

DECLARATION OF COVENANTS
The Crossing at Tannery Brook Subdivision
Gorham, Maine

THIS DECLARATION dated as of this 31st day of August, 2012 is made by **THE CROSSING AT TANNERY BROOK, LLC**, a Maine limited liability company with a place of business in the Town of Gorham, Maine, hereinafter referred to as the Declarant.

WITNESSETH

WHEREAS, the Declarant owns land located in the Town of Gorham, Maine known as Lots 1, 2, 3, 4, 5, 6, 25, 26, 27, 28, 29, 30, 31 and 32 (the "Lots") plus an Open Space Lot and a Utility Lot as delineated on a plan entitled "Subdivision Recording Plat, The Crossing" prepared by SGC Civil Engineering LLC dated May 27, 2011 as amended through July 12, 2011, and recorded in the Cumberland County Registry of Deeds in Plan Book 211, Page 209 (the "Plan"), a reduced copy of which is attached hereto as Exhibit A, thereby creating the first (1st) land phase known as "Land Phase 1" in The Crossing subdivision as depicted on the Plan (the "Subdivision"), which is a portion of the property conveyed to the Declarant pursuant to a deed recorded in the Cumberland County Registry of Deeds in Book 29167, Page 27; the Subdivision is also depicted on a plan entitled "Subdivision Recording Plat, The Crossing" prepared by SGC Civil Engineering LLC dated August 12, 2005 as amended through August 15, 2007, and recorded in the Cumberland County Registry of Deeds in Plan Book 207, Page 733; and

WHEREAS, the Declarant owns land located in the Town of Gorham, Maine known as Lots 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 33, 34, 35 and 36 as shown on the Plan (the "Future Lots"), which along with the abutting Roads, collectively compose "Land Phase 2";

WHEREAS, the Declarant desires to allow for the use, benefit and enjoyment of the Lots, including any Future Lots subsequently submitted to this Declaration in accordance with a harmonious plan, consistent with the general Zoning Ordinance of the Town of Gorham, and to this end desires that the Lots in the Subdivision shall be subjected to certain restrictions, reservations, covenants and easements as hereinafter set forth; and

NOW, THEREFORE, the Declarant hereby covenants and agrees that each of Lots and rights appurtenant thereto are, and shall be held subject to the restrictions, reservations, covenants and easements as are stated in the various articles of this Declaration to apply to such Lots and Phase 1 of the Subdivision, which Declaration shall inure to the benefit of and be binding upon the Declarant, its successors, and assigns, and the owners of said Lots, their heirs, successors and assigns and which shall run with the title to the Lots and the property subject to this Declaration and be binding on all parties having any right, title or interest in the Lots and the property subject to this Declaration or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I. DEFINITIONS

"Association" shall mean The Crossing at Tannery Brook Homeowners Association, a Maine nonprofit corporation.

"Declarant" shall mean and refer to The Crossing at Tannery Brook, LLC, its successors, and assigns, provided that as a part of the transfer to such successor or assignee, (i) the Declarant expressly transfers to such party Declarant's rights hereunder, and (ii) such assignee signs the instrument of transfer indicating its acceptance of the Declarant's rights.

"Declaration" shall mean and refer to this Declaration of Covenants applicable to the Property and as recorded in the Cumberland County Registry of Deeds, as the same shall be amended from time to time.

"Future Lot" shall mean and refer to those lots identified in the second "Whereas" clause set forth on page 1 hereinabove which may become part of the Property.

"Lot" shall initially mean and refer to those lots identified in the first "Whereas" clause which are part of the Property. Lots shall also mean any residential lot or parcel of land shown on the Plan which becomes Additional Property as hereinafter defined and which Declarant subsequently subjects to the terms of this Declaration, but the Lots do not include the Utility Lot or the Open Space Lot.

"Owner" shall mean and refer to the record owner; whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Property subject to this Declaration, but excluding those having such interest merely as security for the performance of an obligation.

"Plan" is as defined above in the first "Whereas" clause set forth on page 1 hereinabove.

"Property" shall mean and refer to the Lots, the Open Space Lot and Utility Lot identified above and all other property in the first phase of the Subdivision, but expressly excluding Future Lots and other property in the second phase of the Subdivision unless later added by the Declarant. The Property may be expanded from time to time to include any Future Lots (herein the "Additional Property"), provided, however, that any such Additional Property will only become subject to the terms and provisions of this Declaration upon an amendment executed by the Declarant and duly recorded expressly making such Additional Property subject to the terms hereof.

"Structure" shall mean anything erected or constructed, the use of which requires more or less permanent location on or in the ground, or attached to something having a permanent location on or in the ground, including without limitation, buildings, fences, pavement, lighting, signs or improvements.

"Town" shall mean the Town of Gorham, Maine.

Capitalized words used herein are as defined in this Declaration or if lacking specific definition, shall be defined in accordance with the Zoning and Land Use Ordinances of the Town.

ARTICLE II. GENERAL RESTRICTIONS

Each Lot shall be subject to the following covenants, obligations and restrictions, which covenants and restrictions shall run with the land:

Section 2.1 Further Subdivision. No Lot may be further subdivided or converted to condominium ownership, but the common boundary lines of abutting Lots may be altered with the approval of the Planning Board if required.

Section 2.2 Improvements.

A. Single Dwelling and Accessory Apartment. No Structure shall be erected on any Lot except one (1) detached, primary single-family, residential dwelling, hereinafter referred to as the

"Dwelling," an Accessory Apartment as defined below, and a maximum of two separate accessory buildings. Each Lot must include a garage with bays for not less than two vehicles.

One "Accessory Apartment" is permitted on a Lot that meets all of the standards established under the Town of Gorman's Land Use Ordinance and that complies with the following requirements:

- (i) No more than one (1) Accessory Apartment is permitted on a Lot;
- (ii) the owner(s) of the principal Structure must reside in the principal Structure, which residency may be seasonal but the non-owner occupied Accessory Apartment can be occupied only during the time that the owner is also actively living on the Lot;
- (iii) no more than two (2) persons may occupy the Accessory Apartment;
- (iv) the Accessory Apartment shall contain a maximum of six hundred sixty (660) square feet of living space and shall be attached to the primary Dwelling;
- (v) not less than one (1) off-street dedicated parking space shall be provided specifically for the Accessory Apartment;
- (vi) separate ingress and egress shall be provided to the Accessory Apartment;
- (vii) no open or enclosed outside stairways shall be permitted except for access to the first floor of the building; and
- (viii) all municipal and state land use ordinances and building codes must be followed.

Before a Lot Owner constructs an Accessory Apartment, the Lot owner must first obtain the written approval of the Association, subject to such conditions as it may establish, based on a determination that the Accessory Apartment will not have an adverse impact on neighboring Lots and that the foregoing standards are met. The Association may revoke or condition its approval after-the-fact if the Accessory Apartment no longer meets these standards.

