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Contract 20190357

City of Springfield Contract Tracer Document

The purpose of this document is to provide continuous responsibility for the custody of **CONTRACTS** during the processing period.

INSTRUCTIONS: Upon receipt, please initial and write in the date of receipt. When your department has approved and signed the contract, please initial and date in the forwarding section and deliver to the next department.

DEPARTMENT	DATE RECEIVED		DATE FORWARDED TO NEXT DEPT.	
	Initials	Date	Initials	Date
Community Development			KB	11/7/18
City Comptroller	LKJ	11/2/18	LKJ	11/2/18
CAFO	TF	11/7/18	TF	11/7/18
Law	JMM	11/6/18	JMM	11/16/18
Mayor	MM	11-16-18	BB	11-16-18
City Comptroller	MS	11/19/18	MS	11/19/18
Community Development				

Vendor No.: 18470 Contract No.: 20190357 Contract Date: 10/19/2018

Contract Amt.: \$70,965.00 Issue Date: 11/7/18 Renewal Date:

Appropriation Code1: 26451815-530105-64516
 Appropriation Code2:
 Appropriation Code3:
 Appropriation Code4:

Description of Funding Source: CDBG-NDR

Bid No.: Requisition No.: 19006683 PO No.:

Vendor Name: Kristian Berrios Torres & Marisabel Gonzalez-Borges

Contract Type: CDBG-NDR Healthy Homes Rehab

Contract Purpose: Rehabilitation of Home located at 58 Bancroft Street, Spfld, MA

Originating Dept.: Community Development

Expiration Date: 12/3/2023 Amendment Date: Extension Date:

TYPE OF DOCUMENT (Please select at least one):
 New Renewal Amendment Extension

CITY OF SPRINGFIELD
HEALTHY HOMES REHABILITATION PROGRAM AGREEMENT
FOR OWNER-OCCUPANTS

Whereas, Kristian Berrios Torres and Marisabel Gonzalez-Borges ("Homeowner") are receiving Healthy Homes Rehabilitation Program financial assistance from the City of Springfield ("City") in the amount of \$70,965 to fund rehabilitation of the home located at 58 Bancroft Street according to the terms of the agreed-upon Work Write-Up Specifications and in compliance with Massachusetts and City of Springfield building and health codes. The Healthy Homes program is funded by the federal Community Development Block Grant-National Disaster Resilience (CDBG-NDR) program.

Now, therefore, the parties agree as follows:

Terms of the Loan

Financial assistance is provided as a 0% interest, five-year, forgivable loan. As long as the Homeowner complies with this Agreement, the principal amount of the loan shall be forgiven at an equal percentage rate of 20% per full year plus 45 days until it is 100% forgiven after five years plus 45 days.

Owner Occupancy

The Homeowner will use the home as their principal residence for a period of five years plus 45 days following final payment to the contractor. In the event that the Borrower continues to own the property, but fails to maintain it as a principal place of residence for the five-year loan term referenced above, the entire sum of the loan will become immediately due and payable.

The Homeowner understands that if, during the five-year loan term, part or all of the property is sold or refinanced without the City's prior written consent, the City shall require payment in full the amount of the loan outstanding at time of sale.

Rental Units

If the property has multiple units, the Homeowner must live in one unit and rent any other units to households with income at or below 80% area median income (AMI) for the five-year loan period. The AMI amount changes from year to year; the required income limits can be obtained from the Springfield Office of Housing.

The Homeowner may not evict existing tenants without cause for a period of two years, following final payment to the contractor.

Income Eligibility

The Homeowner certifies that he/she has provided complete, accurate, and current information regarding household income to demonstrate Homeowner's eligibility to receive CDBG-NDR funds.


Enforcement

The Homeowner and the City acknowledge that the City has the right and responsibility to enforce this agreement.

This contract is signed as of the 19th day of October, 2018.



Kristian Berrios-Torres, Borrower



Geraldine McCafferty, Director
Director, Office of Housing
CITY OF SPRINGFIELD

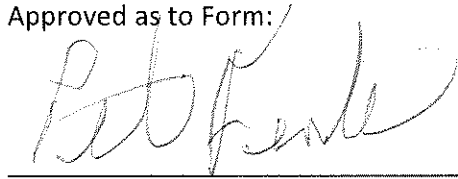


Marisabel Gonzalez-Borges, Borrower

WV 26451815-530105-64516 \$70,965.00
Approved as to Appropriation:

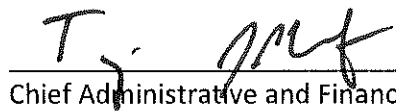
 11/8/18

Office of Comptroller

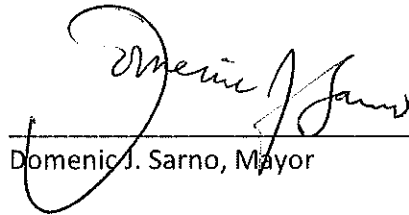
Approved as to Form:


Law Department

APPROVED:



Chief Administrative and Financial Officer



Domenic J. Sarno, Mayor

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MEM

MORTGAGE

City of Springfield Healthy Homes Rehabilitation Program

THIS MORTGAGE is made as of October 19th, 2018, between Kristian Berrios Torres and Marisabel Gonzalez-Borges, whose address is 58 Bancroft Street ("**Borrower**"), and the **City of Springfield**, a municipal corporation with the address 36 Court Street, Springfield, Massachusetts ("**City**").

WHEREAS, the Borrower and the City entered into a **HEALTHY HOMES REHABILITATION PROGRAM AGREEMENT** dated October 19, 2018 in the sum of \$70,965 (the Principal Amount"), together with interest of 0%, (this indebtedness is called the "**Note**", a copy of which is attached to this Mortgage as **Schedule A**); and

WHEREAS, to secure the performance of all the terms, covenants, agreements, conditions and obligations of the Note and this Mortgage, the Borrower wishes to grant to the City its rights, title, and interest in the property located at 58 Bancroft Street in Springfield, Massachusetts and described on the attached **Schedule B** (the "**Mortgaged Property**").

NOW THEREFORE, in consideration of the loan for the Principal Amount made by the City to the Borrower, the Borrower and the City hereby agree as follows:

1. **Purpose.** This Mortgage and the Note are to secure a loan made by the City to the Borrower for the purpose of making home improvements to the Mortgaged Property, as detailed in the **Work Write-Up Specifications** dated 3/9/2018. The Borrower is responsible for making the improvements, and the City shall only make payment of Principal for such improvements as it inspects and verifies that the improvements have been completed.
2. **Conditions of the Loan.**
 - a. **Due Upon Sale or Transfer.** If the Borrower sells or transfers the Mortgaged Property before the final maturity date, the amount of the loan still owing at the time of sale or transfer will be immediately due and payable to the City.
 - b. **Owner Occupancy.** If the Borrower is an owner-occupant at the time this loan is entered into, the Borrower must continue to live in the Mortgaged Property as his/her principal place of residence during the term of the loan.

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[Handwritten signature]

- c. **Rental Unit Affordability.** If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, the Borrower must rent all units in the Mortgaged Property to households with income at or below 80% of the area median income¹ during the term of the loan.

3. Terms of the Loan

Loan Type:	Forgivable loan, due upon default or upon sale or transfer of property prior to final maturity
Interest Rate:	0%
Payment Schedule:	No monthly payments
Final Maturity Date:	5 years from date of execution
Forgiveness:	An equal amount of the loan will be forgiven for each year that passes from the date the loan is entered, until the loan is fully forgiven at the final maturity date. (For example, a 5-year loan is forgiven 20% per year; a 10-year loan is forgiven 10% per year.)
Prepayment penalty:	None

- 4. **Completion of Agreed-Upon Improvements.** If construction required to meet the Work Write-Up Specifications is discontinued or not carried out with reasonable diligence, the City after due notice to the Borrower is authorized to enforce or carry out existing contracts between the Borrower and other parties to make contracted improvements, to make and enter into additional contracts and incur obligations for the purposes of completing the improvements, and to pay and discharge all debts, obligations and liabilities incurred by reason of any action taken by the City, the cost of which shall be payable from the Borrower to the City on demand and shall be secured by this Mortgage.
- 5. **Compliance with Building and Health Codes.** The improvements shall comply with all applicable municipal and state ordinances, laws, regulations, and rules made or promulgated by lawful authority, and upon their completion shall comply therewith and with the rules of the Board of Fire Underwriters having jurisdiction.
- 6. **Payment of Property Taxes and Other Charges.** The Borrower will pay when due all taxes, assessments, water & sewer charges, and other governmental charges, fines and

¹ The area median income (AMI) for the Springfield Metropolitan Area is established annually by the U.S. Department of Housing and Urban Development. The Springfield Office of Housing will provide the current AMI for the Springfield Metropolitan area upon request.

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impositions, now or hereafter imposed, on the Mortgaged Property and will pay when due every amount of indebtedness secured by any lien on the Mortgaged Property.

7. **Maintenance and Repair.** The Borrower shall maintain the Property and shall not allow the property to deteriorate or decrease in value due to its condition. If the Property is damaged, the Borrower shall promptly repair the Property to avoid further deterioration or damage, unless repair or restoration is not economically feasible. The Borrower shall not commit waste or permit others to permit actual, permissive, or constructive waste on the Property.

8. **Property Insurance.**

a. **Maintenance of Insurance.** The Borrower shall keep the Property insured against loss by fire, earthquakes, floods, hazards included within the term "extended coverage," and any other hazards for which the City requires insurance. The insurance amounts (including deductible levels) and periods and the insurance carrier shall be subject to the City's approval. Unless otherwise required by the City, all such insurance shall be effected by Standard Fire and Extended Coverage Insurance policies, in amounts not less than necessary to comply with the coinsurance clause percentage of the value applicable to the location and character of the property to be covered.

All such property insurance shall be in such form and shall have attached loss payable clauses in favor of the City. All such policies and attachments shall be delivered promptly to the City, unless they are required to be delivered to the holder of a lien of a mortgage or similar instrument to which this Mortgage is expressly subject, in which case a certificate of insurance shall be delivered to the City. The Borrower will pay any and all premiums on such insurance promptly when due.

b. **City Rights to Payment for Loss or Damage.** In the event of loss or damage to the mortgaged property, the Borrower will give to the City immediate notice of the event and the City may make and file proof of loss if not made otherwise promptly by or on behalf of the Borrower. Each insurance company issuing any such policy is authorized and directed to make payment under the policy for such loss to the Borrower and the City jointly, unless the amount of loss is payable first to the holder of a lien under a mortgage or similar instrument to which this Mortgage is expressly subject. Insurance proceeds received by the City may be applied, at the City's option, either in reduction of the indebtedness

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secured by this Mortgage, or to the restoration or repair of the damaged Mortgage Property.

