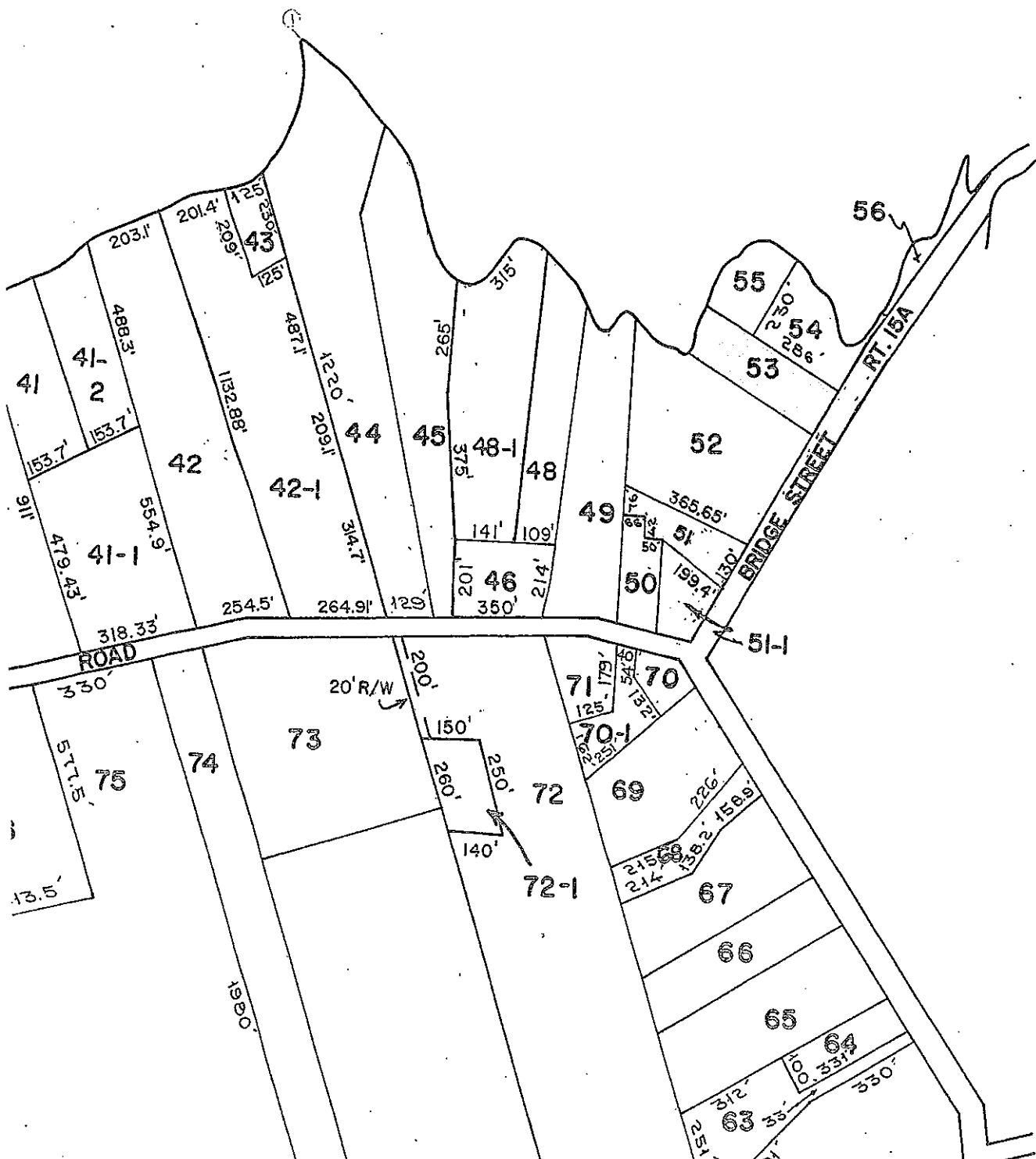


MAP 5
LOT 53



NORTHWEST HARBOUR

STATE OF MAINE

HANCOCK SS. REGISTRY OF DEEDS
RECEIVED *Oct 17 1964*
AT HANCOCK, MAINE AND RECORDED
FILE 19 NO. 64
REGISTER

- = IRON PIPE
- = IRON ROD
- ⊙ = MARKER FOUND
- ⊙ = MARKER SET
- ⊙ = STONE WALL

I hereby certify to Tigor Title Insurance Company that the information shown hereon has been obtained by actual transit-tape survey on the ground, that it is correct and that there are no apparent encroachments either way across the property lines and no apparent easements except those shown on this plan.