B. Design Approval. Prior to commencement of construction of the Dwelling or any other Structures, the Declarant shall be provided with the following:

Plans, including a plot plan and elevation drawings, showing the location of proposed structures on the Lot and showing the design and exterior of the buildings and Structures, the garage, the driveway, and any walks, fences, decks or patios. In addition, the plans shall indicate the finish floor elevation, and proposed Lot grading to provide for adequate stormwater runoff. Declarant shall also be provided with a material list, including color of exterior finish materials or finish exterior color of structures, to be used in construction of the structures and landscaping on the Lot.

Declarant shall approve in writing such plans provided that the Declarant determines in its judgment that the plans conform to this Declaration and the Declarant reasonably determines that the proposed improvements will not be detrimental to the Property. Declarant may disapprove any plans submitted to it which are not sufficient for it to exercise the judgment required of it by these covenants. Rejection by Declarant of plans may be based upon any grounds, including purely aesthetic conditions which in the sole and uncontrolled discretion of Declarant shall seem sufficient. Approval shall not relieve the Owner of any review or permit requirement under applicable law. The reviewing party shall not be liable to any person for damages related to approval or rejection of such plan, including the person who submitted the plans for approval or any other Lot owner.

Construction of improvements shall be strictly in conformity with such approved plans.

Declarant may elect to assign its rights and responsibilities hereunder to the Association referred to in herein (hereinafter the "Association") by a written document recorded in the Cumberland County Registry of Deeds.

Approval of said plans does not relieve the homeowners and/or building contractor of their responsibility to ensure that the grading of the Lot does not cause any standing water or erosion problems on that Lot or any other Lot or other portions of the Property.

The Declarant and Association may adopt reasonable Rules and Regulations further implementing, supplementing and interpreting this Section.

C. Minimum Living Area. The total Living Area of the first and second floors of any Dwelling, exclusive of decks, unheated porches and breezeways, below grade basement space, and garage, shall not be less than 1,400 square feet, measured from the exterior walls. Living Area shall be defined as all above grade interior, habitable floor area having a minimum floor-to-ceiling height of 7 feet. The following areas are expressly excluded from the calculation of Living Area:

- i) all basement space (including so-called daylight basements), with basement space meaning any story of the building where the floor of such story is located below the grade of the exterior ground in whole or part; and
- ii) all garages, porches, decks, greenhouses and similar Structures, whether enclosed and/or heated or not.

D. Building Envelope. All buildings shall be within the applicable "building envelope" established by the setback and zoning requirements of the Town as shown on the Plan.

E. Utilities. All Dwellings and Accessory Apartments shall be connected to public water and sewer. All exterior utility lines, including cable, shall be underground.

F. Roofs. Roofs of all buildings erected on any Lot shall be pitched and a minimum roof line slope of (a) 8/12 for ranch style homes and for two-story colonial and garrison style homes; and (b) 12/12 for cape style homes shall be used in the structural design of the buildings, unless otherwise approved in writing by the Declarant or its successors and assigns.

G. Siding. All Structures erected on any Lot shall have wood clapboards, wood shingles or shakes, masonry, architectural quality aluminum, vinyl shakes, or other quality finish siding, with no T-111 style plywood, tarpaper, tarred shingles or other type of tarred siding or corrugated metal or fiberglass siding. Architectural quality solid plastic or composite trim is allowed. Log homes are not allowed. In accordance with Section 2.2.B., Declarant retains the right to approve or disapprove the proposed exterior color(s) of structures.

H. Foundation. Each Dwelling and Accessory Apartment shall be supported by a solid perimeter masonry foundation.

I. Chimneys and Fireplaces. All exterior portions of chimneys and fireplaces shall be of brick or stone construction. No cinder block or exposed metal chimneys are allowed.

J. Cutting. The wholesale cutting of trees on a Lot is prohibited except as approved under the foregoing design review process. This does not prevent a Lot owner from cutting trees to create or enhance the wooded environment of his or her Lot or otherwise selectively cutting trees on his or her Lot.

K. Driveways and Walkways. All driveways will be surfaced with asphalt, reclaimed asphalt, pavers, or other hard surfaced material. Walkways shall be surfaced with pavers or other similar hard-surfaced materials approved in writing by the Board of Directors.

L. Completion. When the construction of any improvements on the Lot is begun, work thereon must be prosecuted diligently to completion. The Dwelling, landscaping, grading, seeding, driveway and other exterior work must be carried on with due diligence and completed in less than one (1) year from the date the work is commenced. No building shall be occupied during construction, except in the case of an unfinished floor area to be completed at a later date.

M. Certificate of Occupancy. Prior to occupancy, each Dwelling shall receive a certificate of occupancy from the Town, and be connected public water and sewer conforming to Town and State of Maine requirements.

N. Antennas. No antennas or towers of any type shall be erected on any Lot, except for satellite dishes no larger than two (2) feet in diameter.

O. Drainage. Each Lot owner shall keep all ditches or culverts on or abutting the Lot open and clean of debris and litter. Each Lot owner shall avoid interfering with the natural course of surface water across a neighbor's parcel or any land abutting the Lot or altering its intended flow to the storm drainage, streams and ponds except as approved by the Town.

P. Restoration. Any building or other Structure on a Lot which is destroyed or damaged in whole or in part by fire, windstorm or other casualty must be rebuilt or all debris removed and the affected portion of the Lot restored to its natural condition within a reasonable time, but, in any event, not to exceed six (6) months excluding the winter months.

Section 2.3 Use and Occupancy

A. Residential Uses. Except as otherwise provided herein, the Lots may be used only for private, residential purposes. No commercial, industrial, or business use, or enterprise of any nature or description shall be carried on at a Lot, except that a home office or use by an Owner only wholly within the Structures located on the Lot without any signs or identification visible from outside the Structure, with no employees other than residents of the Lot, with no outside storage, and with no customers or business invitees coming to a Lot for any business purpose. The conduct of business activity shall be carried on so that it is not apparent or detectable by sight, sound, or smell from the exterior of the buildings, the business activity conforms to all zoning requirements for the Property; and the business activity is consistent with the residential character of the Property. The foregoing restrictions shall not apply to the construction, development and sale of Lots by the Declarant or to the construction of improvements on a Lot in accordance with the Section 2.2.

The Utility Lot may be operated for public utility purposes and is not subject to the foregoing restrictions.

Rental of a Dwelling or Accessory Apartment for a period of less than one (1) year is not permitted.

B. Animals. The keeping of poultry, swine, horses, livestock, or animals used for commercial purposes shall not be permitted on a Lot.

Only a reasonable number of dogs, cats and other ordinary household domestic pets shall be allowed on each Lot. All such pets shall be limited in number and regulated in their behavior so as to

not unreasonably interfere with the ownership and enjoyment of other Lots. No boarding or breeding kennels may be kept or maintained.

Dogs shall not be permitted off the owner's Lot except on a leash attended by a responsible person.

