

Bill To COMMUNITY DEVELOPMENT 1600 EAST COLUMBUS AVE SPRINGFIELD, MA 01103	Requisition 19005867-00 FY 2019 Acct No: 26451815-530105-64516 Review: Buyer: lpl Status: Released
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Vendor MARITZA CRESPO 13 SPRUCE STREET SPRINGFIELD, MA 01105 USA Tel#886-5050	Ship To COMMUNITY DEVELOPMENT 1600 EAST COLUMBUS AVE SPRINGFIELD, MA 01103 NGREAVES@SPRINGFIELDCITYHALL.COM Delivery Reference NIGEL GREAVES
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C*20190305

Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
10/19/18	018472				COMMUNITY DEVELOPMENT

LN	Description / Account	Qty	Unit Price	Net Price
	General Notes			
	CONTRACT PENDING			
	10/29/18 ASSIGNED C#20190305			
001	CDBG-NDR HEALTHY HOMES REHAB	1.00 EACH	82320.00000	82320.00
	1 26451815-530105-64516		82320.00	
	Ship To DISASTER RECOVERY 4TH FLOOR 36 COURT STREET ROOM 405/411 SPRINGFIELD, MA			

Requisition Link Requisition Total 82320.00

***** General Ledger Summary Section *****		
Account	Amount	Remaining Budget
26451815-530105-64516	82320.00	4034255.66

***** Approval/Conversion Info *****			
Activity	Date	Clerk	Comment
Approved	10/19/18	Amanda Pham	Auto approved by: cak
Approved	10/19/18	Cathy Buono	
Approved	10/22/18	Hamediah Mohamed	Auto approved by: 108745
Approved	10/22/18	Melanie Acobe	Auto approved by: 108745
Approved	10/22/18	Christopher Fraser	

Bill To
 COMMUNITY DEVELOPMENT
 1600 EAST COLUMBUS AVE

 SPRINGFIELD, MA
 01103

Requisition 19005867-00 FY 2019

Acct No:
 26451815-530105-64516
 Review:
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Vendor
 MARITZA CRESPO
 13 SPRUCE STREET

 SPRINGFIELD, MA 01105
 USA
 Tel#886-5050

Ship To
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 1600 EAST COLUMBUS AVE

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 NGREAVES@SPRINGFIELDCITYHALL.COM

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Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
10/19/18	018472				COMMUNITY DEVELOPMENT

LN	Description / Account	Qty	Unit Price	Net Price
Approved	10/22/18 Heather Potito			Auto approved by: 108745
Approved	10/22/18 Tim Brown			Auto approved by: 108745
Queued	10/22/18 Lindsay Hackett			WAITING FOR CONTRACT
Queued	10/22/18 TJ Plante			WAITING FOR CONTRACT
Pending	Lauren Stabilo			WAITING FOR CONTRACT

CITY OF SPRINGFIELD
HEALTHY HOMES REHABILITATION PROGRAM AGREEMENT
FOR OWNER-OCCUPANTS

Whereas, Maritza Crespo (“Homeowner”) are receiving Healthy Homes Rehabilitation Program financial assistance from the City of Springfield (“City”) in the amount of \$82,320.00 to fund rehabilitation of the home located at 11-13 Spruce Street, Springfield, MA 01105 according to the terms of the agreed-upon Work Write-Up Specifications 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 Homeowner 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 OccupancyThe Homeowner 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 a 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 Homeowner 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 in full the amount of the loan outstanding at time of sale.

Rental Units

If the property has multiple units, the Homeowner must live in one unit and rent any 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 Homeowner may not evict existing tenants without cause for a period of two years, following final payment to the contractor.

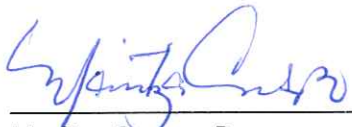
Income Eligibility

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

Enforcement

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

This contract is signed as of the 2 day of ^{October}~~September~~, 2018.



Maritza Crespo, Borrower



Geraldine McCafferty, Director
Office of Housing
CITY OF SPRINGFIELD

LLW 26451815-530105-04516 \$82,320.00
Approved as to Appropriation:

Approved as to Form:

 10/29/18

Office of Comptroller
CITY OF SPRINGFIELD

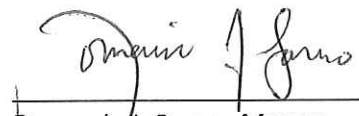


Law Department
CITY OF SPRINGFIELD

APPROVED:



Chief Administrative and Financial Officer
CITY OF SPRINGFIELD



Domenic J. Sarno, Mayor
CITY OF SPRINGFIELD

SPECS BY LOCATION/TRADE

5/24/2018

Pre-Bid Site Visit: _____
 Bidding Open Date: _____
 Bidding Close Date: _____
 Initial: _____

Case Number: _____
 Project Manager: _____
 Phone: _____

Address: 11-13 Spruce 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					

10 OWNER ACCEPTS SCOPE OF WORK 1.00 DU _____
 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 5/24 & referred to as Exhibit 1. After careful review the applicant understands & accepts the work described & has initialed & dated each page of this WWU.
 x [Signature] 5/24
 Applicant Date Applicant Date

14 CONTRACTOR ACCEPTS SCOPE OF WORK 1.00 DU _____
 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 _____
 Contractor Date

28 VENTILATION--ASHRAE 62.2-GENERAL REQUIREMENTS 1.00 GR _____
 This dwelling unit must have a ventilation system that meets ASHRAE 62.2 . See
<http://www.ashrae.org/technology/page/548> and
<http://www.buildingscience.com/documents/reports/rr-0502-review-of-residential-ventilation-technologies/>

30 WALL NAMING PROTOCOLS 1.00 EA _____
 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.

31 CONSTRUCTION DEFINITIONS 1.00 GR _____
 "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.

32 SUBSTITUTION APPROVAL PROCESS 1.00 GR _____
 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.

34 LINE ITEM BREAKDOWN 1.00 DU _____
 The apparent winning bidders shall provide the owner with a line item cost breakdown within 3 working days of a request.

