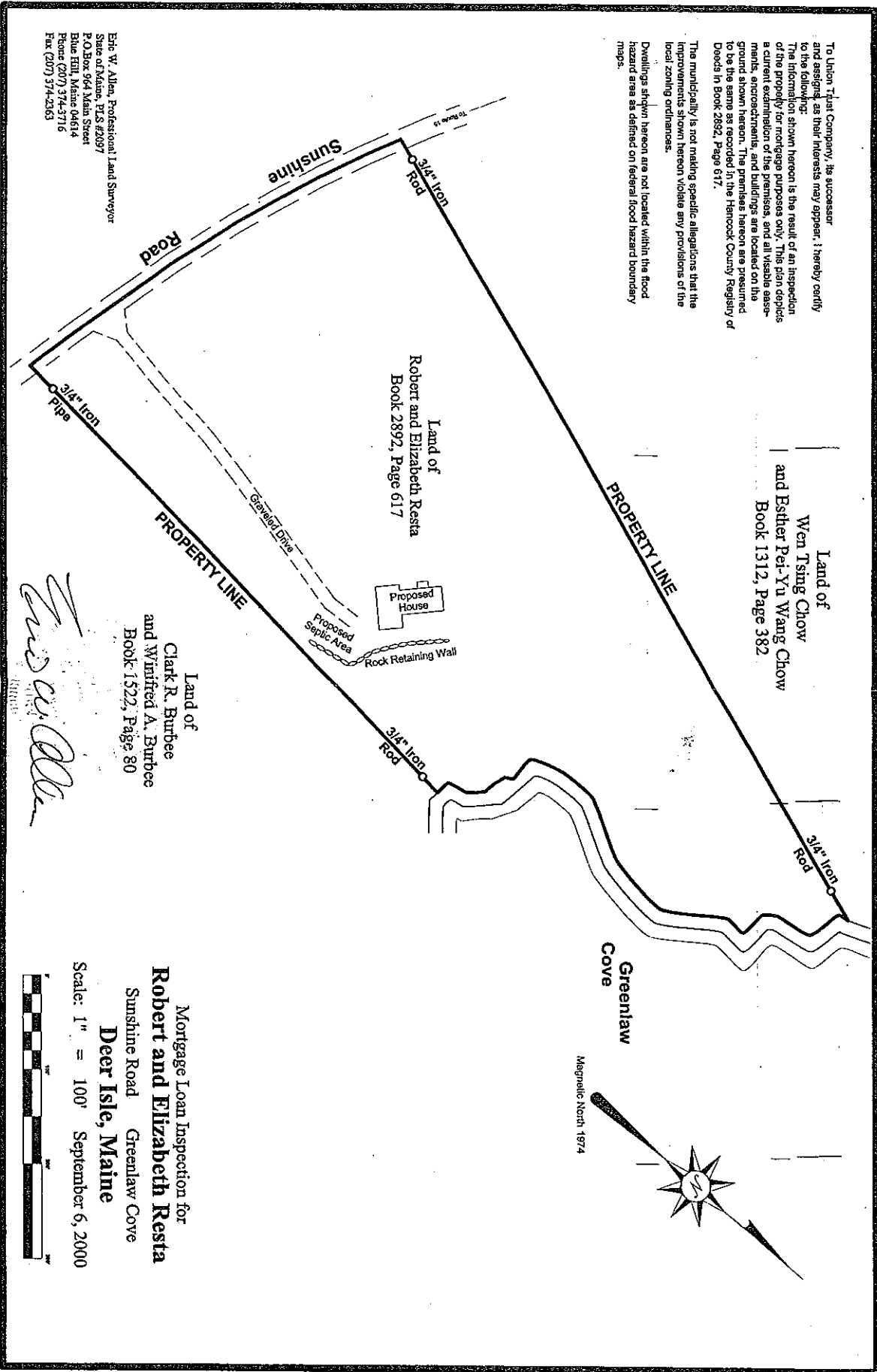


To Union Trust Company, its successor and assigns as their interests may appear, I hereby certify the following:
 The information shown hereon is the result of an inspection of the property for mortgage purposes only. The plan depicts a current examination of the premises, and all visible easements, encroachments, and buildings are located on the ground shown hereon. The premises hereon are presumed to be the same as recorded in the Hancock County Registry of Deeds in Book 2892, Page 617.
 The municipality is not making specific allegations that the improvements shown hereon violate any provisions of the local zoning ordinances.
 Dwellings shown hereon are not located within the flood hazard area as defined on federal flood hazard boundary maps.