C. Nuisance and Trash. Noxious, offensive, dangerous, or unduly noisy activities of any nature shall not be carried on upon any Lot so as to disturb the peace and occupancy of neighbors. "Offensive" or "Noxious" activity or behavior shall include but not be limited to a public nuisance or nuisance per se and shall also include any behavior which is inconsistent with both the reasonable pleasurable use of the Lots and their reasonable expectations of living free of excessively noisy behavior grossly disrespecting the rights of others, flashing or excessively bright lights, racing vehicles, significantly loud electronic music distractions, or other similar unreasonable behavior or activity curtailing or likely to curtail the reasonable pleasure and use of the properties by others who are not participating in such offensive or noxious activity.

Trash, garbage, junk, debris, yard and garden waste, stumps and other waste shall be kept in sanitary containers within Structures where they are not visible from any road or from any other Lot. No hazardous or dangerous materials shall be stored on any Lot except that household products that may be considered hazardous or dangerous may be stored in a safe manner within Structures on a Lot.

D. Vehicles, Etc. No unregistered, inoperable or junk motor vehicles shall be kept on or stored on the Lot, unless stored inside a fully enclosed building. All-terrain vehicles and snowmobiles may be stored on a Lot but shall be shielded from view from outside the Lot. No motorized all-terrain vehicles may be operated on the Lots, the Roads, the Open Space Lot or any other portion of the Property except that motorized all-terrain vehicles owned by Owners, their tenants or guests, may be operated on the Roads at speeds not exceeding ten (10) miles per hour but such operation shall be minor, incidental and only to access nearby trails that permit the use of all-terrain vehicles. Any Owner, tenant or guest that operates a motorized all-terrain vehicle in violation of these limitations shall, upon the majority vote of the Board of Directors, for a period of twelve months lose the right to operate any motorized all-terrain vehicle on the Roads.

Trailers used for camping, so-called recreational vehicles, boats, trailers are permitted on the Property, but must be stored either in the garage or screened so as to minimize their visibility to neighbors and located a minimum of fifteen (15) feet from the Lot lines.

No trailers over twenty feet (20') in length (other than boat trailers), commercial trucks in excess of 8,000 pound of gross vehicle weight, delivery or panel vans may be stored or parked on the Lot for more than two (2) consecutive days per month. The foregoing restrictions shall not prevent the use of trailers, vehicles or temporary Structures during the permitted period of actual construction of a residence on a Lot.

E. Mobile Homes. No mobile home shall be placed on the property at any time.

F. Fences. No fences or free-standing walls exceeding six (6) feet in height shall be erected on a Lot, and any fence shall be subject to the design review approval requirement.

G. Signs. Lot owners shall have the right to install a sign of not more than two (2) square feet showing the name of the owner or occupant and the name or number of the premises. All signs shall be compatible with the environment, and under no circumstances shall projecting signs, neon or brightly lighted or internally lighted signs be permitted on any parcel, provided however that the

Declarant may install and maintain signs advertising the sale of the Lots and the Association may install lighted signs identifying the Property.

All Dwellings shall have their street number clearly visible from the Roads.

H. Wetlands and Stream Buffer. Except for Wetland Impact areas as shown on the Plan, all other wetlands depicted on the Plan shall be subject to an easement for the purpose of maintaining existing drainage patterns and no soils located therein shall be disturbed except within the 20 foot wide easement area abutting the Roads.

Excepting the Road crossings and twenty-foot (20') wide easement area abutting the Roads as shown on the Plan and related improvements, the seventy-five-foot (75') wide stream buffer areas as shown on the Plan extending from each side of the stream shall remain undisturbed and remain in their nature vegetated condition except for the removal of dead and dying trees and brush first approved by the Town and the Maine Department of Environmental Protection.

I. Stormwater Management. The terms and conditions of the DEP's Stormwater Management and Natural Resources Protection Act approval recorded in the Cumberland County Registry of Deeds in Book 25089, Page 297 is incorporated herein by reference. Without limiting the foregoing, the standards and report forms attached hereto as **Exhibits B and C** are incorporated herein by reference (the "Stormwater Management Obligations"). In accordance with Section 4.3, below, the Association is responsible for compliance with the Town of Gorham Stormwater Ordinance, Chapter 2, as the same may be amended or repealed from time to time, including any maintenance and reporting obligations imposed by such ordinance.

J. Owner Responsibilities. Each Lot Owner shall maintain his or her Lot, the Dwelling and other Structures, driveways, parking areas and other improvements comprising the Lot in good condition and repair, in an attractive condition and in accordance with the design approvals received under this Declaration, in a manner consistent with other Lots and all requirements of this Declaration, the Association's Bylaws and the Rules and Regulations.

If any Owner fails to perform his or her maintenance responsibilities in conformity this Declaration, then the Association may elect to perform such responsibilities and assess all costs incurred against the Lot and the Owner thereof; provided, however, except when action is required due to an emergency situation, the Owner shall be provided with reasonable notice and an opportunity to cure such deficiencies prior to entry and assumption of such responsibilities.

K. Transfers. In any voluntary conveyance of a Lot, it shall be the duty of the then owner to furnish the buyers with a copy of this Declaration.

ARTICLE III. ROADS AND COMMON EASEMENTS

Section 3.1 Road Easements. Declarant and the owners of the Lots, their heirs, successors and assigns, are hereby granted a perpetual easement in common in the 50-foot wide access Roads located in Phase I of the Property shown on the Plan and developed as Old Dynamite Way and Hidden Brook Drive (the "Roads") for ingress and egress to and from the Lots from and to Route 202/Gray Road, for the maintenance, repair and replacement of pavement, street improvements and utilities, for connection to utilities, for all customary uses of and improvements accessory to a residential street and to manage and convey storm drainage as indicated on the Plan for the benefit of the Lots and all other land of the Declarant. Upon the addition of the Future Lots to this Declaration, the portions of the roads located in Land Phase II shall become Roads subject to the foregoing easements.

The Declarant reserves the fee title to the Roads as shown on the Plans and reserves the right to convey the Roads to the Town upon acceptance as public streets or, should the Town decline to accept the Roads, then to the Association.