9. **Rights of City as Lender.** If the Borrower fails to carry out the covenants and agreements set forth in this mortgage, the City may do and pay for whatever is necessary to protect the value of and the City's rights in the property, and any amounts so paid shall be added to the Principal amount due to the City hereunder
10. **Inspection.** The City shall have the right to inspect the Mortgaged Property from time to time at any reasonable hour of the day.
11. **Acceleration upon Default.** If any condition of this Mortgage shall be in default, the entire outstanding balance of the Principal Amount shall become immediately due and payable at the option of the City. The City shall be entitled to collect all costs and expenses, including reasonable attorney's fees incurred. If the City exercises its option to require immediate payment of the balance of funds secured by this Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all remaining sums secured by the Mortgage.

The following "events of default" will cause the Note to be immediately due and payable:

- a. The Borrower's nonperformance of any covenant, agreement, term, or condition of this Mortgage or of the Note, after the Borrower has been given due notice by the City of such nonperformance;
- b. The Borrower's failure to perform any covenant, agreement, term, or condition in any Mortgage or instrument creating a lien upon the Mortgaged Property, which lien shall have priority over the lien of this mortgage;
- c. The City's discovery that the Borrower failed to disclose in the Borrower's application for funds any fact deemed to be material by the City, or that the Borrower made any misrepresentations in the application or in any agreements entered into between the Borrower and the City (including but not limited to, the Note and this Mortgage);
- d. The sale, lease or other transfer of any kind or nature of the Mortgaged Property, or any part thereof, without the prior written consent of the City.

12. **No waiver.** No party shall be deemed to have waived any provision of this Mortgage or the exercise of any rights under this Mortgage unless such waiver is made expressly and in writing. Waiver by any party of a breach or violation of any provision of this Mortgage shall not constitute a waiver of any other subsequent breach or violation.

13. **Surrender after Default.** If the Borrower defaults, and upon demand from the City, the Borrower shall immediately surrender possession of the Mortgaged Property to the City, and the City may enter such property, rent out and collect rent from Mortgaged Property units, and apply rental income to the indebtedness secured by this Mortgage. The City may also dispossess, by usual summary proceedings, any tenant defaulting in the payment of any rent to the City. The Borrower shall cooperate and facilitate any summary process proceedings under this paragraph.

If the Borrower continues to occupy the Mortgaged Property after default and City demand to surrender, such possession shall be as a tenant of the City, and the Borrower shall pay in advance upon demand by the City, a reasonable monthly use and occupancy fee for the premises occupied by the Borrower, and upon the failure of the Borrower to pay such monthly fee, the Borrower may also be disposed by the usual summary proceedings applicable to tenants.

This covenant shall become effective immediately upon the happening of any such default, as determined in the sole discretion of the City, who shall give notice of such determination to the Borrower; and in the case of foreclosure and the appointment of a receiver of the rents, the within covenant shall insure to the benefit of such receiver.

14. **Notice of Change of Ownership.** The Borrower will give immediate notice by certified mail, return-receipt requested, to the City of any conveyance, transfer or change in ownership of such property, or any part thereof.

15. **No Assignment of Rents.**

The Borrower will not assign the rents, if any, in whole or in part, from the mortgaged property, or any part thereof, without the prior written consent of the City.

16. **Notice.** Notice and demand or request shall be made in writing and may be served in person or by mail.

17. **Waiver of Homestead Exemption.** The Borrower hereby waives the benefit of all homestead exemptions, as to the debt secured by this Mortgage and as to any

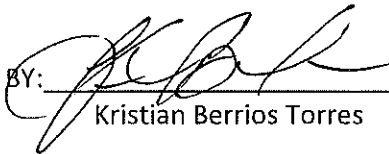
expenditure for insurance, taxes, levies, assessments, dues or charges incurred by the City pursuant to any provision of this Mortgage.

18. **City Right to Nonjudicial Foreclosure.** This Mortgage is upon the **STATUTORY CONDITION**, for any breach of which, or for breach of any of the aforementioned provisions or conditions, the City may declare all sums secured hereby immediately due and payable, and the City shall have the **STATUTORY POWER OF SALE**.

19. **Joint and several liability.** If the Borrower, as defined herein, consists of two or more parties, this Mortgage shall constitute a grant and mortgage by all of them jointly and severally, and they shall be obligated jointly and severally under all the provisions hereof and under the Note.

20. **Discharge.** Upon payment in full by the Borrower of the Note and any other instruments secured by this Mortgage, this Mortgage shall be terminated, and the City shall provide the Borrower the appropriate notice of termination.

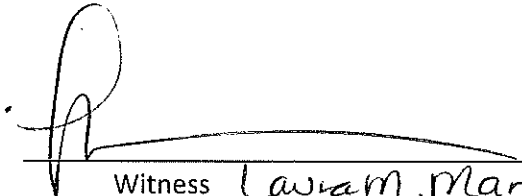
IN WITNESS THEREOF this mortgage has been duly signed and sealed by the Borrower on or as of the day and year first above written.

BY: 

Kristian Berrios Torres

BY: 

Marisabel Gonzalez-Borges



Witness Lavinia M. Manu, Esq.

Witness

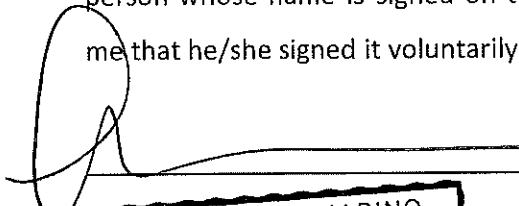


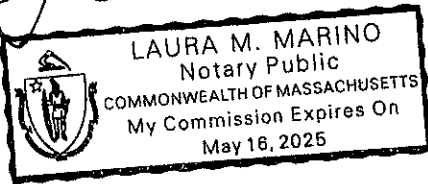
Commonwealth of Massachusetts

Hampden, ss

Oct. 19, 2018

On 10/19/18, before me, the undersigned notary public, personally appeared, Kristian Bernier Torres and Marisabel Gonzalez - Borges proved to me through satisfactory evidence of identification, which was MASS. DL, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

 (Official signature and seal of notary).



Notary Public: Laura M. Marino, Esq.
My Commission Expires: 5/16/25

The note secured by this Mortgage has:

A principal sum of \$Click here to enter text..

A rate of interest of Zero (0%) percent.

The sum of \$ 70,965.00 with interest thereon at a rate of Zero (0.00%) per annum, is due and payable upon sale, lease or other transfer of any kind of the above-referenced property, or any part thereof without the prior written consent of the City, other than a transfer by will or by operation of the laws of descent and distribution.

SCHEDULE A
PROMISSORY NOTE

Click here to enter a date.
Springfield, Massachusetts

Property Address: Click here to enter text., Springfield, MA

1. BORROWERS' PROMISE TO PAY

In return for a loan that I have received, I, Click here to enter text. ("Borrower"), promise to pay \$Click here to enter text. (this amount is called "Principal"), without interest, to the **City of Springfield**, a Massachusetts municipal corporation with a usual address of 36 Court Street, Springfield, Massachusetts 01103 ("City").

2. INTEREST

Interest will not be charged on unpaid principal.

3. TIME AND PLACE OF PAYMENTS

No monthly payments are due. If there is no default on the loan, the Principal shall be forgiven at an equal percentage rate per year until it is 100% forgiven at the end of the Click here to enter text.year.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the City in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The City will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my payment unless the City agrees in writing to those changes.

6. BORROWER DEFAULT

(A) Default If I am in default of or breach of the Healthy Homes Rehabilitation Program Agreement ("Program Agreement") or the Mortgage, both dated the same date as this Note, and if I do not cure any default or breach within any applicable cure period, then I will be in default of this Note.

(B) Notice of Default If I am in default, the City may send me a written notice telling me that if I do not come into compliance with the Program Agreement and Mortgage by a certain date, the City may require me to pay immediately the full amount of principal I owe.

(C) No Waiver by City Even if, at a time when I am in default, the City does not require me to pay immediately in full as described above, the City will still have the right to do so if I am in default at a later time.

(D) Payment of City's Costs and Expenses If the City has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees, court costs and witness fees, including but not limited to expert witness fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or mailing it by first class mail to me at the Property Address above or at a different address if I give the City a notice of my different address.

Any notice that must be given to the City under this Note will be given by mailing it by first class mail to:

Director
City of Springfield Office of Housing
1600 E. Columbus Ave.
Springfield, MA 01103

with a copy simultaneously mailed by first class mail to:

City Solicitor
City of Springfield Law Department
36 Court Street
Springfield, MA 01103

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any

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person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The City may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. This Note is binding on me and my executors, administrators, heirs, successors and assigns.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the City to demand payment of amounts due. "Notice of dishonor" means the right to require the City to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the City under this Note, a Mortgage dated the same date as this Note protects the City from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what condition I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Due Upon Sale or Transfer. If all or any part of the Property or any interest in it is sold or transferred without the City's prior written consent, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

Owner Occupancy. If the Borrower is an owner-occupant at the time this loan is entered into, and the Borrower ceases to live in the Mortgaged Property as his/her principal place of residence during the term of the loan, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

Rental Unit Affordability. If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, and the Borrower rents units to households with income above 80% area median income, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

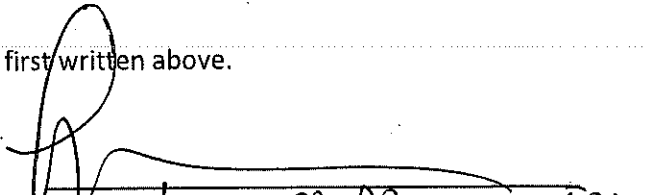
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If the City exercises its option to require immediate payment of the balance of funds secured by the Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all remaining sums secured by the Mortgage.

EXECUTED as a sealed instrument as of the date first written above.


Borrower Kristian Bernos Torres


Witness Laura M. Marino, Esq.