Richard A. Buxton
R.L.S.
Date:

For reserved water rights see B71P181

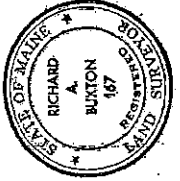
Large white birches

MOLLY TORRENCE

GLEN & KAREN L.H. BILLINGS

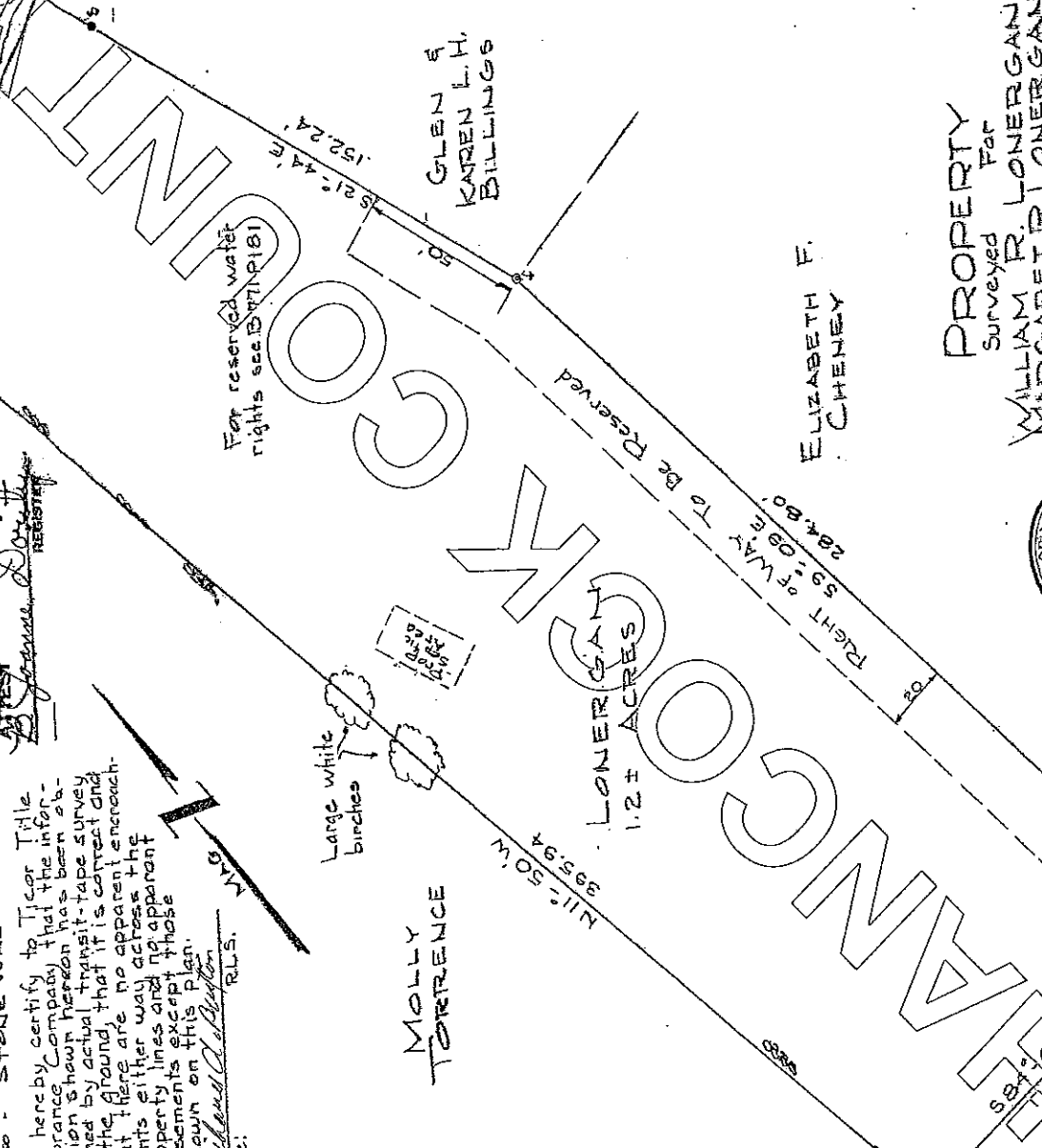
ELIZABETH F. CHENEY

PROPERTY Surveyed For
WILLIAM R. LONERGAN
MARGARET R. LONERGAN
DEER ISLE, MAINE
Scale 1"=30'
JULY 1964
Richard A. Buxton



Iron pipe is Eastern white maple

STATE HIGHWAY



RICHARD A. BUXTON
CONSULTING ENGINEER
STONINGTON, MAINE 04861

19-64

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.

25 Lonergan Ln

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: 8/18 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? No issues, all parameters within EPA standard.

• IF PRIVATE:

INSTALLATION: Location: Field, left of driveway
Installed BY: Samoset Well drilling DATE of Installation: 1985
USE: Number of Persons currently using system? Occasional use at subject property, 2+ at neighbor property
Does system supply water for more than one household? _____ Yes No Unknown

COMMENTS: Well shared w/ neighbor

Source of SECTION I information: Seller, Nelson Analytical Lab

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: Back of house OR Unknown Date of Installation: 1985
Date Last Pumped: 1993 Name of Company Pumping Tank: Perry 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: Inspected 8/2018 Name of Company Servicing Tank: Jerald Smith & Son

LEACH FIELD: _____ Yes No Unknown

IF YES: Location: Back of house

Date of installation of leach field: 1985 Installed by: Unknown

Date of Last Servicing of leach field: Inspected 8/2018 Name of Company Servicing leach field: Jerald Smith & Son

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? On file at office

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

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

