

19 COTTAGE STREET

19 Cottage Street

Bar Harbor

\$1,280,000



*Distinctive properties.
Legendary service.*



"Welcome to 19 Cottage Street! This versatile, mixed-use property combines classic Bar Harbor charm with modern potential. Zoned commercial, it features a retail space of approximately 500± sq. ft. on the first floor with a half-bathroom, ideal for a boutique, office, café, or studio. Large display windows invite natural light and offer excellent visibility for your business.

Upstairs, you'll find a spacious three-bedroom, one-bath apartment, providing the opportunity for convenient owner-occupancy or additional rental income. The residence features bright living areas, hardwood floors, and thoughtful updates that blend seamlessly with the home's original 1915 character.

Whether you're an investor, entrepreneur, or someone looking to live and work in one convenient location, 19 Cottage Street offers flexibility and charm in equal measure. With its central location, historic presence, and mixed-use potential, this property is a rare find ready to support your vision."

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.

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Public Detail Report

MLS #: 1641539

Status: Active

Directions: GPS Accommodating.

County: Hancock

Property Type: Commercial

List Price: \$1,280,000

Original List Price: \$1,280,000



**19 Cottage Street
Bar Harbor, ME
04609-1809**

**List Price:
\$1,280,000
MLS#: 1641539**



General Information

Year Built +/-: 1915

Lot Size Acres +/-: 0.05

Sqft Fin Total +/-: 2,178

Sub-Type: General Commercial

Land Information

Leased Land: No
Surveyed: Unknown
Lot Size Acres +/-: 0.05

Zoning: E1

Interior Information

Leases: Yes
Total SqFt: 2,178

Total # Floors: 2

Year Built +/-: 1915
Retail SqFt: 500

Property Features

Building Features: Storage
Parking: 1 - 4 Spaces; On Site
Location: Downtown
Electric: Circuit Breakers; On Site

Basement: None
Foundation Materials: Stone
Roof: Shingle

Heat System: Direct Vent Furnace; Heat Pump
Heat Fuel: Electric; Propane
Water: Public
Sewer: Public Sewer

Tax/Deed Information

Book/Page/Deed: 7310/438-440/
All

Full Tax Amt/Yr: \$10,027/ 2025

Map/Block/Lot: 104//134

Tax ID: BARH-000104-000000-000134

Deed/Conveyance Type
Offered: Quit Claim

Remarks

Remarks: Welcome to 19 Cottage Street! This versatile, mixed-use property combines classic Bar Harbor charm with modern potential. Zoned commercial, it features a retail space of approximately 500± sq. ft. on the first floor with a half-bathroom, ideal for a boutique, office, café, or studio. Large display windows invite natural light and offer excellent visibility for your business. Upstairs, you'll find a spacious three-bedroom, one-bath apartment, providing the opportunity for convenient owner-occupancy or additional rental income. The residence features bright living areas, hardwood floors, and thoughtful updates that blend seamlessly with the home's original 1915 character. Whether you're an investor, entrepreneur, or someone looking to live and work in one convenient location, 19 Cottage Street offers flexibility and charm in equal measure. With its central location, historic presence, and mixed-use potential, this property is a rare find ready to support your vision.

LO: The Knowles Company

Listing provided courtesy of:

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MAINE
Listings

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609

PROPERTY DISCLOSURE

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

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

SECTION I - WATER SUPPLY

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

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the
(public/private/other) water system?
Pump (if any): ☐ N/A ☐ Yes ☒ No ☐ Unknown
Quantity: ☐ Yes ☐ No ☒ Unknown
Quality: ☐ Yes ☐ No ☒ Unknown
If Yes to any question, please explain in the comment section below or with attachment.

