Cumberland County

Board of Assessment Review

Meeting Agenda - Final

Meeting Location: 27 Northport Drive, Portland ME 04103

BAR Hearings are scheduled upon request and open to the public.

Tuesday, April 7, 2026	**5:00 PM**	**Sebago Meeting Room** **27 Northport Dr** **Portland, ME 04103**

CALL TO ORDER

The Board may ask questions during each appeal. After the appeal is presented the Board may continue to deliberate or may close the hearing and continue deliberations for 60 days from the date of the appeal or longer if a Taxpayer Extension of Time has been completed by the applicant.

After a decision is reached, the Secretary for the Board shall issue a written decision for each appeal and send to the applicant, the assessor and the Cumberland County Commissioners within 10 days.

If the Board fails to give written notice of its decision within 60 days of the date the application was filed, unless the applicant agrees in writing to further delay, the application is deemed denied and the applicant may appeal to the Superior Court as if there had been a written denial.

ROLL CALL

APPROVAL OF MINUTES

BAR 26-001 Approval of the minutes, August 20, 2025, meeting of the Board of Assessment Review.

Attachments: BAR Minutes August 20, 2025 Draft

NEW BUSINESS

BAR 26-002 Annual appointment of the Chair and Secretary for the Board of Assessment.

BAR 26-003 Appeal for 2025 - 26 Tax Abatement request for 22 Zakelo Island Rd, Harrison Maine, MAP-Lot 21-0106-07 by Paul and Toni Goode.

Attachments: Appeal 22 Zakelo Island Rd Harrison
Appraisal 22 Zakelo Island Rd Harrison
Exhibit 22 Zakelo Island Rd Harrison
Town Denial 22 Zakelo Island Rd Harrison
Assessor 01. Narrative
Assessor 02. Exhibit 1 - Sales
Assessor 03. Exhibit 2 - Comparison Charts

BAR 26-004 Appeal for 2025 - 26 Tax Abatement Request for 475 Cape Monday Rd, Harrison, ME, MAP/Lot 0013/0055 by Lawrence and Aileen Makovich.

Attachments: Appeal 475 Cape Monday Rd Harrison
Town Abatement 475 Cape Monday Rd Harrison Appeal
Town Denial 475 Cape Monday Rd Harrison Appeal
Assessor 01. Narrative 475 Cape Monday
Assessor 02. Exhibit 1 - Maps 475 Cape Monday
Assessor 03. Exhibit 2 - Comparison 475 Cape Monday
Assessor 04. .Exhibit 3 - Valuation Reports

NEXT MEETING: To be determined.

ADJOURNMENT

Cumberland County

27 Northport Dr
Portland, ME 04103

Position Paper

File #: BAR 26-001 **Agenda Date:** 4/7/2026 **Agenda #:**

Title:

Approval of the minutes, August 20, 2025, meeting of the Board of Assessment Review.

Background and Purpose of Request:
Review and approve the attached minutes.
Staff Contact: Katharine Cahoon, Executive Department

Cumberland County

Board of Assessment Review

Meeting Minutes - Draft

27 Northport Dr
Portland, ME 04103

Meeting Location: 27 Northport Drive, Portland ME 04103

Wednesday, August 20, 2025 **5:00 PM** **Sebago Meeting Room**
27 Northport Dr
Portland, ME 04103

CALL TO ORDER

ROLL CALL

Present: 3 - Board Member Edward Getty, Board Member Geoffrey Crain and Board Member Peter Coyne

Excused: 2 - Board Member Alex Coupe and Board Member David Silk

APPROVAL OF MINUTES

BAR 25-018 Approval of the minutes, July 23, 2025, meeting of the Board of Assessment Review

A motion was made by Board Member Coyne, seconded by Board Member Crain, that this BAR Agenda Item be APPROVED. The motion carried by a unanimous vote.

OLD BUSINESS

BAR 25-017 Appeal for a 2024 - 25 Tax Abatement Request for 46 Island Pond Rd, Harrison, ME, MAP/Lot 59-17 by Connie Allen.

A motion was made by Board Member Crain, seconded by Board Member Coyne, that this BAR Agenda Item be DENIED. The motion carried by a unanimous vote.

A full transcript of the meeting can be viewed on
https://www.youtube.com/@cumberlandcountymaine9755

NEXT MEETING: To Be Determined

ADJOURNMENT

Cumberland County

27 Northport Dr
Portland, ME 04103

Position Paper

File #: BAR 26-002 **Agenda Date:** 4/7/2026

Agenda Item Request

Annual appointment of the Chair and Secretary for the Board of Assessment.

Background and Purpose of Request

Annual appointment of the Chair and Secretary for the Board of Assessment.

Cumberland County

27 Northport Dr
Portland, ME 04103

Position Paper

File #: BAR 26-003 **Agenda Date:** 4/7/2026

Title for Agenda Item:

Appeal for 2025 - 26 Tax Abatement request for 22 Zakelo Island Rd, Harrison Maine, MAP-Lot 21-0106-07 by Paul and Toni Goode.

Background:

Please see the attached appeal for the requested abatement amount and reasons for requested abatement.

Date of Assessor's Tax Decision: October 29, 2025

Cumberland County BAR Appeal Received: November 19, 2025

Number of Days Appeal Filed from Assessor's Decision: 21 Days

Date Received Taxpayer Consent to Grant Extension: Yes, November 19, 2025

Maine
Cumberland **County**

CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW
APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Pursuant to Title 36 M.R.S.A. § 844-M)
NOTE: Application must **first** be made to the Assessor

1. NAME OF APPLICANT: Paul J. & Toni R. Goode

2. ADDRESS OF APPLICANT: 21 Timberline Road, Millis, MA 02054

3. TELEPHONE NUMBER: (774) 993-9146

4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT, IF ANY: _____

5. STREET ADDRESS OF PROPERTY: 22 Zakelo Island Road MAP/LOT: 21-0106-07

6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Harrison, ME

7. ASSESSED VALUATION:
   (a) LAND: $ 746,000
   (b) BUILDING: $ 219,000
   (c) TOTAL: $ 965,000

8. OWNER'S OPINION OF CURRENT VALUE:
   (a) LAND: $ 593,000
   (b) BUILDING: $ 219,000
   (c) TOTAL: $ 812,000

9. ABATEMENT REQUESTED (VALUATION AMOUNT): $ 153,000
   (#7(c) minus #8(c) = #9)

10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: 2025

11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR THE ASSESSMENT IN QUESTION: $ 0

12. DATE OF ASSESSOR'S DECISION: 10 - 29 - 25

13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT:

We submitted our Application for Abatement of Property Taxes to the Town of Harrison on 9-10-25.
We received a letter from the town on 11-7-25 denying our request for abatement.

received
KC 11/19/25

14. REASONS FOR REQUESTING ABATEMENT. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS "MANIFESTLY WRONG" FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:
    (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
    (2) There was unjust discrimination; or
    (3) The assessment was fraudulent, dishonest or illegal.

    Only if one of these three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

We believe that circumstance #1 applies to our assessment.
We had a certified appraiser provide us with an appraisal of our property. This appraisal states our property is valued at an amount of $812,000, an amount substantially less than the town's assessed value.

On the last page of the Supplemental Addendum of our appraisal, the appraiser states "the subject property's current assessment appears excessive and not equitable in relation to nearby properties with similiar waterfront limitations". He specifically cites another Zakelo Island property, located at Map 22, Lot 106-3, which is 2 lots away from our lot.

We have included a copy of the certified appraisal and a lot map of Zakelo Island.

15. ESTIMATED TIME FOR PRESENTATION AT HEARING: 30 minutes

Submit **TEN (10) COPIES** (an original plus 9 copies) of the application and any documentation available to support your claim. **ONE COPY MUST** be submitted to your municipal tax assessor that sent you the denial letter. All documentation **MUST** be submitted with the application or at least **fourteen (14) days prior to hearing date** to Cumberland County Board of Assessment Review, c/o Administrative Assistant, 142 Federal Street, Portland, ME 04101. You will be notified of the scheduled hearing date.

To the Cumberland County Board of Assessment Review: In accordance with the provisions of 36 M.R.S.A. § 844-M, I hereby make written application for an appeal of the assessed value of the property as noted above. The above statements are correct to the best of my knowledge and belief.

11/11/25
Date

Paul J. Goode Lori R. Goode
Signature of Applicant

THIS APPLICATION MUST BE SIGNED.
A separate application form should be filed for each separately assessed parcel of real estate claimed to be "manifestly wrong."

APPRAISAL OF REAL PROPERTY

LOCATED AT

22 Zakelo Island Rd
Harrison, ME 04040
Book: 11686 Page: 151 CCRD / Portland, ME MSA #38860

FOR

Paul Goode
21 Timberline Road
Millis, MA 02054

OPINION OF VALUE

812,000

AS OF

04/01/2025

BY

Jason Stokes
Straight Line Appraisal, Inc.
188 Boundary Rd
Standish, ME 04084-6035
(207) 838-7800
jason@slappraisal.com

Uniform Residential Appraisal Report

File # 2025079

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 22 Zakelo Island Rd | City Harrison | State ME | Zip Code 04040
Borrower Paul Goode | Owner of Public Record Paul & Toni Goode | County Cumberland
Legal Description Book: 11686 Page: 151 CCRD / Portland, ME MSA #38860
Assessor's Parcel # HRRS-000022-000106-000007 | Tax Year 2025 | R.E. Taxes $ 7,918
Neighborhood Name Zakelo Road | Map Reference 38860 | Census Tract 0150.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Ascertain Current Market Value
Lender/Client Paul Goode | Address 21 Timberline Road, Millis, MA 02054
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offering price(s), and date(s). There has been no listing, agreement or option on the subject property in the past 12 months via owner interview, MREIS data and assessors information.

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	[ ] Urban [ ] Suburban	[X] Rural	Property Values	[ ] Increasing	[X] Stable [ ] Declining	PRICE	AGE		One-Unit	85 %
Built-Up	[X] Over 75% [ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance [ ] Over Supply	$ (000)	(yrs)		2-4 Unit	%
Growth	[ ] Rapid	[X] Stable [ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths [ ] Over 6 mths	649	Low	0	Multi-Family	%
						1,200	High	200	Commercial	%
						850	Pred.	25	Other	15 %

Neighborhood Boundaries The subject is bounded to the north by Rocky Point Road, to the south by Cape Monday Road, to the east by Dipretoro Lane, and to the west by Malcolm Road.
Neighborhood Description See attached addenda. ** "Other" Present Land Use % represents vacant land

Market Conditions (including support for the above conclusions) See attached addenda.

SITE

Dimensions 300'+/- wf x Irregular | Area 1.50 ac | Shape Irregular / Not Adverse | View B;Wtr;LongLk
Specific Zoning Classification Limited Residential | Zoning Description 40,000 sf min. lot size, 150 min. road front, 100' Shore Front
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe) Subject can be rebuilt within 1 yr in an event of loss.
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type		Public	Private
Electricity	[X]	[ ]	Water	[ ]	[X] Dug Well	Street	N/A	[ ]	[ ]
Gas	[ ]	[ ] None	Sanitary Sewer	[ ]	[X] Septic	Alley	None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 23005C0083F | FEMA Map Date 06/20/2024
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
There were no known easements, encroachments, or special assessments noted as of the date of inspection. Site has typical size and utility. Private water and sewer systems are typical for area - not adverse. No seepage noted. There were no adverse environmental conditions observed or known by this appraiser as of the date of inspection.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	[X] One [ ] One with Accessory Unit	[ ] Concrete Slab	[ ] Crawl Space	Foundation Walls	Concrete / Avg-Gd	Floors	Laminate/Pine/A-G
# of Stories	2	[X] Full Basement	[ ] Partial Basement	Exterior Walls	Log / A-Gd	Walls	Pine / Avg-Gd
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	767 sq.ft.	Roof Surface	Metal / Avg-Gd	Trim/Finish	Pine / Avg-Gd
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	None	Bath Floor	Vinyl / Avg-Gd
Design (Style)	Cottage	[X] Outside Entry/Exit	[ ] Sump Pump	Window Type	Wd Casement / A-G	Bath Wainscot	Fiberglass / Avg-Gd
Year Built	2002	Evidence of	[ ] Infestation	Storm Sash/Insulated	None	Car Storage	[X] None
Effective Age (Yrs)	6	[ ] Dampness	[ ] Settlement	Screens	Yes / Avg-Gd	[ ] Driveway	# of Cars 0
Attic	[ ] None	Heating	[ ] FWA [ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	N/A
[ ] Drop Stair	[ ] Stairs	[X] Other HtPump	Fuel Electricity	[ ] Fireplace(s) # 0	[ ] Fence None	[ ] Garage	# of Cars 0
[ ] Floor	[X] Scuttle	Cooling	[ ] Central Air Conditioning	[X] Patio/Deck Deck	[X] Porch Porch	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[X] Other HtPump	[ ] Pool None	[X] Other Bunkhouse	[ ] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,167 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject has a 6' x 36' deck, a 8' x 24' covered porch, a detached bunkhouse a full basement and 300'+/- of water frontage on Long Lake. The subject is located on an island that is only accessible by a privately owned boat.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;No items of deferred maintenance were noted as of the date of inspection. Physical depreciation appears due to normal wear and tear. There were also no items of functional or external obsolescence noted at the time of inspection. Permits for any improvements, repairs, or renovations are on file that the town office. All improvements on the subject property have been performed in a work person-like manner.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
There were no conditions reported, noticed or made aware that would affect the livability, soundness, or structural integrity of the property at time the of the inspection.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

Uniform Residential Appraisal Report

File# 2025079

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 649,900 to $ 1,200,000

There are 10 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 675,000 to $ 1,000,000

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	22 Zakelo Island Rd Harrison, ME 04040	1 Outer Green Is Casco, ME 04015		158 Ridge Rd Frye Island, ME 04071		131 Leisure Ln Frye Island, ME 04071	
Proximity to Subject		12.73 miles SE		17.83 miles SE		16.32 miles SE	
Sale Price	$		$ 1,000,000		$ 864,000		$ 699,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 859.11 sq.ft.		$ 500.00 sq.ft.		$ 613.16 sq.ft.	
Data Source(s)		FlexMLS #1543335;DOM 9		FlexMLS #1562353;DOM 3		FlexMLS #1565280;DOM 2	
Verification Source(s)		Assessor's Card / Exterior Insp.		Assessor's Card / Exterior Insp.		Assessor's Card / Exterior Insp.	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Cash;0		ArmLth Cash;0		ArmLth Cash;0	
Date of Sale/Time		s10/22;c09/22		s07/23;c06/23		s08/23;c07/23	
Location	B;WtrFr;300' wf	B;WtrFr;2700'wf	-25,000	B;WtrFr;87' wf	-75,000	B;WtrFr;90' wf	-75,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.50 ac	9.00 ac	-187,500	17424 sf	+27,500	17424 sf	+27,500
View	B;Wtr;LongLk	B;Wtr;Sebago	0	B;Wtr;Sebago	0	B;Wtr;Sebago	0
Design (Style)	DT2;Cottage	DT1;Cottage	0	DT1.0;Gambrel	0	DT1;Cottage	0
Quality of Construction	Q3	Q3		Q3		Q4	+35,000
Actual Age	23	65	0	37	0	57	0
Condition	C3	C3		C3		C4	+35,000
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	4 / 2 / 1.0	+8,000	7 / 3 / 2.1	-4,000	6 / 3 / 1.0	+8,000
Gross Living Area	1,167 sq.ft.	1,164 sq.ft.	+90	1,728 sq.ft.	-16,800	1,140 sq.ft.	+800
Basement & Finished Rooms Below Grade	767sf0sfwu	0sf	+10,000	0sf	+10,000	0sf	+10,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	HtPump	FWA / None	0	None / None	+10,000	DV Htr / None	+10,000
Energy Efficient Items	None	None		None		None	
Garage/Carport	None	None		None		None	
Porch/Patio/Deck	Porch/Deck	Patio	+2,000	Porch/Deck		Deck	+2,000
Fireplace(s)	None	1 F/P	-3,000	1 F/P	-3,000	None	
IG Pool, Fence,Outbuildings, ect	SmlBunkhouse	Guest Cabin	-5,000	None	+5,000	Shed	+1,000
Other	None	None		None		None	
Net Adjustment (Total)		☐ + ☒ -	$ -200,410	☐ + ☒ -	$ -46,300	☒ + ☐ -	$ 54,300
Adjusted Sale Price of Comparables		Net Adj. 20.0 % Gross Adj. 24.1 %	$ 799,590	Net Adj. 5.4 % Gross Adj. 17.5 %	$ 817,700	Net Adj. 7.8 % Gross Adj. 29.2 %	$ 753,300

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) FlexMLS, Assessor's File

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) FlexMLS, Assessor's File

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	FlexMLS / Assessor's File	FlexMLS / Assessor's File	FlexMLS / Assessor's File	FlexMLS / Assessor's File
Effective Date of Data Source(s)	08/07/2025	08/07/2025	08/07/2025	08/07/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not had any additional sales in the past 36 months. There have been no additional sales of the comparables in the past 12 months

** Days-of-market is specific the most current listing of the comparable and does not reflect the total days in a prior listing period. The appraiser uses the total days-on-market as reported in the statewide MREIS for consistency purposes.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach $ 812,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 812,000 Cost Approach (if developed) $ 836,713 Income Approach (if developed) $

Sales Comparison Approach provides the most reliable market value estimate for a single family dwelling. The Cost Approach was completed and analyzed but the current cost of construction is generally not recouped in the current market. The Income Approach not applied as single family dwellings are not typically rented for income purposes.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 812,000 , as of 04/01/2025 , which is the date of inspection and the effective date of this appraisal.

ADDITIONAL COMMENTS

Highest & Best Use:

Defined: *"The reasonable probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability. '*

The **Highest and Best Use** of the subject property "as vacant" and "as improved", considering its zoning and neighborhood character, is that of the subject's present use as a single family residential dwelling. The property represents the greatest conformity to the subject's area and meets the four criteria as mentioned above which represents the best return on the subjects parcel.

The current use of the subject property existing as of the date of value is residential, which is the same as the appraiser's opinion of the highest and best use of the real estate being appraised.

Sales over 1 mile:

In this appraiser's judgment, the lack of comparable sales in the subject neighborhood makes it necessary to use comparable(s) situated over 1 mile away from the subject. The comparable sales utilized were the best indicators of the subject's market value available at the time of this appraisal and were therefore used. An appropriate location adjustment, if necessary, was applied and explained in the Sales Comparison Approach.

Sales over 6 month:

In this appraiser's judgment, the lack of recent comparable sales in the subject area makes it necessary to use comparable(s) in excess of six months old. The comparable sales utilized were the best indicators of the subject's market value available at the time of this appraisal and were therefore used. An appropriate adjustment for any change in market conditions over time was applied and explained in the Neighborhood comments and Sales Comparison Approach.

Excess Adjustments:

The appraiser is aware that the net / gross / line adjustments for the comparable sales should not exceed the secondary market guidelines of 15% / 25% / 10% respectively. The appraiser chose the best sales available for analysis. However, due to the nature and features of the sales as compared to the subject property and the adjustments applied the guidelines were exceeded

Cost Approach:

The replacement cost given in the below Cost Approach form of valuation should not be relied on for insurance purposes. The site value is the Highest and Best use of the land "as vacant". The "as-is" value of the site improvements is the value given to improvements to the site such as a well and septic or public water and sewer connection and other utilities, site work such as excavation, loam and seed, and landscaping.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value is based on recent land sales and site extraction kept in the work file at the appraiser's office.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE			=$	592,000
Source of cost data Marshall & Swift	DWELLING	1,167 Sq.Ft. @ $	175.75	=$	205,100
Quality rating from cost service Average Effective date of cost data 08/2025	Basement	767 Sq.Ft. @ $	51.75	=$	39,692
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Amenities**			=$	16,000
Marshall & Swift Handbook	Garage/Carport	Sq.Ft. @ $		=$	
	Total Estimate of Cost-New			=$	260,792
Economic life is market based / Marshall & Swift cost estimates are based on	Less Physical	Functional	External		
national averages and are generally lower than actual construction costs.	Depreciation 26,079			=$(	26,079)
	Depreciated Cost of Improvements			=$	234,713
**Amenities: Bunk House, Porch	"As-Is" Value of Site Improvements			=$	10,000
Estimated Remaining Economic Life (HUD and VA only) 54 Years	INDICATED VALUE BY COST APPROACH			=$	836,713

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Jason Stokes
Name Jason Stokes
Company Name Straight Line Appraisal, Inc.
Company Address 188 Boundary Rd
Standish, ME 04084-6035
Telephone Number (207) 838-7800
Email Address jason@slappraisal.com
Date of Signature and Report 09/02/2025
Effective Date of Appraisal 04/01/2025
State Certification # CR4553
or State License #
or Other (describe) State #
State ME
Expiration Date of Certification or License 12/31/2025

ADDRESS OF PROPERTY APPRAISED
22 Zakelo Island Rd
Harrison, ME 04040
APPRAISED VALUE OF SUBJECT PROPERTY $ 812,000

LENDER/CLIENT
Name No AMC
Company Name Paul Goode
Company Address 21 Timberline Road, Millis, MA 02054
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Supplemental Addendum

File No. 2025079

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						

Additional Comments and Conditions of the Appraisal

Intended User: The intended user of this appraisal report is the client specified on page one of this report. No additional Intended Users are identified by the appraiser. This report contains sufficient information to enable the client to understand the report. If you are have received a copy of this report and you are not the intended user it does not result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser and is strictly forbidden

The Intended Use: The intended use of this appraisal report is for the client to evaluate the subject property to ascertain current market value.

Engagement of the Appraiser: The appraiser was engaged directly by Paul Goode, as its duly authorized agent.

Scope of Work and Uniform Appraisal Dataset (UAD): At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations,and assumptions.

In preparing this appraisal, Jason S. Stokes performed an interior/exterior inspection of the subject property. The appraiser obtained information for the subject and the comparables which he deemed adequate and reliable through typical the normal course of business.

Some of the standardized responses in the UAD definitions page attached to this report, might mislead the reader to the conclusion that the that the information on the subject or comparables is more reliable and has a greater level of precision than what is factually correct or typical from than normal. Condition and quality ratings and data on the sales and listing is where this is most prevalent. Third-party sources are used to obtain on the subject and the comparables and not every detail is viewable by the appraiser or can be confirmed by the appraiser and this information should be considered an estimate unless the appraiser notes otherwise.

The appraiser will investigate appropriate market data for utilization in a Sales Comparison Approach to value, and if appropriate, Cost and Income Capitalization approaches. The appraiser's process will include research of public records through he use of commercial sources of data such as printed comparables data services, computerized databases, etc. Search parameters such as dates of sales, leases, locations, sizes, types of properties and distances from the subject will start with relatively narrow constraints and, if necessary, be expanded until the appraiser has either retrieved data sufficient (in the appraiser's opinion) to estimated market value, or until the appraiser believes that he has reasonably exhausted the available pool of data. Researched sales data will be viewed and, if found to be appropriate, efforts will be made to verify the data with persons directly involved in the transactions such as buyers, seller, brokers or agents. At the appraiser's discretion some data will be used without personal verification if, in the appraiser's opinion, the data appears to be correct. In addition, the appraiser will consider any appropriate listings/pendings of properties found through observation during the appraiser's data collection process. The appraiser will report only the data deemed to be pertinent to the valuation process. Some data may be provided at the request of the client to prove marketability, acceptability of a certain feature, and its affect on the overall value of the property.

The appraiser will investigate and analyze pertinent easements or restrictions, on the fee simple ownership of the subject property. It is the client's responsibility to supply the appraiser with a title report. If a title report is not available, the appraiser will rely on a visual observation and identify any readily apparent easements or restrictions.

The appraiser will complete the appraisal report in compliance with the Uniform Standards of Professional Appraisal Practice as promulgated by the Appraisal Foundation and the Code of Professional Ethics and Certification Standard of the Appraisal Institute.

The appraiser will prepare a report which will include photographs (or digital images) of the subject property, descriptions of the subject neighborhood, the site, any improvements on the site, a description of zoning, a highest and best use analysis, a summary of the most important sales used in the appraiser's valuation, a reconciliation and conclusion, a map illustrating the sales in relationship to the subject property, and other data deemed by the appraiser to be relevant to the report. Pertinent data and analyses not included in the report may be retained in the appraiser's work file.

Competency Statement: The appraiser has the appropriate appraisal knowledge, geographic competency and prior experience in subjects market, education, and experience to complete this assignment with competence to render a credible assignment result. The appraiser's curriculum vitae and work experience is available on request.

Personal Property: Personal property is not defined as real estate and therefore is not included in the valuation of the subject property. A separate valuation of any personal property items is not necessary as they do not contribute significantly to the overall value.

Additional Information: As of the date of the report, the appraiser was not supplied with the legal description of the subject property and any seller disclosures, in accordance with USPAP requirements. In addition, if a home inspection report was performed on the subject property, it was also not made available to the appraiser.

Environmental Conditions: Unless otherwise stated in this report, the existence of hazardous materials, which may or may not be present on the property, was not observed by or made none to the appraiser. The appraiser has no knowledge of the existence of such material on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, mold or any other potentially hazardous materials may affect the value of the property. The opinion of value is based on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The intended user is urged to retain an expert in this field if desired.

Electronic Signature: This report is computer generated. An electronic (digital) signature may have been used in this report. If so, precautions have been made through software encryption to protect the integrity of the appraiser(s) signature, which securely authorizes the utilization of the electronic signature. Electronically affixing a signature to the report carries the same level of authenticity and responsibility

Signature	Jason S Stokes		Signature		
Name	Jason Stokes		Name		
Date Signed	09/02/2025		Date Signed		
State Certification #	CR4553	State ME	State Certification #		State
Or State License #		State	Or State License #		State

Supplemental Addendum

File No. 2025079

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						

as an ink signature on a paper copy report.

This appraisal report may have been electronically transmitted. If so, through software encryption, the appraiser has taken reasonable steps to protect the data integrity of the transmitted report. The appraiser exercises due care to prevent unauthorized use of his or her signature and is not responsible for unauthorized use as stated in USPAP "Standards Rule 1-10". The appraiser has given no one permission to digitally sign a report and the appraisers signature is protected with a personal password only known to the appraiser.

Comments and Conditions of the Appraisal: This report and the appraiser's notes from the inspection are not considered a home inspection and should not be relied upon to report the condition and/or functionality of the property as a whole nor any of its individual components under that term. Additionally, the appraiser is not acting, in any capacity, as a code enforcement officer or building inspector during viewing of the property. If a safety issue arises, the client should not rely on the appraiser to determine if the issue meets current local or state codes and should seek assistance from a professional with knowledge in that field.

