File No. 18523695
Case No. 2025

One-Unit Residential Appraisal Desk Review Report

The purpose of this appraisal desk review report is to provide the lender/client with an opinion on the accuracy of the appraisal report under review.

Property Address 575 Files Hill Rd City Thorndike State ME Zip Code 04986
Borrower Melissa May Owner of Public Record County Waldo
Legal Description Registry of Deeds Book
Assessor's Parcel # Map Reference Census Tract
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe) Project Type [ ] Condo [ ] PUD [ ] Cooperative
Loan # Effective Date of Appraisal Under Review 03/17/2025 Manufactured Home [ ] Yes [X] No
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

SECTION I - COMPLETE FOR ALL ASSIGNMENTS

1. Is the information in the subject section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain Unable to obtain the property card through the town office. There is no MLS data available. Extraordinary assumptions has been made that the data for the subject is accurate as it appears.

2. Is the information in the contract section complete and accurate? [ ] Yes [ ] No [X] Not Applicable If Yes, provide a brief summary. If No, explain
Assignment is a refi.

3. Is the information in the neighborhood section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain Neighborhood and Market Conditions are noted on page 1.

4. Is the information in the site section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain Site is accurate with tax commitment book.

5. Is the data in the improvements section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain Improvements section is complete with additional comments on the Text Addendum.

6. Are the comparable sales selected locationally, physically, and functionally the most similar to the subject property? [X] Yes [ ] No If Yes, provide a brief summary. If No, provide a detailed explanation as to why they are not the best comparable sales. Sales are all located mid coast similar to the subject. Sales bracket subject's location, age, GLA, bedroom, bathroom count and amenities. Sales appear to be similar in quality and condition as the subject.

7. Are the data and analysis (including the individual adjustments) presented in the sales comparison approach complete and accurate?
[ ] Yes [X] No If Yes, provide a brief summary. If No, explain Data for sales is accurate with MLS listings. Adjustments are consistent for all 7 sales/listing.

8. Are the data and analysis presented in the income and cost approaches complete and accurate? [X] Yes [ ] No [ ] Not developed If No, explain
Cost Approach is complete.

9. Is the sale or transfer history reported for the subject property and each of the comparable sales complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, analyze and report the correct sale or transfer history and the data source(s).

10. Is the opinion of market value in the appraisal report under review accurate as of the effective date of the appraisal report?
[X] **Yes** [ ] **No If No, complete Section II.**

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One-Unit Residential Appraisal Desk Review Report

SECTION II -- COMPLETE ONLY IF REVIEW APPRAISER ANSWERS "NO" TO QUESTION 10 IN SECTION I.

1. Provide detailed reasoning for disagreement with the opinion of value in the appraisal report under review.

2. State all extraordinary assumptions used (i.e. gross living area, room count, condition, etc.)

3. Provide a new opinion of value as of the effective date of the appraisal report under review using the sales comparison analysis grid. (Note: This may or may not include the use of the same comparable sales in the appraisal report under review.)

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	575 Files Hill Rd Thorndike, ME 04986						
Proximity to Subject							
Sale Price	$ 151,000		$		$		$
Sale Price/Gross Liv. Area	$ 109.74 sq. ft.	$	sq. ft.	$	sq. ft.	$	sq. ft.
Data Source(s)							
Verification Source(s)							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions							
Date of Sale/Time							
Location	B;Res;						
Leasehold/Fee Simple	Fee Simple						
Site	1.10 ac						
View	N;Res;						
Design (Style)	DT2;Cape						
Quality of Construction	Q3						
Actual Age	65						
Condition	C3						
Above Grade Room Count	Total 5 / Bdrms 3 / Baths 1.0	Total / Bdrms. / Baths		Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area	1,376 sq. ft.	sq. ft.		sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	688sf0sfin						
Functional Utility	Good						
Heating/Cooling	FWA/None						
Energy Efficient Items	None						
Garage/Carport	2dw						
Porch/Patio/Deck	Large Shed						
Other Item	None						
Other Item	None						
Other Item	None						
Net Adjustment (Total)		[ ] + [ ] -	$	[ ] + [ ] -	$	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj: 0% Gross Adj : 0%	$	Net Adj: 0% Gross Adj: 0%	$	Net Adj: 0% Gross Adj: 0%	$

I [X] did [ ] did not research the sale or transfer history of the comparable sales. If not, explain

My research [ ] did [X] 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) Property Records

Report the results of the research and analysis of the prior sale or transfer history of the comparable sales (report additional prior sales on an addendum).

ITEM	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer			
Price of Prior Sale/Transfer			
Data Source(s)			
Effective Date of Data Source(s)			

Analysis of prior sale or transfer history for the comparable sales. My research did not reveal any prior sales or transfers to the SUBJECT for three year prior to the date of appraisal report. My research did not reveal any prior sales or transfers to the COMPARABLE SALES for the year prior to the date of sale of the comparable sale

Summary of Value Conclusion (including detailed support for the opinion of value and reasons why the new comparable sales are better than the sales used in the appraisal report under review). OA indicates subject market value as of 03/17/2025 is $285,000. This is in-line with Sales used in report. No weight put into the active listing.

REVIEW APPRAISER'S OPINION OF MARKET VALUE (Required only if review appraiser answered "No" to Question 10 in Section 1)

Based on review of the appraisal that is the subject of this assignment, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my opinion of the market value, as defined, of the real property that is the subject property that is the subject of this report is $ 285,000 **, as of** 03/17/2025 **, which is the effective date of the appraisal report under review.**

One-Unit Residential Appraisal Desk Review Report

File No. 18523695
Case No. 2025

SCOPE OF WORK

The scope of work for this appraisal desk review is defined by the complexity of the appraisal report under review and the reporting requirements of this report form, including the following statement of assumptions and limiting conditions, and certifications. The review appraiser must, at a minimum: (1) read the entire appraisal report under review, (2) perform data research and analysis to determine the appropriateness and accuracy of the data in the appraisal report, (3) research, verify, and analyze data from reliable public and/or private sources, (4) determine the accuracy of the opinion of value, and (5) assume the property condition reported in the appraisal report is accurate unless there is evidence to the contrary.

If the review appraiser determines that the opinion of value in the report under review is not accurate, he or she is required to provide an opinion of market value. The review appraiser is not required to replicate the steps completed by the original appraiser that the review appraiser believes to be reliable and in compliance with the applicable real property appraisal development standards of the Uniform Standards of Professional Appraisal Practice. Those items in the appraisal report under review are extended to this report by the use of an extraordinary assumption, which is identified in Section II, Question 2. If the review appraiser determines that the opinion of value is not accurate, he or she must present additional data that has been researched, verified, and analyzed to produce an accurate opinion of value in accordance with the applicable sections of Standard 1 of the Uniform Standards of Professional Appraisal Practice. If the appraiser determines that credible results cannot be developed within the scope of work defined herein, the appraiser must determine and perform the scope of work necessary to produce credible results as required by the Scope of Work Rule.

