04927

2009-1 Period Due:
1) 223.89
2) 220.87

Year	Date	Reference	P C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original		441.75	0.00	0.00	441.75
		CURINT		0.00	-3.01	0.00	-3.01
		Total		441.75	3.01	0.00	444.76
2008-1 L	09/01/08	Original		431.62	0.00	0.00	431.62
	6/19/2009	DEMAND	A 3	0.00	0.00	-9.54	-9.54
			Demand Fees				
	07/22/09	Liened		431.62	16.81	45.54	493.97
		CURINT		0.00	-11.75	0.00	-11.75
		Total		431.62	28.56	45.54	505.72
2007-1 L	09/04/07	Original		407.45	0.00	0.00	407.45
	5/2/2008	DEMAND	A 3	0.00	0.00	-9.21	-9.21
			Demand Fees				
	06/10/08	Liened		407.45	12.62	35.21	455.28
	10/27/2009	FCFEES	A L	0.00	0.00	-9.54	-9.54
			Lien Maturity Fee				
	10/27/2009	CHGINT	A I	0.00	-39.38	0.00	-39.38
		CURINT		0.00	-3.52	0.00	-3.52
		Total		407.45	55.52	44.75	507.72
2006-1 L	*			0.00	0.00	0.00	0.00
2005-1 L	*			0.00	0.00	0.00	0.00
2004-1 L	*			0.00	0.00	0.00	0.00
2003-1 L	*			0.00	0.00	0.00	0.00
2002-1 L	*			0.00	0.00	0.00	0.00
2001-1 L	*			0.00	0.00	0.00	0.00
2000-1 L	*			0.00	0.00	0.00	0.00
1999-1 L	*			0.00	0.00	0.00	0.00
1998-1 L	*			0.00	0.00	0.00	0.00
1997-1 L	*			0.00	0.00	0.00	0.00
1996-1 L	*			0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009				1,280.82	87.09	90.29	1,458.20

Per Diem

2009-1	0.0424
2008-1	0.0828
2007-1	0.0781
Total	0.2033

Exempt Codes: 01 - HOMESTEAD

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

Clinton
11:57 AM

RE Account 834 Detail
as of 12/11/2009

12/11/2009
Page 2

Name: KRUEGER HANS JR & HENRIETTA

Location: 564 CANAAN RD

Acreage: 21 Map/Lot: 009-022

Book Page: B4877P124

2009-1 Period Due:

1) 223.89

2) 220.87

Land: 23,700

Building: 16,500

Exempt 11,440

Total: 28,760

Ref1: B4877P0124

Mailing 564 CANAAN RD

Address: CLINTON ME 04927

Year Date

Reference

P C

Principal

Interest

Costs

Total

CLINTON - MAINE

MAP 9 LOT 22

ACCOUNT NO. 834

ADDRESS

B LC

CARD NO. OF

KRUEGER HANS JR & HENRIETTA 834
 564 CANAAN RD 009
 CLINTON ME 04927 022
 B4877P0124

PROPERTY DATA		ASSESSMENT RECORD				
EXEMPT CODE	YEAR	LAND	BUILDINGS	EXEMPT	TOTAL	
TRANCODE	04/05	23.700	15.700	7.000	39.400	
LAND CODE	05/06	23,700	15,500	13,000	26,200	
BUILDING CODE	06/07	23,700	17,400	13,000	28,100	
NEIGHBORHOOD CODE	07/08	23,700	17,400	13,000	28,100	
LAND USE	ACCT: 834-1 Map/Lot:009-022					
11. Residential	20					
12. Commercial	20					
13. Industrial	20					
14. Rural	20					
15. Waterfront	20					
16. Resource Protection	20					
17. Dairy	20					
SECONDARY ZONE	20					
TOPOGRAPHY	20					
1. Level 5. Low	20					
2. Rolling 6. Swampy	20					
3. Above Street 7. Steep	20					
4. Below Street 8. Rough	20					
UTILITIES						
1. All Public 5. Dug Well						
2. Public Water 6. Septic						
3. Public Sewer 7. Cess Pool						
4. Drilled Well 9. No Utilities						
STREET						
1. Paved 4. Proposed						
2. Unpaved 5. Private						
3. No Street 9. No Street						
SALE DATA						
DATE(MM/YY)						

	TYPE	EFFECTIVE		INFLUENCE		INFLUENCE CODES
		Frontage	Depth	Factor	Code	
FRONT FOOT						
11. Regular Lot				%		1=Vacancy
12. Delta Triangle				%		2=Excess Frontage
13. Nable Triangle				%		3=Topography
14. Rear Land				%		4=Size / Shape
				%		5=Access
				%		6=Restrictions
				%		7=Corner / Location
				%		8=View / Environmental
				%		9=Fractional Share
SQUARE FOOT						
16. Regular Lot				%		
17. Secondary				%		
18. Excess Land				%		
19. Condo.				%		
20.				%		
FRACT. ACRE						
21. Homesite	21	4.00	075%		5	ACRES (cont.)
22. Baselot	28	10.00	100%		0	34. Pasture
23. Waterfront	40	7.00	100%		0	35. Horticultural
ACRES	44	1.00	100%		0	36.
24. Homesite						37. Softwood
25. Baselot						38. Mixed Wood
26. Secondary						39. Hardwood
27. Frontage						40. Waste
28. Rear 1						41. Gravel Pit
29. Rear 2						
30. Rear 3						SITE
31. Tillable						42. Moho Site
TOTAL ACRES		21.00				43. Condo Site
						44. Lot Improvements

INSPECTION WITNESSED BY: X: _____ DATE: / /

PRICE	
SALE TYPE	
1. Land 4. Mohp only	
2. Land & Bldg.	
3. Building Only 5. Other	
FINANCING	
1. Conventional 5. Private	
2. FHA/VA 6. Cash	
3. Assumed 7. FMHA	
4. Seller 9. Unknown	
VERIFIED	
1. Buyer 6. MLS	
2. Seller 7. Family	
3. Lender 8. Other	
4. Agent 9. Confid.	
5. Record	
VALIDITY	
1. Valid 5. Partial	
2. Related 6. Exempt	
3. Distress 7. Changed	
4. Split 8. Other	