COMMENTS: Design for 2 Bdrm. Inspected 8/2018; tank, lift station, leach field all functioning properly.

Source of SECTION II Information: Seller/Inspection Recommended available level alarm on lift station.

2018 Page 1 of 3 - SPD Seller(s) Initials EW Buyer(s) Initials AW

PROPERTY LOCATED AT 25 Lonergan Ln, Deer Isle, ME 04627

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

Heating System(s)/Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S)	Elec. Baseboard	FirePlace		
Age of system(s)/source(s)	1985	1985		
Name of company that services system(s)/source(s)	unknown	unknown		
Date of most recent service call	unknown	unknown		
Annual consumption per system/source (i.e., gallons, kilowatt hours, cord(s))	Seasonal Use	Seasonal Use		
Malfunction per system(s)/source(s) within past 2 years	No	~10 yrs ago work done to chimney		
Other pertinent information	None	chimney footing / support		

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: unknown
 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: 10 yrs ago + 8/2018 Direct/Power Vent: Yes No Unknown
 COMMENTS: Chimney footing & slab in chimney area being evaluated to decide on support/weatherization strategy
 Source of SECTION III information: Seller, inspection by Dan Foss

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? _____
 What materials are, or were, stored in the tank(s)? N/A
 Age of tank(s): _____ Size of tank(s): _____
 Location: _____
 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: 8/2018 By: Perkins Home Services
 Results: 1.0 pCi/L If applicable, What remedial steps were taken? None Necessary
 Has the property been tested since remedial steps? Yes No Unknown
 Are test results available? Yes No Results & Comments: Results low, mitigation not necessary. On file at office
 Source of information: Lab Report