The Gross Living Area (GLA) of the comparables may or may not be exact and is used as a guide only in the adjustment process. The appraiser is unable to accurately measure the comparables and relies on information from other appraisers, public records and/or broker information as applicable.

ANSI Measuring Comments: The appraiser used the Square Footage-Method: ANSI Z765-20121 (American National Standards Institute Measuring Standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of the subject.

Market Conditions: Most financing is conventional with buyers paying 1 to 2 point for a lower rate. Rate for a 30 yr. mortgages median rate 6.80% (Source: Today's Mortgage Rates 30-Year Fixed-Rate, www.bankrate.com). The subject is expected to sell at the appraised value with a reasonable marketing time of 5-180 days based on closed sales in the subjects market area in the past year. Sales have increased 15.04% in December 2024 as compared to December 2023 statewide. In the same time period, statewide median sales prices increased 14.12%. Sales in Cumberland County have increased 6.26% (2918 total) in December 2024 compared to (2746 total) in December 2023 with the median sales price increasing 7.43% from $530,555 to $570,000 in same time period. (Source: Maine Real Estate Statistics - December Only Chart 2024 Housing Report - 01/24/2025).

Exposure time: ***Definition:*** "The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective opinion based on an analysis of past events assuming a competitive and open market."

The subjects exposure time is estimated to be 5-180 days when marketed with a reasonable list price and being advertised in a typical manner.

USPAP Certification - Disclosure of Prior Services: The appraiser has not performed services, as an appraiser or in any other capacity, regarding the subject property within the three-year period immediately preceding acceptance of this assignment.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act, (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Effective Age Definition: The effective age of a property is based on its current condition, rather than its actual age. For example, a well maintained home with an actual age of 80 years could have an effective age of 10 years due to excellent maintenance and updates.

• **URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**

Comps. adjusted as follows: all comps. for differences in lot sizes at $10,000/surplus acre, bathrooms at $4,000/half bath, GLA at $30/sf for variances greater than 100 sf and others as noted. All comps. were considered with the greatest weight given to C1 for its similar location on an island that does not get serviced by a ferry.C1 is superior in location for being the only property on the island. The subject is located on an island with 8 other properties.

Tax Assessment: The appraiser conducted an inspection of the shoreline for all properties on the island by both boat and foot. The subject property's water frontage is shallow with significant aquatic vegetation, limiting its suitability for swimming.

The property located at **Map 22, Lot 106-3**, located two lots away from the subject, also lacks a swimmable shoreline due to similar vegetation, rendering it undesirable for recreational swimming. This property, with 1.30 acres and 250 feet of waterfront, carries an assessed value of **$592,000**.

In contrast, the subject property is assessed at **$746,000** with 1.50 acres and 300+/- feet of waterfront. However, approximately 100 feet of the subject's shoreline is non-functional due to dense vegetation.

Based on this comparison, the appraiser concludes that the subject property's current assessment appears excessive and not equitable in relation to nearby properties with similar waterfront limitations.

Signature	Jason S Stokes		Signature		
Name	Jason Stokes		Name		
Date Signed	09/02/2025		Date Signed		
State Certification #	CR4553	State ME	State Certification #		State
Or State License #		State	Or State License #		State

Subject Photo Page

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						

Subject Front

22 Zakelo Island Rd

Sales Price	
G.L.A.	1,167
Tot. Rooms	6
Tot. Bedrms.	3
Tot. Bathrms.	2.0
Location	B;WtrFr;300' wf
View	B;Wtr;LongLk
Site	1.50 ac
Quality	Q3
Age	23

Subject Rear

Subject View

Interior Photos

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						

Water front

Shore

Shore

View

Lot

Bunkhouse

Side view

Kitchen

Stove/Cabinet

Bathroom

Bathroom/ Washer & Dryer

Shower

Vent

Bedroom

Bedroom

Interior Photos

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						

Closet

Dining Room

Heat Pump

Living Room

Stairs

Bathroom

Bathroom Vent

Bathroom

Bedroom

Bedroom

Bedroom

Bedroom

Basement

Basement

Interior Photos

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						

Circuit Breaker

Well Tank

Loose Wires

Stairs

Bunk House

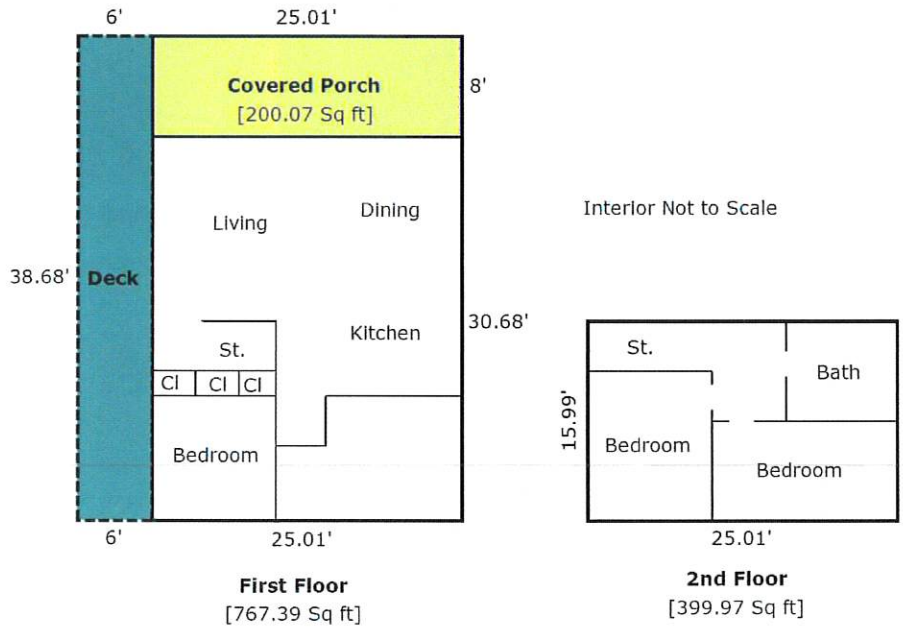
Bunk House

Shoreline

Shoreline

Building Sketch

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						



First Floor
[767.39 Sq ft]

2nd Floor
[399.97 Sq ft]

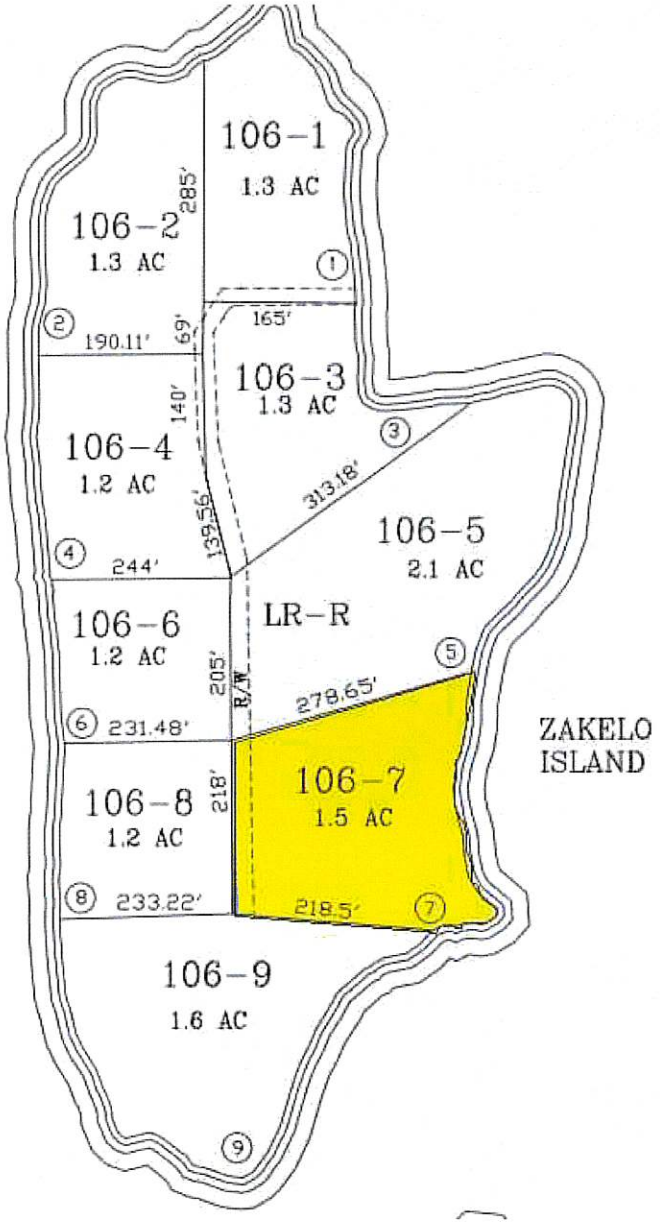
TOTAL Sketch by a la mode

Area Calculations Summary

		Calculation Details	
Living Area			
First Floor	767.39 Sq ft	30.68 × 25.01	= 767.39
2nd Floor	399.97 Sq ft	15.99 × 25.01	= 399.97
Total Living Area (Rounded):	**1167 Sq ft**		
Non-living Area			
Covered Porch	200.07 Sq ft	8 × 25.01	= 200.07
Deck	232.11 Sq ft	38.68 × 6	= 232.11

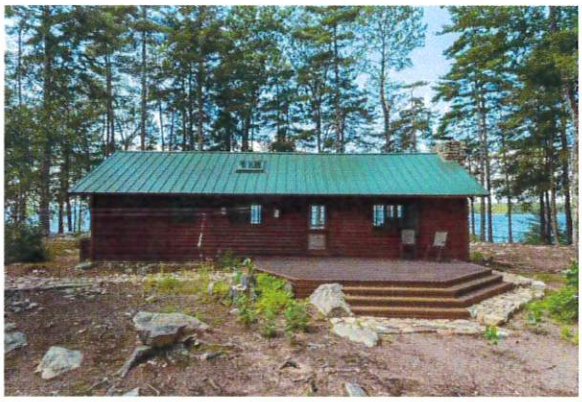
Tax Map

KE


106-1
1.3 AC
106-2
1.3 AC
285'
165'
190.11'
69'
106-3
1.3 AC
140'
106-4
1.2 AC
313.18'
139.56'
106-5
2.1 AC
244'
LR-R
106-6
1.2 AC
205'
R/W
278.65'
231.48'
ZAKELO
ISLAND
106-7
1.5 AC
106-8
1.2 AC
218'
233.22'
218.5'
106-9
1.6 AC

Comparable Photo Page

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						



Comparable 1

1 Outer Green Is

Prox. to Subject	12.73 miles SE
Sales Price	1,000,000
Gross Living Area	1,164
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	B;WtrFr;2700'wf
View	B;Wtr;Sebago
Site	9.00 ac
Quality	Q3
Age	65

Comparable 2

158 Ridge Rd

Prox. to Subject	17.83 miles SE
Sales Price	864,000
Gross Living Area	1,728
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;WtrFr;87' wf
View	B;Wtr;Sebago
Site	17424 sf
Quality	Q3
Age	37

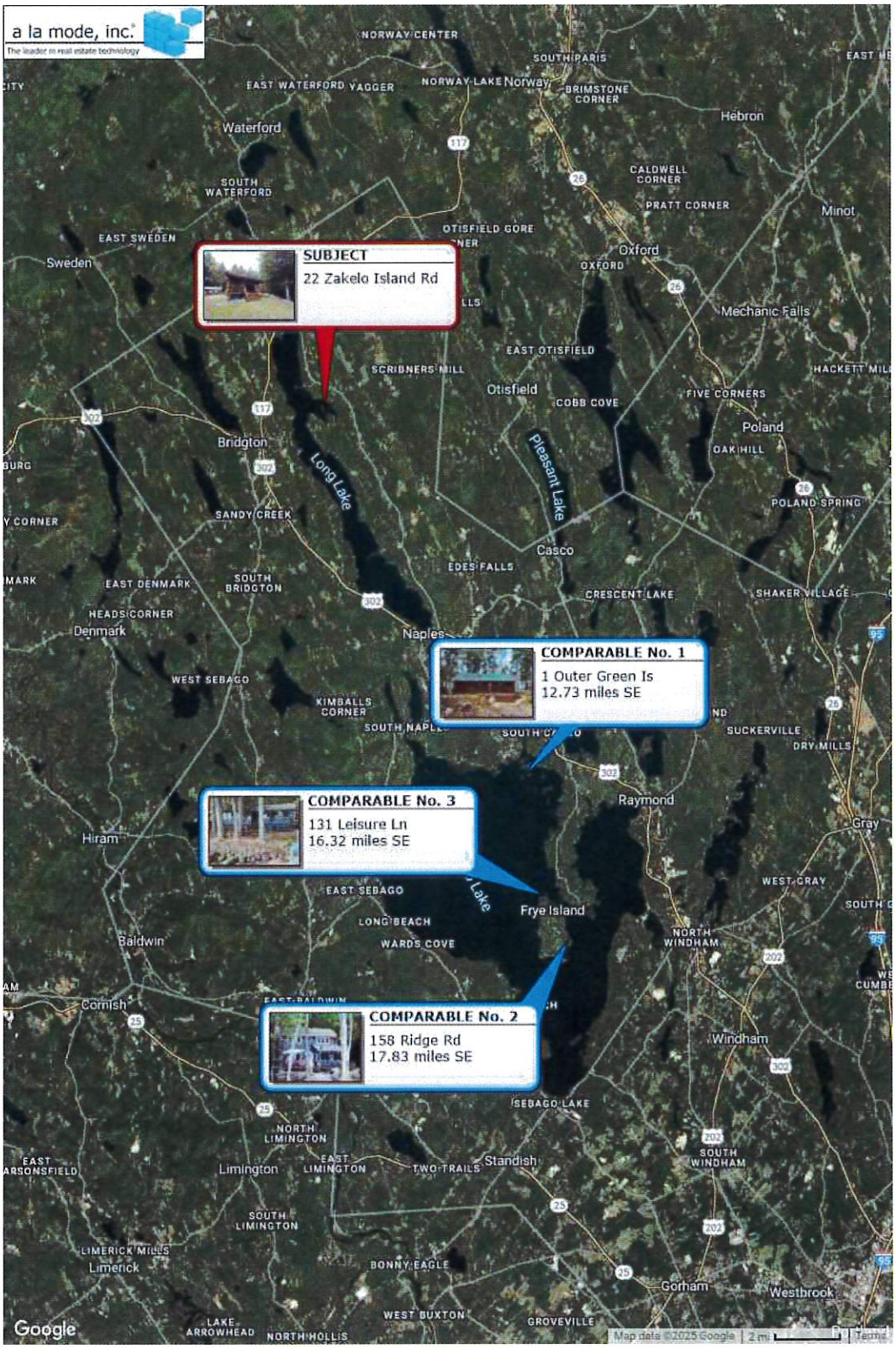
Comparable 3

131 Leisure Ln

Prox. to Subject	16.32 miles SE
Sales Price	699,000
Gross Living Area	1,140
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	B;WtrFr;90' wf
View	B;Wtr;Sebago
Site	17424 sf
Quality	Q4
Age	57

Location Map

Client	Paul Goode						
Property Address	22 Zakelo Island Rd						
City	Harrison	County	Cumberland	State	ME	Zip Code	04040
Owner	Paul & Toni Goode						



UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
Adj|Prk	Adjacent to Park	Location
Adj|Pwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
In	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

State License

State of Maine
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License Number CR4553

Be it known that

JASON S. STOKES

has qualified as required by Title 32 MRS Chapter 123 and is licensed as:

CERTIFIED RESIDENTIAL APPRAISER

ISSUE DATE
December 30, 2024

Acting Commissioner

EXPIRATION DATE
December 31, 2025

✂ Detach

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
OFFICE OF PROFESSIONAL AND OCCUPATIONAL REGULATION
BOARD OF REAL ESTATE APPRAISERS

License Number CR4553
JASON S. STOKES
CERTIFIED RESIDENTIAL APPRAISER

ISSUED 12/30/2024 **EXPIRES** 12/31/2025

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
35 State House Station
Augusta, Maine 04333-0035
(207) 624-8603

Acting Commissioner

Aspen

Aspen American Insurance Company
Insurer (Referred to below as the "Company")
499 Washington Boulevard, 8th Floor
Jersey City, NJ 07310

LIA Administrators & Insurance Services

Company's Program Administrator:
LIA Administrators & Insurance Services
1600 Anacapa Street
Santa Barbara, CA 93108
800-334-0652

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date Issued: 5/20/2024 Policy Number: AAI001691-10 Previous Policy Number: AAI001691-09

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 157823
Named **Insured:**
STRAIGHT LINE APPRAISAL, INC.
Jason S. Stokes
188 Boundary Road
Standish, ME 04084

2. **Policy Period:** From: 07/01/2024 To: 07/01/2025
12:01 A.M. Standard Time at the address stated in **1** above.

3. **Deductible:** $1000 Each **Claim**

4. **Retroactive Date:** 07/01/2005

5. **Inception Date:** 07/01/2015

6. **Limits of Liability:** **A.** $1,000,000 Each **Claim**
B. $2,000,000 Aggregate

7. **Covered Professional Services (as defined in the Policy and/or by Endorsement):**

Real Estate Appraisal and Valuation:	Yes	X	No		
Residential Property:	Yes	X	No		
Commercial Property:	Yes		No	X	
Bodily Injury and Property Damage Caused During Appraisal Inspection ($100,000 Sub-Limit):	Yes	X	No		(If "yes", added by endorsement)
Right of Way Agent and Relocation:	Yes		No	X	
Machinery and Equipment Valuation:	Yes		No	X	
Personal Property Appraisal:	Yes		No	X	(If "yes", added by endorsement)
Real Estate Sales/Brokerage:	Yes		No	X	(If "yes", added by endorsement)

8. Report **Claims** to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319

9. **Annual Premium:** **$802.00**

10. **Forms attached at issue:** LIA002 (04/19) LIA ME (09/19) LIA012 (06/22) LIA018 (05/19) LIA042 (01/22) LIA164 (05/19) LIA169 (12/21)

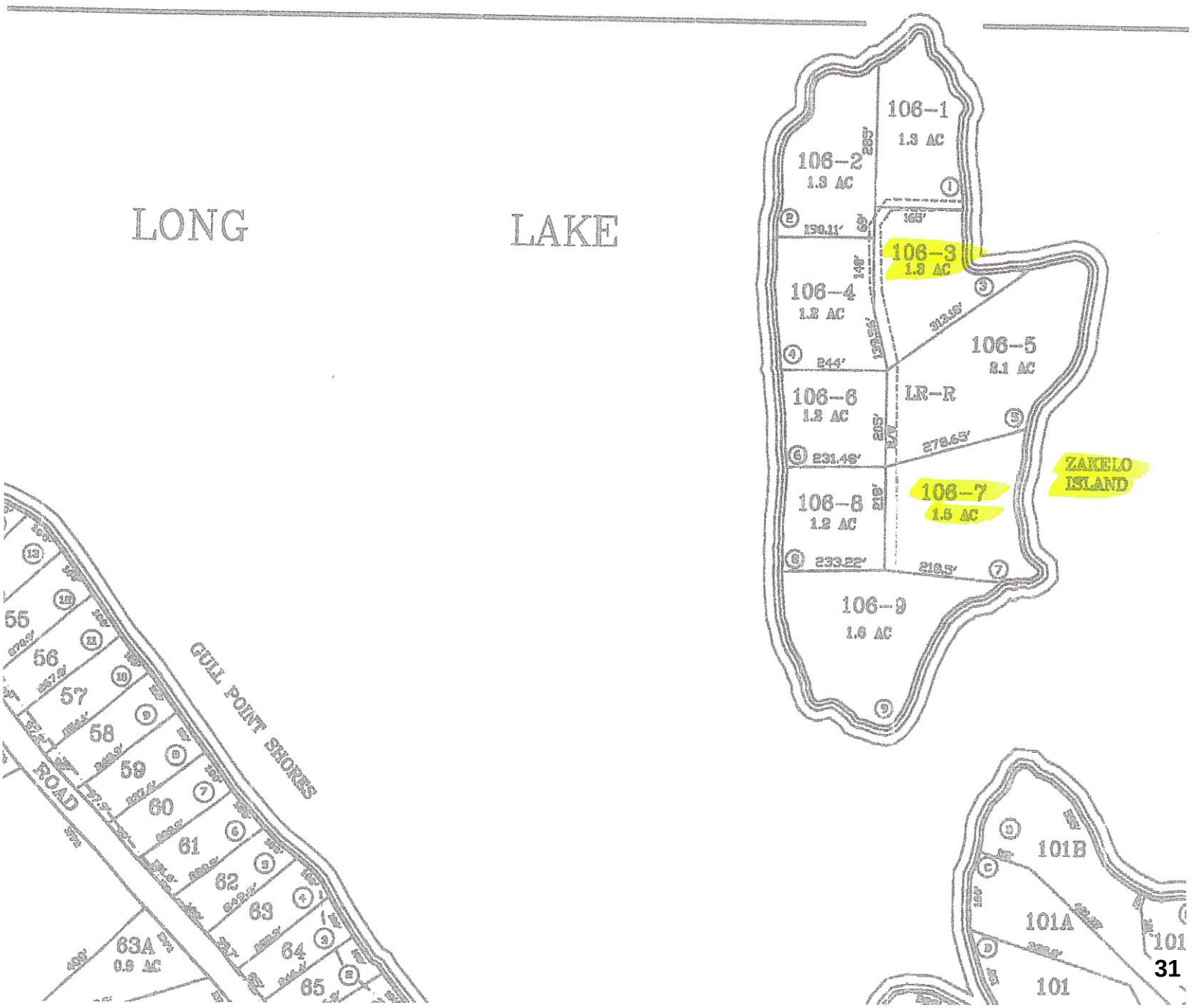
This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named **Insured** and the Company.

05/20/2024
Date

By _____
Authorized Representative

LIA001 (05/22)

Page 1 of 1


LONG
LAKE
106-1
1.3 AC
106-2
1.3 AC
106-3
1.3 AC
106-4
1.2 AC
106-5
2.1 AC
106-6
1.2 AC
LR-R
106-7
1.5 AC
106-8
1.2 AC
106-9
1.6 AC
ZAKELO ISLAND
GULL POINT SHORES
ROAD
55
56
57
58
59
60
61
62
63
63A
0.9 AC
64
65
101B
101A
101

Town Of
Harrison Maine

October 29, 2025

Paul Goode
Toni Goode
21 Timberline Rd
Mills, MA 02054

RE: Abatement Application for 22 Zakelo Island Road (Tax Map 21-0106-07)

Dear Mrs. and Mr. Goode,

The Town of Harrison received your application for an abatement for 22 Zakelo Island Rd (Tax Map 21-0106-07) for the 2025/2026 tax year. Your application was seeking an abatement for $153,000.

The Board of Assessor's met on October 24th and after careful review of your property and Town records, your property is assessed fairly and equitably in comparison to similar properties in the Town of Harrison. The closest comparisons are a property at 7 Zakelo Island Rd (Tax map 21-0106-07) which sold for $1,250,000 in June of 2021, which is currently assessed at $1,172,200. The other comparison is 5 Zakelo Island Rd (Tax Map 21-0106-05) which was recently listed for $2,450,000 in June 2025, which the Town currently has an assessment of $1,435,200. Your property currently has a reduced land factor of 25% to compensate for the ability to access the island and an additional 5% for waterfront usability. The comparables submitted in the appraisal report were for properties located in Town's outside of our jurisdiction and cannot be used for comparison (Casco and Frye Island).

If you wish to appeal this decision, your next step would be to appeal to the Cumberland County Commission at 27 Northport Drive, Portland, ME 04103, no later than 60 days from the date this notice is received.

If you have additional questions, please contact the Town of Harrison at 207-583-2241.

Sincerely,

Board of Assessors
Town of Harrison

APPLICATION FOR ABATEMENT OF PROPERTY TAXES

(Title 36 MRS, Chapter 105, §841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name of Applicant: Paul J & Toni R Goode
2. Mailing Address: 21 Timberline Rd, Millis, MA 02054
3. Property Address or Map/Lot: 22 Zakelo Island Rd / 21-0106-07
4. Telephone number for applicant: (774) 993-9146
5. Tax year for which abatement is requested: 2025
6. Assessed valuation of real estate: $965,000
7. Assessed valuation of personal property: $0
8. Abatement requested in real estate valuation: $153,000
9. Abatement requested in personal property valuation: $0
10. Reasons for requesting abatement (please be specific, state grounds for belief that property is overvalued for tax purposes): We believe our property was overvalued for tax purposes because we had a certified appraiser come out to our island property and he provided us with an appraised value of $812,000 for our individual property (see attached). This value is $153,000 less than the property value used by the Town of Harrison to determine our 2025 tax assessment. Therefore, we are requesting a reduction of our property value by $153,000.

To the assessing authority of the Municipality of HARRISON

In accordance with the provisions of Title 36 MRS, Chapter 105, §841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

09/09/25
Date

Paul J Goode Toni R. Goode
Signature of Applicant

INSTRUCTIONS:

IN GENERAL: This application must be filed with the Board of Assessors within 185 days from the date of commitment of the tax to which the objection is being made.

A separate application should be filed for each separately assessed parcel of real estate.

Application should be filed in duplicate.

A taxpayer, to be entitled to request abatement or to appeal from the decision of the local assessors, must have filed a list of his/her taxable property with the assessors, if properly so notified, in accordance with Title 36 MRS, Ch 105, §706.

If such list has not been filed upon proper notice, such list must be filed with this application, together with a statement as to why the list could not be filed at the proper time.

Written notice of their decision will be given by the assessors to the taxpayer within 10 days after the assessors take final action on the application. If such written notice is not given within 60 days from the date the application is filed, the application should be considered as having been denied, and the applicant may appeal as provided by Statute. The applicant may, in writing, consent to further delay.

Question 1: Print full name.

Question 2: Print full address to which mail should be sent.

Question 3: Property address or MAP/LOT.

Question 4: Telephone number for applicant.

Question 5: Taxes are assessed as of April 1. The tax assessed as of April 1 of any year and billed thereafter is for the tax for that year.

Question 6: Show the actual assessed valuation of the particular parcel of real estate, covered by this application, as to which abatement is requested. If abatement of real estate valuation is not requested, do not fill in this item.

Question 7: Show the actual assessed valuation of personal property as to which abatement is requested. If abatement of personal property valuation is not requested, do not fill in this item.

Question 8: Show amount by which you believe valuation should be reduced. For example, if valuation (Shown in Question 6) is $3,000, and you believe it should be $2,500, the entry in this item should be $500.