INTENDED USE

The intended use of this appraisal desk review report is for the lender/client to evaluate the accuracy and adequacy of support of the appraisal report under review.

INTENDED USER

The intended user of this appraisal desk review report is the lender/client.

GUIDANCE FOR COMPLETING THE ONE-UNIT RESIDENTIAL APPRAISAL DESK REVIEW REPORT

The appraisal review function is important to maintaining the integrity of both the appraisal and loan underwriting processes. The following guidance is intended to aid the review appraiser with the development and reporting of an appraisal desk review.

1. The review appraiser must be the individual who personally read the entire appraisal report, performed the data research and analysis, and prepared and signed this report.
2. The review appraiser must focus his or her comments on the appraisal under review and not include personal opinions about the appraiser(s) who prepared the appraisal.
3. The lender/client has withheld the identity of the appraiser(s) who prepared the appraisal report under review, unless otherwise indicated in this report.
4. The review appraiser must assume that condition of the property reported in the appraisal report is accurate, unless there is evidence to the contrary.
5. This One-Unit Residential Appraisal Desk Review Report is divided into two sections. Section I must be completed for all assignments. Section II must be completed only if the answer to Question 10 in Section I is "No".
6. The review appraiser must determine whether the opinion of market value is accurate and adequately supported by market evidence. When the review appraiser disagrees with the opinion of value, he or she must complete Section II. Because appraiser's opinion can vary, the review appraiser must have conclusive evidence that the opinion of value is not accurate.
7. The review appraiser must explain why the comparable sales in the appraisal report under review should not have been used. Simply stating: "see grid" is unacceptable. The review appraiser must explain and support his or her conclusions.
8. The review appraiser must form an opinion about the overall accuracy and quality of the data in the appraisal report under review. The objective is to determine whether material errors exist and what effect they have on the opinions and conclusions in the appraisal report under review. When the review appraiser agrees that the data is essentially correct (although minor errors may exist), he or she must summarize the overall findings. When then review appraiser determines the material errors exist in the data, he or she must identify them, comment on their overall effect on the opinions and conclusions in the appraisal report under review, and include the correct information.
9. The Questions in Section I are intended to identify both the positive and negative elements of the appraisal under review and report deficiencies. The review appraiser must make it clear to the reader what effect the deficiencies have on the opinions and conclusions in the appraisal report. Simple "Yes" and "No" answers are unacceptable.
10. The review appraiser must provide specific, supportable reasons for disagreeing with the opinion of value in the appraisal report under review in response to Question 1 in Section II.
11. The review appraiser must identify any extraordinary assumptions that were necessary in order to arrive at his or her opinion of market value. Extraordinary assumptions include the use of information from the appraisal report under review that the review appraiser concludes is reliable (such as an assumption that the reported condition of the subject property is accurate).
12. The review appraiser must include the rationale for using new comparable sales. The following question must be answered: Why are these new comparable sales better than the sales in the appraisal report under review?
13. The new comparable sales provided by the review appraiser and reported in the sales comparison analysis grid must have closed on or before the effective date of the appraisal report under review. It may be appropriate to include data that was not available to the original appraiser as of the effective date of the original appraisal; however, that information should be reported as "supplemental" to the data that would have been available to the original appraiser.
14. The review appraiser must provide a sale or transfer history of the new comparable sales for a minimum of one year prior to the date of sale of the new comparable sale. The review appraiser must analyze the sale or transfer data and report the effect, if any, on the review appraiser's conclusions.
15. A review of an appraisal on a unit in a condominium, cooperative, or PUD project requires the review appraiser to analyze the project information in the appraisal report under review and comment on its completeness and accuracy.
16. An appraisal review of a manufactured home requires the review appraiser to assume that the HUD data plate information is correct, unless information to the contrary is available. In such cases, the review appraiser must identify the source of data.
17. The review appraiser's opinion of market value must be "as of" the effective date of the appraisal report under review.

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One-Unit Residential Appraisal Desk Review Report

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STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

1. The review appraiser will not be responsible for matters of a legal nature that affect either the property that is the subject of the appraisal under review or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal review. The review appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The review appraiser will not give testimony or appear in court because he or she performed a review of the appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this appraisal desk review report, the review 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, expressed or implied. The review 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 review appraiser is not an expert in the field of environmental hazards, this appraisal desk review report must not be considered as an environmental assessment of the property.

REVIEW APPRAISER'S CERTIFICATION

The Review Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal desk review in accordance with the scope of work requirements stated in this appraisal desk review report.
2. I performed this appraisal desk review 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 desk review report was prepared.
3. I have the knowledge and experience to perform appraisals and review appraisals for this type of property in this market area.
4. 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.
5. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal desk review report from reliable sources that I believe to be true and correct.
6. I have not knowingly withheld any significant information from this appraisal desk review report and, to the best of my knowledge, all statements and information in this appraisal desk review report are true and correct.
7. I stated in this appraisal desk review report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal desk review report.
8. 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 (if any) in this appraisal desk review 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.
9. My employment and/or compensation for performing this appraisal desk review or any future or anticipated appraisals or appraisal desk reviews 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).
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal desk review report. I further certify that no one provided significant professional assistance to me in the development of this appraisal desk review report. I have not authorized anyone to make a change to any item in this appraisal desk review report; therefore, any change made to this appraisal desk review report is unauthorized and I will take no responsibility for it.
11. I identified the lender/client in this appraisal desk review report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal desk review report.
12. The lender/client may disclose or distribute this appraisal desk review report to: the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; 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 review appraiser's consent. Such consent must be obtained before this appraisal desk review 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).
13. The mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal desk review report as part of any mortgage finance transaction that involves any one or more of the parties.
14. If this appraisal desk review 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 desk review report containing a copy or representation of my signature, the appraisal desk review report shall be as effective, enforceable and valid as if a paper version of this appraisal desk review report were delivered containing my original hand written signature.
15. An intentional or negligent misrepresentation(s) contained in this appraisal desk review 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.