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

IF PRIVATE: (Strike Section if Not Applicable):
~~INSTALLATION. Location. _____~~
~~Installed by: _____~~
~~Date of Installation: _____~~
USE: ~~Number of persons currently using system: _____~~
~~Does system supply water for more than one household? ☐ Yes ☐ No ☐ Unknown~~

Comments: PLEASE SEE BAR HARBOR ANNUAL DRINKING WATER QUAL. REPORT (2024)

Source of Section I information: SELLERS, TOWN OF BAR HARBOR

Buyer Initials _____ Page 1 of 8 Seller Initials    

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609**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: _____ OR ☐ Unknown~~~~Date installed: _____ Date last pumped: _____ Name of pumping company: _____~~~~Have you experienced any malfunctions? ☐ Yes ☐ No~~~~If Yes, give the date and describe the problem: _____~~~~Date of last servicing of tank: _____ Name of company servicing tank: _____~~~~Leach Field: ☐ Yes ☐ No ☐ Unknown~~~~If Yes, Location: _____~~~~Date of installation of leach field: _____ Installed by: _____~~~~Date of last servicing of leach field: _____ Company servicing leach field: _____~~~~Have you experienced any malfunctions? ☐ Yes ☐ No~~~~If Yes, give the date and describe the problem and what steps were taken to remedy: _____~~~~Do you have records of the design indicating the # of bedrooms the system was designed for? ☐ Yes ☐ No~~~~If Yes, are they available? ☐ Yes ☐ No~~~~Is System located in a Shoreland Zone? ☐ Yes ☐ No ☐ Unknown~~Comments: **SELLERS HAVE NO KNOWLEDGE OF ANY SEWER/SEWER LINE MALFUNCTIONS**Source of Section II information: **SELLERS**

Buyer Initials _____

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Seller Initials

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609

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	PROPANE BOILER	1 ZONE HEAT PUMP		
Age of system(s) or source(s)	~ 3 YRSO	~ 10 YRSO		
TYPE(S) of Fuel	PROPANE	ELECTRIC		
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	UNKNOWN	UNKNOWN		
Name of company that services system(s) or source(s)	NO FRILLS	DAVE'S WORLD		
Date of most recent service call	05/30/2025	UNKNOWN		
Malfunctions per system(s) or source(s) within past 2 years	UNKNOWN	UNKNOWN		
Other pertinent information	LEAK DETECTOR INSTALLED 2025	NONE		

Are there fuel supply lines? ☒ Yes ☐ No ☐ Unknown
Are any buried? ☐ Yes ☒ No ☐ Unknown
Are all sleeved? ☐ Yes ☐ No ☒ Unknown
Chimney(s): ☐ Yes ☒ No
 If Yes, are they lined: ☐ Yes ☐ No ☐ Unknown
~~Is more than one heat source vented through one flue? ☐ Yes ☐ No ☐ Unknown~~
~~Had a chimney fire: ☐ Yes ☐ No ☐ Unknown~~
~~Has chimney(s) been inspected? ☐ Yes ☐ No ☐ Unknown~~
 If Yes, date: _____
~~Date chimney(s) last cleaned: _____~~
Direct/Power Vent(s): ☐ Yes ☒ No ☐ Unknown
~~Has vent(s) been inspected? ☐ Yes ☐ No ☐ Unknown~~
 If Yes, date: _____

Comments: **PROPANE LEAK DETECTOR INSTALLED IN 2025 BY NO FRILLS**

Source of Section III information: **SELLERS**

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: **SELLERS HAVE NO KNOWLEDGE OF UNDERGROUND STORAGE TANKS**

Buyer Initials _____ Page 3 of 8 Seller Initials    

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609

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

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

Comments: SELLERS HAVE NO KNOWLEDGE OF UNDERGROUND STORAGE TANKS

Source of information: SELLERS

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: SELLERS HAVE NO KNOWLEDGE OF ASBESTOS

Source of information: SELLERS

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: NO KNOWN RADON TESTING HAS TAKEN PLACE

Source of information: SELLERS

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: NO KNOWN RADON TESTING HAS TAKEN PLACE