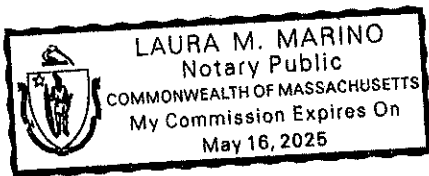

Borrower Marisabel Gonzalez-Borges

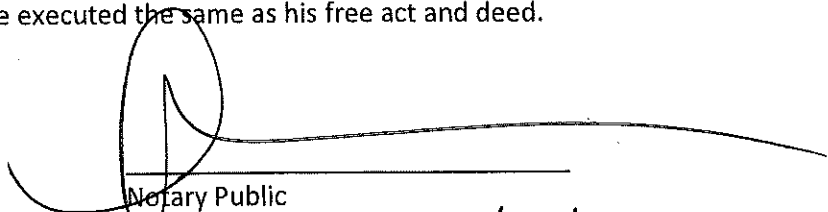
Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 19th day of Oct., 2018, before me, the undersigned Notary Public, personally appeared the above-named Kristian Bernos Torres and Marisabel Gonzalez-Borges, proved to me through MASS DL satisfactory evidence of identification, which was MASS DL to be the person whose name is signed on the preceding or attached document, and acknowledge that he signed it voluntarily for its stated purpose, and acknowledged to me that he executed the same as his free act and deed.





Notary Public
My Commission Expires: 5/16/20

KBT

MLB

SCHEDULE B
PROPERTY DESCRIPTION

That certain piece and parcel of land located in the City of Springfield, County of Hampden and more particularly described as follows:

Bounded southerly by Bancroft Street Fifty (50) feet; Easterly by land now or formerly of the Heirs of Henry W. Barrett, and Amelia E. Barrett, about one hundred and seventy three (173) feet; Northerly by a passageway about fifty (50) feet, and Westerly by land now or formerly of George A. Williams about one hundred seventy three (173) feet.

Being lot #29 on plan of lots recorded in Book 216, Page 601.

Being the land with the buildings thereon located at 58 Bancroft Street, Springfield, Massachusetts.

I the mortgagor's, Kristian Berrios Torres, expressly reserve my right of Homestead and do not wish to terminate my Homestead by granting the within conveyance notwithstanding my waiver of such homestead in paragraph 24 of the within mortgage.

Being the same premises conveyed to mortgagors by deed recorded herewith.

SCHEDULE A
PROMISSORY NOTE

Click here to enter a date.
Springfield, Massachusetts

Property Address: Click here to enter text., Springfield, MA

1. BORROWERS' PROMISE TO PAY

In return for a loan that I have received, I, Click here to enter text. ("Borrower"), promise to pay \$Click here to enter text. (this amount is called "Principal"), without interest, to the **City of Springfield**, a Massachusetts municipal corporation with a usual address of 36 Court Street, Springfield, Massachusetts 01103 ("City").

2. INTEREST

Interest will not be charged on unpaid principal.

3. TIME AND PLACE OF PAYMENTS

No monthly payments are due. If there is no default on the loan, the Principal shall be forgiven at an equal percentage rate per year until it is 100% forgiven at the end of the Click here to enter text.year.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the City in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The City will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my payment unless the City agrees in writing to those changes.

6. BORROWER DEFAULT

(A) Default If I am in default of or breach of the Healthy Homes Rehabilitation Program Agreement ("Program Agreement") or the Mortgage, both dated the same date as this Note, and if I do not cure any default or breach within any applicable cure period, then I will be in default of this Note.

(B) Notice of Default If I am in default, the City may send me a written notice telling me that if I do not come into compliance with the Program Agreement and Mortgage by a certain date, the City may require me to pay immediately the full amount of principal I owe.

(C) No Waiver by City Even if, at a time when I am in default, the City does not require me to pay immediately in full as described above, the City will still have the right to do so if I am in default at a later time.

(D) Payment of City's Costs and Expenses If the City has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees, court costs and witness fees, including but not limited to expert witness fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or mailing it by first class mail to me at the Property Address above or at a different address if I give the City a notice of my different address.

Any notice that must be given to the City under this Note will be given by mailing it by first class mail to:

Director
City of Springfield Office of Housing
1600 E. Columbus Ave.
Springfield, MA 01103

with a copy simultaneously mailed by first class mail to:

City Solicitor
City of Springfield Law Department
36 Court Street
Springfield, MA 01103

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any

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Handwritten signature

person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The City may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owned under this Note. This Note is binding on me and my executors, administrators, heirs, successors and assigns.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the City to demand payment of amounts due. "Notice of dishonor" means the right to require the City to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the City under this Note, a Mortgage dated the same date as this Note protects the City from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what condition I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Due Upon Sale or Transfer. If all or any part of the Property or any interest in it is sold or transferred without the City's prior written consent, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

Owner Occupancy. If the Borrower is an owner-occupant at the time this loan is entered into, and the Borrower ceases to live in the Mortgaged Property as his/her principal place of residence during the term of the loan, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.


Rental Unit Affordability. If the Borrower (including a Borrower who lives in one unit of a multi-unit property) rents out units in the Mortgaged Property to others, and the Borrower rents units to households with income above 80% area median income, the City may, at its option, require immediate payment in full of all sums secured by the Mortgage.

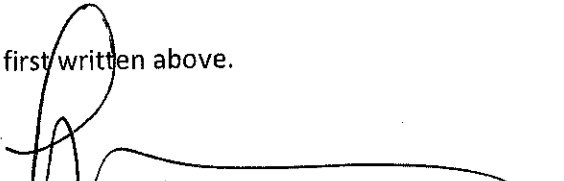
KBT

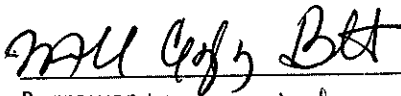
MBY

If the City exercises its option to require immediate payment of the balance of funds secured by the Mortgage, the City shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all remaining sums secured by the Mortgage.

EXECUTED as a sealed instrument as of the date first written above.


Borrower Kristian Bernos Torres


Witness Laura M. Marino, Esq.

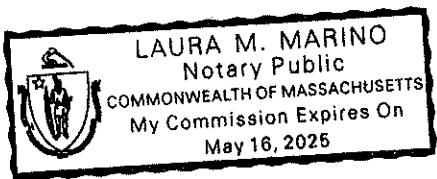

Borrower Marisabel Gonzalez-Borges

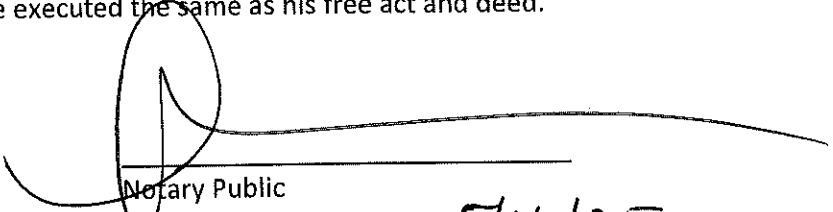
Witness

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, SS

On this 19th day of Oct., 2018, before me, the undersigned Notary Public, personally appeared the above-named Kristian Bernos Torres and Marisabel Gonzalez-Borges, proved to me through satisfactory evidence of identification, which was Mass DL, to be the person whose name is signed on the preceding or attached document, and acknowledge that he signed it voluntarily for its stated purpose, and acknowledged to me that he executed the same as his free act and deed.





Notary Public
My Commission Expires: 5/16/20

KBT

MKB

SCHEDULE B
PROPERTY DESCRIPTION

That certain piece and parcel of land located in the City of Springfield, County of Hampden and more particularly described as follows:

Bounded southerly by Bancroft Street Fifty (50) feet; Easterly by land now or formerly of the Heirs of Henry W. Barrett, and Amelia E. Barrett, about one hundred and seventy three (173) feet; Northerly by a passageway about fifty (50) feet, and Westerly by land now or formerly of George A. Williams about one hundred seventy three (173) feet.

Being lot #29 on plan of lots recorded in Book 216, Page 601.

Being the land with the buildings thereon located at 58 Bancroft Street, Springfield, Massachusetts.

I the mortgagor's, Kristian Berrios Torres, expressly reserve my right of Homestead and do not wish to terminate my Homestead by granting the within conveyance notwithstanding my waiver of such homestead in paragraph 24 of the within mortgage.

Being the same premises conveyed to mortgagors by deed recorded herewith.

TRUTH IN LENDING DISCLOSURE STATEMENT

DATE: October 19 2018

Loan Applicant(s): Kristian Berrios Torres and Marisabel Gonzalez-Borges

Loan Secured by Mortgage Covering Property at 58 Bancroft Street, Springfield, MA 01107

AMOUNT FINANCED: \$70,695

TOTAL OF PAYMENTS:

The total amount financed (and secured by the Mortgage) shall, at the option of the Lender, become **immediately due and payable in full** if:

- The Borrower fails to continue to use the property as his/her principal residence.
- The Borrower fails to make rental units at the property available to households with income at or below 80% of area median income.

Any financed amount that has not been forgiven pursuant to the terms of the Agreement, Note, and Mortgage, shall, at the option of the Lender, become **immediately due and payable in full** if there is a sale or transfer of the mortgaged property.

FINANCE CHARGE: \$ 0.00

MORTGAGE CLOSING COSTS: \$ 175.00 – recording fee

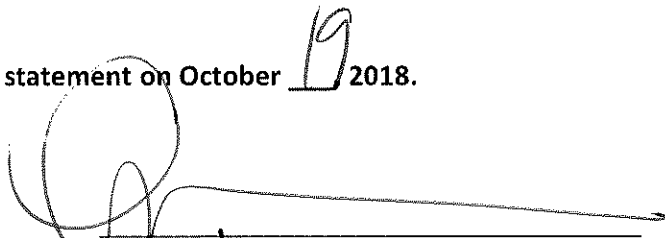
DUE DATE: See above, at Total of Payments.

FINAL MATURITY: 45 days after the final disbursement of Principal to Borrower


I/we acknowledge receipt of a copy of this statement on October 19 2018.



Kristian Berrios Torres



Witness Laura M. Manno, Esq.



Marisabel Gonzalez-Borges

Witness

TRUTH IN LENDING DISCLOSURE STATEMENT

DATE: October 19th, 2018

Loan Applicant(s): Kristian Berrios Torres and Marisabel Gonzalez-Borges

Loan Secured by Mortgage Covering Property at 58 Bancroft Street, Springfield, MA 01107

AMOUNT FINANCED: \$70,695

TOTAL OF PAYMENTS:

The total amount financed (and secured by the Mortgage) shall, at the option of the Lender, become immediately due and payable in full if:

- The Borrower fails to continue to use the property as his/her principal residence.
- The Borrower fails to make rental units at the property available to households with income at or below 80% of area median income.

Any financed amount that has not been forgiven pursuant to the terms of the Agreement, Note, and Mortgage, shall, at the option of the Lender, become immediately due and payable in full if there is a sale or transfer of the mortgaged property.

