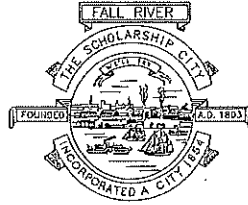


City of Fall River
Office of the Corporation Counsel

JOSEPH I. MACY
Corporation Counsel



GARY P. HOWAYECK
Assistant Corporation Counsel

November 5, 2019

Acting Mayor Cliff Ponte
One Government Center
Fall River, MA 02722

Re: Attorney Thomas Report

THIS LETTER AND ATTORNEY THOMAS' REPORT ARE TO BE CONSIDERED CONFIDENTIAL ATTORNEY CLIENT CORRESPONDENCE. IN ADDITION BOTH DOCUMENTS ARE EXEMPT FROM DISCLOSURE UNDER MGL C 4 S7 EXEMPTIONS (b) and (c) AS RECORDS RELATING TO PERSONNEL RULES AND PRACTICES and PERSONNEL RECORDS.

Dear Mayor;

At your request I have reviewed the seventeen page report of the assessment practices with respect to 28 Hathaway Street. The report appears to be accurate and complete both factually and with respect to appropriate assessing practices. In conducting this review I found no factual inaccuracies in Attorney Thomas' report. However, this office has made no independent factual inquiry. As Attorney Thomas is an acknowledged expert in assessment and assessors practices I defer to him as to best practices but I find no basis to challenge his conclusions.

SUMMARY OF REPORT:

2017 Tax and Assessment:

Attorney Thomas found that Assessor Mello did not visit or request staff to visit the subject property nor did he comply with IQR 16-401. He questions whether there could be a "reasonable inference" drawn regarding such action or inaction.

2018 Tax and Assessment

Attorney Thomas raised additional questions as to the actions of Assessor Mello in September and October of 2016 given "The presence of the January 20, 2016 sale on the FY 2018 LA3 Report which was proper pursuant to IGR 17-01."

2019 Tax and Assessment

Attorney Thomas found that the property record card does not indicate any site visits. The ostensible reason for this failure is that Mrs. Viveiros could not be contacted. Attorney Thomas questions the level of effort made to reach her particularly when she had listed her cell phone on applications in 2016. Assessor Rebello finally visited the site when Mrs Viveiros happened to be at home when he went by.

CONCLUSION:

The report raises serious questions about the conduct of both Assessor Mello and Rebello with respect to the conduct of their duties. In each case Attorney Thomas recommends further review through an appropriate Human Resources process. With respect to Mrs. Viveiros he also recommends review through Human Resources but for reasons set forth below this office is recommending a slightly different procedure.

PROCEDURE:

In order to conduct a fair and thorough review of the parties conduct as detailed in Attorney Thomas report it is the recommendation of this office that:

- 1) Each of the involved parties be given a copy of Attorney Thomas' report under conditions of strict confidentiality and granted the opportunity to comment in writing thereon within three/five days of receipt.
- 2) Upon receipt of any response a meeting/hearing be held under the auspices of Human Resources with respect to Mello and Rebello. They should be allowed to have representation of private attorneys at their expense at their request. This office is willing to assist Human Resources by providing counsel from Assistant Corporation Counsel Gary Howayeck who has had little to no involvement with this case. As she is both involved in the issue and the Assessors ultimate supervisor Mrs. Viveiros should have no involvement in the Human Resources proceeding.
- 3) Upon receipt of her response any inquiry regarding Mrs. Viveiros should be conducted on the executive level as she is the ultimate supervisor of all the involved parties, including the Corporation Counsel. It should also be noted that Attorney Thomas report does not raise questions of her conduct in her official capacity but only with respect to what she knew or might have known.
- 4) After the above inquiries are complete findings should be made and a determination as to what, if any, action should be taken with respect to Mello and Rebello. In addition a determination must be made as to whether any action can, or should, be taken with respect to Mrs. Viveiros.

Attorney Thomas also recommends a comprehensive review of the Assessors office and assessing practices which review clearly would be ongoing and possibly necessitate independent expertise.

I am available at your convenience to further discuss this matter.



Joseph I. Macy, Corporation Counsel

November 18, 2019

TO: Acting Mayor Cliff A. Ponte
FROM: Cathy Ann Viveiros
RE: Thomas Report

Mayor Ponte:

I have reviewed the Thomas Report and request the following changes be made.

As a general comment, I believe the Report should be simply factual in nature. Atty. Thomas is neither an employee of the City nor serving in any supervisory capacity. Any editorial comments or recommendations regarding personnel matters should be outside the scope of his work and should not be included in this Report. As it is anticipated that the Report will be made public, these comments are related to personnel matters and can create a suspicion of wrongdoing that cannot be removed, if warranted, due to the confidential nature of any subsequent personnel action.

1. Page 2, Paragraph 1: In furtherance of the general comment above, delete sentences 3 and 4.
2. Page 7: The last paragraph has Atty. Thomas speculating that Mr. Mello was "motivated by other reasons" and this would warrant further review by the Human Resource Department. However, starting at the bottom of Page 6, Mr. Mello explains why he tried to adjust the value, citing, among other things, that it was a "non-arm's length sale since it was an Estate Sale". Based on Atty. Thomas' documentation, this was an error by Mr. Mello regarding his understanding of "arm's length sale" and to raise suspicion that it was anything other than an error adds an unfounded editorial assessment by Atty. Thomas. Additionally, it would be the decision of the Board of Assessors and Mr. Mello's immediate Supervisor Mary Sahady as to whether Mr. Mello's error warranted further training or referral to the Human Resources Department. Sentences 2 and 3 should be deleted.
3. Page 8: The April 1, 2016 Building Permit: The \$30,000 value of the work on the Building Permit does not include the value of the electrical and plumbing work. This work was done through separate permits, and I had been instructed by the Building Department not to include the value of that work on the Building Permit. I also did not intend to do the electrical and plumbing work myself as the Report indicates. Licensed trades people were hired to do this work. As written, it appears the value was grossly understated, and this should be corrected.
4. Page 8, Site Visits by the Assessors Office to Monitor Work Under the Building Permit: Assistant Assessor Rebello visited the Locus on February 23, 2017 and stated, "that while he could not enter the Locus, it was clear that the work under the Building Permit was incomplete." I moved into the residence mid-February of 2017 after all renovations to the building exterior including, but not limited to, new siding, windows, roof and exterior painting, had been completed.

Assistant Assessor could not have concluded that the work was incomplete without an interior inspection which was not done. Either Mr. Rebello did not, in fact, complete the site visit he recorded in the record in February 2017 or he failed to make the subsequent adjustment in the AssessPro system following the visit. In either case, Mr. Rebello states he made two additional site visits on May 5, 2017 and in December 2017. These visits would be totally unproductive because he had not previously arranged for interior inspection.

5. Page 12-13 Site Visits by the Assessors Office to Monitor Work Under the Building Permit: On October 16, 2019 I was at my residence at about 1PM when I saw Mr. Rebello approaching. I opened the door and invited him in. He remained within 3 feet of that doorway and when I offered to walk him through the first and second floors of the residence, he declined. Mr. Rebello was able to view no more than 20% of the entire residence and, at best, only 40% of the first floor from his vantage point. He states on the Activity Card of October 2019 that Bathrooms had been upgraded even though he never saw evidence of these upgrades. The Report should be amended to include this information.

Page 13 Paragraph 1: Sentence 1 should be deleted. A "serendipitous coincidence" should not be raised as Atty. Thomas does not pursue the facts regarding Mr. Rebello's timing.

6. Page 14: Paragraphs 4 and 6 which both start, "In light of the foregoing....," should be deleted. Atty. Thomas states in Paragraph 5 that, "While the work performed on all of these building permits does not require review by the Assessors Office, a significant percentage of these permits must be monitored." Atty. Thomas provides no evidence that the Locus would not fall within the 10-15% of properties "not required" to be inspected by the Assessors. Atty. Thomas provides no evidence that the workload needs to be redistributed. I respectfully add that Mr. Rebello made unnecessary/inadequate site visits in May 2017, December 2017 and in October 2019 that do not support the workload argument.

Page 14, Paragraph 5: For the reasons stated above, the last two sentences should be deleted. The division of work matter is not clearly documented by Atty. Thomas and it does not justify the lack of site visits or the workload argument.

7. Page 15: In Paragraph 2 Atty. Thomas concludes that, by Ordinance, Mr. Mello reports to me as City Administrator. City Ordinances have Mr. Mello reporting directly to Director of Financial Services Mary Sahady who has routinely provided direction to Mr. Mello. This intermediate level of supervision does not support that Mr. Mello's actions regarding the Locus "were taken pursuant to the direction of Mrs. Viveiros or with her knowledge and implied consent." As a result, the two sentences beginning with, "As such, he reports to Mrs. Viveiros..." and "In light of this relationship, ...should be deleted.

Page 16, Paragraph 3: Atty. Thomas goes on to add that when I saw a significant reduction in my 3rd and 4th Quarter FY 2017 Real Estate Tax Bill I "...would question the reduction." Given that I was aware that my purchase was an arm's-length sale, marketed by a Real Estate agent and

approved by the Probate Court judge, I was fully expecting a reduced assessment given my \$85,000 purchase price. I would have every expectation that this \$85,000 price would reflect fair market value. It was not unreasonable for me to expect that since the sale occurred in January of 2016 it would affect my FY 2017 valuation. This explanation should be added to the Report.

