



Rush

Contract

20210655

**City of Springfield Contract Tracer Document**

The purpose of this document is to provide continuous responsibility for the custody of **CONTRACTS** during the processing period.

**INSTRUCTIONS:** Upon receipt, please initial and write in the date of receipt. When your department has approved and signed the contract, please initial and date in the forwarding section and deliver to the next department.

DEPARTMENT	DATE RECEIVED		DATE FORWARDED TO NEXT DEPT.	
	Initials	Date	Initials	Date
Community Development			MB	4/13/21
City Comptroller		4/14/2021		4/14/2021
Law	JAB	4.15	JAB	4.15
CAFO	JMM	4.16.21	JMM	4.20.21
Mayor	CEJ	4/20	CEJ	4/20/21
City Comptroller				
Community Development				

KB  
4/14/2021

Vendor No.: 21696 Contract No.: Contract Date: 9/21/2020

Contract Amt.: \$119,755.25 Issue Date: 04/13/2021 Renewal Date:

Appropriation Code1: 26451815-530105-64516 \$66,105.25

Appropriation Code2: 26881801-530105-68800 \$53,650.00

Appropriation Code3:

Appropriation Code4:

Description of Funding Source: CDBG-NDR

Bid No.: Requisition No.: 21011330 PO No.:

Vendor Name: Susan Mastroianni

Contract Type: CDBG-NDR Healthy Homes

Contract Purpose: Rehab of 128-130 Mulberry Street

Originating Dept.: Office of Disaster Recovery and Compliance

Expiration Date: 11/05/2026 Amendment Date: Extension Date:

TYPE OF DOCUMENT (Please select at least one):

New  Renewal  Amendment  Extension

CB

**CITY OF SPRINGFIELD  
HEALTHY HOMES PROGRAM**

**REHABILITATION LOAN AGREEMENT  
FOR OWNER-OCCUPANTS**

Whereas, the City of Springfield ("City") is providing financial assistance to Susan Mastroianni ("Borrower") from the Healthy Homes Program in the amount of \$ 119,755.25 to fund rehabilitation of the home located at 128-130 Mulberry Street, Springfield, MA 01105, according to the terms of the agreed-upon Specs by Location/Trade, dated 09/21/2020, attached hereto as Exhibit B and in compliance with Massachusetts and City of Springfield building and health codes. The Healthy Homes program is funded by the federal Community Development Block Grant - National Disaster Resilience (CDBG-NDR) program.

Now, therefore, the parties agree as follows:

**Terms of the Loan**

Financial assistance is provided as a 0% interest, five-year forgivable loan. As long as the Borrower complies with this Agreement, the principal amount of the loan shall be forgiven at an equal percentage rate of 20% per full year, plus 45 days until it is 100% forgiven after five years, plus 45 days.

**Owner Occupancy**

The Borrower will use the home as their principal residence for a period of five years, plus 45 days, following final payment to the contractor. In the event that the Borrower continues to own the property, but fails to maintain it as their principal place of residence for the five-year loan term referenced above, the entire sum of the loan will become immediately due and payable.

The Borrower understands that if, during the five-year loan term, part or all of the property is sold or refinanced without the City's prior written consent, the City shall require payment of the amount of the loan outstanding at time of sale.

**Rental Units**

If the property has multiple units, the Borrower must live in one unit and rent all other units to households with income at or below 80% area median income (AMI) for the five-year loan period. The AMI amount changes from year to year; the required income limits can be obtained from the Springfield Office of Housing.

The Borrower may not evict existing tenants without cause for a period of two years, following final payment to the contractor.

**Income Eligibility**

The Borrower certifies that he/she has provided complete, accurate, and current information regarding household income to demonstrate Borrower's eligibility to receive CDBG-NDR funds.


**Schedule**

The City and the Borrower expect the rehabilitation and related activities to be completed within 150 days of the execution of this agreement.

**Enforcement**


The Borrower and the City acknowledge that the City has the right and responsibility to enforce this agreement.

This contract is signed as of the \_\_\_\_\_ day of \_\_\_\_\_, 2021.

  
\_\_\_\_\_  
Susan Mastroianni  
Property Owner

  
\_\_\_\_\_  
Office of Disaster Recovery  
CITY OF SPRINGFIELD

26451815-530105-64516 \$66,105.25.  
26481801-530105-68800 \$53,650.00

 Approved as to Appropriation:

Approved as to Form:

  
\_\_\_\_\_  
Office of Comptroller  
CITY OF SPRINGFIELD

  
\_\_\_\_\_  
Law Department  
CITY OF SPRINGFIELD

APPROVED:

  
\_\_\_\_\_  
dep Chief Administrative and Financial Officer  
CITY OF SPRINGFIELD

  
\_\_\_\_\_  
Domenic J. Sarno, Mayor  
CITY OF SPRINGFIELD

CITY OF SPRINGFIELD  
HEALTHY HOMES PROGRAM

REHABILITATION LOAN AGREEMENT

List of Exhibits

Healthy Homes Rehabilitation Program Agreement

Exhibit A - Project Budget

Exhibit B - Itemized Repair Specs by Location/Trade

Exhibit C - Mortgage

Exhibit D - Promissory Note

Exhibit E - Section 3 Clause

Exhibit F - Tax Certification for Contracts

Exhibit G - Insurance Binder

**Exhibit A**

**Healthy Homes Rehab Project Budget**

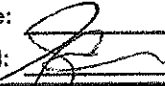
**Homeowner/Borrower: Susan Mastroianni**

**Project Address: 128-130 Mulberry Street**

<b>Project Budget</b>	<b>Amount</b>
Repair/Rehab	\$47,460.00
Lead Abatement	\$51,600.00
Lead Services	\$2,050.00
Relocation	\$2,295.00
Legal Fees	\$730.00
<b>Sub-Total</b>	<b>\$104,135.00</b>
<b>Contingency (15%)</b>	<b>\$15,620.25</b>
<b>Total</b>	<b>\$119,755.25</b>

# SPECS BY LOCATION/TRADE

9/21/2020

Pre-Bid Site Visit: \_\_\_\_\_  
 Bidding Open Date: \_\_\_\_\_  
 Bidding Close Date: \_\_\_\_\_  
 Initial: 