REVIEW APPRAISER

Signature _____
Name Tammy Wilbur
Company Name Tammy Wilbur Appraisals
Company Address 18 Wilbur Way
Manchester, ME 04351
Telephone Number 2076232773
Email Address tammy.wilbur@gmail.com
Date of Signature and Report 04/09/2025
State Certification # _____
Or State License # AP2390
State ME
Expiration Date of Certification or License 12/31/2025

LENDER/CLIENT

Name ServiceLink Valuation Solutions, LLC
Company Name Wells Fargo Bank, N.A.
Company Address 1801 Park View Drive
Shoreview, MN 55126

LENDER/CLIENT OF THE APPRAISAL UNDER REVIEW

Name Wells Fargo Bank, N.A.
Company Address 1801 Park View Drive
Shoreview, MN 55126

Reviewer's Opinion of Market Value $ 285,000 Date 03/17/2025
Only if review appraiser answered "No" to Questions 10, in Section I.

Produced by ClickFORMS Software 800-622-8727

Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

55 Stream Road, Winterport, ME 04496
List Number: **1601463** County: **Waldo** Seasonal: **No** List Price: **$400,000**
Status: **Closed** Property Type: **Residential** Original List Price: **$400,000**



General Information
Property Sub-Type: **Single Family Residence**
Rooms: **7**
Bedrooms: **3** Baths:**1/1**
Style: **Contemporary**
Year Built: **1986**
Surveyed: **Unknown**
Fireplaces: **0**

Water Information
Water Frontage: **No**
Water View: **No**

SqFt Finished Above Grade +/-: **1,244**
SqFt Finished Below Grade +/- : **650**
SqFt Finished Total +/-: **1,894**
SqFt Source: **Public Records**
Leased Land: **No**
Lot Size Acres +/-: **14**
Source of Acreage: **Public Records**
Zoning: **RES**
Bank Owned REO: **No**

Tax/Deed/Community Information
Book/Page/Deed: **2573/253/ All**
Map/Block/Lot: **R07/ / 35**
Full Tax Amount/Year: **$2,574/ 2016**
Tax ID: **WTPT-000007R-000000-000035**

Interior Information

Room Name	Length	Width	Level	Room Features	Room Name	Length	Width	Level	Room Features
Den			Basement		Office			Basement	
Kitchen			First						
Dining Room			First						
Den			First						
Bedroom 1			Second						
Primary Bedroom			Second						

Property Features

Site: **Rolling/Sloping; Well Landscaped**
Driveway: **Gravel**
Parking: **5 - 10 Spaces**
Location: **Rural**
Roads: **Paved; Public**
Electric: **Circuit Breakers**
Gas: **Other Gas**
Sewer: **Private Sewer; Septic Design Available; Septic Existing on Site**
Water: **Private; Well Existing on Site**
Basement Entry: **Walk-Out**

2 Detached Houses on 1 Lot: **No**
Construction: **Wood Frame**
Basement Info: **Full; Walkout Access**
Exterior: **Wood Siding**
Roof: **Shingle**
Heat System: **Baseboard; Hot Water**
Heat Fuel: **Oil**
Water Heater: **Electric**
Cooling: **None**
Floors: **Carpet; Wood**
Vehicle Storage: **2 Car; Auto Door Opener; Detached; Storage Above**

Remarks

Remarks: Passive solar home with three levels of living space. The 1st level has an office and a craft room, with storage. The second floor has a library room, dining area, kitchen and Livingroom. This floor has a wrap around deck which takes in the kitchen area and Livingroom area. The 3rd floor has 2 large bedrooms, full bath, washer, dryer and walk in closet. The 3rd floor is open to the 2nd floor and offers a larger open area feeling. The property is on 14 acres with gardens, 2 car garage with storage over the 1st floor and a very scenic setting.
Showing Instructions: ShowingTime; Sign on Property

Listing/Agent/Office Information

Internal List #:
Listing Agreement: **Exclusive Right To Sell**
Days On Market: **63**
List Date: **08/23/2024**
Withdrawal Date:
Pending Date: **11/08/2024**
Terminated Date:

	Name	Primary	Cell	Fax	E-mail
LA:	Philip {Phil} Adams Jr (002002)	207-944-1672	207-944-1672		phil@adams-re.com
LO:	Adams Real Estate (1378)	207-990-3929		207-941-8728	
CLA:	Hilma Adams (002001)	207-990-3929	207-356-7435		Hilma@adams-re.com
CLO:	Adams Real Estate(1378)	207-990-3929		207-941-8728	
SA:	Philip {Phil} Adams Jr (002002)	207-944-1672	207-944-1672		phil@adams-re.com
SO:	Adams Real Estate (1378)	207-990-3929		207-941-8728	
CSA:	Hilma Adams (002001)	207-990-3929	207-356-7435		Hilma@adams-re.com
CSO:	Adams Real Estate (1378)	207-990-3929		207-941-8728	

Sold Information

Appraiser Name: **020662 Stephanie Deredin deredins@gmail.com**
Sold Terms/Other: **Conventional/Not Applicable**
Closed Date: **11/14/2024**
Closed Price: **$315,000**
Appraiser Phone Number: **207-570-9903**
Seller Contributions: **No**
Did Acres Change at Sale: **No**

Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:11 PM.

The information on MLS listings has been assembled from various sources of varying degrees of reliability. Any information that is critical to your buying decision should be independently verified. All dimensions are approximate and not guaranteed. Copyright Maine Listings © 2025 and FBS.

Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

142 Moosehead Trail, Waldo, ME 04915
List Number: **1609951** County: **Waldo** Seasonal: **No** List Price: **$349,000**
Status: **Closed** Property Type: **Residential** Original List Price: **$349,000**
Directions: From Belfast, follow Route 7 West. Property is on the left about .8 miles after Waldo Town Line just before Kirby's Lobster Shack.