Section 3.2 Other Easements. The Property is subject to the following easements and all other easements, notes and conditions set forth in or referred to in the Plan, which include without limitation and shall be for the benefit of the Declarant, the Association and Lot Owners unless otherwise specified:

(a) A twenty (20) foot wide utility, grading, and landscape easement located along the entire length of both sides of the Roads abutting each of the Lots and the Utility Lot as shown on the Plans for location, use, maintenance, repair, and replacement of underground electric and above ground transformers, water, sewer, fire hydrants, telephone, and cable TV service lines and appurtenances, street signs and lighting, and for grading, snowplowing, and maintenance purposes and associated drainage swales and appurtenances, for the benefit of the Declarant, all Lots, the Town and all public utilities;

(b) Temporary turn around easements located on Lots 7 and 33, which shall terminate once the Roads in future Land Phase II are subjected to this Declaration and their construction is completed;

(c) A twenty (20) foot wide pedestrian trail easement located on Future Lot 23 (the "Trail Easement") for use during daylight hours for connection to the Town's abutting pedestrian walking trail, including the rights to install accessory improvements and a sign, and which shall also be for the benefit of the Town;

(d) Two thirty (30) foot wide drainage easements located on Lot 27 and on Future Lot 20 in the event that it is subjected to this Declaration, to flow surface waters and the installation, maintenance, repair and replacement of drainage and storm water related improvements and alternations of the surface of the earth, including without limitation the installation, maintenance, repair and replacement of the storm water and drainage system improvements and Structures in accordance with plans approved by the Town;

(e) A general easement for the sole purpose of placing and servicing electrical transformers and service lines to the respective residences contained within the Property to the extent they are not within the twenty (20) foot wide utility and grading easement;

(f) An easement for the benefit of the Declarant and the Association for installation of signage, lighting and landscaping on Lots 1 and 29 extending thirty (30) feet easterly from the abutting boundary with Route 202 and within the twenty (20) foot wide easement area identified in Subsection 3.2 (a) above.

(g) A twenty-five (25) foot wide access easement for pedestrian and vehicular use located on Lot 26 for ingress to and egress from the Open Space Lot.

(h) A forty (40) foot wide easement, ten (10) feet of which is located on Lot 24 and thirty (30) feet of which is located on Lot 23, for the benefit of the Portland Water District to allow installation, repair and replacement of water utilities.

(collectively the "Common Easements"). None of the Common Easement shall arise on the Future Lots and abutting Roads and improvements until the Future Lots are subjected to this Declaration.

Section 3.3 Other Portions of the Property.

(a) The Utility Lot as shown on the Plan is to be conveyed to the Portland Water District or its assignee and is to be utilized for utility and related purposes, and may not be further subdivided or transferred.

(b) Open Space Lot 1 is reserved for stormwater management and shall be conveyed to and maintained by the Association.

Section 3.4. Declarant's Reserved Rights. The Declarant reserves the right until the construction, marketing and sale of all Lots, including any Future Lots which may be subjected to this Declaration, is completed to do or accomplish any of the matters set forth below in subparagraphs (a) through (e):

(a) Subject to receipt of all applicable governmental approvals, to change the size, number and location of Lots and other improvements and the size layout and location of any Lot for which a purchase and sale agreement has not been executed by the Declarant or with respect to which the purchaser is in default. The change or changes shall be effective upon the recording of an amendment to this Declaration and/or the filing of modified subdivision plan indicating the changes made;

(b) Locate on the property, even though not depicted on the plan and grant and reserve easements and rights-of-way for the installation, maintenance, repair, replacement and inspection of, utility lines, wires, pipes, conduits, and facilities, including, but not limited to water, electric, telephone, and sewer;

(c) Connect with and make use of utility lines, wires, pipes and conduits located on the Properties for construction and sales purposes, provided that the Declarant shall be responsible for the cost of service so used;

(d) Use the Roads for ingress and egress and for the storage of construction materials and equipment used in the completion of the Lots; and

(e) Convey title to the Roads and Open Space Lot to the Association, or with respect to the Roads, to convey them to the Town. The Declarant shall hold, and is hereby given, the power of attorney to accept delivery of the deed of the Roads and Open Space Lot on behalf of the Association, and such acceptance by the Declarant shall vest title to the property conveyed in the Association.

This Section shall not be amended without the consent of the Declarant.

ARTICLE IV. HOMEOWNERS ASSOCIATION

Section 4.1 Creation and Purposes. Declarant has formed a Maine nonprofit corporation known as The Crossing at Tannery Brook Homeowners Association (as above set forth herein referred to as the "Association"), whose purposes shall include ownership, maintenance, repair and replacement of the Roads, storm water improvements, and Open Space Lot 1 and the administration of this Declaration following the Declarant's assignment such responsibilities to it following the expiration of the Declarant Control Period.

Section 4.2 Membership and Voting. Declarant, its successors and assigns and every record owner of a fee simple interest in a Lot or Lots shall be a member of the Association, and each such member, including Declarant, shall be entitled to one vote in the Association for each Lot owned, provided, that where title to a Lot is held by more than one person, such co-owners acting jointly shall be entitled to but one vote. Each and every owner, in accepting a deed or contract for

any Lot on the Property, agrees to and shall automatically become a member of and be subject to and comply with this Declaration, the Bylaws and Rules of the Association, as amended from time to time.

Provided however that during the Declarant Control Period, the Board of Directors of the Association shall be composed of three (3) natural persons appointed by the Declarant. The term "Declarant Control Period" means the period which extends from the date of the recording of this Declaration until ninety (90) days after the conveyance of eighty percent (80%) of the total number of Lots, including any Future Lots which may be subjected to this Declaration, excluding any conveyance to a successor Declarant, provided however that at its election the Declarant may terminate the Declarant Control Period at any time by recording a notice in the Cumberland County Registry of Deeds. The Declarant shall have the right during the Declarant Control Period to appoint, remove and replace from time to time any and all members of the Board of Directors and officers of the Association, without the necessity of obtaining resignations. The directors appointed by the Declarant need not be Lot Owners.

Section 4.3 Powers and Responsibilities of the Association. The Association shall have the following powers, rights and responsibilities:

- (a) To take title to the Roads (unless accepted as public streets by the Town), Open Space Lot 1 and storm water improvements when conveyed to it by Declarant;
- (b) Adopt and amend budgets for revenues, expenditures and reserves, and to collect assessments for the maintenance, repair and replacement of and plowing and removal of snow and debris from the Roads (unless accepted as public streets by the Town), Common Easements, Open Space Lot, the administration and enforcement of this Declaration and such other purposes as may be approved by the members or as provided herein;
- (c) To maintain Open Space Lot 1, Common Easements, the Trail Easement and to take all actions required or appropriate to comply with the Stormwater Plan and the Stormwater Inspection and Maintenance Plan set forth in **Exhibit B**, including but not limited to maintenance of the drainage facilities and similar services not located in the Old Dynamite Way and Hidden Brook Drive rights-of-way and specifically including any such facilities located within the twenty (20) foot wide easement abutting such rights-of-way;
- (d) To comply with the Town of Gorham Stormwater Ordinance, Chapter 2, as such ordinance may be amended or repealed from time to time, and to complete and submit the Town of Gorham Annual Stormwater Management Facilities Certification attached hereto as **Exhibit C**;
- (e) To purchase and maintain liability insurance for property owned or maintained by the Association and activities conducted by the Association, and property insurance for property owned or leased by the Association;
- (f) To elect such officers, as the Association deems appropriate;
- (g) To own or lease such property as may be necessary in order to carry out the purposes of the Association;
- (h) To accept an assignment of Declarant's rights and obligations hereunder, and exercise such rights and obligations;