Case Number: Sue Mastroianni  
 Project Manager: Sean Pham  
 Phone: \_\_\_\_\_

Address: 128-130 Mulberry Street Unit: Unit 01

Location: 1 - General Requirements Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
<b>Trade: 1 General Requirements</b>					
10	<b>OWNER ACCEPTS SCOPE OF WORK</b> The undersigned applicant(s) certifies that he/she has participated in the development of this Work Write Up (WWU) with the "Date inspected" date of _____ & referred to as Exhibit 1. After careful review the applicant understands & accepts the work described & has initialed & dated each page of this WWU. X _____ X _____ Applicant Date Applicant Date	1.00	DU	_____	_____
14	<b>CONTRACTOR ACCEPTS SCOPE OF WORK</b> The undersigned contractor certifies that he/she has carefully reviewed & agrees to perform the work described in this Work Write Up (WWU) with the "Date Inspected" date of _____ & referred to as Exhibit 1. The contractor shall initial & date each page of the WWU. X _____ X _____ Contractor Date	1.00	DU	_____	_____
28	<b>VENTILATION--ASHRAE 62.2-GENERAL REQUIREMENTS</b> This dwelling unit must have a ventilation system that meets ASHRAE 62.2 . See <a href="http://www.ashrae.org/technology/page/548">http://www.ashrae.org/technology/page/548</a> and <a href="http://www.buildingscience.com/documents/reports/rr-0502-review-of-residential-ventilation-technologies/">http://www.buildingscience.com/documents/reports/rr-0502-review-of-residential-ventilation-technologies/</a>	1.00	GR	_____	_____
30	<b>WALL NAMING PROTOCOLS</b> Walls and attached components shall be identified with the letters A, B, C & D. Wall A is always the wall that is closest to the address elevation or the "street side" of the house. Moving clockwise, the walls are then B, C, D.  To name components, for example, a window as a subset of 4 windows on the D wall, the first would window is Window D1. The last is window D4 moving in a clockwise direction. These locational markers may also be combined with the adjectives: left, right, upper, lower. For example: Replace the right side window casing at window D3.	1.00	EA	_____	_____
31	<b>CONSTRUCTION DEFINITIONS</b> "Install" means to purchase, set up, test and warrant a new component. " Replace" means to remove and dispose of original material, purchase new material, deliver, install, test and warrant. "Repair" means to return a building component to like new condition through replacement, adjustment and recoating of parts. "Reinstall" means to remove, clean, store and install a component.	1.00	GR	_____	_____
32	<b>SUBSTITUTION APPROVAL PROCESS</b> Any requests for substitutions of specified proprietary items must accompany the initial proposal and shall include: the manufacturer's specifications; full installation instructions and warranties. The agency and owner will notify the contractor of decision at contract award.	1.00	GR	_____	_____
34	<b>LINE ITEM BREAKDOWN</b> The apparent winning bidders shall provide the owner with a line item cost breakdown within 3 working days of a request.	1.00	DU	_____	_____
35	<b>VERIFY QUANTITIES/MEASUREMENTS</b> All Quantities stated in the attached specifications for this address using Units of Measure other than Each (EA), Room (RM) or Dwelling Unit (DU) (e.g. SF of Drywall) are for the contractor's convenience and must be verified by the contractor at a mandatory site inspection prior to bid submission. All quantities stated in the Units of Measure Each (EA), Room (RM) or Dwelling Unit (DU) are as stated. Discrepancies in Quantities found by the contractor must be communicated to the Housing Rehabilitation Specialist prior to the submission of a bid. Claims for additional funds due to discrepancies in Quantities shall not be honored if submitted after the bid submission.	1.00	GR	_____	_____

Address: 128-130 Mulberry Street

Unit: Unit 01

Location: 1 - General Requirements

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
Trade: 1	General Requirements				

40 ALL PERMITS REQUIRED

1.00 AL

1000

The contractor shall apply for, pay for, obtain and forward copies of the following indicated permits to the agency: \_\_\_\_\_  
Plumbing; \_\_\_\_\_ Electric; \_\_\_\_\_ HVAC; \_\_\_\_\_ Building; \_\_\_\_\_ Zoning; \_\_\_\_\_ Lead Abatement; \_\_\_\_\_ Asbestos  
Abatement.

THE CONTRACTOR MUST CHECK OFF ALL PERMITS THAT APPLY TO PROJECT

45 CONTRACTOR PRE-BID SITE VISIT

1.00 DU

The contractor must inspect the property. Submission of a bid is presumptive evidence that the bidder has thoroughly examined the site and is conversant with the requirements of the local jurisdiction.

55 WORK TIMES

1.00 GR

Contractors and their Subcontractors shall schedule working hours between 8:00am and 6:00pm Monday through Friday. Requests to work on weekends and before or after these hours must be approved by the homeowner.

77 NEW MATERIALS REQUIRED

1.00 GR

All materials used in connection with this work write-up are to be new, of first quality and without defects - unless stated otherwise or pre-approved by Owner and Construction Specialist.

78 WORKMANSHIP STANDARDS

1.00 GR

All work shall be performed by mechanics both licensed and skilled in their particular trade as well as the tasks assigned to them. Workers shall protect all surfaces as long as required to eliminate damage.

85 CLOSE-IN INSPECTIONS REQUIRED

1.00 GR

Call the agency for inspection of all work that will be concealed from view before it is closed in. This type of inspection frequently includes, but is not limited to footings, roof sheathing & flashing prior to installation of new felt & shingles, and repaired framing & decking prior to installation of underlayment & floor coverings, prior to insulation and prior to drywall.

90 1 YEAR GENERAL WARRANTY

1.00 DU

Contractor shall remedy any defect due to faulty material or workmanship and pay for all damage to other work resulting therefrom, which appear within one year from final payment. Further, contractor shall furnish owner with all manufacturers' and suppliers' written warranties covering items furnished under this contract prior to release of the final payment.

120 FINAL CLEAN

1.00 RM

20750

1500

Remove from site all construction materials, tools and debris. Sweep clean all exterior work areas. Vacuum all interior work areas, removing all visible dust, stains, labels and tags. Clean all windows referenced in specifications.

Trade: 9 Environmental Rehab

9002 APPLICABLE LEAD-SPECIFIC DEFINITIONS

1.00 GR

Abatement: Any set of measures designed to permanently (permanent = expected life span of at least 20 years) eliminate lead-based paint or lead-based paint hazards.

CFR - The Code of Federal Regulations:

De minimus - Safe work practices and clearance are required when more than:

- 20 SF on exterior
- 2 SF per interior room
- 10% of small component

is deteriorated or will be disturbed by renovation.

Interim Controls: A set of measures designed to reduce temporarily human exposure or likely exposure to lead-based paint hazards. Interim controls include, but are not limited to, repairs, painting, temporary containment, specialized cleaning, clearance, ongoing lead-based paint maintenance activities, and the establishment and operation of management and resident education programs.

Work site: An interior or exterior area where lead-based paint hazard reduction activity takes place. There may be more than one work site in a dwelling unit or at a residential property.

Clearance: An activity conducted following lead-based paint hazard reduction activities to determine that the hazard reduction activities are complete and that no soil-lead hazards or settled dust-lead hazards, as defined in this part, exist in the dwelling unit or work site. The clearance process includes a visual assessment and collection and analysis of environmental samples. Dust-lead standards for clearance are found at Sec. 35.1320.

See 24CFR Part 35 - Subpart B - Section 35.110 Definitions, for additional definitions.



Address: 128-130 Mulberry Street Unit: Unit 01

Location: 1 - General Requirements Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 9 Environmental Rehab

9020	LEAD-BASED PAINT REGULATIONS - FEDERALLY FUNDED HOUSING REHABILITATION	1.00	AL		
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Per HUD Regulation 24 CFR Part 35: the contractor must conform to the Lead-based paint requirements for rehabilitation in the appropriate category listed below, based on the amount of rehabilitation assistance provided.

1. When the Federal Rehabilitation Assistance is \$1 to \$5,000 per unit:
  - a. The Contractor shall implement safe work practices during rehabilitation work in accordance with Sec. 35.1350 and repair any paint that is disturbed.
  - b. After completion of any rehabilitation disturbing painted surfaces, each work site must pass a clearance examination in accordance with Sec. 35.1340. Neither Clearance nor Lead Safe Work Practices are required if rehabilitation does not disturb painted surfaces of a total area of more than 20 SF on exterior, 2 SF per interior room or 10% of a small component.
2. When the Federal Rehabilitation Assistance is \$5,001 to \$25,000 per unit:
  - a. The contractor shall perform interim controls, in accordance with Sec. 35.1330, of all identified or presumed lead-based paint hazards.
  - b. The contractor shall implement safe work practices during rehabilitation work in accordance with Sec. 35.1350, and repair any paint that is disturbed.
  - c. The entire unit shall pass a clearance examination in accordance with Sec. 35.1340.
3. When the Federal Rehabilitation Assistance is more than \$25,000 per unit:
  - a. The contractor shall abate all identified or presumed lead-based paint hazards in accordance with Sec. 35.1325.
  - b. The contractor shall implement safe work practices during rehabilitation work in accordance with Sec. 35.1350 and repair any paint that is disturbed.
  - c. The entire unit shall pass a clearance examination in accordance with Sec. 35.1340.

Location Total: 2,500

Location: 2 - Exterior Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 4 Site Work

465	CUT BACK TREE BRANCHES	1.00	EA		<u>1,500<sup>xx</sup></u>
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Cut and remove tree branches back from house to a min. 10' distance, to legal dump.

Trade: 7 Masonry

1330	CHIMNEY--REPOINT	125.00	SF	<u>360</u>	<u>4,500</u>
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Repair chimney above roof area by cutting out mortar at least 1/2", removing all loose material, and repointing using portland cement mortar. Saturate joints with water before applying mortar. Match color as closely as possible. Replace all missing and defective materials with matching materials. Clean mortar and other debris from adjoining surfaces and gutter.

