

LOPAUS POINT HOUSE

24 Lopaus Point Road

Bernard

\$795,000



*Distinctive properties.
Legendary service.*



- Architectural designed home in a sylvan setting on 2.20+/- acres.
- 2-bedroom, 2 bath year-round home
- Separate garage w/ living space above
- Access by paved drive



For more information, please contact: THE KNOWLES COMPANY

One Summit Road

Northeast Harbor, Maine 04662

207.276.3322

info@KnowlesCo.com

www.KnowlesCo.com

The Knowles Company represents both sellers and buyers, and practices an Appointed Agency Policy. We have a fiduciary responsibility to disclose to our client all information material to the sale of this property acquired from any source.

Public Detail Report
Seasonal: No

MLS #: 1626265
Status: Active
County: Hancock
Property Type: Residential
Directions: first paved drive on your left as you travel down Lopaus Point Road

List Price: \$795,000
Original List Price: \$795,000



24 Lopaus Point
Road
Tremont, ME
04612-3039

List Price:
\$795,000
MLS#: 1626265



General Information

Sub-Type: Single Family Residence	Year Built: 1999	Rooms: 5	Sqft Fin Abv Grd+/-: 1,771
Style: Cottage	Fireplaces Total: 1	Beds: 2	Sqft Fin Blw Grd+/-: 0
		Baths: 2/0	Sqft Fin Total+/-: 1,771
			Source of Sqft: Public Records

Land Information

Leased Land: No	Waterfront: No	Zoning: Res
Lot Size Acres +/-: 2.2	Water Views: No	Zoning Overlay: No
Source of Acreage: Public Records		
Surveyed: Yes		

Interior Information

Full Baths Bsmnt: 0	Half Baths Bsmnt: 0	VA Certification:
Full Baths Lvl 1: 1	Half Baths Lvl 1: 0	
Full Baths Lvl 2: 1	Half Baths Lvl 2: 0	
Full Baths Lvl 3: 0	Half Baths Lvl 3: 0	
Full Baths Upper: 0	Half Baths Upper: 0	

Appliances: Dishwasher; Dryer; Electric Range; Microwave; Refrigerator; Washer

Room Name	Length	Width	Level	Room Features
Kitchen			First	Kitchen Island
Den			First	Skylight
Living Room			First	Built-Ins, Wood Burning Fireplace
Primary			Second	Balcony/Deck, Skylight, Walk-In
Bedroom				Closet(s)
Bedroom 2			Second	Closet

Property Features

Site: Level; Well Landscaped	Construction: Wood Frame
Driveway: Paved	Basement Info: Full; Unfinished; Walk-Out Access
Parking: 5 - 10 Spaces; On Site; Paved	Foundation Materials: Poured Concrete
Location: Near Town; Rural	Exterior: Vinyl Siding
Rec. Water: Nearby	Roof: Shingle
Roads: Dead End	Heat System: Baseboard; Hot Water; Zoned
Electric: Circuit Breakers; Generator Hookup	Heat Fuel: Oil; Wood
Gas: No Gas	Water Heater: Off Heating System
Sewer: Private Sewer	Cooling: None
Water: Private	Floors: Carpet; Tile; Wood
Equipment: Central Vacuum	Veh. Storage: 1 Car; Auto Door Opener; Detached; Storage Above
Basement Entry: Interior	Garage: Yes
	Garage Spaces: 1
	Amenities: Attic; Laundry - 1st Floor; Walk-in Closets
	Patio and Porch Features: Deck; Porch

Tax/Deed Information

Book/Page 2829/4	Full Tax Amt/Yr: \$6,760/ 2024	Map/Block/Lot: 3//38-4
		Tax ID: TREM-000003-000000-000038-000004

Remarks

Remarks: Nestled in the woods down a paved drive is this welcoming architectural home.
LO: The Knowles Company

Listing provided courtesy of:

G. Keating Pepper Jane McCombs-Beaman
The Knowles Company
One Summit Road

207-276-3322

info@knowlesco.com

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MAINE
Listings



PROPERTY LOCATED AT: 24 Iopaus Point Road, Bernard, ME

PROPERTY DISCLOSURE

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

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

SECTION I - WATER SUPPLY

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

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

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

Quantity: ☐ Yes ☒ No ☐ Unknown

Quality: ☐ Yes ☒ No ☐ Unknown

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

WATER TEST: Have you had the water tested? ☒ Yes ☐ No

If Yes, Date of most recent test: 1999 Are test results available? .. ☐ Yes ☒ No

To your knowledge, have any test results ever been reported as unsatisfactory
or satisfactory with notation? ☐ Yes ☒ No

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

What steps were taken to remedy the problem? none needed.