Page 16, Paragraph 3: Given the explanation above, the sentences beginning, "It is reasonable to infer..." and the sentence beginning, "It is even more reasonable to infer..." should be deleted.

Page 16, Paragraph 4: Atty. Thomas concludes that I saved \$712. Atty. Thomas fails to calculate that the Real Estate taxes I paid in FY2016 were significantly higher than the market value of the property. I had a legal right and opportunity to file for Abatement in January of 2016 when the property was assessed at \$192,000, over \$100,000 more than the \$85,000 I paid for it. I did not file for Abatement. I overpaid real estate taxes in FY2016. My Abatement value, had I requested one, would have also carried through FY 2017. I overpaid real estate taxes in FY 2017. Had I wanted to save Real Estate taxes, I would have filed for a legal Abatement to which I would have been entitled. The record should reflect that the FY2020 assessed value of \$184,700 is lower than the \$192,000 assessed value of the property when I purchased it in January of 2016. Based on the foregoing, Paragraph 4 should be deleted in its entirety.

Page 17 Paragraph 1: Based on the foregoing and Mr. Mello's corroboration in this paragraph, the last 2 sentences beginning, "However, Mrs. Viveiros' knowledge as City Administrator..." and, "I would recommend..." should be deleted from the Report.

Page 17, Paragraph 3: The failure of Mr. Rebello to adequately and correctly inspect the Locus, as described herein, and not the interaction between the Inspectional Services and Assessors Departments, caused this "issue." While there may be problems within the current system, Atty. Thomas has failed to adequately address them in this Report and consequently paragraph 3 should be deleted.

Page 17, Paragraph 4: Based on the foregoing, this paragraph should be deleted. The value of the Locus now becomes subject to personnel actions, if any, to be taken by Mrs. Sahady and the Board of Assessors.

In conclusion, as a property owner in Fall River, I restored an historic, distressed property that has been significantly improved to the benefit of its neighborhood and the City's residential tax base. I filed all the necessary paperwork, chose not to seek a justified abatement, and did everything possible to fulfill my obligations as a property owner. As City Administrator, I made absolutely no efforts to influence this valuation or the process followed.

Thank you for the opportunity to review this Report. I look forward to reviewing the revised Report prior to its release.

November 14, 2019

Acting Mayor Cliff Ponte,

The property located at 28 Hathaway Street was purchased for 85,000.00 at auction by City Administrator Cathy Ann Viveiros. It was sold as an estate sale by the family of Gerald M. Comeau.

The sale was not an arms -length -sale and the sale was coded out using the Department of Revenues coding standards. When a property sells for a price that is agreed upon by a willing seller and a willing buyer then that is considered an arms -length-sale. Usually sales that include banks, family, estates, zoning issues, and many different reasons for whatever they may be are considered non-arms -length sales and should not be used in the sales analysis.

In the sale of 28 Hathaway Street I lowered the value based on the sales price and the condition of the property, the property was in fair to poor condition when it was purchased in January.

I lowered the value to reflect the sale price and condition, this is a process that I do on a day to day operation. I get the deeds from the Registry of deeds, look them over and verify the ownership along with the sales price to see if the sale is valid or not.

If a property sells for a much higher price then what we are assessing it for I look to see if there were any building permits that are on file. If no permit was taken out then I raise the value to try and reach the sale price. I usually send Doug Rebello or Nelia Raposo to do an on-site visit to get the correct data or we go on the MLS web-site and download all the information that the real estate agent put on MLS. This is a practice that has been approved by the Department of Revenue and they count it a site visit.

If they come back with data that proves the sale price is correct but the assessment is not, then we make the necessary change to get as close to the assess/sales ratio as possible for the next fiscal years sales analysis.

This also happens when we are over assessing a property. We take a look at the MLS listing if there is one or we do an on-site visit to see why it sold below the assessment.

In the case with the 28 Hathaway Street, I had been out to that property in calendar year 2015 around July or August. I was not assessing the property per se, I was in the neighborhood and saw the house and the condition it was in. I remembered the condition when I lowered the value in September. After I spoke with Doug Rebello, asking him if he had visited the property because a building permit had been taken out in April of 2016. Doug replied that some work had been done, they removed a shed and a fence, as far as the condition of the house, Doug stated it was still in poor condition and needed another site visit at the end of the year.

Based on the condition of the property on January 1, 2016 I lowered the value accordingly to reflect the sale price.

I believe that the value for Fiscal Year 2017 was accurate to the best of my knowledge.

As far as Fiscal Year 2018 is concerned, I was under the impression that Doug was going to make another site review based on the building permit was still open. I did not discuss this property with Doug in calendar year 2017, I assumed he was going to take of the value. Doug usually does the building permit inspections. Nel and I usually do the new houses and commercial inspections.

The only time Doug talked to me about this property was the day that the Acting Mayor Ponte had called me to his office to talk about it. Prior to going to Mayor Ponte's office I was making a coffee which the coffee maker is right next to Doug's desk, he mentioned I have to go and take a look at Cathy's house. I said why did you wait so long to do this, this should have been looked at months ago. He said he was busy and just overlooked it. Then Doug asked me if he could go see Cathy and make an appointment to get inside, I said that is a good idea.

I told Doug I was going to see Cathy about a TIFF and I would ask her to set up an appointment for him to do a site visit.

When I went upstairs to see Cathy, she was in a meeting so I never got to speak to her. I went back down to my office and relayed this to Doug, he said he was going to go out and visit anyway.

About twenty minutes after the conversation with Doug, I got a call from Mayor Ponte's office requesting me to come to his office. When I got upstairs to his office, Mary Sahady, Matt Thomas and Mayor Ponte, were there. They asked me to wait they had something to discuss and then they would call me in.

When I was called into Mayor Ponte's office the question I was asked took me by surprise considering that Doug Rebello all of sudden had to look at this property. I tried to put two and two together and figure out in my mind what the hell was going on. That is when they asked me if I lowered the value on Cathy's house because she was the City Administrator. I stated I did not. I lowered the value because of the sale price and the condition.

I took an oath to do this job to the best of my ability and to be open and honest with the citizens of the city. I can honestly say that I never took any money for lowering values, I never lowered a value for a friend and I never raised a value that didn't warrant an increase.

All my assessments are by the book.

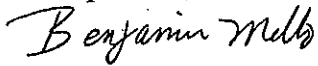
Perfect example, before Mayor Ponte became Acting Mayor, one of his colleagues came into my office and stated that they owned a building on Pleasant St that they were trying to sell. We had it assessed at over \$270,000.00 and they were asking around \$135,000 or something in that amount. Mr Cabral said they couldn't even get that. I told him I knew

the property well because I go by it everyday on my way to work not to mention Nelia and I had did an inspection on the abutting property a couple of days before. Based on Mr. Cabral being unable to get a fair price for the property and after doing an on-site visit, I lowered the value to reflect the market, Now did I do this because Council President Ponte was part owner or did I do it because it was the right thing to do. Councilor Ponte had no knowledge whatsoever that I did this. these are the things I do on a day to day basis. I try and get all the information I can and assess the properties based on accurate data, If that data come from an appraiser, a real estate agent or MLS, or a site visit, the data is the data and it is undisputable.

If anyone thinks that I changed or lowered the property at 28 Hathaway Street because Cathy Ann Viveiros owns it then they are truly mistaken. If that was the case why didn't I lower her other properties, the reason is, it is not true. I believe I did nothing wrong with the assessment.

As far as Doug Rebello, I know I am his supervisor but I don't micro manage him, maybe I should have. Why he took so long to inspect this property is beyond me. We had no conversations about this property except for the time I previously explained in th is letter.

Respectfully yours,

A handwritten signature in cursive script that reads "Benjamin Mello".

Benjamin Mello M.A.A.
Administrator of Assessing
City of Fall River

Memo

Confidential

To: Mayor, City Administrator

From: J.I.Macy, Corporation Counsel

Date: November 21, 2019 @ 11:25

Re: Assessors Report

**CONFIDENTIAL ATTORNEY CLIENT CORRESPONDENCE AND ATTORNEY WORK
PRODUCT; NOT FOR DISSIMINATION OR PUBLICATION AND NOT A PUBLIC
RECORD.**

The following is a summary of recommendations and possible action re; the Assessors Office based on the confidential report of Matthew Thomas and the response thereto by the three individuals involved.

Cathy Ann Viveiros: As far as can be determined both from Atty Thomas report and Mrs. Viveiros written response she did everything reasonably required of her both as a City official and private citizen. She bought her property on the open market from an estate with no city involvement in the sale or purchase; i.e. it was not tax title property or surplus city property offered for sale. She applied for, and received, all required permits and listed appropriate contact information. Both Attorney Thomas report and her response indicate she exerted no influence of any kind regarding her assessment.

The failure to inspect cannot be attributed to her as she was available at any necessary time and her work location was easily accessible to the inspector. In fact, when the inspector finally did arrive at her house he declined to perform an interior inspection despite being given the opportunity so to do.

Her failure to question the sharp drop in her taxes may raise questions given her familiarity with the assessing process but it is not likely that she should have questioned the same given the fluctuation in her assessed value and the overvalue of the house when she purchased the same.

In short, there does not appear to be anything untoward, actionable, or inappropriate in Mrs. Viveiros activities either as a public official or private citizen.