ALL 3 CHIMNEYS NEED REPAIRS

1376	CHIMNEY--CUSTOM	2.00	EA	<u>1000</u>	<u>2000</u>
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Field measure, order and install metal spark arrestor on both chimneys with fireplaces.  
CHIMNEYS ON ENDS OF HOUSE.

Trade: 8 Metal Work

1455	METAL HAND RAIL--PIPE	8.00	LF	<u>900</u>	<u>900</u>
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Design, fabricate, prime, top coat and install a 1-1/2" round welded steel pipe railing. Color to be black.  
LEFT SIDE SIDE PORCH

Trade: 10 Carpentry

2615	SIDING--CEDAR SHINGLE REPAIR	400.00	SF		<u>2,700</u>
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Address: 128-130 Mulberry Street Unit: Unit 01

Location: 2 - Exterior Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 10 Carpentry

Remove damaged and deteriorated shingles. Install 18" #1 cedar shingles with an 8" exposure using aluminum or galvanized nails. Repair or replace any damaged trim with similar style materials.

AROUND PERIMETER OF HOUSE AND FRONT DORMERS

3525	HAND RAIL--WOOD	10.00	LF		<u>500</u>
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Dispose of any existing railing. Construct a preservative treated pine railing using top and bottom rails, and 2"x 2" balusters face nailed 4" on center. Create a 3'6" high railing between 4"x 4" end posts. install preservative treated code approved grabbable handrail supported by 4"x 4" treated posts.

#130 FRONT PORCH MATCH EXISTING MATERIALS.

Trade: 19 Paint & Wallpaper

5679	PREP & PAINT EXTERIOR WOOD SIDING/TRIM--LOW VOC	4,000.00	SF		<u>19,260</u>
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Using lead work safe practices remove & properly dispose all loose materials prior to installation of new materials. Using lead work safe practices prepare existing wood surfaces specified for stabilization prior to paint application by securing, replacing or repairing all loose, broken, rotted, or deteriorated materials to provide a sound surface for paint application. Using lead work safe practices and following paint manufacturer's recommendations prepare all wood surfaces by removing all loose paint. Use a 25-year or better paintable Low VOC caulk matched for color to fill all cracks, voids, holes, etc. prior to painting. Apply a compatible exterior Low VOC primer to all bare wood areas. Apply two coats of quality exterior LOW VOC paint to specified wood. All paints and primers must not exceed the following maximum VOC requirements: Flats 50 g/L; Non-flats 50 g/L; Floor 100 g/L; Anti-corrosive 250 g/L. All adhesives must comply with Rule 1168 of the South Coast Air Quality Management District. [www.aqmd.gov/rules/reg/reg11/r1168.pdf](http://www.aqmd.gov/rules/reg/reg11/r1168.pdf) All caulks and sealants must comply with Regulation 8, Rule 51, of the Bay Area Air Quality Management District (BAAQMD). Color is the choice of the owner from stock colors. All work to be done in a neat & professional manner. Use care to protect all surfaces not intended for paint coverage.

PAINT WHOLE HOUSE THE SAME COLOR.

Location Total: 31,360

Location: 3 - #128 Basement Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 9 Environmental Rehab

2080	ASBESTOS PIPE INSUL-ENCAPSULATE	75.00	LF		<u>1000</u>
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Encapsulate asbestos pipe or duct covering with approved sealants per EPA requirements.

ASBESTOS STEAM PIPES WRAPPED WITH DUCT TAPE

Trade: 21 HVAC

6205	BURNER MAINTENANCE	1.00	EA		<u>500</u>
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Clean burner and combustion chamber, inspect and replace nozzle if required, oil motor and all pumps, adjust air/fuel oil mixture to manufacturer's recommendations. Replace oil filter.

Trade: 22 Plumbing

6785	GAS DRYER VENT PIPING	1.00	EA		<u>400</u>
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Install 4" rigid galvanized vent tubing from the specified dryer location to a 4" wall mounted dryer vent hood with a backflow preventer and NO screening. Fasten sections of pipe to each other with with pop rivets compatible with galvanized metal. Do not fasten with nails, screws or other fasteners that protrude into the interior of the exhaust duct. Seal all seams in the system with duct mastic or aluminum foil tape, not duct tape. Secure duct and hood to the structure.

Location Total: 1,900

Location: 4 - #130 Basement Approx. Wall SF: 0 Ceiling/Floor SF: 0

Address: 128-130 Mulberry Street Unit: Unit 01

Location: 4 - #130 Basement Approx. Wall SF: 0 Ceiling/Floor SF: 0  
 Spec # Spec Quantity Units Unit Price Total Price

Trade: 21 HVAC

6016 HVAC SERVICE/CLEAN FURNACE 1.00 EA 500  
 Clean, inspect, SERVICE and adjust heating equipment and controls. Replace AIR filter. Report any recommended part replacement to owner.

Trade: 22 Plumbing

6785 GAS DRYER HOOK UP WITH VENT 1.00 EA 500  
 Install 4" rigid galvanized vent tubing from the specified dryer location to a 4" wall mounted dryer vent hood with a backflow preventer and NO screening. Fasten sections of pipe to each other with with pop rivets compatible with galvanized metal. Do not fasten with nails, screws or other fasteners that protrude into the interior of the exhaust duct. Seal all seams in the system with duct mastic or aluminum foil tape, not duct tape. Secure duct and hood to the structure.

Trade: 23 Electric

7430 CERTIFY ELECTRIC DISTRIBUTION 1.00 AL 3,000  
 Electrician shall inspect all exposed wiring, motors, fixtures and devices for malfunction, shorts and housing code compliance. Non-functioning and dangerous equipment and wiring shall be replaced with Romex wire, ivory devices and fixtures, with \$20 per fixture allowance. The service panel shall conform to the BOCA Existing Structures code.

7470 ELECTRIC SERVICE--150 AMP 1.00 EA 2,500  
 Replace existing electrical service with a residential, 150 amp, single phase, 3 wire electric service. Include a main disconnect, 22 circuit panel board, meter socket, weather head, service cable, and ground rod and cable. Seal exterior service penetration.

Location Total: 6,500

Location: 5 - #128 Kitchen Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec # Spec Quantity Units Unit Price Total Price

Trade: 23 Electric

7583 REPLACE RECEPTACLE WITH GFCI DEVICE 2.00 EA 190 380  
 Replace existing receptacle with an ivory surfaced mounted ground fault circuit interrupt receptacle with ivory cover plate.  
 AT SINK COUNTERTOP

Location Total: 380

Location: 6 - #128 Bathroom Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec # Spec Quantity Units Unit Price Total Price

Trade: 23 Electric

7819 FAN/LIGHT FIXTURE-ENERGY STAR 1.00 EA 980  
 Install an ENERGY STAR approved ceiling mounted Fan/Light fixture, such as the NuTone QTREN080FLT, or a Broan QTXE080FLT capable of min. 80 CFM operating at 1 Sone or less, with an integral damper, and vented to the exterior. The fixture must accommodate 2 - GU24 fluorescent lamps. Switch fan & light using a single switch with a time delay for the fan such as the EFI Fan/Light Time Delay Switch part # 5100.505 (in Ivory) [http://www.energyfederation.org/consumer/default.php/cPath/39\\_766\\_134](http://www.energyfederation.org/consumer/default.php/cPath/39_766_134) or equipped with a humidistat sensor. Install galvanized metal duct the same diameter as the fan outlet and vent to the exterior ideally through a wall or gable end using a metal hooded vent of like diameter and with damper. All duct seams shall be sealed with duct mastic. Insulate the ductwork with vinyl or foil faced R 8 minimum duct insulation. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk.

