

PROPERTY LOCATED AT: 85 Main St, Thomaston

PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.

SECTION I – WATER SUPPLY

TYPE OF SYSTEM: ☒ Public ☐ Private ☐ Seasonal ☐ Unknown
☐ Drilled ☐ Dug ☐ Other _____

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?

Pump (if any): ☒ N/A ☐ Yes ☐ No ☐ Unknown
Quantity: ☐ Yes ☐ No ☐ Unknown
Quality: ☐ Yes ☐ No ☐ Unknown

If Yes to any question, please explain in the comment section below or with attachment.

WATER TEST: Have you had the water tested? ☐ Yes ☐ No
If Yes, Date of most recent test: Are test results available? .. ☐ Yes ☐ No
To your knowledge, have any test results ever been reported as unsatisfactory or satisfactory with notation? ☐ Yes ☐ No
If Yes, are test results available? ☐ Yes ☐ No
What steps were taken to remedy the problem? _____

IF PRIVATE: (Strike Section if Not Applicable):

INSTALLATION: Location: _____
Installed by: _____
Date of Installation: _____

USE: Number of persons currently using system: _____
Does system supply water for more than one household? ☐ Yes ☐ No ☐ Unknown

Comments: _____

Source of Section I information: Previous disclosure / Town

Buyer Initials _____ Page 1 of 8 Seller Initials _____

PROPERTY LOCATED AT: _____

SECTION II — WASTE WATER DISPOSAL

TYPE OF SYSTEM: ☒ Public ☐ Private ☐ Quasi-Public _____ ☐ Unknown

IF PUBLIC OR QUASI-PUBLIC (Strike Section if Not Applicable):

Have you had the sewer line inspected?..... ☐ Yes ☒ No

If Yes, what results: _____

Have you experienced any problems such as line or other malfunctions? unknown..... ☐ Yes ☐ No

What steps were taken to remedy the problem? _____

IF PRIVATE (Strike Section if Not Applicable):

Tank: ☐ Septic Tank ☐ Holding Tank ☐ Cesspool ☐ Other: _____

Tank Size: ☐ 500 Gallon ☐ 1000 Gallon ☐ Unknown ☐ Other: _____

Tank Type: ☐ Concrete ☐ Metal ☐ Unknown ☐ Other: _____

Location: _____ OR ☐ Unknown

Date installed: _____ Date last pumped: _____ Name of pumping company: _____

Have you experienced any malfunctions? ☐ Yes ☐ No

If Yes, give the date and describe the problem: _____

Date of last servicing of tank: _____ Name of company servicing tank: _____

Leach Field: ☐ Yes ☐ No ☐ Unknown

If Yes, Location: _____

Date of installation of leach field: _____ Installed by: _____

Date of last servicing of leach field: _____ Company servicing leach field: _____

Have you experienced any malfunctions? ☐ Yes ☐ No

If Yes, give the date and describe the problem and what steps were taken to remedy: _____

Do you have records of the design indicating the # of bedrooms the system was designed for? ☐ Yes ☐ No

If Yes, are they available? ☐ Yes ☐ No

Is System located in a Shoreland Zone? ☐ Yes ☒ No ☐ Unknown

Comments: _____

Source of Section II information: _____

Buyer Initials _____

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PROPERTY LOCATED AT: _____

SECTION III — HEATING SYSTEM(S)/HEATING SOURCE(S)

Heating System(s) or Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S) of System				
Age of system(s) or source(s)				
TYPE(S) of Fuel				
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	<i>none will need new heating systems</i>			
Name of company that services system(s) or source(s)				
Date of most recent service call				
Malfunctions per system(s) or source(s) within past 2 years				
Other pertinent information				

Are there fuel supply lines? ☐ Yes ☐ No ☒ Unknown

Are any buried? ☐ Yes ☐ No ☒ Unknown

Are all sleeved? ☐ Yes ☐ No ☒ Unknown

Chimney(s): ☐ Yes ☐ No

If Yes, are they lined: ☐ Yes ☐ No ☒ Unknown

Is more than one heat source vented through one flue? ☐ Yes ☐ No ☒ Unknown

Had a chimney fire: ☐ Yes ☐ No ☒ Unknown

Has chimney(s) been inspected? ☐ Yes ☐ No ☒ Unknown

If Yes, date: _____

Date chimney(s) last cleaned: Unknown

Direct/Power Vent(s): ☐ Yes ☐ No ☒ Unknown

Has vent(s) been inspected? ☐ Yes ☐ No ☒ Unknown

If Yes, date: _____

Comments: _____

Source of Section III information: _____

SECTION IV — HAZARDOUS MATERIAL

The licensee is disclosing that the Seller is making representations contained herein.