Source of information: SELLERS

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

Comments: NO METHAMPHETAMINE CURRENT OR PREVIOUSLY EXISTING

Source of information: SELLERS

Buyer Initials _____

Seller Initials    

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609**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 ☒ NoComments: SELLERS HAVE NO KNOWLEDGE OF LEAD-BASED PAINT HAZARDSSource of information: SELLERS**G. OTHER HAZARDOUS MATERIALS** - Current or previously existing:TOXIC MATERIAL: ☐ Yes ☐ No ☒ UnknownLAND FILL: ☐ Yes ☒ No ☐ UnknownRADIOACTIVE MATERIAL: ☐ Yes ☒ No ☐ UnknownOther: SELLERS HAVE NO KNOWLEDGE OF HAZARDOUS MATERIALS ONSITESource of information: SELLERS**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: SELLERSIs access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass? ☐ Yes ☐ No ☒ Unknown

If No, who is responsible for maintenance? _____

Road Association Name (if known): _____

Source of information: SELLERS

Buyer Initials _____

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Seller Initials



PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609

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: 23009c1014D Year: 2016 (Attach a copy)

Comments: PROPERTY IS NOT LOCATED WITHIN A FLOOD ZONE

Source of Section VI information: SELLERS, FEMA MAP SERVICE CENTER

Buyer Initials _____

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Seller Initials _____

National Flood Hazard Layer FIRMette

68°12'38"W 44°23'36"N



Legend

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

SPECIAL FLOOD HAZARD AREAS

- Without Base Flood Elevation (BFE)
Zone A, V, AH, AR
- With BFE or Depth Zone AE, AO, AH, VE, AR
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD

- 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

OTHER AREAS

- NO SCREEN
- Area of Minimal Flood Hazard Zone X
- Effective LOMRs
- Area of Undetermined Flood Hazard Zone

GENERAL STRUCTURES

- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES

- 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

MAP PANELS

- Digital Data Available
- No Digital Data Available
- Unmapped

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 10/9/2025 at 1:08 AM 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.



68°12'11"W 44°23'11"N

1:6,000

Feet

0

250

500

1,000

1,500

2,000

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609

SECTION VII - GENERAL INFORMATION

Are there any tax exemptions or reductions for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?.....
..... ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

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

Are there any actual or alleged violations of a shoreland zoning ordinance including those that are imposed by the state or municipality? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, photovoltaics, wind turbines): Type: PROPANE TANK

Year Principal Structure Built: 1915 What year did Seller acquire property? 2023

Roof: Year Shingles/Other Installed: UNKNOWN

Water, moisture or leakage: UNKNOWN

Comments: AGE OF SHINGLES UNKNOWN

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: BUILDING DOES NOT HAVE A BASEMENT

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

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

Comments: NO KNOWN MOLD TESTS HAVE BEEN COMPLETED

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

Comments: ELECTRICAL HAS BEEN UPDATED THROUGHOUT THE YEARS

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: UNKNOWN

Comments: NONE

Source of Section VII information: SELLERS

Buyer Initials _____

Seller Initials

Initial JS DS W Initial BA Initial W

PROPERTY LOCATED AT: 19 COTTAGE STREET, BAR HARBOR, ME 04609

SECTION VIII - ADDITIONAL INFORMATION

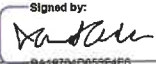
SELLERS HAVE LIMITED KNOWLEDGE OF THE PROPERTY AND HAVE NEVER RESIDED ON THE PROPERTY.

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.

Signed by:  10/17/2025
SELLER _____ DATE
JANET L. ADLER

DocuSigned by: Karen L. Walsh 10/16/2025
SELLER _____ DATE
KAREN L. WALSH

Signed by:  10/16/2025
SELLER _____ DATE
BRIAN L. ADLER

Signed by: Brent L. Adler 10/17/2025
SELLER _____ DATE
BRENT L. ADLER

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

BUYER _____ DATE

BUYER _____ DATE

BUYER _____ DATE

BUYER _____ DATE

LEAD PAINT DISCLOSURE/ADDENDUMAGREEMENT BETWEEN JANET L. ADLER, KAREN L. WALSH, BRIAN L. ADLER, BRENT L. ADLER

(hereinafter "Seller")

AND _____

(hereinafter "Buyer")

FOR PROPERTY LOCATED AT 19 COTTAGE STREET, BAR HARBOR, ME 04609

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.