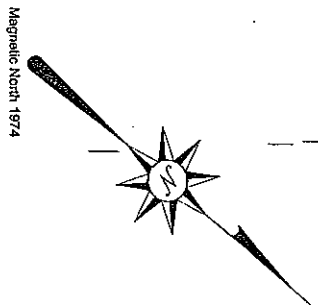
Land of
 Wen Tsing Chow
 and Esther Pei-Yu Wang Chow
 Book 1312, Page 382



Eric W. Allen, Professional Land Surveyor
 State of Maine, PLS #2097
 P.O. Box 964 Main Street
 Blue Hill, Maine 04614
 Phone (207) 374-3716
 Fax (207) 374-2363

Eric W. Allen
 Surveyor

Mortgage Loan Inspection for
Robert and Elizabeth Resta
 Sunshine Road Greenlaw Cove
Deer Isle, Maine
 Scale: 1" = 100' September 6, 2000



PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between the Seller and any Buyer. The Seller authorizes the Listing Broker in this transaction to disclose the information in this statement to other real estate licensees and to prospective buyers of this property. The Seller agrees to notify the Listing Broker promptly of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

NOTE: DO NOT LEAVE ANY QUESTIONS BLANK. WRITE N/A (NOT APPLICABLE) OR UNKNOWN IF NEEDED.

683 Sunshine Road (Freedom Lane)

PROPERTY LOCATED AT: Deer Isle, ME 04627

SECTION I. WATER SUPPLY

TYPE OF SYSTEM: Public Private Seasonal Unknown
 Drilled Dug Other

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?
Pump: Yes No N/A Quantity: Yes No Unknown
Quality: Yes No Unknown

If YES to any question, please explain in the comment section below or with attachment.

WATER TEST: Have you had the water tested? Yes No
IF YES: Date of most recent test: 12/2011 Are test results available? Yes No
To your knowledge, have any test results ever been reported as unsatisfactory or satisfactory with notation? Yes No
IF YES, are test results available? Yes No
What steps were taken to remedy the problem? Sanitize faucet spout - Filtration System Hard Water

• IF PRIVATE:

INSTALLATION: Location: By Drive towards road
Installed BY: _____ DATE of Installation: 2001
USE: Number of Persons currently using system? 2
Does system supply water for more than one household? Yes No Unknown

COMMENTS: None

Source of SECTION I information: Seller

SECTION II. WASTE WATER DISPOSAL

TYPE OF SYSTEM: Public Private Quasi-Public Unknown

• IF PUBLIC OR QUASI-PUBLIC:

Have you had the sewer line inspected? Yes No If yes, what results: N/A
Have you experienced any problems such as line or other malfunctions? Yes No
What steps were taken to remedy the problem? _____

• IF PRIVATE:

TANK: Septic Tank Holding Tank Cesspool Other: _____
Tank Size: 500 Gal. 1000 Gal. Unknown Other: _____
Tank Type: Concrete Metal Unknown Other: _____
Location: East side of House OR Unknown Date of Installation: 2001
Date Last Pumped: 05/2009 Name of Company Pumping Tank: Percy L. Brown & Son
Have you experienced any malfunctions? Yes No
If yes, give the date and describe the problem: N/A

Date of Last Servicing of tank: _____ Name of Company Servicing Tank: _____

LEACH FIELD: Yes No Unknown

IF YES: Location: East side of House

Date of installation of leach field: 2001 Installed by: Sam Hardy

Date of Last Servicing of leach field: N/A Name of Company Servicing leach field: N/A

Have you experienced any malfunctions? Yes No

If yes, give the date and describe the problem & what steps were taken to remedy: N/A

Does Seller have records of the septic system design indicating the number of bedrooms the system was designed for? Yes No

