

Form No. 1402.92
(10/17/92)
ALTA Owner's Policy

Nº 30042052

POLICY OF TITLE INSURANCE



First American Title Insurance Company

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

First American Title Insurance Company

BY *Parker S. Kennedy* PRESIDENT

ATTEST *Mark R. Amery* SECRETARY

OWNER'S POLICY**SCHEDULE A**

AGENT'S FILE NO. RE01-675

Owner's	POLICY NUMBER 30042052	DATE & TIME OF POLICY February 21, 2001 @ 11:24 am	AMOUNT OF INSURANCE \$10,000.00
Loan	POLICY NUMBER	DATE & TIME OF POLICY	AMOUNT OF INSURANCE \$0.00
Please complete the requested information if the insured premises is covered by any prior FATIC Policy(ies):			
Policy No(s) _____ Amount(s) of Insurance \$ _____			

AUTOMATIC INFLATION CLAUSE: The policy amount will automatically increase by 10% of the amount shown above on each of the first five anniversaries of the policy date with respect to residential policies.

NOTE: A Loan Policy on the encumbrance described in this Schedule has been issued naming as the Insured:

N/A

1. Name of Insured:
Forest F. Page and Doreen A. Page
2. The estate or interest in the land described herein and which is covered by this policy is Fee Simple.
3. The estate or interest referred to herein is at Date of Policy vested in the Insured.
4. The land herein described is encumbered by the following mortgage, and the assignment thereof, if any:

N/A

The land referred to in this policy is located at: Thurston Pond (Street),
known as Unit _____ of the _____ Condominium,
Lot No(s) _____ in the _____ Subdivision,
in the City/Town of Bucksport, County of Hancock,
State of Maine and is described as set forth in "Exhibit A"
attached hereto and made a part hereof.

AUTHORIZED SIGNATORY Samuel Cohen, Esquire

Law Office of Samuel G. Cohen

TYPE FIRM'S NAME

898 Main Street
P.O. Box 1
Waldoboro, ME 04572

First American Title Insurance Company

This Policy is valid only if Schedule B is attached. LO/A
This Copy to the Owner's

OWNER'S POLICY
SCHEDULE B - PART IOwner's Policy No. 30042052

Loan Policy No. _____

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of the following:

1. Any facts, rights, interest, or claims which are not shown by public records, but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
2. Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
3. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
4. The mortgage, if any, referred to in Item 4 of Schedule A. (This exception does NOT apply to Loan Policies.)
5. Liens for taxes and assessments which become due and payable subsequent to the date of policy.
6. IF THE INSURED PREMISES IS A CONDOMINIUM UNIT: Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title, created by the laws of the State of the insured premises or set forth in the Master Deed or Declaration of Condominium, in the related By-Laws, in the Declaration of Trust, or Site Plans and Floor Plans as duly recorded in the appropriate land records office and as the same may have been lawfully amended, and in any instrument creating the estate or interest insured by this policy.
7. The 2000-2001 real estate taxes were billed in the amount of \$369.60 and have been paid in full to the Town of Bucksport. The tax year for the Town of Bucksport runs from July 1st to June 30th.
8. This policy does not certify access for foot, vehicle or utilities.

☐ For additional exceptions see attached Schedule B-Part I Continuation Sheet.


INITIAL FOR IDENTIFICATION

This Copy to the Owner's

OWNER'S POLICY

SCHEDULE B, PART II

Owner's Policy No. 30042052

Loan Policy No. _____

In addition to the matters set forth in Part I of this Schedule, the title to the estate or interest in the land described or referred to in Schedule A is subject to the following matters:

1. None




INITIAL FOR IDENTIFICATION

This Copy to the Owner's

Page 1 of 1

A certain lot or parcel of land situated in the Town of Bucksport, County of Hancock, State of Maine, being more particularly bounded and described as follows:

First Lot: bounded and described as follows: Beginning at a stone monument next to Thurston Pond and formerly Benjamin Hewey's west line; thence in a Southerly course to stake and stones and to formerly Jefferson Hewey's land; thence Westerly on said Hewey's land to a stake at Daniel Snow's land formerly, afterwards owned by one Harriman and others; thence Northerly on said Harriman's and others land and to land formerly of Arthur W. King; thence Easterly on said A.W. King's to said Thurston Pond; thence Southerly on edge of said Pond to stone monument and first mentioned bound; containing ten acres, be the same more or less.