A. UNDERGROUND STORAGE TANKS - Are there now, or have there ever been, any underground storage tanks on the property? ☐ Yes ☐ No ☒ Unknown

If Yes, are tanks in current use? ☐ Yes ☒ No ☐ Unknown

If no longer in use, how long have they been out of service? _____

If tanks are no longer in use, have tanks been abandoned according to DEP? ☐ Yes ☐ No ☐ Unknown

Are tanks registered with DEP? ☐ Yes ☐ No ☐ Unknown

Age of tank(s): _____ Size of tank(s): _____

Location: _____

Buyer Initials _____

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PROPERTY LOCATED AT: _____

What materials are, or were, stored in the tank(s)? _____

Have you experienced any problems such as leakage: ☐ Yes ☐ No ☐ Unknown

Comments: _____

Source of information: _____

B. ASBESTOS — Is there now or has there been asbestos:

As insulation on the heating system pipes or duct work? ☐ Yes ☐ No ☒ Unknown

In the ceilings? ☐ Yes ☐ No ☒ Unknown

In the siding? ☐ Yes ☐ No ☒ Unknown

In the roofing shingles? ☐ Yes ☐ No ☒ Unknown

In flooring tiles? ☐ Yes ☐ No ☒ Unknown

Other: _____ ☐ Yes ☐ No ☒ Unknown

Comments: _____

Source of information: _____

C. RADON/AIR - Current or previously existing:

Has the property been tested? ☐ Yes ☐ No ☒ Unknown

If Yes: Date: _____ By: _____

Results: _____

If applicable, what remedial steps were taken? _____

Has the property been tested since remedial steps? ☐ Yes ☐ No ☐ Unknown

Are test results available? ☐ Yes ☐ No

Results/Comments: _____

Source of information: _____

D. RADON/WATER - Current or previously existing:

Has the property been tested? ☐ Yes ☐ No ☒ Unknown

If Yes: Date: _____ By: _____

Results: _____

If applicable, what remedial steps were taken? _____

Has the property been tested since remedial steps? ☐ Yes ☐ No ☐ Unknown

Are test results available? ☐ Yes ☐ No

Results/Comments: _____

Source of information: _____

E. METHAMPHETAMINE - Current or previously existing: ☐ Yes ☐ No ☒ Unknown

Comments: _____

Source of information: _____

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F. LEAD-BASED PAINT/PAINT HAZARDS — (Note: Lead-based paint is most commonly found in homes constructed prior to 1978)

Is there now or has there ever been lead-based paint and/or lead-based paint hazards on the property?
..... ☐ Yes ☐ No ☐ Unknown ☒ Unknown (but possible due to age)

If Yes, describe location and basis for determination: _____

Do you know of any records/reports pertaining to such lead-based paint/lead-based paint hazards: ☐ Yes ☒ No

If Yes, describe: _____

Are you aware of any cracking, peeling or flaking paint? ☒ Yes ☐ No

Comments: _____

Source of information: _____

G. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: ☐ Yes ☐ No ☒ Unknown

LAND FILL: ☐ Yes ☐ No ☒ Unknown

RADIOACTIVE MATERIAL: ☐ Yes ☐ No ☒ Unknown

Other: _____

Source of information: _____

Buyers are encouraged to seek information from professionals regarding any specific issue or concern.

SECTION V — ACCESS TO THE PROPERTY

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private ways, trails, homeowner associations (including condominiums and PUD's) or restrictive covenants? ☐ Yes ☐ No ☒ Unknown

If Yes, explain: _____

Source of information: none mentioned in deed

Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass? ☒ Yes ☐ No ☐ Unknown

If No, who is responsible for maintenance? _____

Road Association Name (if known): _____

Source of information: _____

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SECTION VI – FLOOD HAZARD

For the purposes of this section, Maine law defines "flood" as follows:

- (1) A general and temporary condition of partial or complete inundation of normally dry areas from: (a) The overflow of inland or tidal waters; or (b) The unusual and rapid accumulation or runoff of surface waters from any source; or
- (2) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm or by an unanticipated force of nature, such as a flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event that results in flooding as described in subparagraph (1), division (a).

For purposes of this section, Maine law defines "area of special flood hazard" as land in a floodplain having 1% or greater chance of flooding in any given year, as identified in the effective federal flood insurance study and corresponding flood insurance rate maps.

During the time the seller has owned the property:

Have any flood events affected the property? ☐ Yes ☐ No ☒ Unknown

If Yes, explain: _____

Have any flood events affected a structure on the property? ☐ Yes ☐ No ☒ Unknown

If Yes, explain: _____

Has any flood-related damage to a structure occurred on the property? ☐ Yes ☐ No ☒ Unknown

If Yes, explain: _____

Has there been any flood insurance claims filed for a structure on the property? ☐ Yes ☐ No ☒ Unknown

If Yes, indicate the dates of each claim: _____

Has there been any past disaster-related aid provided related to the property or a structure on the property from federal, state or local sources for purposes of flood recovery? ☐ Yes ☐ No ☒ Unknown

If Yes, indicate the date of each payment: _____

Is the property currently located wholly or partially within an area of special flood hazard mapped on the effective flood insurance rate map issued by the Federal Emergency Management Agency on or after March 4, 2002? ☐ Yes ☐ No ☒ Unknown

If yes, what is the federally designated flood zone for the property indicated on that flood insurance rate map?

