

101 Stow St.

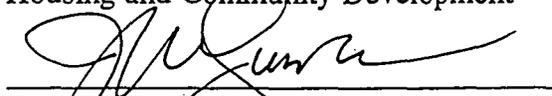
LOCAL INITIATIVE PROGRAM
DISCOUNT RATE CERTIFICATE

The undersigned Director of the Massachusetts Department of the Housing and Community Development, the successor agency to the Executive Office of Communities and Development, a department duly organized and existing pursuant to Chapter 204 of the Acts of 1996 with all powers of said executive office and department, or the Director's duly authorized designee, ("the Director") certifies as follows with respect to a certain Deed Rider annexed and made part of that certain Deed from Bellows Farm LLC ("Grantor") to Peter & Michelle LaGrassa ("Grantee") dated _____, recorded with the Middlesex Registry of Deeds in Book ____ Page ____ (the "Deed Rider"):

1. The property referred to herein is the Property described in the Deed Rider.
2. The Property was developed pursuant to the provisions of the Local Initiative Program (LIP), which was established by regulations promulgated at 760 CMR 45.00 et seq.
3. The Director has determined that the Discount Rate applicable to the Property is 44.6 %, which shall be used in determining the Maximum Resale Price for the Property. [The Discount Rate equals 100% minus the discount.]
4. The Director has determined that the terms of the purchase money loan for the initial sale of the Property, namely a 30 -year, fixed rate loan at 7.00 % interest per year with 0 points paid at settlement, are in compliance with LIP requirements.
5. All defined terms used herein shall be defined as set forth in the Deed Rider unless otherwise defined herein.

Executed as a sealed instrument this 16 day of April, 1999.

The Director of the Department of
Housing and Community Development



Jane Wallis Gumble

[or _____, duly authorized designee]

COMMONWEALTH OF MASSACHUSETTS

Suffolk, ss

April 16, 1999

Then personally appeared before me the above named Jane W. Gumble as the Director of the Department of Housing and Community Development and acknowledged the foregoing instrument to be her free act and deed before me.



JEFFREY J. QUINN, Notary Public
My Commission Expires Sept. 1, 2000

Local Initiative Program
LOAN TERM CERTIFICATE

The Project Sponsor has arranged for the following "end-loan financing" package, which will be available as an option to all purchasers of affordable Local Initiative units. No affordable unit will be sold unless this package has been approved by DHCD and the package has been offered to the purchaser. DHCD's approval indicates that in its judgment there is a reasonable likelihood that units financed under the terms described will remain affordable in the long term.

Project Sponsor, Please submit this to: DHCD, Bureau of Private Housing Programs
Attention: Lionel Julio
100 Cambridge Street, Boston, MA 02202

Community ACTON
Project BELLOWS FARM OUTREACH
Project Sponsor BELLOWS FARM LLC
Lending Institution MIDDLESEX SAVINGS BANK

Expected Date of First Closing _____

Type of Mortgage: COMMITMENT LTR ATTACHED
A. Fixed

Rate 7.0% Restrictions _____
Term 30 YRS. _____
Points 0 _____

B. Other _____

Rate _____ Restrictions _____
Term _____
Points _____

April 1, 99
(date)

[Signature]
(signature)

MARK COTTAGAN, Project Manager
(title, name of Project Sponsor)

The preceding terms are acceptable

Not acceptable

(date) [Signature]
(signature)

(name of DHCD staff member)

DHCD comments: _____

DEPARTMENT OF
HOUSING &
COMMUNITY
DEVELOPMENT



Argeo Paul Cellucci, Governor
Jane Swift, Lieutenant Governor
Jane Wallis Gumble, Director

5/28

RECEIVED
MAY 24 1999

TOWN MANAGER'S OFFICE

PLANNING DEPT
ACHC

WE TRUST THAT YOU
WILL BRING ANY APPROPRIATE
MATERIALS, ETC. TO THE
BOARD OF SELECTMEN WHEN
THEY ARE NEEDED.

W. Johnson

cc: BOS

May 11, 1999

Wayne L. Friedrichs, Chairman
Board of Selectmen
Town of Acton
472 Main Street
Acton, Massachusetts 01720

MAY 28 1999

RE: Bellows Farm Outreach, 101 Stow Street Local Initiative Program Project -- Acton

Dear Mr. Friedrichs:

I am pleased to inform you that your application for Local Initiative Program designation for the single family unit at the proposed 101 Stow Street property in Acton has been approved, subject to the fulfillment of the conditions listed below. I congratulate the community of Acton and the developer, Ronald Peabody, for working together to make this project a reality.

It is our understanding that the Acton Planning Board approved the Bellows Farm Special Permit project with the condition that the developer would provide six three-bedroom affordable housing units on scattered sites within the Town of Acton.

This approval letter is for the fourth of these six units located at 101 Stow Street.

This approval indicates that the proposed development plan and pricing structure for the 101 Stow Street property are in compliance with the housing standards required of affordable housing units to be included in your community's Chapter 40B affordable housing stock.

This LIP unit is required to comply with all state codes and all local codes.

As you know, the specifics of this project must be formalized in a regulatory agreement signed by the municipality, the project sponsor, and the Department of Housing and Community Development (DHCD) prior to the sale of the unit. Information concerning

both the regulatory agreement and the procedures that must be followed for the sale of the property, will be forwarded to you by the DHCD legal office. The regulatory agreement may not be modified without DHCD approval. Prior to execution of the regulatory agreement, the legal office will review all project documentation. Additional information may be requested as is deemed necessary. Your cooperation in providing such materials will help the project move toward completion as quickly as possible.

As stated in the application, 101 Stow Street will consist of one single family home. This unit will be a local initiative unit eligible for inclusion in the town's subsidized housing inventory. The 101 Stow Street property will be marketed and sold to an eligible first-time homebuyer whose annual income may not exceed \$45,300.