General Information
Property Sub-Type: **Single Family Residence**
Rooms: **5**
Bedrooms: **3** Baths:**1/0**
Style: **Cape; Chalet; Other Style**
Color: **Log Cabin**
Year Built: **1979**
Surveyed: **Unknown**
Road Frontage +/-: **400**
Fireplaces: **1**

Water Information
Water Frontage: **No**
Water View: **No**

SqFt Finished Above Grade +/-: **1,560**
SqFt Finished Below Grade +/- : **0**
SqFt Finished Total +/-: **1,560**
SqFt Source: **Other**
Other Source of Square Footage: **Previous Listing, Appraiser**
Leased Land: **No**
Lot Size Acres +/-: **19.63**
Source of Acreage: **Public Records**
Zoning: **None**

Tax/Deed/Community Information
Book/Page/Deed: **4863/107/**
Map/Block/Lot: **4/ / 24.1, 22.3**
Full Tax Amount/Year: **$4,056/ 2024**
Tax ID: **142MooseheadTrailWaldo04915**

Interior Information

Room Name	Length	Width	Level	Room Features
Great Room			First	Cathedral Ceiling,Wood Burning Fireplace
Kitchen			First	Heat Stove,Cathedral Ceiling
Primary Bedroom			First	
Bedroom 2			First	
Bedroom 3			Second	Cathedral Ceiling

Appliances Included: **Dishwasher; Electric Range; Microwave; Refrigerator; Other Appliances: Washer/Dryer Combo**

Property Features

Utilities On: **Yes**
Site: **Open; Pasture/Field; Wooded**
Driveway: **Gravel**
Parking: **5 - 10 Spaces; On Site**
Location: **Rural**
Roads: **Paved; Public**
Electric: **Circuit Breakers**
Gas: **No Gas**
Sewer: **Private Sewer**
Water: **Private**
Equipment: **Internet Access Available**
Basement Entry: **Interior; Walk-Out**

Construction: **Log**
Basement Info: **Dirt Floor; Full; Walkout Access**
Foundation Materials: **Poured Concrete**
Exterior: **Log Siding**
Roof: **Shingle**
Heat System: **Baseboard; Hot Water**
Heat Fuel: **Electric; Oil**
Water Heater: **Electric**
Cooling: **None**
Floors: **Vinyl; Wood**
Vehicle Storage: **2 Car; Detached; Other Vehicle Storage**
Amenities: **1st Floor Bedroom; Laundry - 1st Floor; One-Floor Living**
View: **Fields; Trees/Woods**

Remarks

Remarks: Discover this quintessential log cabin home, privately set back from the road on nearly 20 acres of versatile wooded land. Blending rustic charm with modern conveniences, this property offers endless possibilities for those seeking a peaceful rural Maine lifestyle. Located just 5 miles along main roads from downtown Belfast and the coast, you wind up a dirt driveway to arrive in another world. You'll be welcomed by a covered entryway into the home and drawn into the inviting open-concept living space. Centered around a striking stone fireplace, the great room boasts vaulted ceilings and warm wood floors throughout. The recently renovated kitchen is equipped with everything you need for modern cabin living, while the covered porch spanning the width of the house provides the perfect spot to enjoy the outdoors in any weather. The first floor also includes two pleasant bedrooms and a full bathroom. In the upstairs loft is the third bedroom with a balcony overlooking the great room. The property's history nods to the days when Waldo was home to bustling sawmills that supported Belfast's shipbuilding legacy. Check out the light fixture made out of an old saw blade! The grounds feature a level sunlit field just behind the house, several spacious barns, a small unfinished guest cottage, various outbuildings (some usable and others good for salvageable materials perhaps), as well as plenty of woods to explore. For even more access to nature, you're in easy walking distance to a Hills-to-Sea Trailhead to jump on the scenic 47 mile footpath connecting Belfast and Unity (home of MOFGA). Whether you're dreaming of a year-round Maine getaway, or starting a farm or a home-based business, this property delivers endless potential. Come explore the possibilities!
Showing Instructions: Call Listing Broker; Mechanical Lockbox; ShowingTime; Sign on Property; Text Listing Agent
Internal Remarks/Contingency: Small unfinished cabin & outbuildings convey in as-is condition. NOTE: Several buildings at the driveway entrance are collapsed and should be torn down - PLEASE USE CAUTION. There is various debris in and around outbuildings, and scattered throughout premises that was there when seller purchased property - will convey in as-is condition. Town says house footprint is 1,240 and 1.5 stories - square footage is from previous owner appraisal report as noted in old listing info.

Listing/Agent/Office Information

Internal List #:
Listing Agreement: **Exclusive Right To Sell**
Days On Market: **44**
List Date: **10/14/2024**
Withdrawal Date:
Pending Date: **01/04/2025**
Terminated Date:

	Name	Primary	Cell	Fax	E-mail
LA:	Jill Delano (016203)	207-230-4341	207-230-4341		jill@camdenre.com
LO:	Camden Real Estate Company (1364)	207-236-6171		207-236-6091	
SA:	Yates Murphy (023165)	207-373-8239	207-373-8239		yates.murphy@gmail.com
SO:	NextHome Experience (2983)	207-573-7400		207-573-7399	
CSA:	Susan Stephenson (016598)	207-347-9555	207-347-9555		suzsellsmaine@gmail.com
CSO:	NextHome Experience (2983)	207-573-7400		207-573-7399	

Sold Information

Appraiser Name: **999999 The Appraiser Guy, Inc**
dominica.coners@theappraiserguy.com
Buyer Financing Yes/No: No
Buyer Financing Amount: $0
Property Repairs Y/N: Yes
Property Repairs Amount: $6,600
Sold Terms/Other: **Conventional/Not Applicable**
Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:14 PM.

Closed Date: **02/07/2025** Seller Contributions: **Yes**
Closed Price: **$330,000** **Total Seller Contributions:** $6,600
Appraiser Phone Number: **(518) 859-5948** Did Acres Change at Sale: **No**

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MAINE listings

Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

200 Stevens Pond Road, Liberty, ME 04949
List Number: **1594634** County: **Waldo** Seasonal: **No** List Price: **$150,000**
Status: **Closed** Property Type: **Residential** Original List Price: **$150,000**
Directions: Heading on ME-3 East in Liberty, turn right onto ME-220 S & go 1 mile. Continue straight onto ME-173 S for .8 mile then right to stay on ME-137 S for 1 mile and property is on the left.



General Information

Property Sub-Type:	**Single Family Residence**
# Rooms:	**5**
# Bedrooms:	**3** Baths:**1/0**
Style:	**Cape**
Color:	**Tan/Natural**
Year Built:	**1950**
Surveyed:	**Unknown**
Road Frontage +/-:	**497**
# Fireplaces:	**1**

Water Information

Water Frontage:	**No**
Water View:	**No**

SqFt Finished Above Grade +/-:	**1,369**
SqFt Finished Below Grade +/- :	**0**
SqFt Finished Total +/-:	**1,369**
SqFt Source:	**Public Records**
Leased Land:	**No**
Lot Size Acres +/-:	**4.5**
Source of Acreage:	**Public Records**
Zoning:	**Rural**
Bank Owned REO:	**No**

Tax/Deed/Community Information

Book/Page/Deed:	**2972/113-124/ All**
Map/Block/Lot:	**003/ / 34**
Full Tax Amount/Year:	**$1,963/ 2024**
Tax ID:	**LIBE-000003-000000-000034**

Interior Information

Room Name	Length	Width	Level	Room Features
Kitchen			First	
Family Room			First	
Bedroom 1			Second	
Bedroom 2			Second	
Bedroom 3			Second	