CLINTON, MAINE

BUILDING RECORD

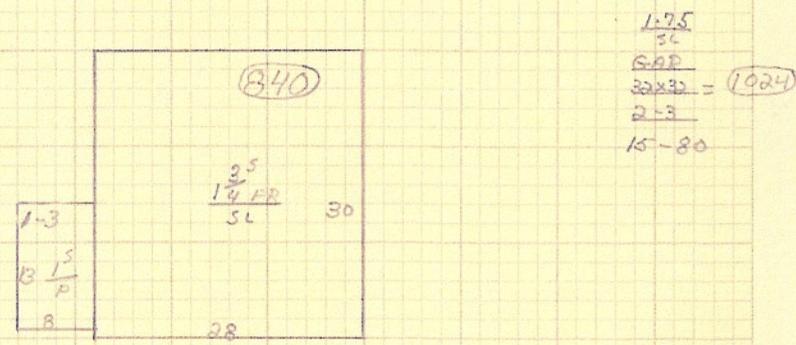
MAP **9** LOT **22**

ACCOUNT NO. **834**

ADDRESS

CARD NO. OF

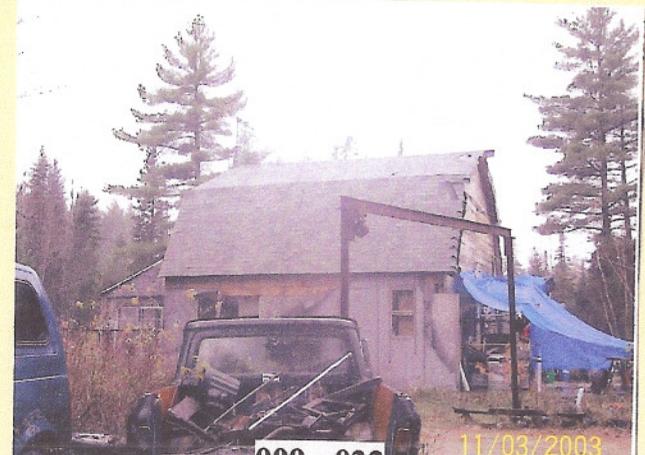
BUILDING STYLE		S/F BSMT LIVING	---	LAYOUT	
1. Conventional 2. Ranch 3. Doublewide 4. Cape 5. Garrison	1	FIN BSMT GRADE	---	1. Typical 2. Inadeq. ATTIC	1
6. Split Level 7. Contemporary 8. Log 9. Other				1. 1/4 Fin. 2. 1/2 Fin. 3. 3/4 Fin.	9
DWELLING UNITS	1	HEAT TYPE		4. Full Fin. 5. Fl/Stairs 9. None	
OTHER UNITS	0	1. HW BB 2. Radiator 3. Radiant Floor 4. Steam 5. FWA	9	INSULATION	
STORIES	5	6. Warm Air 7. Electric 8. Units 9. No Heat	100%	1. Full 2. Heavy 3. Capped	1
1. One 2. Two 3. Three		1. Central Air Cond. 9. None	9	4. Minimal 5. Partial 9. None	
EXTERIOR WALLS	9	COOL TYPE		UNFINISHED %	---
1. Clapboard 2. Shingles 3. Composition 4. Asbestos/Asphalt siding		1. E 2. D 3. C	9	GRADE & FACTOR	
5. T-111 6. BR/Stone 7. Novelty 8. Al/Vinyl 9. Other		4. B 5. A 6. AA	100%	1. E 2. D 3. C	1 E
ROOF SURFACE	1	KITCHEN STYLE		SQ. FOOTAGE	2840
1. Asphalt 2. Slate 3. Metal		1. Good 2. Typical 3. Old Style 4. Obsolete	3	CONDITION	
4. Composite 5. Wood 6. Other		1. Good 2. Typical 3. Old Style 4. Obsolete	3	1. Poor 2. Fair 3. Average- 4. Average	3
S/F MASONRY TRIM	---	BATH(S) STYLE		5. Average + 6. Good 7. Very Good 8. Excellent	
---		1. Good 2. Typical	2	PHYS. % GOOD	---
		# ROOMS	0.4	FUNCT. % GOOD	0.50%
YEAR BUILT	1997	# BEDROOMS	0.2	FUNCT. CODE	
YEAR REMODELED	---	# FULL BATHS	1	1. Incomp. 2. Overbuilt	1
FOUNDATION		# HALF BATHS	0	3. C/D/U 9. None	
1. Conc. 2. C. Blk 3. Br/Stone	5	# ADDN FIXTURES	0	ECON. % GOOD	100%
4. Wood 5. Slab 6. Piers		# FIREPLACES	0	ECON. CODE	
BASEMENT		# HEARTH(S)	0	1. Location 2. Encroach.	9
1. 1/4 2. 1/2 3. 3/4	9	1928 50704 915		3. Services 9. None	
4. Full 5. Crawl 9. None				ENTRANCE CODE	06-07-04
BSMT GAR # CARS	0			1. Int. Inspect 2. Refused 3. Info Only	3
WET BASEMENT				4. Vacant 5. Estimate 6. No Show	4
1. Dry 2. Damp	9			Information Source:	
3. Wet 9. None				1. Owner 2. Relative 3. Tenant	5
				4. Agent 5. Estimate 6. Other	1
				INSPECTION DATE:	04/29/03



CODES	DESCRIPTION:	TYPE	YEAR	UNITS	GRADE	COND.	PERCENT GOOD	
							Phys.	Funct.
1. 15 Fr								
2. 25 Fr								
3. 35 Fr								
4. 1 1/25 Fr								
5. 1 3/45 Fr								
6. 2 1/25 Fr								
21. OFF								
22. EFP								
23. Garage								
24. Shed								
25. Bay Window								
26. Overhang								
27. Unf. Bsmt.								
28. Unf. Attic								
29. Fin. Attic								
61. Carport								
62. Patio								
63. Swimming Pool								
64. Tennis Court								
65. Stable w/loft								
66. Greenhouse								
67. Natatorium								
68. Wood Deck								
69. Jacuzzi/Hot tub								
996. 10' Moho								
997. 12' Moho								
998. 14' Moho								
999. Dblwide -28'								

VAN TUINEN ASSESSMENT SERVICES • MADISON, ME.

No sheetrock, black floorboard / No int. Fin.



11/03/2003

**RE Account 1122 Detail
as of 12/11/2009**

Name: GENTHNER MARY

Location: HILL RD

Acreage: 0.01 Map/Lot: 011-007

Book Page: B3926P228

Land: 100
Building: 0
Exempt 0

Total: 100

2009-1 Period Due:

- 1) 0.78
- 2) 0.77

Ref1: B3926P0228
Mailing 12 BURNS ST
Address: FAIRFIELD ME 04937

Year	Date	Reference	P C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original		1.54	0.00	0.00	1.54
		CURINT		0.00	-0.01	0.00	-0.01
		Total		1.54	0.01	0.00	1.55
2008-1 L	09/01/08	Original		1.54	0.00	0.00	1.54
	6/19/2009	DEMAND	A 3	0.00	0.00	-9.54	-9.54
			Demand Fees				
	07/22/09	Liened		1.54	0.06	45.54	47.14
		CURINT		0.00	-0.04	0.00	-0.04
		Total		1.54	0.10	45.54	47.18
2007-1 L	09/04/07	Original		1.45	0.00	0.00	1.45
	5/2/2008	DEMAND	A 3	0.00	0.00	-9.21	-9.21
			Demand Fees				
	06/10/08	Liened		1.45	0.05	35.21	36.71
	10/27/2009	FCFEES	A L	0.00	0.00	-9.54	-9.54
			Lien Maturity Fee				
	10/27/2009	CHGINT	A I	0.00	-0.14	0.00	-0.14
		CURINT		0.00	-0.01	0.00	-0.01
		Total		1.45	0.20	44.75	46.40
2006-1 R				0.00	0.00	0.00	0.00
2005-1 R				0.00	0.00	0.00	0.00
2004-1 L *				0.00	0.00	0.00	0.00
2003-1 L *				0.00	0.00	0.00	0.00
2002-1 L *				0.00	0.00	0.00	0.00
2001-1 R				0.00	0.00	0.00	0.00
2000-1 R				0.00	0.00	0.00	0.00
1999-1 R				0.00	0.00	0.00	0.00
1998-1 R				0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009				4.53	0.31	90.29	95.13