Relevant Panel Number: _____ Year: _____ (Attach a copy)

Comments: see attached map

Source of Section VI information: _____

Buyer Initials _____ Page 6 of 8 Seller Initials _____

National Flood Hazard Layer FIRMette



69°11'W 44°51'N

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

Without Base Flood Elevation (BFE)
Zone A, V, AE

With BFE or Depth *Zone AE, AO, AH, VE, AR*

Regulatory Floodway

SPECIAL FLOOD HAZARD AREAS

0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone A*

Future Conditions 1% Annual Chance Flood Hazard *Zone X*

Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*

Area with Flood Risk due to Levee *Zone D*

OTHER AREAS OF FLOOD HAZARD

NO SCREEN

Area of Minimal Flood Hazard *Zone X*

Effective LOMRs

Area of Undetermined Flood Hazard *Zone*

OTHER AREAS

GENERAL STRUCTURES

Channel, Culvert, or Storm Sewer

Levee, Dike, or Floodwall

Cross Sections with 1% Annual Chance Water Surface Elevation

Coastal Transect

Base Flood Elevation Line (BFE)

Limit of Study

Jurisdiction Boundary

Coastal Transect Baseline

Profile Baseline

Hydrographic Feature

OTHER FEATURES

Digital Data Available

No Digital Data Available

Unmapped

MAP PANELS

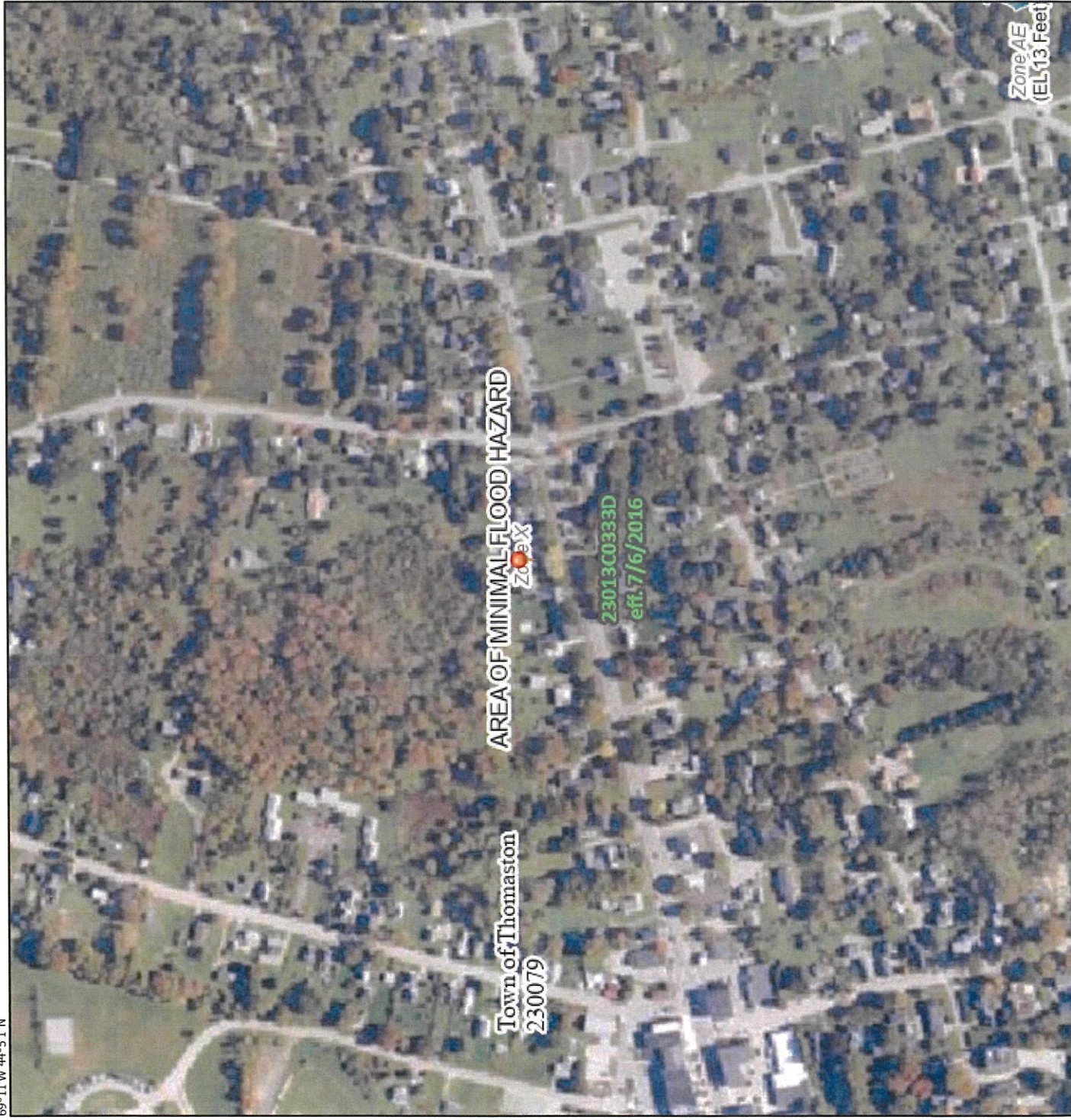


The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **7/6/2026 at 4:56 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



PROPERTY LOCATED AT: _____

SECTION VII — GENERAL INFORMATION

Are there any tax exemptions or reductions for this property for any reason including but not limited to:

Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?.....

☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Is a Forest Management and Harvest Plan available?..... ☐ Yes ☒ No ☐ Unknown

Are there any actual or alleged violations of a shoreland zoning ordinance

including those that are imposed by the state or municipality? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, photovoltaics, wind turbines): Type: _____ Year Principal Structure Built: CIRCA 1890

What year did Seller acquire property? Bank fore closure

Roof: Year Shingles/Other Installed: unknown / will need new roofs

Water, moisture or leakage: Appears it has leaked - will need new roofs

Comments: _____

Foundation/Basement:

Is there a Sump Pump? ☒ Yes ☐ No ☐ Unknown

Water, moisture or leakage since you owned the property: ☒ Yes ☐ No ☐ Unknown

Prior water, moisture or leakage? ☒ Yes ☐ No ☐ Unknown

Comments: _____

Mold: Has the property ever been tested for mold? ☐ Yes ☐ No ☒ Unknown

If Yes, are test results available? ☐ Yes ☒ No

Comments: _____

Electrical: ☒ Fuses ☒ Circuit Breaker ☐ Other: _____ ☐ Unknown

Comments: _____

Has all or a portion of the property been surveyed? ☐ Yes ☐ No ☒ Unknown

If Yes, is the survey available? ☐ Yes ☐ No ☒ Unknown

Manufactured Housing — Is the residence a:

Mobile Home ☐ Yes ☒ No ☐ Unknown

Modular ☐ Yes ☒ No ☐ Unknown

Known defects or hazardous materials caused by insect or animal infestation inside or on the residential structure

..... ☐ Yes ☐ No ☒ Unknown

Comments: _____

KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: needs lots of work - roof, plumbing,

probably heating system

Comments: _____

Source of Section VII information: _____

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SECTION VIII — ADDITIONAL INFORMATION

_____ This is a bank foreclosure. The bank has never viewed the property. Buyers should have any inspections they
_____ desire. Being sold in "as is" condition. There may also be debris left at the property that cannot be seen under
_____ snow in the winter months. Condition of the systems unknown. Even if there are signs that say "winterized", there
_____ may still be broken pipes and furnace. _____

ATTACHMENTS EXPLAINING CURRENT PROBLEMS, PAST REPAIRS OR ADDITIONAL
INFORMATION IN ANY SECTION IN DISCLOSURE: ☐ Yes ☒ No

Seller shall be responsible and liable for any failure to provide known information regarding known material defects to the Buyer.

Neither Seller nor any Broker makes any representations as to the applicability of, or compliance with, any codes of any sort, whether state, municipal, federal or any other, including but not limited to fire, life safety, building, electrical or plumbing.

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment, unless otherwise noted on this form, are in operational condition.

Eddie Kenney as agent
SELLER _____ DATE _____ SELLER _____ DATE _____

SELLER _____ DATE _____ SELLER _____ DATE _____

I/We have read and received a copy of this disclosure, the arsenic in wood fact sheet, the arsenic in water brochure, and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

BUYER _____ DATE _____ BUYER _____ DATE _____

BUYER _____ DATE _____ BUYER _____ DATE _____



LEAD PAINT DISCLOSURE/ADDENDUM

AGREEMENT BETWEEN _____ (hereinafter "Seller")
AND _____ (hereinafter "Buyer")
FOR PROPERTY LOCATED AT 85 Main St, Thomaston, ME

Said contract is further subject to the following terms:

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

_____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

☒ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (check one below):

_____ Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

☒ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment

(c) Buyer has received copies of all information listed above.

(d) Buyer has received the pamphlet Protect Your Family from Lead in Your Home.

(e) Buyer has (check one below):

_____ Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

_____ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment

(f) Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Buyer	Date	Seller	Date
Agent	Date	Agent	Date

Earle Kenney 7/6/26



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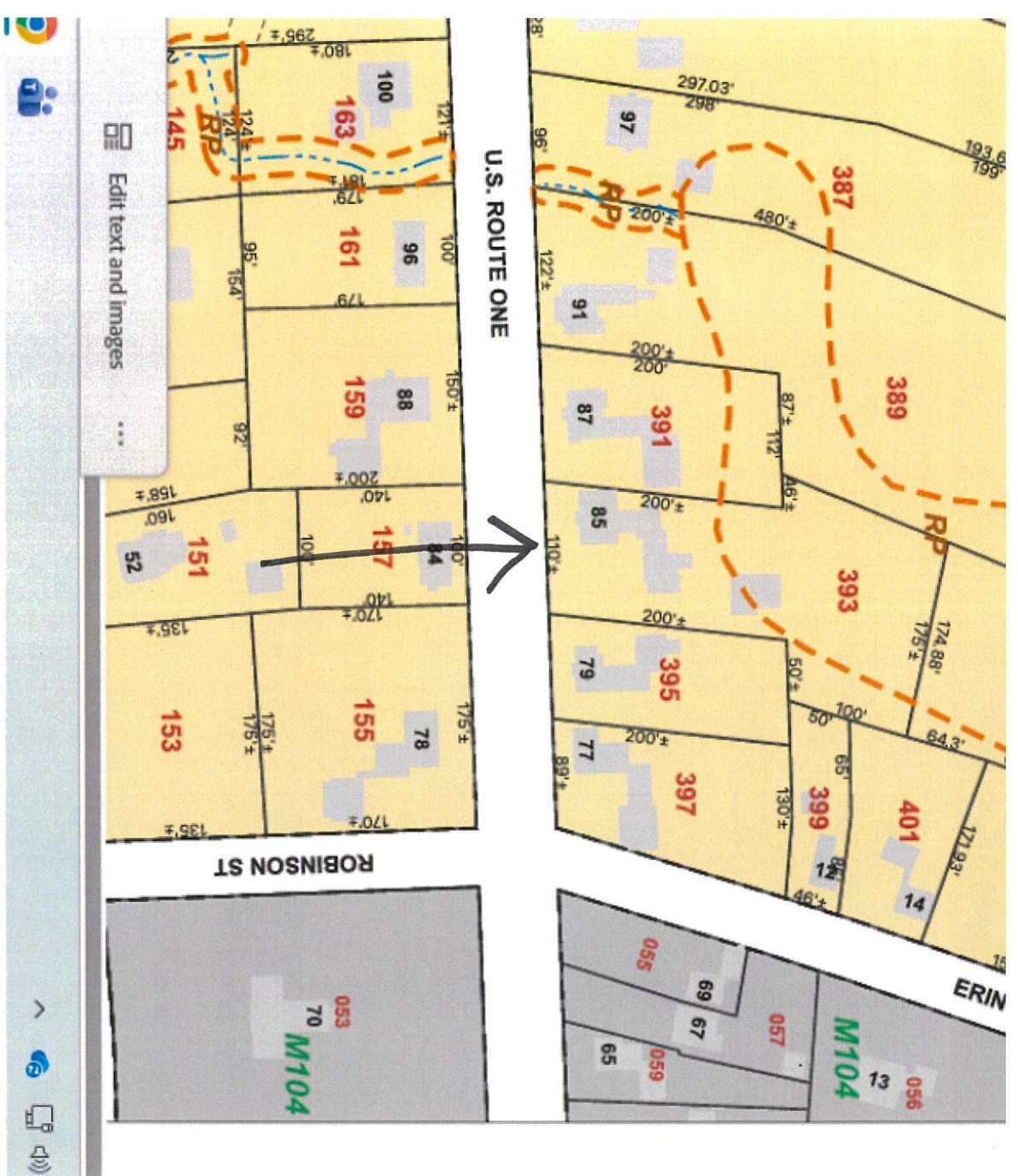
REALTOR®