Question 9: See above, under Question 8.

Question 10: Identify the property which you believe to be overvalued. State reasons for your claim, for example, sales prices of this or comparable properties. Please be specific, and bear in mind that the valuation should be in accord with the actual worth of the property and in line with the valuation of other property of like worth.

☐ The abatement requested is allowed in the amount of $_____ valuation.

☐ The abatement requested is denied. You have 60 days from the date this notice is received to appeal this decision to **CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW**

_____

_____

_____

_____

_____

Date

Assessors,
Municipality of

Harrison, Maine

Town Of Harrison Maine

March 15, 2026

TO: Cumberland County Board of Assessment Review
RE: Defense of Assessment – 22 Zakelo Island Road, Harrison, Maine

The Town of Harrison respectfully submits this statement in support of the assessment for the property located at **22 Zakelo Island Road**, identified as **Tax Map 21-0106-07**. A comprehensive review of all properties in Harrison—including those on Zakelo Island—was completed as part of the 2024 town-wide revaluation. Given that Zakelo Island contains only nine parcels, the sales activity since 2021 has provided meaningful and reliable market data for establishing equitable assessments.

Recent market activity on Zakelo Island includes the following:

- **7 Zakelo Island Rd (21-0106-04)** – Sold for **$1,250,000** in 2021
- **Tax Map 21-0106-01** – Sold for **$905,000** in September 2025
- **5 Zakelo Island Rd (21-0106-05)** – Currently listed for **$2,400,000**

EXHIBITS PROVIDED:

• EXHIBIT 1 – Waterfront Sales Map – Focus on Zakelo Island
This exhibit provides a map of the sales used to establish values for waterfront properties on Long Lake. These transactions reflect the strong market demand for Long Lake frontage and support the valuation methodology applied during the revaluation. The map offers visual context regarding property types and the quality of waterfront views. All sales have been adjusted to account for market trends over the past five years. Also included are the valuation reports and sales documents for sales specifically on Zakelo Island.

• EXHIBIT 2 – Comparison Chart
This exhibit presents a comparison chart of Zakelo Island properties that have had market activity or recorded sales. This comparison demonstrates consistency in the application of assessment methodology. This report also details the **Land Functional Depreciation** applied due to island accessibility. All parcels received a **25% land depreciation**, with certain parcels receiving an additional **5% functional**

depreciation for limited waterfront usability. It is important to note that the dwellings on Zakelo Island are not seasonal cottages; they are well-constructed, fully functional homes with notable views of Long Lake and the surrounding mountains.

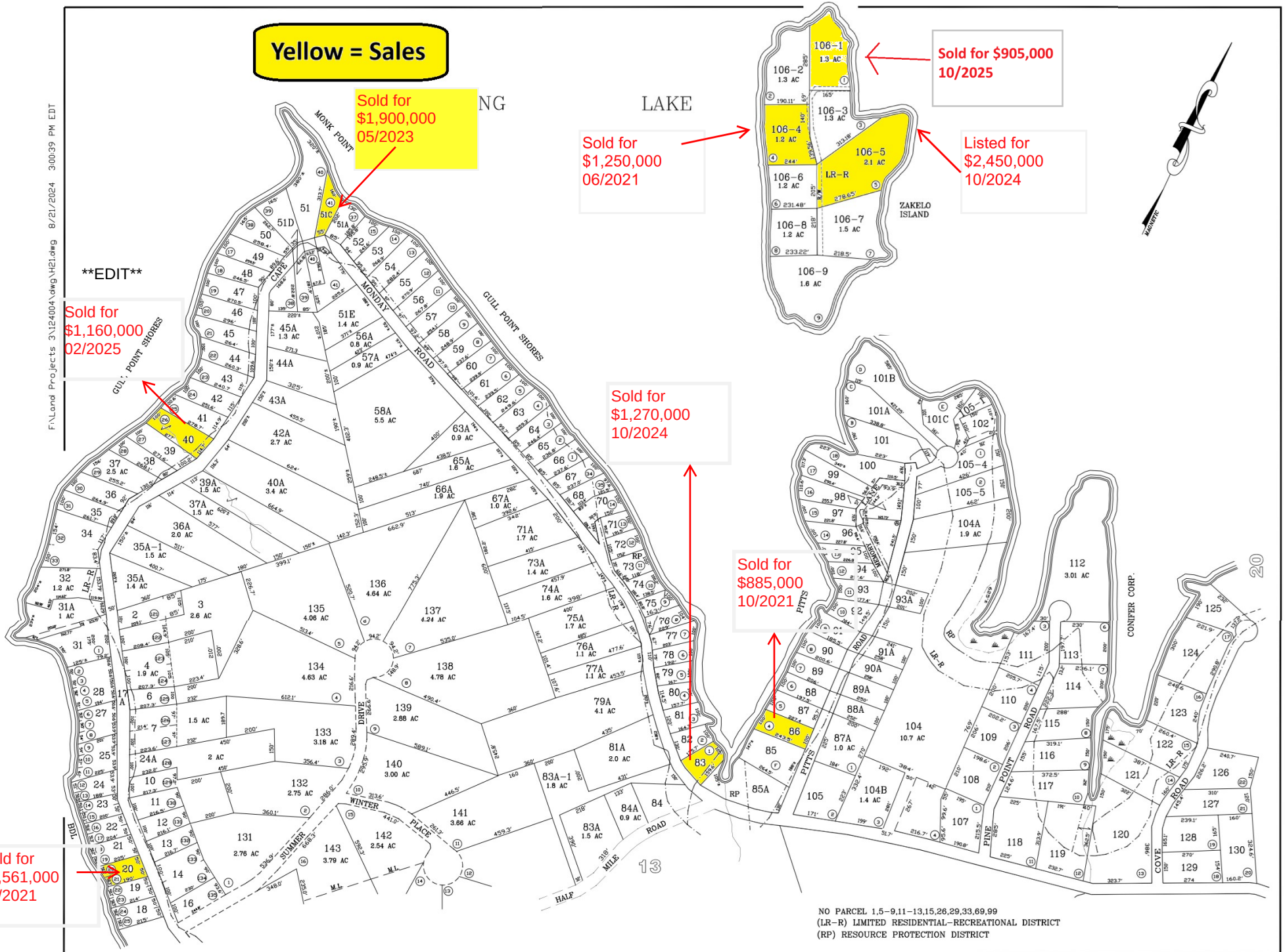
Conclusion

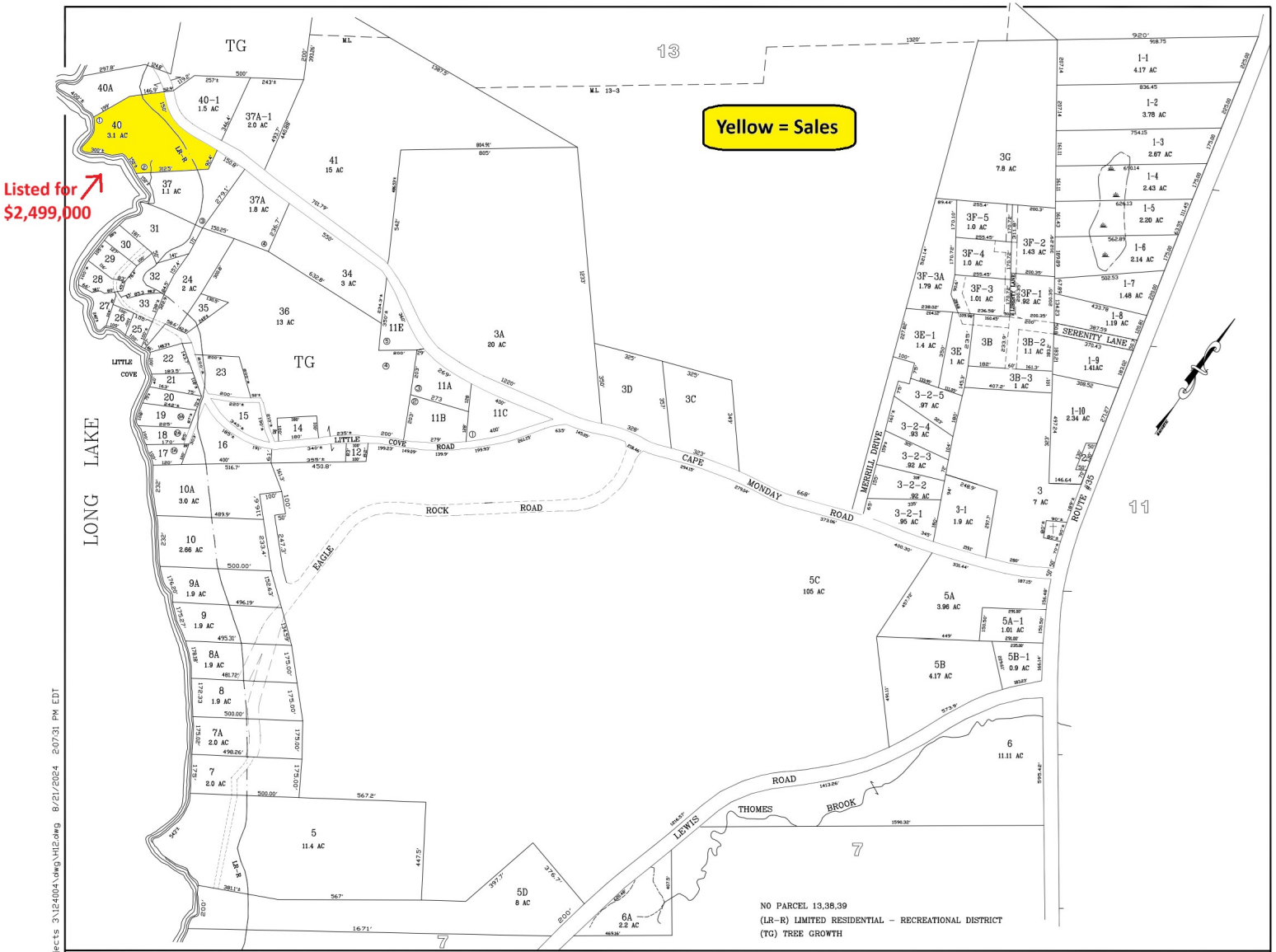
The unique characteristics of Zakelo Island were fully considered in determining land values and overall assessments. The resulting assessments are fair, equitable, and consistent with the treatment of other waterfront properties on Long Lake. The Town of Harrison stands firmly behind the methodology and final valuation. Significant time and professional effort were dedicated to visiting each property, researching market conditions, and analyzing all relevant factors during the revaluation process.

We appreciate your time and consideration in reviewing this matter.

Sincerely,

The Town of Harrison Board of Assessors & Parker Appraisal Co


Yellow = Sales
Sold for $1,900,000 05/2023
Sold for $1,250,000 06/2021
Sold for $905,000 10/2025
Listed for $2,450,000 10/2024
Sold for $1,270,000 10/2024
Sold for $885,000 10/2021
Sold for $1,160,000 02/2025
Sold for $1,561,000 12/2021
EDIT
F:\Land Projects 3\12404\dwg\H21.dwg 8/21/2024 3:00:39 PM EDT
LAKE
ZAKELO ISLAND
MONK POINT
GULL POINT SHORES
MONDAY ROAD
WINTER PLACE
SUMMER DRIVE
HALF MILE ROAD
PITTS ROAD
PINE POINT ROAD
COVE ROAD
CONIFER CORP.
NO PARCEL 1,5-9,11-13,15,26,29,33,69,99
(LR-R) LIMITED RESIDENTIAL-RECREATIONAL DISTRICT
(RP) RESOURCE PROTECTION DISTRICT
PREPARED BY PHOTOGRAMMETRIC METHODS BY
JOHN E O'DONNELL & ASSOCIATES
AUBURN, MAINE
1972
LEGEND
ADJACENT SHEET NO.
COMMON OWNERSHIP
DEVELOPMENT LOT NO.
SCALED DIMENSION
PROPERTY MAP
HARRISON
MAINE
FOR ASSESSMENT PURPOSES ONLY
NOT FOR PROPERTY CONVEYANCES
UPDATED TO APRIL 1, ___
BY:
MAINE SURVEY
CONSULTANTS, INC.
SCALE IN FEET
0 200 400
21



PREPARED BY PHOTOGRAMMETRIC METHODS BY

JOHN E O'DONNELL & ASSOCIATES
AUBURN, MAINE

1972

LEGEND

ADJACENT SHEET NO.	12
COMMON OWNERSHIP	OR
DEVELOPMENT LOT NO.	②
SCALED DIMENSION	±

PROPERTY MAP
HARRISON
MAINE

FOR ASSESSMENT PURPOSES ONLY
NOT FOR PROPERTY CONVEYANCES

UPDATED TO APRIL 1, ____

BY:
MAINE SURVEY
CONSULTANTS, INC.

SCALE IN FEET
0 200 400

12

F:\Land Projects 3\124004\dwg\H12.dwg 8/21/2024 2:07:31 PM EDT

Name: HEBERT, SIMON
HEBERT, PAIGE
Map/Lot: 21-0106-01
Account: 378 Card: 1 of 1 Location: ZAKELO ISLAND RD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Lake/River Water Septic System
Street	Semi Improved
Reference 1	Zakelo Island - Lot 01
Reference 2	
Tran/Land/Bldg	2 1 10
Shore Ft Frnt	550
Subdivision	Y
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	10/24/2025
Sale Price	905,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.30	Fr. A-Baselot Imp (Fract)	900,000	1,026,157.88	75.00%	Access	769,618
Total Acres 1.30					Land Total	769,618

Dwelling Description / **Replacement Cost New**

Cape Cod	One Story	825 Sqft	Grade B 95	Base	208,114
Exterior	Log/Log Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Electric	Cooling	0% None	Heat	0
Rooms	4				
Bedrooms	3	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	1/2 Finished			Attic	20,048
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1986	0	Typical	Typical	Average	Typical	228,162

Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	73%	100%	100%	166,558

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Open Frame Porch	1986	200	B 95	13.952	Avg	73%	100%	100%	10.185
Canopy	1986	72	C 100	2.761	Avg	77%	80%	100%	1.701
						Outbuilding Total			11,886

Accpt Land	769,600	**Accepted Bldg**	178,400	**Total**	948,000


01/07/2023 13:31
21-0106-01


8
OFP
200
25
1S/LOG & 1/2A
B
33
825
CANOPY
6X12

INFORMATION AS FILED WITH MAINE REVENUE SERVICES - NOT VERIFIED

COPY OF DATA ALREADY ON FILE. DO NOT RE-PROCESS.

MAINE REAL ESTATE TRANSFER TAX DECLARATION

Form RETTD

DLN: 3231549
Registry: Cumberland
Date/Time Recorded: 10/24/2025 10:35:00 AM
Transfer Tax Amount:
Doc Number: 44002
Book: 41817
Page: 167
BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND
2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI; or business name
PAIGE HEBERT

Mailing address
2 TACOMA LN

State
ME

Municipality
CUMBERLAND

ZIP Code
04021-3675

4. GRANTOR/SELLER

Last name, first name, MI; or business name
CAROL A. CURTIS

Mailing address
11 MERRILL DR

State
ME

Municipality
HARRISON

ZIP Code
04040-4251

5. PROPERTY

Tax Map	Block	Lot	Sub-lot
21		0106-01	

Tax maps exist for property: Yes
Multiple parcels: No
Portion of parcels: No
Type of property: 102
Acreage: 0.00

Physical Location
ZAKELO ISLAND ROAD

6. TRANSFER TAX

Purchase Price 905,000.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

10/24/2025

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

Classified: No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation

Special Circumstances: No

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident: Yes
A waiver has been received from the State Tax Assessor: No
Consideration for the property is less than $50,000: No
The transfer is a foreclosure sale: No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer: TITLE, CUMBERLAND
Phone number: (207)-893-9000
Mailing address: 225 US ROUTE 1 STE 101
SCARBOROUGH ME 04074-8909
USA
Email address: brianna@cumberlandtitle.com

SUPPLEMENT TO THE REAL ESTATE TRANSFER TAX FORM

Additional Grantees/Purchasers

Name

SIMON HEBERT

Additional Grantors/Sellers

Name

LAWRENCE L. CURTIS

Parcels

Municipality	Tax Map	Block	Lot	Sub-Lot
HARRISON	21		0106-01	

Valuation Report

Map/Lot: 21-0106-04
Account: 202 Card: 1 of 1 Location: 7 ZAKELO ISLAND RD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Dug Well Septic System
Street	Semi Improved
Reference 1	Zakelo Island - Lot 04
Reference 2	
Tran/Land/Bldg	2 1 4
Shore Ft Frnt	250
Subdivision	Y
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	06/25/2021
Sale Price	1,250,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.20	Fr. A-Baselot Imp (Fract)	900,000	985,900.60	75.00%	Access	739,425
Total Acres 1.20					Land Total	739,425

Dwelling Description / Replacement Cost New

Colonial	Two Story	748 Sqft	Grade B 110	Base	322,234
Exterior	Wood Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-15,482
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Electric	Cooling	0% None	Heat	0
Rooms	7				
Bedrooms	4	Add Fixtures	1		
Baths	2	Half Baths	0	Plumbing	12,062
Attic	None			Attic	0
FirePlaces	1			Fireplace	6,462
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1988	0	Typical	Typical	Above Average	Typical	325,276

Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	78%	95%	100%	241,030

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
1 & 1/2 Story Frm	1988	748	B 125	159.908	Avg+	81%	100%	100%	129.525
Encl Frame Porch	1988	352	B 110	33.397	Avg+	78%	95%	100%	24.748
Wood Deck	2020	352	B 110	9.736	Avg+	78%	95%	100%	7.214
Wood Deck	1988	48	B 110	3.188	Avg+	78%	95%	100%	2.363
Bunkhouse	1998	416	B 100	24.437	Avg	83%	80%	100%	16.226
Frame Shed	1988	160	C 100	7.384	Avg	78%	80%	100%	4.608
Wood Deck	1998	128	C 100	3.659	Avg	83%	80%	100%	2.430
Frame Shed	1998	48	E 100	1.108	Avg	83%	80%	100%	736
Plumbing Fixtures	1998	1	C 100	2.247	Avg	83%	80%	100%	1.492
Frame Shed	1998	80	C 100	3.692	Avg	83%	80%	100%	2.451
								Outbuilding Total	191,793

Accpt Land	739,400	**Accepted Bldg**	432,800	**Total**	1,172,200


01/07/2023 13:22
21-0106-04


Dk 8x16
Shed 10x16
6x8 Shed w/Shower
OH Dk. 4x12
FR Dk 16
352
EFP
352
Shed 8x10
22
22
2 S/FR Fdn 34
748
1 1/2 S/FR Fdn
748
Bunk Hse 1 1/2 S/FR 16x26

INFORMATION AS FILED WITH MAINE REVENUE SERVICES - NOT VERIFIED

COPY OF DATA ALREADY ON FILE. DO NOT RE-PROCESS.

MAINE REAL ESTATE TRANSFER TAX DECLARATION

Form RETTD

DLN: 1002140150143
Registry: CUMBERLAND
Date/Time Recorded: 6/28/2021 9:43:00 AM
Transfer Tax Amount:
Doc Number: 45758
Book: 38361
Page: 207
BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND
2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI; or business name
JO ANNOFORESTER

Mailing address
19 HOP BROOK LANE

State
MA

Municipality
SUDBURY

ZIP Code
00000-1776

4. GRANTOR/SELLER

Last name, first name, MI; or business name
JENNIFERMBUCHANAN

Mailing address
14 TRUNDY ROAD

State
ME

Municipality
CAPE ELIZABETH

ZIP Code
00000-4107

5. PROPERTY

Tax Map	Block	Lot	Sub-lot
21		106	4

Tax maps exist for property: No
Multiple parcels: No
Portion of parcels: No
Type of property: 204
Acreage: 1.20

Physical Location
7 ZAKELO ISLAND ROAD

6. TRANSFER TAX

Purchase Price 1,250,000.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

06/25/2021

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

Classified: No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation

Special Circumstances: No

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident: Yes
A waiver has been received from the State Tax Assessor: No
Consideration for the property is less than $50,000: No
The transfer is a foreclosure sale: No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer: CARLY JOYCE
Phone number: (207)-761-7277
Mailing address: 970 BAXTER BLVD SUITE 204 PORTLAND ME 04103
Email address: carlys@tlsettlement.com

SUPPLEMENT TO THE REAL ESTATE TRANSFER TAX FORM

Additional Grantors/Sellers

Name

JAMESABUCHANAN

Valuation Report

Map/Lot: 21-0106-05
Account: 1875 Card: 1 of 1 Location: 5 ZAKELO ISLAND RD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Dug Well Septic System
Street	Semi Improved
Reference 1	Zakelo Island - Lot 05
Reference 2	
Tran/Land/Bldg	2 1 7
Shore Ft Frnt	315
Subdivision	Y
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	09/25/2019
Sale Price	145,000
Sale Type	Land Only
Financing	Unknown
Verified	Public Record
Validity	Other Non-Valid

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.45	Fr. A-Baselot Imp (Fract)	900,000	1,083,743.51	70.0%	Access	758,620
0.65	Acre-Rear Land 2+	6,000.00	3,900.00	100%		3,900
Total Acres 2.10					Land Total	762,520

Dwelling Description / Replacement Cost New

Contemporary	Two Story	1280 Sqft	Grade A 120	Base	594,746
Exterior	Vinyl/Aluminum	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	1200 Sqft, Grade B	Basement Gar	None	Fin Bsmt	44,253
Heating	100% Electric	Cooling	100% Heat Pump	Heat	14,792
Rooms	4				
Bedrooms	2	Add Fixtures	2		
Baths	3	Half Baths	1	Plumbing	40,446
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
2020	0	Typical	Typical	Average	Typical	694,237

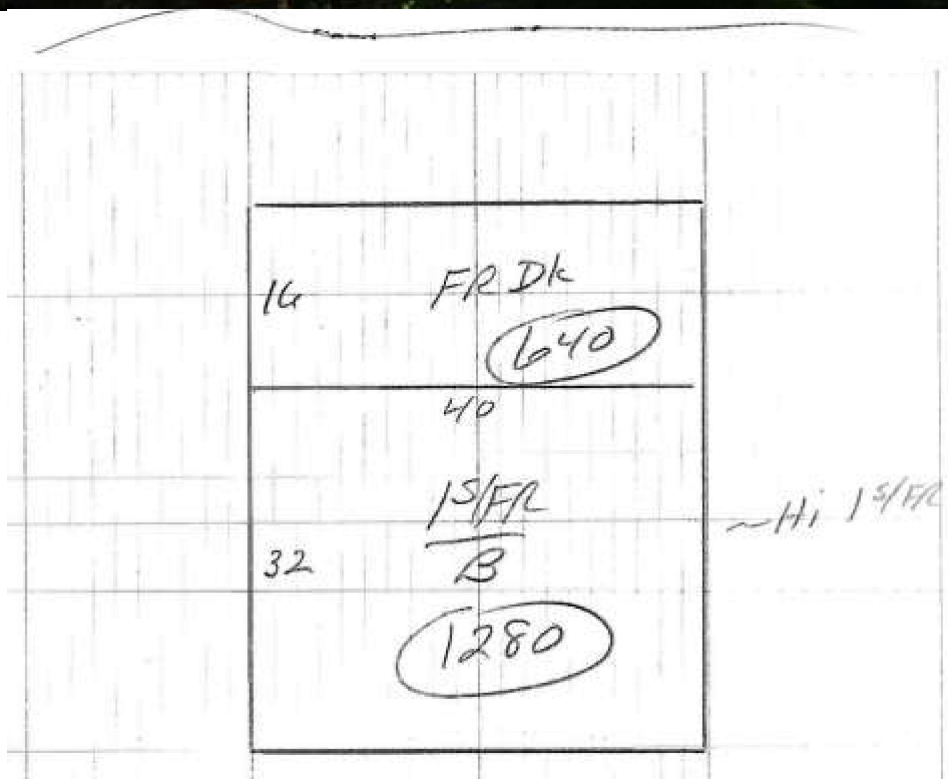
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	94%	100%	100%	652,583

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	2020	640	A 120	21.379	Avg	94%	100%	100%	20.096
						Outbuilding Total			20,096

Accpt Land	762,500	**Accepted Bldg**	672,700	**Total**	1,435,200


01/07/2023 13:43
21-0106-05


16
FR Dk
640
40
1S/FR
B
32
1280
~Hi 1S/FR

Large dock on this Private beautiful Island




5 Zakelo Island Road

HARRISON

$2,450,000

ACTIVE
MLS# 1600013

- Single Family Residence
- 3 BR
- 2.1 Acres
- Lake
- Scenic View
- Built in 2024
- 4 BA
- 3,300 SqFt
- Long

MAINE, LONG LAKE, PRIVACY, 540 FEET OF LAKE FRONTAGE ON 2 ACRES, BRAND NEW 3300 SQ. FT CONTEMPORARY MAINTENANCE FREE CUSTOM BUILT HOME! Could you ask for more?! This lovely home has a fabulous feel of the outside in with its triple pane imported large custom windows that encompass a large part of the home. The house offers three levels, 3 large bedrooms, 3.5 baths and ceilings that are 22- 25 ft high. The main floor is built for complete occupancy with a primary bedroom suite, great room, custom kitchen, laundry and half bath with a large 16x 40 deck off the great room and a primary suite with a steam shower. Third floor offers 2 large bedrooms and a shared full bath. First floor is ground level on three sides and is a full walkout with 2 large rooms, which could potentially be a family/ game room, office space, bunk room or what fits your needs, along with a full bath and mechanical room. Also the cleanest heat and cooling system with 9 heat pumps throughout the home. Panoramic views of the lake from all levels with a large dock. This property is located with 6 other very secluded homes on Zakelo Island, a 2 minute boat ride from the parking and dock area on the mainland. The island is accessible 9 months of the year. Being on the island in the winter is just as remarkable as the summer to enjoy the winter fun of snowmobiling, ice fishing, cross country skiing, or just watching the snowfall in the winter wonderland outside your splendid retreat. Book your showing to view this special getaway.