35 VERIFY QUANTITIES/MEASUREMENTS 1.00 GR _____
 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.

Spec #	Spec	Quantity	Units	Unit Price	Total Price
Trade: 1 General Requirements					
40	ALL PERMITS REQUIRED	1.00	AL		
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.					
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.					
9008	ENVIRONMENTAL REHAB--RRP REQUIREMENTS	1.00	GR		
Any contractor performing renovation, repair, and painting projects that disturb lead-based paint in pre-1978 homes must comply with EPA 40 CFR Part 745(Lead; Renovation, Repair, and Painting Program), be certified by the EPA as a Renovation Firm and must use Certified Renovators who are trained by EPA-approved training providers to follow lead-safe work practices.					

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.					

Address: 11-13 Spruce 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

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

9003	LEAD-SPECIFIC LAWS, RULES, REGULATIONS & GUIDELINES	1.00	GR		7500
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The execution of this work shall comply with all applicable federal, state and local laws, rules, regulations and guidelines for lead dust environments, including but not limited to: 29 CFR 1926.62 - Lead Construction Standard; 29 CFR 1910.1200 - Hazard Communication Standard; 40 CFR Part 745 - Lead-Based Paint Poisoning Prevention in Certain Residential Structures (EPA Regulations); 24 CFR Part 35 - HUD's Lead Safe Housing Rule.

Location Total: 7500

Location: 2 - Exterior

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 7 Masonry

1235	BRICK WALL REPAIR	112.00	SF		400
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Remove damaged brick and tooth replacement brick into wall. Match brick and tooling as closely as possible. BASEMENT BRICK BULKHEAD

1330	CHIMNEY--REPOINT	30.00	SF		475
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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.

Trade: 9 Environmental Rehab

9690	2ND FLOOR FRONT PORCH--FLOOR REPLACEMENT	70.00	SF		2750
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Install 1/2" tongue and groove, pine or fir strip flooring using screws or screw shank nails or power activated staples. When using tongue & groove wood floors, run the flooring in the direction of the slope. Install ogee molding at vertical walls. Prime and coat with exterior high gloss deck enamel. Re-install drainage holes on bottom of front wall to prevent water damage. MAKE SURE PORCH HAS DRAINAGE FOR WATER TO RUN OFF FLOOR.

Trade: 10 Carpentry

2540	STAIRCASE--REPLACE BASEMENT HATCHWAY	5.00	EA		1350
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Dispose of entire basement hatchway staircase. Construct an open staircase using 2"x12" pine stringers and 5/4" pine stepping stock treads. Install wood handrail, one side, 32" above tread nosing. Stringers to rest on a 2"x12" preservative treated pine sill.

2640	SIDING--VINYL	1,000.00	SF		4400
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Remove damage vinyl siding on rear wall, used good pieces to repair damage siding around perimeter of house. Install new vinyl clapboard siding including all cornice, corner, door and window trim after replacing all deteriorated exterior building components. Wrap home with tyvek vapor/ infiltration barrier and apply of siding color to match as close as possible to existing, exposure and texture with 20 year warranty.

2705	STUCCO--PATCH	40.00	SF		100
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Remove damaged stucco and wire, attach new wire to patch area and apply scratch, brown and color coats. Feather patch into the surrounding surface. Match existing color as closely as possible.

2825	GLASS REPLACE--PORCH DOOR	1.00	EA		75
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Dispose of broken or cracked glass from wooden door. Install new glass and a silicone or polyurethane bedding putty. 2ND FLOOR FRONT PORCH.

3085	DOOR--WEATHERSTRIP	1.00	EA		100
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Weatherstrip entry door entrance door with anodized aluminum spring, neoprene stop bead, and a vinyl door sweep, to eliminate infiltration at a wind speed of 15 mph.

Address: 11-13 Spruce 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

REAR DOOR 1ST FLOOR

3500	PORCH CEILING--1/4" BC PLYWOOD	90.00	SF		<u>425</u>
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Cover porch ceiling with 1/4" BCX plywood. Install cove molding at perimeter and 2" wide batten strips at seams.

1ST FLOOR REAR PORCH

3550	PORCH LATTICE--REPLACE	120.00	SF		<u>550</u>
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Dispose of any existing lattice around porch crawl space. Frame opening with 1"x 4" preservative treated pine with vertical members 24" on center. Install 1/4"x 2" pine lattice on frame.

FRONT AND REAR PORCHES

3560	PORCH--REBUILD COMPLETE	280.00	SF		<u>12,000</u>
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Support front 2nd floor porch and rear porch 2nd floor roof in place. Remove deteriorated porches and wood. Construct 10" concrete sonotube piers, 2"x 10" joists with 1/2" tongue and groove Fir flooring to support child-proof wood guard railings and 6" square posts for roof. Dispose of existing steps on front porch only. Construct a preservative treated pine railing using 2"x 4" top and bottom rails, and 2"x 2" balusters face nailed 6" on center. Create a 3'6" high railing between 6"x 6" end posts. Construct a replacement unit with (4) 2"x 12" preservative treated pine stringers, 5/4" PTP stepping stock treads, on a solid concrete footer. Frame stairs 6' wide connecting to existing landing. Construct wooden handrails with balusters on both side 32" above tread nosing. Structural lumber and deck shall be preservative treated.

PORCHES INCLUDED ARE 1ST FLOOR FRONT PORCH AND 1ST & 2ND FLOOR REAR PORCHES. ONLY FRONT PORCH STEPS TO BE DEMO.

3590	STEPS/LANDING--REPL EXTERIOR	5.00	EA		<u>575</u>
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Dispose of existing steps and landing. Construct a replacement unit with two 2"x 12" preservative treated pine stringers, 5/4" PTP stepping stock treads, on a solid concrete footer. Frame stairs 3' wide connecting to a 5'x 6' landing, of 2"x 6"s and 2"x 4" deck. Construct a wood handrail on one side 32" above tread nosing.

SIDE ENTRANCE TO KITCHEN.

3605	DOOR--METAL BASEMENT HATCHWAY	1.00	EA		<u>1300</u>
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Install a metal basement hatchway door such as "Bilco" to cover the exterior stair and door over exterior basement steps per manufacturer's instructions to provide waterproof and secure protection.