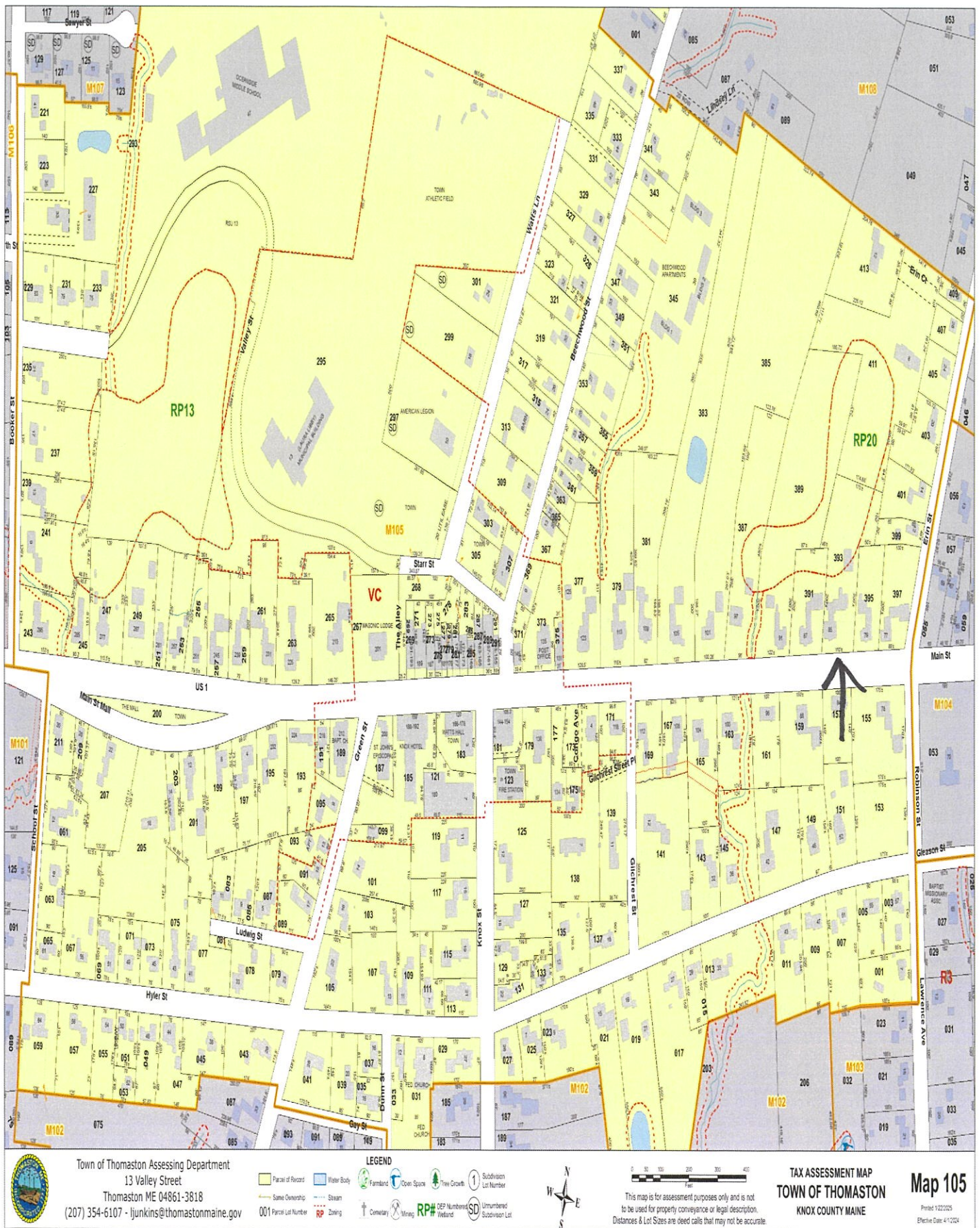
SPRAGUE & CURTIS REAL ESTATE, 75 WESTERN AVENUE AUGUSTA ME 04330
Earle Kenney



(207)623-1123

(207)623-2071





RELEASE DEED

Know All Men By These Presents That I, Charles H. Rowling, III
of 8 Mirror Lake Lane, Rockport,
County of Knox and State of Maine,
for consideration paid, release to Justin E. Goodnow
of PO Box 412, Union,
County of Knox and State of Maine:

A certain lot or parcel of land together with any buildings thereon situated in
Thomaston County of Knox
and State of Maine, more particularly described in Exhibit A attached hereto and
incorporated herein by reference.