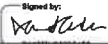
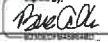
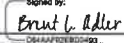
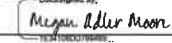
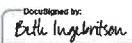
Buyer _____ Date _____

Buyer _____ Date _____

Buyer _____ Date _____

Buyer _____ Date _____

Agent _____ Date _____

Signed by: 	10/17/2025
Seller JANET L. ADLER	Date _____
Signed by: 	10/16/2025
Seller KAREN L. WALSH	Date _____
Signed by: 	10/16/2025
Seller BRIAN L. ADLER	Date _____
Signed by: 	10/17/2025
Seller BRENT L. ADLER	Date _____
Signed by:  	10/17/2025
Agent MEGAN ADLER MOORE, BETH INGEBRITSON	Date _____



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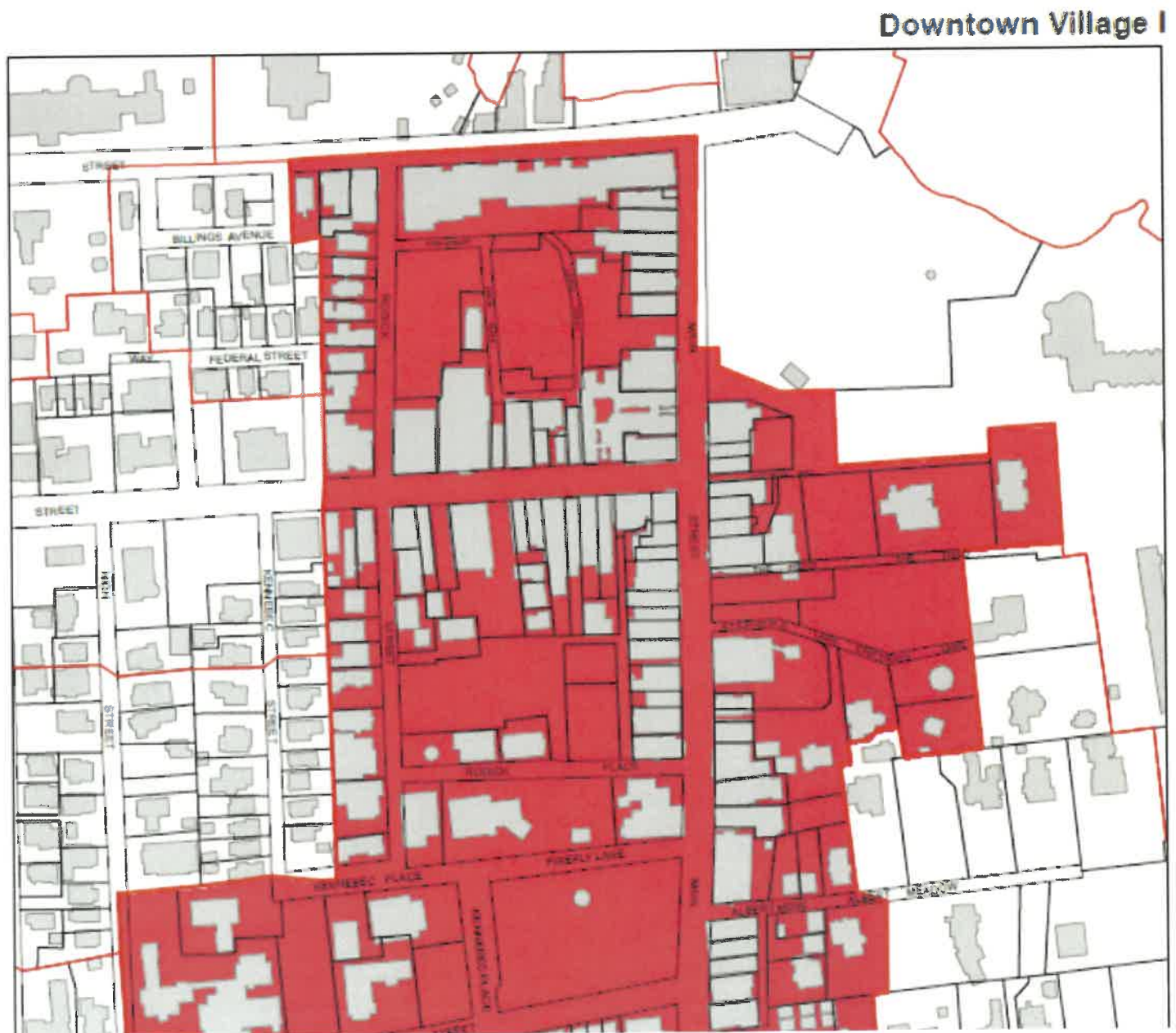
*Town of Bar Harbor, ME
Monday, October 20, 2025*