IF PRIVATE: (Strike Section if Not Applicable):

INSTALLATION: Location: Right of the driveway prior to the house

Installed by: Gilbert Well Drilling

Date of Installation: 1999

USE: Number of persons currently using system: 2

Does system supply water for more than one household? ☐ Yes ☒ No ☐ Unknown

Comments: _____

Source of Section I information: Seller and Broker.

Buyer Initials _____

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Seller Initials WJA

PROPERTY LOCATED AT: 24 Iopaus Point Road, Bernard, ME

SECTION II - WASTE WATER DISPOSAL

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

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

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

~~If Yes, what results: _____~~

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

~~What steps were taken to remedy the problem? _____~~

IF PRIVATE (Strike Section if Not Applicable):

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

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

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

Location: Rear of house OR ☐ Unknown

Date installed: 1999 Date last pumped: Unknown Name of pumping company: _____

Have you experienced any malfunctions? ☐ Yes ☒ No

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

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

Leach Field: ☒ Yes ☐ No ☐ Unknown

If Yes, Location: rear of house

Date of installation of leach field: 1999 Installed by: unknown

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

Have you experienced any malfunctions? ☐ Yes ☒ No

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

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

If Yes, are they available? ☒ Yes ☐ No

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

Comments: _____

Source of Section II information: Seller and Broker.

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Seller Initials

MRA

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

Heating System(s) or Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S) of System	HWBB	Fireplace		
Age of system(s) or source(s)	1999			
TYPE(S) of Fuel	oil	wood		
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	2024/1,039 gallons 2023/977 gallons			
Name of company that services system(s) or source(s)	Dead River			
Date of most recent service call	9/24			
Malfunctions per system(s) or source(s) within past 2 years	none known			
Other pertinent information				

Are there fuel supply lines? ☒ Yes ☐ No ☐ UnknownAre any buried? ☐ Yes ☒ No ☐ UnknownAre all sleeved? ☒ Yes ☐ No ☐ UnknownChimney(s): ☒ Yes ☐ NoIf Yes, are they lined: ☒ Yes ☐ No ☐ UnknownIs more than one heat source vented through one flue? ☐ Yes ☒ No ☐ UnknownHad a chimney fire: ☐ Yes ☒ No ☐ UnknownHas chimney(s) been inspected? ☐ Yes ☐ No ☒ Unknown

If Yes, date: _____

Date chimney(s) last cleaned: unknownDirect/Power Vent(s): ☐ Yes ☒ No ☐ Unknown~~Has vent(s) been inspected? ☐ Yes ☐ No ☐ Unknown~~~~If Yes, date: _____~~

Comments: _____

Source of Section III information: **Seller and Broker.****SECTION IV - HAZARDOUS MATERIAL**

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

A. UNDERGROUND STORAGE TANKS - Are there now, or have there ever been, any underground storage tanks on the property? ☐ Yes ☒ No ☐ Unknown~~If Yes, are tanks in current use? ☐ Yes ☐ No ☐ Unknown~~~~If no longer in use, how long have they been out of service? _____~~~~If tanks are no longer in use, have tanks been abandoned according to DEP? ☐ Yes ☐ No ☐ Unknown~~~~Are tanks registered with DEP? ☐ Yes ☐ No ☐ Unknown~~~~Age of tank(s): _____ Size of tank(s): _____~~~~Location: _____~~

Buyer Initials _____

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Seller Initials M R A

PROPERTY LOCATED AT: 24 Iopaus Point Road, Bernard, ME

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

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

Comments:

Source of information: Seller and Broker.

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

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

In the ceilings? ☐ Yes ☒ No ☐ Unknown

In the siding? ☐ Yes ☒ No ☐ Unknown

In the roofing shingles? ☐ Yes ☒ No ☐ Unknown

In flooring tiles? ☐ Yes ☒ No ☐ Unknown

Other: ☐ Yes ☒ No ☐ Unknown

Comments:

Source of information: Seller and Broker.

