



PERMIT NO.
23782

CITY OF NEW BEDFORD
SEWER AND/OR STORM DRAIN PERMIT

DATE 12/27/05
EXP. 12/27/06

This certifies that permission is granted to

Property Owner Manuel Puga Address 32 Eastland Terrace N.B. Ma. 02740 Tel. (508) 984-5193
#70

To connect a sewer and/or storm drain located at Winterville Rd. (ss) 350' W of Ridge St.

Assessor's Plot 26 Lot 10+61, to the sewer and/or storm drain in Winterville Rd. Street

To be laid in accordance with the conditions in this application and the City of New Bedford ordinances.

TYPE OF USE: RESIDENTIAL COMMERCIAL INDUSTRIAL OTHER 330 GPD

If applicant other than actual property owner, attach Letter of Authorization from Property Owner.

Name Rui Fernandes Tel. (508) 415 7908

Mailing Address 1060 Rockdale Ave. N.B. Ma.

The Bonded Contractor/Drain Layer authorized to perform this work is:

Name _____ Address _____ Tel. _____

Type of Pipe Required: PVC SPR-35

PERMIT EXPIRES ONE YEAR AFTER DATE OF ISSUE

- Requires separate connections for sewage and storm drain where applicable. Storm water cannot be discharged to a sanitary sewer.
 - All work must be inspected and approved by a D.P.I. inspector before backfilling.
 - If this connection is to be part of a private service shared jointly with other building owners, attach copy of Recorded Joint Maintenance Agreement.
 - Permits can be issued to Industrial and/or Commercial Applicants only upon receipt and approval by the Commissioner of Public Infrastructure of required plans and supplemental information.
 - In addition, a City-issued Industrial User Discharge Permit and/or a Sewer Extension/Connection Permit issued by the Commonwealth of Massachusetts D.E.P. shall be required by the City for Industrial Discharge into the sewer system.
- Industrial User Discharge Permit No. _____ Date _____

Comm. Mass. Sewer Conn./Ext. Permit No. _____ Date _____

A Filing and Inspection Fee of \$ 150.00 plus an Entrance Fee of \$ _____ where applicable, must accompany this application.

Bank# Bank of America Check# 338 Date 12/27/05 Receipt# 5644

Other requirements: Imp Only - Connect to 15" S.D. + 12" Sewer, Flowable Fill required, 24 hrs notice for all inspections * Not to excavate before April 1, 2006

Connection made to Sewer Part of jointly-shared private line YES NO
Storm Drain

Applicant agrees to abide by the above terms, as well as all pertinent ordinances of the City of New Bedford, and such other special rules as the Commissioner of Public Infrastructure and/or City Engineer may deem necessary

Deante M. Andrade MHS
Acting City Engineer

X. P. P. Fernandes
Signature of Property Owner or Representative

INSPECTOR'S REPORT

INSPECTED BY: KEVIN CORNELL

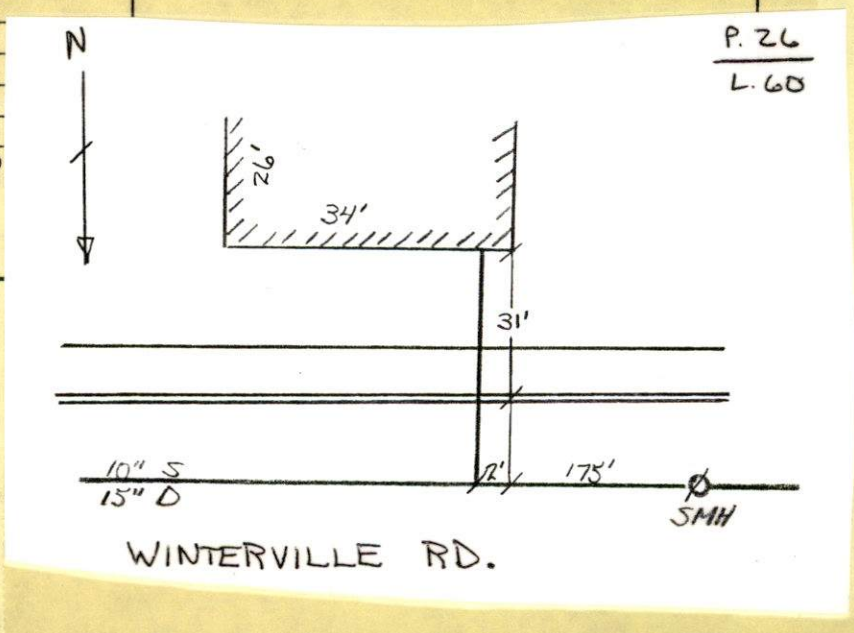
DATE: 10-16-06

COMMENTS:

✓ APPROVED

DISAPPROVED

Kevin J Cornell
SIGNATURE

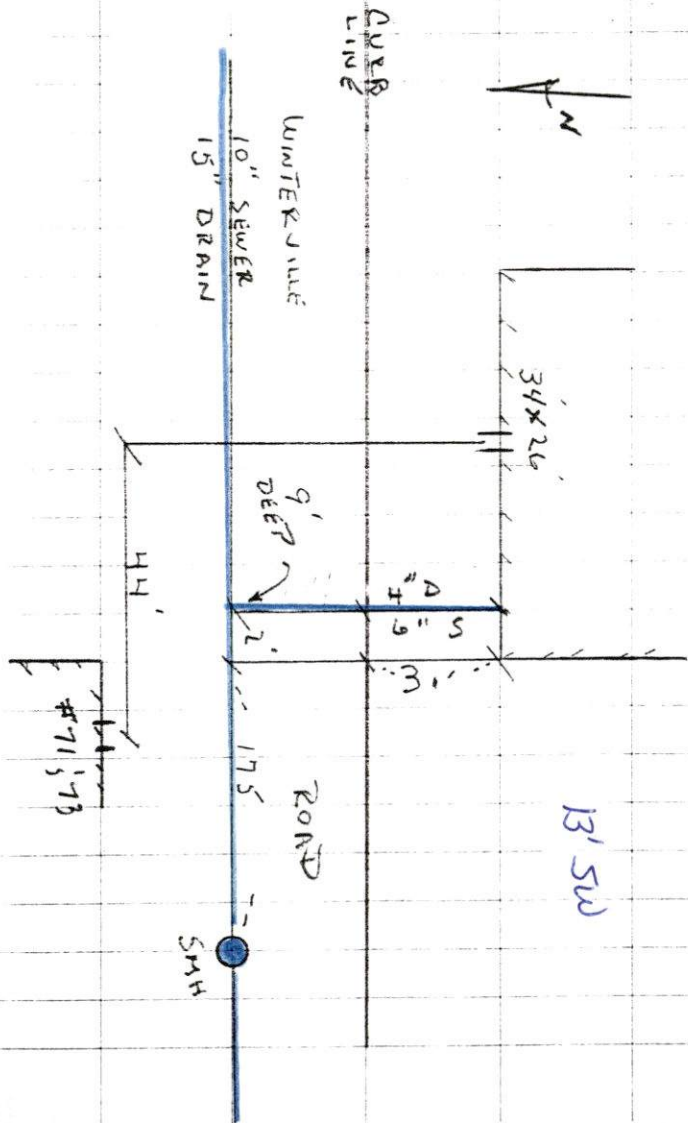


10-16-06 SUNNY 65°
MONDAY (18)

WINTERVILLE ROAD POT 26 LOT
60+61

PERMIT #23782

CONTRACTOR - REIS ASPHALT





PERMIT NO.
23782

CITY OF NEW BEDFORD
SEWER AND/OR STORM DRAIN PERMIT

DATE 12/27/05
EXP. 12/27/06

This certifies that permission is granted to

Manuel Fuga 32 Eastland Terrace N.B. Ma. 02740
Property Owner Address Tel. (508) 984-5193

To connect a sewer and/or storm drain located at Winterville Rd. (95) 350' W of Ridge St.

Assessor's Plot 26 Lot 60+61, to the sewer and/or storm drain in Winterville Rd. Street

To be laid in accordance with the conditions in this application and the City of New Bedford ordinances.

TYPE OF USE: RESIDENTIAL COMMERCIAL INDUSTRIAL OTHER 330 GPD

If applicant other than actual property owner, attach Letter of Authorization from Property Owner.

Name Rui Fernandes Tel. (508) 415 7908
Mailing Address 1060 Rockdale Ave. N.B. Ma.

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Name Reis asphalt Address _____ Tel. _____
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Industrial User Discharge Permit No. _____ Date _____

Comm. Mass. Sewer Conn./Ext. Permit No. _____ Date _____

A Filing and Inspection Fee of \$ 150.00 plus an Entrance Fee of \$ _____ where applicable, must accompany this application.