- (i) Adopt and amend Bylaws and Rules and Regulations, provided that any Rules and Regulations adopted by the Directors may be rejected or amended by a majority vote of all Lots subject to this Declaration;
- (j) Election of Association Directors;
- (k) Institute, defend, or intervene in litigation, arbitration, or administrative proceedings in its own name on behalf of itself or two (2) or more Lot owners on matters affecting the Subdivision, and the Association shall be deemed to be the attorney-in-fact of each Lot owner for such purposes;
- (l) Make contracts and incur liabilities;
- (m) Impose charges and interest for late payment of Assessments and, after notice and an opportunity to be heard, impose reasonable penalties for violations of the Declaration, Bylaws, and Rules and Regulations of the Association;
- (n) Impose reasonable charges for the preparation and recordation of amendments to the Declaration or statements of unpaid Assessments;
- (o) Provide for the indemnification of its officers and directors and maintain directors' and officers' liability insurance;
- (p) Pledge, assign and grant a security interest covering special assessments made for the purpose of raising funds for repairs, renovations, improvements and associated costs and expenses with respect to the Roads, Open Space Lot and other Common Easements, subject to the approval of a majority in interest vote of the Lot Owners;
- (q) Exercise any other powers conferred by Declaration or Bylaws; and
- (r) Exercise all other powers that may be exercised pursuant to the Maine Nonprofit Corporation Act.

Section 4.4 Assessments and Liens.

(a) Each owner of a Lot subject to this Declaration shall pay to the Association or its authorized representative, monthly or as otherwise required by the Association, his share of the Budget of the Association, all as determined by the Association's Board of Directors, subject to rejection by the members of the Association as set forth in the Bylaws. The expenses of the Association shall be allocated equally among all Lots subject to this Declaration, provided however that for each Lot on which the construction of a Dwelling has not commenced shall only be liable for a one half (1/2) share (the "Assessments"). Future Lots, the Utility Lot and Open Space Lot are not liable for the payment of Assessments. Such charges and assessments shall be applied by said Association in its discretion toward payment of the following costs:

- 1) To provide for the maintenance, snowplowing, sanding, repair and replacement of the Roads, Open Space Lot, other Common Easements, Roads and ways within or adjoining the Property, including the Roads leading through the Property and for the creation of reserves for the foregoing purposes until such time as the Roads are accepted by the Town.
- 2) To enforce this Declaration, the Bylaws and Rules and Regulations, either in the form as originally placed thereon or as subsequently modified; provided, however, that this right of enforcement shall not serve to prevent the right of any owner or owners of any Lot, to enforce said restrictive covenants in the event they or any one of them elects to do so.

- 3) To preserve the Subdivision and pick up and remove therefrom trash and rubbish of all kinds; and to do any and all other things necessary and desirable in the judgment of the officers of said Association to keep the Subdivision clean and in good order.
- 4) To provide for the maintenance, repair, and replacement of the common storm water systems, recreational and all other facilities and for the creation of reserves for the foregoing purposes.
- 5) To pay real estate, income and other taxes, to establish reserves, to administer the Association and enforce this Declaration.
- 6) To administer, observe and perform the Bylaws and exercise the powers of the Association thereunder.
- 7) Such other items as the Board of Directors of the Association may determine in their discretion.
- 8) To provide any other neighborhood services not provided by local governmental authorities
- 9) To carry hazard, and general liability insurance coverage on any premises owned, maintained or repaired by the Association to provide directors and officers insurance and to indemnify the Association's officers and directors.

(b) The Board of Directors of the Association shall estimate for each year the total amount required for such purposes, which may include without limitation reasonable reserves and contingency funds, and shall levy an annual assessment uniformly against each of the Lots, The Declarant (or the Association, at the Declarant's election) will initially determine the "assessment year," whether calendar year or otherwise, for the purposes of such assessments. The Board may make such supplementary assessments as it determines necessary.

Until the later of two (2) years from the sale of the first Lot or until the owners of Lots subject to this Declaration have assumed self-government of the Association, the Declarant may elect to charge owners for their proportionate share of the Assessments and may pay the expenses of the Association directly. The Declarant may contribute goods and services in kind for the benefit of the Association, which shall be credited to its obligation to pay Assessments.

(c) In the event any owner fails to pay any Assessment within thirty (30) days following notice to such owner of such assessment or the scheduled due date thereof if later, then such Assessment shall become delinquent and shall bear interest at the rate of eighteen percent (18%) per annum from the due date thereof to the date of payment.

(d) The Association shall automatically have a lien on each Lot to secure payment of Assessments and the costs any expenses of enforcing this Declaration, the Bylaws and Rules and Regulations of the Association, with 18% per annum interest and costs of collection, including without limitation attorney's fees and expenses from the time the assessment comes due. The recording of this Declaration constitutes record notice of the lien, which lien on each Lot which may be foreclosed in a like manner as a mortgage on real estate, but which lien shall be subject to any first mortgage held by a mortgagee which has qualified as an Eligible Mortgage Holder. Such amounts with interest and costs may also enforced against and collected from the Lot owner(s) personally, who shall be jointly and severally liable. It shall be the duty of the Association to bring suits to enforce such liens before the expiration thereof.

(e) The Association may in its discretion file certificates of non-payment of assessments in the office of the Registry of Deeds whenever any such assessments are delinquent, but such certificate shall not be required to perfect the lien established under this Declaration. For each certificate so filed, the Association shall be entitled to collect from the owner or owners of the Lot described therein a fee of \$100.00 or such other amount as the Board of Directors may establish from time to time under the Rules and Regulations which fee is hereby declared to be a lien upon the Lot. Such fee shall be collectible in the same manner as the original Assessments provided for herein and in addition to the interest and principal due thereon.

(f) The liens herein provided shall be subject and subordinate to the lien of any valid first mortgage now existing or hereafter be placed on a Lot.

(g) Such liens shall remain in effect for a period of six (6) years from the date of delinquency and no longer, unless within such time suit shall have been filed for the collection of the assessment, in which case the lien shall continue until the termination of the suit and until the sale of the property under execution of the judgment in such suit.

Section 4.5 Bylaws. The initial Bylaws of the Association are attached hereto as Exhibit C.

ARTICLE V. GENERAL PROVISIONS

Section 5.1 Binding Effect/Enforcement. The provisions of this Declaration and any permitted amendments thereto shall run with the land and bind Declarant, his/her heirs, successors and assigns, and the owners of the Lots, their heirs successors and assigns, and all parties claiming by, through, or under him/her or them.

Declarant, the Association, and each owner or owners of any of the Lots from time to time shall have the right, but not the obligation, jointly and separately to sue for and obtain a prohibitive or mandatory injunction to prevent the breach of, or to enforce the observance of, the provisions of this Declaration, the Bylaws and Rules and Regulations, or any of them, in addition to the right to bring an ordinary legal action for damages. Only the Declarant and the Association shall have a lien on a Lot to secure the costs and expenses of enforcement including reasonable legal fees and expenses.