C. RADON/AIR - Current or previously existing:

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

If Yes: Date:

By:

Results:

If applicable, what remedial steps were taken?

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

Are test results available? ☐ Yes ☐ No

Results/Comments:

Source of information: Seller and Broker.

D. RADON/WATER - Current or previously existing:

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

If Yes: Date:

By:

Results:

If applicable, what remedial steps were taken?

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

Are test results available? ☐ Yes ☐ No

Results/Comments:

Source of information: Seller and Broker.

E. METHAMPHETAMINE - Current or previously existing:

☐ Yes ☒ No ☐ Unknown

Comments:

Source of information: Seller and Broker.

Buyer Initials

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PROPERTY LOCATED AT: 24 Iopaus Point Road, Bernard, ME

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

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

~~If Yes, describe location and basis for determination:~~ _____

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

~~If Yes, describe.~~ _____

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

~~Comments.~~ _____

Source of information: Seller.

G. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL: ☐ Yes ☒ No ☐ Unknown

LAND FILL: ☐ Yes ☒ No ☐ Unknown

RADIOACTIVE MATERIAL: ☐ Yes ☒ No ☐ Unknown

~~Other:~~ _____

Source of information: Seller and Broker.

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

SECTION V - ACCESS TO THE PROPERTY

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

~~If Yes, explain:~~ _____

Source of information: Public Record

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

~~If No, who is responsible for maintenance?~~ _____

~~Read Association Name (if known):~~ _____

Source of information: Public Record

Buyer Initials _____

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Seller Initials MRA

SECTION VI – FLOOD HAZARD

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

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

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

During the time the seller has owned the property:

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

If Yes, explain: _____

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

If Yes, explain: _____

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

If Yes, explain: _____

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

If Yes, indicate the dates of each claim: _____

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

If Yes, indicate the date of each payment: _____

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

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

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

Comments: _____

Source of Section VI information: Seller and Broker.

Buyer Initials _____

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Seller Initials

MR A

PROPERTY LOCATED AT: 24 Iopaus Point Road, Bernard, ME

SECTION VII - GENERAL INFORMATION

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

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

☒ Yes ☐ No ☐ Unknown

If Yes, explain: Veteran's exemption

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

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

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

If Yes, explain: _____

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, photovoltaics, wind turbines): Type: None.

Year Principal Structure Built: 1999 What year did Seller acquire property? 1999

Roof: Year Shingles/Other Installed: 2022

Water, moisture or leakage: faulty point in roof installation allowed leakage, since repaired and no leakage noticed

Comments: repairs in 2024 seemed to remedy the situation.

Foundation/Basement:

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

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

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

Comments: drain system leads to back yard.

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

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

Comments: _____

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

Comments: _____

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

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

Manufactured Housing - Is the residence a:

Mobile Home ☐ Yes ☒ No ☐ Unknown

Modular ☐ Yes ☒ No ☐ Unknown

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

..... ☐ Yes ☐ No ☒ Unknown

Comments: _____

KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: none aware of.

Comments: _____

Source of Section VII information: Seller and Broker.

Buyer Initials _____

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Seller Initials MRA

PROPERTY LOCATED AT: 24 Iopaus Point Road, Bernard, ME

SECTION VIII - ADDITIONAL INFORMATION

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

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

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

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

Mary R. Allen 5/27/25
SELLER DATE SELLER DATE
Mary R. Allen Mary R. Allen

SELLER DATE SELLER DATE

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

BUYER DATE BUYER DATE

BUYER DATE BUYER DATE



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LEAD PAINT DISCLOSURE/ADDENDUM

AGREEMENT BETWEEN Mary R. Allen

(hereinafter "Seller")

AND _____

(hereinafter "Buyer")

FOR PROPERTY LOCATED AT 24 Iopaus Point Road, Bernard, ME

Said contract is further subject to the following terms:

Lead Warning Statement

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

Seller's Disclosure

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

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

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

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

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

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

Buyer's Acknowledgment

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

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

(e) Buyer has (check one below):