Property Features

Site:	**Wooded**
Driveway:	**Gravel**
Parking:	**1 - 4 Spaces**
Location:	**Rural**
Restrictions:	**No Restrictions**
Roads:	**Paved; Public**
Electric:	**Circuit Breakers**
Gas:	**No Gas**
Sewer:	**Private Sewer; Septic Existing on Site**
Water:	**Private; Well Existing on Site**
Basement Entry:	**Interior; Walk-Out**

2 Detached Houses on 1 Lot:	**No**
Construction:	**Wood Frame**
Basement Info:	**Dirt Floor; Walkout Access**
Foundation Materials:	**Poured Concrete**
Exterior:	**Shingle Siding; Vinyl Siding**
Roof:	**Metal**
Heat System:	**Forced Air**
Heat Fuel:	**Oil; Wood**
Water Heater:	**None**
Cooling:	**None**
Floors:	**Carpet; Wood**
Vehicle Storage:	**2 Car**
Amenities:	**Bathtub; Laundry - Hookup**
View:	**Trees/Woods**

Remarks

Remarks: It's time to bring life back into this once charming home with plush gardens and lots of potential. This house features a rustic stone fireplace, beautiful wood beams in the open ceiling, metal roof, lovely trees in the yard and a classic wood cook top stove in the kitchen. If you are looking for a property to build equity and make it your own or just looking for a property to flip the potential is endless. House is being sold "As-Is".
Showing Instructions: Mechanical Lockbox; ShowingTime; Sign on Property

Listing/Agent/Office Information

Internal List #:
List Date: **06/24/2024** Pending Date: **07/06/2024**
Listing Agreement: **Exclusive Right To Sell**
Withdrawal Date:
Terminated Date:
Days On Market: **11**

	Name	Primary	Cell	Fax	E-mail
LA:	Dana Michaud (021424)	207-314-2268	207-314-2268		dmichaud@cbplourde.com
LO:	Coldwell Banker Plourde Real Estate (1114)	207-872-7650		207-877-7005	
SA:	Matthew Doudera (019364)	207-691-3620	207-691-3620		matt@camdenre.com
SO:	Camden Real Estate Company (1364)	207-236-6171		207-236-6091	

Sold Information

Appraiser Name: **015059 Louisanne Richter lrichter2429@gmail.com**
Sold Terms/Other: **Conventional/Not Applicable**
Closed Date: **08/22/2024**
Closed Price: **$145,000**
Appraiser Phone Number: **207-699-0009**
Seller Contributions: **No**
Did Acres Change at Sale: **No**

Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:20 PM.

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Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

77 Main Street, Liberty, ME 04949
List Number: **1596514** County: **Waldo** Seasonal: **No** List Price: **$379,000**
Status: **Closed** Property Type: **Residential** Original List Price: **$415,000**
Directions: Across from post office on Main Street



General Information

Property Sub-Type:	**Single Family Residence**
# Rooms:	**7**
# Bedrooms:	**4** Baths:**1/0**
Style:	**Farmhouse; New Englander**
Year Built:	**1910**
Surveyed:	**Unknown**
Road Frontage +/-:	**200**
# Fireplaces:	**0**

Water Information

Water Frontage:	**No**
Water View:	**No**

SqFt Finished Above Grade +/-:	**1,392**
SqFt Finished Below Grade +/-:	**0**
SqFt Finished Total +/-:	**1,392**
SqFt Source:	**Public Records**
Leased Land:	**No**
Lot Size Acres +/-:	**0.49**
Source of Acreage:	**Public Records**
Zoning:	**No Zoning**

Tax/Deed/Community Information

Book/Page/Deed:	**2703/278/**
Map/Block/Lot:	**12/ / 8**
Full Tax Amount/Year:	**$2,242/ 2023**
Tax ID:	**LIBE-000012-000000-000008**

Interior Information

Room Name	Length	Width	Level	Room Features
Living Room			First	
Primary Bedroom			First	
Bedroom 1			Second	
Bedroom 2			Second	
Bedroom 3			Second	
Dining Room			First	Dining Area
Kitchen			First	Eat-in Kitchen

Appliances Included: **Dishwasher; Electric Range; Refrigerator**

Property Features

Utilities On:	**No**	Construction:	**Wood Frame**
Site:	**Level; Open; Rolling/Sloping; Well Landscaped; Wooded**	Basement Info:	**Dirt Floor; Unfinished**
		Foundation Materials:	**Poured Concrete; Stone**
Driveway:	**Gravel**	Exterior:	**Clapboard; Wood Siding**
Parking:	**1 - 4 Spaces**	Roof:	**Metal**
Location:	**Intown; Near Shopping**	Heat System:	**Forced Air**
Recreational	**Nearby; Public; River/Brook/Stream**	Heat Fuel:	**Oil**
Water:		Water Heater:	**Electric**
Roads:	**Paved; Public**	Cooling:	**None**
Electric:	**Circuit Breakers**	Floors:	**Vinyl; Wood**
Gas:	**No Gas**	Vehicle Storage:	**No Vehicle Storage**
Sewer:	**Private Sewer; Septic Existing on Site**	Amenities:	**1st Floor Bedroom; Attic; Laundry - 1st Floor**
Water:	**Private; Well Existing on Site**		
Basement Entry:	**Bulkhead; Interior**		

Remarks

Remarks: Nestled in the heart of Liberty Village, this charming early 1900s farmhouse features four bedrooms and a blend of historic charm with modern updates. The recently updated kitchen boasts ample counter space, a stainless steel range, and an island sink. The dining area, with a slider to the large back deck, and the living room, complete with built-ins, offer ideal spaces for entertaining and relaxation. The home also includes a newer bathroom and a convenient first-floor laundry. An attached two-story barn provides additional storage or workshop space, while a large usable attic offers even more room for your needs. The expansive yard is perfect for gardens, and you can enjoy the soothing sounds of the nearby St. George River from your deck. This farmhouse is just a short walk or drive to local attractions like Liberty Graphics, Liberty Tool, Pottle's, Steven's Pond, Lake St. George, John's Ice Cream, and Lori's Cafe.
Showing Instructions: Call Listing Broker; Notice Required; ShowingTime; Sign on Property; Text Listing Agent
Internal Remarks/Contingency: Listing agent is related to seller

Listing/Agent/Office Information

Internal List #:
Listing Agreement: **Exclusive Right To Sell**
Days On Market: **34**
List Date: **07/11/2024**
Withdrawal Date:
Pending Date: **08/14/2024**
Terminated Date:

	Name	Primary	Cell	Fax	E-mail
LA:	Julia Wilson (023919)	720-626-2949			juliawilson@masiello.com
LO:	Better Homes & Gardens Real Estate/The Masiello Group (1459)	207-338-3500		207-338-0192	
SA:	Luanne Adams (001338)	207-322-5930	207-322-5930		luadams55@gmail.com
SO:	Realty of Maine (1264)	207-338-6800		207-338-3060	

Sold Information

Appraiser Name: **015059 Louisanne Richter lrichter2429@gmail.com**
Sold Terms/Other: **Conventional/Not Applicable**
Closed Date: **09/27/2024**
Closed Price: **$350,000**
Appraiser Phone Number: **207-699-0009**
Seller Contributions: **No**
Did Acres Change at Sale: **No**

Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:23 PM.