The conditions that must be met prior to final DHCD approval include:

1. Finalized details of the lottery to be held for the unit shall be submitted to DHCD. The lottery process shall give first preference to families rather than individuals (see program guidelines). An announcement of this lottery shall be mailed to the Metro List Clearing House in Boston:

Metro List
Room 966
Boston City Hall
Boston, MA 02201

Preference for the local initiative unit will be allocated as follows:

Minority 1 unit

Total: 1 unit

2. Any changes to the application DHCD has just reviewed and approved, including but not limited to sales price, development team, and site plan, is subject to DHCD approval.
3. The Local Initiative unit must be priced at a level affordable to buyers with a range of incomes below the maximum listed above. This range should at least allow applicants with incomes of 10% below the maximum figure listed above to purchase an affordable unit. Due to changing market factors such as interest rates, tax rates, and insurance rates this condition may result in the Local Initiative units being sold at prices below the maximum allowable prices listed in the guidelines or this letter.
4. DHCD must approve the terms of the end loan financing of the affordable unit, including but not limited to mortgages interest rates and points charged by the lender at closing. It is

page 3
101 Stow Street
Acton

the agency's expectation that the mortgage for the unit buyer will be a 30-year fixed rate loan at or below interest rates prevailing at the time of closing. Further, it is the agency's expectation that the number of points charged at closing will be no greater than the industry standard at the time of closing. The unit buyer shall comply with Federal National Mortgage Association (FNMA) down payment requirements.

5. Evidence shall be submitted to DHCD that the unit is covered by a third-party extended warranty of at least five years in duration recognized as acceptable by a federal agency such as FHA.

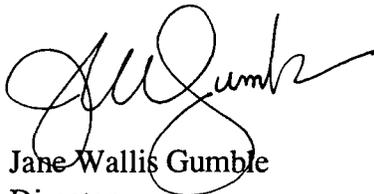
This approval letter shall expire two years from this date if a regulatory agreement has not been executed and rehabilitation has not begun by that date.

After the 101 Stow Street property is occupied, the Town of Acton may petition DHCD to include the unit in the subsidized housing inventory by certifying to DHCD that the unit sales price, buyer's income, and deed restrictions meet the program guidelines. The community must continue to certify the affordability of the units to DHCD on an annual basis.

Again, I congratulate you for your efforts to bring affordable housing to Acton. If you have any questions as you proceed with the project, please feel free to call Miryam Bobadilla at (617) 727-7824.

We look forward to continuing to work with you toward the successful completion of this development.

Sincerely,



Jane Wallis Gumble
Director

cc:

Kevin McManus, Community Housing Corporation
Ronald Peabody, Bellows Farm LLC
Mark C. O'Hagan, MCO & Associates, Inc.
Jeffrey J. Quinn, DHCD

101 STOW STREET
ACTON

LOCAL INITIATIVE PROGRAM - UNIT ONLY PROJECT
APPROVED APRIL 14, 1999

This project will provide ownership opportunities according to the following breakdown:

Type of Unit	#Units	#Bdrms	#Baths	Livable SF	Sales Price
L.I. Unit	1	3	1.5	1,583	\$ TBA
Total Units	1				



(781) 849-7313

1-800-332-5323 or 1-800-332-LEAD

Lead Paint Testing and Other Inspections

8:00AM - 10:00 PM ▼ Seven Days a Week

LETTER OF FULL DELEADING COMPLIANCE

Dear Bellows Farm, LLC

Date: 4/13/99

This letter is to certify that I inspected your property located at 101 Stow
STREET, apartment no. —, and relevant common areas, in the City or
Town of ACTON, for full deleading compliance on 4/13/99, and
on that date those surfaces cited in the initial inspection report of 2/11/99
were found to be in full compliance with Massachusetts General Laws, Chapter 111, Section
197, and 105 CMR 460.000: Regulations for Lead Poisoning Prevention and Control.

Massachusetts law does not require the abatement or containment of all residential lead paint. The residential premises or dwelling unit and relevant common areas shall remain in compliance only as long as there continues to be no peeling, chipping or flaking lead paint or other accessible leaded materials, as long as coverings and/or encapsulants forming an effective barrier over such paint or other leaded materials remain in place, and as long as surfaces reversed to correct lead hazards remain reversed and securely in place. See the reverse side of this letter for the location(s) of surfaces which were covered, encapsulated or reversed as an abatement method to achieve compliance, if applicable. A complete reinspection report is attached to this letter.

To the best of my knowledge, the cost of the legally required deleading is \$ 4,905.⁰⁰.

Sincerely, Jack Kane M3144
Jack Kane
Inspector

M3144
DPH License Number



TIGER HOME INSPECTION INC.®

HIRE THE EYE OF THE TIGER

Our rating system is as follows:

- A: Indicates item is functioning as originally intended.
- B: This item is functioning less than originally intended. Maintenance, repair or upgrade is suggested.
- C: Caution is advised with this item, as it is not functioning.
- NR: Not inspected. No rating.
- Δ: Further consultation with a contractor is advised.

EXTERIOR

	A	B	C	NR	Δ	
1. Roof: Type <u>Pitched</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>(E) See notes A, B, C, J</u>
Surface type <u>Asphalt</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
How viewed <u>From Ground</u>						
2. Exterior of Chimney: See Comment E ..	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Recommend additional soffit</u>
(Flue Liner not included)						<u>venting</u>
type <u>Brick</u> clean out <u>no</u>						
cricket <u>none</u> flashing sealer <u>lead</u>						
3. Exterior siding: Type <u>wood</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Exterior trim: Type <u>Wood</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Exposed gutters and downspouts:						
Type <u>Aluminum</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>(E) See note D</u>
6. Yard drainage and grading	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Basement windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Window wells	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>NONE</u>
9. Exterior faucet	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Electric service entry	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> weather head/drip loop <input type="checkbox"/> meter						
<input type="checkbox"/> underground <input checked="" type="checkbox"/> service amperage <u>100</u>						
11. Exterior outlets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. Exterior lighting	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13. Walkways Type <u>Stone</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14. Driveway Type <u>Asphalt</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>(H) See note H</u>
15. Attached decks/porches/stairs						
<input type="checkbox"/> front Type <u>NONE</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> rear Type <u>NONE</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> side Type <u>Wood Deck</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>NO flashing on rim joist /</u>
16. Patios Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Recommend siding,</u>
17. Retaining Walls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