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

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

Agent's Acknowledgment

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

Certification of Accuracy

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

Buyer _____ Date _____

Seller Mary R. Allen

4/7/25
Date

Buyer _____ Date _____

Seller

Date

Buyer _____ Date _____

Seller

Date

Buyer _____ Date _____

Signed by:
Susan Ferrante-Collier

Equal Housing Opportunity

3/29/2025
Date

Agent _____ Date _____

Date



REALTOR®

The Knowles Company, One Summit Rd Northeast Harbor ME 04662
Susan Ferrante-Collier

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EQUAL HOUSING
OPPORTUNITY

(207) 276-3322

(207) 276-4114

Allen

National Flood Hazard Layer FIRMette



68°21'40"W 44°14'35"N

Legend

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

Without Base Flood Elevation (BFE)
Zone A, V, A99

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

Regulatory Floodway

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

Future Conditions 1% Annual Chance Flood Hazard Zone X

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

Area with Flood Risk due to Levee Zone D

NO SCREEN

Area of Minimal Flood Hazard Zone X

Effective LOMRs

Area of Undetermined Flood Hazard Zone X

Channel, Culvert, or Storm Sewer

Levee, Dike, or Floodwall

Cross Sections with 1% Annual Chance Water Surface Elevation

Coastal Transect

Base Flood Elevation Line (BFE)

Limit of Study

Jurisdiction Boundary

Coastal Transect Baseline

Profile Baseline

Hydrographic Feature

Digital Data Available

No Digital Data Available

Unmapped

MAP PANELS

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

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

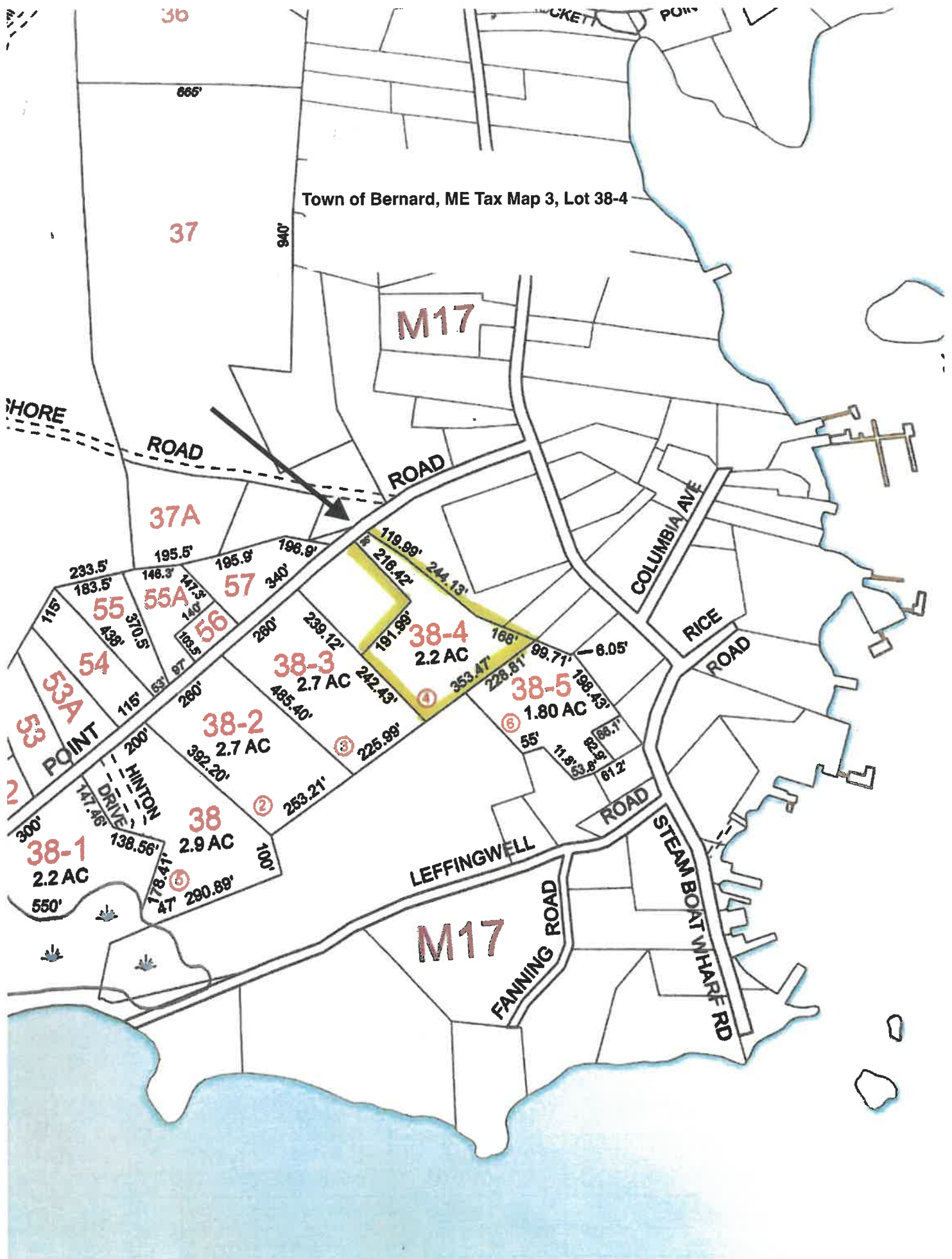
The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on **5/8/2025 at 7:26 PM** and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