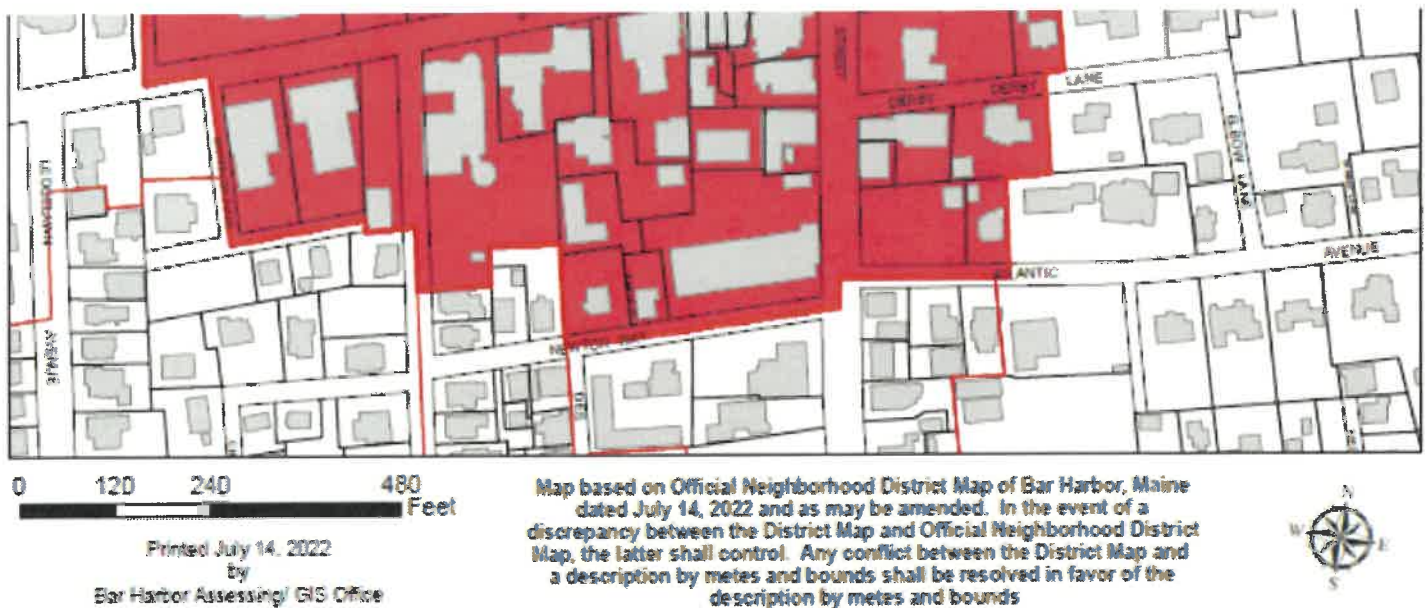
Chapter 125. Land Use

Article III. Land Use Activities and Standards

§ 125-21. Downtown Village I.