In Witness Whereof, I have hereunto set my hand(s) this 4th day of
January, 2007.

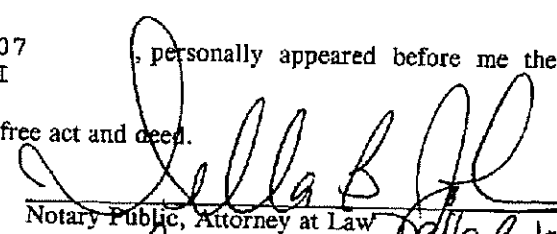
Witness


Charles H. Rowling, III

State of Maine
County of Knox

ss.

On this 4th day of January, 2007, personally appeared before me the
above named Charles H. Rowling, III
and acknowledged the foregoing to be his/her/their free act and deed.


Notary Public, Attorney at Law

Return to:

Justin E. Goodnow

My Commission
expires 11-12-08

MAINE REAL ESTATE TRANSFER
TAX PAID

Exhibit A - Deed

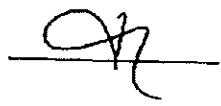
Two (2) certain lots or parcels of land adjoining to the other, located in the Town of Thomaston, County of Knox and State of Maine, bounded and described as follows:

Parcel One: BEGINNING in the northerly side line of Main Street, and at the southeasterly corner of the homestead formerly of F. H. Jordan, and now land of Porter; THEN proceeding northerly by land formerly of Jordan, and now of Porter, about two hundred (200) feet to other land formerly of F. H. Jordan, and now land of said Cecil and Glenice Polky; THEN proceeding easterly by land formerly of Jordan, now of said Polky, about one hundred ten (110) feet to land formerly of Edgar Wilson, and now of Ronald Jameson; THEN proceeding southerly by land formerly of said Wilson, and now of said Jameson, about two hundred (200) feet to the northerly sideline of said Main Street; THEN proceeding westerly by said Main Street about one hundred ten (110) feet to the first mentioned bound and place of beginning.

Parcel Two: BEGINNING at a stake at the northeasterly corner of the above described lot, and at the northwesterly corner of land of said Ronald Jameson; THEN proceeding South 89° East about fifty (50) feet, more or less, to a granite post at the southeast corner of land of Virginia Crute; THEN proceeding North 19° by land of Crute, one hundred (100) feet to a stake at other land of said Cecil and Glenice Polky; THEN proceeding westerly by other land of said Cecil and Glenice Polky about one hundred seventy-five (175) feet, more or less, to a stake at the easterly line of Cuthbertson; THEN proceeding South 27° West by said Cuthbertson land to a granite post at the northerly line of land of Porter; THEN proceeding South 89° East by land of said Porter and by the northerly line of the above described lot one about one hundred fifty-six (156) feet to the place of beginning.

Also for reference see plan showing land of Blanche M. Lermond, surveyed November 1962 by Richard E. Thomas.

Reference is hereby made to a deed from The Prudential Home Mortgage Company, In dated January 28, 1994 to Charles H. Rowling, III and recorded in the Knox County Registry of Deeds in Book 1788, Page 44

Reviewed/Initialed 

KNOX SS: RECEIVED

Jan 08, 2007
at 11:35:35A
ATTEST: LISA J SIMMONS
REGISTER OF DEEDS

STATE OF MAINE
KNOX, ss

DISTRICT COURT
DOCKET NO.: ROCDC-RE-17-33

US BANK TRUST NATIONAL ASSOCIATION,
NOT IN ITS INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE FOR VRMTG
ASSET TRUST

PLAINTIFF

v.

JUSTIN E. GOODNOW
DEFENDANT

ROCKLAND SAVINGS BANK, FSB
PARTY-IN-INTEREST

Receipt # 154872 KNOX SS: RECEIVED

RECORDED

VOL 6243 PG 161
07/02/2025 11:28:48 AM
6 Pages

Instr # 2025-4542

ATTEST: Madelene F. Cole, Knox Co Registry of Deeds

JUDGMENT OF FORECLOSURE AND SALE

Title to Real Estate is Involved

PROPERTY ADDRESS: 85 Main Street, Thomaston, ME 04861

MORTGAGE RECORDED IN KNOX COUNTY

REGISTRY OF DEEDS IN BOOK 3736 PAGE 287

This matter came before the Court on December 20, 2024. After hearing, at which time Plaintiff appeared through counsel; and Defendant, Justin E. Goodnow [having appeared at trial/having appeared through counsel at trial/having not appeared at trial]; and Party-in-Interest, Rockland Savings Bank, FSB [having appeared at trial/having appeared through counsel at trial/having not appeared at trial]; the Court finds as follows:

1. That the Plaintiff is entitled to judgment as a matter of law.
2. That Defendant has breached the condition of Plaintiff's mortgage dated January 4, 2007, (the "Mortgage") and recorded in the Knox County Registry of Deeds in Book 3736 at Page 287, by failing to make payments on the promissory Note (the "Note"), executed of even date and secured by said Mortgage.
3. As of December 20, 2024, the total amount due under the terms of said Note and Mortgage is \$420,923.55.