Bank# Bank of America Check# 338 Date 12/27/05 Receipt# 5644

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Manuel Duarte M. Andrade MHS
Acting City Engineer

X Rui R. Fernandes
Signature of Property Owner or Representative

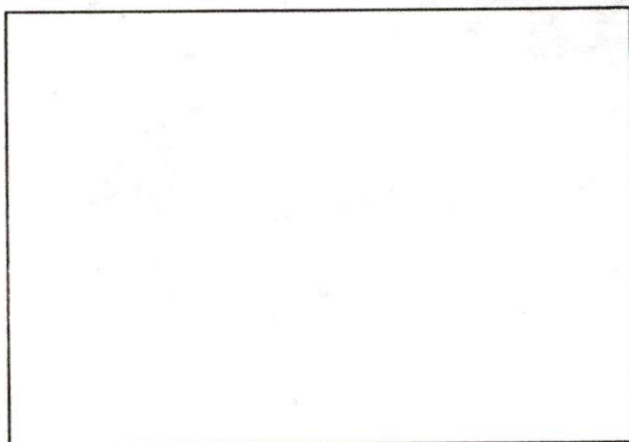
INSPECTOR'S REPORT

INSPECTED BY: _____
DATE: _____
COMMENTS: _____

APPROVED

DISAPPROVED

SIGNATURE



SKETCH PLAN



CITY OF NEW BEDFORD



CITY OF NEW BEDFORD MASSACHUSETTS

D.P.I. -Engineering Division, Rm. 303
133 William Street
New Bedford, Ma. 02740

Ronald Labelle
Commissioner

Tel: 508-979-1527

Duarte M. Andrade,
Acting City Engineer

Fax: 508-961-3043

To Whom It May Concern:

I MANUEL F. PUGA 32 EASTLAND TRL. N.BEDFORD MA 02740, being
(Name) (Mailing Address)

Owner of property located at WINTERVILLE Rd. N.B.

Plot _____, Lot _____, hereby agree to allow RUI FERNANDES
(Name)

1060 ROCKDALE AV. N.B., to act on my behalf including affixing my
(Mailing Address)

signature in securing permit for:

- ☒ Sewer/Drain Service Permits
- ☒ Water Service Permits
- ☒ Driveway Installation Permits
- ☒ Sidewalk Installation Permits

I further agree to conform to, and abide by, All City rules and ask regulations applicable to the permit (s) being applied for:

Name [Signature]
Signature

32 EASTLAND TRL. NEW BEDFORD MA 02740
Address

12/27/05 508-984-5193
Date Telephone number

ORDER

SERV # 14992A

ROUTE # _____

VIEWER ST

106

5

ENT: \$ 100 -

S OF CLERK: [Signature]

02
10/11/04
DBN/B

ON ORDER

SERV # 11 067

ROUTE # _____

Church St.

106

MENT:

Bankruptcy

No Charge

IALS OF CLERK: _____

OK
Keth
10/11/04

U.S. Department of Housing And Urban Development OMB No. 2502-0265

A. Settlement Statement

B. Type of Loan: 1. ☐ FHA 2. ☐ FmHA 3. ☒ Conv. Unins. 4. ☐ VA 5. ☐ Conv. Ins.

6. File Number 05-1048

7. Loan Number 122438453-LOT

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.o.)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:		Manuel Fernando Puga 32 Eastland Terrace, New Bedford, Massachusetts 02740	
E. NAME AND ADDRESS OF SELLER:		JMP Development, Corp 24 Jocelyn Street, New Bedford, Massachusetts 02745	
F. NAME AND ADDRESS OF LENDER:		Indy Mac Bank, FSB 155 North Lake Avenue, Pasadena, California 91101	
G. PROPERTY LOCATION:		Lot 60-61 Winterville Road, New Bedford, Massachusetts 02740	
H. SETTLEMENT AGENT:		Saunders & Michaud, LLP, 700 Pleasant Street New Bedford, MA 02740	
I. SETTLEMENT DATE:		November 29, 2005	
DISBURSEMENT DATE:		November 29, 2005	
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	\$156,500.00	401. Contract sales price	\$156,500.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (from Line 1400)	\$4,923.05	403.	
104.		404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	\$161,423.05	420. GROSS AMOUNT DUE TO SELLER:	\$156,500.00
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	\$8,000.00	501. Excess deposit (see instructions)	\$1,800.00
202. Principal amount of new loan(s)	\$140,820.00	502. Settlement charges to seller (Line 1400)	\$909.04
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Bristol County Savings Bank-Payoff	\$84,575.01
205.		505.	
206.		506. Deposit Retained by R.E. Broker	\$6,200.00
207.		507.	
208.		508.	
209.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes 09/30/05 to 11/28/05	\$99.12	510. City/town taxes 09/30/05 to 11/28/05	\$99.12
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	\$148,919.12	520. TOTAL REDUCTIONS AMOUNT DUE SELLER:	\$93,583.17
300. CASH AT SETTLEMENT FROM/TO BORROWER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross amount due from borrower (Line 120)	\$161,423.05	601. Gross amount due to seller (Line 420)	\$156,500.00
302. Less amount paid by/far borrower (Line 220)	\$148,919.12	602. Less reductions in amount due seller (Line 520)	\$93,583.17
303. CASH (From/To) Borrower	\$12,503.93	603. CASH (From/To) Seller	\$62,916.83

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement on November 29, 2005.