Per Diem

2009-1	0.0001
2008-1	0.0003
2007-1	0.0003
Total	0.0007

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

**RE Account 1122 Detail
as of 12/11/2009**

Name: GENTHNER MARY

Location: HILL RD

Acreage: 0.01 Map/Lot: 011-007

Book Page: B3926P228

2009-1 Period Due:

- 1) 0.78
- 2) 0.77

Land:	100
Building:	0
Exempt	0
<hr/> Total:	100

Ref1: B3926P0228
Mailing 12 BURNS ST
Address: FAIRFIELD ME 04937

Year	Date	Reference	P C	Principal	Interest	Costs	Total
------	------	-----------	-----	-----------	----------	-------	-------

CLINTON - MAINE

MAP 11 LOT 7

ACCOUNT NO. 1122 ADDRESS _____

CARD NO. ____ OF ____

GENTHNER MARY
12 BURNS ST

FAIRFIELD ME 04937
B3926P0228

011
007

01122

PROPERTY DATA		ASSESSMENT RECORD				
EXEMPT CODE	---	YEAR	LAND	BUILDINGS	EXEMPT	TOTAL
TRANCODE	---	04/05	100	0	0	100
LAND CODE	---	05/06	100	0	0	100
BUILDING CODE	---	06/07	100	0	0	100
NEIGHBORHOOD CODE	<u>04</u>	ACCT: 1122-1 Map/Lot:011-007				
LAND USE		07/08	100	0	0	100
		ACCT: 1122-1 Map/Lot:011-007				
11. Residential		20				
12. Commercial		20				
13. Industrial		20				
14. Rural		20				
15. Waterfront		20				
16. Resource Protection		20				
17. Dairy	<u>14</u>	20				
SECONDARY ZONE		---				
TOPOGRAPHY						
1. Level	5. Low	20				
2. Rolling	6. Swampy	20				
3. Above Street	7. Steep	20				
4. Below Street	8. Rough	20				
UTILITIES						
1. All Public	5. Dug Well					
2. Public Water	6. Septic					
3. Public Sewer	7. Cess Pool					
4. Drilled Well	9. No Utilities					
STREET						
1. Paved	4. Proposed					
2. Unpaved	5. Private					
3.	9. No Street					

LAND DATA		TYPE	EFFECTIVE		INFLUENCE		INFLUENCE CODES
			Frontage	Depth	Factor	Code	
FRONT FOOT							1=Vacancy 2=Excess Frontage 3=Topography 4=Size / Shape 5=Access 6=Restrictions 7=Corner / Location 8=View / Environmental 9=Fractional Share
11. Regular Lot							
12. Delta Triangle							
13. Nablo Triangle							
14. Rear Land							
SALE DATA							
DATE(MM/YY)							
PRICE							
SALE TYPE							
1. Land							ACRES (cont.) 34. Pasture 35. Horticultural 36. 37. Softwood 38. Mixed Wood 39. Hardwood 40. Waste 41. Gravel Pit SITE 42. Moho Site 43. Condo Site 44. Lot Improvements
4. Moho only							
2. Land & Bldg.							
3. Building Only							
5. Other							
FINANCING							
1. Conventional							
5. Private							
2. FHA/VA							
6. Cash							
3. Assumed							
7. FMHA							
4. Seller							
9. Unknown							
VERIFIED							
1. Buyer							
6. MLS							
2. Seller							
7. Family							
3. Lender							
8. Other							
4. Agent							
9. Confid.							
5. Record							
VALIDITY							
1. Valid							
5. Partial							
2. Related							
6. Exempt							
3. Distress							
7. Changed							
4. Split							
8. Other							
FRACT. ACRE							
21. Homesite							
22. Baselot		<u>21</u>		<u>0.01</u>	<u>0.10</u> %	<u>4</u>	
23. Waterfront							
ACRES							
24. Homesite							
25. Baselot							
26. Secondary							
27. Frontage							
28. Rear 1							
29. Rear 2							
30. Rear 3							
31. Tillable							
TOTAL ACRES				<u>0.01</u>	<u>0.10</u> %		

INSPECTION WITNESSED BY:
X: _____ DATE: 1/1

TAX ACQUIRED AS OF 4-1-05

CLINTON, MAINE

BUILDING RECORD

MAP 11 LOT 7

ACCOUNT NO. 1122

ADDRESS

CARD NO. OF

BUILDING STYLE 1. Conventional 6. Split Level 2. Ranch 7. Contemporary 3. Doublewide 8. Log 4. Cape 9. Other 5. Garrison	S/F BSMT LIVING ---	LAYOUT 1. Typical 2. Inadeq. ATTIC 1. 1/4 Fin. 4. Full Fin. 2. 1/2 Fin. 5. Fl/Stairs 3. 3/4 Fin. 9. None
DWELLING UNITS ---	FIN BSMT GRADE ---	INSULATION 1. Full 4. Minimal 2. Heavy 5. Partial 3. Capped 9. None
OTHER UNITS ---	HEAT TYPE 1. HW BB 6. Warm Air 2. Radiator 7. Electric 3. Radiant 8. Units Floor 9. No Heat 4. Steam 5. FWA	UNFINISHED % ---
STORIES 1. One 4. 1 1/2 2. Two 5. 1 3/4 3. Three 6. 2 1/2	COOL TYPE 1. Central Air Cond. 9. None	GRADE & FACTOR 1. E 4. B 2. D 5. A 3. C 6. AA
EXTERIOR WALLS 1. Clapboard 5. T-111 2. Shingles 6. BR/Stone 3. Composition 7. Novelty 4. Asbestos/ 8. AL/Vinyl Asphalt siding 9. Other	KITCHEN STYLE 1. Good 3. Old Style 2. Typical 4. Obsolete	SQ. FOOTAGE ---
ROOF SURFACE 1. Asphalt 4. Composite 2. Slate 5. Wood 3. Metal 6. Other	BATH(S) STYLE 1. Good 3. Old Style 2. Typical 4. Obsolete	CONDITION 1. Poor 5. Average + 2. Fair 6. Good 3. Average- 7. Very Good 4. Average 8. Excellent
S/F MASONRY TRIM ---	# ROOMS ---	PHYS. % GOOD ---
YEAR BUILT ---	# BEDROOMS ---	FUNCT. % GOOD ---
YEAR REMODELED ---	# FULL BATHS ---	FUNCT. CODE 1. Incomp. 3. C/D/U 2. Overbuilt 9. None
FOUNDATION 1. Conc. 4. Wood 2. C. Blk 5. Slab 3. Br/Stone 6. Piers	# HALF BATHS ---	ECON. % GOOD ---
BASEMENT 1. 1/4 4. Full 2. 1/2 5. Crawl 3. 3/4 9. None	# ADDN FIXTURES ---	ECON. CODE 1. Location 3. Services 2. Encroach. 9. None
BSMT GAR # CARS ---	# FIREPLACES ---	ENTRANCE CODE 1. Int. Inspect 4. Vacant 2. Refused 5. Estimate 3. Info Only 6. No Show
WET BASEMENT 1. Dry 3. Wet 2. Damp 9. None	# HEARTH(S) ---	Information Source: 1. Owner 4. Agent 2. Relative 5. Estimate 3. Tenant 6. Other
		INSPECTION DATE: --/--/---