Trade: 15 Roofing

4601	**GUTTER & D.S./ACCESSORIES**	8.00	AL		<u>175</u>
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Recommend to install 6' -8' extensions to all downspouts to divert water away from foundation.

4635	GUTTER--5" SEAMLESS ALUMINUM	140.00	LF		<u>675</u>
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Dispose of gutter. Install 5", K- type, seamless, .027 gauge aluminum gutter to service roof. White or brown color choice by owner.

4640	DOWNSPOUT--5" SEAMLESS ALUMINUM	140.00	LF		<u>675</u>
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Dispose of existing downspout. Install 5", square, seamless, .027 gauge, white, aluminum downspout. Strap at least 3' on center.

Trade: 21 HVAC

6415	DRYER VENT	1.00	EA		<u>150</u>
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Install 4" round rigid galvanized ductwork from the specified dryer location to a wall mounted Heartland Dryer Vent Closure outlet. http://www.energyfederation.org/consumer/default.php/cPath/30_4287_4571. Do not fasten with nails, screws or other fasteners that protrude into the interior of the exhaust duct. Use pop rivets to connect sections of duct. Seal all joints and seams with duct mastic, not duct tape. Secure duct and hood to framing.

Location Total: 26,175

Location: 3- Basement

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Address: 11-13 Spruce Street

Unit: Unit 01

Location: 3 - Basement

Approx Wall SF 0

Ceiling/Floor SF 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 5 Demolition & Disposal

710	DEMO NON BEARING PARTITION	100.00	SF		300
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Remove termite damage partition walls in basement. Dispose of in code legal dump.

Trade: 9 Environmental Rehab

2075	ASBESTOS PIPE INSUL.--REMOVE	50.00	LF		2000
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Remove asbestos-containing pipe or ductwork insulation to code legal hazardous waste site. Clean area until clearance test levels are acceptable.

BASEMENT FURNACE

Trade: 10 Carpentry

2245	JOIST--SISTER 2"x8" IMPROPERLY NOTCHED	1.00	EA		225
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Jack joist level and sister 2"x8" joist using a triangulated nailing pattern and cement coated nails, 8" on center.

DAMAGE FLOOR JOIST AT REAR WALL NEAR WASHER/DRYER.

Trade: 21 HVAC

6050	FURNACE & DUCT--GAS: 80,000 BTU	2.00	EA		15,700
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Install 80,000 BTU intermit. pilot, forced air furnace complete with plenum, supply duct, galvanized return duct connected to wall registers, to service all rooms. Include setback thermostat, filter, fan and plenum control. Connect thimble breaching to chimney per code. Provide separate power circuit & operating manual. System to maintain 70 F indoor temp. when outside temp is -10 F. Min AFUE rating of 86.

Furnaces must be ENERGY STAR®-qualified Furnaces shall have variable-speed blowers and programmable thermostats. Furnace filters shall not be made of fiberglass. All furnaces shall bear all applicable UL- listed and AGA-certified labels. Minimum furnace warranty 15 years under normal use and maintenance, all other components 5 year warranty.

Trade: 22 Plumbing

6605	LEAK-INVESTIGATE/REPAIR ALLOW	1.00	AL		600
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Provide allowance to investigate leak area. Repair leak. If any surface is disturbed during investigation or repair, patch and finish to match original surface.

DRAIN LINE LEAKS IN BASEMENT WHEN 1ST FLOOR BATH WATER IS ON.

7070	WATER HEATER--40 GALLON GAS	2.00	EA		2700
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Install a 40 gallon, glass lined, high recovery, insulated to R-7, gas water heater with a 9 year warranty. Include pressure and temperature relief valve, discharge tube to within 6" of floor or to outside of structure, vent, thimble, and gas piping from shut-off valve to fixture. Dispose of old water heater in code legal dump.

BASEMENT AREA.

Trade: 24 Extermination

8303	INSPECT & PROVIDE TERMITE REPORT	1.00	DU		400
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8305	EXTERMINATE TERMITES	1.00	DU		650
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Infestation shall be eliminated by treating in accordance with the requirements of a certified by the exterminator. The treatment should be effective for at least 1 year from the date of treatment. If infestation occurs in the same area within 1 year, the premises shall be retreated at no cost to the owner; furthermore, should damage occur as a result of infestation during this period, the exterminator shall repair such damage at no cost to the owner.

the owner.

Trade: 27 Fire Protection

8721	CARBON MONOXIDE DETECTOR	1.00	EA		50
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Install a hard wired or plug-in carbon monoxide detector in same room as fuel burning appliance.

Address: 11-13 Spruce Street

Unit: Unit 01

Location Total: _____

Location: 4 - Attic Approx. Wall SF: 0 Ceiling/Floor SF: 0

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

2940	WINDOW--VINYL FIXED SASH	1.00	EA	_____	<u>500</u>
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Field measure, fabricate, and install a white vinyl, double glazed fixed sash including all necessary panning, caulk and trim.
REPLACE CRACKED SIDE ATTIC WINDOW.

Trade: 17 Drywall & Plaster

5270	DRYWALL--1/2"	120.00	SF	_____	<u>600</u>
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Hang, tape and 3 coat finish 1/2" drywall. Apply a 3/8" bead of low VOC drywall adhesive to each framing member and install using drywall screws min. 1 5/8 long, 8" on center. Run boards with long dimension perpendicular to framing members. Sand ready for paint.
SIDE WALLS ON ATTIC STAIRCASE

Trade: 23 Electric

7430	CERTIFY ELECTRIC DISTRIBUTION	1.00	AL	_____	<u>500</u>
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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.
REPAIR ALL ELECTRICAL WIRING AND LIGHTING NOT UP TO CODE.

Location Total: 23,825

Location: 5 - Interior Approx. Wall SF: 0 Ceiling/Floor SF: 0

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

2351	FLOOR--REFINISH WOOD LOW VOC	4.00	RM	_____	<u>2500</u>
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Remove all carpeting and padding. Counter sink all nails and fill holes. Sand the entire floor including the edges using a 120 grit (or finer) sandpaper for the final sanding. Vacuum and tack rag room. Apply 1 coat of one of the following sealers by Basic Coating (Commercial Catalyzed Sealer, Hydroline Sealer, EZ Dry, or Emulsion) then apply 2 coats of StreetShoe® 275 that complies with regulation 8, rule 51, of the Bay Area Air Quality Management District and may not exceed 250 grams of VOC per liter of coating as thinned to the manufacturer's maximum recommendation, excluding the volume of any water, exempt compounds, or colorant added to the tint bases.
1ST FLOOR LIVING ROOM AND 3 BEDROOMS.