IF YES, is it available? 3-Bedroom Design-In /On-file in Office

Is System located in a Shoreland Zone? Yes No Unknown

Is System located in a Coastal Shoreland Zone? Yes No Unknown

COMMENTS: Leach field has 10 chambers

Source of SECTION II information: Seller

2018 Page 1 of 3 - SPD Seller(s) Initials MM SH Buyer(s) Initials _____

PROPERTY LOCATED AT **683 Sunshine Road (Freedom Lane), Deer Isle, ME 04627**

SECTION III. HEATING SYSTEM(S)/SOURCES(S)

Heating System(s)/Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S)	Hot Water - Oil	Fireplace		
Age of system(s)/source(s)	2001	2001		
Name of company that services system(s)/source(s)	Percy L. Brown & Son,			
Date of most recent service call	_20200123			
Annual consumption per system/source (i.e., gallons, kilowatt hours, cord(s))	750 gals (heated to 58 when unoccupied)	Not Currently used		
Malfunction per system(s)/source(s) within past 2 years	None			
Other pertinent information	Heansler Oil supplies fuel	Fireplace 2nd flue - not used	2 Flues-(Boiler and Fireplace)	

Are there fuel supply lines? Yes No Unknown Are any buried? Yes No Unknown Are all sleeved? Yes No Unknown
 Chimney(s): Yes No If yes, lined: Yes No Unknown Last Cleaned: _____
 Is more than one heat source vented through one flue? Yes No Unknown Had a chimney fire: Yes No Unknown
 Has chimney been inspected? Yes No Unknown; If Yes, when: N/A Direct/Power Vent: Yes No Unknown
 COMMENTS: Plumbing flushed/treated including domestic HW Tank 01/2016, Two Flues- Boiler 1St Flue, Fireplace -2nd flue - not used conserve heat, 2019-Several bricks
 Source of SECTION III information: **Cont. replaced and entire chimney waterproofed in Oct. 2019 Source: Seller**

SECTION IV. HAZARDOUS MATERIAL

The licensee is disclosing that the Seller is making representations contained herein.

A. UNDERGROUND STORAGE TANKS - Current or previously existing:

Are there now, or have there ever been, any underground storage tanks on your property? Yes No Unknown
 IF YES: Are tanks in current use? Yes No Unknown
 IF NO above: How long have tank(s) been out of service? N/A
 What materials are, or were, stored in the tank(s)? _____
 Age of tank(s): _____ Size of tank(s): N/A
 Location: N/A

Have you experienced any problems such as leakage? _____
 Are tanks registered with the Dept. of Environmental Protection? Yes No Unknown
 If tanks are no longer in use, have tanks been abandoned according to D.E.P.? Yes No Unknown
 COMMENTS: None
 Source of information: **Seller**

B. ASBESTOS - Current or previously existing:

- as insulation on the heating system pipes or duct work? Yes No Unknown Ceilings? Yes No Unknown
- in the siding? Yes No Unknown • in the roofing shingles? Yes No Unknown
- in flooring tiles? Yes No Unknown • other: _____ Yes No Unknown

COMMENTS: None
 Source of information: **Seller**

C. RADON/AIR - Current or previously existing:

Has the property been tested? Yes No Unknown
 IF YES: Date: N/A By: N/A
 Results: _____ If applicable, What remedial steps were taken? _____
 Has the property been tested since remedial steps? Yes No Unknown
 Are test results available? Yes No Results & Comments: _____
 Source of information: **Seller**

D. RADON/WATER - Current or previously existing:

Has the property been tested? Yes No Unknown
 IF YES: Date: N/A By: N/A
 Results: _____ If applicable, What remedial steps were taken? _____
 Has the property been tested since remedial steps? Yes No Unknown
 Are test results available? Yes No Results & Comments: _____
 Source of information: **Seller**

E. LEAD-BASED PAINT/PAINT HAZARDS - Current or previously existing: (Note: Lead-based paint is most commonly found in homes constructed prior to 1978)

Is there now or has there ever been lead-based paint and/or lead-based paint hazards on the property? Yes No Unknown
 Unknown but possible due to age
 IF YES, describe location and the basis for the determination: _____
 Do you know of any records or reports pertaining to such lead-based paint or lead-based paint hazards? Yes No
 IF YES, describe: _____
 Are you aware of any cracking, peeling or flaking paint? Yes No
 COMMENTS: _____
 Source of information: **Seller**

2018 Page 2 of 3 - SPD Seller(s) Initials PKR Buyer(s) Initials CFR

PROPERTY LOCATED AT **683 Sunshine Road (Freedom Lane), Deer Isle, ME 04627**

F. OTHER HAZARDOUS MATERIALS - Current or previously existing:

- TOXIC MATERIAL: Yes No Unknown
- LAND FILL: Yes No Unknown
- RADIOACTIVE MATERIAL: Yes No Unknown

OTHER: _____

Source of information: **Seller**

Buyers are encouraged to seek information from professionals regarding any specific issue or concern.