Location Total: 980

Location: 7 - #128 Bathroom Approx. Wall SF: 0 Ceiling/Floor SF: 0

Address: 128-130 Mulberry Street Unit: Unit 01

Location: 7 - #128 Bathroom Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 22 Plumbing

6880	VANITY COUNTERTOP--SECURE Secure existing countertop to top of vanity cabinet.	1.00	EA		200
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Trade: 23 Electric

7583	REPLACE RECEPTACLE WITH GFCI DEVICE Replace existing receptacle with an ivory surfaced mounted ground fault circuit interrupt receptacle with ivory cover plate.	1.00	EA	300	300
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7819	FAN/LIGHT FIXTURE-ENERGY STAR Install an ENERGY STAR approved ceiling mounted Fan/Light fixture, such as the NuTone QTREN080FLT, or a Broan QTXE080FLT capable of min. 80 CFM operating at 1 Sone or less, with an integral damper, and vented to the exterior. The fixture must accommodate 2 - GU24 fluorescent lamps. Switch fan & light using a single switch with a time delay for the fan such as the EFI Fan/Light Time Delay Switch part # 5100.505 (in Ivory) <a href="http://www.energyfederation.org/consumer/default.php/cPath/39_766_134">http://www.energyfederation.org/consumer/default.php/cPath/39_766_134</a> or equipped with a humidistat sensor. Install galvanized metal duct the same diameter as the fan outlet and vent to the exterior ideally through a wall or gable end using a metal hooded vent of like diameter and with damper. All duct seams shall be sealed with duct mastic. Insulate the ductwork with vinyl or foil faced R 8 minimum duct insulation. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk.	1.00	EA		980
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Location Total: 1480

Location: 8 - #130 Bathroom Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 23 Electric

7819	FAN/LIGHT FIXTURE-ENERGY STAR	1.00	EA		980
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Install an ENERGY STAR approved ceiling mounted Fan/Light fixture, such as the NuTone QTREN080FLT, or a Broan QTXE080FLT capable of min. 80 CFM operating at 1 Sone or less, with an integral damper, and vented to the exterior. The fixture must accommodate 2 - GU24 fluorescent lamps. Switch fan & light using a single switch with a time delay for the fan such as the EFI Fan/Light Time Delay Switch part # 5100.505 (in Ivory) [http://www.energyfederation.org/consumer/default.php/cPath/39\\_766\\_134](http://www.energyfederation.org/consumer/default.php/cPath/39_766_134) or equipped with a humidistat sensor. Install galvanized metal duct the same diameter as the fan outlet and vent to the exterior ideally through a wall or gable end using a metal hooded vent of like diameter and with damper. All duct seams shall be sealed with duct mastic. Insulate the ductwork with vinyl or foil faced R 8 minimum duct insulation. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk.

Location Total: 980

Location: 9 - #130 Bathroom Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 23 Electric

7819	FAN/LIGHT FIXTURE-ENERGY STAR	1.00	EA		980
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Install an ENERGY STAR approved ceiling mounted Fan/Light fixture, such as the NuTone QTREN080FLT, or a Broan QTXE080FLT capable of min. 80 CFM operating at 1 Sone or less, with an integral damper, and vented to the exterior. The fixture must accommodate 2 - GU24 fluorescent lamps. Switch fan & light using a single switch with a time delay for the fan such as the EFI Fan/Light Time Delay Switch part # 5100.505 (in Ivory) [http://www.energyfederation.org/consumer/default.php/cPath/39\\_766\\_134](http://www.energyfederation.org/consumer/default.php/cPath/39_766_134) or equipped with a humidistat sensor. Install galvanized metal duct the same diameter as the fan outlet and vent to the exterior ideally through a wall or gable end using a metal hooded vent of like diameter and with damper. All duct seams shall be sealed with duct mastic. Insulate the ductwork with vinyl or foil faced R 8 minimum duct insulation. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk.

Location Total: 980

Address: 128-130 Mulberry Street

Unit: Unit 01

Location: 10 - #130 2nd -3rd fl Staircase

Approx Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 10 Carpentry

2520 HANDRAIL--REPLACE INTERIOR

8.00 LF

50

400

Install 2" round pine handrail screwed to metal handrail braces that are attached to studs with screws that enter the framing at least 1 inch, or if fastening to a masonry wall use minimum 3/8 inch diameter plastic masonry plug fasteners and compatible screws. Handrail will extend 6 inches past a line plumb with the nosing of the top tread and 6 inches past a line plumb with the nosing of the bottom tread. All edges will be eased to a smooth and rounded condition.

Location Total:

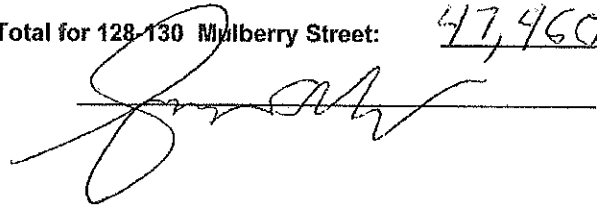
400

Unit Total for 128-130 Mulberry Street, Unit Unit 01:

Address Grand Total for 128-130 Mulberry Street:

47,460

Bidder:



## 128-130 Mulberry St

### Deleading job specs by component

	Component	Quantity	Method	Cost	Total
<b>128</b>					
Kitchen	Door Edges (2)	2	W-Scrape	150	300
	Jambs (1)	1	W-Scrape	150	150
Bath 1	Door Edge	1	W-Scrape	150	150
Room 1	Door Edge	1	W-Scrape	150	150
	DH Window (2)	2	Replace	900	1800
	Door Edges (2)	2	W-Scrape	150	300
Room 2	Sills (3)	3	W-Scrape	100	300
	DH Window	1	Replace	900	900
Room 3	DH Window	1	Replace	900	900
Room 4	DH Window (5)	5	Replace	900	4500
Room 5	DH Window (2)	2	Replace	900	1800
Room 6	DH Window	1	Replace	900	900
Room 7	DH Window (4)	4	Replace	900	3600
Room 8	Door Edge	1	W-Scrape	150	150
Hall 1	Door Edge (2)	2	W-Scrape	150	300
	Jambs (2)	2	W-Scrape	150	300
	Sills	1	W-Scrape	100	100
	DH Window	1	Replace	900	900
Hall 2	DH Window	1	Replace	900	900
Stair 1-2	Door Edge	1	W-Scrape	150	150
	Jamb	1	W-Scrape	150	150
	DH Window	1	Replace	900	900
Stair Base	Door Edge	1	W-Scrape	150	150
Basement	Door Edge	1	W-Scrape	150	150
				<b>Unit Total</b>	<b>19600</b>
<b>130</b>					
Kitchen	Door Edges (2)	2	W-Scrape	150	300
	Jambs (2)	2	W-Scrape	150	300
	Sills (2)	2	W-Scrape	100	200
Bath 1	Door Edsge	1	W-Scrape	150	150
	Sill	1	W-Scrape	100	100
Bath 2	DH Window	1	Replace	900	900
	Door Edge	1	W-Scrape	150	150
	Jambs	1	W-Scrape	150	150
	Sills	1	W-Scrape	150	150
Room 1	Loose Paint	1	Make Intact	150	150
	DH Window	1	Replace	900	900
	Door Edge	1	W-Scrape	150	150
	Sills (3)	1	W-Scrape	100	100

Room 2	DH Window (3)	3 Replace	900	2700
	Door Edge	1 W-Scrape	150	150
	Jambs	1 W-Scrape	150	150
	Sills (3)	3 W-Scrape	100	300
Room 3	DH Window (2)	2 Replace	900	1800
	Door Edge	1 W-Scrape	150	150
Room 4	DH Window (3)	3 Replace	900	2700
Room 5	DH Window	1 Replace	900	900
	Door Edge (3)	3 W-Scrape	150	450
	Jambs (2)	2 W-Scrape	150	300
	Sills (2)	2 W-Scrape	100	200
	Loose Paint	1 Make Intact	150	150
Room 6	DH Window (2)	2 Replace	900	1800
	DH Window (3)	3 Replace	900	2700
Room 7	DH Window	1 Replace	900	900
Hall 2	Door Edges (5)	5 W-Scrape	150	750
Stair 1-2	Door Edge	1 W-Scrape	150	150
	Jamb	1 W-Scrape	150	150
Stair 2-3	Loose Paint	1 Make Intact	150	150
Stair Base	Treads	1 Cover	800	800
			<b>Unit Total</b>	<b>21050</b>
			<b>Interiors of units total</b>	<b>40650</b>
<b>Exterior</b>				
Porch A1	Sills < 60 inches	2 W-Scrape	150	300
Porch C 1 130	Door Jamb	1 W-Scrape	150	150
Ext A Side	Trim > 60 inches	1 Make Intact		2500
	Cellar Sill	5 Cover	150	750
	Cellar Window (4)	4 Replace	300	1200
Ext B Side	Trim > 60 inches	1 Make Intact		1000
	Cellar Sill	1 Cover	150	150
	Cellar Window	1 Replace	300	300
Ext C Side	Trim > 60 inches	1 Make Intact		2000
	Sills < 60 inches	2 W-Scrape	150	300
	Cellar Sill	1 Cover	150	150
	Cellar Window	1 Replace	300	300
Ext D Side	Trim > 60 inches	1 Make Intact		1550
	Cellar Sill	2 Cover	150	300
			<b>Exterior tot</b>	<b>10950</b>
			<b>Project total</b>	<b>51600</b>