D. RADON/WATER - Current or previously existing:
 Has the property been tested? Yes No Unknown
 IF YES: Date: 2004 and 8/2018 By: Maine Health & Environmental Lab and Nelson Analytical Lab
 Results: 446 pCi/L, 342 pCi/L If applicable, What remedial steps were taken? None necessary
 Has the property been tested since remedial steps? Yes No Unknown
 Are test results available? Yes No Results & Comments: Results low, mitigation not necessary. On file at office
 Source of information: _____

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
 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: Cracking / peeling paint on exterior deck
 Source of information: Seller

ETF SLW

PROPERTY LOCATED AT 25 Lonergan Ln, 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: ROW to Billings

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: Seller, deed

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: discontinued satellite dish

• Year Principal Structure Built: 1985 What year did Seller acquire property? land purchase 1984

• Roof: Year Shingles/Other Installed: within last 5-6 years home built in 1985

Water, moisture or leakage: No

Comments: None

Foundation/Basement: Sump Pump: Yes No Unknown Comments: On slab

• Water, moisture or leakage since you owned the property: Yes No Unknown Comments: _____

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: Evaluating options to improve chimney footing & slab in that area

Source of SECTION V information: Seller, deed

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

2 upstairs windows (smaller bedroom) do not crank well

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 otherwise, including but not limited to fire, life safety, building, electrical or plumbing.

Elaine J. Lonergan
SELLER

9/8/2018 12:16:03 PM PDT

DATE

DocuSigned by: Elaine J. Lonergan

9/13/2018 4:29:43 AM PDT

DATE

Stephen W. Lonergan
SELLER

Stephen W. Lonergan

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



LEAD PAINT DISCLOSURE/ADDENDUM

AGREEMENT BETWEEN Elaine J. Lonergan, Stephen W. Lonergan (hereinafter "Seller")
AND _____ (hereinafter "Buyer")
FOR PROPERTY LOCATED AT 25 Lonergan Ln, Deer Isle, ME 04627

Said contract is further subject to the following terms:

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure (check one)

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (check one below):

Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment

(c) Buyer has received copies of all information listed above.

(d) Buyer has received the pamphlet Protect Your Family from Lead in Your Home.

(e) Buyer has (check one below):

Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment

(f) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Elaine J. Lonergan 6-22-18
Seller Elaine J. Lonergan Date
Stephen W. Lonergan 09 July 2018
Seller Stephen W. Lonergan Date
Cindi L. Eaton 6/22/18
Agent Cindi L. Eaton Date

Buyer Date

Buyer Date

Agent Date



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**PROPERTY DISCLOSURE ADDENDUM
(2019)**

PROPERTY LOCATED AT: 25 Lonergan Ln, Deer Isle, ME 04627

CHIMNEYS AND VENTS:

Has chimney(s) been inspected? Yes No Unknown

If Yes, date: August 2018

Date chimney(s) last cleaned: unknown

Direct/Power Vent(s): Yes No Unknown

Has vent(s) been inspected? Yes No Unknown

If Yes, date: N/A

Comments: None

Source of information: sellers

METHAMPHETAMINE:

METHAMPHETAMINE – Current or previously existing: Yes No Unknown

Comments: None

Source of information: sellers

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? Driveway & maintenance shared with one neighbor

Road Association Name (if known): N/A

DocuSigned by:
Elaine J. Lonergan 9/26/2019
Seller ID99409... Date
Elaine J. Lonergan

DocuSigned by:
Stephen W. Lonergan 9/25/2019
Seller ID18A2D4F1... Date
Stephen W. Lonergan

Seller Date

Seller Date

The undersigned hereby acknowledge receipt of the Property Disclosure Addendum.