A detailed accounting is attached hereto as **Schedule A**.

Pursuant to 14 M.R.S.A. §§ 1602-B and 1602-C, the prejudgment interest rate is 6.375% per annum of said principal balance and the post-judgment interest rate is 10.73% per annum higher of Note or statutory rate.

B&S File No.: 23-18687 PC01

Plaintiff is entitled to add any additional amounts advanced by Plaintiff to protect its mortgage security after the date hereof, including without limitation, additional attorney's fees.

4. The order of priority of the claims of the parties who have appeared in this action is as follows:

FIRST: Plaintiff, by virtue of its mortgage in the above amounts and attorney fees.

SECOND: Rockland Savings Bank, FSB, should an affidavit be filed regarding same plus interest, fees and costs and/or in accordance with any further order of this Court should there be funds available for payment after Plaintiff's First priority lien.

LAST: Defendant or in accordance with any further order of this Court.

5. The Plaintiff's claim for attorney's fees is not integral to the relief sought, within the meaning of M.R. Civ. P. 54(b)(2), and there is no just reason for delay in the entry of final judgment for Plaintiff on all claims.

WHEREFORE, it is hereby ordered and decreed that if the Defendant does not pay the Plaintiff the amount due, together with accrued interest and late charges as set forth above, within ninety (90) days of the date hereof, Plaintiff shall sell the mortgaged real estate pursuant to 14 M.R.S.A. §6321 et seq. and disburse the proceeds of said sale after deducting the expenses thereof, in the amounts and priorities as determined above. The surplus, if any, shall be deposited with the Clerk for the benefit of the Defendant in accordance with the statute.

Plaintiff is granted exclusive possession of the real estate mortgaged to it upon expiration of the statutory ninety (90) day redemption period. A Writ of Possession shall be issued to Plaintiff for possession of said real estate if it is not redeemed, as aforesaid.

Defendant is liable for any deficiency balance remaining due to Plaintiff after the sale of the mortgaged real estate and application of the proceeds of sale to the extent the Defendant may be liable therefore, and/or as affected by the terms of the United States Bankruptcy Code, if applicable;

To the extent that Defendant satisfactorily demonstrate to the Court that they may qualify for the homestead exemption, such interest shall have priority behind Plaintiff and behind consensual encumbrances recorded after Plaintiff's mortgage and may have priority over involuntary liens of record recorded after Plaintiff's mortgage.

Defendant has not appeared in this action.

Defendant has not requested to participate in the Foreclosure Diversion Program.

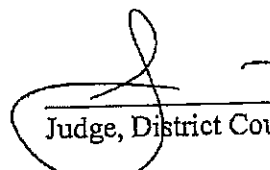
The following provisions are set forth pursuant to 14 M.R.S.A. §2401:

1. The names and addresses, if known, of all parties to the action, including the counsel of record, are set forth in **Schedule B** attached hereto
2. The docket number is ROCDC-RE-17-33
3. The Court finds that all parties have received notice of the proceedings in accordance with the applicable provisions of the Maine Rules of Civil Procedure. Such notice was not given pursuant to an order of court.
4. The street address and a description of the real estate involved is set forth in **Schedule C** attached hereto.
5. The Plaintiff is responsible for recording the attested copy of the judgment and for paying the appropriate recording fees.

The Clerk is hereby directed to enter this Judgment as final judgment pursuant to M.R. Civ. P. 54(b)(1), as follows:

"Order and Judgment of Foreclosure and Sale entered for the Plaintiff on the date indicated as final judgment except for additional Attorney's fees and disbursements and any additional amounts advanced by Plaintiff related to its mortgage security, and said Order is incorporated in the docket by reference. This entry is made in accordance with M.R. Civ. P. 79(a) at the specific direction of the Court."

DATED: Dec. 20, 2024

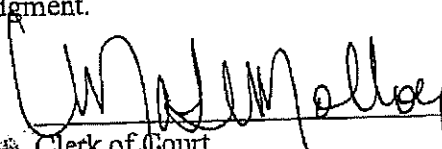

Judge, District Court

Date entered in the docket book: 12/20/24

CERTIFICATION OF CLERK PURSUANT TO 14 M.R.S. § 2401(3)(F)

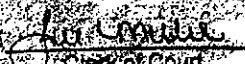
Pursuant to 14 M.R.S. § 2401(3)(F), it is hereby certified that no notice of appeal of the Judgment of Foreclosure and Sale in this matter was filed with the Clerk of Court in this action within the appeal period following the entry of judgment.