MAINTENANCE SUGGESTIONS AND COMMENTS:

(A) Manufacturers of asphalt shingles, on average, provide a twenty year warranty. This should not be confused with the actual roof life. (B) It is advised that reserves be set aside for repairs or eventual replacement. It is suggested that no more than two layers of roofing lie on the roof. (C) Actual roof life cannot be predicted due to many variables. (D) To prevent water damage to roof, sheathing, walls, ceilings and structural members, gutters and down spouts must be kept clean and clear and free of debris. It is suggested that you check periodically to ensure all is working well. E. Local regulations in some communities require the presence of a flue liner when using certain fuels. Consult your local authorities. F. Window wells should be cleaned annually. G. Exterior faucets should be drained during the colder months to prevent freezing. (H) Driveway should be sealed to extend its life. I. The underside of decks and porches not accessible at the time of this inspection should be made accessible to check for damage, rot or infestation. (J) You should verify the roof's age through the broker, owner, or contractor. Also see page 8, Comment D. K. Wood contacting the ground is conducive to wood-destroying activity. Therefore it should be removed or maintained.



Our rating system is as follows:

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GARAGE AND BASEMENT

	A	B	C	NR	Δ	
<input type="checkbox"/> Garage: Type <u>NONE</u>						<u>SEE NOTES BELOW</u>
1. Foundation: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2. Floor: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3. Wall: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4. Sill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5. Automatic door opener safety control	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6. Doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> locks <input type="checkbox"/> panels <input type="checkbox"/> rollers						
<input type="checkbox"/> springs <input type="checkbox"/> windows <input type="checkbox"/> track						<u>NO GARAGE</u>
7. Fume barrier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8. Fire door	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9. Fire grade sheetrock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10. Roof: Surface	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11. Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> Basement:						
1. Foundation: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2. Floor: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Finished basement usable</u>
3. Crawl area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>TO GET ITEMS 1-3, 5-10</u>
Insulation _____ Depth _____						
<input type="checkbox"/> ventilation <input type="checkbox"/> vapor barrier						
How viewed						
4. Basement Windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Load bearing girders: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6. Support columns: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7. Sill: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8. Subfloor: Insulation _____ Depth _____						
9. Joists: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10. Wall framing: Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11. Chimney: Type <u>Block</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(Liner not included) Clean out <u>YES</u>						
12. Bulkhead/walkout	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> wood <input checked="" type="checkbox"/> door <input type="checkbox"/> metal						
13. Water penetration and dampness						
See Notes F and H						
<input type="checkbox"/> No visible or accessible evidence at time of inspection						
<input checked="" type="checkbox"/> Evidence noted at time of inspection (See Comment H)						
<input type="checkbox"/> Water stains: Location _____						
<input checked="" type="checkbox"/> Efflorescence: Location <u>Wall of foundation under stairs.</u>						
<input type="checkbox"/> Sump pump <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No						
<input type="checkbox"/> French drain <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No						

MAINTENANCE SUGGESTIONS AND COMMENTS:

A. Fume barriers, firegrade sheetrock, and fire doors are required in most new construction. For safety, if your attached garage does not have these features you should consider adding them. (B) Minor cracks in basement walls and floors represent normal shrinkage. To reduce possibility of any water penetration they can be filled with hydraulic cement. (C) Cracks that are offset or "V" shaped are signs of settlement. These structural cracks of less than 3/16" wide should be monitored and if movement is observed immediate attention will be required. D. Examination of structural members, walls, floors, ceilings, wiring, piping, etc., cannot be conducted. These areas are partially finished, rendering these items inaccessible. No destructive probing or removal of permanent or non-permanent partition or tiles is performed. E. Lumber, trees and adjustable columns are subject to shrinkage and deterioration; while they are acceptable under most circumstances, cement filled steel lally columns are preferable. (F) Efflorescence is the white powdery substance often evident on concrete walls and floors. It is usually an indication that dampness or water penetration has occurred at some time. G. It has been noted that proper ventilation should be maintained to minimize deterioration of structural members caused by a variety of sources. (H) The evidence, source or amount of water penetration may not always be observable at the time of this inspection. Tiger suggests you consult the owner for a historical perspective of whether evidence of water penetration has been noted or not. I. The sump pump and discharge lines should be checked regularly. Sump discharge lines should extend approx. 15 ft. from the house. Unless water is in sump well or easily obtained, complete sump action will not be able to be ascertained by inspector during this inspection. *Design prevents access.



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CENTRAL HEATING AND COOLING

Oil Gas Electric Propane

	A	B	C	NR	Δ
1. Thermostats: Location <u>HALL</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Fire grade sheetrock	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Emergency shut off: Location <u>None</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Exposed flue and damper from the Heat Plant	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Burner/Gun	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Fire box liner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. Asbestos like material See Note F <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. Boiler Type <u>None</u> <input type="checkbox"/> PSI <input type="checkbox"/> Temp <input type="checkbox"/> sight glass <input type="checkbox"/> low water cut off <input type="checkbox"/> exp. tank water level <input type="checkbox"/> auto feed <input type="checkbox"/> press. relief valve <input type="checkbox"/> back flow preventer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. Circulator pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. Zone valve	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Pipes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Furnace Type <u>FHA</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Heat exchanger See Note C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Circulator fan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Filter	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Duct work (in basement)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Electric baseboard heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
18. Space Heaters Location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19. Fuel tank <input type="checkbox"/> propane <input type="checkbox"/> fill and vent stacks <input type="checkbox"/> oil level <input type="checkbox"/> emergency shut offs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
20. Cooling system (Ducted systems only)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Compressor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Evaporator unit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Service line <input type="checkbox"/> insulation <input type="checkbox"/> sight glass	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Condenser drain	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Temp. at service line <u>1</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Temp. at air intake-outlet <u>1</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. Electric disconnect	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. Compressor slab	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SEE NOTES A, C, D