Ben Mello: Attorney Thomas report raises certain technical questions about the practices utilized in the assessor office which are beyond our expertise but may require re-training or reviewing the procedures within the office. As far as Mr. Mello himself is concerned, his written response, received this a.m., essentially confirms that he did not closely supervise Mr. Rebello (his words are micro-manage) and did not realize inspections had not been made. As far as the lowering of values he asserts this was done in accordance with established practice and, most importantly, without influence of any kind from Mrs. Viveiros.

Under ordinary circumstances, the lack of adequate supervision of Mr Rebello might be cause for discipline and re-training of Mr. Mello as Rebello's failure to exercise one of his prime functions. However, as a result of the submission of his resignation there appears to be little that can be done regarding Mello. In summary while there appears to be lack of appropriate management of his department by Mello there does not appear to be anything actionable or inappropriate, from an undue influence point of view, in his actions.

Douglas Rebello: Mr. Rebello did not respond to Attorney Thomas report despite being given the opportunity so to do. It is clear from both Thomas report and Mello's response that it was Rebello's responsibility to perform the required inspections and that he did not. The long delay in performing any inspection cannot be explained by unavailability of Mrs. Viveiros, she worked in the same building and had left her cell phone, nor by the press of other business, he had ample time to perform his duties. In fact, when he finally did go to the property he declined to conduct an interior inspection. Under these circumstances two features stand out: 1) There was no influence exerted on Rebello by either Mr. Mello or Mrs. Viveiros 2) The failure to inspect is a clear failure to perform basic job functions. Therefore, Mr. Rebello is subject to appropriate discipline which could include suspension and possibly, but not likely unless his job record is very poor, termination.

MATTHEW J. THOMAS, ESQ.

Attorney at Law

October 28, 2019

Cliff Ponte, Acting Mayor
Fall River Government Center
One Government Center
Fall River, MA 02720

RE: 28 HATHAWAY STREET
FALL RIVER ASSESSORS PARCEL ID# O21-0004

Dear Acting Mayor Ponte:

As you are aware, you have requested that I conduct a review of the Real Estate Tax Valuation and Assessment of 28 Hathaway Street, Fall River, MA which is also shown on the Fall River Assessors Maps as Parcel ID O21-0004 (hereinafter "the Locus"). You have also requested that I review the actions, or failure to take action, of the Fall River Assessors Office relative to the valuation and assessment of the Locus, as well as any knowledge or involvement of the City Administrator, Cathy Ann Viveiros (hereinafter "Mrs. Viveiros"), relative to said valuation and assessment. You have also requested that I review whether Mrs. Viveiros benefitted from any actions of the Fall River Assessors Office relative to said valuation and assessment. Finally, you have requested that I review the actions, policies and procedures of the Fall River Assessors Office relative to assessment and valuation of construction and improvements as authorized by the City of Fall River through the issuance of a building permit. Please accept this document as my review of the foregoing matters.

In conducting this review I have reviewed the records of the Fall River Assessors Office relative to the Locus, the records of the Fall River Inspectional Service Department relative to the Locus, the records of the Bristol County (Fall River District) Registry of Deeds relative to the Locus, and documents submitted by the City of Fall River to the Massachusetts Department of Revenue (MassDOR) as part of the Real Estate Value Certification process for FY2017 and FY2018. I have also conducted interviews with Mrs. Viveiros, Fall River Administrator of Assessing Benjamin Mello (hereinafter "Mr. Mello"), Fall River Assistant Assessor Douglas Rebello (hereinafter "Mr. Rebello"), Fall River Director of Inspectional Services Glenn Hathaway (hereinafter "Mr. Hathaway"), and Fall River Tax Collector Ian Schachne (hereinafter "Mr. Schachne"). I have also reviewed the relevant chapters and sections of the Massachusetts General Laws, Massachusetts case law, and the Charter and Code of Ordinances of the City of Fall of Fall River, and guidelines issued by the Massachusetts Department of Revenue relative to the real estate tax assessment and valuation of real estate in Massachusetts.

This report shall address each of the foregoing topics individually. Attached to this report are exhibits that are relevant to each respective topic.¹ Where the actions of certain individuals may warrant further review I have so indicated. In such circumstances, a review should be conducted that complies with laws of the Commonwealth, the Code of Ordinances of the City of Fall River, and any relevant employment or collective bargaining contracts relative to personnel matters and rights of public employees.

OWNERSHIP OF THE LOCUS

The Locus, 28 Hathaway Street, Fall River, MA, was acquired by Mrs. Viveiros on January 20, 2016 by a deed from Jeffrey S. Commeau, Personal Representative of the Estate of Gerald Milton Commeau a/k/a Gerald M. Commeau (Bristol County Probate Docket # BR14P2093-EA) recorded with the Bristol County (Fall River District) Registry of Deeds in Book 8868, Page 267 (hereinafter the "January 20, 2016 Deed") (a copy of the January 20, 2016 Deed is attached hereto as Exhibit "A"). The stated consideration on the January 20, 2016 Deed was Eighty-Five Thousand (\$85,000.00) Dollars. Gerald Commeau had previously died on August 14, 2014 (a copy of Gerald Commeau's Death Certificate is attached hereto as Exhibit "B"). Prior to conveying the Locus, the Personal Representative of Gerald Commeau's Estate had obtained a License to Sell the Locus for Eighty-Five Thousand (\$85,000.00) to Mrs. Viveiros (a copy of said License to Sell is attached hereto as Exhibit "C").

FY2017 REAL ESTATE TAX VALUATION & ASSESSMENT OF THE LOCUS

The Assessing Process

Municipal fiscal years begin on July 1st and end on June 30th. They take their title from the Calendar Year of the June 30th on which they end. Therefore, FY2017 began on July 1, 2016 and ended on June 30, 2017.

In Massachusetts, real estate taxes are assessed based on the full and fair cash value of the property on the January 1st immediately preceding the start of the fiscal year.² The Board of Assessors is required to make said fair cash valuation of all real estate subject to taxation in the

¹ Please note that some of the documents that are attached as Exhibits hereto are exempted from the definition of a "public record" by the Massachusetts General Laws. They are included with this report, but said documents should be reviewed, and appropriately redacted, before any public dissemination of this report.

² Massachusetts General Laws Chapter 59, Section 2A(a).

municipality and that determination shall be the assessed valuation of said real estate.³ In making said valuation and assessment, the Board of Assessors (hereinafter the "Board") relies greatly on work of the Administrator For Assessing, the Assistant Assessors, and the Assessors Office Staff (hereinafter collectively the "Assessors").⁴ In practice, the Assessors perform the detailed day to day operation of property assessment and valuation and the Board reviews, approves and executed the Warrant for the collection of the property taxes. The Board also establishes the general property tax valuation and assessment policy for the City, and reviews, and either grants or denies, any applications for Abatements to or Exemptions from Taxation. MassDOR, acting through the Division of Local Services and the Bureau of Local Assessment, is charged with enforcing all laws related to the valuation, classification and assessment of property and certifying whether assessed values represent full and fair cash valuation.⁵ In furtherance of these duties, MassDOR has published guidelines and instructions that municipalities should follow to obtain certification from MassDOR that their "locally assessed values represent full and fair cash valuation."⁶

In August of 2016, MassDOR issued Informational Guideline Release #16-401 entitled "Certification Standards" (hereinafter "IGR 16-401") (relevant excerpts of IGR 16-401 are attached hereto as Exhibit D).⁷ Pursuant to IGR 16-401:

These standards and policies are effective beginning with the certification of assessed valuations as of January 1, 2016 for fiscal year 2017. They supercede those found in the March 2015 Certification Standard and prior written inconsistent publications or statements."

³ Massachusetts General Laws Chapter 59, Section 38.

⁴ Pursuant to Fall River Code of Ordinances Section 2-241 the Board of Assessors consists of three (3) members who are appointed by the Mayor. Pursuant to Fall River Code of Ordinances Section 2-247 the Board of Assessors "shall complete the assessment of taxes, and place the assessment, with a warrant for their collection, in the hands of the Collector of taxes on the date required by state law." Pursuant to Fall River Code of Ordinances Section 2-245, the Administrator For Assessing "shall perform such duties as the Board of Assessors may require and as required by law, and he shall be charged with the supervision of the Assessor Division."

⁵ Massachusetts General Laws Chapter 58, Section 1A.

⁶ See *William Welsh Graham v. Board of Assessors of the Town of West Tisbury*, Appellate Tax Board Docket # F-271688 (June 7, 2007)

⁷ In April 2017, MassDOR subsequently issued IGR 17-01 which superceded IGR 16-401. IGR 17-01 contained substantially similar provisions relative to the valuation issues discussed herein. IGR 17-01 was effective for FY2018 (a copy of relevant portions of IGR 17-01 are attached hereto as Exhibit "E").

The actual sale price of a parcel of real property is very strong evidence of the fair market value of the property because it represents what a buyer has been willing to pay for that particular property.⁸ However, the sale price recited in a deed does not provide conclusive evidence of fair cash value.⁹ As explained in IGR 16-401, the “validity of any sales analysis is dependent on the use of the “arm’s length sale.”¹⁰ IGR 16-401 then describes the conditions that warrant a sale being deemed arm’s length. Further, IGR 16-401 instructs the Assessors to submit a listing of real estate sales on Form LA3. The LA3 affords the Assessors the ability to disregard a sale as being “non-arm’s length” and MassDOR has provided a series of “Non-Arm’s Length Codes” to be used (a copy of the non-arm’s length codes for FY2017 is attached hereto as Exhibit F). The LA3 is submitted in the Fall as part of the process to obtain MassDOR Certification of Assessed Values.