FINANCE CHARGE: \$ 0.00

MORTGAGE CLOSING COSTS: \$ 175.00 – recording fee

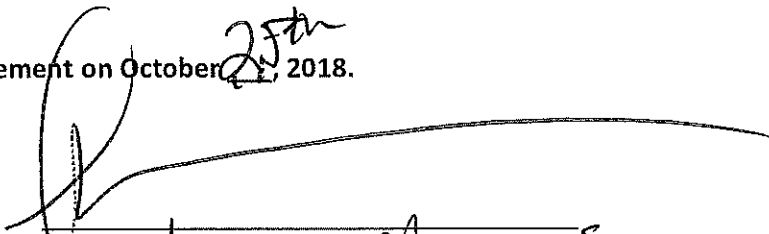
DUE DATE: See above, at Total of Payments.

FINAL MATURITY: 45 days after the final disbursement of Principal to Borrower

I/we acknowledge receipt of a copy of this statement on October 25th, 2018.



Kristian Berrios Torres



Witness Laura M. Marins, Esq.



Marisabel Gonzalez-Borges

Witness

NOTICE OF RIGHT OF RESCISSION

Date: October 19 2018

Amount Financed: \$70,965

Precomputed Finance Charge: \$0.00

Total Payments: 0

Mortgage of Property situated at: 58 Bancroft Street, Springfield 01107

Notice to Customer Required by Law:

You have entered into a transaction on which may result in a lien, mortgage, or other security interest on your home. You have a legal right under the law to cancel this transaction, if you desire to do so, without any penalty or obligation within three business days from the above date or any later date on which all material disclosures required under the **Truth in Lending Act** have been given to you. If you so cancel the transaction, any lien, mortgage or other security interest on your home arising from this transaction is automatically void. You are also entitled to receive a refund of any down payment or other consideration if you cancel. If you decide to cancel this transaction, you may do so by notifying

**CITY OF SPRINGFIELD
Office of Housing
1600 E. Columbus Ave.
Springfield, MA 01103**

by mail or telegram sent not later than midnight of October 19, 2018. You may also use any other form of written notice identifying the transaction if it is delivered to the above address not later than that time. This notice may be used for that purpose by dating and signing below.

I hereby cancel this transaction.

Date

Kristian Berrios Torres

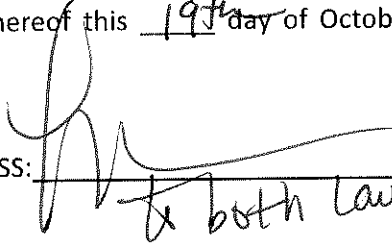
Date

Marisabel Gonzalez-Borges

Receipt is herewith acknowledged of the foregoing **NOTICE OF RIGHT OF RESCISSION**, each of the undersigned customer(s) having received two copies thereof this 19th day of October, 2018



Kristian Berrios-Torres

WITNESS: 
for both Laura M. Marus, Esq.



Marisabel Gonzalez-Borges

WITNESS: _____

EFFECT OF RESCISSION

When a customer exercises his/her right to rescind, he/she is not liable for any finance or other charge, and any security interest becomes void upon such a rescission. Within 10 days after receipt of a notice of rescission, the creditor shall return to the customer any money or property given as earnest money, down payment, or otherwise and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the customer, the customer may retain possession of it. Upon the performance of the creditor's obligations under this section, the customer shall tender the property to the creditor, except that if return of the property in kind would be impracticable or inequitable, the customer shall tender its reasonable value. Tender shall be made at the location of the property or at the residence of the customer, at the option of the customer. If the creditor does not take possession of the property within 10 days after tendered by the customer, ownership of the property vests in the customer without obligation on his part to pay for it.

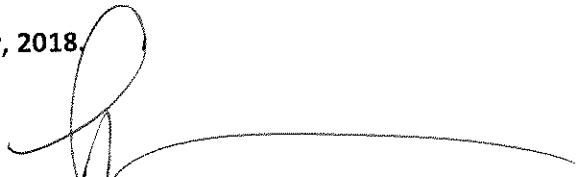
AUTHORIZATION TO DISBURSE LOAN FUNDS

The undersigned hereby certify and warrant that more than 3 business days has elapsed since I/we have received the within Notice of Rescission and that I/we (singly or jointly) have not exercised my/our right to rescind.

Executed under seal this 20th day of October, 2018.



Kristian Berrios Torres

WITNESS: 
Laura M. Marus, Esq.



Marisabel Gonzalez-Borges

WITNESS: _____

Law Offices of
LAURA M. MARINO, Esq.

Attorneys at Law
Website: www.lauramarinolaw.com
Telephone (413) 781-2557
Facsimile (413) 737-6616

Springfield:
15 Wilcox Street,
Springfield, MA 01105

Northampton:
13 Old South Street, 2C
Northampton, MA 01060

CERTIFICATE OF TITLE

To: CITY OF SPRINGFIELD

Re: **KRISTIAN BERRIOS TORRES AND MARISABEL GONZALEZ-BORGES** ("Mortgagor(s)")

And to the MORTGAGOR(S)

I have examined the title to the premises described in a mortgage dated Oct. 19 2018 given **KRISTIAN BERRIOS TORRES AND MARISABEL GONZALEZ-BORGES** to you, in the records of the **HAMPDEN County** Registry of Deeds In Book 22416, Page 283 of the Probate Court for the County of **HAMPDEN**, from Oct 19, 1968 to the date of this Certificate,

and I hereby certify that at the time I recorded said mortgage the Mortgagor(s) held a good and sufficient record title to the mortgaged premises free from all encumbrances, excepting only matters which are expressly enumerated in Schedule "A" of this Certificate of Title, and I further certify that the Mortgagee holds a good and sufficient record first Mortgage to the property, subject only to such matters enumerated in Schedule "A".

I certify that I have given the Mortgagor(s) a Certificate of Title which complies with M.G.L. Chapter 93, Section 70.

As to the Mortgagor(s), the liability of the attorney rendering this certification is limited to the amount of the consideration shown on the deed, and as to the Mortgagee the liability of the attorney rendering this certification is limited to the original principal amount secured by the mortgage. This Certificate of Title is effective for the benefit of the Mortgagor(s) only so long as the Mortgagor(s) has/have title to the mortgaged premises and shall be effective for the benefit of the Mortgagee so long as the original debt secured by the mortgage remains unpaid.

I am informed by the Tax Collector of the town / city in which the premises are located that all taxes and other municipal assessments on or against said premises now due have been paid.

(The following clause to apply only in the case of a corporate mortgagor.)

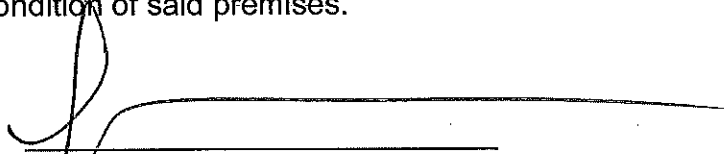
I have examined the Articles of Organization, the by-laws and records of meeting of stockholders and directors of the Mortgagor and I am of the opinion that said mortgage and the note

accompanying it have been properly executed by the duly authorized officers of the Mortgagor and constitute valid corporate acts of the Mortgagor.

This Certificate of Title expressly **excludes any opinion** as the effect **on the title** of the following listed **exceptions**:

1. Any matter which does not appear in the records of said **Registries**.
2. Any state of facts or **error description** which a **recent accurate** survey or **personal inspection of the premises would disclose**.
3. Any existing Federal or **State Laws, Municipal Ordinances** or By-Laws which may affect **the use and** physical condition of the premises, including but not limited to existing zoning and subdivision control laws and regulations, State Sanitary Code, State Building Code and Lead Paint Law.
4. Any opinion as to the physical condition of said premises.

Date: 10/19/18



Attorney Laura M. Marino

Affected Premises:
58 Bancroft Street
Springfield, MA

Quitclaim Deed

KNOW ALL PERSONS BY THESE PRESENTS that We, Kristian Berrios Torres, an unmarried person of 58 Bancroft Street, Springfield, Massachusetts, Hampden County and Angel L. Valdes, a married person of 170 Arnold Street, Springfield, Massachusetts, Hampden County

FOR CONSIDERATION PAID AND IN FULL CONSIDERATION OF Less Than One Hundred Dollars and 00/100 (\$100.00)

Grant to **Kristian Berrios Torres and Marisabel Gonzalez-Borges** of 58 Bancroft Street, Springfield, Massachusetts, Hampden County *as Joint Tenants with Rights of Survivorship*
With **QUITCLAIM** covenants

That certain piece and parcel of land located in the City of Springfield, County of Hampden and more particularly described as follows:

Bounded southerly by Bancroft Street Fifty (50) feet; Easterly by land now or formerly of the Heirs of Henry W. Barrett, and Amelia E. Barrett, about one hundred and seventy three (173) feet; Northerly by a passageway about fifty (50) feet, and Westerly by land now or formerly of George A. Williams about one hundred seventy three (173) feet.

Being lot #29 on plan of lots recorded in Book 216, Page 601.

Being the land with the buildings thereon located at 58 Bancroft Street, Springfield, Massachusetts.

As per M.G.L. c 188 s 13, the Grantor, under oath and subject to the pains and penalties of perjury, does hereby depose, state and certify that: (i) I release all rights of Homestead in the subject realty, (ii) that no spouse, no non-owner spouse, former spouse, or any other person resides in the home, and (iii) at the time of delivery of this deed, no spouse, former spouse, or any other person is entitled to claim the benefit of an existing estate of homestead.

Being the same premises conveyed to **Kristian Berrios Torres and Angel L. Valdes** herein by deed of **Juan C. Torres** dated February 12, 2016 and recorded in the Hampden County Registry of Deeds in Book 21082, Page 349.

Executed as a sealed instrument this 28th day of September, 2018.



Kristian Berrios Torres



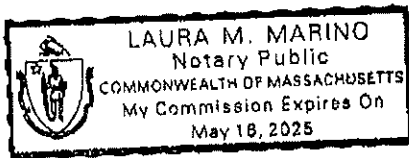
Angel L. Valdes

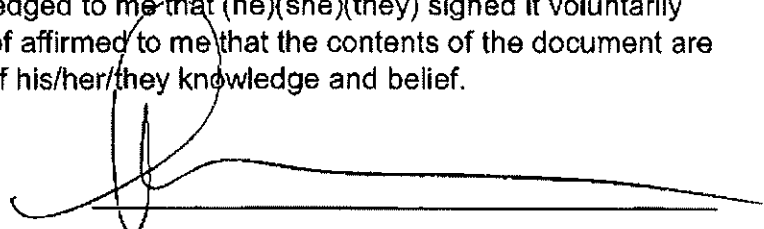
Commonwealth of Massachusetts

Hampden County

September 28, 2018

On this 28th day of Sept, 2018, before me, the undersigned notary public **Kristian Berrios Torres and Angel L. Valdes** personally appeared, proved to me through satisfactory evidence of identification, which were MAS DL, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that (he)(she)(they) signed it voluntarily for its stated purpose and swore of affirmed to me that the contents of the document are truthful and accurate to the best of his/her/they knowledge and belief.