Whenever there shall have been built any Structure which is and remains in violation of any of the provisions above set forth for a period of thirty (30) days after actual receipt of written notice of such violation from Declarant or the Association then such party have, in addition to the foregoing rights, the right to enter upon the property where such violation exists and summarily abate or remove the same at the expense of the owner, and such entry and abatement or removal shall not be deemed a trespass. In no event shall the failure of Declarant, his/her heirs, successors or assigns, and such owners to enforce any of the provisions herein set forth as to a particular violation be deemed to be a waiver of the right to do so as to any subsequent violation.

Section 5.2 Amendment. Until such time as the Declarant has transferred eighty percent (80%) of the Lots to Owners of the Association, including any Future Lots which may be subjected to this Declaration, the Declarant may amend this Declaration from time to time by instrument recorded in the Cumberland County Registry of Deeds. Thereafter, this Declaration may be amended at any time and from time to time by written instrument duly executed by the Owners of record of seventy-five (75%) percent or more of the Lots, subject to the rights of Eligible Mortgage Holders as that term is defined in Section 5.3. Any such amendment shall be recorded in the Cumberland County Registry of Deeds.

So long as the Declarant owns any portion of the Property, any amendments of this Declaration, the Bylaws or the Rules and Regulations shall be effective only if approved in a written instrument or instruments executed by the Declarant, its successors or assigns.

Section 5.3 Rights of Mortgage Holders. The holder of any first mortgage covering a Lot or of any other portion of the Subdivision may file a request with the Secretary of the Association, identifying itself as a holder of a first Mortgage with the Association, by United States mail, return receipt requested, or by delivery in hand securing a receipt therefor, and shall thereby become an "Eligible Mortgage Holder". After the filing of the request by an Eligible Mortgage Holder, the Association shall cause notice to be sent to all Eligible Mortgage Holders of any one or more of the following events, if so requested: default in the payment of any Assessments or other amounts due the Association that continues for sixty (60) days; default or violation of this Declaration, the Bylaws, Association rules or regulations, or any proceedings by the Association relating thereto; a material amendment to this Declaration requiring the consent of Eligible Mortgage Holders; Termination of this Declaration; and the conveyance or subjection to a security interest of any portion of the Common Easements.

For a material amendment to the Declaration, an Eligible Mortgage Holder may elect to exercise the vote held by any individual Lot subject to its Lot. An amendment affecting any of the following is considered material: voting rights in the Association; change in percentage liability for Assessments; responsibility for maintenance and repairs; any action to terminate this Declaration; or any provisions of this Article and any other provision of this Declaration, which expressly benefits Mortgage holders, insurers or guarantors.

Approval shall be presumed when an Eligible Mortgage Holder fails to submit a response to any written proposal for an amendment within sixty (60) days after the proposal is made.

Section 5.4 Notices. Each owner of a Lot in the Subdivision shall file the correct mailing address of such owner with the Association and Declarant, and shall notify the Association and Declarant promptly in writing of any subsequent change of address. A written or printed notice, deposited in the United States Mail, postage prepaid, and addressed to any owner at the last address filed with the Association or Declarant shall be sufficient and proper notice to such owner wherever notices are required in this Declaration.


Section 5.5 Construction. If a court of competent jurisdiction shall hold invalid or unenforceable any part of any provision contained in this Declaration, such holding shall not impair, invalidate or otherwise affect the remainder of this Declaration, which shall remain in full force and effect.

Section 5.6 Assignment. Declarant hereby retains the right to assign to the Association all or any of the rights, privileges, easements, powers and duties herein retained or reserved by the Declarant or successors and assigns, by written instrument or instruments in the nature of an assignment which shall be effective when recorded in the Registry of, and Declarant, its successors and assigns, shall then be relieved and discharged from every duty and obligation so assigned to the Association.

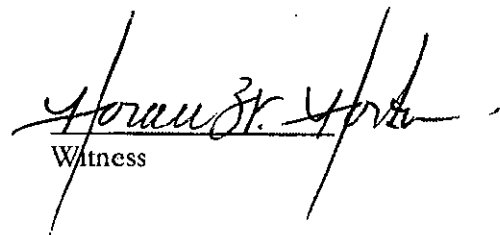
Declarant, its successors and assigns hereby reserve the right to specifically assign to any other person or entity all its rights and powers established hereunder in connection with its conveyance of the remaining land owned by the assignor in the Subdivision or its mortgage of land in the Subdivision, and such assignment, other than an assignment as security, if accompanied by an assumption of Declarant's obligations hereunder by the assignee, shall when recorded in the Registry

of Deeds for Cumberland County, Maine, relieve Declarant, its successors and assigns from its or their obligations hereunder.

Witness its hand and seal on the date set forth above.

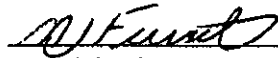


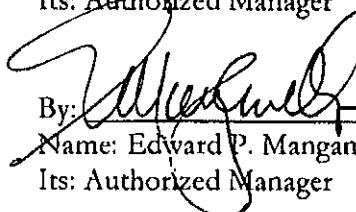
Witness



Witness

The Crossing At Tannery Brook, LLC

By: 
Name: Michael J. Ferrante
Its: Authorized Manager

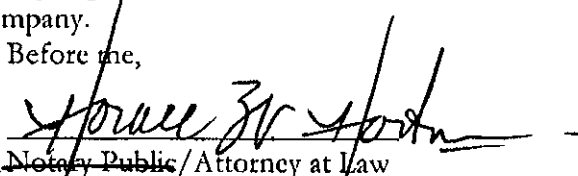
By: 
Name: Edward P. Manganello
Its: Authorized Manager

State of Maine
County of Cumberland, SS

August 31, 2012

Personally appeared the above-named Edward P. Manganello in his said capacity, and acknowledged the foregoing instrument to be his free act and deed and the free act and deed of said limited liability company.

Before me,



Notary Public / Attorney at Law

Print Name: Horace W. Horton

My Commission Expires:

Exhibit A
Subdivision Plan of The Crossing at Tannery Brook

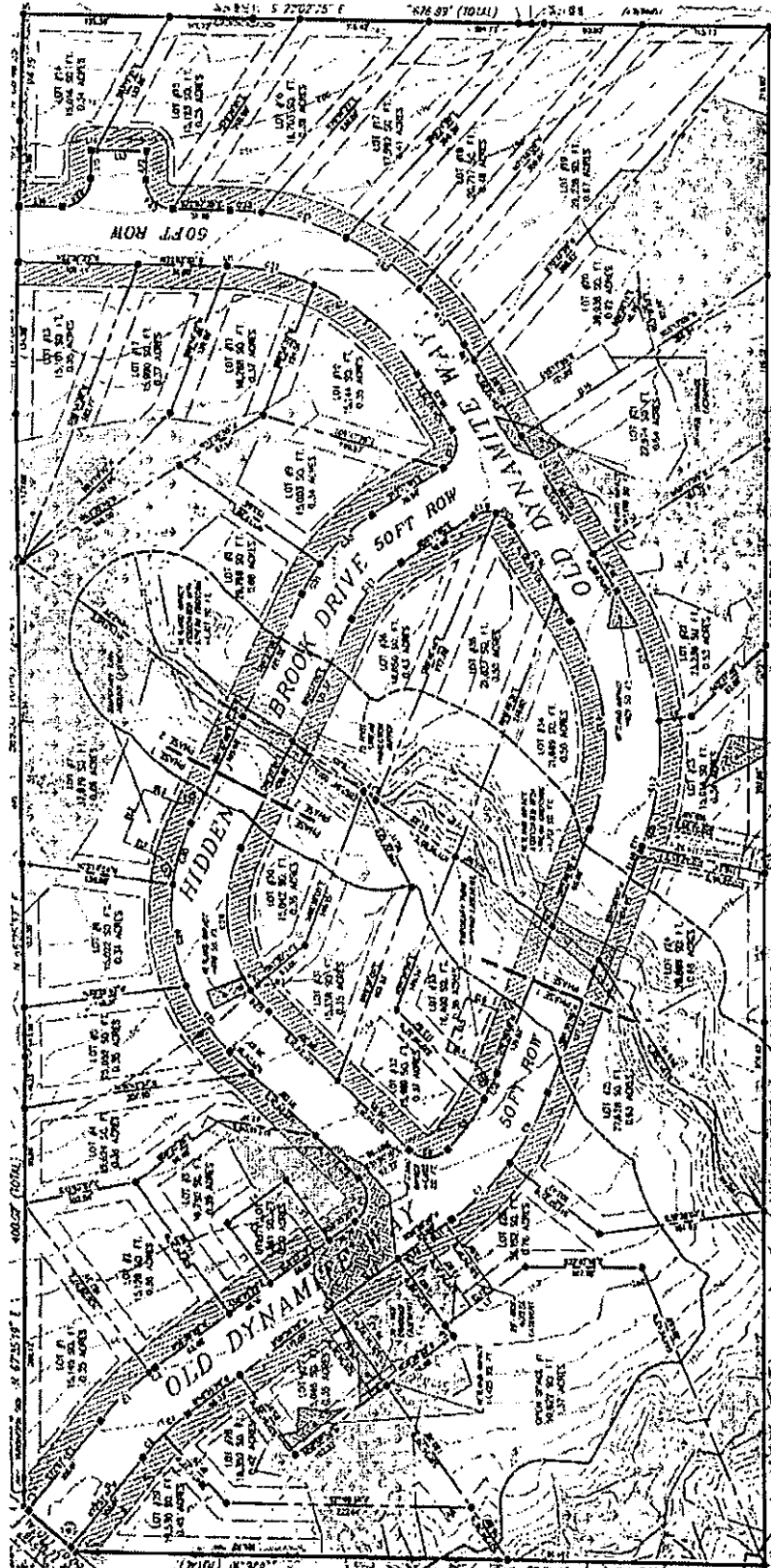


EXHIBIT B
Inspection and Maintenance Plan
for Stormwater Management Facilities
The Crossing – Gorham, Maine

The stormwater management facilities proposed for this subdivision comply with Maine DEP's Chapter 500 Stormwater Management Regulations by providing measures to specifically treat the runoff from the impervious road surface and adjacent areas. In this application treatment is emphasized rather than detention for flood control.

The measures and facilities include: (1) storm drains that will convey the collected runoff to outfalls with rip-rapped aprons to prevent erosion; (2) catch basins with deep sumps and oil and gas hoods to collect and retain material and debris flushed from the road surface; (3) under-drained gravel trench within a wet pond to treat the runoff; (4) a curbed, paved roadway; (5) swales that will convey collected runoff from storm drain outfalls.

Periodic inspection and maintenance of these stormwater management facilities is necessary to prevent erosion, protect roadways and other paved areas, and remove pollutants from Stormwater runoff. The various aspects of the plan are noted below.

A. List of Stormwater Management Measures to be inspected and maintained.

- a. Roads
- b. Catch basins and Field Inlets
- c. Storm drains and outfalls
- d. Swales
- e. Wet Pond

B. Inspection and Maintenance Tasks – Tasks specific to each measure listed above.

- a. Roads
 - i. Sweep Roadways
- b. Catch basins and Field Inlets
 - i. Remove sediment from basins sump and any retained floating petroleum product.
- c. Storm drain System
 - i. Clear inlets and outlets of culverts and outfalls.
- d. Swales
 - i. Remove debris from swale
 - ii. Mow the swale
- e. Wet Pond
 - i. Observe permeability of gravel trench
 - ii. Remove debris that may interfere with permeability
 - iii. Replace gravel if needed

- iv. Clear wet pond inlets and outlets
- v. Observe discharge from gravel trench under drain into the overflow Structure
- vi. Inspect side slopes for instability and erosion
- vii. Perform maintenance dredging

C. Task Frequency – Required frequency of each inspection and maintenance task

a. Roads.

- i. The Roads should be swept in spring to remove any sand accumulation from wintertime sanding operations.

b. Catch basins and Field Inlets

- i. Sediment and any floating material should be removed from basin sumps once every year in the early spring.

c. Storm drain Network

- i. Culvert inlets and outlets should be inspected periodically to ensure that flow is not blocked by debris. Inspections should be conducted every year in the early spring.

d. Swales

- i. Removal of debris should be done on a regular basis by homeowners that abut the swale.
- ii. Swales should be mowed monthly during growing season to maintain grass heights less than 12 inches. This should be done by the homeowners that abut the swale.

e. Wet Pond

- i. The inlet and outlet of the pond should be checked periodically to ensure that flow Structures are not blocked by debris. Inspections should be conducted monthly during wet weather conditions March to November.
- ii. The gravel trench outlet should be inspected after every major storm in the first few months to ensure proper functionality, then once every six months to ensure proper drainage. Inspection consists of verifying that the pond is slowly emptying through the gravel filter for a short time (12-24 hours) after a storm and that potentially clogging material such as accumulations of decaying leaves are not preventing discharge through the gravel.
- iii. The top several inches of the gravel in the outlet trench must be replaced with fresh material when water ponds above the permanent pool for more than a 72 hours. The removed sediments should be disposed of in an acceptable manner.
- iv. Wet pond should be inspected annually for erosion, destabilization of side slopes, embankment settling and other signs of structural failure. Corrective action should be taken immediately upon identification of problems
- v. Wet pond lose 0.5%-1.0% of their volume annually due to sediment accumulation. Dredging is required when accumulated volume loss is 15%, or approximately every 15-20 years

vi. Harvesting and pruning excessive growth will need to be done occasionally. Weeding to control unwanted growth or invasive plants may be necessary and should be completed by the homeowners Association or someone hired by it.

f. Reporting.

i. Annually before or on May 31 of each year, a qualified third party qualified post-construction inspector shall provide a completed and signed certification to the Town of Gorham's Enforcement Authority on a form identical to the Town of Gorham's Annual Stormwater Management Facilities Certification Form, a copy of which is attached hereto as **Exhibit C**, certifying that the person or inspector has inspected the stormwater management facilities and that they are adequately maintained and functioning as intended by local and state law and applicable post-construction stormwater maintenance plan or that they require maintenance or repair, and describing any required maintenance and any deficiencies found during inspection of the stormwater management facilities. If the stormwater management structures require maintenance or repair of deficiencies in order to function as intended by the approved post construction stormwater maintenance plan, the person shall provide a record of the required maintenance or deficiency and corrective action(s) taken.

ii. A qualified third party post-construction stormwater inspector shall, at least annually, inspect the stormwater management facilities in accordance with all municipal and state inspection, cleaning and maintenance requirements and any applicable post-construction stormwater maintenance plan provisions.