2982	WINDOW--VINYL--LOW E DBL HNG DBL GLZ ENERGY STAR	8.00	EA	_____	<u>3800</u>
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Field measure and install a PVC, 1 over 1, double hung, double glazed, argon filled Low E window that meets the ENERGY STAR standards for this climate for U value and SHGC. Include 1/2 screen.
FOLLOWING ROOMS IN 1ST FLOOR UNIT: (2) KITCHEN
FOLLOWING ROOMS IN 2ND FLOOR UNIT: (1) FRONT BEDROOM (1) REAR BEDROOM (1) LIVING ROOM (3) KITCHEN

3345	DOOR--FLUSH INT, HOLLOW CORE	1.00	EA	_____	<u>500</u>
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Install flush, hollow core, masonite door on existing jamb. Include privacy lockset and 2 butt hinges.
FOLLOWING LOCATIONS: 2ND FLOOR FRONT BEDROOM & BATHROOM

9532	EXTERIOR DOOR--REPLACE WITH METAL PREHUNG	3.00	EA	_____	<u>3000</u>
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Install a prehung, insulated, 6 panel, metal skinned door including magnetic weather stripping, interlocking threshold, wide angle peep site, dead bolt and entrance locksets. Retrim opening with 1" x 6" casing and brick molding. Prime and prep all

Address: 11-13 Spruce Street Unit: Unit 01

Location: 5 - Interior Approx. Wall SF: 0 Ceiling/Floor SF: 0

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

wood with premium acrylic latex.
 FOLLOWING LOCATIONS: 1ST FLOOR LIVING ROOM
 2ND FLOOR LIVING ROOM & KITCHEN

Trade: 23 Electric

7565	INSTALL RECEPTACLE--15 AMP	6.00	EA		800
Install an ivory, duplex, 15 amp receptacle and ivory cover plate at least 15" above floor level using copper 12-3 non-metallic (NM) cable. Fish wire and repair all tear out.					
FOLLOWING LOCATIONS: HAS A LIMITED NUMBER OF OUTLETS. 1ST FLOOR (3) BEDROOMS					

7752	ENERGY STAR INTERIOR CEILING FIXTURE	1.00	EA		75
Install an Energy Star approved, flush mounted ceiling light fixture using a GU24 Base lamp such as the Efficient Lighting model EL-815-123-W.					
1ST FLOOR FRONT BEDROOM					

7805	SMOKE DETECTOR--BATTERY POWERED	8.00	EA		300
Install a UL approved, ceiling mounted, battery powered smoke and fire detector and battery. THRU OUT HOUSE INCLUDING BASEMENT AND HALLWAYS/STAIRCASES.					
Smoke detectors must be installed in accordance with and meet the requirements of the National Fire Protection Association Standard (NFPA) 74 (or its successor standards). If the dwelling unit is occupied by any person with a hearing impairment, smoke detectors must have an appropriate alarm system as specified in NFPA 74 (or successor standards).					

8017	ENERGY STAR CEILING FAN LIGHT FIXTURE	1.00	EA		400
Install an ENERGY STAR® approved Farmington 52 inch white ceiling fan Model # B552QI-WH at Home Depot with a ENERGY STAR® approved Progress Lighting Air Pro light fixture Model # P2620-30EBWB at Home Depot switched at the room entrance by a Leviton Do it Best Fan and Light Control wired with separate switching for the fan and light.					
2ND FLOOR LIVING ROOM					

8145	ELECTRIC-- 2/3 PRONG OPEN GROUND RECEPTACLES	8.00	EA		400
Have a licensed electrician inspect/test and replace all 2- Prong ungrounded receptacles and repair/replace all 3-Prong open ground receptacles. thru out house.					
RECEPTACLES ARE LOCATED IN BOTH UNITS IN EVERY ROOM.					

Location Total: 11,775

Location: 6 - Bathrooms Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 5 Demolition & Disposal

760	DEMOLISH AND REMOVE	1.00	AL		450
Demolish shower unit and remove plumbing from wall and floor and dispose of debris from property to code legal dump.					
1ST FLOOR BATHROOM.					

Trade: 10 Carpentry

3825	MEDICINE CABINET--SURF MOUNT	1.00	EA		125
Install a 16"x22" metal, surface mounted medicine cabinet with hinged plate glass mirror and two shelves.					
1ST FLOOR BATHROOM.					

Trade: 19 Paint & Wallpaper

Address: 11-13 Spruce Street

Unit: Unit 01

Location: 6 - Bathrooms

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 19 Paint & Wallpaper

5567	PREP & PAINT VACANT ROOM w/ PAINTED TRIM-LOW VOC	1.00	RM		<u>1100</u>
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Using lead safe work practices remove & dispose of all loose material & dust prior to installation of new materials. All cracked or loose plaster is to be repaired with a bedding coat of Durabond & fiberglass mesh tape. If plaster & lath boards are loose, resecure or remove & replace with drywall patch. Sanding of any surfaces contacting or adjoining a lead-based painted surface shall be done with appropriate procedures such as using a HEPA filtered sanding vacuum or a wet sanding method. Prime as necessary to seal stains, raw plaster, etc. Paint ceilings two coats in flat ceiling white & walls in eggshell or satin finish cut-in neatly to trim & at all corners & edges. Prep trim doors and windows by de-glossing painted trim prior to painting. Apply two coats of latex semi-gloss paint to cover completely & uniformly. Colors are the choice of the owner from stock colors. 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 All caulks and sealants must comply with Regulation 8, Rule 51, of the Bay Area Air Quality Management District (BAAQMD).

1ST FLOOR BATHROOM. REPAIR HOLE IN WALL WHERE SHOWER UNIT WAS LOCATED.

Trade: 20 Floor Coverings

5922	UNDERLAYMENT & LINOLEUM SHEET GOODS	50.00	SF		<u>500</u>
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Demo existing damaged ceramic tile flooring. Install 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Install Forbo's Marmoleum or Armstrong Marmorette linoleum sheet goods, per manufacturer's most current recommendations. Owner's choice of color.