CODES	DESCRIPTION:	TYPE	YEAR	UNITS	GRADE	COND.	PERCENT GOOD	
							Phys.	Funct.
add 10 for basement								
1. 15 Fr							%	%
2. 25 Fr							%	%
3. 35 Fr							%	%
4. 1 1/25 Fr							%	%
5. 1 3/45 Fr							%	%
6. 2 1/25 Fr							%	%
21. Off							%	%
22. EFP							%	%
23. Garage							%	%
24. Shed							%	%
25. Bay Window							%	%
26. Overhang							%	%
27. Unf. Bsmt							%	%
28. Unf. Attic							%	%
29. Fin. Attic							%	%
61. Carport							%	%
62. Patio							%	%
63. Swimming Pool							%	%
64. Tennis Court							%	%
65. Stable w/loft							%	%
66. Greenhouse							%	%
67. Natatorium							%	%
68. Wood Deck							%	%
69. Jacuzzi/Hot tub							%	%
996. 10' Moho								
997. 12' Moho								
998. 14' Moho								
999. Doublewide -28'								
NOTES:								

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PHOTO

**RE Account 1912 Detail
as of 12/11/2009**

Name: WELCH MICHAEL A
Location: 639 MUTTON LN
Acreage: 2.15 Map/Lot: 012-013-G
Book Page: B7348P61

Land: 17,100
Building: 53,000
Exempt: 0

Total: 70,100

2009-1 Period Due:
1) 545.70
2) 538.37

Ref1: B7324P0234 (3/03 REL)
Mailing: P O BOX 478
Address: CLINTON ME 04927

Year	Date	Reference	P	C	Principal	Interest	Costs	Total
2009-1 R	09/01/09	Original			1,076.74	0.00	0.00	1,076.74
		CURINT			0.00	-7.33	0.00	-7.33
		Total			1,076.74	7.33	0.00	1,084.07
2008-1 L	09/01/08	Original			1,113.60	0.00	0.00	1,113.60
	6/19/2009	DEMAND	A	3	0.00	0.00	-9.54	-9.54
					Demand Fees			
	07/22/09	Liened			1,113.60	43.35	45.54	1,202.49
		CURINT			0.00	-30.33	0.00	-30.33
		Total			1,113.60	73.68	45.54	1,232.82
2007-1 L	09/04/07	Original			1,051.25	0.00	0.00	1,051.25
	5/2/2008	DEMAND	A	3	0.00	0.00	-9.21	-9.21
					Demand Fees			
	06/10/08	Liened			1,051.25	32.56	35.21	1,119.02
	12/4/2008	CHGINT	1	I	0.00	-35.68	0.00	-35.68
	12/4/2008	cash	A	P	731.03	68.24	35.21	834.48
	10/27/2009	FCFEES	A	L	0.00	0.00	-9.54	-9.54
					Lien Maturity Fee			
	10/27/2009	CHGINT	A	I	0.00	-20.08	0.00	-20.08
		CURINT			0.00	-2.76	0.00	-2.76
		Total			320.22	22.84	9.54	352.60
2006-1 L	*				0.00	0.00	0.00	0.00
2005-1 R					0.00	0.00	0.00	0.00
2004-1 R					0.00	0.00	0.00	0.00
2003-1 R					0.00	0.00	0.00	0.00
2002-1 R					0.00	0.00	0.00	0.00
2001-1 R					0.00	0.00	0.00	0.00
2000-1 R					0.00	0.00	0.00	0.00
1999-1 R					0.00	0.00	0.00	0.00
1998-1 R					0.00	0.00	0.00	0.00
Account Totals as of 12/11/2009					2,510.56	103.85	55.08	2,669.49

Per Diem

2009-1	0.1032
2008-1	0.2136
2007-1	0.0614
Total	0.3782

Note: Payments will be reflected as positive values and charges to the account will be represented as negative values.

Clinton
11:59 AM

**RE Account 1912 Detail
as of 12/11/2009**

12/11/2009
Page 2

Name: WELCH MICHAEL A

Location: 639 MUTTON LN

Acreage: 2.15 Map/Lot: 012-013-G

Book Page: B7348P61

2009-1 Period Due:

1) 545.70

2) 538.37

Land: 17,100

Building: 53,000

Exempt 0

Total: 70,100

Ref1: B7324P0234 (3/03 REL)