GENERAL / LAND

STYLE	Contemporary
YEAR BUILT	2024
COUNTY	Cumberland
CITY	Harrison
LOT SIZE	2.1 acres

ZONE	Shoreland
VIEW	Scenic
LOCATION	Neighborhood, Rural
SEASONAL	Unknown
WATER FRONTAGE	Yes
WATER BODY TYPE	Lake
WATER BODY NAME	Long
FULL TAX AMOUNT	$7,436.00
TAX YEAR	2023
MONTHLY ASSOCIATION FEE	**$** 0.00

ROOMS

BATHS TOTAL	4
BATHS FULL	3
BATHS HALF	1
SQFT FINISHED ABOVE GRADE	3300
BASEMENT	Daylight, Finished, Full, Slab, Walkout Access

AMENITIES

AMENITIES	1st Floor Bedroom, 1st Floor Primary Bedroom w/Bath, Bathtub, Laundry - 2nd Floor, One-Floor Living, Primary Bedroom w/Bath, Shower, Walk-in Closets

APPLIANCES INCLUDED	Washer, Wall Oven, Refrigerator, Microwave, Gas Range, Dryer, Dishwasher, Cooktop

CONSTRUCTION / UTILITIES

CONSTRUCTION	Wood Frame
EXTERIOR	Vinyl Siding
FOUNDATION MATERIALS	Poured Concrete, Slab
BASEMENT	Daylight, Finished, Full, Slab, Walkout Access
ROOF	Metal
FLOORS	Composition, Tile, Vinyl

HEAT SYSTEM	Heat Pump
HEAT FUEL	Electric
GAS	Bottled
WATER HEATER	Electric,Heat Pump
ELECTRIC	Circuit Breakers

WATER	Private, Well
WASTE WATER DISPOSAL	Private Sewer, Septic Design Available

ROADS / PARKING

DRIVEWAY	Common, Gravel
PARKING	Other Parking, 1 - 4 Spaces, Off Site

ROADS	Gravel/Dirt, Private

ASSESSOR WORSKEET

	Zakelo Island Rd	Zakelo Island Rd	7 Zakelo Island Rd	5 Zakelo Island Rd
	Goode - Subject	Hebert	Forester	Gunderson
	21-0106-07	21-0106-01	21-0106-04	21-0106-05
Land (Total Acreage)				
Neighborhood	*Long Lake*	*Long Lake*	*Long Lake*	*Long Lake*
Water Frontage	*320'*	*550'*	*250'*	*315'*
Land Factor	*70%*	*75%*	*75%*	*70%*
Base Developed Acre	1.40	*1.30*	*1.20*	*1.45*
Base Developed Acre Assessment	$ 745,426	$ 769,618	$ 739,425	$ 758,620
Rear Acreage	0.10	0.00	0.00	0.65
Rear Acreage Assessment	$ 600	0.00	0.00	3900.00
Total Acres	**1.50**	**1.30**	1.20	2.10
Land Assessment	**$ 746,026**	**$ 769,618**	**$ 739,425**	**$ 762,520**

Dwelling				
Style	Saltbox - 1.5 Story - Built 2002	Cape - 1 story - Built 1986	Colonial - 2 Story - Built 1988	Contemporary - 2 Story - Built 2020
Living Sqft	1162.5	825	1496	2560
Base Assessment	**$ 257,457**	**$ 208,114**	**$ 322,234**	**$ 594,746**
Attic	N/A	0.5 Finished Attic - Built 1986	N/A	N/A
Attice Assessment	**$ -**	**$ 20,048**	0	0
Heating Systems	None	Electric	Electric	Heat Pumps
Heating Systems Assessment	**$ (7,542)**	**$ -**	**$ -**	**$ -**
Cooling Systems	N/A	N/A	N/A	Heat Pumps
Add Cooling Assessment	**$ -**	**$ -**	**$ -**	**$ 14,792**
Total Full Bathrooms	2	1	2	3
Total Half Bathrooms	0	0	0	2
Additional Bath Fixtures	0	0	1	1
Add Bath Fix Assessment	**$ 7,813**	**$ -**	**$ 12,062**	**$ 40,446**
Fire Place	N/A	N/A	$ 1	N/A
Fire Place Assessment	**$ -**	**$ -**	**$ 6,462**	**$ -**
Year Built	2002	1986	1988	2020
Grade	B 95	B 95	B 110	A 120
Condition	Average	Average	Above Average	Average
Dwelling Assessment	**$ 257,728**	**$ 228,162**	**$ 340,758**	**$ 649,984**
Basement Finish sqft	**N/A**	**N/A**	**No Basement - Crawl Space**	**1200 sqft Finished**
Basement Finish Grade	**N/A**	**N/A**	**N/A**	**B 100**
Add Basement Assessment	**$ -**	**$ -**	**$ (15,482)**	**$ 44,253**
Total Dwellling Assessment	**$ 257,728**	**$ 228,162**	**$ 325,276**	**$ 694,237**
Depreciated Dwelling Assessment (based on age)	**$ 192,523**	**$ 166,558**	**$ 241,030**	**$ 652,583**

Outbuildings *(Depreciated)*				
Garage	N/A	N/A	N/A	N/A
Garage Assessment	**$ -**	**$ -**	**$ -**	**$ -**
One Story Frame	N/A	N/A	1.5 Story Frame 748 sqft - Built 1988	N/A
One Story Frame Assessment	**$ -**	**$ -**	**$ 129,525**	**$ -**
Open Frame Porch	250 sqft - Built 2002	200 sqft - Built 1986	Enclosed framed Porch - 352 sqft - Built 1988	N/A
Open Frame Porch Assessment	**$ 12,160**	**$ 10,185**	**$ 24,748**	**$ -**
Decking	168 Sqft - Built 2002 & 144 sqft - Built 2006	N/A	352 sqft - Built 2020 & 48 sqft - Built 1988 & 128 sqft - Built 1998	640 sqft - Built 2020
Decking Assessment	**$ 6,450**	**$ -**	**$ 12,007**	**$ 20,096**
Canopy	N/A	72 sqft - Built 1986	N/A	N/A
Conpy Assessment	**$ -**	**$ 1,701**	**$ -**	**$ -**
Shed	200 sqft (w/ sink) - Built 1995	N/A	160 sqft - Built 1988 & 48 sqft - Built 1998 & 80 sqft - Built 1998	.N/A
Shed Assessment	**$ 7,898**	**$ -**	**$ 7,795**	**$ -**
Bunk House	N/A	N/A	416 sqft (with 1 plumbing fixture) - Built 1998	N/A
Bunk House Assessment	**$ -**	**$ -**	**$ 17,718**	**$ -**
Total Outbuilding Assessment	**$ 26,508**	**$ 11,886**	**$ 191,793**	**$ 20,096**

TOTAL LAND ***(Rounded)***	**$ 746,000**	**$769,600**	**$739,400**	**$762,500**
TOTAL BUILDINGS ***(Rounded)***	**$ 219,000**	**$178,400**	**$432,800**	**$672,700**
TOTAL ASSESSMENT	**$ 965,000**	**$948,000**	**$1,172,200**	**$1,435,200**

Sale Amount	**$ -**	**$ 905,000**	**$1,250,000**	**$2,450,000**
Sale Date	**N/A**	**10/24/2025**	**6/25/2021**	**10/25/2025**
Assessment Compared to Sale Price	**$ -**	**$43,000**	**($77,800)**	**($1,014,800)**
Difference %	**0%**	**-5%**	**7%**	**71%**

Cumberland County

27 Northport Dr
Portland, ME 04103

Position Paper

File #: BAR 26-004 **Agenda Date:** 4/7/2026

Title for Agenda Item:

Appeal for 2025 - 26 Tax Abatement Request for 475 Cape Monday Rd, Harrison, ME, MAP/Lot 0013/0055 by Lawrence and Aileen Makovich.

Background:

Please see the attached application for the requested abatement amount and reasons for requested abatement.

Date of Assessor's Tax Decision: October 24, 2025

Date Cumberland County BAR Appeal Filed: December 5, 2025

Number of Days Appeal Filed from Assessor's Decision: 42 Days

Date Received Taxpayer Consent to Grant Extension: Yes, December 5, 2025

Maine
Cumberland **County**

CUMBERLAND COUNTY BOARD OF ASSESSMENT REVIEW
APPLICATION FOR ABATEMENT OF PROPERTY TAXES
(Pursuant to Title 36 M.R.S.A. § 844-M)
NOTE: Application must **first** be made to the Assessor

1. NAME OF APPLICANT: Lawrence J Makovich & Aileen M Makovich
2. ADDRESS OF APPLICANT: 28 Meriam Street, Lexington, MA 02420
3. TELEPHONE NUMBER: 781 - 354 - 1198
4. NAME, ADDRESS AND TELEPHONE NUMBER OF ATTORNEY/AUTHORIZED AGENT, IF ANY: _____
5. STREET ADDRESS OF PROPERTY: 475 Cape Monday Road MAP/LOT: 13/0055
6. MUNICIPALITY IN WHICH PROPERTY IS LOCATED: Harrison, ME
7. ASSESSED VALUATION:
   (a) LAND: $ 922,800.00
   (b) BUILDING: $ 443,000.00
   (c) TOTAL: $ 1,365,800.00
8. OWNER'S OPINION OF CURRENT VALUE:
   (a) LAND: $ 432,000.00
   (b) BUILDING: $ 443,000.00
   (c) TOTAL: $ 875,000.00
9. ABATEMENT REQUESTED (VALUATION AMOUNT): $ 490,800
   (#7(c) minus #8(c) = #9)
10. TAX YEAR FOR WHICH ABATEMENT REQUESTED: 2025/26
11. AMOUNT OF ANY ABATEMENT(S) PREVIOUSLY GRANTED BY THE ASSESSOR FOR THE ASSESSMENT IN QUESTION: $ 184,594.00
12. DATE OF ASSESSOR'S DECISION: 04-23-2025
13. A BRIEF STATEMENT OF ALL PRIOR PROCEEDINGS BEFORE THE ASSESSOR CONCERNING THE DISPUTED ASSESSMENT:
Cumberland County Board of Assessment found that we had proven that the Harrison assessment methodology necessarily resulted in unjust discrimination due to the use of a non-market-based 1.25 factor to increase the Town of Harrison calculation of the fair market value of our lot.

14. REASONS FOR REQUESTING ABATEMENT. PLEASE BE SPECIFIC, STATING GROUNDS FOR BELIEF THAT ASSESSMENT IS "MANIFESTLY WRONG" FOR ASSESSMENT PURPOSES. ATTACH EXTRA SHEETS IF NECESSARY. Note that the Maine Supreme Court has held in tax abatement cases that in order to prevail, the taxpayer must prove one of three things:
    (1) The judgment of the Assessor was irrational or so unreasonable in light of the circumstances that the property is substantially overvalued and an injustice results;
    (2) There was unjust discrimination; or
    (3) The assessment was fraudulent, dishonest or illegal.

    Only if one of these three things is proven by the taxpayer, is the assessment said to be "manifestly wrong."

The attached pages prove that the the Harrison valuation methodology creates unjust discrimination that was compounded by an unreasonable judgement to forgo updating the valuation calculation in the Town of Harrison valuation sheets for our property.

See attached 7 pages

15. ESTIMATED TIME FOR PRESENTATION AT HEARING: 20 - 30 minutes

Submit **TEN (10) COPIES** (an original plus 9 copies) of the application and any documentation available to support your claim. **ONE COPY MUST** be submitted to your municipal tax assessor that sent you the denial letter. All documentation **MUST** be submitted with the application or at least **fourteen (14) days prior to hearing date** to Cumberland County Board of Assessment Review, c/o Administrative Assistant, 142 Federal Street, Portland, ME 04101. You will be notified of the scheduled hearing date.

To the Cumberland County Board of Assessment Review: In accordance with the provisions of 36 M.R.S.A. § 844-M, I hereby make written application for an appeal of the assessed value of the property as noted above. The above statements are correct to the best of my knowledge and belief.

December 1, 2025
Date

Lawrence J Makovich
Signature of Applicant

Ann M Makovich

THIS APPLICATION MUST BE SIGNED.
A separate application form should be filed for each separately assessed parcel of real estate claimed to be "manifestly wrong."

We are applying for an abatement in our property tax assessment because the Town of Harrison, ME employed an assessment methodology that applied an unjust discriminatory non-market-based factor to an erroneously calculated market valuation of our land.

We are requesting a $490,800 abatement of the Town of Harrison property tax assessment because the Town of Harrison unjustly discriminated against us by applying an arbitrary, 1.25 non-market-based factor to increase the valuation of our land by $184,594. The 1.25 factor compounded the inaccuracy of the valuation methodology because the 1.25 factor was applied to an erroneously calculated market valuation that caused an overvaluation of our land by $306,206.

In the previous tax year, the Cumberland County Board of Assessment Review ruled that the methodology employing the 1.25 lot valuation factor was "manifestly wrong" and "discriminatory."

Last year, we applied to the Town of Harrison for a 2024 property tax abatement for our property at 475 Cape Monday Road (Map 0013, Lot 0055) and the Town of Harrison denied our abatement application. We appealed to the Cumberland County Board of Assessment Review. My wife and I testified at a hearing on April 23, 2025, along with the property assessor Robert Gingras who testified on behalf of the Town of Harrison. The Board granted the $184,594 abatement and sent an April 30, 2025 letter stating that, "The Board finds that the Taxpayer has proved that the assessed value was manifestly wrong: the Taxpayer provided persuasive evidence that the Assessor's methodology resulted in unjust discrimination of the Taxpayer's Property in comparison to similarly situated properties."

This year, we received a 2025 valuation of our property showing the same valuation as 2024. We concluded that the Town of Harrison had ignored the 2024 findings of the Cumberland County Board and employed the same flawed methodology that was employed last year to determine the 2025 assessment. Consequently, on September 19, 2025, we applied for an abatement of property taxes with the Town of Harrison.

On October 29, 2025, the Town of Harrison sent us a letter (a copy is attached) rejecting our application for a 2025 abatement and argued that our property was assessed "fairly and equitably in comparison to similar properties in the Town of Harrison."

The Town cited two lots that also had the 1.25 factor applied in the valuation methodology as comparable to ours because they had auxiliary dwelling units (ADUs). Our property is not comparable because we do not have an ADU.

The first property cited as comparable was 539 Cape Monday Road. The 539 Cape Monday Road property sold in 2024 for $1,200,000. In 2024, the Town of Harrison applied the 1.25 factor to yield an assessed value of $1,353,100. As a result, the assessed value exceeded the fair market price of the property by 13 percent. If the valuation of the land had not employed a factor of 1.25, then the 2024 valuation for tax purposes would have been only four percent lower than the 2024 fair market sale price. Consequently, rather than provide market evidence supporting the application of the 1.25 factor, the comparable property provided a case study showing how the 25 percent upward adjustment of the land value predictably contributed to an overvaluation of the fair market value of the property.

The 0.68 acre shorefront lot at 539 Cape Monday Road is currently valued by the Town of Harrison at $1,013,748—a $1,490,806 per acre valuation. The other property cited as comparable is the 7 Lovejoy Way property with a 0.78 acre shorefront lot valued at $ 1,052,006—a dollar per acre value of $ 1,348,725. Although the Town of Harrison asserts these properties are comparable to ours, and although these properties have ADUs and we do not, nevertheless, the dollar per acre assessed value of our property—$1,922,412—is 29 and 42 percent greater respectively compared to these two properties.

The significant premium of our dollar per acre lot value compared to the properties cited by the Town of Harrison as comparable is at odds with the Town of Harrison assertion that their valuation methodology is "fair and equitable."

The Town of Harrison application of the 1.25 lot valuation factor is unjustly discriminatory.

A fair levy of property taxes involves everyone owing taxes based upon a reliable estimate of the market value of their property. To do this, the market valuations need to reflect observed valuations from a large enough sample of relevant real estate market transactions to provide statistically reliable estimates of expected market values of the land and structures. From this perspective, using any non-real estate market-based factor to increase the assessed valuation of land or structures beyond a real estate data-driven market value is unfair. The application of this unfair methodology in Harrison to the valuations of some properties and not others result in unfair discrimination.

The 2025 Town of Harrison valuation reflects the application of a 1.25 factor (described on the valuation reports as "Acres-Baselot Imp (Fract)") to the estimate of the fair market price for an acre of improved land with similar non-structural features, including shorefront footage, land contours, along with septic and well improvements altogether multiplied by our fraction of an acre lot size.

A March 28, 2025, letter from the Town of Harrison indicated that their valuation methodology employes the 1.25 factor whenever a property has "two dwelling units, quarters/garages or separate cottages." As a result, The Town of Harrison valuation methodology increases the expected market value of an improved lot by 25 percent if the improved lot has two dwelling units, or has separate cottages, or accessory dwelling units, or is a single dwelling unit composed of physically separated living quarters.

Three reasons provide evidence that this 1.25 factor is at odds with real estate transaction data and supports the conclusion that the resulting in a valuation methodology is non-market-based and therefore, unfairly discriminates against property owners whose valuations are increased by this non-market factor versus those property owners whose valuations only reflect market-based factors.

Reason 1: Applying the 1.25 factor ignores the observed link in real estate market data between the cost of lot improvements and the market value of improved lots.

It is rational to expect that real estate data will show that land with a greater degree of improvement is valued higher than land with less improvement—all else equal—and the difference would reflect the difference in the cost of the improvement. It is irrational to expect that simply repurposing existing space into physically separate living quarters that required no improvements to the land would result in the same higher market-based assessed land value as found with the construction of separate dwelling units, multiple cottages or an ADU that required significant lot improvements.

There is a big difference in the type of lot improvements typically associated with adding a second dwelling unit, another cottage, or an accessory dwelling unit (ADU) compared to the improvements associated with repurposing existing space into living quarters. Our property illustrates this point. In 2021, we went to the Harrison Town office to get a building permit to repurpose some existing space in our existing garage into sleeping quarters for guests. Since our application for a building permit was before the 2023 Maine Law mandating the permitting of accessory dwelling units, we were told that we could only get a building permit to change one of our garage bays into sleeping quarters with a bathroom, and we were told that we would not get a building permit if we also added a kitchen because adding a kitchen would create a separate dwelling unit on the property. We did not create a separate dwelling. Instead, we got a building permit to add separate guest quarters by repurposing one of four garage bays into sleeping quarters (a bedroom without a closet) and a three-quarter bathroom.

Repurposing one of our four existing garage bays into guest quarters in 2021 did not require any improvements to the land. Neither the length nor the width of the garage foundation changed. The footprint of the driveway did not change. Altering a fraction of the existing interior garage space did not involve increasing the height of the structure. Further, our repurposed space created physically separate living quarters that utilized the existing water well and did not require expanding the capacity of the existing septic system. As a result, an accurate description of our property is a lot with a single dwelling unit comprised of one bedroom, two sleeping quarters and 2.5 bathrooms—with one of the two sleeping quarters and a three-quarter bathroom being physically disconnected to the rest of the dwelling. This type of structure is quite different from structures that provide two separate dwelling units or structures with an ADU.

The expected differences in market valuations between properties with multiple dwellings, cottages, or ADUs and our property was not considered by the Town of Harrison Board of Assessors. Instead, the attached document notifying us of the decision to reject our application for a property tax valuation abatement showed the Town of Harrison argued that two properties with ADUs were comparable to our property even though we do not have an ADU.

The implication is that employing the 1.25 factor to increase the assessed value of land in a case where significant costs are involved to alter the utilization of a property to accommodate the addition of a second dwelling, multiple cottages, or a ADU as well as in the case where little or no costs are involved to alter land utilization to accommodate repurposing existing space into guest quarters is at odds with valuation evidence from the real estate marketplace.

Reason 2: Applying the 1.25 lot valuation factor to properties of all sizes and types is at odds with evidence from the real estate marketplace.

Applying the same percentage factor to reflect market valuation differences for the same improvements on all types and sizes of lots is predictably inaccurate.

For example, a property accommodating two dwelling units rather than one may require a greater degree of improvement to expand a septic system. The marketplace for the expansion of a septic system is competitive and therefore the cost of improvements to accommodate a second dwelling would be the similar for a small lot compared to a large lot. If expanding a septic system to accommodate a second dwelling cost fifty thousand dollars then making identical improvements on a 500-hundred thousand dollar one-acre lot and on a million dollar two-acre lot would result in the improvements increasing the total cost of the improved lots by 10 and 5 percent respectively. If the improvements were

prudent, then the owner of the smaller lot can reasonably expect to sell the lot at a price reflecting the 10 percent higher total lot cost associated with making the septic improvement. In contrast, the owner of the larger lot with the prudent 5 percent cost improvement would be irrational to expect that selling his property would result in a 10 percent higher price simply because his neighbor sold his smaller lot with this percentage gain.

The same inaccuracy would result from lots of similar size but different types, for example, shorefront versus non-shorefront. The implication is that applying a single percentage factor to reflect market valuation differences caused by differences in the degree of improvement between lots of different sizes or types will predictably prove to be manifestly inaccurate. An accurate valuation methodology would need to reflect the absolute cost of land improvements rather than reflect a common single percentage increase in land value for similar improvements regardless of lot types and sizes.

Reason 3: The 1.25 lot valuation factor is at odds with the link between capital improvements in structures and increased market property valuations.

Evidence from the real estate marketplace indicates that—all else equal—capital improvements will increase the market value of a property. In our case, converting one garage bay into a bedroom and three-quarter bath logically resulted in an increase in the assessed market-based value of the ***structures*** located on the property. And two situations illustrate how the logic of the 1.25 lot valuation factor adjustment proves faulty. Applying the 1.25 factor to our land value simply because the living quarters of the dwelling unit are not physically connected is at odds with the link between capital improvements and increases in real estate market valuations.

The faulty logic of the valuation methodology employing the 1.25 factor to our property is illustrated by the situation arising if we were to get a building permit and build a $50,000 breezeway to physically connect our living quarters. Under these conditions, the valuation methodology would increase the replacement value of our structures by $50,000 and decrease the land valuation by $184,594 because the 1.25 factor would no longer be applied to our land assessment. Such a result is at odds with how capital improvements increase the fair market value of real estate. Under these conditions, making the breezeway capital improvement to our dwelling would result in a net ***decrease*** in the valuation of our property—a result clearly at odds with an accurate market-based valuation methodology.

The faulty logic of the valuation methodology employing the 1.25 factor to our property is also illustrated by the situation of a fire burning down the structures on our property. If the

existing structures were destroyed before 2021, then the market price of the land would reflect the value of the shorefront footage, land contours, and septic and wells improvements that accommodate a single dwelling. However, if the fire destroyed the buildings after 2021, the post-fire land profile would be identical to the pre-2021 profile, and as a result, there would be no reason to expect the value of the land would be worth 25 percent more because the garage structure that burned down had changed in 2021 to include guest quarters rather than a fourth garage bay.

The 2025 Town of Harrison valuation is not "fair and equitable" because the valuation sheet contains a calculation error resulting in a $306,206 overvaluation that compounds the overvaluation from applying the discriminatory 1.25 factor.

After the Town of Harrison rejected our abatement application, we investigated the comparable properties cited by the Town of Harrison to try to understand why our property had a significant dollar per acre premium. This investigated revealed that the Town of Harrison did not use their own estimate of the market price per acre that appears on our 2025 valuation sheet to calculate our lot value. A copy of an e-mail and its attachment sent from Maureen McAllister, the Town of Harrison Finance Officer, is attached showing the 2025/26 tax year valuation report for our property at 475 Cape Monday Road. The valuation report shows that a "unit" of land is an acre and that our property is 0.48 units. The report also shows the current estimate of the market-based price per unit of land is $900,000. The 2025 valuation report is in error because it does not multiply the 0.48 times the $900,000 to yield the $ 432,000 estimate of the 2025 market-based value of our land. Instead, the valuation report shows a $738,206.12—an estimate calculated using last year's price per unit of $1,537,929 as shown on the attached copy of last year's valuation report. The failure to update our land valuation with the current price per unit resulted in an unreasonable overvaluation of $306,206.

If the calculation for our property had been done correctly, then the updated Town of Harrison valuation for our property would have eliminated the inequitable premium in our land valuation versus the 539 Cape Monday Road and 7 Lovejoy Way land valuations cited by the Town of Harrison as comparable lots to our lot.

Conclusion

Applying an arbitrary, non-market based 1.25 lot valuation factor to increase the valuation of some Harrison, Maine, properties and not others is manifestly wrong and results in unjust discrimination in the levying of property taxes. In our case, the arbitrary 25 percent

upward adjustment results in an additional $184,594 in the valuation of our lot for tax purposes. This overvaluation was compounded by a $306,206 overvaluation of the market value of our land due to the failure of the Town of Harrison valuation methodology to calculate the market valuation of our land with the updated estimate of the market-based cost per unit of land. These two flaws in the Town of Harrison valuation methodology resulted in an overvaluation of $490,800—the amount of abatement we are applying for.

RECEIVED

SEP 19 2025

APPLICATION FOR ABATEMENT OF PROPERTY TAXES

(Title 36 MRS, Chapter 105, §841)

This application must be signed and filed with the municipal assessor(s). A separate application should be filed for each separately assessed parcel of real estate claimed to be overvalued.

1. Name of Applicant: Lawrence J Makovich & Aileen M Makovich
2. Mailing Address: 475 Cape Monday Road, Harrison ME
3. Property Address or Map/Lot: 13-0655
4. Telephone number for applicant: 781-354-1198
5. Tax year for which abatement is requested: 2025
6. Assessed valuation of real estate: $ 1,365,800.00
7. Assessed valuation of personal property:
8. Abatement requested in real estate valuation: $ 184,594.00
9. Abatement requested in personal property valuation:
10. Reasons for requesting abatement (please be specific, state grounds for belief that property is overvalued for tax purposes):

Reasons are provided in attached 6 page document

To the assessing authority of the Municipality of **HARRISON**

In accordance with the provisions of Title 36 MRS, Chapter 105, §841, I hereby make written application for abatement of property taxes as noted above. The above statements are correct to the best of my knowledge and belief.

September 18, 2025
Date

Lawrence J Makovich
Signature of Applicant

Aileen M Makovich

We are applying for an abatement because the assessment methodology is discriminatory.

The reason that my wife and I are requesting a property tax assessment abatement of $184,594 is that the assessor for the Town of Harrison applied an arbitrary, non-market-based factor of 25 percent to adjust some land valuations, including our own, above the fair market value of a similar lot improved to accommodate a single-family dwelling. As a result, this valuation methodology created a discriminatory 2025 tax levy violating the principle that non-discriminatory property tax valuations require employing a data-driven real estate market-based assessment methodology.

In the previous tax year, the Cumberland County Board of Assessment Review ruled that the methodology employing the 1.25 lot valuation factor was "manifestly wrong" and "discriminatory."