#13) THIS REPORT DOES NOT REPRESENT THE CONDITION OF THE HEAT EXCHANGER OR SEE NOTE C
#14) WOODS has told I Recommend REPLACEMENT

NO Central AC

MAINTENANCE SUGGESTIONS AND COMMENTS:

A) This report indicates the condition of the heat plant on the day of the inspection without regard to life expectancy; therefore, we suggest that you obtain a major service policy for the heat plant from a dealer or contractor which should include annual servicing, adjustments, efficiency testing, warranty and emergency service. B. In the event that the unit is a coal conversion furnace/boiler, it is at the end of its economic usefulness. Expect repairs or replacement. C) To determine the condition of the heat exchanger in forced Hot Air units, major disassembly by a heating technician is required. This report does not represent the condition of the heat exchanger and we recommend that you have this evaluated. D) Relief valves, valves, gauges, switches, and other safety devices cannot be tested. They are listed on the report to denote that they were observed in place on the system. E. Check with the local community for regulation regarding discontinued oil tanks. F. Asbestos insulation should be removed or encapsulated using current professional procedures. G. All material must be kept clear of contact with electric baseboard for safety. Electric thermostats have a limited life expectancy. H. Radiant heat in slabs and ceilings is not accessible. I. Air conditioning units and heat pumps cannot be operated out of season as this could cause damage. J. Most compressors and evaporators are sealed units which are not accessible. The average life expectancy is 5-10 years. K. Annual servicing of the A/C heat pump system by a licensed technician is advised. L. Propane or gas piping not included in this report. Consult licensed contractor.



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- B: This item is functioning less than originally intended. Maintenance, repair or upgrade is suggested.
- C: Caution is advised with this item, as it is not functioning.
- NR: Not inspected. No rating.
- Δ: Further consultation with a contractor is advised.

ELECTRIC SYSTEM

Supply 110V 110/220V

1. Accessible wiring A B C NR Δ

Copper Romex Knob & Tube

Aluminum BX

2. Service panel box location BASMENT A B C NR Δ

 Main disconnect fused at 100

 Service wire _____ Breaker Fuse

15 ← 20 ← 30 ← GFI ✓ Other Branched in remote

 Sub panel(s) 1 Location BASMENT

 See note F & D.

3. Junction box covers A B C NR Δ

4. Switch and outlet covers A B C NR Δ

5. Smoke/fire detectors A B C NR Δ

#2 Pigtacked fuses and 50 Amp fuse on 12 gauge wire!

PLUMBING SYSTEM

Supply munic. pvt How verified BRONX

Waste munic. pvt How verified _____

 Waste / Supply for reference only.

See note K & H. Water flow Good

1. Visual condition of accessible feed lines and connectors within structure A B C NR Δ

copper lead brass

galvanized plastic

2. Visual condition of accessible waste lines/connections within structure A B C NR Δ

copper cast iron lead

galvanized plastic other _____

3. Main vent stack A B C NR Δ

4. Accessible well equipment A B C NR Δ

5. Laundry tub A B C NR Δ

6. Washer/dryer connections A B C NR Δ

7. Hot water heater A B C NR Δ

 type Reliance fuel Gas gal 40

 safety controls yes tankless _____

8. Interior sewer ejector pump A B C NR Δ

SEE NOTE 14

NO ACCESS

NOISE

#6 Washer may drain to dry well

old washer drain has been capped

#5 See note B

NOISE

MAINTENANCE SUGGESTIONS AND COMMENTS:

A. The current main fuse capacity is not always an indication of its maximum capacity. Consult with an electrician. B. The decision to upgrade electric service can be influenced by client need, local regulations and mortgage lending institutions. C. Due to the age of the house, not all fixtures may meet current standards; therefore, upgrades to the plumbing, waste, supply and venting systems may be needed when renovating or repairing. D. Smoke detectors should be installed and approved by the local fire department prior to purchase. Tiger makes no representation as to the operability or installation of smoke detectors. E. Once or twice a year flip circuit breakers off and on to maintain good mechanical contact. GFI breakers or outlets should be tested monthly. F. Ground Fault Interrupter outlets or circuits are advised whenever the user will come in contact with water. G. Manufacturers' warranties for hot water heaters vary from manufacturer to manufacturer; this should not be confused with the actual life expectancy which could be more or less. Please refer to the warranty for the extent and terms if any. H. The type of sewage disposal system as noted above is determined by information provided by either seller, broker or client. It is not a determination of its actual type, design or condition. An optional inspection report is available to offer an opinion of the system's type, effectiveness and condition. I. No conclusions as to quality and quantity of the water supply is implied. It is recommended that you have both a quality and quantity test performed. J. Depending on your individual needs, a tankless unit may not provide you with sufficient hot water. To increase quantity and efficiency you may wish to consider a booster tank or separate water heater. K. Main water shut offs, individual fixture shut offs, and other valves are not tested. L. Follow manufacturer's recommendations for all water conditioning equipment. Failure to provide adequate maintenance can lead to equipment malfunction and affect water quality.