Mailing P O BOX 478

Address: CLINTON ME 04927

Year Date

Reference

P C

Principal

Interest

Costs

Total

CLINTON, MAINE BUILDING RECORD

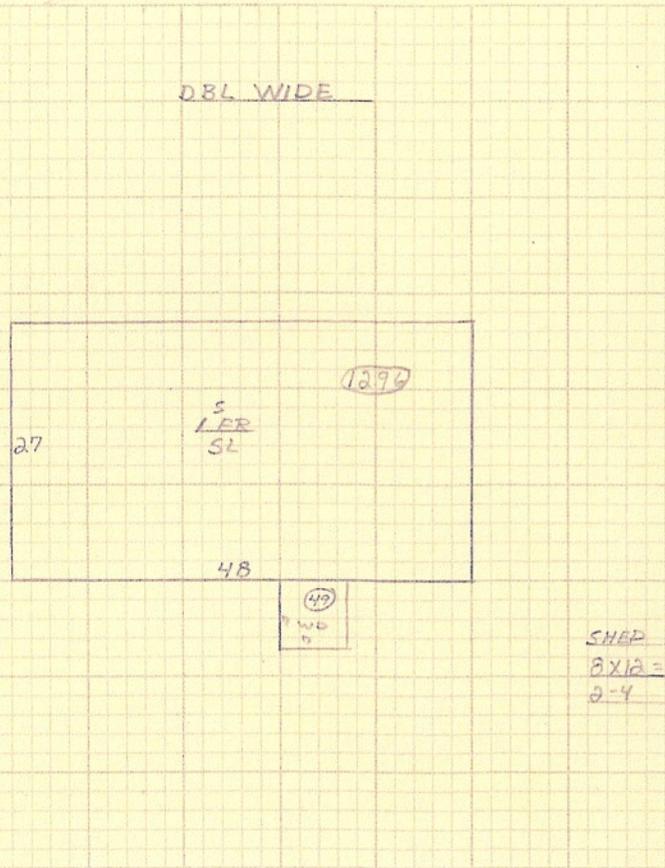
MAP 12 LOT 13-G

ACCOUNT NO. 1912

ADDRESS

CARD NO. OF

BUILDING STYLE		S/F BSMT LIVING	---	LAYOUT	
1. Conventional 2. Ranch 3. Doublewide 4. Cape 5. Garrison	3	FIN BSMT GRADE	---	1. Typical 2. Inadeq.	1
DWELLING UNITS	1	HEAT TYPE	---	ATTIC	9
OTHER UNITS	0	1. HW BB 2. Radiator 3. Radiant 4. Steam 5. FWA	5 100%	1. 1/4 Fin. 2. 1/2 Fin. 3. 3/4 Fin.	9
STORIES	1	6. Warm Air 7. Electric 8. Units 9. No Heat	---	4. Full Fin. 5. Fl/Stairs 9. None	1
1. One 2. Two 3. Three	1	COOL TYPE	7 100%	INSULATION	---
4. 1 1/2 5. 1 3/4 6. 2 1/2	1	1. Central Air Cond. 9. None	---	1. Full 2. Heavy 3. Capped	---
EXTERIOR WALLS	8	KITCHEN STYLE	---	4. Minimal 5. Partial 9. None	---
1. Clapboard 2. Shingles 3. Composition 4. Asbestos/ Asphalt siding	8	1. Good 2. Typical	2	UNFINISHED %	---
5. T-111 6. BR/Stone 7. Novelty 8. AL/Vinyl 9. Other	8	3. Old Style 4. Obsolete	---	GRADE & FACTOR	---
ROOF SURFACE	1	BATH(S) STYLE	2	1. E 2. D 3. C	D 100%
1. Asphalt 2. Slate 3. Metal	1	1. Good 2. Typical	2	4. B 5. A 6. AA	---
4. Composite 5. Wood 6. Other	1	# ROOMS	05	SQ. FOOTAGE	1296
S/F MASONRY TRIM	---	# BEDROOMS	03	CONDITION	---
---	---	# FULL BATHS	2	1. Poor 2. Fair 3. Average 4. Average	4
YEAR BUILT	647	# HALF BATHS	0	5. Average+ 6. Good 7. Very Good 8. Excellent	---
YEAR REMODELED	1928	# ADDN FIXTURES	0	PHYS. % GOOD	---
FOUNDATION	---	# FIREPLACES	0	FUNCT. % GOOD	100%
1. Conc. 2. C. Blk 3. Br/Stone	5	# HEARTH(S)	0	FUNCT. CODE	---
4. Wood 5. Slab 6. Piers	5	ENTRANCE CODE	---	1. Incomp. 2. Overbuilt	2
BASEMENT	7	Information Source:	---	3. C/D/U 9. None	---
1. 1/4 2. 1/2 3. 3/4	7	1. Location 2. Encroach.	---	ECON. % GOOD	100%
4. Full 5. Crawl 9. None	7	3. Services 9. None	---	ECON. CODE	---
BSMT GAR # CARS	0	INSPECTION DATE:	---	1. 1 2. 2 3. 3	---
WET BASEMENT	9	1. Owner 2. Relative 3. Tenant	---	4. Vacant 5. Estimate 6. No Show	---
1. Dry 2. Damp	9	4. Agent 5. Estimate 9. Other	---	PERCENT GOOD	---



SHEP
8x12 = 96
2-4

CODES	DESCRIPTION:	TYPE	YEAR	UNITS	GRADE	COND.	PERCENT GOOD	
							Phys.	Funct.
1. 15 Fr 2. 25 Fr 3. 35 Fr	add 10 for basement add 20 for 2-storey							
4. 1 1/25 Fr 5. 1 3/45 Fr 6. 2 1/25 Fr								
21. OFF 22. EFP 23. Garage 24. Shed 25. Bay Window 26. Overhang 27. Unf Bsmt. 28. Unf Attic 29. Fin. Attic								
61. Carport 62. Patio 63. Swimming Pool 64. Tennis Court 65. Stable w/Loft 66. Greenhouse 67. Natatorium 68. Wood Deck 69. Jacuzzi/Hot tub								
999. 10' MoHo 999. 12' MoHo 999. 14' MoHo 999. Dblwide-28'								

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012 - 013 G

04/30/20

Municipal Officers' Role

Generally

This chapter discusses what a municipality, through the municipal officers, may do with the property that it acquires through the tax lien foreclosure process. The municipal officers' role begins after the tax lien mortgage has foreclosed. The municipal officers are responsible for the care and management of the property, subject to the direction of the legislative body or the provisions of municipal charter or ordinance. In order to dispose of tax-acquired property, the municipal officers must be given authority by the legislative body. In a council-charter municipality, the municipal officers usually are the legislative body. In a selectman-town meeting municipality, the voters are the legislative body. Once the municipality has foreclosed on the property, it *owns* the property and can either retain the property or sell it. If it decides to sell the property, whether to the prior owner or some other party, the municipality may do so only by deed and in accordance with the direction of the legislative body or municipal charter or ordinance (by contrast, prior to foreclosure, the municipality would issue a discharge upon payment of back taxes, interest and costs). Appendix 8 contains sample warrant articles and ordinance provisions dealing with the disposal of tax-acquired property and a sample quitclaim deed. At the end of this chapter are frequently asked questions about the maintenance and sale of tax-acquired property.

Care and Management - Liability

The municipal officers must be concerned about the municipality's potential liability for holding or using tax-acquired property. A provision of the Maine Tort Claims Act, 14 M.R.S.A. § 8104-A (2)(B), specifically provides that the municipality is **immune** from liability for damages arising out of the ownership, maintenance or use of any building acquired for non-payment of taxes **until** the former owner (or his lessee or licensee) has given up possession for a period of 60 days. Because this protection is limited to the time of actual occupancy and the 60-day period thereafter, the municipal officers should act promptly to insure or sell any properties which are or become vacant. Also, if the municipal officers charge the occupants of the foreclosed property rent, the municipality may be deemed to have asserted possession over the property, thereby depriving it of immunity under the Maine Tort Claims Act. If people continue to live in tax-acquired property, the municipality can: (a) allow them to remain as occupants; (b) ask them to leave voluntarily; (c) bring a court action to have them evicted; or (d) sell the property and advise the purchaser that it is the purchaser's responsibility to deal with the occupants. (See the "Frequently Asked Questions" at the end of this chapter for additional discussion of this topic.)

Suit to Quiet Title

A person may bring an action to quiet title in order to clear any issues surrounding that person's ownership of the property and to remove any "clouds" on that title, thereby making the property more marketable and perhaps more valuable.

There are two situations in which a municipality may want to bring an action to quiet title (under 36 M.R.S.A. § 946) to property that it has acquired by tax lien foreclosure. One situation is when the municipality wants to build on or substantially improve the property and does not want to risk losing its investment due to a title defect. The other situation is when the municipality wants to sell the property by warranty deed, which typically commands a much better sale price than a sale by quitclaim deed.

A suit to quiet title requires the services of a private attorney and is brought against all persons who might claim an interest in the property. As a part of the process, the court examines the tax lien procedure used by the municipality and, assuming no errors are shown to exist, declares that the municipality has good and marketable title.

Sale of Property; Quitclaim Deeds

Before selling tax-acquired property, the municipal officers must examine the authority they have been given by the legislative body. If there is no article, ordinance, or charter provision authorizing the municipal officers or some other municipal official to sell or otherwise dispose of tax-acquired property, then it may not be sold—not even to the former owner.

Just as the decision to sell rests with the municipality, so does the choice of sale procedure. Most municipalities merely give the municipal officers the general authority to ". . . dispose of tax-acquired property on such terms and conditions as they deem advisable." Such authority gives the municipal officers the choice of several procedures, including the use of sealed bids, open auction or closed sale. However, some municipalities require that the property first be offered to the former owner (usually for back taxes plus interest and costs) or that a specific method of sale be used. In any event, the municipal officers must be certain of the authority they have been given. (see Appendix 8a for examples of warrant article language authorizing the sale of tax-acquired property.)

A municipal officer may not purchase tax-acquired property except through a competitive bid process where he or she does not take part in the bid acceptance process. However, if the property was owned by his or her son, daughter, spouse, or parent immediately before its acquisition by the municipality, the legislative body of the municipality may authorize the purchase by the municipal officer without a sealed bid. These requirements are found in 36 M.R.S.A. § 946.