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

The map displays a satellite view of a coastal area with various flood hazard zones overlaid. Key features include:

- Zone AE (EL 11)**: Shaded in light blue, indicating areas with a base flood elevation of 11 feet.
- Zone VE (EL 13)**: Shaded in light green, indicating areas with a base flood elevation of 13 feet.
- Zone X**: Shaded in light yellow, indicating areas with a 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile.
- Area of Minimal Flood Hazard**: A central area labeled "AREA OF MINIMAL FLOOD HAZARD" with a "Zone X" label.
- Town of Tremont**: Labeled "TOWN OF TREMONT" with a red pin and the number "230298".
- 23009C1426D eff. 7/20/2016**: A green label indicating a specific flood hazard area and its effective date.
- Scale Bar**: A horizontal bar at the bottom right showing distances in feet (0, 250, 500, 1,000, 1,500, 2,000) and a scale of 1:6,000.
- Coordinates**: The map is bounded by coordinates 68°21'40"W 44°14'35"N.

Town of Bernard, ME Tax Map 3, Lot 38-4



C. RESIDENTIAL ZONE

(1) Land Use Standards

The following uses are allowed subject to Lot, Structure and Performance Standards:

- (a) Single-family residential use and its accessory uses.
- (b) All multi-unit residential use and its accessory uses.
- (c) Home Occupations as an accessory use.
- (d) Governmental and institutional use.

No commercial or industrial activity is allowed.

(2) Lot Standards

(a) Minimum Lot Area per Principal Structure

Forty thousand square feet (40,000 Sq. Ft.) per residential dwelling unit or institutional or governmental principal structure.

(b) Minimum Lot Area per Multi-unit Residential Dwelling Unit:

[1] Forty thousand square feet (40,000 Sq. Ft.) minimum for first unit

[2] Twenty thousand square feet (20,000 Sq. Ft.) minimum for each additional unit

(3) Structure Standards

(a) Setbacks

Fifteen foot (15') minimum from lot lines and fifteen feet (15') from edge of right of way if lot has frontage on road.