The 2025 valuation of our property is the same as it was in 2024, indicating that the same flawed methodology was employed to determine the 2025 assessment of our property at 475 Cape Monday Road (Map 0013, Lot 0055). In particular, the 2025 valuation reflects the application of the same 1.25 factor (described on the valuation reports as "Acres-Baselot Imp (Fract)") to the estimate of the fair market price for an acre of improved land with similar non-structural features, including shorefront footage, land contours, along with septic and well improvements altogether multiplied by our fraction of an acre lot size. A March 28, 2025, letter from the Town of Harrison indicated that the valuation methodology employes the 1.25 factor whenever a property has "two dwelling units, quarters/garages or separate cottages."

We applied to the Town of Harrison for an identical property tax abatement on November 8, 2024, for our 2024 tax bill. The Town of Harrison sent us a letter dated January 9, 2025, informing us that our 2024 abatement application was denied. We appealed to the Cumberland County Board of Assessment Review. My wife and I testified at a hearing on April 23, 2025, along with the property assessor Robert Gingras who testified on behalf of the Town of Harrison. The Board granted the $184,594 abatement and sent an April 30, 2025 letter stating that, "The Board finds that the Taxpayer has proved that the assessed value was manifestly wrong: the Taxpayer provided persuasive evidence that the Assessor's methodology resulted in unjust discrimination of the Taxpayer's Property in comparison to similarly situated properties."

The 1.25 lot valuation factor is at odds with evidence from the real estate marketplace.

It is logical to expect that real estate data will show that land with a greater degree of improvement is valued higher than land with less improvement—all else equal. Evidence from the real estate market indicates that—all else equal—lot valuations reflect the cost difference associated with the degree of improvement. For example, a property accommodating two dwelling units rather than one may require a greater degree of improvement, such as an expanded septic system. However, the assertion that any common percent increase could reliably reflect the differences in the market value of land due to different degrees of improvement is at odds with evidence from the real estate marketplace.

Applying a single percentage factor to reflect market valuation differences is predictably inaccurate. For example, the marketplace for expanding a septic system is competitive and therefore the cost of improvements to accommodate a second dwelling would be the similar for a small lot and a large lot—all else equal. For example, spending fifty thousand dollars to make identical improvements to accommodate a second dwelling on a 500-hundred thousand dollar one-acre lot as well as making the same improvements on a million dollar two-acre lot would result in the improvements increasing the total cost of the improved lots by 10 and 5 percent respectively. If the improvements were prudent, then the owner of the smaller lot can reasonably expect that selling the lot would provide a full recovery of all costs, including the 10 percent cost increment associated with making the septic improvement. In contrast, the owner of the larger lot with the prudent 5 percent cost improvement would be foolish to expect that selling his property would result in a 10 percent higher price simply because his neighbor sold his smaller lot with this percentage gain. The same inaccuracy would result from lots of similar size but different types, for example, shorefront versus non-shorefront. The implication is that applying a single percentage factor to reflect market valuation differences caused by differences in the degree of improvement between lots of different sizes or types will predictably prove to be manifestly inaccurate.

A market-based adjustment would provide an accurate and reliable value assessment by employing a methodology that reflects how variations in characteristics—like a dollar value per foot of shoreline footage—drives differences in fair market values across different and sizes types of lots rather than the application of simple, uniform percent factor adjustment—the equivalent of simply applying a simple 50 percent higher value to assessments for a shoreline property regardless of the extent of the shoreline.

The application of the factor 1.25 lot valuation factor to lots with two dwelling units or separate cottages as well as to lots with single dwellings composed of physically separated living quarters compounds the inaccuracy of the valuation methodology.

There is a big difference between adding a second dwelling or cottage and repurposing existing space into living quarters. Our property illustrates this point. In 2021, we went to the Harrison Town office to get a building permit to repurpose some existing space in the garage into sleeping quarters for guests. Since our application for a building permit was before the 2023 Maine Law mandating the permitting of accessory dwelling units, we were told that we could get a building permit to change one of our garage bays into a bedroom and a bathroom, but we were told that we would not get a building permit if we also added a kitchen because adding a kitchen would create a separate dwelling unit on the property. We did not create a separate dwelling because we got a building permit to add separate guest quarters by repurposing one of four garage bays into a bedroom with a three-quarter bath.

Repurposing one of our four existing garage bays into guest quarters in 2021 did not require any improvements to the land. Neither the length nor the width of the garage foundation changed. Altering a fraction of the existing interior garage space did not involve increasing the height of the structure. Further, our repurposed space created physically separate living quarters that utilized the existing water well and the existing septic system. As a result, an accurate description of our property is a lot with a single dwelling unit comprised of three bedrooms and 2.5 bathrooms with one of the three bedrooms and a three-quarter bathroom constituting living quarters that are not physically connected to the rest of the dwelling. The implication is that employing the 1.25 factor to increase the assessed value of land in a case where significant costs are involved to alter the utilization of a property to accommodate the addition of a second dwelling or cottage, as well as in the case where little or no costs are involved to alter land utilization to accommodate repurposing existing space into guest quarters is at odds with evidence from the real estate marketplace.

The 1.25 lot valuation factor is at odds with the logic of market-based property valuations.

Applying the 1.25 factor to our land value simply because the living quarters of the dwelling unit are not physically connected is at odds with the logic of the real estate market valuations. Evidence from the real estate marketplace indicates that—all else equal—capital improvements will increase the market value of a property. In our case, converting

one garage bay into a bedroom and three-quarter bath logically resulted in an increase in the assessed market-based value of the ***structures*** located on the property. And two situations illustrate how the logic of the 1.25 lot valuation factor adjustment proves faulty.

First, the faulty logic of the valuation methodology employing the 1.25 factor to our property is illustrated by the situation arising if we were to get a building permit and build a $50,000 breezeway to physically connect our living quarters. Under these conditions, the valuation methodology would increase the replacement value of our structures by $50,000 and decrease the land valuation by $184,594 because the 1.25 factor would no longer be applied to our land assessment. Such a result is at odds with how capital improvements increase the fair market value of real estate. Under these conditions, making the breezeway capital improvement to our dwelling would result in a net ***decrease*** in the valuation of our property—a result clearly at odds with an accurate market-based valuation methodology.

Second, the faulty logic of the valuation methodology employing the 1.25 factor to our property is also illustrated by the situation of a fire burning down the structures on our property. If the existing structures were destroyed before 2021, then the market price of the land would reflect the value of the shorefront footage, land contours, and septic and wells improvements that accommodate a single dwelling. However, if the fire destroyed the buildings after 2021, the post-fire land profile would be identical to the pre-2021 profile, and as a result, there would be no reason to expect the value of the land would be worth 25 percent more because the garage structure that burned down had changed in 2021 to include guest quarters rather than a fourth garage bay.

It is illogical to expect that simply repurposing existing space into physically separate living quarters without having to make any improvements to the land would result in a higher market-based assessed land value.

The 1.25 lot valuation factor is a non-data based upward valuation adjustment.

Since the 1.25 lot valuation factor is at odds with market evidence, it is not surprising that at the April 23, 2025, Cumberland County Board hearing, Robert Gringas did not provide any real estate market data to support his assertion that a single 1.25 factor accurately reflects observed Harrison improved lot valuation differences for all sizes and types of properties. The implication is that the 1.25 lot valuation factor is arbitrary.

The Town of Harrison provided a case study of how application of the arbitrary, non-market based 1.25 lot valuation factor predictably resulted in an overvaluation of a neighbor's property.

When the Town of Harrison rejected my 2024 abatement application, the board of assessors provided two valuation sheets for two properties they deemed comparable to our property. One of the two properties had the 1.25 factor applied and one did not. The 539 Cape Monday Road was the comparable property with the 1.25 factor applied. The 2024 Harrison valuation was $1,353,100. The property sold in 2024 for $1,200,000. As a result, the assessed value exceeded the fair market price of the property by 13 percent. If the valuation of the land had not employed a factor of 1.25, then the 2024 valuation for tax purposes would have been four percent lower than the 2024 fair market sale price. Consequently, rather than provide market evidence supporting the application of the 1.25 factor, the comparable property provided a case study showing how the 25 percent upward adjustment of the land value predictably contributed to an overvaluation of the fair market value of the property.

Conclusion

Applying an arbitrary, non-market based 1.25 lot valuation factor to increase the valuation of some Harrison, Maine properties and not others is manifestly wrong and results in unjust discrimination in the levying of property taxes. In our case, the arbitrary 25 percent upward adjustment results in an additional $184,594 in the valuation of our lot for tax purposes. In summary, the abatement should be granted for six reasons:

1. The Town of Harrison valuation methodology applied a 1.25 factor to generate a 25 percent upward adjustment to my lot value. In the previous tax year, the Cumberland County Board of Assessment Review ruled that the methodology employing the 1.25 lot valuation factor was "manifestly wrong" and "discriminatory."

2. Applying the 1.25 factor to generate a 25 percent upward adjustment to our lot value is at odds with market-based real estate valuation methodologies. The 1.25 lot valuation factor proves to be an inaccurate valuation parameter when applied to lots of different sizes and types. An accurate valuation methodology would need to reflect the absolute cost of land improvements rather than reflect a common single percentage increase in land value for similar improvements regardless of lot types and sizes.

3. The inaccuracy of applying the 1.25 lot valuation factor is compounded by the application of the factor, without any regard to the degree of the associated lot improvements.

4. The 25 percent land adjustment is also at odds with the logic of real estate market valuations. Making a capital improvement to an existing structure should always result in an increase in the market value. However, the methodology employing the 1.25 lot valuation factor decreases the value of our property if we made a capital improvement to physically connect our living quarters at a cost less than $184,594. In addition, if our structures were destroyed by fire, then the value of the land would not reflect whether the burned down garage used to have one of four bays repurposed from vehicle storage to guest quarters.

5. Since the 1.25 factor is at odds with market-based valuations, it was not surprising that At our Cumberland County Board of Assessment April 23, 2025 hearing, Robert Gringas, the revaluation specialist from Parker Appraisal Company who was hired by the Town of Harrison to provide property value assessments provided neither data, market-based evidence, or market logic to explain the application of a discriminatory 25 percent upward adjustment to our land value.

6. The Town of Harrison provided the 539 Cape Monday Road as one of two properties comparable to our 475 Cape Monday Road property. However, the comparable property instead provided a market-based case study of how the application of the 1.25 lot valuation factor to a single dwelling with physically separate living quarters resulted in a predictable overvaluation.

Town Of Harrison Maine

October 29, 2025

Lawrence Makovich
Aileen Makovich
475 Cape Monday Rd
Harrison, ME 04040

RE: Abatement Application for 475 Cape Monday Road (Tax Map 13-0055)

Dear Mrs. and Mr. Makovich,

The Town of Harrison received your application for an abatement for 475 Cape Monday Road (Tax Map 13-0055) for the 2025/2026 tax year. Your application was seeking an abatement for $184,594.

The Board of Assessor's met on October 24th and after careful review of your property and Town records, your property has been assessed fairly and equitably in comparison to similar properties in the Town of Harrison. The Assessors stand by the methodology used for multi dwelling lots. Two comparable lots are 7 Lovejoy Island Way which sold for $1,600,000 in 2024, and 539 Cape Monday which sold for $1,200,000 in 2024. Each of these parcels have an ADU. No additional information has been submitted showing the current market value of the property. Additionally, no information has been provided showing an overvaluation of your property to similarly situated properties.

If you wish to appeal this decision, your next step would be to appeal to the Cumberland County Commission at 27 Northport Drive, Portland, ME 04103, no later than 60 days from the date this notice is received.

If you have additional questions, please contact the Town of Harrison at 207-583-2241.

Sincerely,

Board of Assessors
Town of Harrison

Outlook

Valuation Report

From Finance <Finance@harrisonmaine.org>
Date Mon 12/1/2025 12:41 PM
To larrymakovich@outlook.com <larrymakovich@outlook.com>

1 attachment (110 KB)
475 Cape Monday Road.pdf;

Hi Larry

Attached please find your valuation report.

Let me know if you have any questions.

Thank you!

Maureen McAllister
Finance Officer
Town of Harrison
PO Box 300
20 Front Street
Harrison, Maine 04040
PH 207-803-9067 (Direct Line)
FAX 207-583-6240
www.harrisonmaine.org

Harrison Maine

Subject Property 2025/26

Harrison **Valuation Report** 12/01/2025

Name: MAKOVICH, LAWRENCE J Page 1

MAKOVICH, AILEEN M Map/Lot: 13-0055

Account: 529 Card: 1 of 1 Location: 475 CAPE MONDAY ROAD

Neighborhood 3	Long Lake	**Sale Data**	
Zoning/Use	Shoreland Subdivision	Sale Date	05/20/2005
Topography	Rolling	Sale Price	630,000
Utilities	Drilled Well Septic System	Sale Type	Sale Type.....
Street	Paved	Financing	Financed
		Verified	Verification
		Validity	Validity

Reference 1	Harrison Shores Subdivision - Lot 31 & 32		
Reference 2			
Tran/Land/Bldg	2 1 8		
Shore Ft Frnt	111	Subdivision	Y
Exemption(s)		Land Schedule	3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.48	Fr. A-Baselot Imp (Fract)	900,000	738,206.12	125.		922,758
Total Acres 0.48					Land Total	922,758

Dwelling Description				**Replacement Cost New**	
Conventional	Two Story	480 Sqft	Grade B 110	Base	261,188
Exterior	Wood Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	6				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	9,046
Attic	None			Attic	0
FirePlaces	1			Fireplace	6,462
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1963	1992	Typical	Typical	Above Average	Typical	276,696

Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	70%	100%	100%	193,687

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	2024	66	B 100	3.250	Avg	97%	100%	100%	3.152
Open Frame Porch	2024	18	B 100	5.777	Avg	97%	100%	100%	5.604
One Story Frame	1963	408	B 145	76.603	Avg+	70%	100%	100%	53.622
Basement Entry	2024	45	B 100	5.580	Avg	97%	100%	100%	5.413
Encl Frame Porch	1963	190	B 140	26.097	Avg+	70%	100%	100%	18.268
Wood Deck	1971	192	C 100	4.687	Avg	69%	80%	100%	2.587
Generator	2018	1	C 100	8.025	Avg	94%	100%	100%	7.544
Fin 1st/Gar	1999	728	B 130	162.886	Avg+	86%	100%	100%	140.082
Plumbing Fixtures	2021	3	B 100	8.224	Avg+	96%	100%	100%	7.895
Heat Pump	2021	1	C 100	5.350	Avg+	96%	100%	100%	5.136
							Outbuilding Total		249,303

Accpt Land	922,800	**Accepted Bldg**	443,000	**Total**	1,365,800

Subject Property 2024/25

Harrison **Valuation Report** 01/03/2025

Name: MAKOVICH, LAWRENCE J — Page 1

MAKOVICH, AILEEN M — Map/Lot: 13-0055

Account: 529 Card: 1 of 1 Location: 475 CAPE MONDAY ROAD

Neighborhood 3	Long Lake		
Zoning/Use	Shoreland Subdivision		
Topography	RollingTopo		
Utilities	Drilled WellSeptic System		
Street	Paved		
Reference 1	Harrison Shores Subdivision - Lot 31 & 32		
Reference 2			
Tran/Land/Bldg	2 1 8		
Shore Ft Frnt	111	Subdivision	Y
Exemption(s)		Land Schedule	3

Sale Data

Sale Date	05/20/2005
Sale Price	630,000
Sale Type	Sale Type.....
Financing	Financed
Verified	Verification
Validity	Validity

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.48	Acres-Baselot Imp (Fract)	1,537,929	738,206	125%		922,758
Total Acres 0.48					Land Total	922,758

Dwelling Description / **Replacement Cost New**

Conventional	Two Story	480 Sqft	Grade B 110	Base	261,188
Exterior	Wood Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
					0
					0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	6				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	9,046
Attic	None			Attic	0
FirePlaces	1			Fireplace	6,462
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1963	1992	Typical	Typical	Above Average	Typical	276,696

Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	70%	100%	100%	193,687

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	2024	66	B 100	3,250	Avg	97%	100%	100%	3,152
Open Frame Porch	2024	18	B 100	5,777	Avg	97%	100%	100%	5,604
One Story Frame	1963	408	B 145	76,603	Avg+	70%	100%	100%	53,622
Basement Entry	2024	45	B 100	5,580	Avg	97%	100%	100%	5,413
Encl Frame Porch	1963	190	B 140	26,097	Avg+	70%	100%	100%	18,268
Wood Deck	1971	192	C 100	4,687	Avg	69%	80%	100%	2,587
Generator	2018	1	C 100	8,025	Avg	94%	100%	100%	7,544
Fin 1st/Gar	1999	728	B 130	162,886	Avg+	86%	100%	100%	140,082
Plumbing Fixtures	2021	3	B 100	8,224	Avg+	96%	100%	100%	7,895
Heat Pump	2021	1	C 100	5,350	Avg+	96%	100%	100%	5,136
							Outbuilding Total		249,303

Accpt Land 922,800 **Accepted Bldg** 443,000 **Total** 1,365,800

Comp # 1

Harrison **Valuation Report** 03/28/2025

Name: LABELLE, MICHAEL E. Page 1

LABELLE, LEANNE C. Map/Lot: 13-0029

Account: 33 Card: 1 of 2 Location: 7 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake
Zoning/Use	Shoreland
Topography	RollingTopo
Utilities	Drilled WellSeptic System
Street	Paved

Sale Data

Sale Date	09/13/2024
Sale Price	1,655,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Reference 1

Reference 2

Tran/Land/Bldg 2 1 8

Shore Ft Frnt 170 Subdivision 0

Exemption(s) Land Schedule 3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.78	Acres-Baselot Imp (Fract)	1,078,980	841,605	125%		1,052,006
0.48	Acres-Rear Land 2+	6,000.00	2,880	100%		2,880
Total Acres 1.26					Land Total	1,054,886

Dwelling Description **Replacement Cost New**

Conventional	Two Story	256 Sqft	Grade C 110	Base	172,265
Exterior	Verticle Boards	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
					0
					0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-7,479
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	7,415
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1964	1989	Typical	Typical	Above Average	Typical	172,201

Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	70%	95%	100%	114,514

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Encl Frame Porch	1964	80	C 110	9,632	Avg+	70%	95%	100%	6,405
One Story Frame	1964	256	C 110	31,532	Avg+	70%	95%	100%	20,968
One Story Frame	1964	325	C 140	49,434	Avg+	70%	100%	100%	34,604
Wood Deck	1964	176	C 110	4,873	Avg+	70%	95%	100%	3,240
Frame Shed	1964	144	C 100	6,646	Avg	65%	80%	100%	3,456
Frame Shed	2009	48	C 100	2,215	Avg	89%	80%	100%	1,577
Wood Deck	1964	40	C 110	2,472	Avg+	70%	95%	100%	1,643
							Outbuilding Total		71,893

Accpt Land 1,054,900 **Accepted Bldg** 186,400 **Total** 1,241,300

Camp 1

Town Of Harrison Maine

Home Contact Admin

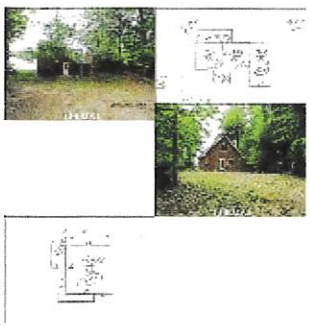
Last Updated 12/05/2025

Back to List

Map/Lot	13-0029
Book	40994
Page	320
Account	33
Location	7 LOVEJOY ISLAND WAY
Owner	LABELLE, MICHAEL E. 16 HICKORY DRIVE MEDFIELD MA 02052

Assessment

Land	1,054,900
Building	344,100
Taxable	1,399,000



Comp 1

Property Information

Type	Residential
Acreage	1.26
Zone	Shoreland
Neighborhood	Long Lake
Street Type	Paved
Topography	Rolling
Utilities	Drilled Well
Utilities	Septic System

Land

Description	Type	Units	Value
Baselot Imp (Fract)	Fractional Acreage	0.78	1,052,006
Rear Land 2+	Acres	0.48	2,880
		1.26	1,054,900

Building

Type	Conventional
Value	150,702
Year Built	1964
Year Remodeled	1989
Area	512
Rooms	4
Bedrooms	2
Full Baths	2
Type	Cape Cod
Value	150,702
Year Built	1989
Area	975
Rooms	2
Bedrooms	1
Full Baths	1
Type	Encl Frame Porch
Area	80
Type	One Story Frame
Area	256
Type	One Story Frame
Area	325
Type	Wood Deck
Area	176
Type	Frame Shed
Area	144
Type	Frame Shed
Area	48
Type	Wood Deck
Area	40
Type	Wood Deck
Area	456

Comp #2

Harrison

Valuation Report

01/03/2025

Name: SHINNECOCK PROPERTIES LLC

Map/Lot: 13-0043

Account: 1625 Card: 1 of 1 Location: 539 CAPE MONDAY ROAD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	RollingTopo
Utilities	Dug WellSeptic System
Street	Paved
Spring Check List	2025
Reference 1	BDL Subdivision - Lot 101
Reference 2	
Tran/Land/Bldg	2 1 10
Shore Ft Frnt	100
Subdivision	Y
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	01/29/2024
Sale Price	1,200,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.68	Acres-Baselot Imp (Fract)	1,192,644	810,998	125%		1,013,748
Total Acres 0.68					Land Total	1,013,748

Dwelling Description

Cape Cod	One & 1/2 Story	672 Sqft	Grade B 105	**Replacement Cost New**	
Exterior	T111/Drop	Masonry Trim	None	Base	264,227
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Trim	0
				Roof	0
					0
					0
Foundation	Concrete Block	Basement	No Bsmt Crawl	Basement	-13,841
Fin. Basement Area	9 Sqft, Grade ..0.00	Basement Gar	None	Fin Bsmt	0
Heating	100% Electric	Cooling	0% None	Heat	0
Rooms	5				
Bedrooms	3	Add Fixtures	0		
Baths	1	Half Baths	1	Plumbing	5,757
Attic	None			Attic	0
FirePlaces	1			Fireplace	6,168
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1973	0	Typical	Typical	Average	Typical	262,311

Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	65%	95%	100%	161,977

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	1973	70	B 105	3,494	Avg	65%	95%	100%	2,157
Wood Deck	1973	30	B 105	2,672	Avg	65%	95%	100%	1,650
Encl Frame Porch	1973	190	B 105	19,574	Avg	65%	95%	100%	12,087
Wood Deck	1973	70	B 105	3,494	Avg	65%	95%	100%	2,157
Fin 1st/Gar	1989	1008	B 115	185,076	Avg	78%	100%	100%	144,359
Wood Deck	1989	112	C 100	3,403	Avg	78%	100%	100%	2,654
Wood Deck	2003	380	C 100	7,704	Avg	86%	80%	100%	5,300
Plumbing Fixtures	1989	4	C 100	8,988	Avg	78%	100%	100%	7,011
								Outbuilding Total	177,375

Accpt Land 1,013,700 **Accepted Bldg** 339,400 **Total** 1,353,100

COMP 2

Town Of Harrison Maine

Home **Contact** **Admin**

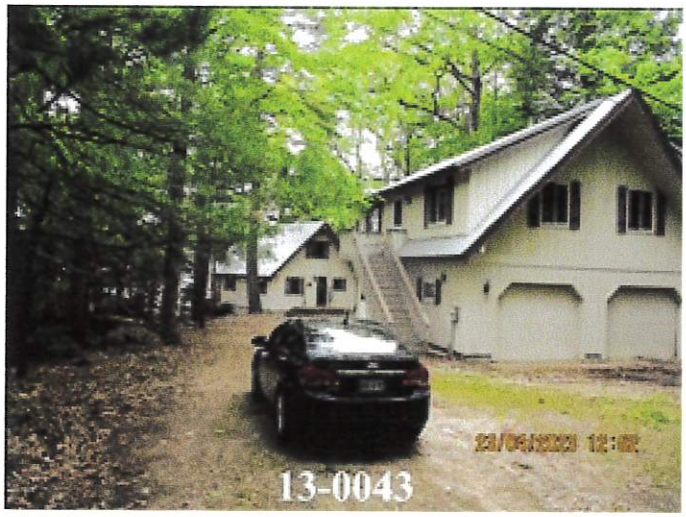
Last Updated 12/05/2025

Back to List

Map/Lot	13-0043
Book	40586
Page	174
Account	1625
Location	539 CAPE MONDAY ROAD
Owner	SHINNECOCK PROPERTIES LLC 148 BREAKWATER DRIVE #7 SOUTH PORTLAND ME 04106

Assessment

Land	1,013,700
Building	700,500
Taxable	1,714,200



Property Information

Type	Residential
Acreage	0.68
Zone	Shoreland

COMP 2

Neighborhood	Long Lake
Street Type	Paved
Topography	Rolling
Utilities	Dug Well
Utilities	Septic System

Land

Description	Type	Units	Value
Baselot Imp (Fract)	Fractional Acreage	0.68	1,013,748
		0.68	1,013,700

Building

Type	Cape Cod
Value	322,298
Year Built	1973
Year Remodeled	2024
Area	1344
Rooms	6
Bedrooms	3
Full Baths	2
Half Baths	1
Fireplaces	1
Type	Two Story Frame
Area	683
Type	Open Frame Porch
Area	45
Type	Open Frame Porch
Area	174
Type	Wood Deck
Area	25
Type	Fin 1st/Gar
Area	1008
Type	Wood Deck
Area	112
Type	Wood Deck
Area	380
Type	Plumbing Fixtures
Area	4

Tax Detail as of 12/05/2025

Year	Mil Rate	Original	Remaining
2025	8.205	14,065.01	14,174.40
2024	7.7	10,418.87	5,591.17
2023	12.95	7,872.30	0.00
2022	11.9	7,234.01	0.00
2021	11.7	7,112.43	0.00
2020	11.9	7,234.01	0.00
2019	11.2	6,808.48	0.00
2018	10.8	6,565.32	0.00

Town Of Harrison Maine

March 15, 2026

TO: Cumberland County Board of Assessment Review
RE: Defense of Assessment – 475 Cape Monday Road, Harrison, Maine

The Town of Harrison respectfully submits this statement in support of the assessment for the property located at **475 Cape Monday Road**, identified as **Tax Map 13-0055**. As part of the 2024 town-wide revaluation, a comprehensive review of all properties in Harrison was conducted to ensure fair, accurate, and equitable assessments.

EXHIBITS PROVIDED:

- **EXHIBIT 1 – Waterfront Sales Maps (Tax Map 13 & 21) –**
  This exhibit provides a map of the sales used to establish values for waterfront properties on Long Lake. These transactions reflect the strong market demand for Long Lake frontage and support the valuation methodology applied during the revaluation. The map offers visual context regarding property types and the quality of waterfront views. All sales have been adjusted to account for market trends over the past five years.
    - Parcels identified in yellow are sales
    - Parcels identified in blue have 125% land factor is applied for ADU/2nd Dwelling.
    - Subject parcel on Map 13 is identified in pink.