IGR 16-401 further provides that “all sold properties should be inspected which will enable the assessors to validate the sale price, circumstances of sale, verify existing property date and monitor property changes.”¹¹ Assessors should also obtain sales data and circumstances relevant to the sale including special circumstances by sending sales verification questionnaires to buyers and sellers, reviewing the Multiple Listing services and speaking to the real estate brokers.

Finally, in order to prevent similarly situated properties from not being treated similarly in assessment and valuation, MassDOR requires the Assessors to conduct a very detailed statistical analysis “to determine both the level and uniformity of existing assessments and to identify sources of any existing inequities.”¹² To conduct this analysis the total number of arm’s length sales of all major use categories are used. There must be at sales of least 2% of all the parcels in the major use categories. Because the Assessment Date for FY2017 was January 1, 2016, the relevant sales analysis would have included sales occurring in Calendar Year 2015 (January 1, 2015 through December 31, 2015). The LA3 Report submitted to MassDOR as part of the FY2017 Certification of Value process included 434 sales of single family homes that occurred during Calendar Year 2015 (hereinafter the “FY2017 LA3 Report”) (a copy of FY2017 LA3 Report is attached hereto as Exhibit “G”). Had the total number of sales on the FY2017 LA3 Report not equaled at least 2% of all the parcels in the single family residential use category in Calendar Year 2015, then it would be possible to consider sales from prior or subsequent calendar years. According to Mr. Mello there are always at least 2% sales in the single family residential use category. Therefore, in conducting the FY2017

⁸See *Foxboro Assocs. v. Bd. Of Assessors*, 385 Mass 679, 682 (1982).

⁹See *id* at 682.

¹⁰IGR 16-401, Page 7.

¹¹IGR 16-401, Page 7.

¹²IGR 16-401, Page 9.

sales statistical analysis there was no need to consider sales outside of Calendar Year 2015.¹³

In performing the statistical analysis of sales relative to residential properties, the Assessors would first determine the ratio of the community wide median assessment to sales of the property type and use. This is known as the “assessment/sales ratio” or “ASR”. A “coefficient of dispersion” or “COD” about the median ASR must also be calculated for the residential properties. The median ASR must be between 90-100% and the COD must not be greater than 10%.¹⁴ There are other statistical analyses that are required, but they are not relevant to the present discussion of the assessed valuation of the Locus.

The FY2017 Assessed Value of the Locus

In FY2016, the Locus was assessed by the City of Fall River at \$192,000.00 (hereinafter “the FY2016 Assessment”). The FY2016 Assessment consisted of the following:

Building Value	\$ 81,600.00
Yard Items ¹⁵ Value	\$ 400.00
Land Value	<u>\$ 110,000.00</u>
Total	\$ 192,000.00

Therefore, on January 1, 2016 (the FY2017 Assessment Date), the Assessed Value of the Locus was \$192,000.00. However, the FY17 Assessed Value of the Locus was reduced subsequently to \$136,800.00 and this value was imputed back to January 1, 2016.

During an interview with Mr. Mello on October 17, 2019, he stated that he reduced the FY17 Assessed Value of the Locus from \$192,000.00 to \$136,800.00. Mr. Mello provided a copy of the Calculation History Report from City of Fall River’s AssessPro System (hereinafter the “Calculation History Report”) (a copy of the Calculation History Report is attached hereto as Exhibit “H”). The Calculation History Report provides a record of every change to the assessed value of a parcel and also indicates the date the change was made, the reason for the change and the name of the individual who made the change. A review of the Calculation History Report indicates that Mr. Mello reduced the Assessed Value of the Locus twice on September 26, 2016 and increased it once on September 27, 2016 as follows:

¹³ Under certain limited circumstances the Assessors could have considered sales outside Calendar Year 2015 for certain special conditions, but no evidence has been presented that such conditions existed relative to the Locus.

¹⁴ See generally IGR 16-401, pages 9 -10 for a discussion of this process.

¹⁵ “Yard Items” are typically sheds, patios, and other structures in the yard of a property.

September 26, 2016 10:44:26 AM - The value was reduced by \$41,900 from \$192,000 to \$150,100. The stated reason is "Update Building".

September 26, 2016 10:47:21 AM - The value was reduced by \$9,200 from \$150,100 to \$140,900. The stated reason is "Update Building".

September 27, 2016 1:18:56 PM - The value was increased by \$2,800 from \$140,900 to \$143,700. The stated reason is "Update Building".

The Calculation History Report also indicates that there were two additional reductions made to the FY2017 Assessed Value of the Locus on October 21, 2016 and October 22, 2016, respectively as follows:

October 21, 2016 1:02:20 PM - The value was reduced by \$4,400 from \$143,700 to \$139,300. The stated reason is "CalcLand Changed". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

October 22, 2016 11:26:41 AM - The value was reduced by \$2,500 from \$139,300 to \$136,800. The stated reason is "CalcLand Changed". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

As a result of the foregoing changes, the valuation of the Locus changed as follows:

	<u>FY2016</u>	<u>FY2017</u>
Building Value	\$ 81,600.00	\$ 30,800.00
Yard Items Value	\$ 400.00	\$ 400.00
Land Value	<u>\$ 110,000.00</u>	<u>\$ 105,600.00</u>
Total	\$ 192,000.00	\$ 136,800.00

This represents a reduction of 62.25% reduction in the Assessed Value of the building and a reduction of 4% reduction in the Assessed Value of the land for a overall reduction of the Assessed Value the Locus of 28.75%.

During a telephone conversation with Mr. Mello on October 17, 2019 he stated that he made the adjustments on September 26, 2016 and September 27, 2016 in order to try and bring the

Assessed Value of the Locus in line with the sales price of \$85,000.00 pursuant to MassDOR Guidelines. However, as noted above, the January 20, 2016 sale of the Locus for \$85,000.00 should not have been considered in determining the FY2017 Assessed Value of the Locus, since only sales occurring during Calendar Year 2015 should have been considered.¹⁶ Additionally, a review of the 2017 LA3 Report indicates that the January 20, 2016 sale of the Locus was not reported (nor should it have been) on said Report. Therefore, the January 20, 2016 sale of the Locus would not have had any impact on the ability of the City to receive Certification of the FY2017 Real Estate Values from MassDOR.

During the October 17, 2019 telephone conversation, Mr. Mello also stated that he ultimately coded the January 20, 2016 Deed as a non-arm's length sale since it was an Estate Sale and so it would not affect the FY2017 Statistical Analysis of Assessed Values. Again, pursuant to IGR 16-401, the January 20, 2016 sale of the Locus should not have been considered. As discussed in the previous paragraph, the January 20, 2016 sale of Locus was not included in the FY2017 LA3 Report and so it did not need to be coded out.

During the October 17, 2019 telephone conversation, Mr. Mello further stated that in making the September 26, 2016 and September 27, 2016 adjustments he was guided by his general knowledge of properties in the City of Fall River and the January 20, 2016 sales price for the Locus. Mr. Mello stated that he did not make a site visit to the Locus, nor did he request that any of his staff visit the Locus, after the January 20, 2016 conveyance and before he made the September 26, 2016 and September 27, 2016 adjustments. In doing so, Mr. Mello did not comply with IGR 16-401 which states, in relevant part:

"All sold properties should be inspected which will enable the assessors to validate the sale price, circumstances of the sale, verify existing property data and monitor property changes."

In light of the foregoing, the actions of Mr. Mello during September and October of 2016 were inconsistent with the guidelines set forth by the MassDOR in IGR 16-401 and not necessary to obtain MassDOR Certification of the FY2017 Real Estate Values. Further, it is my opinion that a reasonable inference can be drawn that since said actions were not necessary to obtain MassDOR Certification of the FY2017 Real Estate Values they likely were motivated by other reasons and so these actions warrant further review. I would recommend that said review be conducted as part of the appropriate Human Resource Department review.

¹⁶ See IGR 16-401, Page 9.

FY2018 REAL ESTATE TAX VALUATION & ASSESSMENT OF THE LOCUS

Based on the adjustments made by Mr. Mello to the FY2017 Assessed Value of the Locus, the Locus had an Assessed Value on January 1, 2017 of \$136,800.00.

The April 1, 2016 Building Permit

Previously on April 1, 2016, Mrs. Viveiros had received Building Permit 451 from the Inspectional Services Department of the City (hereinafter the "Building Permit") (a copy of the Building Permit is attached hereto as Exhibit "I"). The Building Permit describes the proposed work to be done as:

"New roof, siding repair, window replacement, new electrical service, plumbing, heating, Kitchen & 2 ½ baths."

The value of the work to be done was estimated by Mrs. Viveiros as being \$30,000.00 According to the Building Permit, Mrs. Viveiros intended to perform the repairs herself.

When the Inspectional Services Department issues a building permit, a copy is made and placed in a folder for use by the Assessors. The Assessors Office Staff will then enter the building permit information into AssessPro. This will allow the Assessors to monitor work on the property and adjust the Assessed Value of the property as appropriate once the work has been completed.