TIGER HOME INSPECTION INC.®

HIRE THE EYE OF THE TIGER

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INTERIOR

	A	B	C	NR	Δ	
1. Door:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	SEE notes below
<input checked="" type="checkbox"/> main	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> rear	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> side	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Sliding door	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	NONE
3. Fireplace / Wood Stove	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	MISSING mortar / Repoint as needed / Recommend chimney
(Flue liner not included)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Stairway (Basement)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CONSULT with owner for Certificate on work
Stairway (Interior)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Halls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recommend adding
6. Skylight Location <u>NONE</u>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7. Bath	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recommend ceiling fan
<input checked="" type="checkbox"/> sink HW Temp <u>120</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> tub/shower	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> toilet	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> GFI/electric/fan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> tile/fiberglass wall	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Bath	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> sink HW Temp _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> tub/shower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> toilet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> GFI/electric/fan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> tile/fiberglass wall	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> floor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Bath	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> sink HW Temp _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> tub/shower	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> toilet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> GFI/electric/fan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> tile/fiberglass wall	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> floor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

MAINTENANCE SUGGESTIONS AND COMMENTS:

(A) Hairline cracks are not unusual on interior wall and ceiling surfaces, due to minor shrinkage and settlement. B. Fireplaces and wood/coal stoves are inspected visually only; test fires are not started due to the prohibitive amount of time required. If applicable, obtain a permit from the local building inspector or fire marshal before operating any solid fuel stoves. (C) Check with current owner for location and condition of any and all screens and storm windows. (D) Fog or condensation between insulated glass is an indication of a broken thermal seal. However, due to the nature of the defect this situation may not always be detected. E. Cracks in grouting of ceramic tile joints are commonly due to normal shrinkage. Damage beyond the tile surface is not accessible (NR) and further evaluation is suggested. Poor grouting will cause water penetration, lifting of tiles and deterioration of flooring, plaster, drywall and structural members around the tubs and showers. (E) Ground Fault Interrupter outlets or circuits are advised whenever the user will come in contact with water. (G) This inspection only reports structural or mechanical defects. Cosmetic blemishes on floors, walls and cabinets are not reported.

ADDITIONAL COMMENTS:



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HIRE THE EYE OF THE TIGER

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INTERIORS

_____ of _____

Room		A	B	C	NR	Δ	
Room <u>Living Room</u>	<input checked="" type="checkbox"/> ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>See notes below</u>
	<input type="checkbox"/> windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> walls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> door	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> electric outlets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> heat source Temp <u>150</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> baseboard/radiator/diffusers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Room <u>Front Bed</u>	<input checked="" type="checkbox"/> ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> walls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> electric outlets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> heat source Temp <u>150</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> baseboard/radiator/diffusers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Room <u>Back Bedroom</u>	<input checked="" type="checkbox"/> ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> walls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> electric outlets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> heat source Temp <u>150</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> baseboard/radiator/diffusers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Room <u>Basement Room</u>	<input checked="" type="checkbox"/> ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> windows	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> walls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> electric outlets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> heat source Temp <u>150</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/> baseboard/radiator/diffusers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

MAINTENANCE SUGGESTIONS AND COMMENTS:

A. Hairline cracks are not unusual on interior wall and ceiling surfaces, due to minor shrinkage and settlement. B. Wood/Coal stoves are inspected visually only, test fires are not started due to the prohibitive amount of time required. If applicable, obtain a permit from the local building inspector or fire marshal before operating any solid fuel stoves. C. Check with current owner for location and condition of any and all screens and storm windows. D. Due to the nature of the deficiency, insulated windows and skylights may have broken thermal seals that may not be detected. E. We recommend all structures built prior to 1978 be tested for lead paint. F. Cracks in grouting of ceramic tile joints are commonly due to normal shrinkage. Re-grouting of these cracks is a maintenance responsibility of the home owner during the life of the home. Lack of maintenance will cause water penetration, lifting of tiles and deterioration of flooring, plaster, drywall and structural members around tubs and showers. Plaster or sheetrock behind tile is not accessible. G. The source or frequency of water, causing stains cannot always be determined. Consult with the owner or contractor for a historical perspective. H. Cosmetic defects such as: worn or torn carpets, fading or peeling paint, holes in walls, doors, ceiling and trim are not reported.



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ATTIC VENTILATION / INSULATION

	A	B	C	NR	Δ	
1. Access to attic	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> scuttle <input type="checkbox"/> stairs						
<input type="checkbox"/> pull down <input type="checkbox"/> none						
2. Structural supports	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> rafter Type <u>2x6</u>						
<input type="checkbox"/> post & beam <input checked="" type="checkbox"/> collar tie <input type="checkbox"/> truss						
3. Roof backings	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> wood <input type="checkbox"/> wafer board						
<input type="checkbox"/> plywood <input type="checkbox"/> hard board						
4. Ceiling joist Type <u>2x6</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Flashing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input checked="" type="checkbox"/> vent pipes <input type="checkbox"/> valleys						
<input type="checkbox"/> chimneys <input type="checkbox"/> flashing sealer						
6. Chimney (flue liner not included)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<u>NO ACCESS</u>
7. Insulation /vapor barrier (attic only)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Type <u>Fiberglass</u> Depth <u>6"</u>						
8. Ventilation Type <u>Ridge / soffit</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<u>Recommend addition insulation and ventilation</u>
9. Whole house fan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10. Evidence of water penetration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

See Note F

- No visible or accessible evidence at the time of inspection
- Evidence of prior water penetration. Consult with owner or monitor for source and repair.
- Active water penetration

MAINTENANCE SUGGESTIONS AND COMMENTS:

A. The home buyer should be aware that prior to the adoption of federal, state and local codes in the mid 70's, homes were typically built with minimum insulation. Today's home buyer, faced with rising energy costs, should consider the return on investment of insulation upgrades. B. Attic ventilation is an important factor in the life expectancy of roof sheathing and shingles. Provide maximum air flow to minimize heat buildup in summer and condensation in winter. Do not cover or block vents. C. All flashing should be inspected and be repaired when needed. D. Tared flashing points indicate a repair of sealing of original flashing. The tar composition has a limited life expectancy and therefore future re-application or repair will be required. E. The presence of Urea Foam Formaldehyde Insulation in walls cannot be determined by visual inspection. Tiger recommends an air quality test when the inspector locates visual evidence of U.F.F.I. F. The evidence, source or amount of water penetration may not always be observable at the time of inspection. Tiger suggests you consult the owner for a historical perspective of whether evidence of water penetration has been noted or not.