Buyer Date

Buyer Date

Buyer Date

Buyer Date



The Island Agency, PO Box 543 Stonington ME 4631
Cindi Heansler

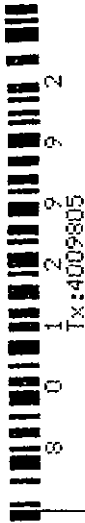
Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com

Phone: (207)367-2550 Fax:



Lonergan, Elaine

BOOK: OR 6874 PAGE:559, # OF PGS: 3
02/12/2018 01:00:38 PM INSTR#: 2018001764
JULIE A. CURTIS, REGISTER OF DEEDS
HANCOCK COUNTY MAINE
MAINE REAL ESTATE TRANSFER TAX NOT PAID



WARRANTY DEED

I, Cecily L. Cassum, Trustee of The Margaret R. Lonergan Trust - 2014, under Declaration of Trust dated September 12, 2014, pursuant to the terms of said Trust and for consideration paid and in full consideration of One (\$1.00) Dollar grant to Elaine J. Lonergan of 1 Janson Drive, Westport, CT 06880 and Stephen W. Lonergan of 13010 Quartz Lane, Clifton, VA 20124, as tenants in common,

with WARRANTY COVENANTS,

A certain lot or parcel of land, together with the buildings thereon, situated in Deer Isle, Hancock County, Maine, described in Deed dated August 21, 1984 from Mary M. Prall to William R. Lonergan and Margaret R. Lonergan, recorded in the Hancock County Registry of Deeds in Book 1512, Page 476, as follows:

Beginning at an iron pipe on the northerly side of State Highway Route 15[A] at the southeasterly corner of land now or formerly of Mary Torrence;

Thence North, 11° 50' West, along the easterly sideline of said land now or formerly of Torrence, approximately following the remains of a stone wall, 395.94 feet, more or less, to an iron pipe near the shore of Northwest Harbor;

Thence continuing on the same course (N. 11° 50' W.) to the shore of Northwest Harbor;

Thence in a generally easterly direction, by and along the high water line of Northwest Harbor, to the northwesterly corner of land described in a deed from David A. Pearson to Glenn Billings and Karen L. H. Billings, dated June 29, 1984, recorded at the Hancock County Registry of Deeds in Book 1503, Page 388, at a point located North 21° 44' West of an iron rod;

Thence South 21° 44' East, along said conveyed to Billings, a short distance to said iron rod;

Thence continuing on the same course (S. 21° 44' E.), along the westerly sideline of said land conveyed to Billings, 152.24 feet, more or less, to an iron pipe at the southwesterly corner of said land of Billings and northeasterly corner of land now or formerly of Elizabeth F. Cheney;

PROPERTY ADDRESS: 25 LONERGAN LANE, DEER ISLE, ME 04627

WITNESS my hand and SEAL on January 22, 2018.

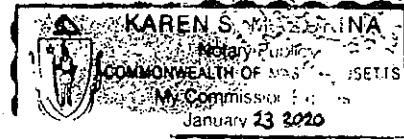
Cecily L. Cassum
Cecily L. Cassum, Trustee

COMMONWEALTH OF MASSACHUSETTS

Norfolk ss
(County where executed)

On January 22, 2018, before, me the undersigned notary public, personally appeared the above-named **Cecily L. Cassum**, and proved to me through satisfactory evidence of identification, which was driver's license, to be the person whose name is signed on the preceding document, and acknowledged to me that she signed it voluntarily, for its stated purpose as Trustee as aforesaid.

Karen S. Mazurkiewicz
Notary Public:
My commission expires:



HANCOCK COUNTY



MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0036



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:

following services, in addition to the basic services required of all licensees 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:

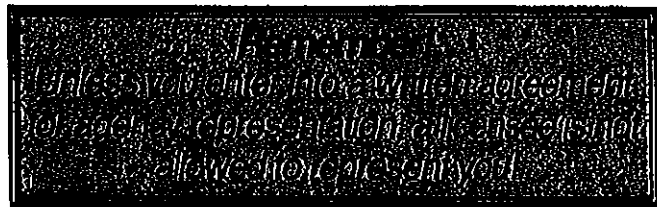
- ✓ The company and all of its affiliated licensees represent you as a client (called "single agency");
- ✓ The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "appointed agency"); or
- ✓ The company may offer limited agent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