The municipality is not obligated to sell the property back to the original owner, or to charge only an amount equal to the taxes, interest and costs owed. The property should be treated as other municipal property and sold for a total dollar amount, not as individual liens that need to be discharged. At a minimum, the municipality should sell tax-acquired property for the sum of the back taxes, the interest on such taxes, and the costs incurred in the tax lien process and in managing the property. Even better is to include in the sale price all outstanding taxes and current taxes, and not simply those which have gone to lien or foreclosure.

If the property is sold for a sum which exceeds the back taxes, interest and costs, the municipality is entitled to retain the entire proceeds. There is no requirement to refund the former owner any of the "surplus" realized upon sale (see *City of Auburn v. Mandarelli*, 320 A.2d 22 (Me. 1974)), and indeed, there is no legal authority to allow the municipality to return any such "surplus."

The municipal officers should dispose of property acquired for taxes by a municipal quitclaim deed without covenant (also known as a "release deed"). A sample quitclaim deed without covenant is included as Appendix 8b. It is legal to sell the property by warranty deed, but this is not recommended since a warranty deed obligates the municipality to clear up title problems, including those that arose before the municipality acquired title.

We recommend that no release deed be given until *all* tax liability has been paid (including the current year's taxes or an amount equal thereto if no tax has been assessed for the current year). By following this practice, the taxpayer cannot rightly claim that he or she has been relieved of current tax liability or that the current year's taxes are not collectable because the property was town-owned (thus tax exempt) at the time of assessment or that the release deed was issued in satisfaction of all taxes due and owing.

Also, there may be instances in which a property that is being sold not only was foreclosed upon for nonpayment of one or more year's taxes but also was subject to outstanding liens for property taxes, assessed in other years, that had not foreclosed. While there is little case law on the issue, it is likely that once the municipality takes title to the property by tax lien foreclosure, all other existing lien rights are merged into that ownership interest. Because foreclosure occurs automatically, the municipality has no opportunity to express an intent that foreclosure not affect other existing tax liens. Therefore, when a municipality sells tax-acquired property, it most likely does so free and clear of any other real estate tax liens of record on that property, and cannot preserve its right to collect on those liens. A municipality may, however, issue discharges for the outstanding tax liens as well as the quitclaim deed; title attorneys may request the latter to ensure that no outstanding obligations remain.

Installment Sales

If the municipal officers decide to enter into an agreement with the former owner to sell back residential property on an installment basis where there will be five or more installments, the agreement must meet certain minimum requirements of State law (33 M.R.S.A. § 481, *et seq.*). Appendix 8d is a sample installment contract for the sale of real estate.

Assignment of Tax Lien Mortgage

A recorded tax lien certificate gives the municipality all the usual rights under a mortgage except possession of the real estate. Thus, the municipality may assign (sell) the tax lien mortgage before the expiration of the 18-month redemption period. This is not a common practice, but it is legally permissible.

Before a municipality assigns any tax lien mortgages, however, the legislative body of the municipality must vote to authorize someone, usually the municipal officers, to sell unmatured tax lien mortgages on behalf of the municipality. In a town meeting community, an article for that purpose should be included in the annual town meeting warrant each year. The article might be worded:

Article _____. To see if the Town will vote to authorize the Selectmen on behalf of the Town of _____ to sell and assign unmatured tax lien mortgages and all debts secured thereby on such terms and conditions as they see fit.

A form of a mortgage assignment based upon the statutory short form of a mortgage assignment (33 M.R.S.A. § 775) for these purposes is shown below:

Tax Lien Mortgage Assignment

Town/City of _____ [assignor], a Maine municipality which is the holder of a tax lien mortgage certificate for real property assessed to _____ and dated, _____, and recorded in the _____ County Registry of Deeds, Book _____, Page _____ assigns said tax lien certificate, all debts secured thereby and all interests pertaining to said certificate and said debts to _____ [assignee] for consideration received.
By the Municipal Officers of the Town/City of _____

Witness _____ hand and seal this _____ day of _____ (here add acknowledgment).

There is at least one unresolved issue regarding the assignment of a tax lien mortgage. If a tax lien mortgage assignment is recorded in the Registry before the 45-30 day notice of impending foreclosure is sent, it is unclear whether the assignment relieves the municipal treasurer of the obligation to provide the notice to the appropriate parties. In other words, is the purchaser of the unmatured tax lien mortgage responsible for sending the foreclosure notice, or is this still the duty of the treasurer? To relieve the treasurer of his or her statutory obligation by mere assignment seems to run contrary to the legislative intent to afford the taxpayer and mortgagees ample and certain notice before losing the right to redeem. To avoid a problem with this, language could be included in the assignment to specify that the treasurer shall send the 45-30 day notice, and the assignment price can include an amount to compensate the treasurer or municipality for this service and the mailing costs.

In such cases, if the taxpayer or a mortgagee wishes to obtain a discharge of the tax lien mortgage, he or she must deal with the assignee of the tax lien mortgage. The assignee of record, rather than the municipal treasurer, must discharge the tax lien mortgage upon payment.

Frequently Asked Questions

1. What is tax-acquired property?

Real estate (land and buildings) becomes tax-acquired by the municipality when three events occur. First, the assessors must properly assess and commit the taxes to the tax collector. Second, the tax collector and treasurer must strictly follow the recording and notice requirements in 36 M.R.S.A. § § 942 and 943. Third, the period of redemption outlined in § 943 must expire without the total amount due having been paid. It is not necessary to take physical possession of the property, or to send a notice that foreclosure has occurred, or to record a statement in the Registry of Deeds that foreclosure has occurred—it happens automatically by operation of law.

2. What can the town do with tax-acquired property?

There are four general options: (a) do nothing and leave the occupants in possession of the property; (b) sell the property to a new owner; (c) continue to assess and tax the person in possession and work out a payment plan; or (d) take physical control of the property and use it for municipal purposes, such as a woodlot or park.

3. Who decides what to do with tax-acquired property?

The legislative body of the municipality (voters or council) determines what happens with tax-acquired property. The selectmen cannot on their own decide what to do with tax-acquired property.

4. How do the voters authorize the selectmen to dispose of tax-acquired property?

This can be done by article, ordinance or charter, and may be specific or general. A commonly-used article which vests broad authority in the selectmen is:

Article _____. To see if the Town will authorize the Selectmen to dispose of tax-acquired property in any manner which the Selectmen deem to be in the best interests of the Town.

The foregoing article allows the selectmen to choose from a range of options: sell the property by auction, by sealed bid or by some other method; make an arrangement with the former owner to repurchase it; or do nothing with it that particular year. The article does not require that any particular amount of money be received for the property, but a sound fiscal policy is to collect at least as much as is due in unpaid taxes, interest and costs.

5. Is the town required to sell the property back to the former owner within one year after foreclosure has occurred?

No, this is a common misconception. Many towns traditionally allow the former owner a grace period or right of first refusal to repurchase property after foreclosure, but it is not required by State law.

6. If we agree to sell the property back to the former owners (or even to another person) but they cannot pay it all at once, can we work out an installment payment agreement?

Yes. Any such agreement must be in writing as required by the Statute of Frauds (see 33 M.R.S.A. § 51). In addition, if the property is a residential dwelling and there will be five or more installment payments, 33 M.R.S.A. § § 481 and 482 require that several particular items be addressed in the agreement. Appendix 8d to this manual contains a sample installment sale agreement. It is possible to structure the installment payments over several years, but in view of the taxpayer's financial track record the town might want to limit the payment period to one year. Note that 36 M.R.S.A. § 943 now provides that mortgages and liens which were extinguished by the municipal tax lien foreclosure may be revived if the property is sold back to the former owner or the former owner's successor (see Question 30).

