



PERMIT NO.

CITY OF NEW BEDFORD  
SEWER AND/OR STORM DRAIN PERMIT

DATE 8/12/14

24397

This certifies that permission is granted to

Property Owner DAVID CARDOSO Address WILSON ST X E of SHIRLEY ST Tel. 508-612-3773

To connect a sewer and/or storm drain located at WILSON ST X E of SHIRLEY ST

Assessor's Plot 9.5 Lot 63, to the sewer and/or storm drain in 6" sewer on Wilson St 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 FLOW        G.P.D.

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

Name        Tel.       

Mailing Address       

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

Name        Address        Tel.       

Type of Pipe Required: SDR 35 PVC

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 \$ 450, plus an Entrance Fee of \$        where applicable, must accompany this application.

Bank# BANK FIVE Check# 2938 Date 8/11/14 Receipt# 22075

Other requirements: None

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

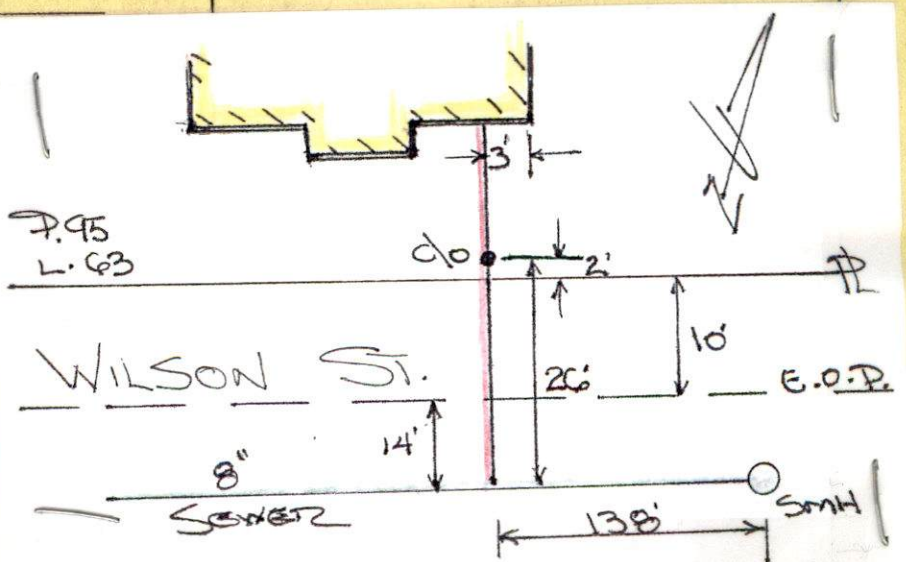
City Engineer Manuel H. Sier Signature of Property Owner or Representative         
Supervising Civil Engineer

INSPECTOR'S REPORT

INSPECTED BY:         
DATE:         
COMMENTS:       

APPROVED        DISAP       

SEE WHITE SHEET  
SIGNATURE







CITY OF NEW BEDFORD  
SEWER AND/OR STORM DRAIN PERMIT

DATE 8/12/14

PERMIT NO.

24397

This certifies that permission is granted to

DAVID CARDOSO WILSON ST X E of SHIRLEY ST 508 617 3778  
Property Owner Address Tel.

To connect a sewer and/or storm drain located at WILSON ST X 90' E of SHIRLEY ST  
Assessor's Plot 95 Lot 63, to the sewer and/or storm drain in 6" sewer on WILSON ST 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 FLOW G.P.D.

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

Name Tel.

Mailing Address

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

Name Address Tel.

Type of Pipe Required: S.D.P. 35 PVC

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 \$450, plus an Entrance Fee of \$ where applicable, must accompany this application.

Bank# BANK FIVE Check# 2938 Date 8/11/14 Receipt# 22075

Other requirements: please call ahead 24hr in advance

for inspection

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

Manuel H. Silva  
City Engineer  
Supervising Civil Engineer  
Signature of Property Owner or Representative

INSPECTOR'S REPORT

INSPECTED BY: [Signature]  
DATE: 4/10/15  
COMMENTS:

APPROVED

DISAPPROVED

SIGNATURE

SKETCH PLAN



expires 8/12/15

PERMIT NO.

CITY OF NEW BEDFORD  
SEWER AND/OR STORM DRAIN PERMIT

DATE 8/12/14

24397

This certifies that permission is granted to

DAVID CARDOSO NILSON ST X E of SHIRLEY ST 508 617 3778  
Property Owner Address Tel.