NOTARY PUBLIC
MY COMMISSION EXPIRES: 5/18/20

The Commonwealth of Massachusetts

William Francis Galvin, Secretary of the Commonwealth

Declaration of Homestead for Homes Owned by Natural Persons *(General Laws Chapter 188)*

In situations where the home is owned by multiple owners, each owner may be best served to complete a separate declaration of homestead.

1. I, MARISABEL GONZALEZ-BORGES
(insert name of owner)

We, _____
(insert name of owners)

_____ hereby declare homestead pursuant to M.G.L. c.188 and state that I/we own the home described below and occupy or intend to occupy the home as my/our principal residence.

Owner Information

2. Check all that apply:

I/we, _____ am elderly (62 years of age or older).
(insert name (s))

I/we, _____
(insert name (s))

am/are disabled (have a physical or mental impairment that meets the disability requirements for Supplemental Security Income under 42 U.S.C. 1382c(a)(3)(A) and 42 U.S.C. 1382c(a)(3)(C). One of the following must be attached: 1) an original or certified copy of a disability award letter issued to the person by the United States Social Security Administration, or 2) a letter signed by a physician registered with the board of registration in medicine certifying that each person meets the disability requirements stated in 42 U.S.C. 1382c(a)(3)(A) and 42 U.S.C. 1382c(a)(3)(C).

I am married to _____, who is not a co-owner of the home but who occupies or intends to occupy the home as his/her principal residence.

I/we, _____
(insert name (s))

am/are servicemember(s) who may be subject to protection under the servicemember(s) Civil Relief Act, 50 U.S.C. App 533, should I/we be called to active duty.

Home Information

3. Address: 58 BANCROFT STREET, SPRINGFIELD, Massachusetts.
(street number and name, city/town)

4. Select **ONE** of the following:

Deed is recorded in HAMPDEN COUNTY Registry of Deeds recorded here with
(district/county)

Certificate of Title _____ registered in the Land Registration Office _____ and _____
(number) (book) (page)

Inheritance from _____, Docket number _____
(name of previous owner)
_____ in _____
(number) (county)

For manufactured homes, license number _____
(number)

5. I/we, whose names are signed on this document, acknowledge that I/we sign it voluntarily for its stated purpose.

To be signed by Applicant(s) in front of Notary Public.

Signed under pains and penalties of perjury this

19th day of October, 2018

Will Carlos Belt

For Use by Notary Public Only:

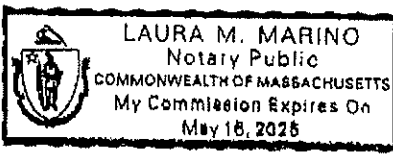
COMMONWEALTH OF MASSACHUSETTS

Hampden, ss.
Oct 19, 20 18, before me, the undersigned notary public, personally appeared
Marisabel Gonzalez-Borges
(name(s) of the document signer(s))

proved to me through satisfactory evidence of identification, which were MAs DL
(drivers license, passport, etc.)

to be the person(s) who signed the preceding or attached document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of (his) (her) (their) knowledge and belief.

Notary Public: [Signature]
My commission expires: 5/18/20





City of Springfield
Office of Disaster Recovery and Compliance

CDBG National Disaster Resilience Program
Awarding Federal Agency: United States Department of Housing and Urban Development
Federal Award Number: B-13-MS-25-0002

SUBROGATION AND ASSIGNMENT AGREEMENT

This Subrogation and Assignment Agreement ("Agreement") is made and entered into on this 15th day of November, 2018, by and between **Kristian Berrios Torres and Marisabel Gonzalez-Borges** ("Subrecipient") and the **City of Springfield**.

1. Assignment Relating to Funds Received under CDBG-Disaster Recovery Program

In consideration of Subrecipient's receipt of funds under the CDBG National Disaster Resilience (CDBG-NDR) Program administered by the City of Springfield, Subrecipient hereby assigns to the City of Springfield all of Subrecipient's future rights to reimbursement and all payments received under any policy of casualty or property damage insurance (the "Policies") or under any reimbursement or relief program related to or administered by the Federal Emergency Management Agency ("FEMA") or the Small Business Administration ("SBA") for physical damage to the Structure (defined below) that was the basis of the calculation of Subrecipient's award to the extent of the Note or Loan proceeds paid to Subrecipient under the Program. The proceeds or payments referred to in the preceding sentence, whether they be from insurance, FEMA or the SBA, shall be referred to herein as "Proceeds." The rights Subrecipient assigns are specific to the structure with respect to which Note or Loan proceeds were paid (the "Structure") which is described in Subrecipient's application with the Program, and include proceeds arising out of physical damage to the Structure originally caused by the June 2011 Tornado but also including Proceeds received for damage to the Structure caused by any subsequent event that occurred until the commencement of repair or reconstruction utilizing Program funds. The Policies include, but are not limited to, policies characterized as wind, flood or any other type of casualty or property damage insurance coverage held by Subrecipient and which provides coverage for physical damage to the Structure.

2. Cooperation and Further Documentation

Subrecipient agrees to assist and cooperate with the City of Springfield should the City of Springfield elect to pursue any of the claims Subrecipient has against the insurers for reimbursement under any such policies. Subrecipient's assistance and cooperation shall include allowing suit to be brought in Subrecipient's name(s), giving depositions, providing documents, producing records and other evidence, testifying at trial and any other form of assistance and cooperation reasonably requested by the City of Springfield. Subrecipient further agrees to assist and cooperate in the attainment and collection of any Proceeds that the Subrecipient would be entitled to under any applicable FEMA or SBA program as described above. If requested by the City of Springfield, Subrecipient agrees to execute such

further and additional documents and instruments as may be requested to further and better assign to the City of Springfield, to the extent of the Note or Loan proceeds paid to Subrecipient under the Program, the Policies, the disaster relief funds from FEMA or SBA and/or any rights thereunder, and to take, or cause to be taken, all actions and to do, or cause to be done, all things requested by the City of Springfield to consummate and make effective the purposes of this Agreement.

3. **Authorization for City of Springfield to Contact Third Parties** Subrecipient explicitly allows the City of Springfield to request of any company with which Subrecipient held Policies or FEMA or the SBA any non-public, or confidential information needed by the City of Springfield to monitor/enforce its interest in the rights assigned to it under this Agreement and to give Subrecipient's consent to such company to release said information to the City of Springfield.

4. **Agreement to Turn over Proceeds; Future Reassignment** If Subrecipient (or any entity holding a lien on the Structure, except to the extent required by superior loan documents) hereafter receives any insurance payment or disaster relief or reimbursement funds for physical damage to the Structure (not including proceeds received to cover contents), Subrecipient agrees to promptly pay such amounts to the City of Springfield if Subrecipient received grant proceeds under the Program in an amount greater than the amount Subrecipient would have received if such insurance and/or disaster relief or reimbursement payment had been considered in the calculation of Subrecipient's award. Once the City of Springfield has recovered an amount equal to the grant proceeds paid to Subrecipient, the City of Springfield will reassign to Subrecipient any rights assigned to the City of Springfield pursuant to this Agreement.

5. **Mortgage City of Springfield Rights** Subrecipient acknowledges that this Agreement does not impair Subrecipient's mortgage or City of Springfield's rights as loss-payee under any deed of trust or mortgage on the Structure.

6. **Miscellaneous**

(a) **WARNING: Subrecipient is hereby notified that intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Massachusetts General Law Part IV Title I Chapter 266 Section 67b, and, depending, is punishable by imprisonment for up to five years and/or a fine not to exceed \$10,000.00.**

(b) Subrecipient hereby represents that he/she has received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

(c) Subrecipient represents that all statements and representations made by Subrecipient regarding Proceeds received by Borrower shall be true and correct as of the date of Closing.

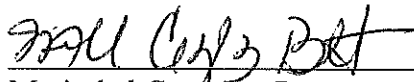
(d) In any proceeding to enforce this Agreement, the City of Springfield shall be entitled to recover all costs of enforcement, including actual attorney's fees.

EXECUTED this 13th day of November, 2018.

SUBRECIPIENT:



Kristian Berrios Torres



Marisabel Gonzalez-Borges

EXECUTED this 1st day of Nov, 2018.

CITY OF SPRINGFIELD:

By: 

Name: Geraldine McCafferty

Title: Director of Housing

CITY OF SPRINGFIELD OFFICE OF HOUSING
1600 EAST COLUMBUS AVE
SPRINGFIELD, MA 01105

Bid Proposal Form

To: Kristian Torres Date Submitted: 6.14.18
_____ Property Address: **58 Bancroft Street 01107**

The following proposal is hereby submitted as per your request dated **June 1, 2018**. This bid covers all Work shown and/or specified in the bid documents received for this job, which are:

1. General Conditions _____ Pages, Dated _____
2. Work Write-Up _____ Pages, Dated 63465
3. Code Violation Notice _____ Pages, Dated _____
4. Performance Manual _____ Pages, Dated _____
5. Addenda 1 to _____ Pages, Dated _____
6. Other heat paint abatement \$7500⁰⁰

The undersigned, having become thoroughly familiar with the terms and conditions of the proposed Contract Documents and with local conditions affecting the performance and costs of the Work at the place where the Work is to be completed, and having fully inspection the site in all particulars, hereby proposes and agrees to fully perform the Work within the time stated and in strict accordance with the proposed Contract Document including furnishing of any and all labor and materials, and to do all work required to construct and complete said Work in accordance with the Contract Documents, for the total sum of money.

Base Bid:

All labor, materials, services, and equipment necessary for the completion of the Work:

Seventy thousand nine hundred Dollars (\$ 70965⁰⁰)
and sixty five dollars

ADDITIONAL SUBMISSIONS

If awarded the Contract, the Bidder agrees to present the following documents to the Owner prior to the issuance of the Notice to Proceed: valid certificates covering Property Damage, Liability, and Workers' Compensation Insurance, all necessary building permits, and a Sworn Statement for Contractor and Subcontractor to Owner listing all of the subcontractors and subcontract amounts.

RETAINAGE

It is further agreed that if awarded this contract, 10% of all requested payouts will be retained until the project is completed to the approval of the Owner and all approving agents. Completion of this project will require **60 calendar days**. This proposal is valid for a period of 60 days.

TIME

Upon request by Our Program, contractor agrees to itemize any/or all aspects of this proposal on the attached form.