The above also being described as follows:

BEGINNING at a 5/8" iron rebar found marking the northwesterly corner of a parcel of land conveyed to Kenneth R. and Shirley A. Bloomer as described in Book 1721, Page 535 at the Hancock County Registry of Deeds and the northerly corner of a parcel of land now or formerly owned by Bangor Hydro-Electric Company; THENCE South 57 deg. 03 min. 15 sec. West by and along the northwesterly line of said Bangor Hydro-Electric Company a distance of five hundred sixty-five and one-tenths (565.1) feet to a 3/4" iron rebar found marking the easterly corner of a parcel of land now or formerly owned by Champion International Paper Company; THENCE North 32 deg. 14 min. 15 sec. West by and along the northeasterly line of said Champion International Paper Company and generally following a blazed line a distance of nine hundred forty-five and eight-tenths (945.8) feet to a 14" triple-sided blazed white birch tree marking the southerly corner of land now or formerly of Joseph Berry; THENCE North 56 deg. 50 min. 40 sec. East by and along the southeasterly line of said Berry and generally following another blazed line a distance of three hundred twenty-eight (328) feet, more or less, to the high water mark of Thurston Pond; THENCE generally Southeasterly by and along the high water mark of said Thurston Pond a distance of one thousand two hundred thirty-five (1,235) feet, more or less, to the intersection of the high water mark of Thurston Pond and the most northerly corner of said Bloomer; THENCE South 56 deg. 17 min. 10 sec. West by and along the northwesterly line of said Bloomer a distance of twenty-three (23) feet to a 5/8" iron rebar found; THENCE continuing South 56 deg. 17 min. 10 sec. West by and along the northwesterly line of said Bloomer a distance of two hundred fifty-nine and five-tenths (259.5) feet to a 5/8" iron rebar found marking the POINT OF BEGINNING.

The above described parcel is the first parcel in a deed from Olin J. Richardson to Carlton E. Morrill dated September 4, 1947 and described in Book 746, Page 145 at the Hancock County Registry of Deeds.

At the Grantees request, this description is based on existing evidence as found and located by the Ames Corporation in January of 2001. This description is not based on an independent standard boundary survey.

FOR REFERENCE the above described real estate is the first parcel described in a deed from Stella P. Morrill to Cecile Morrill dated January 11, 2001 and recorded in Hancock County Registry of Deeds, Book 3016, Page 184.

Schedule A

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AGENT'S FILE COPY

OWNER'S POLICY NUMBER SV 3650957	DATE OF POLICY November 21, 2001 2:46 P. at M	AMOUNT OF INSURANCE [REDACTED]
LOAN POLICY NUMBER MA 4046220	DATE OF POLICY November 21, 2001 2:46 P. at M	AMOUNT OF INSURANCE [REDACTED]



1. Name of Insured:

Gary M. Pomeroy Logging, Inc. and David A. Woodhead, their heirs, successors and assigns. (Owners)
Farm Credit of Maine, ACA, its successors and assigns, as their interests may appear. (Loan)

2. The estate or interest referred to herein is at Date of Policy vested in:

Gary M. Pomeroy Logging, Inc. and David A. Woodhead.

3. The estate or interest in the land described in this Schedule and which is encumbered by the insured mortgage is:

FEE SIMPLE

4. The mortgage, herein referred to as the insured mortgage, and the assignments thereof, if any, are described as follows:

Mortgage from Gary M. Pomeroy Logging, Inc. and David A. Woodhead to Farm Credit of Maine, ACA, dated November 20, 2001 and recorded November 20, 2001 in Penobscot Registry of Deeds, Book 7951, Page 261, and recorded November 21, 2001 in Hancock Registry of Deeds, Book 3195, Page 38, in the original principal amount of \$1,325,000.