SECTION V. GENERAL INFORMATION

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private way, private road/homeowner associations (including condominiums and PUD's) or restrictive covenants? Yes No Unknown

IF YES: Explain: **N/A**

Is access by means of a non-public way? Yes No Unknown If YES, who is responsible for maintenance? _____

What is your source of information: _____

Are there any tax exemption or reduction for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront? Yes No Unknown

IF YES: Explain: _____ Forest Management and Harvest Plan available? Yes No Unknown

- Is this house currently covered by a flood insurance policy? (not a determination of flood zone) Yes No Unknown
- Equipment leased or not owned (e.g., propane tank, hot water heater, satellite dish): Type: _____
- Year Principal Structure Built: **2001** What year did Seller acquire property? **1999**
- Roof: Year Shingles/Other Installed: **December 2019-Whole Roof Shingled**

Water, moisture or leakage: **None**

Comments: **None**

Foundation/Basement: Sump Pump: Yes No Unknown Comments: _____

- Water, moisture or leakage since you owned the property: Yes No Unknown Comments: **See Below**
- Prior water, moisture or leakage? Yes No Unknown Comments: _____
- Mold: Has the property ever been tested for mold? Yes No Unknown If YES, are test results available? Yes No
- Electrical: Fuses Circuit Breaker Other: _____ Unknown
- Has all or a portion of the property been surveyed? Yes No Unknown If YES, is the survey available? Yes No
- Manufactured Housing: Mobile Home - Yes No Unknown Modular - Yes No Unknown
- KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: **Survey noted above is not a full survey. It is a Mortgage Loan Inspection Sketch. Basement: metal rods of foundation forms - some minor water which is plugged with cement as required to correct**

Source of SECTION V information: **Seller**

Seller shall be responsible and liable for any failure to provide known information regarding known material defects to the Buyer.

ATTACHMENTS EXPLAINING CURRENT PROBLEMS, PAST REPAIRS OR ADDITIONAL INFORMATION IN ANY SECTION IN DISCLOSURE: Yes No

SECTION VI. ADDITIONAL INFORMATION

Chimney flashing caulking is done as routine maintenance every several years. House wired for sound system. Attic wired, plumbed and framed for additional 2 rooms and bath. Garage is insulated and wired for heating. Garage floor drain. Builder Mike Weed. Diesel Generator. 2-Flues chimney- 1 for boiler, 1 for Fireplace (not currently used to conserve heat). The Chimney flashing completely replaced with new flashing in 10/2019 and several bricks replaced and waterproofed. Oct. 2019.

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment, unless otherwise noted on this form, are in operational condition.

Neither Seller nor any Broker makes any representations as to the applicability of, or compliance with, any codes of any sort, whether state, municipal, federal or any other, including but not limited to fire, life safety, building, electrical or plumbing.

Robert A. Resta SELLER 1/23/2020 DATE
872481ACFC99472...

Elizabeth F. Resta SELLER 1/23/2020 DATE
872481ACFC99472...

Elizabeth F. Resta

I/We have read and received a copy of this disclosure, the arsenic in wood fact sheet, the arsenic in water brochure, and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

BUYER DATE

BUYER DATE



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Page 3 of 3 - SPD



**PROPERTY DISCLOSURE ADDENDUM
(2019)**

PROPERTY LOCATED AT: 683 Sunshine Road (Freedom Lane), Deer Isle, ME 04627

CHIMNEYS AND VENTS:

Has chimney(s) been inspected? Yes No Unknown

If Yes, date: N/A

Date chimney(s) last cleaned: N/A

Direct/Power Vent(s): Yes No Unknown

Has vent(s) been inspected? Yes No Unknown

If Yes, date: N/A

Comments: **The Chimney has 2 flues, 1 for boiler, 1 for fireplace; They do not share a flue. FP not used**

Source of information: **Seller**

METHAMPHETAMINE:

METHAMPHETAMINE – Current or previously existing: Yes No Unknown

Comments: **None**

Source of information: **Seller**

ACCESS:

Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass? Yes No Unknown

If No, who is responsible for maintenance? **N/A -Driveway is adjacent to town road.**

Road Association Name (if known): **N/A**

DocuSigned by:
Robert A. Resta 1/23/2020
8172481ACFC99472...
Seller Date
Robert A. Resta

DocuSigned by:
Elizabeth F. Resta 1/23/2020
8172481ACFC99472...
Seller Date
Elizabeth F. Resta

Seller Date

Seller Date

The undersigned hereby acknowledge receipt of the Property Disclosure Addendum.

Buyer Date

Buyer Date

Buyer Date

Buyer Date

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, THAT, WEN TSING CHOW and ESTHER PEI-YU WANG CHOW, both of Syosset, New York, for consideration paid, GRANT, to ROBERT A. RESTA and ELIZABETH F. RESTA, both with a mailing address of P.O. Box 2687, Darien, Connecticut 06820, with WARRANTY COVENANTS, AS JOINT TENANTS, the land situated in Deer Isle, Hancock County, Maine, described in Exhibit A annexed hereto.

Together with all rights, easements, privileges and appurtenances belonging to the granted estate.

Being part of the premises described in Warranty Deed from Edwin Wuori and Ruth Wuori to Wen Tsing Chow and Esther Pei-Yu Wang Chow, dated February 22, 1978 and recorded in Hancock County Registry of Deeds in Book 1312, Page 382.

WITNESS our hands and seals this 22nd day of November, 1999.

Wen Tsing Chow
Wen Tsing Chow

Esther Pei-Yu Wang Chow
Esther Pei-Yu Wang Chow

STATE OF NEW YORK
COUNTY OF NASSAU

November 22, 1999

Personally appeared the above-named Wen Tsing Chow and Esther Pei-Yu Wang Chow and acknowledged the foregoing instrument to be their free act and deed.

Before me,

Jennifer A. Lopiccolo
NOTARY PUBLIC, STATE OF NEW YORK
NO. 01106014381
CERTIFIED IN NASSAU COUNTY
COMMISSION EXPIRES OCT. 13, 2000