ALTERNATE ITEMS TO BID

NOTE: Failure to submit line prices for each individual alternate item may exclude your entire bid proposal.

<u>Item Number</u>	<u>Line Price</u>
1).....	\$ _____
2).....	\$ _____
3).....	\$ _____
4).....	\$ _____
5).....	\$ _____
6).....	\$ _____
	TOTAL \$ _____

ADDITIONAL COMMENTS, RECOMMENDATIONS, SUBSTITUTIONS, ETC.:

THE CONTRACTOR FURTHER PROPOSES THE FOLLOWING CHANGES,
DELETIONS OR ADDITIONS TO THE WRITE-UP:

PRICE

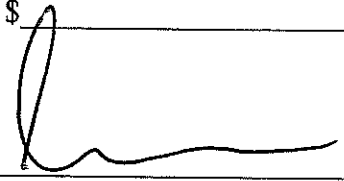
_____	\$ _____
_____	\$ _____
_____	\$ _____

Contractor: _____

Address: _____

Phone: _____

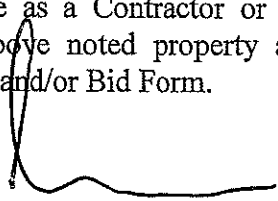
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Signature

Title

By my signature as a Contractor or agent of the Contractor, I swear that I have fully inspected the above noted property and have received all documents as listed on the Invitation to Bid and/or Bid Form.

Signature  _____

Title owner _____

Company Alfred Shattler Co _____

Date 6/14/14 _____

Address: 58 Bancroft Street

Unit: Unit 01

KB7-3-9-18

Location: 1 - General Requirements

Approx Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
Trade: 1	General Requirements				

or Dwelling Unit (DU) are as stated. Discrepancies in Quantities found by the contractor must be communicated to the Housing Rehabilitation Specialist prior to the submission of a bid. Claims for additional funds due to discrepancies in Quantities shall not be honored if submitted after the bid submission.

40 ALL PERMITS REQUIRED 1.00 AL _____
 The contractor shall apply for, pay for, obtain and forward copies of the following indicated permits to the agency: _____
 Plumbing; _____ Electric; _____ HVAC; _____ Building; _____ Zoning; _____ Lead Abatement; _____ Asbestos Abatement.

45 CONTRACTOR PRE-BID SITE VISIT 1.00 DU _____
 The contractor must inspect the property. Submission of a bid is presumptive evidence that the bidder has thoroughly examined the site and is conversant with the requirements of the local jurisdiction.

55 WORK TIMES 1.00 GR _____
 Contractors and their Subcontractors shall schedule working hours between 8:00am and 6:00pm Monday through Friday. Requests to work on weekends and before or after these hours must be approved by the homeowner.

77 NEW MATERIALS REQUIRED 1.00 GR _____
 All materials used in connection with this work write-up are to be new, of first quality and without defects - unless stated otherwise or pre-approved by Owner and Construction Specialist.

78 WORKMANSHIP STANDARDS 1.00 GR _____
 All work shall be performed by mechanics both licensed and skilled in their particular trade as well as the tasks assigned to them. Workers shall protect all surfaces as long as required to eliminate damage.

80 CODES AND ORDINANCES 1.00 GR _____
 In the execution of the itemized scope of work, the contractor shall facilitate inspection and comply with all governing codes and ordinances of The City of Springfield, The County of Hampden, and the State of Massachusetts pertaining to building construction, zoning, environmental protection, energy efficiency and worker safety.

85 CLOSE-IN INSPECTIONS REQUIRED 1.00 GR _____
 Call the agency for inspection of all work that will be concealed from view before it is closed in. This type of inspection frequently includes, but is not limited to footings, roof sheathing & flashing prior to installation of new felt & shingles, and repaired framing & decking prior to installation of underlayment & floor coverings, prior to insulation and prior to drywall.

90 1 YEAR GENERAL WARRANTY 1.00 DU _____
 Contractor shall remedy any defect due to faulty material or workmanship and pay for all damage to other work resulting therefrom, which appear within one year from final payment. Further, contractor shall furnish owner with all manufacturers' and suppliers' written warranties covering items furnished under this contract prior to release of the final payment.

Trade: 9 Environmental Rehab

9002 APPLICABLE LEAD-SPECIFIC DEFINITIONS 1.00 GR _____ **8500**

Abatement: Any set of measures designed to permanently (permanent = expected life span of at least 20 years) eliminate lead-based paint or lead-based paint hazards.

CFR - The Code of Federal Regulations:

De minimus - Safe work practices and clearance are required when more than:

- 20 SF on exterior
- 2 SF per interior room
- 10% of small component

is deteriorated or will be disturbed by renovation.

Interim Controls: A set of measures designed to reduce temporarily human exposure or likely exposure to lead-based paint hazards. Interim controls include, but are not limited to, repairs, painting, temporary containment, specialized cleaning, clearance, ongoing lead-based paint maintenance activities, and the establishment and operation of management and resident education programs.

Work site: An interior or exterior area where lead-based paint hazard reduction activity takes place. There may be more than one work site in a dwelling unit or at a residential property.

Clearance: An activity conducted following lead-based paint hazard reduction activities to determine that the hazard reduction activities are complete and that no soil-lead hazards or settled dust-lead hazards, as defined in this part, exist in

Address: 58 Bancroft Street

Unit: Unit 01

KBT 3-9-18

Location: 1 - General Requirements

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 9 Environmental Rehab

the dwelling unit or work site. The clearance process includes a visual assessment and collection and analysis of environmental samples. Dust-lead standards for clearance are found at Sec. 35.1320. See 24CFR Part 35 - Subpart B - Section 35.110 Definitions, for additional definitions.

9003	LEAD-SPECIFIC LAWS, RULES, REGULATIONS & GUIDELINES	1.00	GR		
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The execution of this work shall comply with all applicable federal, state and local laws, rules, regulations and guidelines for lead dust environments, including but not limited to: 29 CFR 1926.62 - Lead Construction Standard; 29 CFR 1910.1200 - Hazard Communication Standard; 40 CFR Part 745 - Lead-Based Paint Poisoning Prevention in Certain Residential Structures (EPA Regulations); 24 CFR Part 35 - HUD's Lead Safe Housing Rule.

Location Total: _____

Location: 2 - Exterior

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 7 Masonry

1230	MASONRY--REPOINT	100.00	SF		800
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Cut out mortar at least 1/2". Remove all loose material with clear water. Saturate joints with water and repoint in 1/2" lifts using portland cement mortar. Reinstall flashing, tool concave joints and clean brick face.

Repair all loose mortar joints on foundation walls.

1235	BRICK WALL REPAIR	40.00	SF		1200
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Remove damaged brick and tooth replacement brick into wall. Match brick and tooling as closely as possible.

REAR RIGHT CORNER OF FOUNDATION AND REAR BULKHEAD INTERIOR FOUNDATION WALLS.

1350	MASONRY CHIMNEY--REBUILD	5.00	LF		2300
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Tear down chimney to below lowest point on roof. Rebuild chimney using new 4" thick solid bricks without cored holes.

Color of brick to match existing as closely as possible. Chimney to a height required by the state building code. Install roof flashing, chimney cap and terra cotta flue liner.

Trade: 10 Carpentry

2640	SIDING--VINYL	9.00	SQ		4500
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Strip right side of house of all damaged vinyl siding. Install new Vinyl clapboard siding including all cornice, corner, door and window trim after replacing all deteriorated exterior building components. Wrap home with tyvek vapor/ infiltration barrier and siding color to match existing as close as possible, exposure and texture with 50 year warranty.

REPLACE ALL SIDING ON RIGHT SIDE OF HOUSE AND DOGHOUSE ENTRANCE LEADING INTO BASEMENT. INSTALL ALUMINUM COIL ON WINDOW TRIM WHERE MISSING.

3575	PORCH REPAIR--CUSTOM	1.00	EA		300
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Replace damage section plywood flooring on 2nd floor porch. Install exterior grade plywood to replace damaged section.

3590	STEPS--REPL EXTERIOR	10.00	EA		2000
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Dispose of existing steps. Construct a replacement unit with two 2"x 12" preservative treated pine stringers, 5/4" PTP stepping stock treads, on a solid concrete footer. Frame stairs 4' wide connecting to front and rear entrances. Construct a wood handrail with balusters on both side 32" above tread nosing. Hand railing must be graspable.

Two sets of steps.

Trade: 15 Roofing

4546	EPDM--FULLY ADHERED	3.00	SQ		2100
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Clean all loose materials off of roof. Install manufacturers approved underlayment board. Install a 60 mil EPDM single ply membrane with adhesive per manufacturer's specs. All membrane flashing, metal flashings and counter flash cones, as well as installation procedure to follow manufacturer's specs. Furnish Owner w/20 year labor and materials warranty.

Address: 58 Bancroft Street

Unit: Unit 01

KBT 3-9-18

Location: 2 - Exterior

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 15 Roofing

Rear shed roof at rear of house.

4585 REROOF-1/2" DECK/FIBERGLASS SHINGLE

26.00 SQ

15000
15000

Remove roof to deck. Install 1/2" CDX plywood over entire roof. Install 36 inch wide strips of Grace Ice and Water Shield at the eaves and in the valleys. Install 15 lb. felt as underlayment on the remainder of the decking. Install Owens Corning self-sealing, 35 year warranty fiberglass/ asphalt strip shingles. Replace all flashing, including valleys, with .019 aluminum. Install step flashing at all wall junctures. Color choice by owner.

INCLUDES FRONT PORCHES AND ALL SIDE ROOFS.

4635 GUTTER-5" SEAMLESS ALUMINUM

140.00 LF

1400

Dispose of gutter. Install 5", K-type, seamless, .027 gauge aluminum gutter to service roof. White or brown color choice by owner.

Along perimeter of house and porches

4640 DOWNSPOUT-5" SEAMLESS ALUMINUM

140.00 LF

1000

Dispose of existing downspout. Install 5", square, seamless, .027 gauge, white, aluminum downspout. Strap at least 3' on center.

Location Total: 17400

Location: 3 - Basement

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 7 Masonry

1235 BRICK WALL REPAIR

5.00 SF

350

Remove damaged brick in chimney chase behind hot water tank and tooth replacement brick into wall. Match brick and tooling as closely as possible.

Chimney chase in basement has missing brick.

Trade: 21 HVAC

6245 BOILER-GAS REPLACE-COMplete

1.00 EA

7400

Dispose of heating equip. & radiators to code legal landfill. Size & install a gas fired, cast iron, jacketed boiler, distribution piping & baseboard convectors to service entire house. Installation includes all power & control wiring, a set back thermostat, expansion tank, one circulation pump, water & gas supply & flue piping. Installation required to maintain 70F. indoor temperature when outdoor temperature is -10 F. Min. AFUE rating 86.