2ND FLOOR BATHROOM

5930	UNDERLAYMENT AND VINYL SHEET GOODS	120.00	SF		<u>1200</u>
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Demo existing vinyl flooring. Install 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown coated staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Install metal edge strips in openings. Owner's choice of pattern and color.

1ST FLOOR BATHROOM.

Trade: 22 Plumbing

6610	WATER SUPPLY--INSPECT,REPORT	1.00	AL		<u>500</u>
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Evaluate shower controls, repair hot water supply problem to shower diverter.

2ND FLOOR BATHROOM. SHOWER HAS NO HOT WATER.

6900	VANITY--24" COMPLETE	1.00	EA		<u>500</u>
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Install a 24" plywood vanity; including top with backsplash, wash bowl and single lever brass bodied chrome faucet with a maximum 1.5 GPM flow rate. Include PVC drain attached to a code legal plumbing vent, use type L copper or PEX supply piping with brass bodied stops on all supply lines. Seal all penetration through the floor, walls and cabinet for plumbing connections using expanding foam or caulk and cover with chrome eschucion plates. Cabinets must comply with California 93120 (formaldehyde content) or all exposed edges must be sealed with a low-VOC sealant.

1ST FLOOR BATHROOM.

7004	TOILET-RESET	1.00	EA		<u>75</u>
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Reset existing toilet on new wax ring with polyethylene flange. Install brass bolts and nuts and secure tightly to the floor.

2ND FLOOR BATHROOM.

7012	COMMODOE--REPLACE--1.28 GPF	1.00	EA		<u>300</u>
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Remove existing toilet bowl. Install a maximum 1.28 GPF white WaterSense® Certified, vitreous china commode tested through the latest edition of the "Maximum Performance" (MaP) testing project that has shown to score 800 or better on the MaP Flush Performance test (grams of solid waste removed in a single flush), such as the American Standard FloWise Compact Cadet 3 EL 2568.128. See the following link for the MaP Test Results: <http://www.cuwcc.org/WorkArea/showcontent.aspx?id=14058>

Address: 11-13 Spruce Street

Unit: Unit 01

Location: 6 - Bathrooms

Approx. Wall SF 0

Ceiling/Floor SF 0

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

Include a manufacturer's approved plastic or pressed wood white seat, supply pipe, shut-off valve, and wax seal.

2ND FLOOR BATHROOM

Trade: 23 Electric

7590 RECEPTACLE--GFCI BATH

1.00 EA 175

Install a flush mounted, ground fault circuit interrupted ivory duplex receptacle with ivory cover plate adjacent to lavatory using copper non-metallic cable. Fish wire and repair all tear out. Remove wall outlet near bottom of vanity sink with open ground connection.

1ST FLOOR BATHROOM.

7823 EXHAUST FAN--CONTINUOUS MODULATING-MOTION DETECTOR SWITCH

1.00 EA 600

Remove existing wall fan. Repair hole in wall. Install a Panasonic Whisper Green Model # FV-08VKM3 ceiling mounted ENERGY STAR qualified exhaust fan fixture with a modulating DC motor capable of 80 CFM operating at less than .3 Sones, switched by a built in motion detector and night light, the capacity to run continuously at a preset CFM rating, a time delay feature for the boost setting, vented w/ damper to exterior. Install 4" galvanized metal duct (not flex duct) and vent to the exterior ideally through a wall or gable end using a 4" hooded vent with damper. All duct seams and connections shall be sealed with duct mastic. Insulate ductwork in unconditioned space with vinyl or foil faced R 8 minimum duct insulation. Slope duct runs to the exterior at 1/4" per foot. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk. Set the continuous level of ventilation to meet ASHRAE 62.2 and set the time delay switch to 20 minutes.

2ND FLOOR BATHROOM

7895 HEATER--4' BASEBOARD

1.00 EA 400

Remove existing heater. Install a high density, 3' long, 1,000 watt electric baseboard heater with an integral thermostat on the exterior wall. Include an independent 20 amp circuit.

2ND FLOOR BATHROOM

7930 HEATER-- 3 KW WALL

1.00 EA 400

Remove existing wall heater. Install 3.0 kw, recessed electric wall heater with integral thermostat on an independent 20 amp circuit. Fish all wire and patch all tear out.

1ST FLOOR BATHROOM.

Location Total: 6325

Location: 7 - Kitchens

Approx. Wall SF 0

Ceiling/Floor SF 0

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

3726 CABINET - WOOD WALL-PLYWOOD

8.00 LF 1500

Remove & dispose off site existing upper cabinets. Install upper cabinets constructed of solid hardwood face-frames and doors with 1/2" plywood carcasses & floors. Carcasses will be joined using metal or plastic corner bracing. Install "D" shaped pulls on all doors and drawers even when finger grooves exist. Owner will choose style & finish from those available in line proposed by contractor. Cabinets must comply with California 93120 (formaldehyde content) or all exposed edges must be sealed with a low-VOC sealant.

1ST & 2ND FLOOR KITCEHNS (2) 30' CABINETS FOR INSTALLATION OF HOOD VENTS (1) 36" ABOVE NEW SINK BASE ON 1ST FLOOR.

Trade: 23 Electric

7560 RECEPTACLE REPLACE

5.00 EA 25

Replace painted receptacles with ivory duplex receptacle and ivory cover plate.

Address: 11-13 Spruce Street Unit: Unit 01

Location: 7 - Kitchens Approx. Wall SF: 0 Ceiling/Floor SF: 0

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

1ST FLOOR KITCHEN.

7595 RECEPTACLE-GFCI COUNTERTOP 15 AMP 1.00 EA 150
 Install a flush mounted, ground fault circuit interrupted, ivory, duplex receptacle and ivory cover plate using #14 copper non-metallic cable, controlled by a 15 amp circuit breaker. Fish wire and repair all tear out. If mounted over a countertop install no more than 46 inches above floor height. Repair existing defective GFCI outlet at kitchen sink with reversed polarity connection.

2ND FLOOR KITCHEN.