[Amended 11-4-2003; 5-2-2005; 6-8-2010; ^[1] 11-5-2013; 6-9-2015; 6-14-2016; 6-13-2017; 6-12-2018; 7-14-2020; 11-2-2021; 6-14-2022]





- A. Purpose. The Downtown Village I District is the primary growth area for commercial development and is part of the defining character of the central business district. It is also the center for social and cultural activity for both the visitor and the resident. Mixed use developments that encourage commercial activity at the street level are desired. New development, redevelopment and infill development shall respect and reflect standards to assure that the uses are compatible with any nearby properties.
- B. Dimensional standards.
- (1) Minimum lot size: 1,000 square feet.
 - (2) Minimum road frontage and lot width: 20 feet.
 - (3) Minimum front setback: zero feet.
 - (4) Minimum side setback: 25 feet on any side yard that abuts a residential or historic district; zero feet elsewhere.
 - (5) Minimum rear setback: 25 feet on any rear yard that abuts a residential or historic district; zero feet elsewhere.
 - (6) Maximum allowable lot coverage: 100%, exclusive of setbacks.
 - (7) Maximum height: 45 feet and within 15 feet of the front property line, the building height shall be no more than 35 feet. Beyond 15 feet of the front property line, the building may extend to a maximum height of 45 feet. The building shall contain no more than three stories above mean original grade unless the following conditions are met, in which case the building may contain a fourth story above mean original grade:
 - (a) An amount of space equal to the square footage of the floor area that extends above 35 feet is dedicated somewhere in the building for dwelling units only;
 - (b) These dedicated dwelling units shall be rented for periods of no fewer than 90 consecutive days; and
 - (c) The building must provide a minimum number of dwelling units (See Table 3.^[2]) which qualify as affordable housing as defined or otherwise provided.

[2] Editor's Note: Table 3 is **included as an attachment to this chapter**.
 - (8) Minimum lot area per family: 750 square feet.
- C. Allowed uses:
- (1) Uses allowed by a building permit or a change of use permit with the Code Enforcement Officer: all retail; public information, municipal and government uses; multifamily dwelling I; restaurants and bars; theaters; galleries; services; shared accommodations (SA-1); professional offices; food-processing establishment; theaters; single- and two-family dwelling units; laundry and dry cleaning; artist studio, eleemosynary institution, place of worship; farmers market; home occupation.
- [Amended 6-11-2024 ATM by Art. 4; 11-5-2024 ATM by Art. 3]

(2) Uses allowed by site plan review: employee living quarters-1; conference centers; multifamily dwelling II; all types of child-care facilities, all types of schools; medical and dental clinics; banks; automobile service stations; hospitals; lodging II; lodging III; lodging IV; lodging V; parking lot; parking deck; road construction; automobile sales lot; automobile repair garage; retirement community; shared accommodations (SA-2 and SA-3).
[Amended 6-11-2024 ATM by Art. 2; 11-5-2024 ATM by Art. 3]

(3) Uses allowed by conditional use permit: public utility facility.

(4) Accessory uses that are usual and normal to a principal use are allowed if they are typically permitted by the Code Enforcement Officer or site plan review for the district in which the use is proposed. Accessory uses are allowed by review of the same permitting authority that approved the principal structure.

D. Allowed activities.

(1) Activities allowed without a permit, provided that they comply with all provisions of the Chapter 125: activities necessary for managing/protecting land; filling/earthmoving activity of less than 10 cubic yards; nonintensive recreation uses not requiring structures; public utility installation/essential services; and vacation rental-1 and vacation rental-2 provided that it be registered per Chapter 174. Short-Term Rental Registration.

(2) Activities allowed by building permit and requiring approval of the Code Enforcement Officer: driveway construction; filling/earthmoving activity of 10 cubic yards or more.