MAINE REAL ESTATE
TRANSFER TAX PAID

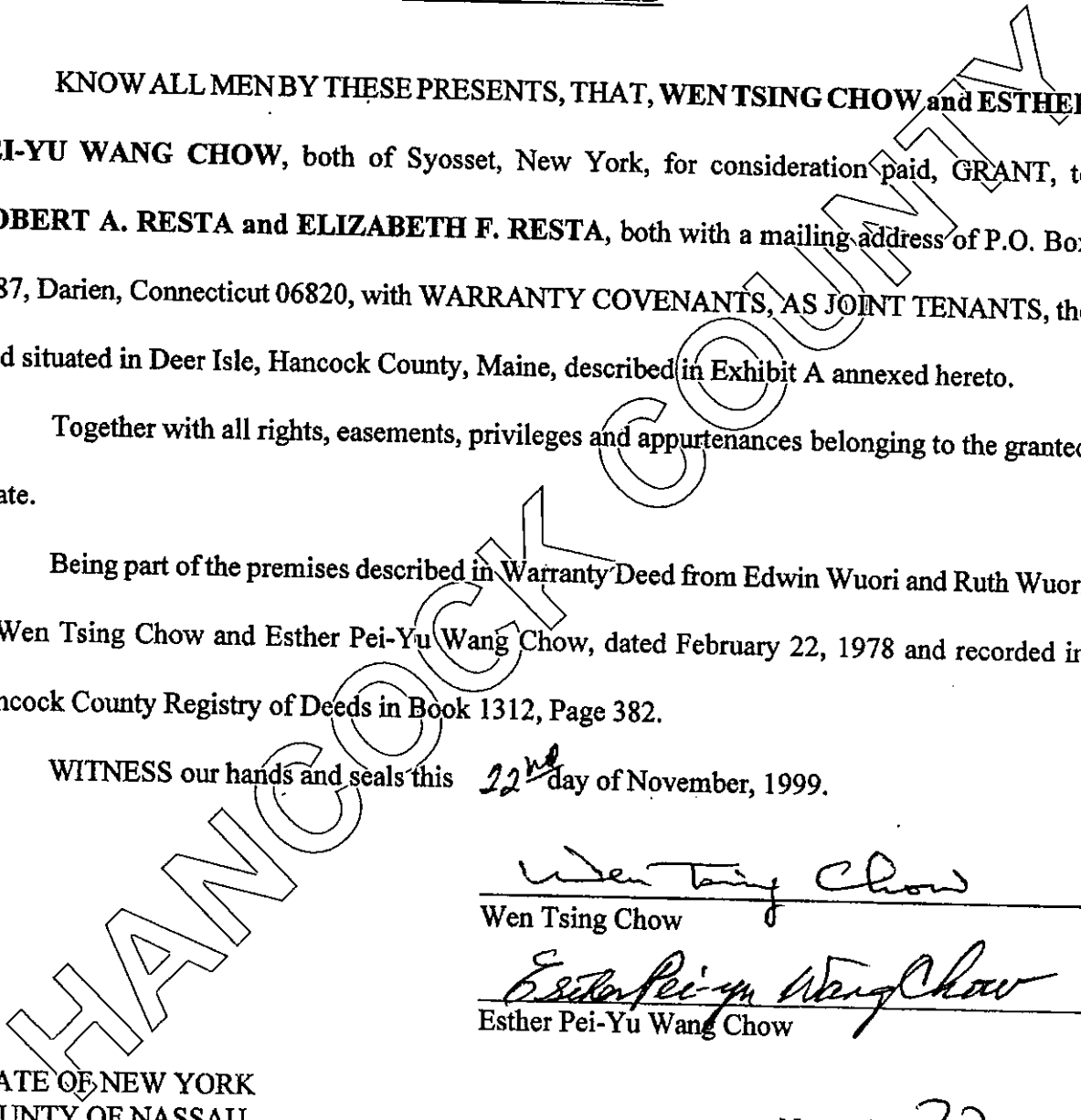


EXHIBIT A

A certain lot or parcel of land situated in Deer Isle, Hancock County, Maine, bounded and described as follows:

Beginning at an iron pipe on the northerly side of the state road leading from Deer Isle to Sunshine and in the westerly line of land conveyed in a deed from Harold L. and Donna P. Laskey to Clark R. and Winifred A. Burbee, dated December 13, 1984 and recorded at the Hancock County Registry of Deeds in Book 1522, Page 80;

Thence South seven degrees fifteen minutes zero seconds West (S. 7° 15' 00" W.) by and along said land of Burbee thirty-five (35) feet, more or less, to the centerline of the traveled way of said state road;

Thence westerly by and along the centerline of the traveled way of said state road four hundred seventy-three (473) feet, more or less, to a point which bears South twenty-one degrees ten minutes eight seconds West (S. 21° 10' 08" W.) from a 3/4 inch iron rod set in the ground with surveyors cap marked with Eric W. Allen, PLS 2097;

Thence North twenty-one degrees ten minutes eight seconds East (N. 21° 10' 08" E.) by and along the remaining land of the grantors, Wen Tsing Chow and Esther Pei-Yu Wang Chow twenty-five (25) feet, more or less, to said rod which bears North seventy degrees forty-one minutes fifty-five seconds West (N. 70° 41' 55" W.) four hundred sixty-three and thirty-nine hundredths (463.39) feet from the point of beginning;

Thence continuing the same course North twenty-one degrees ten minutes eight seconds East (N. 21° 10' 08" E.) by and along the remaining land of the grantors nine hundred one and fifty-six hundredths (901.56) feet to a 3/4 inch iron rod set in the ground with said surveyors cap at the shore of Greenlaw Cove;

Thence continuing the same course North twenty-one degrees ten minutes eight seconds East (N. 21° 10' 08" E.) by and along the remaining land of the grantors thirty-six (36) feet, more or less, to the highwater line of said Greenlaw Cove;