7840 RANGE HOOD-RECIRCULATING 2.00 EA 625
 Install a 30", recirculating, enameled metal range hood with light, charcoal filter, and washable grease filter. Fish wire and repair all tear out. Owner's choice of color.

1ST & 2ND FLOOR KITCEHNS

Location Total: _____

Location: 8 - Laundry Room Approx. Wall SF: 0 Ceiling/Floor SF: 0

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

3645 CEILING-SUSPENDED 60.00 SF 1380
 Install a 2'x 2' T bar suspended ceiling grid with the same size border on opposite sides of room. Run main runners opposite of direction of ceiling joists, with hanger screws, in joists, 24" on center. Install owner's choice of film faced 5/8" thick fiberglass ceiling tiles within an allowance of \$2 per sf.

Trade: 16 Conservation

4910 INSULATE WALL-R-19 KRAFT FACED BATT 60.00 SF 370
 After air sealing install R-19, kraft paper faced fiberglass roll insulation between studs per manufacturer's specifications, carefully fit around all mechanical and structural components so that there are no gaps, the batt is not compressed, and the cavities are completely filled. Staple flanges to the faces of the studs. Notify Owner when the installation is ready for inspection. The inspection will include spot checks for quality, pulling some of the facing away from the studs. The contractor will reinstall areas accessed for inspection. Insulation must be inspected before the wall finish is installed.

Trade: 17 Drywall & Plaster

5270 DRYWALL-1/2" 60.00 SF 175
 Demo existing exterior wall. Hang, tape and 3 coat finish 1/2" drywall. Apply a 3/8" bead of low VOC drywall adhesive to each framing member and install using drywall screws min. 1 5/8 long, 8" on center. Run boards with long dimension perpendicular to framing members. Sand ready for paint.

1ST FLOOR.

Trade: 19 Paint & Wallpaper

5567 PREP & PAINT VACANT ROOM w/ PAINTED TRIM-LOW VOC 1.00 RM 500
 Using lead safe work practices remove & dispose of all loose material & dust prior to installation of new materials. All cracked or loose plaster is to be repaired with a bedding coat of Durabond & fiberglass mesh tape. If plaster & lath boards are loose, resecure or remove & replace with drywall patch. Sanding of any surfaces contacting or adjoining a lead-based painted surface shall be done with appropriate procedures such as using a HEPA filtered sanding vacuum or a wet sanding method. Prime as necessary to seal stains, raw plaster, etc. Paint ceilings two coats in flat ceiling white & walls in eggshell or satin finish cut-in neatly to trim & at all corners & edges. Prep trim doors and windows by de-glossing painted trim prior to painting. Apply two coats of latex semi-gloss paint to cover completely & uniformly. Colors are the choice of the owner from stock colors. 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

Address: 11-13 Spruce Street

Unit: Unit 01

Location: 8 - Laundry Room

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 19 Paint & Wallpaper

Management District. 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).

1ST FLOOR LAUNDRY.

Trade: 20 Floor Coverings

5922	UNDERLAYMENT & LINOLEUM SHEET GOODS	60.00	SF		600
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Install 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Install Forbo's Marmoleum or Armstrong Marmorette linoleum sheet goods, per manufacturer's most current recommendations. Owner's choice of color.

Trade: 21 HVAC

6415	DRYER VENT	1.00	EA		150
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Install 4" round rigid galvanized ductwork from the specified dryer location to a wall mounted Heartland Dryer Vent Closure outlet. http://www.energyfederation.org/consumer/default.php/cPath/30_4287_4571. Do not fasten with nails, screws or other fasteners that protrude into the interior of the exhaust duct. Use pop rivets to connect sections of duct. Seal all joints and seams with duct mastic, not duct tape. Secure duct and hood to framing.

1ST FLOOR LAUNDRY ROOM.

Trade: 22 Plumbing

7120	DRIPLESS CENTER--WASHER HOOK UP	1.00	EA		725
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Install PVC stand pipe, hot and cold hose bibbs, and 20 amp outlet on a separate circuit to service a washing machine.

LAUNDRY ROOM 1ST FLOOR.

Trade: 23 Electric

7752	ENERGY STAR INTERIOR CEILING FIXTURE	1.00	EA		75
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Install an Energy Star approved, flush mounted ceiling light fixture using a GU24 Base lamp such as the Efficient Lighting model EL-815-123-W.

1ST FLOOR LAUNDRY ROOM.

7895	HEATER--4' BASEBOARD	1.00	EA		400
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Remove existing wall heater. Install a high density, 3' long, 1,000 watt electric baseboard heater with an integral thermostat on the exterior wall. Include an independent 20 amp circuit.

1ST FLOOR LAUNDRY ROOM.

Location Total: _____

Location: 9 - Hall

Approx. Wall SF: 0

Ceiling/Floor SF: 0

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

7752	ENERGY STAR INTERIOR CEILING FIXTURE	1.00	EA		75
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Replace hanging light fixture. Install an Energy Star approved, flush mounted ceiling light fixture using a GU24 Base lamp such as the Efficient Lighting model EL-815-123-W.

2ND FLOOR HALL

Location Total: 6720

Unit Total for 11-13 Spruce Street, Unit Unit 01: _____

Address Grand Total for 11-13 Spruce Street: \$82,320

Bidder: Charosta Construction



**City of Springfield
Office of Disaster Recovery and Compliance**

**CDBG National Disaster Resilience Program
Awarding Federal Agency: United States Department of Housing and Urban Development
Federal Award Number: B-13-MS-25-0002**

SUBROGATION AND ASSIGNMENT AGREEMENT

This Subrogation and Assignment Agreement ("Agreement") is made and entered into on this 26th day of October, 2018, by and between **Maritza Crespo** ("Subrecipient") and the **City of Springfield**.