**From:** [Pham, Sean](#)  
**To:** [HHinfo](#)  
**Cc:** "Dan Dodge"  
**Bcc:** [REDACTED]  
**Subject:** 128-130 Mulberry Street Bid Submission and addendum information  
**Date:** Friday, December 4, 2020 9:26:28 AM  
**Attachments:** [128-130 mulberry street specs loctr no costs wide.pdf](#)  
[20200831115455\\_INSP\\_ELT\\_128\\_Mulberry\\_St\\_Springfield\[13305\].pdf](#)  
[20200831120146\\_INSP\\_ELT\\_130\\_Mulberry\\_St\\_Springfield\[13305\].pdf](#)

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Due to the necessity of having approval from the Springfield Historic Commission, bids for this project will need to be resubmitted. If you did not previously submit a bid for this project you can still do so. Bids will now be **due for this project end of day Tuesday December 15, 2020**. The following criteria needs to be incorporated into your bids:

1. Replacement windows need to maintain the historical integrity of the existing building. This means that all windows replaced will need to be a darker color with matching grid patterns (affixed to the exterior of the windows and also of a darker color). Exact number of windows can be determined through the lead report and specs provided at the previous walkthrough.
2. Page 4 of the original specs item #3525 "Hand Rail – Wood" calls for the removal and replacement of the existing wood hand rail at 130 Mulberry. Instead of replacing with a matching wooden hand rail we will now require the replacement to be a black pipe rail to match the one at 128 Mulberry.

Please do not hesitate to reach out with any questions or concerns regarding this project. Remember; bids are **Due Tuesday December 15, 2020**.

**Sean Pham**  
**Senior Project Manager**  
**City of Springfield**  
**Office of Disaster Recovery and Compliance**  
**1600 East Columbus Avenue, Second Floor**  
**Springfield, MA 01103**

[REDACTED] (Phone)



## MORTGAGE

### City of Springfield Healthy Homes Rehabilitation Program

**THIS MORTGAGE** is made as of \_\_\_\_\_, 2021, between Susan Mastroianni, whose address is 128-130 Mulberry Street, Springfield, MA 01105 ("**Borrower**"), and the **City of Springfield**, a municipal corporation with the address 36 Court Street, Springfield, Massachusetts ("**City**").

WHEREAS, the Borrower and the City entered into a **HEALTHY HOMES REHABILITATION PROGRAM AGREEMENT** dated \_\_\_\_\_ in the sum of \$119,755.25 (the Principal Amount"), together with interest of 0%, (this indebtedness is called the "**Note**", a copy of which is attached to this Mortgage as **Schedule A**); and

WHEREAS, to secure the performance of all the terms, covenants, agreements, conditions and obligations of the Note and this Mortgage, the Borrower wishes to grant to the City its rights, title, and interest in the property located at 128-130 Mulberry Street, Springfield, MA 01105 in Springfield, Massachusetts and described on the attached **Schedule B** (the "**Mortgaged Property**").

NOW THEREFORE, in consideration of the loan for the Principal Amount made by the City to the Borrower, the Borrower and the City hereby agree as follows:

1. **Purpose.** This Mortgage and the Note are to secure a loan made by the City to the Borrower for the purpose of making home improvements to the Mortgaged Property, as detailed in the **Work Write-Up Specifications** dated 09/21/2020. The Borrower is responsible for making the improvements, and the City shall only make payment of Principal for such improvements as it inspects and verifies that the improvements have been completed.
2. **Conditions of the Loan.**
  - a. **Due Upon Sale or Transfer.** If the Borrower sells or transfers the Mortgaged Property before the final maturity date, the amount of the loan still owing at the time of sale or transfer will be immediately due and payable to the City.
  - b. **Owner Occupancy.** If the Borrower is an owner-occupant at the time this loan is entered into, the Borrower must continue to live in the Mortgaged Property as his/her principal place of residence during the term of the loan.

- c. **Rental Unit Affordability.** If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, the Borrower must rent all units in the Mortgaged Property to households with income at or below 80% of the area median income<sup>1</sup> during the term of the loan.

**3. Terms of the Loan**

Loan Type:	Forgivable loan, due upon default or upon sale or transfer of property prior to final maturity
Interest Rate:	0%
Payment Schedule:	No monthly payments
Final Maturity Date:	5 years from date of execution
Forgiveness:	An equal amount of the loan will be forgiven for each year that passes from the date the loan is entered, until the loan is fully forgiven at the final maturity date. (For example, a 5-year loan is forgiven 20% per year; a 10-year loan is forgiven 10% per year.)
Prepayment penalty:	None

- 4. **Completion of Agreed-Upon Improvements.** If construction required to meet the Work Write-Up Specifications is discontinued or not carried out with reasonable diligence, the City after due notice to the Borrower is authorized to enforce or carry out existing contracts between the Borrower and other parties to make contracted improvements, to make and enter into additional contracts and incur obligations for the purposes of completing the improvements, and to pay and discharge all debts, obligations and liabilities incurred by reason of any action taken by the City, the cost of which shall be payable from the Borrower to the City on demand and shall be secured by this Mortgage.
- 5. **Compliance with Building and Health Codes.** The improvements shall comply with all applicable municipal and state ordinances, laws, regulations, and rules made or promulgated by lawful authority, and upon their completion shall comply therewith and with the rules of the Board of Fire Underwriters having jurisdiction.
- 6. **Payment of Property Taxes and Other Charges.** The Borrower will pay when due all taxes, assessments, water & sewer charges, and other governmental charges, fines and impositions, now or hereafter imposed, on the Mortgaged Property and will pay when due every amount of indebtedness secured by any lien on the Mortgaged Property.

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<sup>1</sup> The area median income (AMI) for the Springfield Metropolitan Area is established annually by the U.S. Department of Housing and Urban Development. The Springfield Office of Housing will provide the current AMI for the Springfield Metropolitan area upon request.

7. **Maintenance and Repair.** The Borrower shall maintain the Property and shall not allow the property to deteriorate or decrease in value due to its condition. If the Property is damaged, the Borrower shall promptly repair the Property to avoid further deterioration or damage, unless repair or restoration is not economically feasible. The Borrower shall not commit waste or permit others to permit actual, permissive, or constructive waste on the Property.

8. **Property Insurance.**

a. **Maintenance of Insurance.** The Borrower shall keep the Property insured against loss by fire, and floods (if in flood zone) hazards included within the term "extended coverage," and any other hazards for which the City requires insurance. The insurance amounts (including deductible levels) and periods and the insurance carrier shall be subject to the City's approval. Unless otherwise required by the City, all such insurance shall be effected by Standard Fire and Extended Coverage Insurance policies, in amounts not less than necessary to comply with the coinsurance clause percentage of the value applicable to the location and character of the property to be covered.