ADDITIONAL COMMENTS:



TIGER HOME INSPECTION INC. HIRE THE EYE OF THE TIGER

781-849-0088

Area _____ Area _____ Area _____ Area _____

Floor _____

Wall _____

Ceiling _____

LEGEND		
T = Termite	PP = Beetle	J = Joists
A = Ants	X = Storage	S = Sills
M = Mud Tubes	F = Finish	W = Wood Trim
PT = Previous Treatment	SC = Suspending Ceiling	G = Girder

~~NO~~ ANT TRAPS in basement
under stairs ANT bldgs near
open door

INSECT DAMAGE DISCLOSURE

This report DOES NOT WARRANTY the absence of woodboring insects. It is only a visual examination of the readily accessible areas. The inspection report is intended to record evidence or activity found on the day of an inspection.

Our Inspectors rely solely on visual, non-destructive methods when performing their inspection. We do not remove or disturb areas such as walls, paneling, or baseboards, fixed materials, permanent or non-permanent ceiling tiles when performing a woodboring insect inspection. Repairs and renovations to a home or other changes in conditions may reveal insect activity that was not discoverable during an inspection. If evidence of woodboring insect activity has been removed or concealed before the inspection, even a trained expert will not be able to detect the presence of woodboring insects.

Our inspections are based on observations that would indicate past or present infestations, not future activity. Consequently, there is always a risk of insect activity that is not discoverable during an inspection. For your protection, you should consult a licensed pest control company about warranties commonly available to protect you in case of future insect activity.

Client Signature _____ Date _____ Street 101 STOW ST.

Town Acton, State MA

MCO
& Associates

February 26, 1999

Office of Housing & Community Development
Mr. Jeff Quinn
Office of Private Housing
100 Cambridge Street – Room 1801
Boston, MA 02111

RE: Local Initiative Unit
101 Stow Street, Acton, MA

Dear Jeff:

Enclosed please find three copies of an information packet regarding the next home being acquired in conjunction with Bellows Farm Outreach. This home is in even better condition than the previous home you had inspected and accepted. The materials included for your review are:

- Section III: The Site of LIP Application
- Purchase & Sale Agreement
- Property Information Sheet
- Home Inspection Report
- Lead Paint Inspection
- \$50 Unit application fee

There was lead paint found on the exterior of the windows. These windows are to be replaced. Otherwise the home is in perfect condition on the interior and has a great yard area as well. If there is any additional information you need or if you would like to visit the property please do not hesitate to call me. Please review and, if acceptable, provide unit approval at your earliest convenience.

If you have any questions regarding the application please call me at 978-779-0113. Thank you for your continued help in this process.

Sincerely,



Mark C. O'Hagan
MCO & Associates, Inc.
For Bellows Farm LLC

CC: Ron Peabody, Bellows Farm LLC
Betty McManus, ACHC

Section III: The Site

Please provide all the information requested in this section:

A. Site address

Street and no.: 101 STOW STREET

Community: ACTON

Zip code: 01720

B. Site characteristics

Summary description (please note the presence of any development constraints such as wetlands, ledges, hazardous waste, etc.):

EXISTING HOME IN RESIDENTIAL NEIGHBORHOOD
INFORMATION SHEET FROM BROKER ATTACHED

- C. 1. Acreage on site: 30,530 sf.
2. Proposed density with comprehensive permit N/A
3. Total buildable acreage on site: N/A

D. Site control - (Comprehensive Permit Projects Only)

1. Site ownership

If the developer owns the site, attach a copy of the deed.

2. Site under agreement or option

If the developer currently holds a purchase-and-sale agreement or an option to purchase the site, provide the following information:

Name and address of seller: JULIE JOHNSON & MATTHEW DAILEY
101 STOW STREET
ACTON, MA 01720

Proposed selling price: \$ 209,900.-

Expiration date of P&S or Option agreement: DEVELOPER PURCHASING HOME
ON MARCH 12, 1999.

3. Last arm's length transaction

Attach verification of the cost of the land at last arms-length transaction if the transaction occurred within the last three (3) years.

E. Site utilities

Sanitary sewer:

Public

Private

On-site septic

Sewage Treatment Plant

Title V
Approved

Water:

Public

Wells

Gas:

Available on site

Not available on site

Existing streets
on site:

Public

Private

F. Surrounding neighborhood

Briefly describe the land use and prevailing zoning in the neighborhood immediately surrounding the site.

EXISTING HOME - consistent with neighborhood.

G. Directions to the site

Attach detailed site directions from Boston. EXHIBIT A

H. Community/Area map of the site

Attach a map of the community, with the site clearly marked. EXHIBIT B

I. Include a photo if there are existing buildings.

EXHIBIT C

Bellows Farms Outreach
Acton, Massachusetts

EXHIBIT A

Section III: The Site

**101 Stow Street
Acton, MA**

Directions from Boston

- Take Route 2 West past the Concord Rotary
- Take Left side exit to "Route 111 – West Acton"
- At First Set of Lights Take Left onto Main Street (Route 27)
- Take Right onto Stow Street (After MBTA Station)
- Home on Right Side
- # 101 Stow Street

DeWolfe

NEW ENGLAND

Address: 101 Stow Street
Acton

Price: \$209,900

Style: Split Entry

Rooms: 6

Bedrooms: 3

Baths: 1

Lot Size: 30,530 SF

Garage: Off street parking

Age: 34 yrs



COMMENTS:

Move in and Enjoy!! Bright rooms, neutral decor. Eat-in kitchen with good cabinet space and updated appliances. Living room with picture window and fireplace. Recently finished family room in walk-out lower level. Woodstove adds to cozy winter warmth. Wonderful level yard with tree border for privacy. Deck off kitchen, shed and above ground pool. Short walk to train and playground. DO NOT LET CAT

OUT!!