5. The land referred to in this policy is located at: Various locations Street,

known as unit Bu of the Port Hancock Condominium,
in the City/Town of Carmel, Clifton & Levant, County of Penobscot
State of and is described as set forth in Exhibit "A"
attached hereto and made a part hereof.

AUTHORIZED SIGNATORY Lawrence E. Merrill

Schedule B, Part I

AGENT'S FILE COPY

Owner's Policy Number SV 3650957

Loan Policy Number MM 4046226

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of the following:

1. Any facts, rights, interest, or claims which are not shown by the public records, but which could be ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
2. Discrepancies, conflicts in boundary lines, shortages in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
3. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
4. The mortgage, if any, referred to in Item 4 of Schedule A. (This exception does NOT apply to Loan Policies.)
5. Liens for taxes and municipal charges which become due and payable subsequent to the date of said policy.
6. IF THE INSURED PREMISES IS A CONDOMINIUM UNIT: Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title, created by the laws of the State of the insured premises or set forth in the Master Deed or Declaration of Condominium, in the related By-Laws, in the Declaration of Trust, or Site Plans and Floor Plans as duly recorded in the appropriate land records office and as the same may have been lawfully amended, and in any instruments creating the estate or interest insured by this policy.

7. Elements and exceptions mentioned in Exhibit A.

☐ For additional exceptions see attached Schedule B, Part I Continuation Sheet.

☐ See attached Schedule B, Part II.

Exception(s) numbered 1, 2, and 3 are hereby omitted from the Loan Policy only.

IF THE INSURED PREMISES IS RESIDENTIAL PROPERTY (1-4 family) then the following coverage(s), as checked, are hereby given with respect to this Loan Policy, to the same extent as if the endorsement(s) were attached to said policy:

- | | |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> ORNTIC | - SECONDARY MORTGAGE MARKET ENDORSEMENT |
| <input type="checkbox"/> ALTA 4 | - CONDOMINIUM ENDORSEMENT |
| <input type="checkbox"/> ALTA 4.1 | - CONDOMINIUM ENDORSEMENT |
| <input type="checkbox"/> ALTA 5 | - PLANNED UNIT DEVELOPMENT ENDORSEMENT |
| <input type="checkbox"/> ALTA 6 | - VARIABLE RATE MORTGAGE ENDORSEMENT |
| <input type="checkbox"/> ALTA 6.2 | - NEGATIVE AMORTIZATION MORTGAGE ENDORSEMENT |
| <input type="checkbox"/> ALTA 8.1 | - ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT (This endorsement is hereby completed by adding to the end of paragraph (b) thereof: (MA, NH, RI, & VT) - None;; (ME) - Title 38 MRSA, Section 1370 et seq.) |

8.

Bucksport, Hancock County, Maine

A certain lot or parcel of land situated in the Town of Bucksport, County of Hancock and State of Maine, generally lying south of Thurston Pond, north of Jacob Buck Pond and west of the Jacob Buck Pond Road or Gulley Road, bounded and described as follows, to wit:

Beginning on the Orrington-Bucksport town line at a granite post marked "O" and "B" at the northwesterly corner of Lot 59 in the fourth range of lots in said town, thence following said town line S 76°-31'-01" E a distance of 3,644.58 feet along the northerly line of said Lot 59 to a granite post marked "O" and "B" at a corner in said town line; thence following said town line N 18°-28'-40" E a distance of 1,275.62 feet along Lot 165 in the short range of lots in said town to the northerly corner of said Lot 165; thence following the northeasterly line of said Lot 165 on a bearing of S 46°-24'-20" E a distance of 1,758.86 feet to a stone post; thence across Lot 166 on a bearing of N 43°-35'-50" E a distance of 1,573.84 feet to a rebar driven into the ground on the northerly line of Lot 166; thence following the northerly line of said Lot 166 on a bearing of S 45°-48'-35" E a distance of 2,346.21 feet to a iron rod at the range line between the short range and Range 5; thence following said range line S 43°-35'-00" W a distance of 4,813.97 feet and along a spotted line painted yellow to an iron rod set near Jacob Buck Pond and the southerly corner of Lot 164; thence N 49°-12'-10" W a distance of 2,520.68 feet along the southwesterly line of said Lot 164 and a spotted line painted yellow to an iron rod driven into the ground on the range line between the short range and Range 4; thence following said range line N 18°-28'-40" E a distance of 459.22 feet along a spotted line painted yellow to an iron rod at the southeasterly corner of parcel of land described as Parcel 3 in a deed from Bentley L. Barbour to St. Regis Paper Company dated January 4, 1980 and recorded in the Hancock County Registry of Deeds in Book 1369 at Page 28; thence following the southerly line of said Parcel 3 on a bearing of N 76°-31'-10" W a distance of 1,822.64 feet along a spotted line painted yellow to an iron rod driven into the ground; thence along the westerly line of Parcel 3 on a bearing of N 13°-28'-50" E a distance of 381.55 feet along a spotted line painted yellow to an iron rod set in the southerly line of Lot 59, Range 4; thence following the southerly line of said Lot 59 on a bearing of N 76°-31'-10" W a distance of 2,042.16 feet along a spotted line painted yellow to an iron rod set in the ground at the range line between the third and fourth ranges and the southwest corner of Lot 59, Range 4; thence following the range line N 20°-21'-20" E a distance of 1,628.95 feet along the westerly line of said Lot 59 and a spotted line painted yellow to a stone post marked "O" and "B" and continuing on to a second granite post at the point of beginning.

The above description is taken from a survey by Henry J. Hunter dated September 1982. All bearings are true north.

9.

EXCEPTING AND RESERVING, a strip of land 200 feet wide across lots 165 and 166 as conveyed by Champion International Corporation to Bangor Hydro-Electric Company by deed dated November 12, 1998 and recorded in said Registry in Book 2794 at Page 351, as Parcel 1, but conveying the right to cross and recross said strip as reserved in said deed.

The above described property is conveyed subject to a right of way over the camp road to Jacob Buck Pond on Lot 164 as shown in a deed recorded in Book 818 at Page 456 of said Registry.

Also conveying a parcel of land adjoining the above described parcel and being a part of Lot 127 in the fifth range of lots, bounded and described as follows:

Beginning at the southerly corner of land now or formerly of Jerry E. Freeman on the northwesterly side of the Gulley Road, leading from the Jacob Buck Pond Road to Hewey Town at a No. 6 rebar driven into the ground with a metal cap; thence following the land of said Freeman N 29°-30'-15" W a distance of 1,969.9 feet to a No. 6 rebar driven into the ground with a metal cap at the range line between the short range and the fifth range; thence following said range line and land described in the first parcel above, S 59°-59'-30" W a distance of 391.7 feet to a No. 6 rebar driven into the ground with a metal cap; thence S 29°-29'-30" E a distance of 1,985.1 feet along land now or formerly of Wikim Delbridge to a No. 6 rebar driven into the ground with a metal cap on the northwesterly side of the said Gulley Road; thence along the northwesterly side of the Gulley Road on a bearing of N 57°-46'-30" E a distance of 392.6 feet to the place of beginning. All bearings are magnetic as of 1989.

Also conveying whatever right St. Regis Paper Company acquired to a one-half interest in about 20 acres in the southerly half of Lot 60 in the fourth range of lots as per deed from Alice M. Barbour and Marilyn Hunt dated September 28, 1982 and recorded in said Registry in Book 1446 at Page 487.

Excepting and reserving all mineral rights, royalties, and interests previously conveyed.