All such property insurance shall be in such form and shall have attached loss payable clauses in favor of the City. All such policies and attachments shall be delivered promptly to the City, unless they are required to be delivered to the holder of a lien of a mortgage or similar instrument to which this Mortgage is expressly subject, in which case a certificate of insurance shall be delivered to the City. The Borrower will pay any and all premiums on such insurance promptly when due.

b. **City Rights to Payment for Loss or Damage.** In the event of loss or damage to the mortgaged property, the Borrower will give to the City immediate notice of the event and the City may make and file proof of loss if not made otherwise promptly by or on behalf of the Borrower. Each insurance company issuing any such policy is authorized and directed to make payment under the policy for such loss to the Borrower and the City jointly, unless the amount of loss is payable first to the holder of a lien under a mortgage or similar instrument to which this Mortgage is expressly subject. Insurance proceeds received by the City may be applied, at the City's option, either in reduction of the indebtedness secured by this Mortgage, or to the restoration or repair of the damaged Mortgage Property.

9. **Rights of City as Lender.** If the Borrower fails to carry out the covenants and agreements set forth in this mortgage, the City may do and pay for whatever is necessary to protect the value of and the City's rights in the property, and any amounts so paid shall be added to the Principal amount due to the City hereunder
10. **Inspection.** The City shall have the right to inspect the Mortgaged Property from time to time at any reasonable hour of the day.
11. **Acceleration upon Default.** If any condition of this Mortgage shall be in default, the entire outstanding balance of the Principal Amount shall become immediately due and payable at the option of the City. The City shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred. If the City exercises its option to require immediate payment of the balance of funds secured by this Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all remaining sums secured by the Mortgage.

The following "events of default" will cause the Note to be immediately due and payable:

- a. The Borrower's nonperformance of any covenant, agreement, term, or condition of this Mortgage or of the Note, after the Borrower has been given due notice by the City of such nonperformance;
  - b. The Borrower's failure to perform any covenant, agreement, term, or condition in any Mortgage or instrument creating a lien upon the Mortgaged Property, which lien shall have priority over the lien of this mortgage;
  - c. The City's discovery that the Borrower failed to disclose in the Borrower's application for funds any fact deemed to be material by the City, or that the Borrower made any misrepresentations in the application or in any agreements entered into between the Borrower and the City (including but not limited to, the Note and this Mortgage);
  - d. The sale, lease or other transfer of any kind or nature of the Mortgaged Property, or any part thereof, without the prior written consent of the City.
12. **No waiver.** No party shall be deemed to have waived any provision of this Mortgage or the exercise of any rights under this Mortgage unless such waiver is made expressly and

in writing. Waiver by any party of a breach or violation of any provision of this Mortgage shall not constitute a waiver of any other subsequent breach or violation.

- 13. Surrender after Default.** If the Borrower defaults, and upon demand from the City, the Borrower shall immediately surrender possession of the Mortgaged Property to the City, and the City may enter such property, rent out and collect rent from Mortgaged Property units, and apply rental income to the indebtedness secured by this Mortgage. The City may also dispossess, by usual summary proceedings, any tenant defaulting in the payment of any rent to the City. The Borrower shall cooperate and facilitate any summary process proceedings under this paragraph.

If the Borrower continues to occupy the Mortgaged Property after default and City demand to surrender, such possession shall be as a tenant of the City, and the Borrower shall pay in advance upon demand by the City, a reasonable monthly use and occupancy fee for the premises occupied by the Borrower, and upon the failure of the Borrower to pay such monthly fee, the Borrower may also be disposed by the usual summary proceedings applicable to tenants.

This covenant shall become effective immediately upon the happening of any such default, as determined in the sole discretion of the City, who shall give notice of such determination to the Borrower; and in the case of foreclosure and the appointment of a receiver of the rents, the within covenant shall insure to the benefit of such receiver.

- 14. Notice of Change of Ownership.** The Borrower will give immediate notice by certified mail, return-receipt requested, to the City of any conveyance, transfer or change in ownership of such property, or any part thereof.

**15. No Assignment of Rents.**

The Borrower will not assign the rents, if any, in whole or in part, from the mortgaged property, or any part thereof, without the prior written consent of the City.

- 16. Notice.** Notice and demand or request shall be made in writing and may be served in person or by mail.

- 17. Waiver of Homestead Exemption.** The Borrower hereby waives the benefit of all homestead exemptions, as to the debt secured by this Mortgage and as to any expenditure for insurance, taxes, levies, assessments, dues or charges incurred by the City pursuant to any provision of this Mortgage.

18. **City Right to Nonjudicial Foreclosure.** This Mortgage is upon the **STATUTORY CONDITION**, for any breach of which, or for breach of any of the aforementioned provisions or conditions, the City may declare all sums secured hereby immediately due and payable, and the City shall have the **STATUTORY POWER OF SALE**.

19. **Joint and several liability.** If the Borrower, as defined herein, consists of two or more parties, this Mortgage shall constitute a grant and mortgage by all of them jointly and severally, and they shall be obligated jointly and severally under all the provisions hereof and under the Note.

20. **Discharge.** Upon payment in full by the Borrower of the Note and any other instruments secured by this Mortgage, this Mortgage shall be terminated, and the City shall provide the Borrower the appropriate notice of termination.

**IN WITNESS THEREOF** this mortgage has been duly signed and sealed by the Borrower on or as of the day and year first above written.

BY:   
Susan Mastroianni  
Borrower

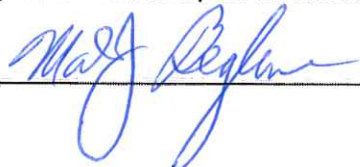
  
Witness

*Commonwealth of Massachusetts*

Hampden,

ss 2021

On 8th, before me, the undersigned notary public, personally appeared, Susan Mastroianni proved to me through satisfactory evidence of identification, which was a driver's license, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that she signed it voluntarily for its stated purpose.

 (Official signature and seal of notary).

Notary Public: Mark J. Beglane

My Commission Expires: 10/08/2021



MARK J. BEGLANE  
NOTARY PUBLIC  
Commonwealth of Massachusetts  
My Commission Expires  
October 8, 2021

The note secured by this Mortgage has:

A principal sum of \$ 119,755.25

A rate of interest of Zero (0%) percent.

The sum of \$ 119,755.25 with interest thereon at a rate of Zero (0.00%) per annum, is due and payable upon sale, lease or other transfer of any kind of the above-referenced property, or any part thereof without the prior written consent of the City, other than a transfer by will or by operation of the laws of descent and distribution.



**SCHEDULE A**  
**PROMISSORY NOTE**

**Springfield, Massachusetts**

Property Address: 128-130 Mulberry Street, **Springfield, MA** 01105

**1. BORROWERS' PROMISE TO PAY**

In return for a loan that I have received, I, Susan Mastroianni ("Borrower"), promise to pay \$ 119,755.25 (this amount is called "Principal"), without interest, to the **City of Springfield**, a Massachusetts municipal corporation with a usual address of 36 Court Street, Springfield, Massachusetts 01103 ("City").

**2. INTEREST**

Interest will not be charged on unpaid principal.

**3. TIME AND PLACE OF PAYMENTS**

No monthly payments are due. If there is no default on the loan, the Principal shall be forgiven at an equal percentage rate per year until it is 100% forgiven at the end of the fifth year.

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the City in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The City will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my payment unless the City agrees in writing to those changes.

**6. BORROWER DEFAULT**

**(A) Default** If I am in default of or breach of the Healthy Homes Rehabilitation Program Agreement ("Program Agreement") or the Mortgage, both dated the same date as this Note, and if I do not cure any default or breach within any applicable cure period, then I will be in default of this Note.

**(B) Notice of Default** If I am in default, the City may send me a written notice telling me that if I do not come into compliance with the Program Agreement and Mortgage by a certain date, the City may require me to pay immediately the full amount of principal I owe.

**(C) No Waiver by City** Even if, at a time when I am in default, the City does not require me to pay immediately in full as described above, the City will still have the right to do so if I am in default at a later time.

**(D) Payment of City's Costs and Expenses** If the City has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees, court costs and witness fees, including but not limited to expert witness fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or mailing it by first class mail to me at the Property Address above or at a different address if I give the City a notice of my different address.