There are several rooms missing baseboard heaters and piping. Make sure all rooms have functional heat.

Trade: 22 Plumbing

7079 WATER HEATER- 50 GAL GAS-POWER VENTED

1.00 EA

2000

Install a 50 gallon, glass lined, minimum .67 energy factor (EF), power vented, insulated to minimum R-16, gas fired water heater with a 6 year warranty. Include pressure and temperature relief valve, discharge tube to within 6" of floor, condensate pump, owner's manual and all duct work to power vent to exterior. Provide separate electrical circuit and new gas piping from shut-off valve to fixture. Recycle the existing water heater. If the water heater is located in a basement with a floor drain the discharge tube shall be directed to the drain. If it is located on an upper floor or if there is no floor drain, install a catch pan drained to the exterior. Recycle the existing water heater.

Trade: 23 Electric

7553 ELECTRIC DISTRIBUTION-INSPECT & EVALUATE & REPORT

3.00 HR

300

Electrician shall inspect all exposed wiring, motors, fixtures, outlets and devices for malfunction, shorts and housing code compliance. Evaluate electrical service and provide scope of work to repair all violations to Agency. The Contractor will be responsible to have a licensed electrician inspect all panel boards and wiring throughout the house and provide scope of

Address: 58 Bancroft Street Unit: Unit 01 KBT 3-9-18
 Location: 3 - Basement Approx. Wall SF 0 Ceiling/Floor SF 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 23 Electric

work to correct all unauthorized, unapproved or defective wiring so as to comply to Electrical Code.
 CONTRACTOR TO TEST AND CHECK ALL LIGHT FIXTURES AND ELECTRICAL OUTLETS FOR PROPER OPERATION.

Location Total: _____

Location: 4 - Kitchen Approx. Wall SF 350 Ceiling/Floor SF 150

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 10 Carpentry

3315	TRIM--DOOR SET 1"x4"	1.00	EA		<u>200</u>
Trim both sides of interior door, including header, stops and casings. Use 1"x4", #2 grade pine or better. Doorway leading from kitchen to dining room					

3705	CABINETS--REPAIR	6.00	LF		<u>500</u>
Repair base and hanging cabinets by rehangng plumb and level and replacing missing hardware, doors and drawers. Securely refasten loose hardware. Clean all surfaces with detergent. Left side 12" base cabinet is not attached to wall. WALL CABINETS ABOVE STOVE ARE LOOSE.					

Custom	BOX IN PIPING	1.00	AL		<u>400</u>
Install wood encasement around baseboard heating pipes in corner near doorway. Encasement can be 1 by pine or plywood.					

Trade: 20 Floor Coverings

5930	UNDERLAYMENT AND VINYL SHEET GOODS	130.00	SF		<u>2100</u>
Install 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown coated staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Install metal edge strips in openings. Owner's choice of pattern and color.					

Trade: 23 Electric

7560	RECEPTACLE REPAIR	1.00	EA		<u>200</u>
Repair loose receptacle outlet behind refrigerator. needs to be re secured into wall.					

Location Total: _____

Location: 5 - 1st floor Bathroom Approx. Wall SF 210 Ceiling/Floor SF 56

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 20 Floor Coverings

5930	UNDERLAYMENT AND VINYL SHEET GOODS	50.00	SF		<u>700</u>
Install 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown coated staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Install metal edge strips in openings. Owner's choice of pattern and color.					

Trade: 22 Plumbing

6900	VANITY--RESECURE	1.00	EA		<u>200</u>
Resecure the loose 24" vanity cabinet to wall. Seal all penetration through the floor, walls and cabinet for plumbing connections using expanding foam or caulk and cover with chrome eschucion plates.					

4300

Address: 58 Bancroft Street Unit: Unit 01

Location: 5 - 1st floor Bathroom Approx. Wall SF: 210 Ceiling/Floor SF: 56

Spec #	Spec	Quantity	Units	Unit Price	Total Price
Trade: 22	Plumbing				
6965	SHOWERSTALL-RESECURE	1.00	AL		350
Resecure shower stall glass walls and door to base of shower, remove all defective caulking and reseal all seams and joints on shower walls.					
7004	TOILET-RESET	1.00	EA		100
Reset existing toilet on new wax ring with polyethylene flange. Install brass bolts and nuts and secure tightly to the floor.					

Trade: 23	Electric				
7819	FAN/LIGHT FIXTURE-ENERGY STAR	1.00	EA		
Install an ENERGY STAR approved ceiling mounted Fan/Light fixture, such as the NuTone QTREN080FLT, or a Broan QTXE080FLT capable of min. 80 CFM operating at 1 Sone or less, with an integral damper, and vented to the exterior. The fixture must accommodate 2 - GU24 fluorescent lamps. Switch fan & light using a single switch with a time delay for the fan such as the EFI Fan/Light Time Delay Switch part # 5100.505 (in Ivory) http://www.energyfederation.org/consumer/default.php/cPath/39_766_134 or equipped with a humidistat sensor. Install galvanized metal duct the same diameter as the fan outlet and vent to the exterior ideally through a wall or gable end using a metal hooded vent of like diameter and with damper. All duct seams shall be sealed with duct mastic. Insulate the ductwork with vinyl or foil faced R 8 minimum duct insulation. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk.					

Location Total: 375 825

Location: 6 - Living Room Approx. Wall SF: 336 Ceiling/Floor SF: 144

Spec #	Spec	Quantity	Units	Unit Price	Total Price
Trade: 20	Floor Coverings				
5920	VINYL COMPOSITION TILE	144.00	SF		1440
Remove existing VCT tile flooring. Lay 12"x12"x1/8" vinyl composition tile, color group B as made by Armstrong or Azrock, per manufacturer's recommendations. Square to room axis. Include metal edge strips at openings, and shoe molding or 4" vinyl base around perimeter. Owner's choice of in-stock color.					

Trade: 23	Electric				
7565	INSTALL RECEPTACLE-15 AMP	1.00	EA		350
Install an ivory, duplex, 15 amp receptacle and ivory cover plate at least 15" above floor level using copper 12-3 non-metallic (NM) cable. Fish wire and repair all tear out.					
INSTALL ADDITIONAL OUTLET ON WALL NEAR FIREPLACE.					

Location Total:

Location: 7 - Dining Room Approx. Wall SF: 329 Ceiling/Floor SF: 131

Spec #	Spec	Quantity	Units	Unit Price	Total Price
Trade: 17	Drywall & Plaster				
5270	DRYWALL-FINISH	130.00	SF		1000
Apply tape and 3 coats of compound feathered out at least 8". Wet sand ready for paint. Seal drywall, prime and paint flat white.					

Trade: 20	Floor Coverings				
5920	UNDERLAY AND VINYL COMPOSITION TILE	135.00	SF		1350
Repair all damage subflooring prior to installing 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Lay 12"x12"x1/8" vinyl composition tile, color group B as made by Armstrong or Azrock, per manufacturer's recommendations.					

Address: 58 Bancroft Street

Unit: Unit 01

KBJ 3-9-18

Location: 7 - Dining Room

Approx. Wall SF: 329

Ceiling/Floor SF: 131

Spec # Spec

Quantity Units Unit Price Total Price

Trade: 20 Floor Coverings

Square to room axis. Include metal edge strips at openings, and shoe molding or 4" vinyl base around perimeter. Owner's choice of in-stock color.

Location Total: _____

Location: 8 - Master Bedroom

Approx. Wall SF: 413

Ceiling/Floor SF: 207

Spec # Spec

Quantity Units Unit Price Total Price

Trade: 10 Carpentry

3260 REWORK INTERIOR DOOR

1.00 EA _____ 200

Rehang door. Adjust door and lockset to operate properly. If door rubs floor or carpeting, trim bottom of door to clear. Repair loose door knob.

4160 CLOSET--BEDROOM

1.00 EA _____ 1100

Construct a 28" deep by 7' wide closet in bedroom along wall. Hang, tape and 3 coat finish 1/2" gypsum to both sides of the 2"x 3" framing. Hang a 3'x 6'8" louvered pine bifold door including overhead track and hardware. Install a 1"x 12" plywood shelf, 1-3/8" hanger rod and 1"x 4" interior base. Match exterior base to room. Prime and paint all new walls. Repair hole in ceiling at closet area.

Trade: 20 Floor Coverings

5972 CARPET (CUT PILE) & PAD--GREEN LABEL

23.00 SY _____ 1100

Install FHA approved, Nylon/Olefin blend cut pile weave carpet. Install over a 1/2" medium density rebond pad with a minimum of seams in both pad and carpet. Carpet and Pad must meet the Carpet and Rug Institute's Green Label certification. Stretch carpet to eliminate puckers, scallops & ripples. Include premium seam tape, tackless strips & metal edge strips at transition to resilient, tile or wood floors. New carpet to be seamed to carpet in adjoining rooms. Cover entire floor including closets. Owner's choice of color and style.

Trade: 23 Electric

8017 ENERGY STAR CEILING FAN LIGHT FIXTURE

1.00 EA _____ 300

Remove the existing ceiling fan. Install an ENERGY STAR® approved Farmington 52 inch white ceiling fan Model # B552QI-WH at Home Depot with a ENERGY STAR® approved Progress Lighting Air Pro light fixture Model # P2620-30EBWB at Home Depot switched at the room entrance by a Leviton Do it Best Fan and Light Control wired with separate switching for the fan and light.

Location Total: _____

Location: 9 - Front Bedroom

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec # Spec

Quantity Units Unit Price Total Price

Trade: 10 Carpentry

3345 DOOR--FLUSH INT, HOLLOW CORE

1.00 EA _____ 350

Install flush, hollow core, masonite door on existing jamb. Include privacy lockset and 2 butt hinges.

Trade: 23 Electric

7555 MISSING COVER PLATES

4.00 EA _____ N/A

Install an ivory, metal receptacle, switch, or blank cover plate.