DATED: June 23, 2025


Clerk of Court

Associate

A True Copy

Attest: 
Clerk of Court

B&S File No.: 23-18687 FC01

SCHEDULE A

shellpoint®

Judgment Figures
P.O. Box 10826-0826 | Greenville, SC 29630-0826
Phone: (800) 365-7107 | Fax: (866) 467-1187 |
loanservicing@shellpointmtg.com

Shellpoint Loan ID #	Due Date	Per Diem
3854	4/1/2016	\$31.30
Today's Date	Projected Payoff Date	Good Through
11/20/2024	12/20/2024	12/20/2024

Judgment Figures	
Principal Balance	\$179,183.82
Interest at 6.375% to 12/20/2024	\$100,545.17
** Escrow Balance at Loan Transfer	\$83,016.44
Pre-Accelerated Late Charges	\$0.00
Insurance	\$21,100.85
PMI Insurance	\$0.00
Taxes	\$29,122.24
Escrow Disbursements	\$0.00
Corporate Advances	\$8,017.23
Non Recoverable Escrow Amt	\$0.00
Deferred Amounts	\$0.00
Default Interest	\$0.00
Prepayment Penalty	\$0.00
Subtotal	\$420,865.75
Credits	(\$62.20)
Unapplied Balance	\$0.00
Total	\$420,823.55

Escrow Balancing	
Initial Escrow Balance	(\$83,016.44)
Insurance	(\$21,100.85)
PMI Insurance	\$0.00
Taxes	(\$29,122.24)
Escrow Disbursements	\$0.00
Non Recoverable Escrow Amt	\$0.00
Subtotal	(\$133,239.53)
Credits	\$62.20
Total	(\$133,177.33)
Total Expenses Incurred	
Initial Escrow Balance	(\$83,016.44)
Insurance	(\$21,100.85)
PMI Insurance	\$0.00
Taxes	(\$29,122.24)
Escrow Disbursements	\$0.00
Corporate Advances	(\$8,017.23)
Non Recoverable Escrow Amt	\$0.00
Subtotal	(\$141,256.76)
Credits	\$62.20
Total	(\$141,194.56)

B&S File No.: 23-18687 FC01

SCHEDULE B

Plaintiff:

US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner
Trustee For VRMTG Asset Trust
c/o Shellpoint Mortgage Servicing
55 Beattie Place, Suite 100
Greenville, SC 29601

Plaintiff's Counsel:

Andrew J. Schaefer Esq., Bar No. 5770
Brock & Scott, PLLC
30 Danforth Street, Suite 104
Portland, ME 04101

Defendant:

Justin E. Goodnow
351 Beachwood Street
Thomaston, ME 04861

Party-in-Interest:

Rockland Savings Bank, FSB
582 Main Street
Rockland, ME 04841

SCHEDULE C

PROPERTY ADDRESS: 85 Main Street, Thomaston, ME 04861

Two (2) certain lots or parcels of land adjoining to the other, located in the Town of Thomaston, County of Knox and State of Maine, bounded and described as follows:

Parcel One: BEGINNING in the northerly side line of Main Street, and at the southeasterly corner of the homestead formerly of F. H. Jordan, and now land of Porter; THEN proceeding northerly by land formerly of Jordan, and now of Porter, about two hundred (200) feet to other land formerly of F. H. Jordan, and now land of said Cecil and Glenice Polky; THEN proceeding easterly by land formerly of Jordan, now of said Polky, about one hundred ten (110) feet to land formerly of Edgar Wilson, and now of Ronald Jameson; THEN proceeding southerly by land formerly of said Wilson, and now of said Jameson, about two hundred (200) feet to the northerly sideline of said Main Street; THEN proceeding westerly by said Main Street about one hundred ten (110) feet to the first mentioned bound and place of beginning.

Parcel Two: BEGINNING at a stake at the northeasterly corner of the above described lot, and at the northwesterly corner of land of said Ronald Jameson; THEN proceeding South 89° East about fifty (50) feet, more or less, to a granite post at the southeast corner of land of Virginia Crute; THEN proceeding North 19° by land of Crute, one hundred (100) feet to a stake at other land of said Cecil and Glenice Polky; THEN proceeding westerly by other land of said Cecil and Glenice Polky about one hundred seventy-five (175) feet, more or less, to a stake at the easterly line of Cuthbertson; THEN proceeding South 27° West by said Cuthbertson land to a granite post at the northerly line of land of Porter; THEN proceeding South 89° East by land of said Porter and by the northerly line of the above described lot one about one hundred fifty-six (156) feet to the place of beginning.

Also for reference see plan showing land of Blanche M. Lermond, surveyed November 1962 by Richard E. Thomas.

Reference is hereby made to a deed to the mortgagor(s) of near or even date to be recorded herewith.

NOTICE OF LOSS-HAZARD

Shellpoint Mortgage Servicing

55 Beattie Place Ste 110
MS026
Greenville, SC 29601
E-mail: lossdraftclaims@shellpoint.com

Type Claim:

Fire ☐
Wind ☐
Falling Object ☐
Other ☒
Type freeze

Date: 6/2/26 Loan No.: 675779854

1. Property address: 85 Main St. Thomaston ME 04861
2. Agent Contact: Farle Kenney Phone: 207-623-1123
5. Date of Loss: ? Occupied or vacant?: Vacant

GIVE DETAILS OF OCCURRENCE

Plumbing freeze damaged occurred some time ago. Some of the ceilings are damaged from the water, some copper baseboard plumbing has been removed.

Witnesses? Names/phone numbers: N/A

Police/fire reports? Case No: N/A Phone No. N/A

Additional Information: Mold in multiple areas due to moisture in the property from being vacant with no heat.

Please complete as many sections as possible and submit any supporting documentation.