7. What can we do if the purchaser fails to make timely payments according to an installment agreement?

The penalty or remedy for a breach of an installment agreement should be outlined in the agreement itself. An installment agreement is a contract, and the parties

should fully understand and agree to all the terms before signing it. If the installment plan says nothing about a breach, then the town may have a difficult time enforcing it. Typically, a default clause will allow termination of the contract and forfeiture of the buyer's earlier payments in the event of a breach by the buyer.

8. Can some tax-acquired parcels be sold and others retained by the town?

Yes, the town is not required by law to dispose of all its tax-acquired parcels in the same manner. Different properties have different attributes, and the voters and municipal officers have the discretion to determine how to treat each parcel.

9. May the town establish a policy that allows residents to repurchase their property but does not allow non-residents to do so?

We advise against this. Arbitrary discrimination between residents and nonresidents may violate the constitutional guarantee of equal protection of the laws (see *Aucella v. Town of Winslow*, 583 A.2d 215 (Me. 1990)). The voters or selectmen may decide to retain some properties and sell others, but each decision should be based on factors regarding the particular parcel and the town's needs, rather than on the personal attributes or residency of the former owner.

10. What procedure should we follow to sell a tax-acquired property by sealed bid?

A sealed bid process has three basic steps. First, post or publish the rules of bidding (time for bidding, deposit, completion of purchase, right of inspection, right to reject any and all bids and other threshold matters). Second, open and review the bids at a public meeting. Third, award the bids in accordance with the bid rules.

If you do not want to list all the rules in the notice (in order to keep publication costs down), make certain that the notice states where the rules can be reviewed or obtained. The biggest source of complaints regarding sealed bids is that not all bidders get the same information.

In addition to the other rules of bidding, the notice should state what will happen in the event that the accepted bid falls through. For example, if the high bidder fails to complete the deal, his deposit would be forfeited and the town could negotiate with unsuccessful bidders. This avoids the need of re-doing the entire bid process. Appendix 8c contains a sample bid notice ("Notice of Tax Sale").

11. Is it possible to auction the properties at a public auction, and if so how is this done?

Selling tax-acquired property by public auction is an option. The town is not required to use a licensed auctioneer for the sale of tax-acquired property (see

32 M.R.S.A. § 281(5)). However, you may want to consider a professional auctioneer since they have knowledge of the documents and practices used in a public sale of real estate.

An auction should be advertised, and that notice should indicate the terms of a sale (for example, the amount of down payment and time allowed for final payment). To reserve the right to reject all bids, specify that the auction is "with reserve." If you want the bidding to commence at a certain price, specify that price in the notice or announce it before the bidding begins.

Some arrangement should also be made for dealing with a high bid that falls through. For example, if the high bidder fails to complete the purchase in the time allotted, you may want to deal directly with the losing bidders until you find a buyer. This arrangement should also be stated in the notice or at the commencement of the auction. Otherwise, someone may argue that the town is required to hold a new public auction if a sale falls through.

12. If we sell tax-acquired property, what type of deed or other legal document should we use?

We recommend that the town sell tax-acquired property by a quitclaim deed without covenant (also called a release deed). A sale by warranty deed or by quitclaim with covenant may saddle the town with the responsibility of resolving title problems.

The safest practice is to require payment of all outstanding taxes before issuing a quitclaim deed to anyone. Some communities issue a quitclaim deed to a taxpayer who resides on the property even though later tax obligations (which have gone to lien) remain unpaid. However, when a municipality takes title to property through tax lien foreclosure, most likely all other outstanding real estate property tax liens are merged into that ownership interest, so that the municipality cannot reserve its rights to collect those delinquent taxes. Therefore, stating in the quitclaim deed that the property conveyance is only with regard to payment of a particular year's taxes and reserving other liens likely will not preserve the municipality's right to collect those amounts, and so municipalities should avoid this practice. If the taxpayer is unable to pay all back taxes at once, it would be far better to enter into an installment land sales agreement with the taxpayer than to issue a quitclaim deed for payment of only one year's back taxes, interest and costs.

13. Must the town clear the title to a tax-acquired parcel before selling it?

No. In fact, it is a waste of money to clear title to a parcel which the town intends to sell by quitclaim deed, since the purpose of a quitclaim is to sell without any warranties whatsoever. The only time a town might want to clear title is (a) if it intends to keep the property and perhaps improve it, or (b) if it wants to sell the

property at fair market value, which is more likely if title is clear and the sale is by warranty deed.

13a. What price should we sell the property for?

The amount of money which the municipality usually receives from the person buying tax-acquired property is an amount at least equal to all outstanding taxes, interest, and lien costs. You should also include an amount equal to estimated taxes for the current year if the sale will be by a lump sum payment and will occur after April 1, if the assessors will not be assessing the buyer as "person in possession" of the property as of April 1. If the sale will involve payments on an installment basis (see Question 6), then you may want to include estimated taxes for each year of the installment plan in the sale price if the property won't be assessed to the buyer as person in possession. However, this may be unrealistic if the buyer is the former owner who lost the property through the lien process (see Question 12 for another approach).

14. If we sell a tax-acquired property for more than the taxes owed, must we return the excess money to the former owner?

No. The town has no legal obligation or authority to return any excess funds to the former owner or taxpayer (*City of Auburn v. Mandarelli*, 320 A.2d 22 (Me. 1974)).

15. If we sell tax-acquired property and get less than is owed in back taxes, do we have a claim against the former owner for any deficiency?

No. The town elected to proceed with automatic foreclosure, and when title passed to the town the taxpayer's obligation was satisfied. Nothing in the law allows recovery of a deficiency, as there is in a traditional mortgage foreclose. For this reason, town officials should carefully consider whether to use the automatic foreclosure process for properties which have little resale value. In those cases, you may want to consider a civil action to collect the money due.

16. What should we do with people living on the tax-acquired property?

This depends on what the town wants to do with the property. If the town plans to sell the property, it can leave the people there and state in the sale notice that the premises are occupied and that the buyer is responsible for dealing with the occupants. The buyer may want to evict them, or he may want to treat them as tenants and charge rent. In either case, the town has passed the matter on to the buyer.

If the town plans on using the property and wants it vacant, it can bring an eviction action for this purpose. An eviction action will require the services of a lawyer.

Before filing an eviction action, we recommend sending a notice to the occupants demanding that they vacate by a certain date.

The municipality may simply allow the people to remain on the premises. In that event, the municipality is immune from liability for tort claims until 60 days after the former owner or occupants vacate the property (see Question 18, below).

17. If people are living on tax-acquired property, can we charge them rent?

This is allowed by law, but it is not recommended. Once the town treats the occupants as tenants and accepts rent, the town may be deemed the landlord and could be responsible for the duties imposed by law on landlords (see 14 M.R.S.A. § 6021 et seq.). Most towns do not want or need this additional responsibility. If you sell the property back to the occupants by installment agreement (see Question 6), be certain to call their monthly payments “installment payments” and not “rent.”