Color: Beige

Exterior: Shingle & Wood

Roof: Asphalt 1997

Floors: Hardwood, Vinyl

Wall to Wall Carpet

Basement: Full, Finished

Laundry: Basement

Deck: 8x10

Porch:

Storms: Yes

Fireplaces: Living room

Pool: Above ground

Other Buildings: Shed

APPLIANCES/OPTIONS:

Stove: Gas

Disposal: No

Dishwasher: Yes

Refrigerator: Negotiable

Microwave: Yes

Trash compactor: No

Washer: Negotiable

Dryer: Negotiable

Central Vacuum:

Security System:

Sump Pump: Yes**

Wood Stove: Yes

**Perimeter drain and sump pump outside

SERVICES/UTILITIES:

Heat: Warm Air Zones: 1

Fuel: Gas

Hot Water: Gas

Air Conditioning: No

Water: Public

Sewage System: Private

Title 5 Approved

ROOMS:

Living: 14x11

Dining:

Kitchen: 12x12

Family: 21x16

Master Bedroom: 13x11

Bedroom 2: 11x10

Bedroom 3: 11x9

Bedroom 4:

Other:

LISTING:

Schools: Acton/AB

Taxes: \$3,160

Assessment: \$170,600

Seller's Disclosure: Yes

Book: SMRD 27457

Page: 0228

Rented Equipment

Condo FEE

FEE Includes

Exclusively Listed By: Edda Dyson Voice Mail - 978-937-4341

Offerings subject to errors, omissions, prior sale, change of price, or withdrawal without notice

DeWolfe New England - 11 Main Street, Concord, MA. 01742 Phone (978)369-9765 FAX (978)369-9287

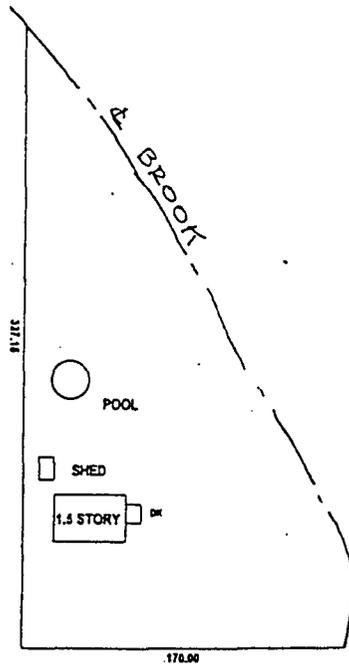
MORTGAGE INSPECTION PLAN
UNITED DATA SERVICES INC

20 BLANCHARD RD. • BURLINGTON, MA 01803
TEL (617) 272-9100 • FAX (617) 272-6900

97-04678

APPLICANT: MATTHEW DAVEY & JULIE JOHNSON
LOCATION: 101 STOW ST
CITY, STATE: ACTON, MA

DEED/CERT: 12046-32
PLAN REF: 9755-1



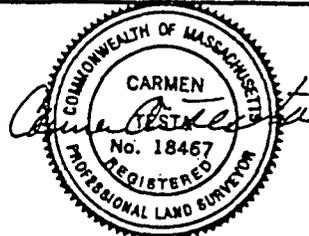
STOW ROAD

1994 (c) Boston Survey Software

PREPARED: 06-10-1997
SCALE: 1 inch = 80 feet
CERTIFIED TO: MIDDLESEX SAVINGS BANK

ACCORDING TO FEDERAL EMERGENCY MANAGEMENT AGENCY MAPS, THE MAJOR IMPROVEMENTS ON THIS PROPERTY FALL IN AN AREA DESIGNATED AS:
ZONE: A
COMMUNITY PANEL NO: 350176 - 0003C
EFFECTIVE DATE: 1-1-88
NOTE: ZONE "C" ARE AREAS OF MINIMAL FLOODING (NO SHADING). THIS DESIGNATION IS NOT BASED ON AN ELEVATION CERTIFICATE

THIS MORTGAGE INSPECTION PLAN IS NOT INTENDED OR REPRESENTED TO BE A LAND OR PROPERTY LINE SURVEY. USED FOR RECORDING, PREPARING DEED DESCRIPTIONS, OR CONSTRUCTION. NO CORNERS WERE SET. IT CANNOT BE USED FOR ESTABLISHING FENCE, HEDGE OR BUILDING LINES. THE MATTERS SHOWN HEREON ARE BASED ON CLIENT FURNISHED INFORMATION AND MAY BE SUBJECT TO FURTHER OUT-SALES, TAKINGS, EASEMENTS AND RIGHTS OF WAY, AND OTHER MATTERS OF RECORD AND PRESCRIPTIVE OR OTHER RIGHTS. NO RESPONSIBILITY IS ASSUMED HEREIN TO THE LAND OWNER OR OCCUPANT. THE PERMANENT STRUCTURES ARE APPROXIMATELY LOCATED ON THE GROUND AS SHOWN. THEY EITHER CONFORMED TO THE SETBACK REQUIREMENTS OF THE LOCAL ZONING ORDINANCES IN EFFECT WHEN CONSTRUCTED WITH RESPECT TO HORIZONTAL DIMENSIONAL REQUIREMENTS ONLY, OR WERE EXEMPT FROM VIOLATION ENFORCEMENT ACTION UNDER M.G.L. TITLE VII, CHAPTER 40A, SECTION 7, UNLESS OTHERWISE NOTED OR SHOWN HEREON. THIS PLAN WAS PREPARED IN ACCORDANCE TO



ADDENDUM A

SELLER: Matthew E. Davey and Julie A. Johnson
BUYER: Bellows Farm, LLC
PROPERTY: 101 Stow Street, Acton, Massachusetts
DATE: February 22, 1999