(b) Height

Forty foot (40') maximum outside of the Shoreland setback

(c) Lot Coverage

Twenty per cent (20%) maximum

Magnetic 1988

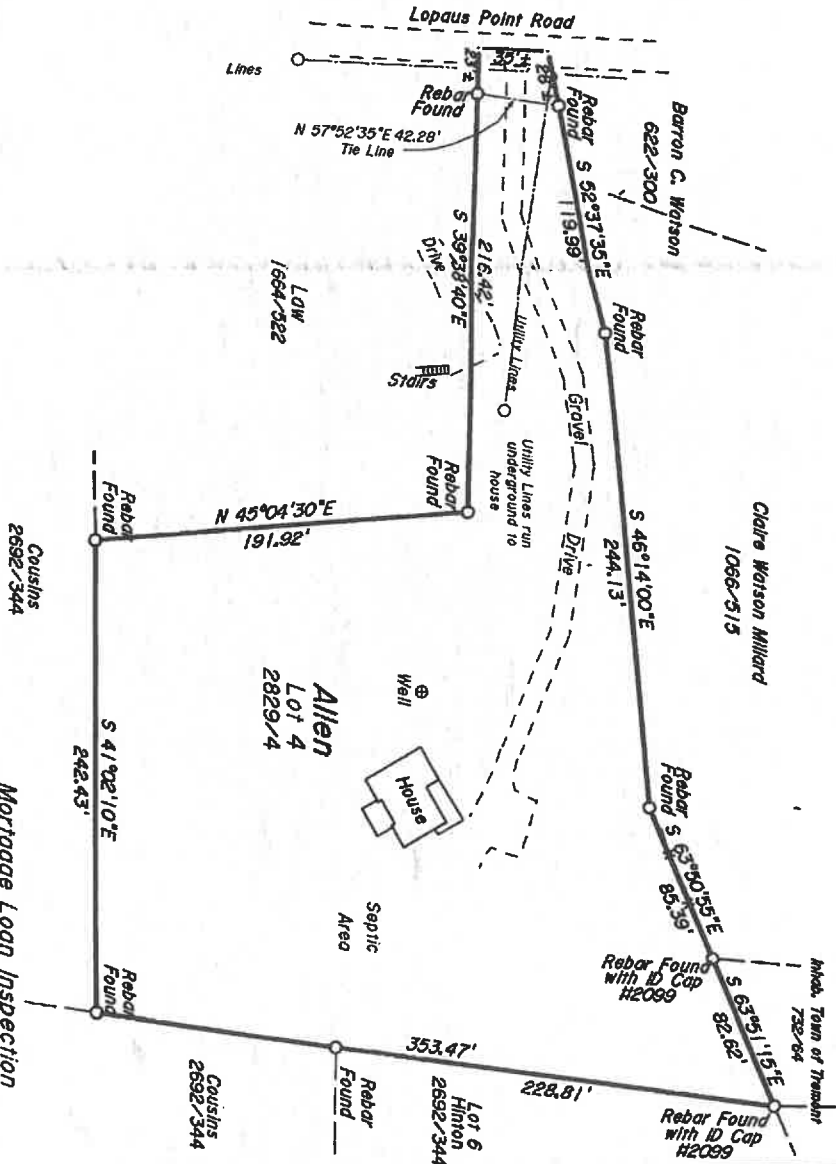
Notes:
Lot numbers refer to subdivision plan entitled "Hinton Subdivision"
recorded at MCD in Plan File 28 No. 130.

To: Bar Harbor Banking & Trust Company
and the title insurer,
I certify:

The information shown on this plan is the result of an inspection
of the property for mortgage purposes only. All locations are by
approximate measurement. Boundary locations are determined from
visible evidence and or deed descriptions. All buildings, visible
easements and encroachments are located on the ground and shown in
relationship to the approximate boundary lines. The premises shown
are presumed to be the same as recorded in the Hancock County
Registry at Deeds in
Book 2829 Page 4

At the time of the inspection the improvements shown are not in
violation of any of the local zoning ordinances per the local
zoning officials. Structures shown are not located in the Flood
Hazard area as defined on the Flood Insurance Rate Map by the
Federal Emergency Management Agency.

Thomas W. Benson, PLS #2262
Land Surveying
Seal Cove Road
Southwest Harbor, Maine 04879
(207)-244-7820



Mortgage Loan Inspection
Mary R. Allen
Lopaus Point Road
Tremont, Maine
Scale 1" = 60' March 28, 2000

37ALN



Dept. of Professional & Financial Regulation
Office of Professional & Occupational Regulation
MAINE REAL ESTATE COMMISSION

35 State House Station Augusta ME 04333-0035



REAL ESTATE BROKERAGE RELATIONSHIPS FORM

Right Now You Are A Customer

Are you interested in buying or selling residential real estate in Maine? Before you begin working with a real estate licensee it is important for you to understand that Maine Law provides for different levels of brokerage service to buyers and sellers. You should decide whether you want to be represented in

a transaction (as a client) or not (as a customer). To assist you in deciding which option is in your best interest, please review the following information about real estate brokerage relationships:

Maine law requires all real estate brokerage companies and their affiliated licensees ("licensee") to perform certain basic duties when dealing with a buyer or seller. You can expect a real estate licensee you deal with to provide the following **customer-level services**:

- ✓ To disclose all material defects pertaining to the physical condition of the real estate that are known by the licensee;
- ✓ To treat both the buyer and seller honestly and not knowingly give false information;
- ✓ To account for all money and property received from or on behalf of the buyer or seller; and
- ✓ To comply with all state and federal laws related to real estate brokerage activity.