- **EXHIBIT 2 – Comparison Chart**
  This exhibit presents a comparison chart of property which sold in September of 2024 with the same 125% land factor. This comparison demonstrates consistency in the application of assessment methodology.

- **EXHIBIT 3 – Valuation Reports for Properties with a 125% Land Factor**
  This exhibit provides valuation reports demonstrating the consistent application of a 125% land factor for comparable properties on Long Lake. These reports illustrate the uniform methodology used during the revaluation and reinforce the fairness and equity of the assessment process.

Town Of Harrison Maine

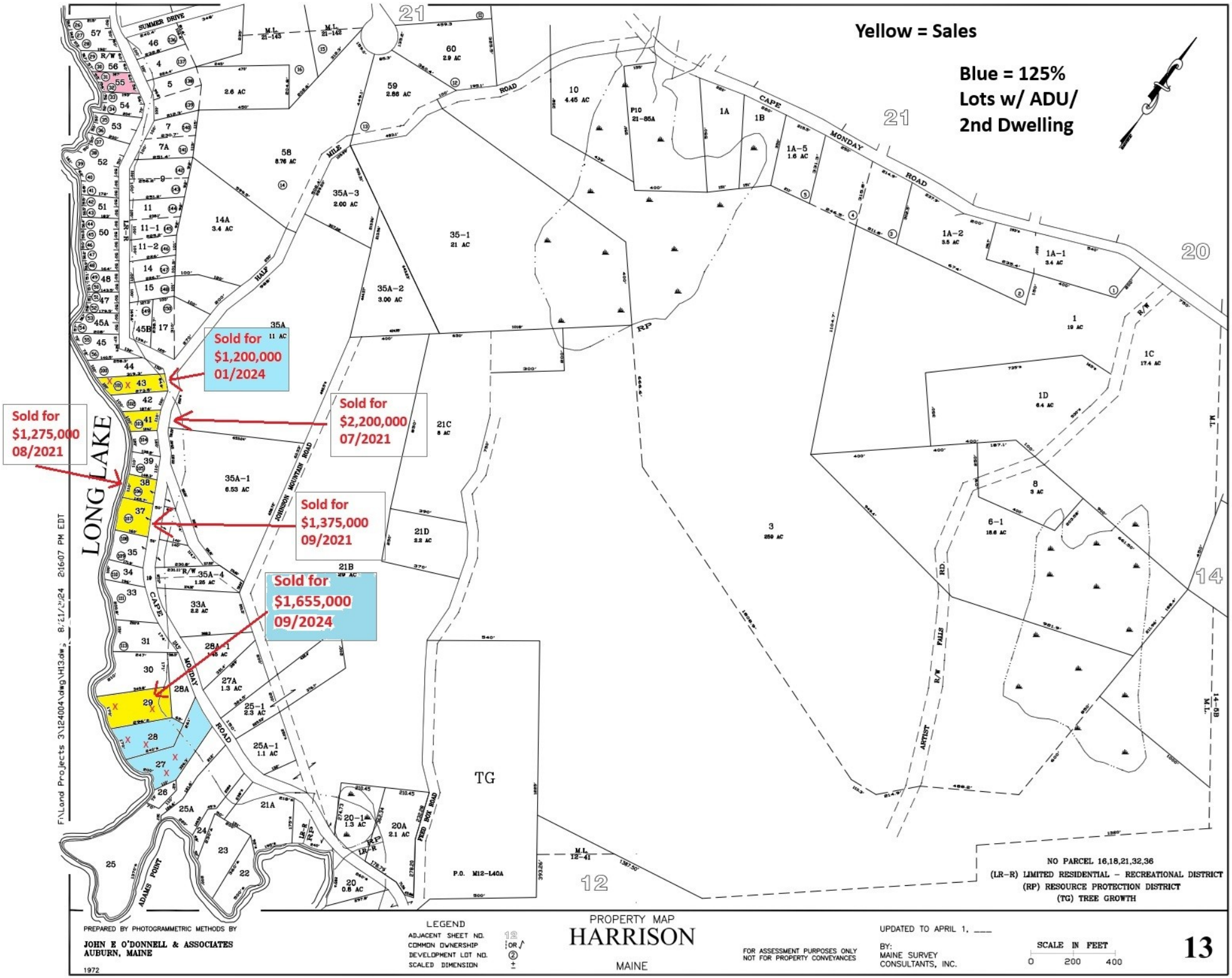
Conclusion

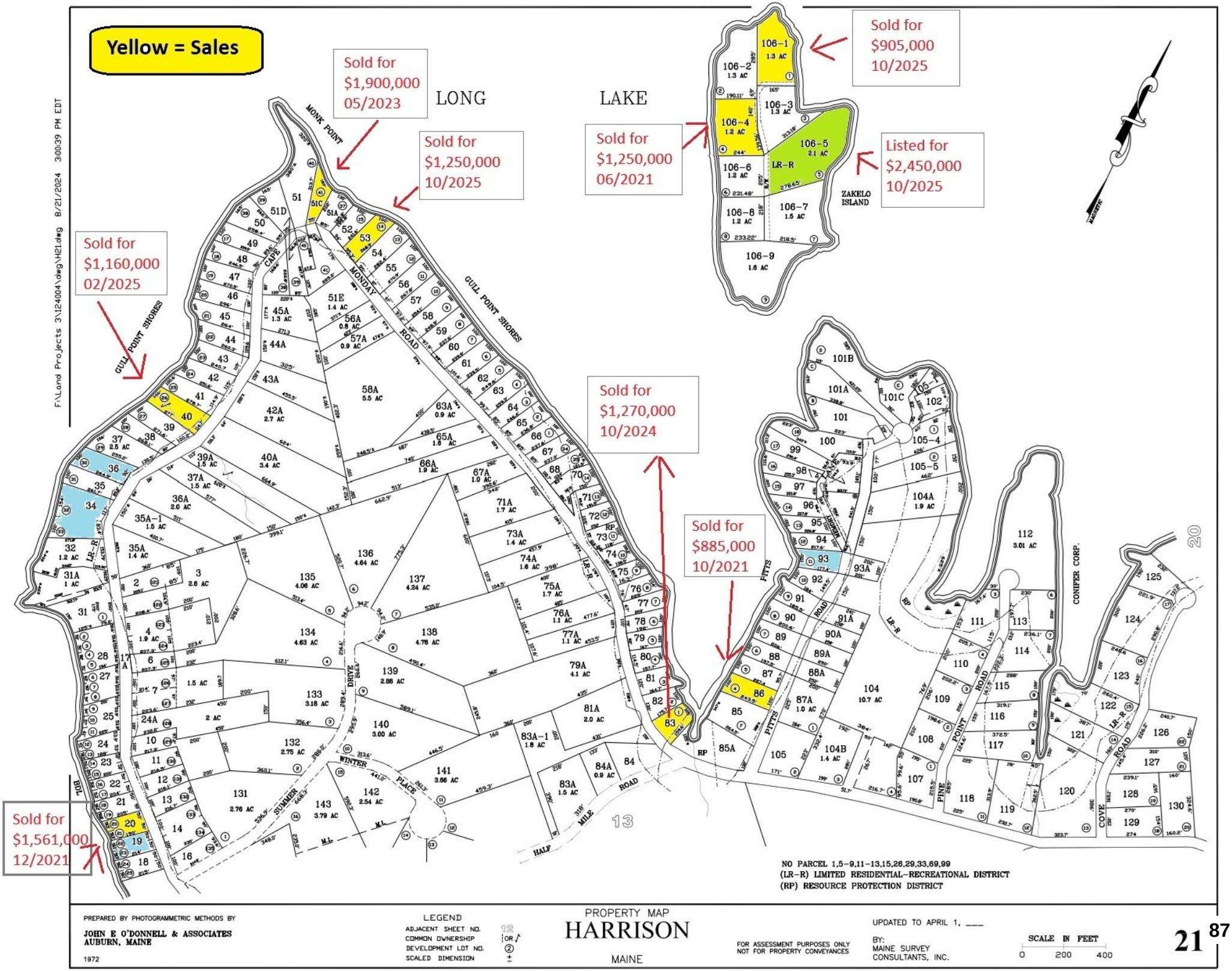
The applicant has not demonstrated that the valuation of **475 Cape Monday Road** is overstated. Our comprehensive research conducted throughout the revaluation, supported by more than 45 years of experience in mass appraisal, reflects our diligence in establishing a land factor that is fair and equitable for comparable properties. The resulting assessments are consistent, well-supported, and aligned with the treatment of other waterfront parcels on Long Lake. The Town of Harrison stands firmly behind both the methodology and the final valuation. Significant time and professional expertise were devoted to property inspections, market analysis, and the evaluation of all relevant factors during the revaluation process.

We appreciate your time and consideration in reviewing this matter.

Sincerely,

The Town of Harrison Board of Assessors & Parker Appraisal Co


Yellow = Sales
Blue = 125% Lots w/ ADU/ 2nd Dwelling
Sold for $1,200,000 01/2024
Sold for $2,200,000 07/2021
Sold for $1,275,000 08/2021
Sold for $1,375,000 09/2021
Sold for $1,655,000 09/2024
LONG LAKE
CAPE MONDAY ROAD
JOHNSON MOUNTAIN ROAD
ADAMS POINT
SUMMER DRIVE
TG
NO PARCEL 16,18,21,32,36
(LR-R) LIMITED RESIDENTIAL - RECREATIONAL DISTRICT
(RP) RESOURCE PROTECTION DISTRICT
(TG) TREE GROWTH
PREPARED BY PHOTOGRAMMETRIC METHODS BY
JOHN E O'DONNELL & ASSOCIATES
AUBURN, MAINE
1972
LEGEND
ADJACENT SHEET NO.
COMMON OWNERSHIP
DEVELOPMENT LOT NO.
SCALED DIMENSION
PROPERTY MAP
HARRISON
MAINE
FOR ASSESSMENT PURPOSES ONLY
NOT FOR PROPERTY CONVEYANCES
UPDATED TO APRIL 1, ____
BY:
MAINE SURVEY
CONSULTANTS, INC.
SCALE IN FEET
0 200 400
13


Yellow = Sales
Sold for $1,900,000 05/2023
Sold for $1,250,000 10/2025
Sold for $1,160,000 02/2025
Sold for $1,561,000 12/2021
Sold for $1,250,000 06/2021
Sold for $905,000 10/2025
Listed for $2,450,000 10/2025
Sold for $1,270,000 10/2024
Sold for $885,000 10/2021
LONG
LAKE
MONK POINT
GULL POINT SHORES
CAPE
MONDAY
ROAD
WINTER
PLACE
SUMMER
DRIVE
HALF
MILE
ROAD
PITTS
ROAD
PINE
POINT
COVE
ROAD
CONIFER CORP.
ZAKELO ISLAND
LR-R
RP
F:\Land Projects 3\124004\dwg\H21.dwg 8/21/2024 3:00:39 PM EDT
NO PARCEL 1,5-9,11-13,15,26,29,33,69,99
(LR-R) LIMITED RESIDENTIAL-RECREATIONAL DISTRICT
(RP) RESOURCE PROTECTION DISTRICT
PREPARED BY PHOTOGRAMMETRIC METHODS BY
JOHN E O'DONNELL & ASSOCIATES
AUBURN, MAINE
1972
LEGEND
ADJACENT SHEET NO.
COMMON OWNERSHIP
DEVELOPMENT LOT NO.
SCALED DIMENSION
PROPERTY MAP
HARRISON
MAINE
FOR ASSESSMENT PURPOSES ONLY
NOT FOR PROPERTY CONVEYANCES
UPDATED TO APRIL 1, ____
BY:
MAINE SURVEY
CONSULTANTS, INC.
SCALE IN FEET
0 200 400
21

ASSESSOR WORSKEET

	475 Cape Monday Rd	7 Lovejoy Island Way
	Makovich - Subject	Labelle
	13-0055	13-0029
Land (Total Acreage)		
Neighborhood	*Long Lake*	*Long Lake*
Water Frontage	*111'*	*170'*
Land Factor	*125%*	*125%*
Base Developed Acre	0.48	*0.78*
Base Developed Acre Assessment	$ 922,758	$ 1,052,066
Rear Acreage	0.00	0.48
Rear Acreage Assessment	$ -	2880.00
Total Acres	**0.48**	**1.26**
Land Assessment	**$ 922,758**	**$ 1,054,946**
Dwelling		
Style	Conventional 2 Story - Built 1963 (Reno 1992)	Conventional 2 Story - Built 1964 (Reno 1989)
Living Sqft	960	512
Base Assessment	**$ 261,188**	**$ 172,265**
Attic	N/A	N/A
Attice Assessment	**$ -**	**$ -**
Heating Systems	HWBB	FWA
Heating Systems Assessment	**$ -**	**$ -**
Cooling Systems	N/A	N/A
Add Cooling Assessment	**$ -**	**$ -**
Total Full Bathrooms	2	2
Total Half Bathrooms	0	0
Additional Bath Fixtures	0	0
Add Bath Fix Assessment	**$ 9,046**	**$ 7,415**
Fire Place	1	N/A
Fire Place Assessment	**$ 6,462**	**$ -**
Year Built	1963 (Renovated 1992)	1964 (Renovated 1989)
Grade	B 110	C 110
Condition	Above Average	Above Average
Dwelling Assessment	**$ 276,696**	**$ 179,680**
Basement Finish sqft	**N/A**	**No Basement - Crawl**
Basement Finish Grade	**N/A**	**N/A**
Add Basement Assessment	**$ -**	**$ (7,479)**
Total Dwellling Assessment	**$ 276,696**	**$ 172,201**
Depreciated Dwelling Assessment (based on age)	**$ 193,687**	**$ 114,514**
Outbuildings *(Depreciated)*		
Garage	728 sqft w/ Full 1story Finish (3 Plumbing Fixtures & Heat Pump)	ADU 812 sqft - Built 1989 (1 Bathroom & FWA)
Garage Assessment	**$ 153,113**	**$ 150,702**
One Story Frame	408 sqft - Built 1963	256 sqft - Built 1964 & 325 sqft - built 1964
One Story Frame Assessment	**$ 53,622**	**$ 55,572**
Open Frame Porch	18 sqft - Built 2024 & Enclosed Frame Porch 190 - Built 1963	Enclosed Frame Porch 80 sqft - Built 1964
Open Frame Porch Assessment	**$ 23,872**	**$ 6,405**
Decking	66 sqft - Built 2024 & 192 sqft - Built 1971	176 sqft - Built 1964 & 40 sqft - Built 1964 & 456 sqft - Built 1989
Decking Assessment	**$ 5,739**	**$ 11,878**
Basement Entry	45sqft - Built 2024	N/A
Basement Entry Assessment	**$ 5,413**	**$ -**
Shed	N/A	144 sqft - Built 1964 & 48 sqft - Built 2009
Shed Assessment	**$ -**	**$ 5,033**
Generator	1	N/A
Generator Assessment	**$ 7,544**	**$ -**
Total Outbuilding Assessment	**$ 249,303**	**$ 229,590**
TOTAL LAND ***(Rounded)***	**$ 922,800**	**$1,054,900**
TOTAL BUILDINGS ***(Rounded)***	**$ 443,000**	**$344,100**
TOTAL ASSESSMENT	**$ 1,365,800**	**$1,399,000**
Sale Amount	**$ 630,000**	**$ 1,655,000**
Sale Date	**5/20/2005**	**9/13/2024**
Assessment Compared to Sale Price	**N/A**	**($256,000)**
Difference %	**N/A**	**18%**

Name: MAKOVICH, LAWRENCE J
MAKOVICH, AILEEN M
Map/Lot: 13-0055
Account: 529 Card: 1 of 1 Location: 475 CAPE MONDAY ROAD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved

Sale Data

Sale Date	05/20/2005
Sale Price	630,000
Sale Type	Sale Type.....
Financing	Financed
Verified	Verification
Validity	Validity

Reference 1	Harrison Shores Subdivision - Lot 31 & 32		
Reference 2			
Tran/Land/Bldg	2 1 8		
Shore Ft Frnt	111	Subdivision	Y
Exemption(s)		Land Schedule	3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.48	Fr. A-Baselot Imp (Fract)	900,000	738,206.12	125.		922,758
Total Acres 0.48					Land Total	922,758

Dwelling Description / **Replacement Cost New**

Conventional	Two Story	480 Sqft	Grade B 110	Base	261,188
Exterior	Wood Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	6				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	9,046
Attic	None			Attic	0
FirePlaces	1			Fireplace	6,462
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1963	1992	Typical	Typical	Above Average	Typical	276,696

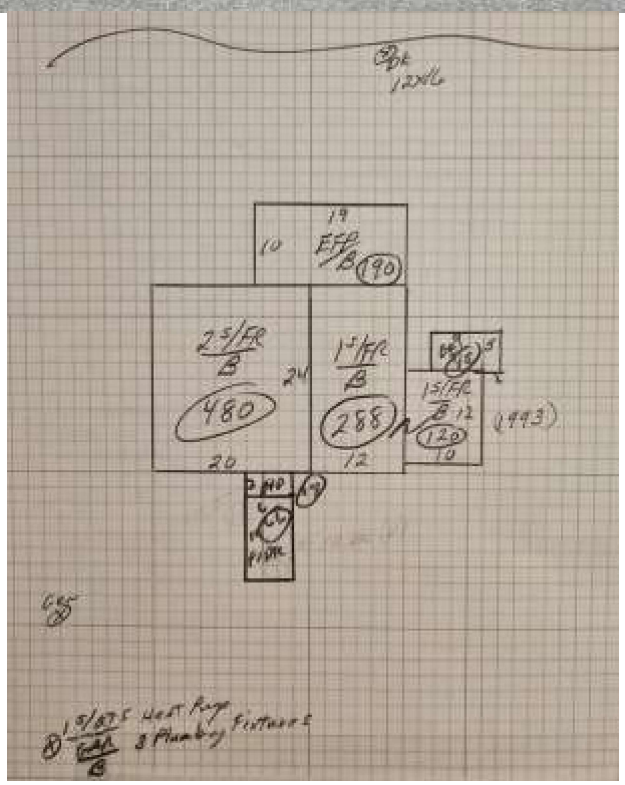
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	70%	100%	100%	193,687

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	2024	66	B 100	3.250	Avg	97%	100%	100%	3.152
Open Frame Porch	2024	18	B 100	5.777	Avg	97%	100%	100%	5.604
One Story Frame	1963	408	B 145	76.603	Avg+	70%	100%	100%	53.622
Basement Entry	2024	45	B 100	5.580	Avg	97%	100%	100%	5.413
Encl Frame Porch	1963	190	B 140	26.097	Avg+	70%	100%	100%	18.268
Wood Deck	1971	192	C 100	4.687	Avg	69%	80%	100%	2.587
Generator	2018	1	C 100	8.025	Avg	94%	100%	100%	7.544
Fin 1st/Gar	1999	728	B 130	162.886	Avg+	86%	100%	100%	140.082
Plumbing Fixtures	2021	3	B 100	8.224	Avg+	96%	100%	100%	7.895
Heat Pump	2021	1	C 100	5.350	Avg+	96%	100%	100%	5.136
							Outbuilding Total		249,303

Accpt Land	922,800	**Accepted Bldg**	443,000	**Total**	1,365,800


23/04/2023 13:09
13-0055


19
10
EFP
B
190
2S/FR
B
480
24
1S/FR
B
288
12
20
1S/FR
B 12
120
10
(1993)
HP
PORCH

INFORMATION AS FILED WITH MAINE REVENUE SERVICES - NOT VERIFIED

COPY OF DATA ALREADY ON FILE. DO NOT RE-PROCESS.

MAINE REAL ESTATE TRANSFER TAX DECLARATION

Form RETTD

DLN: 8243060600135
Registry: Cumberland
Date/Time Recorded: 12/31/9999 12:00:00 AM
Transfer Tax Amount:
Doc Number:
Book: 40994
Page: 320
BOOK/PAGE - REGISTRY USE ONLY

1. County CUMBERLAND
2. Municipality HARRISON

3. GRANTEE/PURCHASER

Last name, first name, MI; or business name
LABELLE LEANNE C

Mailing address
16 HICKORY DR

State
MA

Municipality
MEDFIELD

ZIP Code
02052-0000

4. GRANTOR/SELLER

Last name, first name, MI; or business name
FERRIS PERRYN

Mailing address
4832 AMITY PLACE

State
NC

Municipality
CHARLOTTE

ZIP Code
28212-0000

5. PROPERTY

Tax Map	Block	Lot	Sub-lot
13	0	29	

Tax maps exist for property: No
Multiple parcels: No
Portion of parcels: No
Type of property:
Acreage: 0.00

Physical Location
79 LOVE JOY WAY

6. TRANSFER TAX

Purchase Price 1,655,000.00

Fair market value 0.00

Claiming exemption: No

Exemption type:

7. DATE OF TRANSFER (MM/DD/YYYY)

09/13/2024

8. CLASSIFIED. WARNING TO BUYER - If the property is classified as farmland, open space, tree growth, or working waterfront, a substantial financial penalty may be triggered by development, subdivision, partition, or change in use.

Classified: No

9. SPECIAL CIRCUMSTANCES

Were there any special circumstances with the transfer that suggest the price paid was either more or less than its fair market value? If yes, check the box and enter explanation

Special Circumstances: No

10. INCOME TAX WITHHELD. The buyer is not required to withhold Maine income tax because:

Seller has qualified as a Maine resident: No
A waiver has been received from the State Tax Assessor: No
Consideration for the property is less than $50,000: No
The transfer is a foreclosure sale: No

11. OATH. Aware of penalties as set forth in 36 M.R.S. § 4641-K, I declare that I have reviewed this return with the Grantor(s) and Grantee(s) and to the best of my knowledge and belief the information contained herein is true, correct, and complete. Declaration of preparer is based on information provided by Grantor(s) and Grantee(s) and of which preparer has any knowledge.

PREPARER

Name of preparer:
Phone number:
Mailing address:
Email address:

SUPPLEMENT TO THE REAL ESTATE TRANSFER TAX FORM

Additional Grantees/Purchasers

Name

LABELLE MICHAEL E

Additional Grantors/Sellers

Name

ANABLE ALEXANDRA AND TESSA

Parcels

Municipality	Tax Map	Block	Lot	Sub-Lot
HARRISON	13	0	29	

Name: LABELLE, MICHAEL E.
LABELLE, LEANNE C.
Map/Lot: 13-0029
Account: 33 Card: 1 of 2 Location: 7 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake
Zoning/Use	Shoreland
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved
Spring Check List	2026
Reference 1	
Reference 2	
Tran/Land/Bldg	2 1 8
Shore Ft Frnt	170
Subdivision	0
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	09/13/2024
Sale Price	1,655,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.78	Fr. A-Baselot Imp (Fract)	900,000	841,604.51	125.		1,052,006
0.48	Acre-Rear Land 2+	6,000.00	2,880.00	100%		2,880
Total Acres 1.26					Land Total	1,054,886

Dwelling Description / **Replacement Cost New**

Conventional	Two Story	256 Sqft	Grade C 110	Base	172,265
Exterior	Verticle Boards	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-7,479
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	7,415
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1964	1989	Typical	Typical	Above Average	Typical	172,201

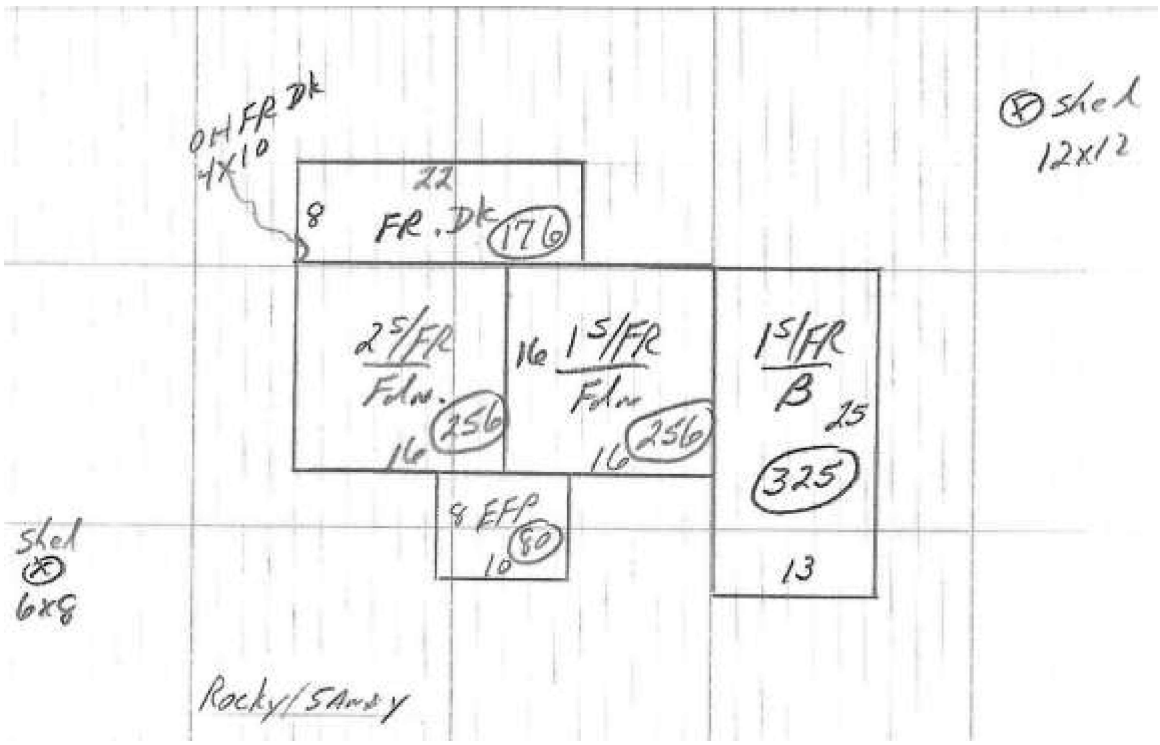
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	70%	95%	100%	114,514

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
						Percent Good			
Encl Frame Porch	1964	80	C 110	9.632	Avg+	70%	95%	100%	6.405
One Story Frame	1964	256	C 110	31.532	Avg+	70%	95%	100%	20.968
One Story Frame	1964	325	C 140	49.434	Avg+	70%	100%	100%	34.604
Wood Deck	1964	176	C 110	4.873	Avg+	70%	95%	100%	3.240
Frame Shed	1964	144	C 100	6.646	Avg	65%	80%	100%	3.456
Frame Shed	2009	48	C 100	2.215	Avg	89%	80%	100%	1.577
Wood Deck	1964	40	C 110	2.472	Avg+	70%	95%	100%	1.644
						Outbuilding Total			71,894