E. Other requirements.

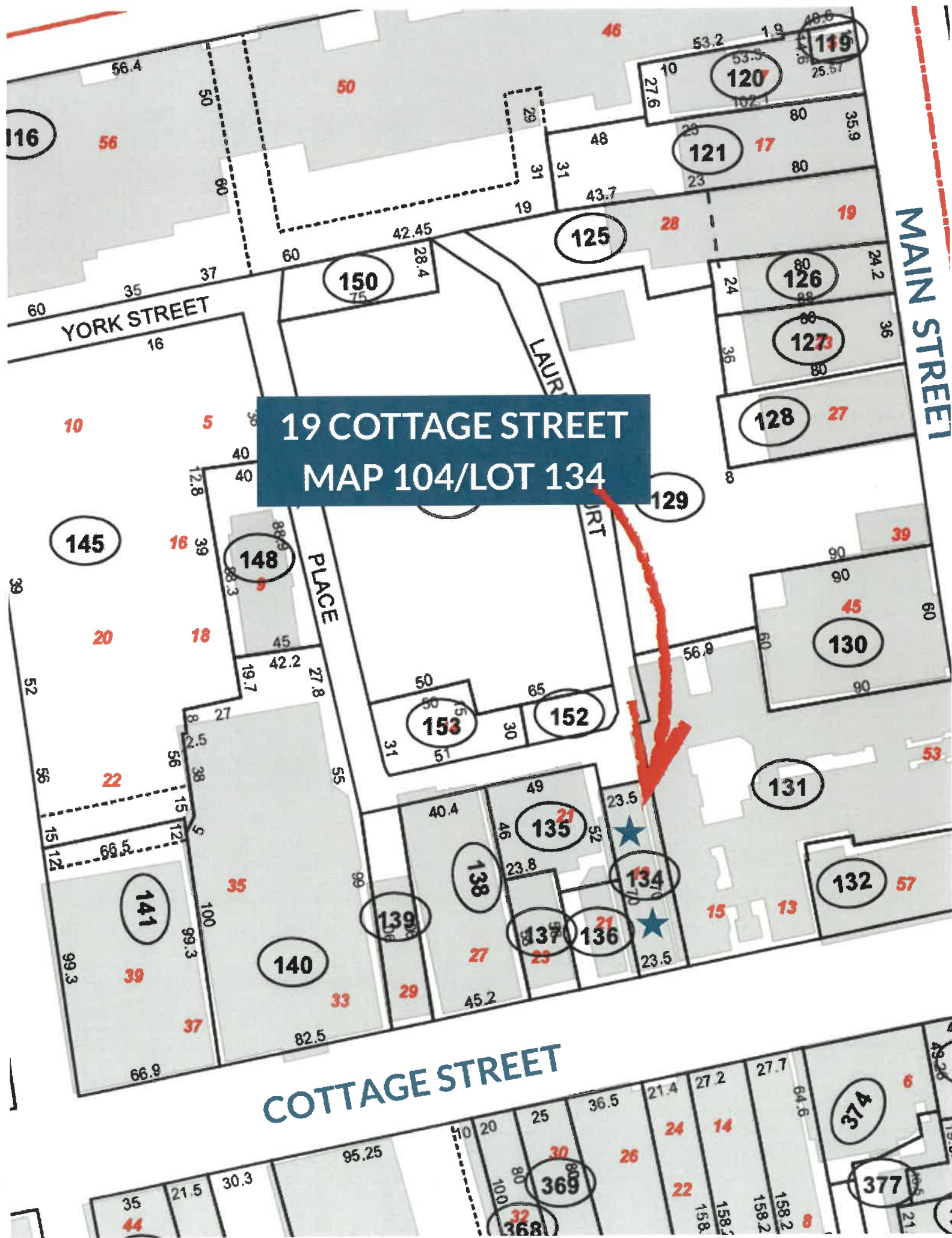
[Amended 6-11-2024 ATM by Art. 5; 11-5-2024 ATM by Art. 3]

(1) Parking requirements. [Also see parking requirements found in § 125-67B(4).]

(a) Schools as the principal use on a lot shall provide one parking space per classroom plus one space for every four employees.

(b) Other uses shall not be required to provide parking.