Site Visits by the Assessors Office to Monitor Work Under the Building Permit

The Property Record Card for the Locus for FY2018 (hereinafter the "FY2018 Property Card") (a copy of which is attached hereto as Exhibit "J") indicates that the Building Permit was entered into the assessing system. The FY2018 Property Card also indicates that a site visit to the Locus was made by Mr. Rebello on February 23, 2017. During telephone conversations and interviews with Mr. Rebello between October 16, 2019 and October 23, 2019, Mr. Rebello stated that when he visited the Locus on February 23, 2017 it was a "Permit Visit", which he described as a visit to monitor progress on the work being performed under the Building Permit. Mr. Rebello stated that while he could not enter the Locus, it was clear that the work under the Building Permit was incomplete. Mr. Rebello made a notation to inspect the Locus again in December of 2017.

There is a notation in the Activity/Revision Information Report (a copy of this is attached hereto as Exhibit "K") that a Site Visit to the Locus was made on May 5, 2017 by Mr. Rebello. Based on the notation it appears that work under the Building Permit was still in progress and that Mr. Rebello intended to visit the Locus at the end of December 2017 to determine if an adjustment

to the Assessed Value based on completion of work under the Building Permit was warranted.¹⁷

On December 1, 2017, Mr. Rebello once again attempted to inspect the Locus. Based on interviews with Mr. Rebello between October 16, 2019 and October 23, 2019, Mr. Rebello stated that when he visited the Locus on December 1, 2017, he was unable to enter the Locus, but it appeared as if the work under the Building Permit was still in progress. Mr. Rebello identified some improvements to the property and made an adjustment to the Assessed Value of the Locus based on this site visit. Said adjustment would be reflected in the FY2019 Assessed Value of the Locus.

Adjustments to the FY2018 Assessed Value of the Locus

As discussed above, the January 20, 2016 Deed should have been reviewed and possibly coded out as part of the process of obtaining MassDOR Certification of the FY18 Assessed Real Estate Values since the sales analysis for the FY2018 values would have considered real estate sales between January 1, 2016 and December 31, 2016. However, during a telephone interview with Mr. Mello on October 17, 2019, he stated that this was not necessary since the January 20, 2016 sale of the Locus was already coded out and the Assessed Value of the Locus was already reduced for FY2017. However, the FY2018 LA3 Report lists the January 20, 2016 sale of the Locus and codes the sale out as non-arm's length (a copy of the relevant page of the FY2018 LA3 Report is attached hereto as Exhibit "L"). The presence of the January 20, 2016 sale on the FY2018 LA3 Report which was proper pursuant IGR 17-01 nonetheless raises additional questions as to the actions Mr. Mello took in September and October of 2016.¹⁸

There were additional adjustments to the Assessed Value of the Locus for FY2018 due to changes made to the assessing tables that affect properties across the City as part of the MassDOR FY2018 Certification Process. The changes were as follows:

September 12, 2017 5:48:36 PM - The value was reduced by \$2,100 from \$136,800 to \$134,700. The stated reason is "CalcLand Changed". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not

¹⁷ Increases in Assessed Value of a property due to completion of certain work under building permits may qualify as "New Growth" which has a positive impact on the City of Fall River tax levy.

¹⁸ The FY2018 LA3 Report also contains incorrect information regarding the prior assessed value of the Locus due to Mr. Mello's actions in September and October of 2016. The data in the FY2018 LA3 is populated directly from the City's Assessing System, therefore the prior assessed value of the Locus was reported on the 2018 LA3 Report as being \$136,800.00 rather than \$192,000.00 as a result of Mr. Mello's adjustments in September and October of 2016.

specific to the Locus.

September 13, 2017 10:13:46 AM - The value was reduced by \$800 from \$134,700 to \$133,900. The stated reason is "Table Building Type". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

The adjusted Assessed Value for the Locus is reflected on the FY2018 Property Card.

FY2019 REAL ESTATE TAX VALUATION & ASSESSMENT OF THE LOCUS

On December 22, 2017, an adjustment was made to the Assessed Value of the Locus based on Mr. Rebello's December 1, 2017 site visit. The Assessed Value was increased by \$18,400.00 by Mr. Rebello. The Calculation History Report contains the following entry:

December 22, 2017 8:52:48 AM - The value was increased by \$18,400 from \$133,900 to \$152,300. The stated reason is "NG". This reason indicates that the increase was due to Mr. Rebello determining that improvements to the Locus had been made that would increase the Assessed Value. Presumably these improvements were identified during the December 1, 2017 Site Visit.

Based on the city-wide table adjustments made to the FY2018 Assessed Value of the Locus and the adjustment made by Mr. Rebello on December 22, 2017 the Locus had an Assessed Value on January 1, 2018 of \$152,300.00.

Site Visits By the Assessors Office to Monitor Work Under the Building Permit

The Property Record Card for the Locus for FY2019 (hereinafter the "FY2019 Property Card") (a copy of which is attached hereto as Exhibit "M") does not indicate that any site visits were made to the Locus during Calendar Year 2018.

Both Mr. Mello and Mr. Rebello were interviewed on multiple occasions between October 16, 2019 and October 23, 2019 and during these interviews they were asked about the lack of site visits during Calendar Year 2018. Mr. Rebello stated that he had tried to visit the Locus on a regular basis during Calendar Year 2018 but had not been able to gain entry to the Locus. When asked if he had brought this to the attention of Mr. Mello, Mr. Rebello had stated that he had discussed this with Mr. Mello, but that they had not been able to arrange a site visit with the property owner. When

asked if he had tried to speak to Mrs. Viveiros at Fall River Government Center to arrange a site visit, Mr. Rebello stated that he had not tried to do so, but had suggested that Mr. Mello contact Mrs. Viveiros. Mr. Mello stated that he was unable to contact Mrs. Viveiros to schedule a site visit of the Locus during Calendar Year 2018.

This apparent inability to contact Mrs. Viveiros to arrange a site visit in Calendar Year 2018 clearly raises questions as to the level of effort that was expended to arrange a site visit with Mrs. Viveiros. Not only were there opportunities for Mr. Mello and Mr. Rebello to regularly interact with Mrs. Viveiros in her capacity as City Administrator, but Mrs. Viveiros had filed an Affidavit of Address¹⁹ with the Assessors' Office on April 1, 2016 in which she provided her cell phone number. Additionally, there appears to be no documentation of the inability to contact Mrs. Viveiros to arrange a site visit in Calendar year 2018.

Adjustments to the FY2019 Assessed Value of the Locus

There was an adjustment to the assessed value of the Locus for FY2019. The first of these changes was made by Mr. Mello on June 15, 2018. The Calculation History Report for the Locus contains the following entry:

June 15, 2018 1:54 PM - The value was increased by \$3,700 from \$152,300 to \$156,000. There is no stated reason for this change by Mr. Mello.

There were subsequent adjustments to the Assessed Value of the Locus due to changes made to the assessing tables that affect properties across the City. The changes were as follows:

July 6, 2018 10:33 AM - The value was increased by \$7,200 from \$156,000 to \$163,200. The stated reason is "CalcLand Changed". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

August 17, 2018 4:16 PM - The value was reduced by \$3,000 from \$163,200 to \$160,200. The stated reason is "CalcLand Changed". This reason indicates that the reduction was due to changes in the

¹⁹ On October 25, 2011 the City of Fall River accepted the provisions of Massachusetts General Laws Chapter 59, Section 57D which requires all property owners in the City of Fall River to annually file an Affidavit of Address with the Assessors' Office setting forth the correct mailing address, telephone number, and e-mail address. Pursuant to Section 57D, Affidavits of Address are not public records. A copy of Mrs. Viveiros' Affidavit of Address filed on April 1, 2016 is attached hereto as Exhibit "N".

assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

August 18, 2018 11:50 AM - The value was reduced by \$2,300 from \$160,200 to \$157,900. The stated reason is "CalcLand Changed". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

August 27, 2018 5:34 PM - The value was reduced by \$600 from \$157,900 to \$157,300. The stated reason is "Dep Sch Changed". This reason indicates that the reduction was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

FY2020 REAL ESTATE TAX VALUATION & ASSESSMENT OF THE LOCUS

Based on the adjustments made by Mr. Mello to the FY2019 Assessed Value of the Locus, the Locus had an Assessed Value on January 1, 2017 of \$157,300.

Based on a city-wide table adjustments made on September 18, 2019 by Mr. Mello, the Assessed Value of the Locus was increased by \$300.00. The Calculation History Report for the Locus contains the following entry:

September 18, 2019 1:54 PM - The value was increased by \$300 from \$157,300 to \$157,600. The stated reason is "Table OutBuilding Changed". This reason indicates that the increase was due to changes in the assessing tables that affect properties across the City. Therefore, this change was not specific to the Locus.

Site Visits by the Assessors Office to Monitor Work Under the Building Permit

The apparent inability to contact Mrs. Viveiros to arrange a site visit continued from January 1, 2019 through October 15, 2019 reasonably raises questions. Questions surrounding this inability are exacerbated by the fact that Mrs. Viveiros filed an Affidavit of Address on January 25, 2019 that listed her residence as the Locus and provided a cell phone number and an e-mail address (a copy of 2019 Affidavit of Address is attached hereto as Exhibit "O").