1. Assignment Relating to Funds Received under CDBG-Disaster Recovery Program

In consideration of Subrecipient's receipt of funds under the CDBG National Disaster Resilience (CDBG-NDR) Program administered by the City of Springfield, Subrecipient hereby assigns to the City of Springfield all of Subrecipient's future rights to reimbursement and all payments received under any policy of casualty or property damage insurance (the "Policies") or under any reimbursement or relief program related to or administered by the Federal Emergency Management Agency ("FEMA") or the Small Business Administration ("SBA") for physical damage to the Structure (defined below) that was the basis of the calculation of Subrecipient's award to the extent of the Note or Loan proceeds paid to Subrecipient under the Program. The proceeds or payments referred to in the preceding sentence, whether they be from insurance, FEMA or the SBA, shall be referred to herein as "Proceeds." The rights Subrecipient assigns are specific to the structure with respect to which Note or Loan proceeds were paid (the "Structure") which is described in Subrecipient's application with the Program, and include proceeds arising out of physical damage to the Structure originally caused by the June 2011 Tornado but also including Proceeds received for damage to the Structure caused by any subsequent event that occurred until the commencement of repair or reconstruction utilizing Program funds. The Policies include, but are not limited to, policies characterized as wind, flood or any other type of casualty or property damage insurance coverage held by Subrecipient and which provides coverage for physical damage to the Structure.

2. Cooperation and Further Documentation Subrecipient agrees to assist and cooperate

with the City of Springfield should the City of Springfield elect to pursue any of the claims Subrecipient has against the insurers for reimbursement under any such policies. Subrecipient's assistance and cooperation shall include allowing suit to be brought in Subrecipient's name(s), giving depositions, providing documents, producing records and other evidence, testifying at trial and any other form of assistance and cooperation reasonably requested by the City of Springfield. Subrecipient further agrees to assist and cooperate in the attainment and collection of any Proceeds that the Subrecipient would be entitled to under any applicable FEMA or SBA program as described above. If requested by the City of Springfield, Subrecipient agrees to execute such

further and additional documents and instruments as may be requested to further and better assign to the City of Springfield, to the extent of the Note or Loan proceeds paid to Subrecipient under the Program, the Policies, the disaster relief funds from FEMA or SBA and/or any rights thereunder, and to take, or cause to be taken, all actions and to do, or cause to be done, all things requested by the City of Springfield to consummate and make effective the purposes of this Agreement.

3. **Authorization for City of Springfield to Contact Third Parties** Subrecipient explicitly allows the City of Springfield to request of any company with which Subrecipient held Policies or FEMA or the SBA any non-public or confidential information needed by the City of Springfield to monitor/enforce its interest in the rights assigned to it under this Agreement and to give Subrecipient's consent to such company to release said information to the City of Springfield.

4. **Agreement to Turn over Proceeds; Future Reassignment** If Subrecipient (or any entity holding a lien on the Structure, except to the extent required by superior loan documents) hereafter receives any insurance payment or disaster relief or reimbursement funds for physical damage to the Structure (not including proceeds received to cover contents), Subrecipient agrees to promptly pay such amounts to the City of Springfield if Subrecipient received grant proceeds under the Program in an amount greater than the amount Subrecipient would have received if such insurance and/or disaster relief or reimbursement payment had been considered in the calculation of Subrecipient's award. Once the City of Springfield has recovered an amount equal to the grant proceeds paid to Subrecipient, the City of Springfield will reassign to Subrecipient any rights assigned to the City of Springfield pursuant to this Agreement.

5. **Mortgage City of Springfield Rights** Subrecipient acknowledges that this Agreement does not impair Subrecipient's mortgage or City of Springfield's rights as loss-payee under any deed of trust or mortgage on the Structure.

6. **Miscellaneous**

(a) **WARNING: Subrecipient is hereby notified that intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Massachusetts General Law Part IV Title I Chapter 266 Section 67b, and, depending, is punishable by imprisonment for up to five years and/or a fine not to exceed \$10,000.00.**

(b) Subrecipient hereby represents that he/she has received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

(c) Subrecipient represents that all statements and representations made by Subrecipient regarding Proceeds received by Borrower shall be true and correct as of the date of Closing.

(d) In any proceeding to enforce this Agreement, the City of Springfield shall be entitled to recover all costs of enforcement, including actual attorney's fees.

EXECUTED this 26 day of Oct, 20 18 .

SUBRECIPIENT:

Cynthia Crisp

EXECUTED this 26 day of Oct 20 18 .

CITY OF SPRINGFIELD:

By: Geraldine McCafferty
Name: Geraldine McCafferty
Title: Director of Housing

MORTGAGE

City of Springfield Healthy Homes Rehabilitation Program

THIS MORTGAGE is made as of ^{October} September 2, 2018, between Maritza Crespo, whose address is 13 Spruce Street, Springfield, Massachusetts ("**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 ^{October} September 2, 2018 in the sum of \$82,320.00 (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 11-13 Spruce Street 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 7/26/2018**. 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 income¹ 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

¹ 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.

due every amount of indebtedness secured by any lien on the Mortgaged Property.

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, earthquakes, floods, 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: 
Maritza Crespo

 #694841
Witness

BY: _____
Click here to enter text.

Witness

Commonwealth of Massachusetts

Hampden, ss

Oct 2, 2018

On October 2 2018 before me, the undersigned notary public, personally appeared, Maritza Crespo proved to me through satisfactory evidence of identification, which was drivers license, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

Cheryl Shea (Official signature and seal of notary).

Notary Public: 2-13-20
My Commission Expires:

The note secured by this Mortgage has:

A principal sum of \$82,320.00.
A rate of interest of Zero (0%) percent.

The sum of \$82,320.00 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

SCHEDULE A
PROMISSORY NOTE

October
~~September~~ 2, 2018
Springfield, Massachusetts

Property Address: **11-13 Spruce Street**, Springfield, MA, 01105

1. BORROWERS' PROMISE TO PAY

In return for a loan that I have received, I, Maritza Crespo ("Borrower"), promise to pay \$82,320.00 (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 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.

[Signature]
Borrower

RH #694891
Witness

Borrower

Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 2nd day of October, 2018, before me, the undersigned Notary Public, personally appeared the above-named Maritza Crespo, proved to me through satisfactory evidence of identification, which was drivers license, to be the person whose name is signed on the preceding or attached document, and acknowledge that he signed it voluntarily for its stated purpose, and acknowledged to me that he executed the same as his free act and deed.