To connect a sewer and/or storm drain located at NILSON ST (NS) X 90' E of SHIRLEY ST

Assessor's Plot 95 Lot 63, to the sewer and/or storm drain in 6" sewer on NILSON ST 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 FLOW G.P.D.

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

Name N/A Tel.

Mailing Address N/A

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

Name Address Tel.

Type of Pipe Required: SDR 35 PVC

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 \$450, plus an Entrance Fee of \$ where applicable, must accompany this application.

Bank# BANK FIVE Check# 2938 Date 8/11/14 Receipt# 22075

Other requirements: please call ahead 24hr in advance

for inspection

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

Manuel H. Silva City Engineer Supervising Civil Engineer  
Signature of Property Owner or Representative

INSPECTOR'S REPORT

INSPECTED BY:

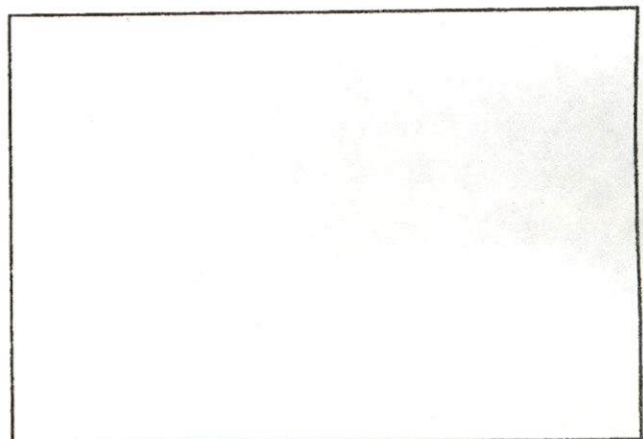
DATE:

COMMENTS:

APPROVED

DISAPPROVED

SIGNATURE



SKETCH PLAN



Commonwealth of Massachusetts

# CITY OF NEW BEDFORD

City Hall, Room 308, 133 William Street New Bedford, MA 02740 (508) 979-1540



## FOUNDATION PERMIT

7/21/2014

No. B-14-149

MSBC Sect. 111.8 - Any permit issued shall be deemed abandoned and invalid unless the work authorized by it shall have been commenced within six (6) months after its issuance.

FEE PAID \$ #Error

This certifies that David Cardoso

owner/contractor has permission to:

NS

WILSON ST

on: Foundations Only 1-2 Family - 100.00

Providing that the person accepting this permit shall in every respect conform to the terms of application therefore on file in this office; to the provisions of the statute of the Commonwealth and to the by-laws of the City of New Bedford relating to the inspection, erection, enlarging, altering, raising, moving, repairing, or tearing down of a building.

Permit is issued subject to the following special requirements: (Restrictions)

Work shall be performed in accordance w/ ZBA decision.



Wiring Inspector



Plumbing Inspector



Building Inspector

YOUR AREA INSPECTOR IS: James E. Berube

Tel. (508) 979-1540 Between 8:00am - 9:00am

**NOTICE: NOTIFY INSPECTOR 48 HOURS IN  
ADVANCE OF APPLYING SHEATHING OR LATHING**

**OCCUPANCY PERMIT REQUIRED BEFORE OCCUPANCY**

No Building or Structure shall be used or occupied until the Certificate of Use and Occupancy shall have been issued by the Building Commissioner - MSBC Sect. 120.1

**This Card Must Be Displayed in a Conspicuous Place on the Premises and Not Torn Down or Removed Until Completion of Work**