On October 16, 2019 Mr. Rebello was able to gain access to the Locus and conduct a Site Inspection of the interior of the first floor. During interviews with Mr. Rebello between October

16, 2019 and October 23, 2019 he explained that he had spoken to Mr. Mello on the morning of the October 16, 2019 and stated that there were still a few parcels that needed to be inspected to complete the field work necessary to calculate New Growth for FY2020 and that one of the parcels was the Locus. Mr. Rebello stated that he asked Mr. Mello to contact Mrs. Viveiros to schedule a Site Visit that day and Mr. Mello responded that Mrs. Viveiros was in a meeting. During interviews with Mr. Mello between October 16, 2019 and October 23, 2019, he stated that Mr. Rebello informed him in the morning of October 16, 2019 that he was going to attempt to conduct a site visit of the Locus that day. Mr. Rebello further stated that he drove by the Locus, saw a car in the driveway, parked his car, approached the Locus, and knocked on the door. Mrs. Viveiros answered the door and Mr. Rebello entered the Locus and conducted the site visit of the interior of the first floor.

This report will draw no conclusions from the serendipitous coincidence by which Mrs. Viveiros happened to be home and Mr. Rebello was able to gain entrance without having scheduled a site visit with Mrs. Viveiros. The result was that Mr. Rebello was able to perform the site visit and later on October 16, 2019 was able to adjust to the Assessed Value of the Locus. In making said adjustments, Mr. Rebello was actually imputing the value back to January 1, 2019 and thereby increasing the Assessed Value for FY2020.

Adjustments to the FY2020 Assessed Value of the Locus

The Calculation History Report for the Locus contains the following entries:

October 16, 2019	2:47 PM	- The value was increased by \$8,000 from \$157,600 to \$165,600. The stated reason is "Update Building"
October 16, 2019	2:58 PM	- The value was increased by \$17,000 from \$165,600 to \$182,600. The stated reason is "Update Building". This increase in value is also being taken as New Growth.
October 16, 2019	3:09 PM	- The value was increased by \$700 from \$182,600 to \$183,300. There is no stated reason. This increase in value is also being taken as New Growth.
October 16, 2019	3:16 PM	- The value was increased by \$2,100 from \$183,300 to \$185,400. There is "Update Building". This increase in value is also being taken as New Growth.
October 16, 2019	3:23 PM	- The value was decreased by \$700 from \$185,400 to \$184,700. There stated reason is "SFYI Deleted". This decrease in value is also being reduced from New Growth.

In light of foregoing adjustments, the FY2020 value of the Locus is now \$184,700. This amount is reflected on the FY2020 Property Card attached hereto as Exhibit "P").

There is no clear documentation that explains the apparent inability to perform a site visit on the Locus from January 1, 2018 through October 16, 2019. The need to perform such a site visit was even greater once Mrs. Viveiros filed the 2019 Affidavit of Address indicating that she was living in the Locus. Mr. Rebello clearly should have created some type of written documentation of his inability to conduct a site visit and of his discussions with Mr. Mello regarding this issue. The regular creation of notes regarding interactions with, or the inability to contact, taxpayers is a best management practice that has been used by other divisions of the City of Fall River Financial Services Department since FY2011. The creation of said notes in the Assessors' Office appears to be more sporadic.

In situations such as this, it is common to hear the explanation that due to time constraints, or lack of staffing it is not reasonable, or even possible, to make such site visits or to make and keep such documentation. Regardless of time constraints or staffing, such efforts and such documentation are essential to ensure that all properties in the City of Fall River are being assessed to their full and fair cash value as required by the Massachusetts General Laws and that similarly situated properties are being treated in a similar fashion, as is also required by the Massachusetts General Laws. The failure to do so can lead to an otherwise unwarranted lack of confidence in the accuracy and fairness of the real estate taxation system in the City of Fall River. As the Administrator for Assessing, it is Mr. Mello's responsibility to ensure that the Assessors Office is functioning in a manner that promotes and protects the public confidence in a fair and equitable real estate assessment process.

In light of the foregoing, the actions and inactions of Mr. Mello warrant further review. I would recommend that said review be conducted as part of the appropriate Human Resource Department review.

Although there is an Administrator for Assessing and two (2) Assistant Assessors, Mr. Rebello apparently is responsible to monitor work on 85% to 90% of the approximately 1,600 to 1,900 building permits issued annually by the City of Fall River to capture and record changes in value resulting from work performed under said permits. While the work performed on all of these building permits does not require review by the Assessors' Office, a significant percentage of these permits must be monitored. Most other municipalities in the Commonwealth divide the review of building permits among the Assistant Assessors or Data Collectors. The division of work between the Assistant Assessors in the Assessors' Office also warrants further review. While it is not a justification for the lack of site visits to the Locus, it is definitely a contributing factor.

In light of the foregoing, the failure to Mr. Rebello to keep better documentation of his inability to conduct a site visit on the Locus and of his requests to Mr. Mello to facilitate such a site visit warrant further review. I would recommend that said review be conducted as part of the appropriate Human Resource Department review.

MRS. VIVEIROS' KNOWLEDGE OF THE UNDERASSESSMENT OF THE LOCUS

Pursuant to the Charter of the City of Fall River, the Mayor shall supervise, direct and be responsible for the efficient administration of all city activities and functions placed under the control of the Mayor by law or by the Charter.²⁰ The City Charter also vests all executive powers in the Mayor.²¹ Pursuant to the Fall River Code of Ordinances, Mrs. Viveiros, as City Administrator, "shall, under the direction of the Mayor, assist the Mayor in the administration of all affairs of the City that are placed in the Mayor's charge."²² Pursuant to her contract, Mrs. Viveiros, shall, among other duties:

- Direct and manage the operations of the City in accordance with City Ordinances, City Charter and all state and federal laws;
- Supervise all department heads and administrative staff and under the direction of the Mayor, participate in the hiring, training, performance evaluations, and discipline of senior management personnel; establish policies and procedures for all City functions; oversee and participate in the resolution of inquiries and complaints from the public and other organizations; and establish, monitor and evaluate progress towards goals and objectives of the administration;
- Oversee operations of all City departments; serve as a liaison between the Mayor and department heads, keeping the Mayor apprised of departmental activities.

Pursuant to the Fall River Code of Ordinances, Mr. Mello, as Administrator for Assessing is "charged with the supervision of the Assessor Division" and so is the Department Head of the of the Assessors' Office. As such, he reports to Mrs. Viveiros in her role as City Administrator. In light of this relationship it is reasonable to question whether Mr. Mello's actions regarding the Assessed Value of the Locus were taken pursuant to the direction of Mrs. Viveiros or with her knowledge and implied consent.

Although Mrs. Viveiros is well versed in the operation of the City of Fall River's Assessing Office, it is not reasonable to conclude that based on this knowledge that she is also aware of the details of the valuation process. However, it is reasonable to conclude that her knowledge of the assessing process could provide an understanding of the relationship of non-arm's length

²⁰ Fall River City Charter, Article 3, Section 3-2.

²¹ Fall River City Charter, Article 3, Section 3-2.

²² Fall River Code of City Ordinances, Chapter 2, Article III, Division 2, Section 2-204(C).

transactions to Assessed Value since this relationship is regularly at the base of Abatement Applications filed with the Assessors Office which impact the City's budget through the Overlay Reserve and Tax Recap Process. It is further reasonable to conclude that as City Administrator Mrs. Viveiros, is knowledgeable of the effect of a changes to property value before issuance of the Actual Tax Bills on 3rd and 4th Quarter Real Estate Tax Bills.²³

Mrs. Viveiros was interviewed on October 17, 2019 regarding the Real Estate Assessment of the Locus. During this interview, she stated that her real estate taxes are not escrowed by her mortgage lender, but rather that she pays her real estate tax bills.

A review of the records of the City of Fall River Tax Collector's Office provides information which leads to the reasonable inference that Mrs. Viveiros was aware that there had been a substantial reduction in the Assessed Value of the Locus for FY2017. A copy of the FY2017 Bill Inquiry for the Locus is attached hereto as Exhibit "Q").²⁴

A review of the FY2017 Bill Inquiry indicates that Mrs. Viveiros made the 1st and 2nd Quarter Real Estate Tax Payments of \$658.95 and \$666.02, respectively, by check. She subsequently was only required to pay \$302.52 for the 3rd and 4th Quarter Real Estate Tax Payments, respectively. This is a reduction of 54%. It is reasonable to infer that any taxpayer who saw such a reduction in their quarterly real estate tax payments would question the reduction. It is even more reasonable to infer this from the City Administrator who is part of the team that represents the Administration each year during the City Council's deliberation on Tax Classification.

Further, as a result of reduction in the FY2017 Tax Assessment on the Locus, Mrs. Viveiros saved approximately \$712.00 or approximately 25% of what the FY2017 Real Estate Tax Bill should have been. It is further reasonable to infer that had Mrs. Viveiros inquired regarding the reduced tax bill she would have learned of the reduced assessment and Mr. Rebello's attempts to conduct a site visit.

²³ Because Fall River issues quarterly Real Estate Tax Bills, the 1st and 2nd Quarter Real Estate Tax Bills, due August 1st and November 1st, respectively, are estimates based on the prior fiscal year's tax bill. After MassDOR has certified the Real Estate Assessed Values, as described herein, and after MassDOR approves the actual tax rates following the submission of the Tax Recap by the City and the Tax Classification Hearing by the City Council, the Actual Real Estate Tax Bills are issued for the fiscal year. These Actual Real Estate Tax Bills reflect the full fiscal year Real Estate Tax based on the MassDOR certified Real Estate Assessed Value and reflect the credit to this amount from the 1st and 2nd Quarter Estimated Real Estate Tax Bills.