Any notice that must be given to the City under this Note will be given by mailing it by first class mail to:

Director  
City of Springfield Office of Housing  
1600 E. Columbus Ave.  
Springfield, MA 01103

with a copy simultaneously mailed by first class mail to:

City Solicitor  
City of Springfield Law Department  
36 Court Street  
Springfield, MA 01103

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or

endorser of this Note, is also obligated to keep all of the promises made in this Note. The City may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owned under this Note. This Note is binding on me and my executors, administrators, heirs, successors and assigns.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the City to demand payment of amounts due. "Notice of dishonor" means the right to require the City to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the City under this Note, a Mortgage dated the same date as this Note protects the City from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what condition I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

**Due Upon Sale or Transfer.** If all or any part of the Property or any interest in it is sold or transferred without the City's prior written consent, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

**Owner Occupancy.** If the Borrower is an owner-occupant at the time this loan is entered into, and the Borrower ceases to live in the Mortgaged Property as his/her principal place of residence during the term of the loan, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

**Rental Unit Affordability.** If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, and the Borrower rents units to households with income above 80% area median income, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

If the City exercises its option to require immediate payment of the balance of funds secured by the Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which

Borrower must pay all remaining sums secured by the Mortgage.

EXECUTED as a sealed instrument as of the date first written above.

Susan Mastroianni  
Susan Mastroianni  
Borrower

Mark J. Beglane  
Witness

\_\_\_\_\_  
Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 8th day of April, 2021, before me, the undersigned Notary Public, personally appeared the above-named Susuan Mastroianni, proved to me through satisfactory evidence of identification, which was a driver's license, to be the person whose name is signed on the preceding or attached document, and acknowledge that she signed it voluntarily for its stated purpose, and acknowledged to me that she executed the same as her free act and deed.

Mark J. Beglane  
Notary Public: Mark J. Beglane  
My Commission Expires: 10/08/2021



MARK J. BEGLANE  
NOTARY PUBLIC  
Commonwealth of Massachusetts  
My Commission Expires  
October 8, 2021

## Schedule "B"

### Legal Description

#### 128-130 Mulberry Street, Springfield, Hampden County Massachusetts

The land in Springfield, Hampden County, Massachusetts, known and designated as Lot 1-A on Plan of Wylie Hubbard dated June 30, 1998, entitled 'Realignment of Lots on Springfield, MA for Anne M. Sarno, and recorded with the Hampden County Registry of Deeds, Book of Plans 309, Page 49, and being more particularly bounded and described as follows:

Beginning at a point at the southeast corner of Lot 2-A along Mulberry Street on said Plan; thence running S. 14° 00' 00" E a distance of sixty three and 79/100 (63.79) feet; thence S. 49° 44' 30" W along Mulberry Street sixty five and 15/100 (65.15) feet to a point; thence N. 25° 32' 40" W along land now or formerly of Bell, a distance of one hundred four and 94/100 (104.94) feet; thence N. 68° 38' 30" E , thirty five and 85/100 (35.85) feet to a pin; thence S. 21° 08' 46" E, twenty and 50/100 (20.50) feet to a pin; thence N. 69' 00' 30" E to the point of beginning.

Subject to Fountain rights granted to Casage Dwight by Edwin Lergier by deed dated November 25, 1953 and recorded in said Registry of Deeds in Book 167, Page 480, if now in force.

This conveyance is expressly made subject to and with the benefit of a common driveway to be shared with and appurtenant to both this lot and lot 2-A as noted on said Plan, and the grantor herein and her successors and assigns, hereby agrees to refrain from obstructing said driveway and to share equally in the maintenance of said common driveway with the grantee, her successors and assigns, including but not limited to snow removal and repairs upon said common driveway.

BEING the same premises conveyed to the Mortgagor by deed of Anne Margaret Sarno, Genaro J. Sarno and Carla Anne Sarno, dated November 16, 1998 and recorded in the Hampden County Registry of Deeds in Book 10529, Page 317.

## PROMISSORY NOTE

April 8, 2021  
Springfield, Massachusetts

Property Address: 128-130 Mulberry Street

### 1. BORROWERS' PROMISE TO PAY

In return for a loan that I have received, I, Susan Mastroianni ("Borrower"), promise to pay \$ 119,755.25 (this amount is called "Principal"), without interest, to the **City of Springfield**, a Massachusetts municipal corporation with a usual address of 36 Court Street, Springfield, Massachusetts 01103 ("City").

### 2. INTEREST

Interest will not be charged on unpaid principal.

### 3. TIME AND PLACE OF PAYMENTS

No monthly payments are due. If there is no default on the loan, the Principal shall be forgiven at an equal percentage rate per year until it is 100% forgiven at the end of the 5<sup>th</sup> year.

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the City in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The City will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my payment unless the City agrees in writing to those changes.

### 6. BORROWER DEFAULT

(A) **Default** If I am in default of or breach of the Healthy Homes Rehabilitation Program Agreement ("Program Agreement") or the Mortgage, both dated the same date as this Note, and if I do not cure any default or breach within any applicable cure period, then I will be in default of this Note.

**(B) Notice of Default** If I am in default, the City may send me a written notice telling me that if I do not come into compliance with the Program Agreement and Mortgage by a certain date, the City may require me to pay immediately the full amount of principal I owe.

**(C) No Waiver by City** Even if, at a time when I am in default, the City does not require me to pay immediately in full as described above, the City will still have the right to do so if I am in default at a later time.

**(D) Payment of City's Costs and Expenses** If the City has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees, court costs and witness fees, including but not limited to expert witness fees.

## **7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or mailing it by first class mail to me at the Property Address above or at a different address if I give the City a notice of my different address.

Any notice that must be given to the City under this Note will be given by mailing it by first class mail to:

Director  
City of Springfield Office of Housing  
1600 E. Columbus Ave.  
Springfield, MA 01103

with a copy simultaneously mailed by first class mail to:

City Solicitor  
City of Springfield Law Department  
36 Court Street  
Springfield, MA 01103

## **8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any



person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The City may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. This Note is binding on me and my executors, administrators, heirs, successors and assigns.

#### 9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the City to demand payment of amounts due. "Notice of dishonor" means the right to require the City to give notice to other persons that amounts due have not been paid.

#### 10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the City under this Note, a Mortgage dated the same date as this Note protects the City from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what condition I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

**Due Upon Sale or Transfer.** If all or any part of the Property or any interest in it is sold or transferred without the City's prior written consent, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

**Owner Occupancy.** If the Borrower is an owner-occupant at the time this loan is entered into, and the Borrower ceases to live in the Mortgaged Property as his/her principal place of residence during the term of the loan, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

**Rental Unit Affordability.** If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, and the Borrower rents units to households with income above 80% area median income, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

If the City exercises its option to require immediate payment of the balance of funds secured by the Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all remaining sums secured by the Mortgage.

EXECUTED as a sealed instrument as of the date first written above.

*Susan Mastroianni*  
\_\_\_\_\_  
Susan Mastroianni  
Borrower

*Mark J. Beglane*  
\_\_\_\_\_  
Witness  
  
\_\_\_\_\_  
Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 8th day of April, 2021, before me, the undersigned Notary Public, personally appeared the above-named Susan Mastroianni, proved to me through satisfactory evidence of identification, which was a driver's license, to be the person whose name is signed on the preceding or attached document, and acknowledge that she signed it voluntarily for its stated purpose, and acknowledged to me that she executed the same as her free act and deed.

*Mark J. Beglane*  
\_\_\_\_\_  
Notary Public: Mark J. Beglane  
My Commission Expires: 10/08/2021



MARK J. BEGLANE  
NOTARY PUBLIC  
Commonwealth of Massachusetts  
My Commission Expires  
October 8, 2021

**Exhibit E:**  
**SECTION 3 CLAUSE**

"All section 3 covered contracts shall include the following clause (referred to as the section 3 clause):

- A. The work to be performed under this contract is subject to the requirements of section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (section 3). The purpose of section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.
- B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135, which implement section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.
- C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.
- D. The contractor agrees to include this section 3 clause in every subcontract subject to compliance with regulations in 24 CFR part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR part 135.
- E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR part 135.
- F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.
- G. With respect to work performed in connection with section 3 covered Indian housing assistance, section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450e) also applies to the work to be performed under this contract. Section 7(b) requires that to the greatest extent feasible (i) preference and opportunities for training and employment shall be given to Indians, and (ii) preference in the award of contracts and subcontracts shall be given to Indian organizations and Indian-owned Economic Enterprises. Parties to this contract that are subject to the provisions of section 3 and section 7(b) agree to comply with section 3 to the maximum extent feasible, but not in derogation of compliance with section 7(b).