Thence generally in a southern direction by and along the high water line of said cove five hundred ninety (590) feet, more or less, to a point at said land of Burbee, said point bears North seven degrees fifteen minutes zero seconds East (N. 7° 15' 00" E.) from a 3/4 inch iron rod set in the ground with said surveyors cap; (590)

Thence South seven degrees fifteen minutes zero seconds West (S. 7° 15' 00" W.) by and along said land of Burbee twenty-four (24) feet, more or less, to said rod which bears South twenty-three degrees thirty-six minutes twenty-five seconds East (S. 23° 36' 25" E.) four hundred sixty and seventy-two hundredths (460.72) feet from the last mentioned iron rod;

Thence continuing the same course South seven degrees fifteen minutes zero seconds West (S. 7° 15' 00" W.) by and along said land of Burbee five hundred seventy-six and thirty-three hundredths (576.33) feet to the point of beginning.

Containing seven and zero tenths (7.0) acres, more or less.

Reference is made in the above to a plan drawn by Miles Dodge, December 12, 1974.

Bearings in the above description are referred to Magnetic North 1974.

That portion of the above described contained within the right of way limits of said state road is subject to the rights of the public.

Together with the grantors' right, title and interest in and to the shore and flats between the sidelines of the above described parcel of land extended to low water of Greenlaw Cove.

The above described is a portion of the same parcel of land conveyed in a deed from Edwin and Ruth Wuori to Wen Tsing Chow and Esther Pei-Yu Wang Chow, dated February 22, 1978 and recorded at the Hancock County Registry of Deeds in Book 1312, Page 382.

This description was prepared by Eric W. Allen, PLS 2097.

HANCOCK COUNTY

2000 JAN -7 PM 1:24

REGISTER OF DEEDS
HANCOCK COUNTY SS.
Marilyn Adams

Ret: J. Modisette



MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0035



REAL ESTATE BROKERAGE RELATIONSHIPS FORM

Right Now You Are A Customer

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in

a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following customer-level services:

- ✓ To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;
- ✓ To treat both the buyer and seller honestly and not knowingly give false information;
- ✓ To account for all money and property received from or on behalf of the buyer or seller; and
- ✓ To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee may not act as your agent. As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.

You May Become A Client

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements create a client-agent relationship between you and the licensee. As a client you can expect the licensee to provide the following services, in addition to the basic services required of all licensees listed above:

listed above:

- ✓ To perform the terms of the written agreement with skill and care;
- ✓ To promote your best interests;
 - For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;
 - For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and
- ✓ To maintain the confidentiality of specific client information, including bargaining information.

COMPANY POLICY ON CLIENT-LEVEL SERVICES — WHAT YOU NEED TO KNOW

The real estate brokerage company's policy on client-level services determines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

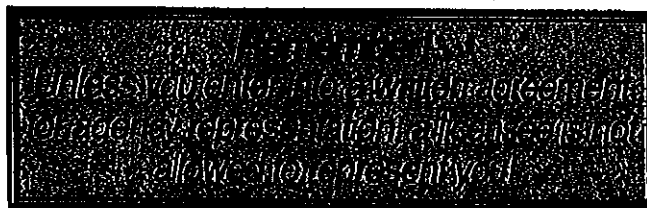
- ✓ The company and all of its affiliated licensees represent you as a client (called "single agency");
- ✓ The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "appointed agency"); or
- ✓ The company may offer limited agent level services as a disclosed dual agent.

WHAT IS A DISCLOSED DUAL AGENT?

In certain situations, a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called disclosed dual agency. The possibilities and consequences of dual agency representation must be explained to you by the licensee. *Both the buyer and the seller must consent to this type of representation in writing.*

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party. Also, a dual agent may not be the advocate for either party and cannot negotiate for nor advise as to the price or terms of the transaction.

THIS IS NOT A CONTRACT



It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

To Be Completed By Licensee

This form was presented on (date) _____

To _____
Name of Buyer(s) or Seller(s)

by _____
Licensee's Name

on behalf of _____
The Island Agency
Company/Agency

MREC Form#3 09/2011

To check on the license status of the real estate brokerage company or affiliated licensee go to www.maine.gov/professionallicensing. Inactive licensees may not practice real estate brokerage.