²⁴ Please note that the name of the Assessed Owner on the FY2017 Bill Inquiry for the Locus is Gerald M. Commeau, and the bill is sent c/o Cathy Ann Viveiros. This is because Mr. Commeau was the Assessed Owner on the January 1, 2016, the Assessment Date for FY2017.

CLIFF PONTE, ACTING MAYOR

OCTOBER 28, 2019

PAGE 17

During an interview with Mrs. Viveiros on October 17, 2019 regarding this matter, she was asked if she had directed Mr. Mello to make the adjustments to the Assessed Value of the Locus or had implied to Mr. Mello that he should do so. She denied that she had any involvement or knowledge of the reduced assessment. Mr. Mello corroborated her statements. However, Mrs. Viveiros' knowledge as City Administrator and the fact that she paid tax bills herself, leads to a reasonable inference that warrants further review. I would recommend that said review be conducted as part of the appropriate Human Resource Department review.

REVIEW OF ASSESSORS MONITORING OF OPEN BUILDING PERMITS

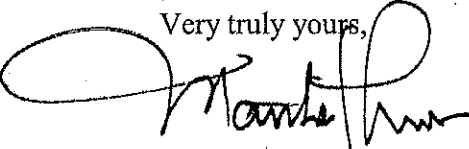
You have requested that I also review the policies and procedures of the Assessors' Office relative to monitoring open building permits. As I have stated earlier, I believe that the allocation of duties among the Assistant Assessors relative to Permit Visits should be reviewed. Further, based on my review of this issue, it is my opinion that there are substantial challenges in the process by which the Assessors are made aware of the issuance of Building Permits and the subsequent close out of said Building Permits by Inspectional Services. The challenges are caused equally by practices of the Inspectional Services Department and the practices of the Assessors' Office.

The City's new E-Permitting System was touted as a solution to the majority of these challenges, however based on interviews with Mr. Hathaway and Mr. Mello it is clear that the system is not working as intended regarding this issue.

It is my opinion that this issue warrants a comprehensive review that is beyond the scope of this present review.

Please contact me at (774) 930-2936 if you have any questions or comments.

Very truly yours,



Matthew J. Thomas, Esq.

MJT/ja
enc.

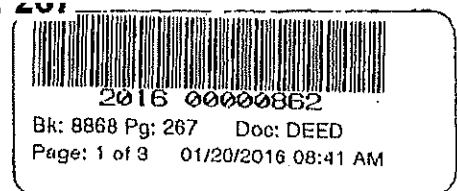


Exhibit "A"

FIDUCIARY DEED

I, JEFFREY S. COMMEAU, Personal Representative of the Estate of Gerald Milton Commeau a/k/a Gerald M. Commeau, (Bristol County Probate Docket # BR14P2093-EA) holder of a Decree of the Probate Court of Bristol County, dated ~~December 14, 2015~~ January 14, 2016 By power conferred by said decree.

for consideration paid and in full consideration of EIGHTY-FIVE THOUSAND AND NO CENTS (\$85,000.00)

grant all right title and interest to CATHY ANN VIVEIROS of 700 Shore Drive, Unit 811 Fall River, MA 02721

with quitclaim covenants

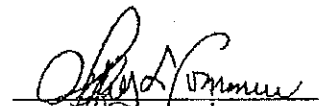
See Exhibit "A" hereto attached

FOR TITLE, see deed of Eunice Sardinha, dated November 24, 1997 and recorded in the Bristol County Fall River Registry of Deeds in Book 5074, Page 157. Also see Estate of Gerald Milton Commeau (Bristol County Probate Docket # BR14P2093-EA)

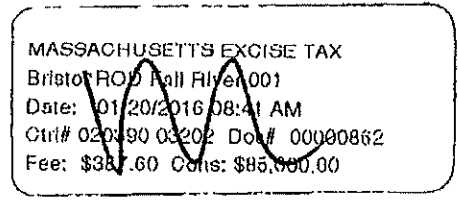
Gerald Milton Commeau having died on August 14, 2014

WITNESS my hand and seal this 20 day of January 2016:


Witness


JEFFREY S. COMMEAU, Personal Representative of the Estate of Gerald Milton Commeau- Bristol County Probate Docket #BR142093-EA under Bristol County Probate Court Decree dated ~~December 14, 2015~~ January 14, 2016.

Property Address: 28 Hathaway Street, Fall River, MA 02720

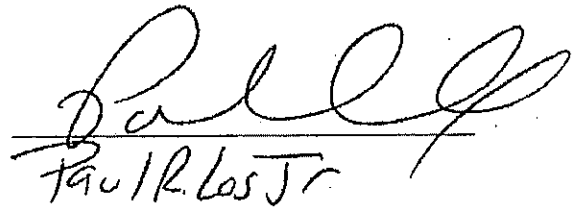


COMMONWEALTH OF MASSACHUSETTS

Bristol, ss.

1/20, 2016

On this 20 day of January, 2016, before me, the undersigned notary public, personally appeared JEFFREY S. COMMEAU, in his capacity as Personal Representative of the Estate of Gerald Milton Commeau a/k/a Gerald M. Commeau, Bristol County Probate Docket # BR14P2093-EA, under Bristol County Probate Court Decree dated 1/14 2016, proved to me through satisfactory evidence of identification, which was personal to be the person whose name is signed on the preceding or attached deed and acknowledged to me that he signed it voluntarily for its stated purpose.



Notary Public

My Commission Expires:

8/15/2019

- Please mail to:
CATHY ANN VIVEIROS
28 Hathaway Street
Fall River, MA 02720

Exhibit "A"

SOUTHERLY: By Hathaway Street, eighty-nine (89) feet, more or less;

WESTERLY: By land now or formerly of the Fall River Electric Light Company, one hundred two and five-tens (102.5) feet, more or less;

NORTHERLY: By land now or formerly of Custer, sixty-eight and five-tenths (68.5) feet, more or less; and,

EASTERLY: By last named land, one hundred (100) feet, more or less.

Containing, twenty-nine and six hundred eighty-eight one-thousands (29.688) square rods of land, more or less.

ATTEST: BR. COUNTY, F.R. DIST. 1
Bernard J McDonald III Register

Exhibit "B"



2014 00012040
Bk: 8532 Pg: 196 Doc: DCERT
Page: 1 of 1 09/02/2014 12:19 PM

(INSTRUCTIONS ON REVERSE SIDE)

FOR USE BY
PHYSICIANS AND
MEDICAL EXAMINERS



The Commonwealth of Massachusetts

STANDARD CERTIFICATE OF DEATH
REGISTRY OF VITAL RECORDS AND STATISTICS

0802

REGISTERED NUMBER

STATE USE ONLY

STATE USE ONLY
4c Hosp
5 Type
6 Hosp Race
10 Age
15 Resid
16 Out-State
23 Disp
31-32 Autop
34 Manner
35c Work Inj
35f Place
36-37 Cert
40a Pron