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Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

17 Reynolds Road, Thorndike, ME 04986
List Number: **1601348** County: **Waldo** Seasonal: **No** List Price: **$284,000**
Status: **Closed** Property Type: **Residential** Original List Price: **$284,000**
Directions: GPS



General Information
Property Sub-Type: **Single Family Residence**
Rooms: **9**
Bedrooms: **2** Baths:**1/0**
Style: **Contemporary; Garden**
Color: **blue**
Year Built: **2003**
Surveyed: **Yes**
Fireplaces: **0**

Water Information
Water Frontage: **No**
Water View: **No**

SqFt Finished Above Grade +/-: **1,284**
SqFt Finished Below Grade +/- : **0**
SqFt Finished Total +/-: **1,284**
SqFt Source: **Measured**
Leased Land: **No**
Lot Size Acres +/-: **2.34**
Source of Acreage: **Survey**
Zoning: **rural**
Bank Owned REO: **No**

Tax/Deed/Community Information
Book/Page/Deed: **4566/147/ All**
Map/Block/Lot: **7/ / 17.5**
Full Tax Amount/Year: **$2,818/ 2022**
Tax ID: **THOE-000007-000017-000005**

Interior Information

Room Name	Length	Width	Level	Room Features	Room Name	Length	Width	Level	Room Features
Living Room			First		Mud Room			First	
Kitchen			First	Pantry,Eat-in Kitchen,Heat Stove	Sunroom			First	Four-Season
Dining Room			First		Mud Room			First	
Bedroom 1			First	Closet	Other Room			First	
Bedroom 2			First						

Appliances Included: **Dishwasher; Dryer; Electric Range; Refrigerator; Washer**

Property Features

Utilities On: **Yes**
Site: **Level; Rolling/Sloping**
Driveway: **Gravel**
Parking: **1 - 4 Spaces; On Site**
Location: **Rural**
Recreational Water: **Nearby**
Roads: **Paved; Public**
Electric: **Circuit Breakers**
Gas: **Bottled**
Sewer: **Septic Design Available; Septic Existing on Site**
Water: **Private; Well Existing on Site**
Equipment: **Internet Access Available**
Basement Entry: **Not Applicable**

2 Detached Houses on 1 Lot: **No**
Construction: **Wood Frame**
Basement Info: **Slab**
Foundation Materials: **Poured Concrete**
Exterior: **Vinyl Siding**
Roof: **Metal**
Heat System: **Baseboard; Direct Vent Heater; Stove**
Heat Fuel: **Electric; K-1/Kerosene; Wood**
Water Heater: **Electric**
Cooling: **A/C Units; None**
Floors: **Carpet; Tile**
Vehicle Storage: **No Vehicle Storage**
Amenities: **1st Floor Bedroom; Bathtub; Laundry - 1st Floor; One-Floor Living; Other Amenities; Pantry; Storage**
View: **Fields; Scenic**

Remarks

Remarks: Discover the perfect blend of country living and modern convenience in this delightful Thorndike home. Nestled on 2.3 picturesque acres, this two-bedroom, one-bathroom house offers a serene rural retreat. The private back deck opens up to a beautifully level and expansive yard, where you'll find an abundance of gardens, fruit trees, and vibrant flower beds, creating a true gardener's paradise. Inside, the home is cozy and welcoming, with easy living in mind. A large workshop provides ample space for hobbies, storage, or projects, making it an ideal spot for DIY enthusiasts. Situated in a peaceful setting, you'll enjoy watching the local horse and buggy traffic pass by, with nearby farms adding to the idyllic atmosphere. Outdoor adventures abound in this area, and you're just minutes away from The Lost Kitchen Farmers Market, MOFGA, the Common Ground Fair, and other local attractions. This home is ready for its next caretakers to embrace the simple joys of rural life while still being close to all the amenities you need. Don't miss this opportunity to make this charming property your own!
Showing Instructions: Notice Required; ShowingTime
Internal Remarks/Contingency: Pets on site.

Listing/Agent/Office Information

Internal List #:
List Date: **08/21/2024**
Pending Date: **09/11/2024**
Listing Agreement: **Exclusive Right To Sell**
Withdrawal Date:
Terminated Date:
Days On Market: **20**

	Name	Primary	Cell	Fax	E-mail
LA:	Erin Merrifield (018634)	207-613-6060	207-613-6060		emerrifield@jaretcohn.com
LO:	RE/MAX JARET & COHN (1233)	207-338-4220		207-338-5263	
SA:	Nicholas {Nick} Roberts (023646)	207-323-2833	207-323-2833		nickroberts@masiello.com
SO:	Better Homes & Gardens Real Estate/The Masiello Group (1459)	207-338-3500		207-338-0192	

Sold Information

Appraiser Name: **007261 Jon Buxton jcbuck662001@yahoo.com**
Seller Contributions:**7,000**
Sold Terms/Other: **FHA/Not Applicable**
Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:25 PM.

Closed Date: **10/17/2024** Seller Contributions: **Yes**
Closed Price: **$282,000** Did Acres Change at Sale: **No**
Appraiser Phone Number: **207-333-9270**

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MAINE Listings

Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

105 Bagley Hill Road, Troy, ME 04987
List Number: **1609816** County: **Waldo** Seasonal: **No** List Price: **$280,000**
Status: **Closed** Property Type: **Residential** Original List Price: **$280,000**
Directions: GPS accessible.