Location Total: _____ 3050

Location: 10 - Rear Bedroom

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Address: 58 Bancroft Street Unit: Unit 01 LBT 3-9-18

Location: 10 - Rear Bedroom Approx. Wall SF: 0 Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 10 Carpentry

2370	FLOOR--CUSTOM WOOD REPAIR Repair several loose floor boards in door entrance to bedroom.	1.00	AL	_____	300
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2795	WINDOW REPAIR Replace broken and cracked glass with double strength insulated glass. Replace failed seal bottom sash with new sealed glass unit.	1.00	EA	_____	350
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3345	DOOR--FLUSH INT, HOLLOW CORE Install flush, hollow core, masonite door on existing jamb. Include privacy lockset and 2 butt hinges.	2.00	EA	_____	550
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Location Total: _____ 1200

Location: 11 - Bathroom Approx. Wall SF: 252 Ceiling/Floor SF: 81

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 10 Carpentry

3825	MEDICINE CABINET--SURF MOUNT Install a 16"x22" metal, surface mounted medicine cabinet with hinged plate glass mirror and two shelves.	1.00	EA	_____	300
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3835	ACCESSORY SET--4 PIECE CHROME Install a chrome plated steel bathroom accessory set consisting of two 24" towel bars, one towel ring, and a toilet paper holder.	1.00	EA	_____	350
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Trade: 19 Paint & Wallpaper

5567	PREP & PAINT VACANT ROOM w/ PAINTED TRIM-LOW VOC	252.00	SF	_____	650
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Using lead safe work practices remove & dispose of all loose material & dust prior to installation of new materials. All cracked or loose plaster is to be repaired with a bedding coat of Durabond & fiberglass mesh tape. If plaster & lath boards are loose, resecure or remove & replace with drywall patch. Sanding of any surfaces contacting or adjoining a lead-based painted surface shall be done with appropriate procedures such as using a HEPA filtered sanding vacuum or a wet sanding method. Prime as necessary to seal stains, raw plaster, etc. Paint ceilings two coats in flat ceiling white & walls in eggshell or satin finish cut-in neatly to trim & at all corners & edges. Prep trim doors and windows by de-glossing painted trim prior to painting. Apply two coats of latex semi-gloss paint to cover completely & uniformly. Colors are the choice of the owner from stock colors. All paints and primers must not exceed the following maximum VOC requirements: Flats 50 g/L; Non-flats 50 g/L; Floor 100 g/L; Anti-corrosive 250 g/L. All adhesives must comply with Rule 1168 of the South Coast Air Quality Management District. www.aqmd.gov/rules/reg/reg11/r1168.pdf All caulks and sealants must comply with Regulation 8, Rule 51, of the Bay Area Air Quality Management District (BAAQMD).

Trade: 20 Floor Coverings

5930	UNDERLAYMENT AND VINYL SHEET GOODS	80.00	SF	_____	400
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Install 1/4" underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown coated staples, 6" on center allowing a 1/4" gap at wall. Fill seams with a manufacturer approved filler. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufact. recommendations. Install metal edge strips in openings. Owner's choice of pattern and color.

Trade: 22 Plumbing

7181	BATH--3 FIXTURE COMPLETE	1.00	EA	_____	2800
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Re-plumb entire bath to provide fixtures as follows:
 1) Install a 5', 4 piece, Sterling Advantage™, fiberglass tub and shower unit 60" x 30" x 72" Product #: 61030126 (right hand drain) or 61030116 (left hand drain) Including age in place factory installed backers for later grab bar installation <http://www.sterlingplumbing.com/home.str1> - complete with lever operated pop up drain and overflow, PVC waste, single lever shower diverter, shower rod and Delta Monitor Model 1343 tub/shower faucet - <http://www.deltafaucet.com/> - and a shower head with a maximum 2.0 GPM flow rate. Install faucet controls toward the outside of the tub for easier access. Exterior wall sections behind the tub shower unit and any plumbing penetrations must be completely air-sealed prior to

Address: 58 Bancroft Street

Unit: Unit 01

KBT 3-9-12

Location: 11 - Bathroom

Approx. Wall SF: 252

Ceiling/Floor SF: 81

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 22 Plumbing

installation. Per installation instructions set basin area in 1" to 2" of mortar cement.

2) Install a 1.28 GPF white American Standard FloWise Compact Cadet 3 EL 2568.128. Commode must be ADA height and a WaterSense® Certified, vitreous china commode tested through the latest edition of the "Maximum Performance" (MaP) testing project that has shown to score 800 or better on the MaP Flush Performance test (grams of solid waste removed in a single flush). See the following link for the MaP Test Results: <http://www.cuwcc.org/MaPTesting.aspx> Include a manufacturer's approved plastic or pressed wood white seat, supply pipe, shut-off valve, and wax seal.

3) Install a 24" plywood vanity; including top with backsplash, wash bowl and single lever brass bodied chrome faucet with a maximum 1.5 GPM flow rate. Include PVC drain attached to a code legal plumbing vent, use type L copper or PEX supply piping with brass bodied stops, and escutcheon plates on all supply and waste lines. Cabinets must comply with California 93120 (formaldehyde content) or all exposed edges must be sealed with a low-VOC sealant.

Trade: 23 Electric

7590	RECEPTACLE--GFCI BATH	1.00	EA		600
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Install a flush mounted, ground fault circuit interrupted ivory duplex receptacle with ivory cover plate adjacent to lavatory using copper non-metallic cable. Fish wire and repair all tear out.

7761	ENERGY STAR 2 BULB BATH VANITY FIXTURE	1.00	EA		600
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Install an Energy Star approved, over vanity light fixture using GU24 base lamps such as Efficient Lighting's Model # EL-205G-223 installed above the sink.

7821	FAN/LIGHT FIXTURE--CONTINUOUS MODULATING-MOTION DETECTOR SWITCH	1.00	EA		600
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Install a Panasonic Whisper Green-Lite Model # FV-08VKML3 ceiling mounted, ENERGY STAR qualified Fan/Light fixture with a modulating DC motor capable of 80 CFM operating at less than .3 Sones, switched by a built in motion detector and night light, the capacity to run continuously at a preset CFM rating, a time delay feature for the boost setting, vented w/ damper to exterior. Install 4" galvanized metal duct (not flex duct) and vent to the exterior ideally through a wall or gable end using a 4" hooded vent with damper. All duct seams and connections shall be sealed with duct mastic. Insulate the ductwork with vinyl or foil faced R 8 minimum duct insulation. Repair any damage to the ceiling installation and air seal fan/light assembly to the ceiling with low VOC caulk. Set the continuous level of ventilation to meet ASHRAE 62.2 and set the time delay switch to 20 minutes.

Location Total: _____

Location: 12 - Attic

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
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Trade: 7 Masonry

1335	CHIMNEY--REPAIR CHASE	1.00	AL		200
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Install missing brick in chimney chase in attic area.

Trade: 10 Carpentry

2520	HANDRAIL--REPLACE INTERIOR	12.00	LF		900
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Install 2" round hardwood handrail screwed to metal handrail braces that are attached to studs with screws that enter the framing at least 1 inch, or if fastening to a masonry wall use minimum 3/8 inch diameter plastic masonry plug fasteners and compatible screws. Handrail will extend 6 inches past a line plumb with the nosing of the top tread and 6 inches past a line plumb with the nosing of the bottom tread. All edges will be eased to a smooth and rounded condition.

3515	ATTIC GUARD RAIL REPAIR-WOOD	4.00	LF		500
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Replace missing or defective balusters, support posts and railing with same size stock.
Top of Attic stairs.

Location Total: _____

3600

Location: 13 - Stairs

Approx. Wall SF: 0

Ceiling/Floor SF: 0

Address: 58 Bancroft Street

Unit: Unit 01

KBT 3-9-18

Location: 13 - Stairs

Approx Wall SF: 0

Ceiling/Floor SF: 0

Spec #	Spec	Quantity	Units	Unit Price	Total Price
--------	------	----------	-------	------------	-------------

Trade: 10 Carpentry

2520 HANDRAIL-REPAIR INTERIOR
 Repair loose handrailing and balusters on main staircase.

1.00 AL

500

Location Total: _____

Unit Total for 58 Bancroft Street, Unit Unit 01: _____

Address Grand Total for 58 Bancroft Street: _____

Bidder: _____

63565-

3 825
3050
1200
3800
5500
4300
3 4140
17400
10050
13200

63465

Bill To
 COMMUNITY DEVELOPMENT
 1600 EAST COLUMBUS AVE
 SPRINGFIELD, MA
 01103

Requisition 19006683-00 FY 2019

Acct No:
 26451815-530105-64516
 Review:
 Buyer: lpl
 Status: Released

Page 1

Vendor
 KRISTIAN BERRIOS TORRES & MANSABEL GONZ
 58 BANCROFT ST
 SPRINGFIELD, MA 01107
 USA
 Tel#886-5050

Ship To
 COMMUNITY DEVELOPMENT
 1600 EAST COLUMBUS AVE
 SPRINGFIELD, MA 01103
 NGREAVES@SPRINGFIELDCITYHALL.COM
 Delivery Reference
 NIGEL GREAVES

C#20190357

Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
11/07/18	018470				COMMUNITY DEVELOPMENT

LN	Description / Account	Qty	Unit Price	Net Price
	General Notes			
001	CONTRACT PENDING CDBG-NDR HEALTHY HOMES REHAB FOR PROPERTY LOCATED AT 58 BANCROFT ST, SPFLD, MA	1.00 EACH	70965.00000	70965.00
1	26451815-530105-64516		70965.00	

Ship To
 DISASTER RECOVERY 4TH FLOOR
 36 COURT STREET
 ROOM 405/411
 SPRINGFIELD, MA
 Delivery Reference
 NIGEL GREAVES

Requisition Link

Requisition Total 70965.00

***** General Ledger Summary Section *****

Account	Amount	Remaining Budget
26451815-530105-64516	70965.00	3951730.66
CDBG-NDR-HEALTH HOMES	PROFESSIONAL SERVICES	

***** Approval/Conversion Info *****

Activity	Date	Clerk	Comment
Approved	11/07/18	Amanda Pham	Auto approved by: cak
Approved	11/07/18	Cathy Buono	

Bill To
 COMMUNITY DEVELOPMENT
 1600 EAST COLUMBUS AVE

 SPRINGFIELD, MA
 01103

Requisition 19006683-00 FY 2019

Acct No:
 26451815-530105-64516
 Review:
 Buyer: lpl
 Status: Released

Page 2

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 1600 EAST COLUMBUS AVE

 SPRINGFIELD, MA 01103
 NGREAVES@SPRINGFIELDCITYHALL.COM

 Delivery Reference
 NIGEL GREAVES

Date Ordered	Vendor Number	Date Required	Ship Via	Terms	Department
11/07/18	018470				COMMUNITY DEVELOPMENT

LN	Description / Account	Qty	Unit Price	Net Price
Queued	11/07/18 Hamediah Mohamed			
Queued	11/07/18 Melanie Acobe			
Queued	11/07/18 Christopher Fraser			
Queued	11/07/18 Heather Potito			
Queued	11/07/18 Tim Brown			
Pending	TJ Plante			
Pending	Lindsay Hackett			
Pending	Lauren Stabilo			