John D. Porcino, President

SELLER(S)

BORROWER(S)

Manuel Fernando Puga

1. SETTLEMENT CHARGES:

				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement	
700. TOTAL SALES/BROKERAGE COMMISSION BASED ON PRICE: \$156,500.00						
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:						
701.	\$6,200.00	to				
702.		to				
703. Commission paid at Settlement						
704. Deposit Retained by R.E. Broker				\$6,200.00 p.o.c.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:						
801. Loan Origination Fee 1.0000%		to	Southcoast Mortgage	\$1,408.10		
802. Loan Discount 0.0000%		to				
803. Yield Spread Premium		to	Southcoast Mortgage (pd by Lender)	\$176.03 p.o.c.		
804. Appraisal Fee		to	Capital Appraisal	\$240.00		
805. Credit Report Fee		to	Credit Information	\$9.38		
806. Tax Service Fee		to	JudyMac Bank	\$75.00		
807. Funding Fee		to	JudyMac Bank	\$650.00		
808. Underwriting Fee		to	JudyMac Bank	\$100.00		
809. Processing Fee		to	Southcoast Mortgage	\$500.00		
810.		to				
811.		to				
812.		to				
813.		to				
814.		to				
815.		to				
816.		to				
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:						
901. Interest from 11/29/05		to 12/01/05 at 25.9150/Day	2 day(s)	\$81.83		
902. Mortgage Insurance Premium for	0 Months	to				
903. Hazard Insurance Premium for	0 Years	to				
904.	0 Years	to				
905. Nov. taxes		to City of New Bedford		\$153.76		
1000. RESERVES DEPOSITED WITH LENDER:						
1001. Hazard Ins	0 months at	per month	to			
1002. Mortgage Ins	0 months at	per month	to			
1003. City Tax	0 months at	\$51.11 per month	to City of New Bedford, MA			
1004. County Tax	0 months at	per month	to			
1005. Assessments	0 months at	per month	to			
1006.	0 months at	per month	to			
1007.	0 months at	per month	to			
1008. Aggregate Adjustment				\$0.00		
1100. TITLE CHARGES:						
1101. Settlement or closing fee			to Saunders & Michaud, LLP	\$500.00		
1102. Abstract or title search			to			
1103. Title examination			to			
1104. Title Insurance binder			to			
1105. Document preparation			to Saunders & Michaud, LLP		\$100.00	
1106. Notary fees			to			
1107. Attorney's fees			to			
(includes above item numbers:)						
1108. Title Insurance			to Lawyers Title Insurance Corporation	\$357.50		
(includes above item numbers:)						
1109. Lender's coverage \$140,820.00 @ \$352.50	\$245.75		to Saunders & Michaud, LLP			
1110. Owner's coverage "None" @	\$109.75		to Lawyers Title Insurance Corporation			
1111.		to				
1112.		to				
1113. Title Endorsement			to Saunders & Michaud, LLP	\$200.00		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:						
1201. Recording fee:	Deed	\$125.40	Mortgage	\$176.60	Release(s)	\$302.00
1202. City/county tax/stamps:	Deed		Mortgage:			
1203. State tax/stamps:	Deed	\$713.64	Mortgage:			\$713.64
1204. Record MLC			to Registry of Deeds	\$65.40		
1205. Track and Record Discharge			to Saunders & Michaud, LLP			\$75.40
1300. ADDITIONAL SETTLEMENT CHARGES:						
1301. Survey			to Kenneth Ferreira Engineering	\$150.00		
1302. Obtain MLC			to City of New Bedford	\$25.00		
1303. FedEx Pay-Off			to Saunders & Michaud, LLP			\$20.00
1304. FedEx Closing Package			to Saunders & Michaud, LLP	\$20.00		
1305. Wire Fee (incoming \$)			to Bank of America	\$10.00		
1306.		to				
1307.		to				
1308.		to				
1400. TOTAL SETTLEMENT CHARGES (Enter on Line 103, Sec. J and Line 502, Sec. K)				\$4,923.05	\$309.04	

We, the undersigned, identified in Section D (Borrower) and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on November 29, 2005.

SELLER(S)


John D. Pereira, President

BORROWER(S)


Manuel Ferreira, Buyer

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date:

11/29/2005