General Information

Property Sub-Type:	**Single Family Residence**	SqFt Finished Above Grade +/-:	**1,132**
# Rooms:	**6**		
# Bedrooms:	**2** Baths:**1/0**	SqFt Finished Below Grade +/- :	**0**
Style:	**Camp; Other Style**	SqFt Finished Total +/-:	**1,132**
Color:	**Log Siding**	SqFt Source:	**Seller**
Year Built:	**1986**	Leased Land:	**No**
Surveyed:	**Yes**	Lot Size Acres +/-:	**2.01**
Road Frontage +/-:	**253**	Source of Acreage:	**Deed**
# Fireplaces:	**0**	Zoning:	**RES**
Water Information		Bank Owned REO:	**No**
Water Frontage:	**No**	Tax/Deed/Community Information	
Water View:	**No**	Book/Page/Deed:	**4416/250/ All**
		Map/Block/Lot:	**2/ / 7**
		Full Tax Amount/Year:	**$2,419/ 2023**
		Tax ID:	**TRRY-000002-000000-000007-000001**

Interior Information

Room Name	Length	Width	Level	Room Features	Room Name	Length	Width	Level	Room Features
Kitchen			First		Mud Room			First	
Bonus Room			First						
Living Room			First						
Bedroom 1			Second						
Bedroom 2			Second						

Appliances Included: **Dryer; Electric Range; Refrigerator; Washer**

Property Features

Utilities On:	**Yes**	2 Detached Houses on 1 Lot:	**No**
Site:	**Level; Open; Well Landscaped; Wooded**	Construction:	**Wood Frame**
Driveway:	**Gravel**	Basement Info:	**Full; Unfinished; Walkout Access**
Parking:	**1 - 4 Spaces; Off Street; On Site**	Foundation Materials:	**Poured Concrete**
Location:	**Near Town; Rural**	Exterior:	**Log Siding; Wood Siding**
Restrictions:	**No Restrictions**	Roof:	**Metal**
Recreational Water:	**Nearby**	Heat System:	**Forced Air**
Roads:	**Paved; Public**	Heat Fuel:	**Oil**
Electric:	**Circuit Breakers**	Water Heater:	**Electric**
Gas:	**No Gas**	Cooling:	**None**
Sewer:	**Private Sewer; Septic Existing on Site**	Floors:	**Wood**
Water:	**Private; Well Existing on Site**	Vehicle Storage:	**No Vehicle Storage**
Equipment:	**Cable; Internet Access Available**	Amenities:	**One-Floor Living; Shower**
Basement Entry:	**Interior; Walk-Out**	View:	**Trees/Woods**

Remarks

Remarks: Welcome to your log cabin retreat, set on 2 tranquil acres surrounded by mature trees and wildlife. This beautifully hand-crafted home features 2 cozy bedrooms, a full bath, and a versatile bonus room that adapts to your needs. With its vaulted ceilings, warm wood interiors, and a floor-to-ceiling stone chimney as the centerpiece, this property offers a seamless blend of rustic charm and modern comfort. As you enter, you're greeted by an open living space that flows effortlessly between the kitchen and living room. The soaring vaulted ceilings and exposed beams create an airy and inviting atmosphere. The floor-to-ceiling stone chimney adds a stunning focal point, perfectly dividing the kitchen and living areas while maintaining an open feel. The two bedrooms are cozy and comfortable, with plenty of natural light. The bonus room provides endless possibilities—a home office, third bedroom guest space, or even a craft room. Step outside and immerse yourself in nature. The front enclosed-porch is the perfect spot to enjoy your morning coffee while listening to the sounds of the forest. The expansive 2-acre property invites you to garden, explore, or simply relax and take in the peaceful surroundings. Located just a short drive from town, this property offers the privacy of a rural retreat without sacrificing convenience. Whether you're looking for a year-round home or a serene weekend getaway, this log cabin with its vaulted ceilings is a rare gem. Schedule your private tour today and fall in love with this rustic sanctuary!
Showing Instructions: Email Listing Broker; Mechanical Lockbox; Show Without Notice; ShowingTime; Sign on Property; Text Listing Agent
Internal Remarks/Contingency: Back of home has debris from shed that was previously attached to the home.

Listing/Agent/Office Information

Internal List #:
Listing Agreement: **Exclusive Right To Sell**
Days On Market: **5**
List Date: **11/19/2024**
Withdrawal Date:
Pending Date: **11/24/2024**
Terminated Date:

	Name	Primary	Cell	Fax	E-mail
LA:	Molli McBrien-Boyer (020019)	207-230-9835	207-230-9835		molli@mcbriencompany.com
LO:	McBrien Real Estate Company (3586)	207-230-9535			
SA:	Jill Huard (011138)	207-314-1039	207-314-1039		jill@summitofmaine.com
SO:	Summit Real Estate (3192)	207-436-5555			

Sold Information

Appraiser Name: **014836 Joshua Reed jemappraisal@gmail.com**
Sold Terms/Other: **Conventional/Not Applicable**
Closed Date: **12/30/2024** Seller Contributions: **No**
Closed Price: **$270,000** Did Acres Change at Sale: **No**
Appraiser Phone Number: **207-416-2551**

Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:26 PM.

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MAINE Listings

Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

Private Synopsis

450 E Main Street, Searsport, ME 04974

List Number: **1605084** County: **Waldo** List Price: **$310,000**
Status: **Active** Property Type: **Commercial** Original List Price: **$325,000**

Directions: GPS



General Information

Primary Use:	**Mixed Use**	SqFt Finished Total +/-:	**1,450**
Year Built +/-:	**2003**	Leased Land:	**No**
Surveyed:	**Unknown**	Lot Size Acres +/-:	**0.28**
Road Frontage +/-:	**100**	Zoning:	**Residential 2**

Water Information

Tax/Deed/Community Information

Book/Page/Deed:	**3624/ 190/**
Map/Block/Lot:	**009/ / 003**
Full Tax Amount/Year:	**$2,792/ 2023**
Tax ID:	**SEAP-000009-000000-000003**

Property Features

Parking:	**5 - 10 Spaces**	Building Features:	**Storage**
Location:	**Rural**	Construction:	**Wood Frame**
Electric:	**Circuit Breakers**	Basement Info:	**Slab**
Gas:	**Bottled**	Foundation Materials:	**Poured Concrete**
Sewer:	**Private Sewer; Septic Existing on Site**	Exterior:	**Wood Siding**
Water:	**Public**	Roof:	**Composition**
		Heat System:	**Baseboard; Direct Vent Furnace; Hot Water; Multi-Zones; Stove**
		Heat Fuel:	**Oil; Wood**
		Cooling:	**A/C Units**
		Floors:	**Concrete; Laminate; Tile; Wood**
		Accessibilitiy Amenities:	**32 - 36 Inch Doors; Level Entry**

Remarks

Remarks: Versatile Home with Workshop or 2 Apartments! Discover the potential of this unique property offering the flexibility of a home with a spacious workshop or the option to convert it into two separate apartments 1 bed room apartments. The upper-level features a spacious one-bedroom apartment, complete with a thoughtfully designed kitchen, modern bath, and laundry area. Enjoy your evenings relaxing on the back deck, perfect for relaxing after a long day. Recent updates include a new roof in 2019, fresh paint throughout (2012-2024), and a cozy woodstove installed in 2014. With two full kitchens, two baths, and separated electrical boxes, this property offers possibilities. Whether you're looking to make it your owner-occupied residence or convert the workshop into a single-family home, the choice is yours. A large parking area, separate entrances, and flexible space create an excellent opportunity for creative minds to customize this home to suit their needs. Come visit and imagine the possibilities!