Accpt Land 1,054,900 **Accepted Bldg** 186,400 **Total** 1,241,300


23/04/2023 12:41
13-0029.1


OH FR Dk
4X10
22
8
FR. Dk
176
2S/FR
Fdn.
16
256
16
1S/FR
Fdn
16
256
1S/FR
B
25
325
13
8 EFP
10
80
Shed
12x12
Shed
6x8
Rocky/Sandy

Name: LABELLE, MICHAEL E.
LABELLE, LEANNE C.
Map/Lot: 13-0029
Account: 33 Card: 2 of 2 Location: 7 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake
Zoning/Use	Shoreland
Topography	Rolling
Utilities	Shared
Street	Paved
Reference 1	
Reference 2	
Tran/Land/Bldg	2 0 10
Shore Ft Frnt	0
Subdivision	0
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	09/13/2024
Sale Price	1,655,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Dwelling Description / **Replacement Cost New**

Cape Cod	One & 1/2 Story	650 Sqft	Grade C 110	Base	223,164
Exterior	Verticle Boards	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-11,652
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	2				
Bedrooms	1	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1989	0	Typical	Typical	Average	Typical	211,512

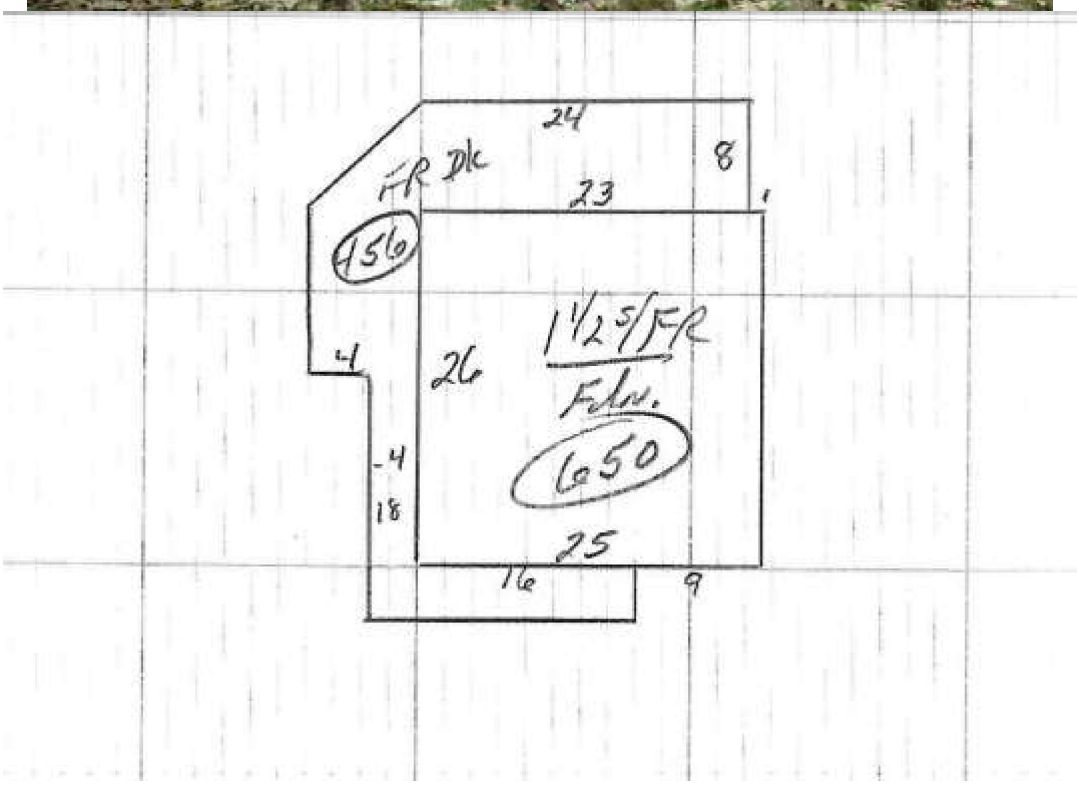
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	75%	95%	100%	150,702

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	1989	456	C 110	9.816	Avg	75%	95%	100%	6.994
								Outbuilding Total	6,994

Accpt Land	0	**Accepted Bldg**	157,700	**Total**	157,700


23/04/2023 12:42
13-0029.2


24
8
FR Dk
23
1
456
1 1/2 S/FR
Fdn.
650
4
26
4
18
25
16
9

	Calculated			Correlated		
Card	**Land**	**Building**	**Calc. Total**	**Land**	**Building**	**Total**
1	1,054,900	186,400	1,241,300	1,054,900	186,400	1,241,300
2	0	157,700	157,700	0	157,700	157,700
TOTAL	1,054,900	344,100	1,399,000	1,054,900	344,100	1,399,000

Name: MAKOVICH, LAWRENCE J
MAKOVICH, AILEEN M
Map/Lot: 13-0055
Account: 529 Card: 1 of 1 Location: 475 CAPE MONDAY ROAD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved

Sale Data

Sale Date	05/20/2005
Sale Price	630,000
Sale Type	Sale Type.....
Financing	Financed
Verified	Verification
Validity	Validity

Reference 1	Harrison Shores Subdivision - Lot 31 & 32		
Reference 2			
Tran/Land/Bldg	2 1 8		
Shore Ft Frnt	111	Subdivision	Y
Exemption(s)		Land Schedule	3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.48	Fr. A-Baselot Imp (Fract)	900,000	738,206.12	125.		922,758
Total Acres 0.48					Land Total	922,758

Dwelling Description / **Replacement Cost New**

Conventional	Two Story	480 Sqft	Grade B 110	Base	261,188
Exterior	Wood Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	6				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	9,046
Attic	None			Attic	0
FirePlaces	1			Fireplace	6,462
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1963	1992	Typical	Typical	Above Average	Typical	276,696

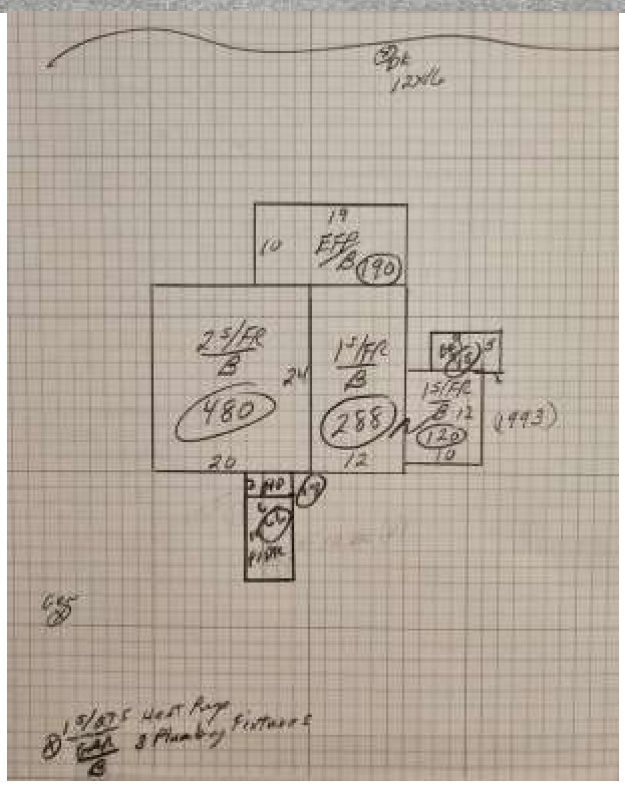
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	70%	100%	100%	193,687

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	2024	66	B 100	3.250	Avg	97%	100%	100%	3.152
Open Frame Porch	2024	18	B 100	5.777	Avg	97%	100%	100%	5.604
One Story Frame	1963	408	B 145	76.603	Avg+	70%	100%	100%	53.622
Basement Entry	2024	45	B 100	5.580	Avg	97%	100%	100%	5.413
Encl Frame Porch	1963	190	B 140	26.097	Avg+	70%	100%	100%	18.268
Wood Deck	1971	192	C 100	4.687	Avg	69%	80%	100%	2.587
Generator	2018	1	C 100	8.025	Avg	94%	100%	100%	7.544
Fin 1st/Gar	1999	728	B 130	162.886	Avg+	86%	100%	100%	140.082
Plumbing Fixtures	2021	3	B 100	8.224	Avg+	96%	100%	100%	7.895
Heat Pump	2021	1	C 100	5.350	Avg+	96%	100%	100%	5.136
							Outbuilding Total		249,303

Accpt Land	922,800	**Accepted Bldg**	443,000	**Total**	1,365,800


23/04/2023 13:09
13-0055


19
10
EFP
B
190
2 S/FR
B
480
24
1 S/FR
B
288
12
20
1 S/FR
B 12
120
10
(1993)
HP
PORCH

Map/Lot: 13-0027
Account: 1307 Card: 1 of 1 Location: 15 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake
Zoning/Use	Shoreland
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved
Spring Check List	2026
Reference 1	
Reference 2	
Tran/Land/Bldg	2 1 7
Shore Ft Frnt	180
Subdivision	0
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	05/14/2020
Sale Price	850,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.83	Fr. A-Baselot Imp (Fract)	900,000	855,842.00	125.		1,069,803
0.67	Acre-Rear Land 2+	6,000.00	4,020.00	100%		4,020
Total Acres 1.50					Land Total	1,073,823

Dwelling Description / **Replacement Cost New**

Contemporary	One Story	1046 Sqft	Grade A 120	Base	371,101
Exterior	Vinyl/Aluminum	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	0% None	Heat	0
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	12,134
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1998	0	Typical	Typical	Above Average	Typical	383,235

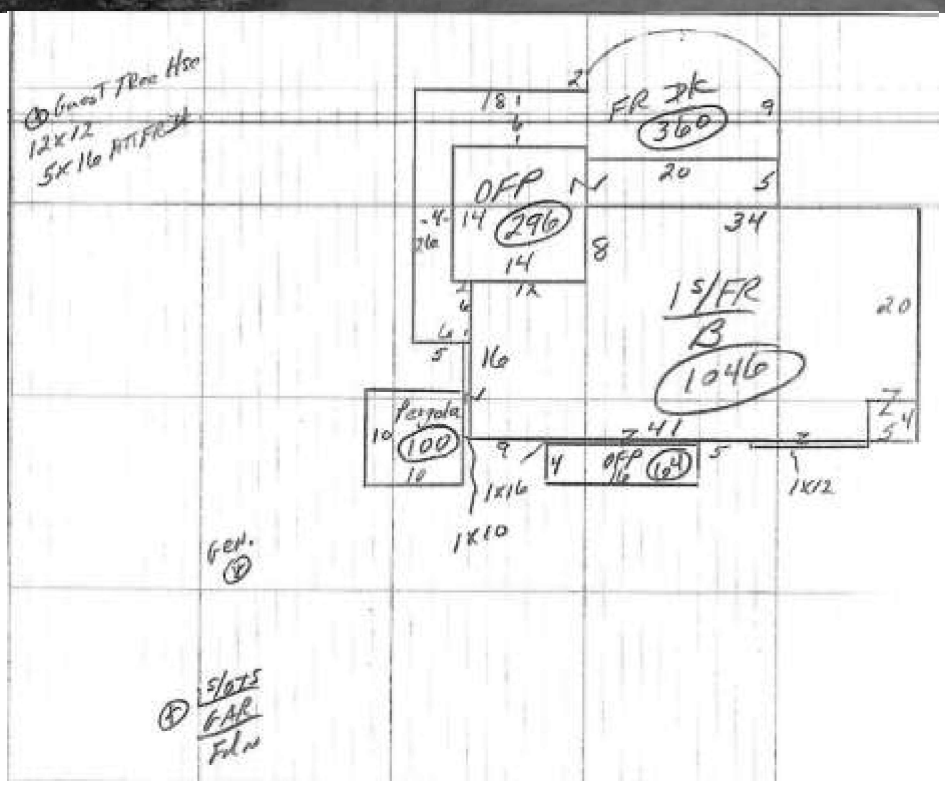
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	83%	100%	100%	318,085

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Pergola	1998	100	A 120	5.778	Avg+	83%	100%	100%	4.796
Open Frame Porch	1998	64	A 120	11.846	Avg+	83%	100%	100%	9.832
Open Frame Porch	2024	296	A 120	28.604	Avg	97%	100%	100%	27.746
Wood Deck	2024	360	A 120	13.290	Avg	97%	100%	100%	12.891
Bunkhouse	2001	144	A 100	10.401	Avg	85%	100%	100%	8.841
Wood Deck	2001	80	C 100	2.889	Avg	85%	100%	100%	2.456
Fin 1st/Gar	1999	672	B 115	135.895	Avg	84%	100%	100%	114.152
Open Frame Porch	1999	160	B 100	12.728	Avg	84%	100%	100%	10.692
Wood Deck	1999	160	B 100	5.091	Avg	84%	100%	100%	4.276
Generator	2020	1	C 100	8.025	Avg	95%	100%	100%	7.624
						Outbuilding Total			203,306

Accpt Land 1,073,800 **Accepted Bldg** 521,400 **Total** 1,595,200


23/04/2023 12:36
13-0027


FR Dk
360
OFP
296
1S/FR
B
1046
Pergola
100
OFP
64
1x16
1x10
1x12
Gen.

Name: CASALI RODERIC, LAUREL, JONATHAN
DUTRISAC, RICHARD & MELISSA - FAMILY
Map/Lot: 13-0028
Account: 263 Card: 1 of 2
Location: 13 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake		
Zoning/Use	Shoreland		
Topography	Rolling		
Utilities	Drilled Well Septic System		
Street	Paved		
Reference 1			
Reference 2			
Tran/Land/Bldg	2 1 8		
Shore Ft Frnt	170	Subdivision	0
Exemption(s)		Land Schedule	3

Sale Data

Sale Date	12/30/1899
Sale Price	0
Sale Type	Sale Type.....
Financing	Financed
Verified	Verification
Validity	Validity

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.78	Fr. A-Baselot Imp (Fract)	900,000	841,604.51	125.		1,052,006
0.22	Acre-Rear Land 2+	6,000.00	1,320.00	100%		1,320
Total Acres 1.00					Land Total	1,053,326

Dwelling Description / **Replacement Cost New**

Conventional	Three Story	320 Sqft	Grade C 110	Base	239,087
Exterior	T111/Drop	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	Damp Full Bmt	Basement	0
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Floor/Wall Unit	Cooling	0% None	Heat	-2,429
Rooms	3				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	1	Plumbing	4,943
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
2002	0	Typical	Typical	Average	Typical	241,601

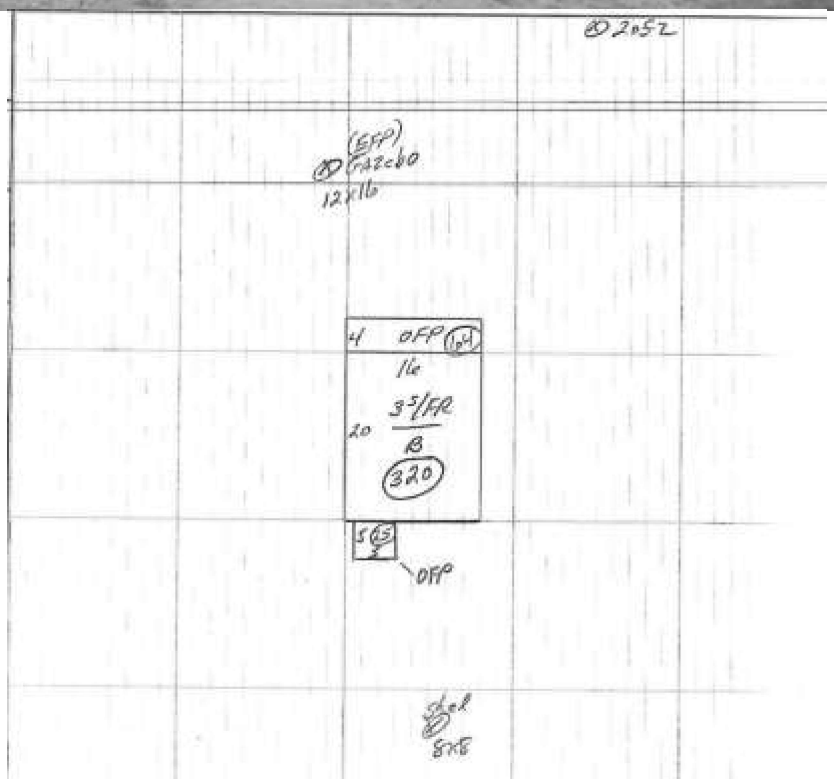
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	83%	100%	100%	200,529

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Open Frame Porch	2002	25	C 110	5,518	Avg	83%	100%	100%	4,580
Open Frame Porch	2002	64	C 110	7,239	Avg	83%	100%	100%	6,008
Encl Frame Porch	1988	192	C 100	15,398	Avg	78%	80%	100%	9,608
Frame Shed	1980	64	C 100	2,954	Avg	74%	80%	100%	1,749
						Outbuilding Total			21,945

Accpt Land	1,053,300	**Accepted Bldg**	222,500	**Total**	1,275,800


23/04/2023 12:40
13-0028.1


2052
(EFP)
Gazebo
12x16
4 OFP
16
3 S/FR
20
B
320
OFP
8x8

Neighborhood 3	Long Lake		
Zoning/Use	Shoreland		
Topography	Rolling		
Utilities	Shared		
Street	Paved		
Reference 1			
Reference 2			
Tran/Land/Bldg	2 0 8		
Shore Ft Frnt	0	Subdivision	0
Exemption(s)		Land Schedule	3

Sale Data

Sale Date	12/30/1899
Sale Price	0
Sale Type	Sale Type.....
Financing	Financed
Verified	Verification
Validity	Validity

Dwelling Description / **Replacement Cost New**

Conventional	One Story	288 Sqft	Grade D 100	Base	94,234
Exterior	Wood Siding	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Piers	Basement	No Bsmt Pier	Basement	-6,966
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Not Heated	Cooling	0% None	Heat	-945
Rooms	2				
Bedrooms	1	Add Fixtures	1		
Baths	0	Half Baths	1	Plumbing	0
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Minimal			Insulation	-130
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1955	0	Typical	Typical	Below Average	Typical	86,193

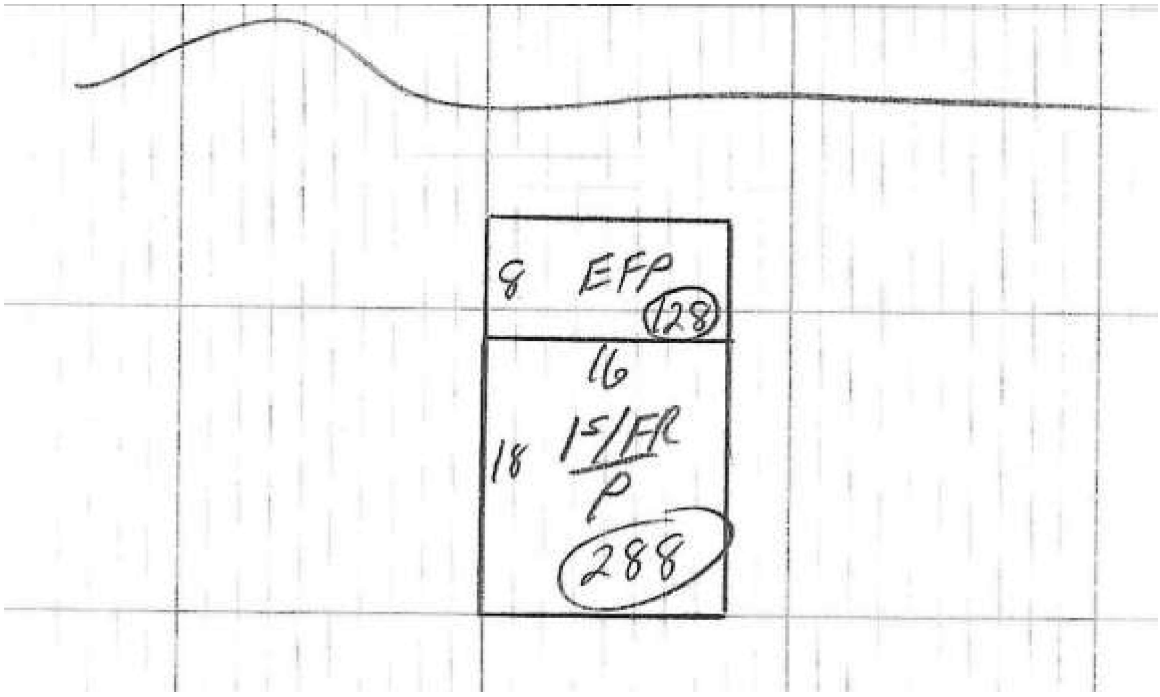
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Heat	None	55%	80%	100%	37,925

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
						Percent Good			
Encl Frame Porch	1955	128	D 100	9,514	Avg-	55%	80%	100%	4,186
						Outbuilding Total			4,186

Accpt Land 0 **Accepted Bldg** 42,100 **Total** 42,100


23/04/2023 12:40
13-0028.2


8 EFP
128
16
18 1S/FR
P
288

Name: CASALI RODERIC, LAUREL, JONATHAN
DUTRISAC, RICHARD & MELISSA - FAMILY
Map/Lot: 13-0028
Account: 263
Location: 13 LOVEJOY ISLAND WAY

	Calculated			Correlated		
Card	**Land**	**Building**	**Calc. Total**	**Land**	**Building**	**Total**
1	1,053,300	222,500	1,275,800	1,053,300	222,500	1,275,800
2	0	42,100	42,100	0	42,100	42,100
TOTAL	1,053,300	264,600	1,317,900	1,053,300	264,600	1,317,900

Name: LABELLE, MICHAEL E.
LABELLE, LEANNE C.
Map/Lot: 13-0029
Account: 33 Card: 1 of 2 Location: 7 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake
Zoning/Use	Shoreland
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved
Spring Check List	2026
Reference 1	
Reference 2	
Tran/Land/Bldg	2 1 8
Shore Ft Frnt	170
Subdivision	0
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	09/13/2024
Sale Price	1,655,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.78	Fr. A-Baselot Imp (Fract)	900,000	841,604.51	125.		1,052,006
0.48	Acre-Rear Land 2+	6,000.00	2,880.00	100%		2,880
Total Acres 1.26					Land Total	1,054,886

Dwelling Description / **Replacement Cost New**

Conventional	Two Story	256 Sqft	Grade C 110	Base	172,265
Exterior	Verticle Boards	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-7,479
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	4				
Bedrooms	2	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	7,415
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1964	1989	Typical	Typical	Above Average	Typical	172,201

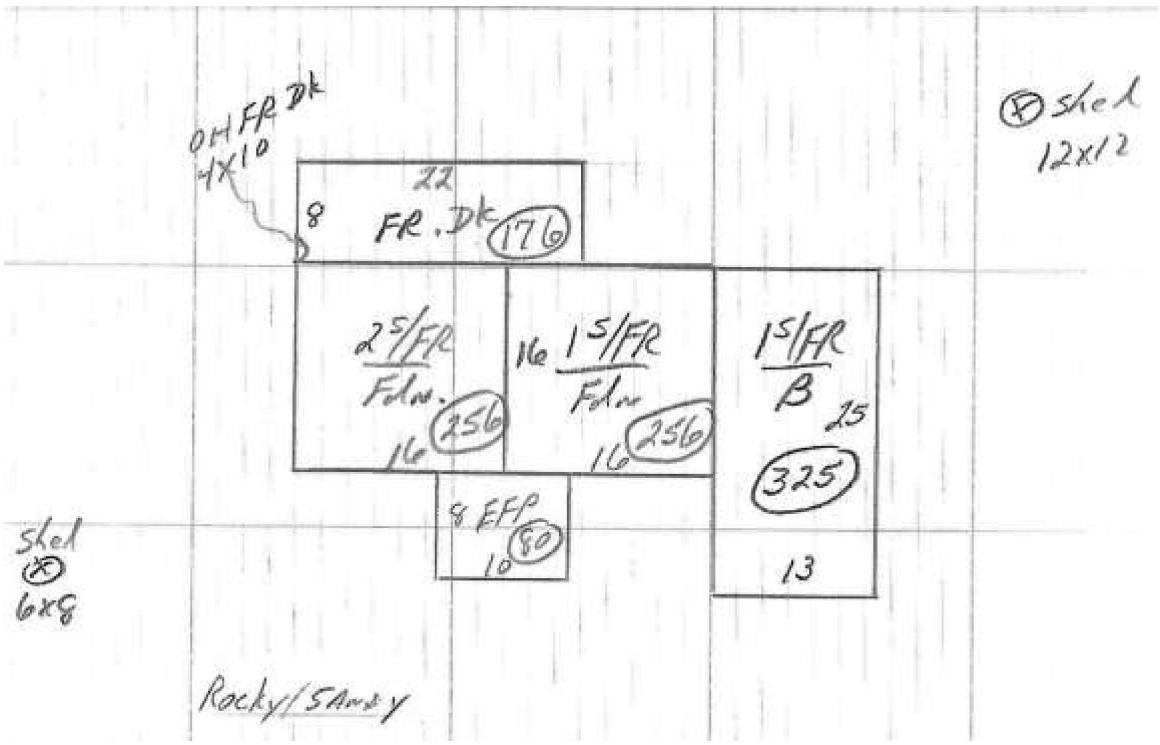
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	70%	95%	100%	114,514

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
						Percent Good			
Encl Frame Porch	1964	80	C 110	9.632	Avg+	70%	95%	100%	6.405
One Story Frame	1964	256	C 110	31.532	Avg+	70%	95%	100%	20.968
One Story Frame	1964	325	C 140	49.434	Avg+	70%	100%	100%	34.604
Wood Deck	1964	176	C 110	4.873	Avg+	70%	95%	100%	3.240
Frame Shed	1964	144	C 100	6.646	Avg	65%	80%	100%	3.456
Frame Shed	2009	48	C 100	2.215	Avg	89%	80%	100%	1.577
Wood Deck	1964	40	C 110	2.472	Avg+	70%	95%	100%	1.644
							Outbuilding Total		71,894

Accpt Land 1,054,900 **Accepted Bldg** 186,400 **Total** 1,241,300


23/04/2023 12:41
13-0029.1


OH FR Dk
4X10
22
8
FR. Dk
176
2S/FR
Fdn.
16
256
16
1S/FR
Fdn
16
256
1S/FR
B
25
325
13
8 EFP
10
80
Shed
12x12
Shed
6x8
Rocky/Sandy