SUBJECT TO MASSACHUSETTS  
STATE BUILDING CODE

*James E. Berube*





# A. Settlement Statement (HUD-1)

OMB No. 2502-0265

<b>B Type of Loan</b>				<b>6. File Number:</b> CardosoDavid		<b>7. Loan Number:</b>		<b>8. Mortgage Ins. Case No.:</b>	
1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> RHS    3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS.									
<b>C. Note:</b> 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.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.									
<b>D. Name and Address of Borrowers:</b> David Cardoso 18 Avis Street, Dartmouth, MA 02747					<b>F. Name and Address of Lender:</b> Cash				
<b>E. Name and Address of Sellers:</b> Richard M. Gacek 29 Darling Street, Acushnet, MA 02743					<b>H. Settlement Agent:</b>  Michael Medeiros, Attorney at Law 286 Union Street New Bedford, MA 02740  Phone Nbr:				
<b>G. Property Location:</b> Lot #63, Wilson Street New Bedford, MA 02746				<b>I. Settlement Date:</b> 07/23/2014 <b>Disbursement Date:</b> 07/23/2014		<b>Place of Settlement:</b> Michael Medeiros, Attorney at Law 286 Union Street New Bedford, MA 02740			
<b>J. Summary of Borrower's Transaction</b>					<b>K. Summary of Seller's Transaction</b>				
<b>100. Gross Amount Due From Borrower</b>					<b>400. Gross Amount Due To Seller</b>				
101. Contract sales price		51,000.00			401. Contract sales price		51,000.00		
102. Personal property					402. Personal property				
103. Settlement charges to borrower (line 1400)		1,246.00			403.				
104.					404.				
105.					405.				
<b>Adjustments for items paid by seller in advance</b>					<b>Adjustments for items paid by seller in advance</b>				
106. City/town taxes    07/23/2014 to 09/30/2014		239.59			406. City/town taxes    07/23/2014 to 09/30/2014		239.59		
107. County taxes    to					407. County taxes    to				
108. Assessments    to					408. Assessments    to				
109.					409.				
110.					410.				
111.					411.				
112.					412.				
<b>120. Gross Amount Due From Borrower</b>		<b>\$52,485.59</b>			<b>420. Gross Amount Due To Seller</b>		<b>\$51,239.59</b>		
<b>200. Amounts Paid By Or In Behalf Of Borrower</b>					<b>500. Reductions In Amount Due To Seller</b>				
201. Deposit or earnest money		5,000.00			501. Excess deposit (see instructions)		920.00		
202. Principal amount of new loan(s)					502. Settlement charges to seller (line 1400)		4,462.56		
203. Existing loan(s) taken subject to					503. Existing loan(s) taken subject to				
204.					504. Payoff 1st Mtg Ln				
205.					505. Payoff 2nd Mtg Ln				
206.					506.				
207.					507. August 1st Taxes		316.85		
208.					508.				
209.					509.				
<b>Adjustments for items unpaid by seller</b>					<b>Adjustments for items unpaid by seller</b>				
210. City/town taxes    to					510. City/town taxes    to				
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.				
<b>220. Total Paid By/For Borrower</b>		<b>\$5,000.00</b>			<b>520. Total Reductions Amount Due Seller</b>		<b>\$5,699.41</b>		
<b>300. Cash At Settlement From/To Borrower</b>					<b>600. Cash At Settlement To/From Seller</b>				
301. Gross amount due from borrower (line 120)		\$52,485.59			601. Gross amount due to seller (line 420)		\$51,239.59		
302. Less amount paid by/for borrower (line 220)		(\$5,000.00)			602. Less reductions in amount due seller (line 520)		(\$5,699.41)		
<b>303. CASH</b> <input checked="" type="checkbox"/> FROM <input type="checkbox"/> TO BORROWER:		<b>\$47,485.59</b>			<b>603. CASH</b> <input checked="" type="checkbox"/> TO <input type="checkbox"/> FROM SELLER:		<b>\$45,540.18</b>		

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the selling process.