Listing/Agent/Office Information

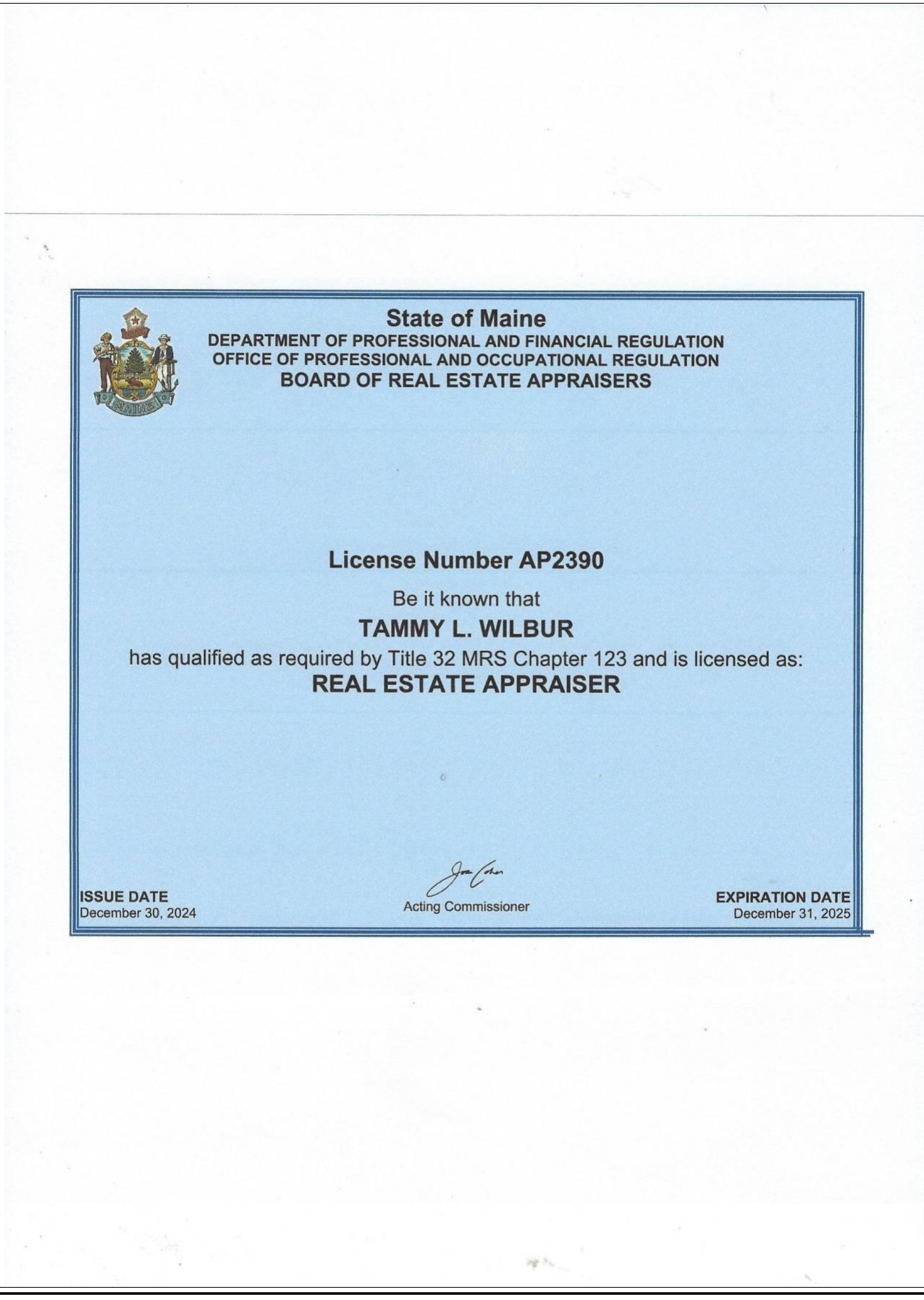
Listing Agreement:	**Exclusive Right To Sell**	List Date:	**09/25/2024**	Pending Date:	
Days On Market:	**195**	Withdrawal Date:		Terminated Date:	

	Name	Primary	Cell	Fax	E-mail
LA:	Judson Colby (017447)	207-249-8810	207-249-8810		judsoncolby@yahoo.com
LO:	Maine Country and Coast Real Estate (2600)	207-338-3344			
CLA:	Chayann Colby (018467)	207-877-4103	207-877-4103		ChayannColby@yahoo.com
CLO:	Maine Country and Coast Real Estate(2600)	207-338-3344			

Prepared by Tammy Wilbur on Wednesday, April 09, 2025 2:27 PM.

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Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126



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

License Number AP2390

Be it known that

TAMMY L. WILBUR

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

REAL ESTATE APPRAISER

ISSUE DATE
December 30, 2024

Acting Commissioner

EXPIRATION DATE
December 31, 2025

Borrower Melissa May
Property Address 575 Files Hill Rd
City Thorndike County Waldo State ME Zip Code 04986
Lender/Client Wells Fargo Bank, N.A. Address 1801 Park View Drive, Shoreview, MN 55126

GREAT AMERICAN INSURANCE GROUP
301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP4116688-25** Renewal of: **RAP4116688-24**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured**: **Tammy L. Wilbur**

Item 2. **Address**: **18 Wilbur Way**

City, State, Zip Code: **Manchester, ME 04351**

Item 3. **Policy Period**: From **03/27/2025** *(Month, Day, Year)* To **03/27/2026** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **500,000** **Damages** Limit of Liability – Each **Claim**

B. $ **500,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**): $ **0** Each **Claim**

Item 6. **Premium**: $ **573.00**

Item 7. **Retroactive Date** (if applicable): **03/27/2008**

Item 8. **Forms, Notices and Endorsements attached**:

D42100 (06/24) D42300 ME (03/15) IL7324 (07/21)
D42402 (05/13) D42414 (06/24)

Authorized Representative

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