Until you enter into a written brokerage agreement with the licensee for client-level representation you are considered a "customer" and the licensee is not your agent. **As a customer, you should not expect the licensee to promote your best interest, or to keep any information you give to the licensee confidential, including your bargaining position.**

You May Become A Client

If you want a licensee to represent you, you will need to enter into a written listing agreement or a written buyer representation agreement. These agreements **create a client-agent relationship** between you and the licensee. As a client you can expect the licensee to provide the following services, **in addition to** the basic services required of all licensees listed above:

- ✓ To perform the terms of the written agreement with skill and care;
- ✓ To promote your best interests;
 - For seller clients this means the agent will put the seller's interests first and negotiate the best price and terms for the seller;
 - For buyer clients this means the agent will put the buyer's interests first and negotiate for the best prices and terms for the buyer; and
- ✓ To maintain the confidentiality of specific client information, including bargaining information.

COMPANY POLICY ON CLIENT-LEVEL SERVICES - WHAT YOU NEED TO KNOW

The real estate brokerage company's policy on client-level services determines which of the three types of agent-client relationships permitted in Maine may be offered to you. The agent-client relationships permitted in Maine are as follows:

- ✓ The company and all of its affiliated licensees represent you as a client (called "**single agency**");
- ✓ The company appoints, with your written consent, one or more of the affiliated licensees to represent you as an agent(s) (called "**appointed agency**");
- ✓ The company may offer limited agent level services as a **disclosed dual agent**.

WHAT IS A DISCLOSED DUAL AGENT?

In certain situations a licensee may act as an agent for and represent both the buyer and the seller in the same transaction. This is called **disclosed dual agency**. *Both the buyer and the seller must consent to this type of representation in writing.*

Working with a dual agent is not the same as having your own exclusive agent as a single or appointed agent. For instance, when representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party.

Remember!
*Unless you enter into a written agreement
for agency representation, you are
a customer—not a client.*

THIS IS NOT A CONTRACT

It is important for you to know that this form is not a contract. The licensee's completion of the statement below acknowledges that you have been given the information required by Maine law regarding brokerage relationships so that you may make an informed decision as to the relationship you wish to establish with the licensee/company.

To Be Completed By Licensee

This form was presented on (date) _____

To _____
Name of Buyer(s) or Seller(s)

by _____

on behalf of _____
Licensee's Name
The Knowles Company
Company/Agency

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Office Title Changed 09/2011

To check on the license status of the real estate brokerage company or affiliated licensee go to www.maine.gov/professionallicensing.
Inactive licensees may not practice real estate brokerage.

Have you tested your well water for arsenic?



Your water looks, smells and tastes fine. So why do you need to test it?

It is hard to believe that water that looks, smells and tastes fine may not be safe to drink. But the truth is that 1 in 10 wells in Maine has water that is high in arsenic. There are wells high in arsenic in all parts of Maine.

Protect your family. Test your well for arsenic every 3 to 5 years.

How to Test Your Well Water

1. Call a lab.

- Call a certified lab and ask for an arsenic test kit for your well water. You can find a lab at this website: wellwater.maine.gov. Or call the Maine Lab Certification Officer at 207-287-1929.
- If you have never tested your well water for bacteria, nitrites and nitrates, or other chemicals like radon, uranium and fluoride, ask your lab for a test kit for all of these.

2. Do the test.

- Your test kit will arrive in the mail. It will have empty bottles, directions and forms to fill out.
- Follow the directions and mail the bottles back to the lab with the forms.
- Watch a video on how to do a water test: youtube.com/user/MainePublicHealth

3. Get your results.

- Your test results will come to you in the mail.
- If you have too much arsenic in your water, or if you are not sure you understand your test results, call 866-292-3474 (toll-free in Maine) or 207-287-4311 to speak to an expert.