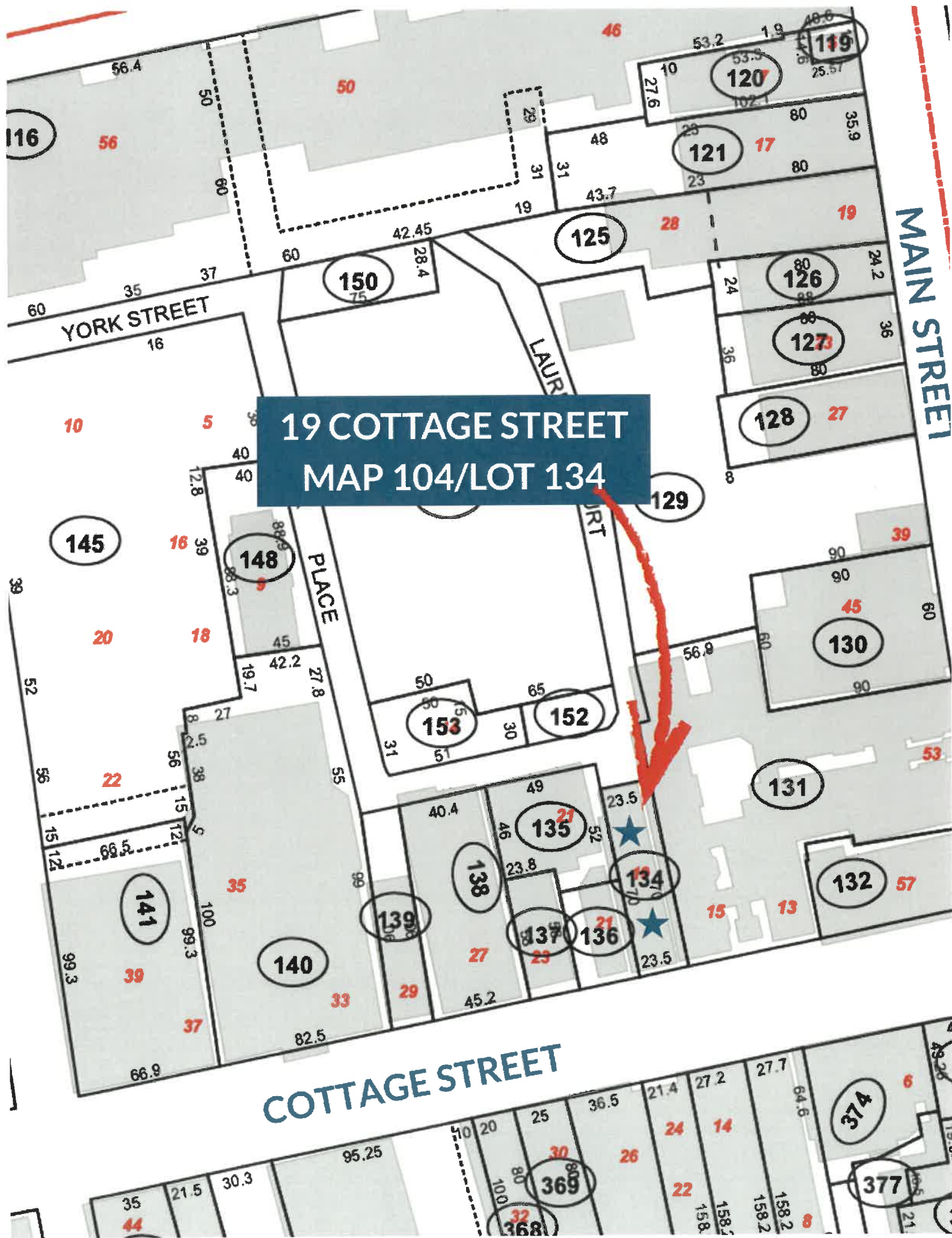
[1] *Editor's Note: This ordinance also provided that it shall not apply to any proceedings or applications approved prior to the effective date of 7-8-2010, or to any proceedings or applications deemed to be "pending" within the meaning of 1 M.R.S.A. § 302 as of 7-8-2010. It also provided that it shall not apply to any application for construction or development-related permits for any project that received final subdivision and/or site plan approval from the Town prior to 7-8-2010 or for which an application or proceeding for subdivision and/or site plan approval was deemed "pending" within the meaning of 1 M.R.S.A. § 302 as of 7-8-2010.*



19 COTTAGE STREET
MAP 104/LOT 134

MAIN STREET

COTTAGE STREET



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.

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**



March 2020



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.



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

MREC Form#3 Revised 07/2006
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.