D. Responsible Parties

a. The Homeowners Association is responsible for the maintenance of the facilities. It will have the power to contract to complete the tasks mentioned above. The inspection and maintenance of the Roads, storm drains, and catch basins will be the responsibility of the Town of Gorham if the Roads are accepted as a public road. The field inlets and associated storm drains and culverts are to remain the responsibility of the Homeowners Association.

b. SGC Engineering, LLC is responsible for the design of the erosion control measures and stormwater management measures proposed for the site.

SGC Engineering, LLC
501 County Road
Westbrook, Maine 04092
Phone: (207) 347-8100
Fax: (207) 347-8101
jriordan@sgceng.com

E. Specific aspects of swales, curbs, and paved areas

Swales, curbs and paved areas are easily inspected during a site walk or even a ride-by. Since visual inspection is easy, their condition should be assessed during and/or after significant rainfall events such as thunder showers and periods of heavy or extended rainfall and during periods of significant snowmelt. Any damage or unusual condition such as sedimentation of a swale, erosion, damaged curb or dying vegetation should be recorded, dated and initialed by the inspector when observed.

Even if there is no damage, the inspector should make record of these inspections at least twice annually.

Paved areas should be visually inspected monthly during the winter. The inspector should pay particular attention to the build up of sand around catch basin grates and remove accumulations that block the free flow of surface runoff to the catch basins. The date and initials of the inspector should be recorded on the forms provided as well as a notation of any cleanup effort that was made and the approximate volume of sand that was removed.

F. Specific aspects of roadway culverts

Inspect roadway culverts when inspecting other stormwater maintenance facilities. At least annually make a visual inspection of the pipe. During the daylight you should be able to see light through most pipes as they have been laid to a straight line and grade. In some cases (e.g culvert is blocked) you will need a light to inspect pipes.

Clean pipes as necessary. Record inspections on the forms provided noting condition of pipe and any maintenance procedures implemented.

G. Specific aspects of the wet pond

Wet ponds are impoundments designed to temporarily store a certain amount of runoff and treat it by filtering through the gravel filter to remove suspended pollutants. The balance will be directed to the overflow Structure.

The pipe inlets and outlets of wet pond should be inspected for damage and the pipe ends should be cleared of debris as necessary.

The wet pond should be inspected for, destabilization of side slopes, embankment settling and signs of structural failure, and loss of storage volume due to sediment accumulation. Corrective action should be taken in a timely manner upon identification of problems.

Embankments should be maintained to preserve their integrity as impoundment Structures, including, but not necessarily limited to, vegetative maintenance (mowing, control of woody vegetation), rodent control, erosion control and repair.

Inspections should be documented on forms similar to those set forth in the attached form. The date and initials of the inspector should be recorded as well as a description of conditions and any repair effort.

The Crossing at Tannery Brook Subdivision Gorham, Maine Stormwater Management System Maintenance Program Summary					
Item	Commentary	Frequency			
		Monthly	Semi-Annually	Annually	Long-term
Wet pond side slopes	Inspect slopes for sloughing, erosion or undesirable tree growth Mow slopes to control vegetation Repair any structure flaws identified	Mow during growing season		Inspect	
Wet pond sediment removal	Remove sediment when it occupies 15% of volume		Inspect		Perform once every 5 years or more frequently if needed
Swales	Inspect for debris accumulation, erosion and excessive vegetation. Mow monthly, remove debris, repair and re-vegetate any area of erosion	Inspect and Mow			
Pavement	Review for damage and buildup of debris and sand	Inspect		Sweep	
Catch basins	Inspect for sediment build-up and remove when required			Inspect	
Culverts	Inspect for sediment build-up in pipe. Flush and remove as required.			Inspect	

The Crossing at Tannery Brook Subdivision
Inspection/Maintenance Log
Facility: Old Dynamite Way Hidden Brook Drive Catch Basins Swales Storm drains and drain manholes Wet pond
Action: I = inspected; C = cleaned; S = swept; R = repaired

Date	Facility	Action	Person	Comment

Exhibit C

Town of Gorham
Annual Stormwater Management Facilities Certification
SEND TO: Code Enforcement Office, 75 South Street, Suite 1, Gorham, ME 04038

I, _____ (print or type name), certify the following:

1. I am making this Annual Stormwater Management Facilities Certification for the following property: _____ (print or type name of subdivision, condominium or other development) located at _____ (print or type address), (the "Property");

2. The owner, operator, tenant, lessee or homeowners' association of the Property is: _____ (name(s) of owner, operator, tenant, lessee, homeowners' association or other party having control over the Property);

3. (Circle One) I am the:

- a. Owner
- b. Operator
- c. Tenant
- d. Lessee
- e. President of the Homeowners' Association
- f. A qualified Post Construction Stormwater Inspector

4. I have knowledge of erosion and stormwater control and have reviewed the approved Post-Construction Stormwater Management Plan for the Property;

5. On _____, 20__, I inspected or had inspected by _____, a Qualified Post Construction Stormwater Inspector, the Stormwater Management Facilities, including but not limited to parking areas, catch basins, drainage swales, detention basins and ponds, pipes and related structures required by the approved Post-Construction Stormwater Management Plan for the Property;

6. At the time of my inspection of the Stormwater Management Facilities on the Property, I or the Qualified Post Construction Stormwater Inspector identified the following need(s) for routine maintenance or deficiencies in the Stormwater Management Facilities:

7. On _____, 20____, I took or had taken the following routine maintenance or the following corrective action(s) to address the deficiencies in the Stormwater Management Facilities stated in 6. above:

8. As of the date of this certification, the Stormwater Management Facilities are functioning as intended by the approved Post-Construction Stormwater Management Plan for the Property.

Date: _____, 20____

By: _____
Signature

Print Name

STATE OF MAINE

_____, ss. _____, 20____

Personally appeared the above-named _____, the _____ of _____, and acknowledged the foregoing Annual Certification to be said person's free act and deed in said capacity.

Before me,

Notary Public/Attorney at Law

Print Name:

Mail this certification to the Municipal Enforcement Authority at the following address:

Code Enforcement Office
75 South Street, Suite 1
Gorham, ME 04038

Received
Recorded Register of Deeds
Sep 10, 2012 10:22:31A
Cumberland County
Pamela E. Lovley