TAX CERTIFICATION AFFIDAVIT FOR CONTRACTS

Individual Social Security Number

Street Address Only: 128/130 Mulberry St
City/State/Zip Code: Springfield, MA 01105
Telephone Number: [Redacted] Email: [Redacted]

List address(es) of all other property owned by company in Springfield:

Name of Individual: Susan Mastoiaanni

You must complete the following certifications and have the signature(s) notarized on the lines below.

FEDERAL TAX CERTIFICATION

I, Susan Mastoiaanni certify under the pains and penalties of perjury that I, to my best knowledge and belief, have complied with all United States Federal taxes required by law.

Susan Mastoiaanni Signature Date: 4/8/21

CITY OF SPRINGFIELD TAX CERTIFICATION

I, Susan Mastoiaanni certify under the pains and penalties of perjury that I, to my best knowledge and belief, have complied with all City of Springfield taxes required by law.

Susan Mastoiaanni Signature Date: 4/8/21

COMMONWEALTH OF MASSACHUSETTS TAX CERTIFICATION

Pursuant to M.G.L. c. 62C § 49A, I, certify under the pains and penalties of perjury that I, to my best knowledge and belief, have filed all state tax returns and have complied with all state taxes required by law.

Bidder/Proposer Authorized Person's Signature Date: Notary Public

COMMONWEALTH OF MASSACHUSETTS

ss. [Signature], 2020

Then personally appeared before me [name], [title] of [company name], being duly sworn, and made oath that he/she has read the foregoing document, and knows the contents thereof; and that the facts stated therein are true of his/her own knowledge, and stated the foregoing to be his/her free act and deed and the free act and deed of [company name].

Notary Public [Signature]

My commission expires:

YOU MUST FILL THIS FORM OUT COMPLETELY AND YOU MUST SUBMIT THIS FORM WITH YOUR CLOSING DOCUMENTS. MARK J. BEGLANE NOTARY PUBLIC My Commission Expires October 8, 2021



# INSURANCE BINDER

OP ID: DA

DATE (MM/DD/YYYY)

4/6/2021

**THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THE REVERSE SIDE OF THIS FORM.**

AGENCY <b>Ormsby Insurance Agency, Inc.</b> 698 Westfield St PO Box 718 West Springfield, MA 01090		COMPANY <b>Bunker Hill Insurance Company</b>		BINDER # <b>[REDACTED]</b>	
PHONE (A/C, No, Ext) <b>[REDACTED]</b>		FAX (A/C, No) <b>[REDACTED]</b>		THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY # <b>[REDACTED]</b>	
CODE: <b>[REDACTED]</b>		SUB CODE:		DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (Including Location) <b>TWO FAMILY FRAME DWELLING LOCATED AT 128-130 MULBERRY STREET, SPRINGFIELD MA 01105</b>	
AGENCY CUSTOMER ID: <b>[REDACTED]</b>		INSURED <b>Susan Mastroianni</b> <b>128-130 Mulberry Street</b> <b>Springfield MA 01105</b>			

COVERAGES		LIMITS		
TYPE OF INSURANCE	COVERAGE/FORMS	DEDUCTIBLE	COINS %	AMOUNT
<b>PROPERTY</b> CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC	<b>A. Dwelling</b> <b>B. Other Structures</b> <b>C. Personal Property</b> <b>E. Pers Liability Ea Occur</b>	1000		528000 52800 264000 500000
<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$		
<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	RETRO DATE FOR CLAIMS MADE:	COMBINED SINGLE LIMIT \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$ MEDICAL PAYMENTS \$ PERSONAL INJURY PROT \$ UNINSURED MOTORIST \$		
<b>AUTO PHYSICAL DAMAGE</b> DEDUCTIBLE <input type="checkbox"/> COLLISION: _____ <input type="checkbox"/> OTHER THAN COL: _____	<input type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES	ACTUAL CASH VALUE STATED AMOUNT \$ OTHER		
<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO	RETRO DATE FOR CLAIMS MADE:	AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$		
<b>EXCESS LIABILITY</b> <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE \$ AGGREGATE \$ SELF-INSURED RETENTION \$		
<b>WORKER'S COMPENSATION and EMPLOYER'S LIABILITY</b>	RETRO DATE FOR CLAIMS MADE:	WC STATUTORY LIMITS E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$		
<b>***ELECTRONIC SIGNATURE***</b> SPECIAL CONDITIONS/ OTHER COVERAGES POLICY EFFECTIVE: 11/24/2020-11/24/2021 POLICY PREMIUM: \$1926 AND IS PAID IN FULL REPLACEMENT COST UP TO COVERAGE A \$528,000		FEES \$ TAXES \$ ESTIMATED TOTAL PREMIUM \$		

**Name & Address**

<b>Select Portfolio Servicing Inc</b> <b>Isaoa</b> <b>Po Box 7277</b> <b>Springfield OH 45501-7277</b>	<input checked="" type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN # <b>0025637745</b>	
AUTHORIZED REPRESENTATIVE 		



# INSURANCE BINDER

OP ID: DA

DATE (MM/DD/YYYY)

4/6/2021

**THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THE REVERSE SIDE OF THIS FORM.**

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PHONE (A/C, No, Ext): [REDACTED]		FAX (A/C, No): [REDACTED]		THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY # [REDACTED]
CODE: [REDACTED]		SUB CODE: [REDACTED]		
AGENCY CUSTOMER ID: [REDACTED]		DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (Including Location) <b>TWO FAMILY FRAME DWELLING LOCATED AT 128-130 MULBERRY STREET, SPRINGFIELD MA 01105</b>		
INSURED <b>Susan Mastroianni</b> 128-130 Mulberry Street Springfield MA 01105				

COVERAGES		LIMITS		
TYPE OF INSURANCE	COVERAGE/FORMS	DEDUCTIBLE	COINS %	AMOUNT
<b>PROPERTY</b> <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC	<b>A. Dwelling</b> <b>B. Other Structures</b> <b>C. Personal Property</b> <b>E. Pers Liability Ea Occur</b>	1000		528000 52800 264000 500000
<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$		
<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	RETRO DATE FOR CLAIMS MADE:	COMBINED SINGLE LIMIT \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE \$ MEDICAL PAYMENTS \$ PERSONAL INJURY PROT \$ UNINSURED MOTORIST \$		
<b>AUTO PHYSICAL DAMAGE</b> DEDUCTIBLE <input type="checkbox"/> COLLISION: _____ <input type="checkbox"/> OTHER THAN COL: _____	<input type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES	ACTUAL CASH VALUE STATED AMOUNT \$ OTHER		
<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO	RETRO DATE FOR CLAIMS MADE:	AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$		
<b>EXCESS LIABILITY</b> <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE \$ AGGREGATE \$ SELF-INSURED RETENTION \$		
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SPECIAL CONDITIONS: ***ELECTRONIC SIGNATURE*** POLICY EFFECTIVE: 11/24/2020-11/24/2021 OTHER POLICY PREMIUM: \$1926 AND IS PAID IN FULL COVERAGES REPLACEMENT COST UP TO COVERAGE A \$528,000		FEES \$ TAXES \$ ESTIMATED TOTAL PREMIUM \$		

<b>Name &amp; Address</b>  City of Springfield, Office of Housing 1600 East Columbus Ave Springfield MA 01103	<input checked="" type="checkbox"/> MORTGAGEE <input type="checkbox"/> LOSS PAYEE	<input checked="" type="checkbox"/> ADDITIONAL INSURED
	LOAN # _____	
	AUTHORIZED REPRESENTATIVE 