18. What legal liability do we face regarding accidents or injuries occurring on tax-acquired property?

The Maine Tort Claims Act provides fairly good protection in this regard. 14 M.R.S.A. § 8104-A(2)(A)(1) states that a municipality is not liable for any claim arising from the use or maintenance of unimproved land. 14 M.R.S.A. § 8104-A(2)(B) states that a municipality is not liable for claims resulting from the ownership, maintenance or use of any building acquired by tax foreclosure, from the date of foreclosure until actual possession by the delinquent taxpayer (or his lessee or licensee) has ceased for a period of 60 days. After the 60 day period has run, the municipality should insure the premises or take other steps to safeguard it. Review your existing insurance policies to determine whether tax-acquired property is automatically covered, or whether additional coverage is needed.

19. What do we do with personal property which is left behind on a tax-acquired parcel?

When the municipality forecloses on land and buildings, it does not take title to various items of personal property which may be left behind. Unfortunately, municipalities have little guidance on how to treat this property. The Legislature repealed the Unclaimed Property Act, which dealt with both tangible property and intangible property (checks, stocks, bonds and other financial instruments), in 1998, and replaced it with the Uniform Unclaimed Property Act. (33 M.R.S.A. § 1951, et seq.), which concerns intangible property almost exclusively. Therefore, municipalities have no real statutory authority to dispose of the types of personal property most frequently left behind, such as furnishings and personal effects. The best advice we can provide is to call the State Treasurer’s office at 287-2771, and ask how the property should be treated. (The State Treasurer’s office is the

administrator of unclaimed property under the current law.) If the municipality wishes to remove personal property from real estate in order to sell tax-acquired property, the safest course of action is to inventory and store the personal property and to send notice of its location and availability to the property owner.

If the personal property can be sold, the proceeds should first be used to repay the municipality's costs of holding, moving, storing and selling (including mailing and publication costs). Any surplus should be paid to the owner if he or she can be located. If not, the municipality can retain any surplus.

20. If the tax-acquired parcel is landlocked, can we still sell it?

Yes. As a practical matter the only people interested in it may be the abutters, but it can be sold to anyone.

21. If the tax-acquired parcel is landlocked, how do town officials or others get to it?

An abutter may be willing to allow access at will (this is known as a mere license), or may be willing to give or sell a deeded easement. If no abutter will voluntarily allow access, the town may use its eminent domain power to create an easement for access. Eminent domain should only be used where the property will be used for public purposes.

22. May the municipal officers (selectmen or councilors) purchase tax-acquired property?

Yes, but only if the purchase is by sealed bid and the municipal officer is not involved in the bid process (36 M.R.S.A. § 946). That law does allow a municipal officer, if authorized by the town, to repurchase property without a bid process if the property was owned by the municipal officer or his/her spouse, children or parents immediately before the foreclosure.

23. What should we do if we sell a parcel of tax-acquired property and, many years later, hear from a mortgagee who never received notice of the foreclosure, and now wants to redeem the property?

There is not much the municipality can do in this case. The aggrieved mortgagee can insist that it be allowed the opportunity to redeem the property. The town has no legal obligation to reimburse the purchaser as long as the sale was by quitclaim deed without covenant. Some towns do reimburse a purchaser in this situation, in order to maintain good public relations. 36 M.R.S.A. § 946-A sets a 15-year period (commencing at the time of foreclosure) in which the validity of a tax lien foreclosure can be contested.

24. **We tax-acquired a mobile home which is located in a mobile home park. The taxpayer vacated the premises. The park owner now wants the town to pay the lot rental fee. Is the town liable for this?**

Yes. The town owns the mobile home and is responsible for lot rental fees. For this reason it is important that the town take fairly quick action to either sell the mobile home or move it out of the park. When you eventually sell the mobile home, be certain to add to the asking price all additional out-of-pocket expenses such as lot rental fees, transportation costs, sewer and water charges, and so on.

25. **We tax-acquired a subdivision lot. The subdivision has a lot-owner's association which charges each lot-owner an annual fee for upkeep of roads and common areas. Is the town liable for this fee now?**

Yes, if the town is a lot-owner when the fee is assessed. When you sell the property, be certain to add to the asking price any such fees paid by the town.

26. **We were recently told that the Town has a duty to investigate tax-acquired properties prior to sale and to remove any hazardous substances such as asbestos and lead-based paint. Is this true?**

No. The Maine Real Estate Commission has rules which require real estate brokers and agents to ask the seller about the existence of asbestos, radon, lead-based paint, underground storage tanks, insulation, and malfunctioning septic systems. Prospective buyers are entitled to this disclosure. There is no general duty on a land-owner who does not use a real estate broker to investigate or disclose the existence of hazardous materials, although an owner must disclose such items if he or she actually knows of them. In most cases, tax-acquired properties are sold directly by the municipality, so there is no duty to investigate or correct these problems. However, if municipal officials know or strongly suspect that hazardous materials are on the property, this should be disclosed to ward off a possible lawsuit for fraud or misrepresentation. Likewise, if a prospective buyer asks about the existence of hazardous materials, the municipality must disclose what it knows, if anything. The municipality has no duty to inspect or investigate the property for such materials, and in most cases municipal officials know nothing about a particular property. In that case, municipal officials should indicate that they have no knowledge of the presence or absence of any hazardous materials, and make no representations of any sort about safety, quality or habitability of the premises.

27. **We have a tax-acquired property for sale which we know has asbestos insulation around the pipes. An interested buyer insists that the Town pay for removal of the asbestos before he buys the house. Are we required to do so?**

No. Even if asbestos is present, the law does not require the seller to remove it prior to sale. You may simply disclose the existence of the problem and tell the buyer that it is his responsibility to deal with it. This is a contract matter between buyer and seller. If no one is interested in buying the property because of the asbestos, then the municipality may have to clean it in order to sell it. If so, make certain that you add clean-up costs to your asking price.

28. If we tax-acquire land which is polluted by hazardous substances, are we automatically liable for clean-up costs?

No. State and federal laws have been amended in recent years to provide municipalities with some protection in this situation. The federal CERCLA law (42 U.S.C.S. § 9601 et seq.) excludes from the definition of "owner or operator" a municipality which acquired the property through tax delinquency. As long as the municipality did not place the materials on the site or cause their release, the municipality is not considered the owner or operator for clean-up purposes.

Likewise, the State hazardous substance clean-up law (38 M.R.S.A. § 1362) exempts the municipality from clean-up obligations for tax-acquired property, see 38 M.R.S.A. § 1367-B.

However, in the event that the municipality sells the property, the State can take from the sale proceeds any clean-up costs it incurred (less the municipality's out-of-pocket sale costs).

29. When the Town sells tax-acquired property, must we also prepare a Declaration of Value form and pay the "transfer tax"?

No. 36 M.R.S.A. § 4641-D allows a deed from a municipality to be recorded without a Declaration of Value, and 36 M.R.S.A. § 4641-C provides that the transaction is not subject to the transfer tax. However, many registries of deeds will refuse to accept a deed for recording from a municipality if it is not accompanied by a completed real estate transfer form that establishes the basis for the exemption from the tax.

30. When our tax lien forecloses, does it wipe out mortgages; if so can the former owner repurchase the property free and clear of any mortgages?

When a tax lien forecloses it will extinguish mortgages and most liens (certain federal and state liens may survive due to other laws) as long as the lienholders and mortgageholders were properly notified. Usually, banks will pay the taxes at the last moment to avoid this. Even if a mortgage or lien is "wiped out," however, it will be revived if the property is conveyed to the immediate former owner or his successor, see 36 M.R.S.A. § 943.