[Signature]
Notary Public
My Commission Expires: 2-13-20



SCHEDULE B
PROPERTY DESCRIPTION

EXHIBIT "A"

(11-13 Spruce Street, Springfield, MA)

A certain parcel of land, with the buildings thereon, situated on Spruce Street, Springfield, Hampden County, Massachusetts and bounded and described as follows:

- EASTERLY by Spruce Street, forty-six and (46) feet;
- SOUTHERLY by land now or formerly of George T. Bliss, Sixty-six (66) feet;
- WESTERLY by land now or formerly of Harriet Jones, Forty-six (46) feet; and
- NORTHERLY by land now or formerly of Angers Brothers and Dunlop, Sixty-six (66) feet.

*Being the same property conveyed to the mortgagee
by deed of Derrick J. Hartwood and Paula J.
Hartwood, dated 2-10-17 and recorded 2-13-17
at Book 21567, Page 239.*

PROMISSORY NOTE

October
September 2, 2018
Springfield, Massachusetts

Property Address: 11-13 Spruce Street, Springfield, MA 01105

1. BORROWERS' PROMISE TO PAY

In return for a loan that I have received, I, Maritza Crespo ("Borrower"), promise to pay \$82,320.00 (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 5th year.

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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.

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Director
City of Springfield Office of Housing
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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

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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

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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.

Borrower: Maritza Crespo
Maritza Crespo

Witness: Analyne Ferreira

Witness: _____

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 2nd day of ~~September~~ October, 2018, before me, the undersigned Notary Public, personally appeared the above-named Maritza Crespo, proved to me through satisfactory evidence of identification, which was MA Driver's License, to be the person whose name is signed on the preceding or attached document, and acknowledge that he signed it voluntarily for its stated purpose, and acknowledged to me that he executed the same as his free act and deed.

Caitlin F. Glenn
Notary Public
My Commission Expires: 7/25/25



CAITLIN F. GLENN
Notary Public
Commonwealth of Massachusetts
My Commission Expires
July 25, 2025

TRUTH IN LENDING DISCLOSURE STATEMENT

DATE: ^{October} ~~September~~ 2, 2018

Loan Applicant(s): Maritza Crespo

Loan Secured by Mortgage Covering Property at 11-13 Spruce Street, Springfield, MA 01105

AMOUNT FINANCED: \$82,320.00

TOTAL OF PAYMENTS:

The total amount financed (and secured by the Mortgage) shall, at the option of the Lender, become **immediately due and payable in full** if:

- The Borrower fails to continue to use the property as his/her principal residence.
- The Borrower fails to make rental units at the property available to households with income at or below 80% of area median income.

Any financed amount that has not been forgiven pursuant to the terms of the Agreement, Note, and Mortgage, shall, at the option of the Lender, become **immediately due and payable in full** if there is a sale or transfer of the mortgaged property.

FINANCE CHARGE: \$ 0.00

MORTGAGE CLOSING COSTS: \$ 175.00 – recording fee

DUE DATE: See above, at Total of Payments.

FINAL MATURITY: 45 days after the final disbursement of Principal to Borrower

I/we acknowledge receipt of a copy of this statement on ^{October} ~~September~~ 2, 2018.

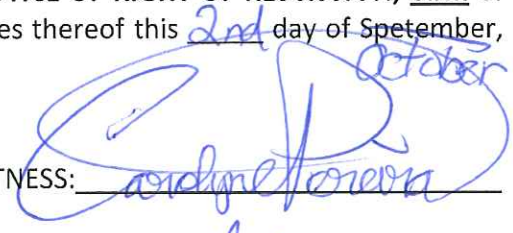
Borrower: 
Maritza Crespo

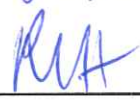
Witness: 

Witness: 

Receipt is herewith acknowledged of the foregoing **NOTICE OF RIGHT OF RESCISSION**, each of the undersigned customer(s) having received two copies thereof this 2nd day of ~~September~~, ^{October} 2018.

BORROWER: 
Maritza Crespo

WITNESS: 

WITNESS: 

EFFECT OF RESCISSION


When a customer exercises his/her right to rescind, he/she is not liable for any finance or other charge, and any security interest becomes void upon such a rescission. Within 10 days after receipt of a notice of rescission, the creditor shall return to the customer any money or property given as earnest money, down payment, or otherwise and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the customer, the customer may retain possession of it. Upon the performance of the creditor's obligations under this section, the customer shall tender the property to the creditor, except that if return of the property in kind would be impracticable or inequitable, the customer shall tender its reasonable value. Tender shall be made at the location of the property or at the residence of the customer, at the option of the customer. If the creditor does not take possession of the property within 10 days after tendered by the customer, ownership of the property vests in the customer without obligation on his part to pay for it.

AUTHORIZATION TO DISBURSE LOAN FUNDS

The undersigned hereby certify and warrant that more than 3 business days has elapsed since I/we have received the within Notice of Rescission and that I/we (singly or jointly) have not exercised my/our right to rescind.

Executed under seal this 2 day of ~~September~~, ^{October} 2018.

BORROWER: 
Maritza Crespo

WITNESS: 

WITNESS: 

67 HUNT STREET, SUITE 107
AGAWAM, MA 01001

†ADMITTED IN MA & CT

Property: 11-13 Spruce Street
Springfield, MA

Owner: Maritza Crespo

Certificate of Title

This is to certify that I have caused to be examined the records of the Hampden County Registry of Deeds and Registry of Probate relative to the above captioned property and title is assumed as of February 13, 2017, to be in Maritza Crespo by deed of Derrick J. Hatwood and Dana J. Hatwood dated February 10, 2017, and recorded on February 13, 2017, in said Registry of Deeds in Book 21567, Page 239.

No liability is assumed for defects of title or encumbrances on title prior to February 13, 2017.

Mortgages:

To MERS, Inc. as Nominee for Peoples Bank dated February 10, 2017, in the original principal amount of \$97,206.00 and recorded in said registry at Book 21567, Page 241.

Easements, Restrictions, Rights of Way, Etc.

Declaration of Homestead of Martiza Crespo recorded February 13, 2017, in said registry Book 21567, Page 253.

UCC Financing Statement to Vivint Solar Development LLC recorded September 24, 2018, in said registry Book 22371, Page 357.

Dated: 10-11-2018


Vitaliy N. Yusenko, Esquire