Why Arsenic is Bad

People who drink water with too much arsenic for many years are more likely to get cancer. Arsenic can cause skin, bladder and lung cancers.

It may cause low birthweight and affect brain development in babies if pregnant women drink water with too much arsenic in it. Arsenic can also affect brain development in young children. Other problems from drinking water with very high arsenic levels include: stomach pain, nausea, diarrhea, numbness or tingling in the hands and feet and changes in skin.

Your chance of having any of these health problems depends on:

- how much arsenic is in your water;
- how much water you drink;
- how long you have been drinking the water.

Solving Arsenic Problems

There are actions you can take to protect your family if your water has too much arsenic. First, you can switch to bottled water for drinking and making drinks. This will allow you time to decide if you want to install a water treatment system.

Call us at 866-292-3474 (toll-free in Maine) or 207-287-4311 if you have high arsenic. We can help you decide how to solve the problem.

Protect your family. Test your well.

- For more information: wellwater.maine.gov
- Call for advice: 866-292-3474 • TTY: Call Maine Relay 711



Maine Center for Disease
Control and Prevention
Division of Environmental Health
April 2013



Fact Sheet: Arsenic Treated Wood

Department of Health and
Human Services
11 State House Station
Augusta, ME 04333

Maine CDC
Environmental and
Occupational Health Program

Toll Free in Maine: 866-292-3474
Fax: 207-287-3981
TTY: 207-287-8066
Email: ehu@maine.gov

IF YOU WORK WITH CCA WOOD

- **NEVER** burn CCA wood.
- Wear gloves when handling CCA wood
- Wear a dust mask when sanding or cutting CCA wood
- Don't work with CCA wood in an enclosed area (like a garage)

Apply a coating to seal the wood every 1-2 years

TO LEARN MORE

Eric Frohberg
Environmental and
Occupational Health
Program
Maine CDC
Toll-free in Maine 866-
292-3474
TTY: 207-287-8066
[www.maine.gov/dhhs/
eohp](http://www.maine.gov/dhhs/eohp)

Does Your New Home Have Arsenic (CCA) Treated Wood?

About half of all Maine homes have a deck, or playground or some other structure that is made of wood treated with arsenic. This wood is called "CCA pressure-treated wood" or just "pressure-treated" wood. The wood was treated with arsenic to protect against rot and insects.

Too much arsenic can cause cancer. So it is good to prevent arsenic getting into your body when you can. When you touch wood treated with arsenic, you can get arsenic on your hands. The arsenic on your hands can get into your mouth if you are not careful about washing before eating. Young children are most at risk because they are more likely to put their hands in their mouths. The good news is that there are simple things you can do to protect yourself and your family from arsenic treated wood. This fact sheet will tell you how.



Children touching unsealed treated wood, and then putting their hands in their mouths is the biggest concern.

First: Does your house have arsenic treated (CCA) wood?

When arsenic treated wood is new, it tends to have a greenish tint. When CCA wood is older, it is harder to tell. Ask your realtor if the seller knows whether CCA wood was used. You can also test the wood to find out if it contains arsenic. Call us to find out how.

Second: If so, reduce contact with the arsenic.

You can lower the amount of arsenic on the surface of the wood by applying a coating on the wood every 1-2 years. Oil-based sealants, varnishes, or polyurethane work best for sealing arsenic in the wood. Be sure to wash your children's hands when they finish playing on or near CCA wood.

Third: If you have any questions, call us toll-free in Maine: 866-292-3474

Common Questions

What is CCA wood?

CCA wood is made by dipping the wood in a mixture of chemicals. These chemicals include chromium, copper, and arsenic. This protects the wood against insects and rot. This wood is known as CCA wood or "pressure treated" wood. Most pressure treated wood in the U.S. is CCA wood. After December 31, 2003, no more CCA wood will be made for use around homes. CCA wood may still be sold for home use until April 1, 2004 in the state of Maine.

What is Arsenic?

Arsenic is found in soil and rocks. Most people get a little arsenic every day from the food they eat. Also, some people have arsenic in their private wells, which is why it is important that anyone with a well have it tested for arsenic. People who are exposed to too much arsenic over many years are more likely to get cancer.