Previous editions are obsolete

HUD-1

## L. Settlement Charges

700. Total Real Estate Broker Fees							Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) as follows: 4,080.00								
701.	\$ 2,040.00	to ERA Jose S. Castelo Real Estate, Inc.						
702.	\$ 2,040.00	to Jack Conway, Co. Inc.						
703.	Commission paid at Settlement							4,080.00
704.		to						
705.		to						
800. Items Payable in Connection with Loan								
801.	Our origination charge (from GFE #1)							
802.	Your credit or charge (points) for the specific interest rate chosen (from GFE #2)							
803.	Your adjusted origination charges (from GFE #A)							
804.	Appraisal fee	to				(from GFE #3)		
805.	Credit report	to				(from GFE #3)		
806.	Tax service	to				(from GFE #3)		
807.	Flood certification	to				(from GFE #3)		
808.		to						
809.		to						
810.		to						
811.		to						
812.		to						
813.		to						
900. Items Required by Lender to Be Paid in Advance								
901.	Daily interest charges from	07/23/2014	to	@	/day	days (from GFE #10)		
902.	Mortgage insurance premium for	mo. to				(from GFE #3)		
903.	Homeowner's insurance for	yrs. to				(from GFE #11)		
904.		yrs. to						
1000. Reserves Deposited with Lender								
1001.	Initial deposit for your escrow account (from GFE #9)						0.00	
1002.	Homeowner's Insurance	months @				per month		
1003.	Mortgage Insurance	months @				per month		
1004.	City property taxes	months @				per month		
1005.		months @				per month		
1006.		months @				per month		
1007.		months @				per month		
1008.	Aggregate Adjustment							
1100. Title Charges								
1101.	Title services and lender's title insurance (from GFE #4)						0.00	
1102.	Settlement or closing fee to Michael Medeiros 0.00						650.00	
1103.	Owner's title insurance (from GFE #5)						204.00	
1104.	Lender's title insurance							
1105.	Lender's title policy limit \$	0.00						
1106.	Owner's title policy limit \$	51,000.00						
1107.	Agent's portion of the total title insurance premium \$ 142.80 to Michael Medeiros, Attorney at Law							
1108.	Underwriter's portion of the title insurance premium \$ 61.20 to First American Title							
1109.	Title Exam	to Danielle Poulin					150.00	
1110.	Preparation of Deed	to Michael Medeiros						150.00
1111.		to						
1112.		to						
1113.		to						
1200. Government Recording and Transfer Charges								
1201.	Government recording charges (from GFE #7)						126.00	
1202.	Recording fees: Deed: 126.00				; Mortgage:			0.00
1203.	Transfer taxes (from GFE #8)						0.00	
1204.	City/county tax stamps: Deed:				; Mortgage:			
1205.	State tax/stamps: Deed: 232.56				; Mortgage:			232.56
1206.	Record MLC	to Registry of Deeds					66.00	
1207.		to						
1208.		to						
1300. Additional Settlement Charges								
1301.	Required services that you can shop for (from GFE #6)						0.00	
1302.	Obtain MLC	to City of New Bedford					50.00	
1303.		to						
1304.		to						
1305.		to						
1306.		to						
1307.		to						
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)							\$1,246.00	\$4,462.56

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement (pages 1 and 2).

Borrowers

David Cardoso

Sellers

Richard M. Gacek

Settlement Agent

Date 07/23/2014

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010. Previous editions are obsolete

HUD-1

**DISPLAY PERMIT IN A CONSPICUOUS PLACE ON THE PREMISES**



Commonwealth of Massachusetts

**City of New Bedford**

133 William Street New Bedford, MA 02740

**SEWER PERMIT**



Date: **8/28/2014**

No. **WW-14-19**

Sewer Connection Fee: **\$450.00**

Pipe Size: **0.00**

Trench Length: **0.00**

Service Location: **NS WILSON ST**

Owner Name: **GACEK RICHARD M**

Type of Occupancy: **Residential**

Type of Work: **Sewer - New Sewer Service**

Work Description: **WILSON ST (NS) X 90FT E X SHIRLEY STREET**

**P.95 L.63  
6INCH SEWER ON WILSON ST**

**EXPIRES 8/12/15**

No. of Units : **3** Required Design Daily Flow : **330.00** Provided Daily Flow : **330.00**

The undersigned petitions you to grant permission to ENTER INTO THE MAIN SEWER and, if such permission is granted, hereby agrees to the following:

1. To abide by the conditions and regulations imposed by the Commissioner of Public Works by statute or by ordinance now in force, or as amended from time to time.
2. That the connection of said sewer with the main sewer shall be inspected by an employee of the department of Public Works or by a designated agent of the Town before burial of said connection.
3. That the work shall at all times be under the direction and control of the Commissioner of Public Works or his authorized agent, and that any expense incurred by the Town shall be charged to the permittee, and said

permittee  
agrees to reimburse the Town for said expense.

Installing Company Name: **CHRISTOPHER L. MENDOZA**

License Type: **Hoisting Engineer**

Address: **45 CHASE RD** City/Town/State: **DARTMOUTH MA**

**Call (781) 942-9077 For Inspection**

**DISPLAY PERMIT IN A CONSPICUOUS PLACE ON THE PREMISES**



Commonwealth of Massachusetts

# City of New Bedford

133 William Street New Bedford, MA 02740

## SEWER PERMIT

**GRANTED WITH THE USUAL CONDITIONS**



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COMMISSIONER

**Call (781) 942-9077 For Inspection**