31. This Agreement is subject to Buyer obtaining approvals for the property to be an affordable housing unit for the Town of Acton from the Town of Acton and from the Department of Housing and Community Development (DHCD) on or before March 12, 1999. Buyer shall undertake all steps reasonably required to obtain the aforementioned approvals. In the event Buyer is unable to obtain said approvals, Buyer may terminate this Agreement whereupon all deposits made hereunder shall be forthwith refunded and all other obligations of the parties hereto shall cease and this Agreement shall be void and without further recourse to the parties hereto.
32. Seller shall provide to the Buyer, within fifteen (15) days of the date hereof, a certification that the Seller has complied with the provisions of 310 CMR 15.00 with respect to the inspection and certification of sub-surface sewerage disposal systems. Seller shall provide to Buyer a conformed copy of the "Subsurface Sewage Disposal System Inspection Form" on file with the municipal Board of Health, receipt of which has been duly acknowledged by such Board. Should the form indicate that the system is a "failed system" or a "nonconforming system" as defined by said Title 5, at Buyer's option and upon written notice to Seller within five (5) days of receiving a copy of the Inspection Form, this Agreement shall be null and void and without recourse to either party and all deposits shall be promptly returned to Buyer.

Seller shall restore all disturbed areas to their original grade and shall reseed said areas.

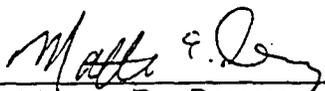
In the event that the Seller shall be required to repair or replace the septic system on the premises, the Buyer shall be consulted with respect to any such work which will materially change the topography and/or appearance of the premises or which will necessitate the installation of a septic system which is materially different than the one presently located on the premises, e.g. the new or replacement system will require a pump to move the effluent from the holding tank to the leach area as opposed to a gravity fed system. In the event that any such changes will result in a material change, the Buyer shall have the right to terminate this Agreement whereupon all

deposits shall be forthwith refunded and all other obligations of the parties hereto shall cease and this Agreement shall be void and without further recourse to the parties hereto.

33. Notwithstanding any provisions of this Agreement to the contrary, in the event the dwelling is destroyed or substantially damaged by fire or other casualty prior to the delivery of the deed, Buyer may, at Buyer's option, terminate this Agreement by written notice to Seller, whereupon all deposits made hereunder shall be forthwith refunded, all obligations of the parties hereto shall cease, and this Agreement shall become null and void and without further recourse to the parties hereto.
34. The extension period provided for in Paragraph 10 above may be for such shorter period of time than the thirty days referred to as may be set forth in a written notice from Seller to Buyer delivered at or before the original time for closing.
35. Seller hereby agrees to sign and deliver, at the time of performance, such affidavits, documents and certificates as may be reasonably required by the Buyer's attorney, provided that the same are reasonably requested by Buyer's attorney. In the event that the Seller refuses to sign the same the Buyer may elect to cancel this Agreement, in which event the deposit shall be refunded and all other rights and obligations shall cease.
36. The Buyer and its agents shall have the right of access to the premises prior to the time specified for delivery of the Seller's deed for the purpose of inspecting the condition of said premises. Said right of access shall be exercised, at reasonable times, only in the presence of Seller and/or the broker and only after reasonable notice thereof to the Seller.
37. It is understood and agreed by the parties that the premises shall not be in conformity with Title provisions of this Agreement unless:
 - (a) all buildings, structures and improvements, including but not limited to, any driveways, garages, septic systems and cesspools, and all means of access to the premises, shall be located completely within the boundary lines of said premises and shall not encroach upon or under the property of any other person or entities;
 - (b) no building, structure or improvement of any kind belonging to any other person or entity shall encroach upon or under said premises;

- (c) the premises shall abut a public way or a private way to which Buyer shall have both pedestrian and vehicular access, and if a private way, that such private way in turn has satisfactory access to a public way; which public way is duly laid out or accepted as such by the city or town in which said premises are located;
 - (d) the premises are equipped with all necessary utilities, including without implied limitation, electricity, private or municipal water, public sewer or septic tank, and oil storage tank, if necessary;
 - (e) all improvements located on the premises have been constructed in accordance with any covenants governing the same, and, if required by said covenants, a recordable certificate of compliance is delivered at the closing or has been previously recorded in the Registry of Deeds;
 - (f) Buyer's survey or mortgage plot plan indicates that no structure or improvement situated upon the premises violates the zoning ordinances or by-laws of the municipality in which the premises are located or the provision of M.G.L. Chapter 40A, unless such structures or improvements are validly nonconforming in accordance with said ordinances, by-laws and general laws;
 - (g) the premises are not located within any special flood hazard area requiring Buyer to obtain flood insurance for their mortgage lender.
38. Notwithstanding anything in this agreement to the contrary, "Delivery of the Deed" as set forth in paragraph eight (8) is hereby defined as the recording of the deed at the Registry of Deeds conveying good record and marketable title to the buyer.
39. Except as agreed to hereunder, any matter or practice arising under or relating to this Agreement which is the subject of a Title Standard or Practice Standard of the Massachusetts Conveyancers' Association at the time for delivery of the Deed hereunder shall be covered by said Title Standard or Practice Standard to the extent possible.
40. The Seller represents and warrants that they have taken reasonable steps to determine whether Urea Formaldehyde Foam Insulation (UFFI) is present in any dwelling on the premises, and there is no such insulation in any such dwelling. At or before the closing, the Seller will execute a statement to the foregoing effect in accordance with the provisions of M.G.L. Chapter 167, Section 47 if the same is requested by any lending institution providing mortgage funds for the purchase of the premises.

46. INTEGRATION: Any and all prior memoranda or agreements between the parties, including any Offers to Purchase, are hereby superseded and shall have no further force or effect.



Matthew E. Davey, Seller



Julie A. Johnson, Seller

Bellows Farm, LLC, Buyer

By: 

Ronald B. Peabody,
Authorized Signatory