Name: LABELLE, MICHAEL E.
LABELLE, LEANNE C.
Map/Lot: 13-0029
Account: 33 Card: 2 of 2 Location: 7 LOVEJOY ISLAND WAY

Neighborhood 3	Long Lake
Zoning/Use	Shoreland
Topography	Rolling
Utilities	Shared
Street	Paved
Reference 1	
Reference 2	
Tran/Land/Bldg	2 0 10
Shore Ft Frnt	0
Subdivision	0
Exemption(s)	
Land Schedule	3

Sale Data

Sale Date	09/13/2024
Sale Price	1,655,000
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Dwelling Description / **Replacement Cost New**

Cape Cod	One & 1/2 Story	650 Sqft	Grade C 110	Base	223,164
Exterior	Verticle Boards	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-11,652
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	2				
Bedrooms	1	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1989	0	Typical	Typical	Average	Typical	211,512

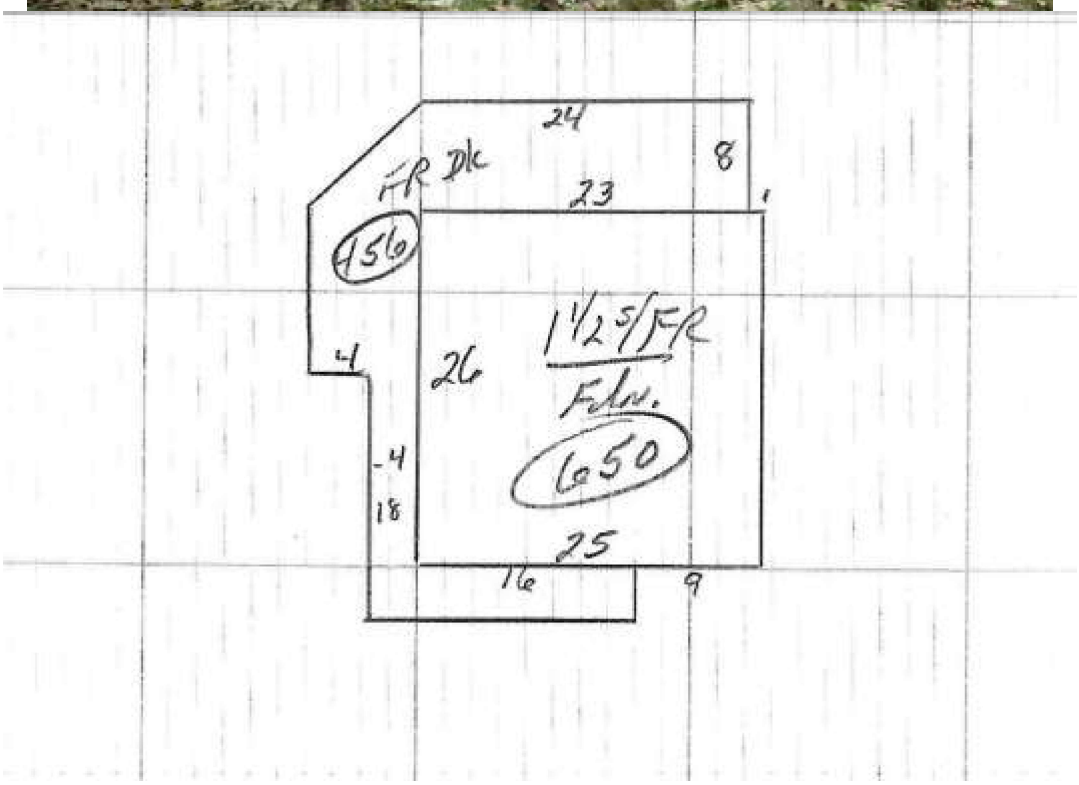
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	75%	95%	100%	150,702

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	1989	456	C 110	9.816	Avg	75%	95%	100%	6.994
						Outbuilding Total			6,994

Accpt Land	0	**Accepted Bldg**	157,700	**Total**	157,700


23/04/2023 12:42
13-0029.2


24
8
FR Dk
23
1
456
1 1/2 S/FR
Fdn.
650
4
26
4
18
25
16
9

	Calculated			Correlated		
Card	**Land**	**Building**	**Calc. Total**	**Land**	**Building**	**Total**
1	1,054,900	186,400	1,241,300	1,054,900	186,400	1,241,300
2	0	157,700	157,700	0	157,700	157,700
TOTAL	1,054,900	344,100	1,399,000	1,054,900	344,100	1,399,000

Map/Lot: 21-0019
Account: 72 Card: 1 of 1 Location: 457 CAPE MONDAY RD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved

Sale Data

Sale Date	04/24/2025
Sale Price	0
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Related Parties

Reference 1	Harrison Shores Subdivision - Lot 22 & 23		
Reference 2			
Tran/Land/Bldg	1 1 10		
Shore Ft Frnt	100	Subdivision	Y
Exemption(s)		Land Schedule	3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.46	Fr. A-Baselot Imp (Fract)	900,000	729,771.88	125.		912,215
0.03	Acre-Rear Land 2+	6,000.00	180.00	100%		180
Total Acres 0.49					Land Total	912,395

Dwelling Description / **Replacement Cost New**

Cape Cod	One & 3/4 Story	1008 Sqft	Grade A 110	Base	445,722
Exterior	Clapboard	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Asphalt Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-23,167
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Hot Water BB	Cooling	100% Heat Pump	Heat	9,343
Rooms	5				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	11,123
Attic	None			Attic	0
FirePlaces	1			Fireplace	7,945
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1996	2023	Modern	Modern	Very Good	Typical	450,966

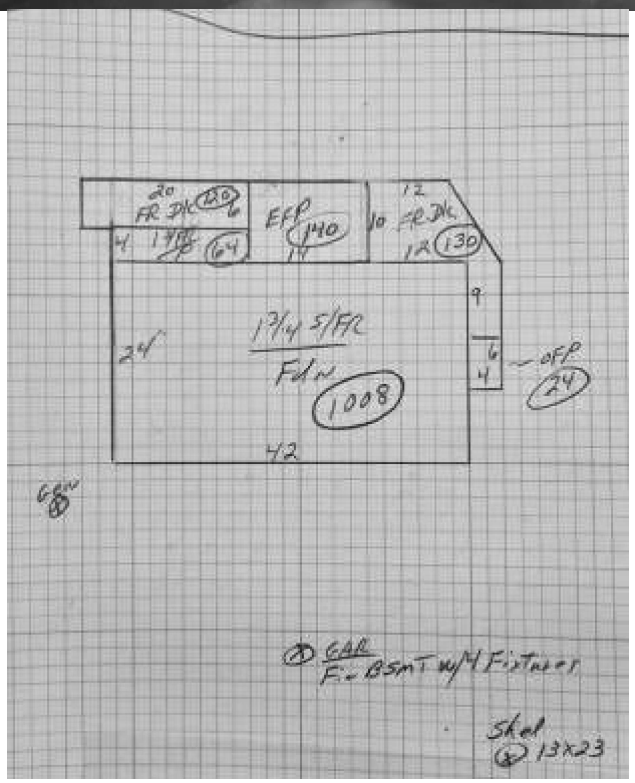
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	87%	95%	100%	372,723

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
						Percent Good			
One Story Frame	2022	64	A 110	16.790	V Good	96%	100%	100%	16.118
Encl Frame Porch	2022	140	A 110	20.319	V Good	96%	100%	100%	19.506
Wood Deck	2022	250	A 110	9.268	V Good	96%	100%	100%	8.897
Open Frame Porch	2022	24	A 110	8.210	V Good	96%	100%	100%	7.882
Generator	2017	1	C 100	8.025	Avg	93%	100%	100%	7.463
Frame Garage	1996	576	A 150	61.036	Avg	82%	100%	100%	50.050
Plumbing Fixtures	1996	4	C 100	8.988	Avg	82%	100%	100%	7.370
Frame Shed	1972	299	B 100	16.835	Avg	69%	80%	100%	9.293
						Outbuilding Total			126,579

Accpt Land	912,400	**Accepted Bldg**	499,300	**Total**	1,411,700


01/05/2023 10:32
21-0019


20
FR DK
120
6
EFP
140
10
12
FR DK
12
130
4
64
9
1 3/4 S/FR
Fdn
1008
24
6
4
OFP
24
42
GAR
Fin BSMT w/M Fixtures
Shed
13x23

Name: SLOBODA, HEIDI
SLOBODA, ANTHONY
Map/Lot: 21-0034
Account: 1490 Card: 1 of 2 Location: 391 CAPE MONDAY RD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved

Sale Data

Sale Date	05/10/2021
Sale Price	1
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Related Parties

Reference 1	Gull Point Shores Subdivision - Lot 32 & 33		
Reference 2			
Tran/Land/Bldg	1 1 7		
Shore Ft Frnt	254	Subdivision	Y
Exemption(s)		Land Schedule	3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
1.17	Fr. A-Baselot Imp (Fract)	900,000	973,498.84	125.		1,216,874
0.13	Acre-Rear Land 2+	6,000.00	780.00	100%		780
Total Acres 1.30					Land Total	1,217,654

Dwelling Description / **Replacement Cost New**

Contemporary	Two Story	952 Sqft	Grade A 130	Base	535,745
Exterior	Verticle Boards	Masonry Trim	300Sqft	Trim	300
Dwelling Units	1 OTHER Units-0	Roof Cover	Wood Shingles	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-26,327
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Electric	Cooling	0% None	Heat	0
Rooms	6				
Bedrooms	4	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	13,145
Attic	Full Finsihed			Attic	60,792
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1983	0	Typical	Typical	Average	Typical	590,960

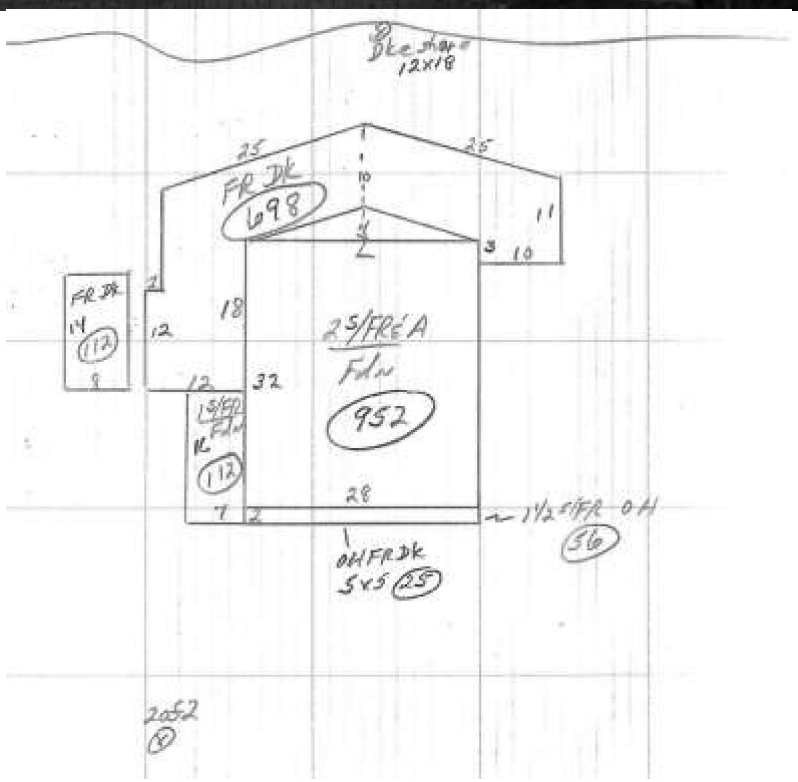
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	71%	100%	100%	419,582

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	1983	25	A 130	3.912	Avg	71%	100%	100%	2.778
1 & 1/2 Story Frm	1983	56	A 130	22.546	Avg	71%	100%	100%	16.008
Wood Deck	1983	698	A 130	24.976	Avg	71%	100%	100%	17.733
Wood Deck	1983	112	A 130	6.635	Avg	71%	100%	100%	4.711
Wood Deck	1983	216	C 100	5.072	Avg	75%	80%	100%	3.043
One Story Frame	1983	112	A 145	32.186	Avg	75%	100%	100%	24.140
						Outbuilding Total			68,413

Accpt Land 1,217,700 **Accepted Bldg** 488,000 **Total** 1,705,700


01/05/2023 10:45
21-0034.1


Bkshore 12x18
25
25
FR Dk
698
10
11
3
10
FR Dk
14
112
8
2
12
18
25/FRE A
Fdn
952
12
32
15/FR Fdn
12
112
28
7
2
1½ FR OH
56
OH FR Dk
5x5
25
2052
8

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Shared
Street	Paved

Sale Data

Sale Date	05/10/2021
Sale Price	1
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Related Parties

Reference 1			
Reference 2			
Tran/Land/Bldg	1 0 8		
Shore Ft Frnt	0	Subdivision	Y
Exemption(s)		Land Schedule	3

Dwelling Description / **Replacement Cost New**

Conventional	One & 1/2 Story	480 Sqft	Grade B 110	Base	237,107
Exterior	T111/Drop	Masonry Trim	260Sqft	Trim	260
Dwelling Units	1 OTHER Units-0	Roof Cover	Wood Shingles	Roof	0
Foundation	Concrete Slab	Basement	No Bsmt Slab	Basement	-15,124
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Electric	Cooling	0% None	Heat	0
Rooms	3				
Bedrooms	2	Add Fixtures	0		
Baths	1	Half Baths	0	Plumbing	0
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1984	0	Typical	Typical	Average	Typical	226,519

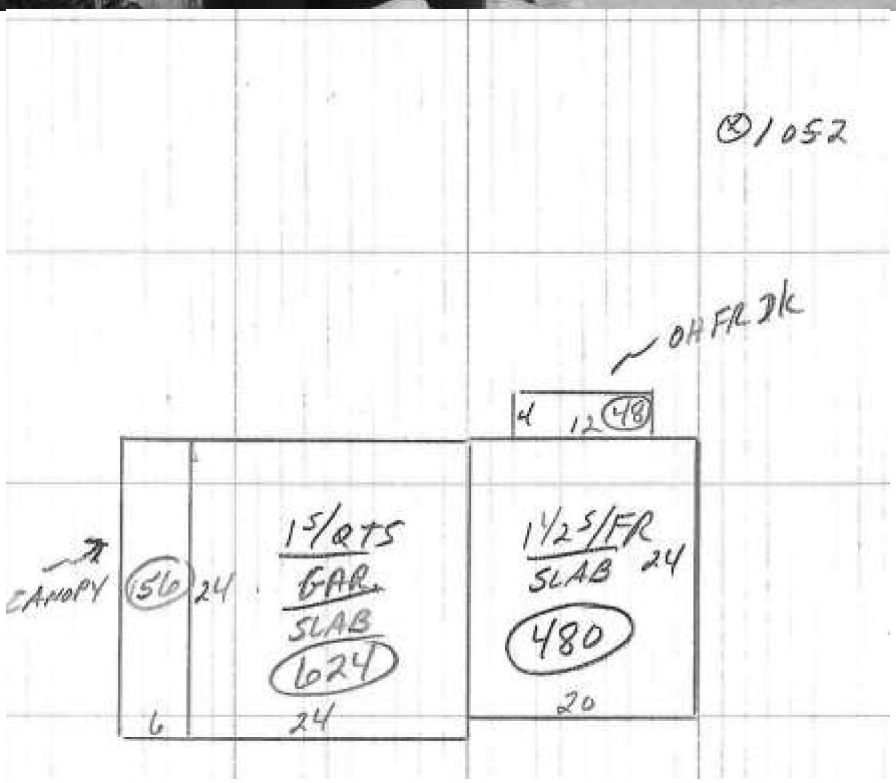
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	71%	90%	100%	144,746

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Fin 1st/Gar	1984	624	B 110	123.265	Avg	71%	90%	100%	78.766
Canopy	1984	156	B 110	5.514	Avg	71%	90%	100%	3.524
Wood Deck	1984	48	B 110	3.188	Avg	71%	90%	100%	2.037
Plumbing Fixtures	1984	4	B 110	12.062	Avg	71%	90%	100%	7.708
						Outbuilding Total			92,035

Accpt Land	0	**Accepted Bldg**	236,800	**Total**	236,800


01/17/2024 14:11
21-0034.2


1052
OH FR DK
4
12
48
CANOPY
56
24
1 S/QTS
GAR
SLAB
624
6
24
1 1/2 S/FR
SLAB
24
480
20

	Calculated			Correlated		
Card	**Land**	**Building**	**Calc. Total**	**Land**	**Building**	**Total**
1	1,217,700	488,000	1,705,700	1,217,700	488,000	1,705,700
2	0	236,800	236,800	0	236,800	236,800
TOTAL	1,217,700	724,800	1,942,500	1,217,700	724,800	1,942,500

Name: BIGGS, DOUGLAS A
BIGGS, SUSAN J
Map/Lot: 21-0036
Account: 1390 Card: 1 of 1 Location: 383 CAPE MONDAY RD

Neighborhood 3	Long Lake
Zoning/Use	Shoreland Subdivision
Topography	Rolling
Utilities	Drilled Well Septic System
Street	Paved

Sale Data

Sale Date	12/31/2008
Sale Price	426,501
Sale Type	Land & Buildings
Financing	Unknown
Verified	Public Record
Validity	Arms Length Sale

Reference 1	Gull Point Shores Shubdivision - Lot 30		
Reference 2			
Tran/Land/Bldg	1 1 4		
Shore Ft Frnt	100	Subdivision	Y
Exemption(s)		Land Schedule	3

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.46	Fr. A-Baselot Imp (Fract)	900,000	729,771.88	125.		912,215
0.10	Acre-Rear Land 2+	6,000.00	600.00	100%		600
Total Acres 0.56					Land Total	912,815

Dwelling Description / **Replacement Cost New**

Colonial	Two Story	508 Sqft	Grade B 110	Base	267,566
Exterior	Vinyl/Aluminum	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
Foundation	Concrete	Basement	Dry Full Bmt	Basement	0
Fin. Basement Area	672 Sqft, Grade B	Basement Gar	None	Fin Bsmt	25,643
Heating	100% Hot Water BB	Cooling	100% Heat Pump	Heat	4,377
Rooms	6				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	9,046
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
1972	0	Typical	Typical	Above Average	Typical	306,632

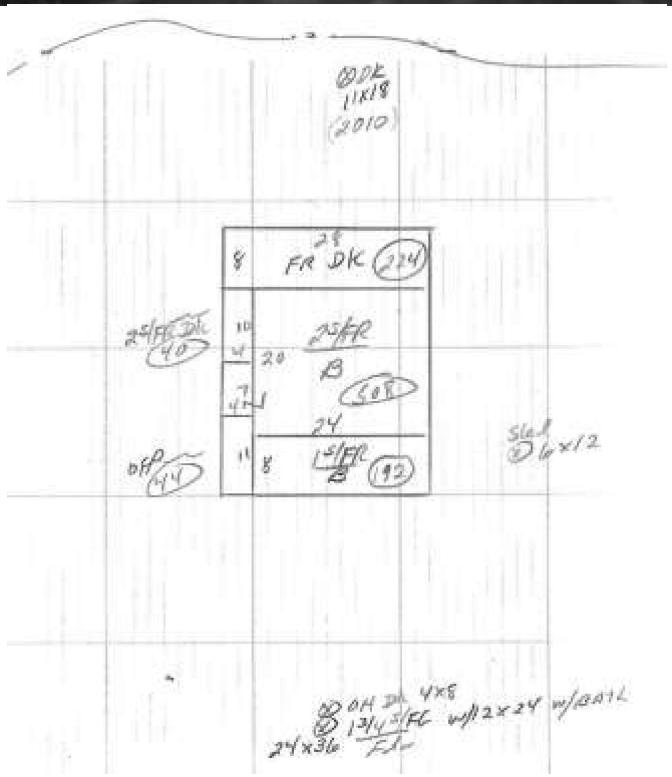
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
None	None	70%	100%	100%	214,642

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Phy	Func	Econ	Value Rcnld
						Percent Good			
Open Frame Porch	1972	44	B 110	7.754	Avg+	70%	100%	100%	5.428
One Story Frame	1972	192	B 140	38.434	Avg+	74%	100%	100%	28.441
Wood Deck	1972	224	B 110	6.978	Avg+	70%	100%	100%	4.885
2s Wood Deck	1972	40	B 110	3.532	Avg+	70%	100%	100%	2.472
1.75 Garage	1996	864	A 115	96.628	Avg+	84%	100%	100%	81.168
Plumbing Fixtures	2011	3	C 100	6.741	Avg	90%	80%	100%	4.854
Wood Deck	2011	32	C 100	2.119	Avg	90%	100%	100%	1.907
Wood Deck	2010	198	C 100	4.783	Avg	90%	80%	100%	3.444
Frame Shed	2010	72	E 100	1.662	Avg	90%	80%	100%	1.197
Generator	2010	1	C 100	8.025	Avg	90%	100%	100%	7.222
							Outbuilding Total		141,018

Accpt Land	912,800	**Accepted Bldg**	355,700	**Total**	1,268,500


01/05/2023 10:50
21-0036


DK
11x18
(2010)
8
28
FR DK
224
25/FR
B
20
24
8
1S/FR
B
192
OHP
44
Shed
6x12
OH DK 4x8
13/4 S/FC w/12x24 w/BAIL
24x36 Flr

Map/Lot: 21-0093
Account: 1513 Card: 1 of 1 Location: 44 PITTS RD

Neighborhood 3	Long Lake		
Zoning/Use	Shoreland		
Topography	Rolling		
Utilities	Drilled Well Septic System		
Street	Semi Improved		
Reference 1			
Reference 2			
Tran/Land/Bldg	2 1 10		
Shore Ft Frnt	100	Subdivision	0
Exemption(s)		Land Schedule	3

Sale Data

Sale Date	12/30/1899
Sale Price	0
Sale Type	Sale Type.....
Financing	Financed
Verified	Verification
Validity	Validity

Land Description

Units	Method - Description	Price/Unit	Total	Fctr	Influence	Value
0.44	Fr. A-Baselot Imp (Fract)	900,000	721,065.53	125.		901,332
Total Acres 0.44					Land Total	901,332

Dwelling Description / **Replacement Cost New**

Cape Cod	Two Story	768 Sqft	Grade B 100	Base	297,082
Exterior	Vinyl/Aluminum	Masonry Trim	None	Trim	0
Dwelling Units	1 OTHER Units-0	Roof Cover	Metal Roofing	Roof	0
Foundation	Concrete	Basement	No Bsmt Crawl	Basement	-14,310
Fin. Basement Area	None	Basement Gar	None	Fin Bsmt	0
Heating	100% Forced Warm	Cooling	0% None	Heat	0
Rooms	5				
Bedrooms	3	Add Fixtures	0		
Baths	2	Half Baths	0	Plumbing	8,224
Attic	None			Attic	0
FirePlaces	0			Fireplace	0
Insulation	Full			Insulation	0
Unfin. Living Area	NONE			Unfinished	0

Dwelling Condition

Built	Renovated	Kitchens	Baths	Condition	Layout	Total
2020	0	Modern	Modern	Average	Typical	290,996

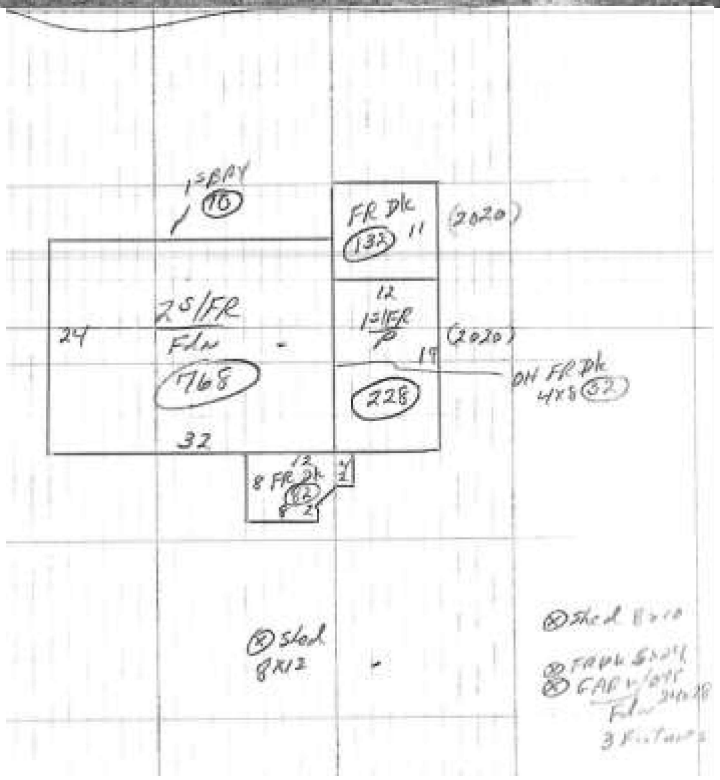
Functional Obsolescence	Economic Obsolescence	Phys. %	Func. %	Econ. %	Value(Rcnld)
Basement	None	94%	95%	100%	259,859

Outbuildings/Additions/Improvements

Description	Year	Units	Grade	RCN	Cond	Percent Good Phy	Func	Econ	Value Rcnld
Wood Deck	2020	82	B 100	3.564	Avg	94%	95%	100%	3.182
One Story Frame	2020	228	B 100	31.682	Avg	94%	95%	100%	28.292
Wood Deck	2020	132	B 100	4.543	Avg	94%	95%	100%	4.056
Frame Bay Window	2020	10	B 100	6.071	Avg	94%	95%	100%	5.422
Wood Deck	2020	32	B 100	2.585	Avg	94%	95%	100%	2.308
Frame Shed	1970	80	C 100	3.692	Avg	68%	80%	100%	2.009
Frame Shed	2021	96	C 100	4.430	Avg	95%	80%	100%	3.366
Fin 1st/Gar	2003	672	C 115	111.389	Avg	86%	100%	100%	95.795
Wood Deck	2004	120	C 100	3.531	Avg	86%	100%	100%	3.037
Plumbing Fixtures	2003	3	C 100	6.741	Avg	86%	100%	100%	5.797
							Outbuilding Total		153,264

Accpt Land	901,300	**Accepted Bldg**	413,100	**Total**	1,314,400


02/05/2023 12:00
21-0093


1=BAY
(16)
FR Dk
(133)
11
(2020)
12
2S/FR
Fdn
768
24
32
1=1FR
(2020)
19
228
OH FR Dk
4x8
(32)
8 FR Dk
(16)
Shed
8x12