DECEDENT

DISPOSITION

CERTIFIER

DECEDENT - NAME		FIRST	MIDDLE	LAST	SEX	DATE OF DEATH (Mo., Day, Yr.)
Gerald		Milton	Commeau	Male	August 14, 2014	
PLACE OF DEATH (City/Town)		COUNTY OF DEATH	HOSPITAL OR OTHER INSTITUTION - Name (If not in author, give street and number)			
Fall River		Bristol	28 Hathaway St			
PLACE OF DEATH (Check only one): HOSPITAL: <input type="checkbox"/> Inpatient <input type="checkbox"/> ER/Outpatient <input type="checkbox"/> ODA OTHER: <input type="checkbox"/> Nursing Home <input checked="" type="checkbox"/> Residence <input type="checkbox"/> Other (Specify)		SOCIAL SECURITY NUMBER		IF US WAR VETERAN SPECIFY WAR		
WAS DECEDENT OF HISPANIC ORIGIN? (If yes, Specify Puerto Rican, Dominican, Cuban, etc.)		RACE (e.g. White, Black, American Indian, etc.) (Specify)		DECEDENT'S EDUCATION (Highest Grade Completed) Elementary Sch (0-12) College (1-4, 5+)		
X YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>		White		12		
AGE - Last Birthday (Yrs) 74		UNDER 1 YEAR MOS. DAYS HOURS MINS	DATE OF BIRTH (Mo., Day, Yr.)		BIRTHPLACE (City and State or Foreign Country)	
			May 6, 1940		Fall River, MA	
MARRIED, NEVER MARRIED WIDOWED OR DIVORCED		LAST SPOUSE (If wife give maiden name)		USUAL OCCUPATION (Prior - If Retired)		KIND OF BUSINESS OR INDUSTRY
Married		Dorothy Manchester		Line Inspector		GM
RESIDENCE - NO. & ST., CITY/TOWN, COUNTY, STATE/COUNTRY						ZIP CODE
28 Hathaway St Fall River, Bristol, MA						02720
FATHER - FULL NAME		STATE OF BIRTH (If not in US, name country)		MOTHER - NAME (GIVEN) (MAIDEN)		STATE OF BIRTH (If not in the US, name country)
Milton Commeau		MA		Margery Brown		MA
INFORMANT'S NAME				MAILING ADDRESS - NO. & ST., CITY/TOWN, STATE, ZIP CODE		RELATIONSHIP
Dorothy Commeau				28 Hathaway St Fall River MA 02720		Wife
23 METHOD OF IMMEDIATE DISPOSITION <input checked="" type="checkbox"/> BURIAL <input type="checkbox"/> CREMATION <input type="checkbox"/> ENTOMBMENT <input type="checkbox"/> OTHER SPEC		FUNERAL SERVICE LICENSEE OR OTHER DESIGNEE		LICENSE #		
		William S. Hathaway III		6467		
25a PLACE OF DISPOSITION (Name of Cemetery, Crematory or other)		25b LOCATION (City/Town, State)		25c		
Oak Grove Cemetery		Fall River, MA				
26 DATE OF DISPOSITION (Mo., Day, Yr.)		26b NAME AND ADDRESS OF FACILITY OR OTHER DESIGNEE				
Aug 18, 2014		Hathaway Funeral Service 1813 Robeson St Fall River MA 02720				
PART I - Enter the diseases, injuries, or complications that caused the death. Do not use only the mode of dying, such as cardiac or respiratory arrest, shock or heart failure. List only one cause on each line in through of PRINT OR TYPE LEGIBLY.						
IMMEDIATE CAUSE (Final disease or condition resulting in death)		a. <i>protein calorie malnutrition</i>				Approximate Interval Between Onset and Death
		DUE TO (OR AS A CONSEQUENCE OF)				years
Sequently list conditions, if any, leading to immediate cause. Enter UNDERLYING CAUSE (disease or injury that initiated events resulting in death) LAST		b. <i>Due to (or as a consequence of)</i>				
		c. <i>Due to (or as a consequence of)</i>				
		d. <i>Due to (or as a consequence of)</i>				
PART II - Other significant conditions contributing to death but not resulting in underlying cause given in Part I.						WAS AUTOPSY PERFORMED? (Yes or No)
						NO
WAS AUTOPSY FINDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? (Yes or No)						
30 MED EXAM NOTIFIED? (Yes or No)						31 INJURY AT WORK (Yes or No)
Yes						
32 MANNER OF DEATH <input checked="" type="checkbox"/> NATURAL <input type="checkbox"/> HOMICIDE <input type="checkbox"/> COULD NOT BE DETERMINED		DATE OF INJURY (Mo., Day, Yr.)		TIME OF INJURY		
33 DESCRIBE HOW INJURY OCCURRED		34 PLACE OF INJURY (At home, farm, street, factory, office bldg, etc.) Specify		35a LOCATION (No. & St., City/Town, State)		
35b To be Completed by MEDICAL EXAMINER ONLY		35c To be Completed by MEDICAL EXAMINER ONLY		35d To be Completed by MEDICAL EXAMINER ONLY		
35a To the best of my knowledge, death occurred at the time, date, and place and due to the cause(s) stated: (Signature and Title) <i>Karen Munnal CRNP</i>		35b DATE SIGNED (Mo., Day, Yr.)		35c HOUR OF DEATH		35d
		August 15, 2014		4:06p		
35e NAME OF ATTENDING PHYSICIAN IF NOT CERTIFIER		35f PRONOUNCED DEAD (Mo., Day, Yr.)		35g PRONOUNCED DEAD (Hr.)		
Marilyn Miller MD						
36 NAME AND ADDRESS OF CERTIFYING PHYSICIAN OR MEDICAL EXAMINER (Type or Print)						37a On the basis of examination and/or investigation in my opinion death occurred at the time, date, and place and due to the cause(s) stated: (Signature and Title)
Karen Munnal CRNP 765 Appleton Lane Hyannis MA 01901						DATE SIGNED (Mo., Day, Yr.)
38 WAS THERE A PRONOUNCEMENT FORM? (Yes or No)		39 IF YES, DATE PRONOUNCED		40 IF YES, TIME PRONOUNCED		41 NAME OF PRONOUNCER
YES		Aug 14, 2014		4:06pm		Mendy Meritil
42 DATE BURIAL PERMIT ISSUED		43 RECEIVED IN THE CITY/TOWN OF		44 DATE OF RECORD		
August 15, 2014		FALL RIVER, MA		AUG 15 2014		
45 SIGNATURE - DO. OF HEALTH AGENT		46 CLERK'S SIGNATURE		47		
Claudia Viers		Alison M. Bouchard				

Pronouncement of Death
Form (R-302) on File: ☐

PERMANENT
BLACK INK ONLY
1/4 60M PCDPH1409 404042 014001
R-301



Certified Copy of a Record of Death in the Office of the City Clerk

I, the undersigned, hereby certify that I am the City Clerk of the City of Fall River, Massachusetts; and as such I have the custody of records of deaths required by law to be kept in said city; and I hereby certify that the foregoing is a true copy from said records.

WITNESS MY HAND and SEAL OF THE CITY OF FALL RIVER, MASSACHUSETTS, on this 15th day of AUGUST, 2014.

ATTEST: BR. COUNTY, F.R. DIST.
Bernard J McDonald III Register

Alison M. Bouchard
City Clerk

BR. 00000 Pg. 200
COMMONWEALTH OF MASSACHUSETTS
Probate & Family Court Department

Exhibit "C"

Bristol, ss.

Docket #: BR14P2093EA

At the Probate Court held at Taunton in and for said County of Bristol, on the date indicated below,

On the Petition of Jeffrey S. Commeau as Personal Representative of the estate of Gerald Milton Commeau, deceased, Intestate of Fall River in said County, praying for leave to sell the following described real estate of said deceased person at public auction or private sale, for the sum of Eighty Five Thousand dollars (\$ 85,000.00) in accordance with the offer named in said Petition or for a larger sum, or at public auction, if he/she shall think best so to do:

Please see attached....



2016 00000861
Bk: 8868 Pg: 265 Doc: LICN
Page: 1 of 2 01/20/2016 08:41 AM

All persons interested having either assented or been duly notified, and no person objecting thereto,

It appearing that said offer is an advantageous one and that the interest of all parties concerned will be best promoted by an acceptance of said offer.

On Petition for License to Sell for Debts, Legacies, and Administrative Charges: It appearing that it is necessary to sell some part or all of the real estate of the deceased for the payment of his/her debts, legacies, and charges of administration, the personal estate being insufficient therefor and that by a partial sale thereof, the residue of said parcel would be greatly injured.

The Commissioner of Corporations and Taxation has released or discharged the lien on said real estate if it were necessary to do so.

IT IS DECREED, that the Petitioner(s) be authorized to sell and convey at private sale in accordance with said offer or for a larger sum, or at public auction if he/she shall think best to do so, the real estate of said deceased person in said Petition, and it is further decreed that said Petitioner(s) may become the purchaser of said real estate.

And if, notwithstanding, said Petitioner(s) deem(s) it best to sell said real estate at public auction said Petitioner is required to give public notice of the time and place of such sale at auction, by publishing a notification thereof once in each week, for three successive weeks, in a newspaper circulated in Fall River and, within one year after such sale return his/her affidavit of having given notice, with a copy thereof, to the Probate Court.

Date 1/14/16

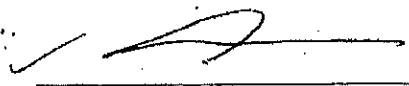

Judge, Probate & Family Court

Exhibit "A"

SOUTHERLY: By Hathaway Street, eighty-nine (89) feet, more or less;

WESTERLY: By land now or formerly of the Fall River Electric Light Company, one hundred two and five-tens (102.5) feet, more or less;

NORTHERLY: By land now or formerly of Custer, sixty-eight and five-tenths (68.5) feet, more or less; and,

EASTERLY: By last named land, one hundred (100) feet, more or less.

Containing, twenty-nine and six hundred eighty-eight one-thousands (29.688) square rods of land, more or less.

ATTEST: BR. COUNTY, F.R. DIST.
Bernard J McDonald III Register

Exhibit "D"

Certification Standards

(Guidelines for Development of a Minimum Reassessment Program)

Revised August 2016

Bureau of Local Assessment

Informational Guideline Release 16-401



DLS

DIVISION OF LOCAL SERVICES
MA DEPARTMENT OF REVENUE

Informational Guideline Release (IGR) No. 16-401
July 2016

**Supersedes March 2015 Certification Standards
and
Any Prior Written Inconsistent Statements**

CERTIFICATION STANDARDS
GUIDELINES FOR DEVELOPMENT OF A MINIMUM REASSESSMENT PROGRAM

(G.L. c. 40, § 56; c. 58, §§ 1, 1A and 3; c. 59, §§ 2A and 38)

These guidelines provide guidance to local assessors on the requirements and policies that they must follow for the Commissioner of Revenue to certify they are assessing at full and fair cash valuation under Massachusetts General Laws, c. 40, § 56 and c. 59, §§ 2A and 38.

The guidelines prescribe minimum standards of assessment performance that proposed property valuations must meet and set for the policies that apply to the Commissioner's review of proposed valuations for certification purposes. G.L. c. 58, §§ 1, 1A and 3.

These standards and policies are effective beginning with certification of assessed valuations as of January 1, 2016 for fiscal year 2017. They supersede those found in the March 2015 Certification Standards any prior written inconsistent publications or statements.

BUREAU OF LOCAL ASSESSMENT

JOANNE GRAZIANO, CHIEF

To understand the current market conditions, the assessor should collect all sales data that has occurred in the community. Current asking prices, used as a guide in the determination of value, should be investigated and reviewed.

The validity of any sales analysis is dependent on the use of the arms-length sales. An arms-length, (market value) sale implies the consummation of a sale as of a specific date, the passing of a title from seller to buyer whereby certain conditions are upheld: the seller and buyer are typically motivated, well informed and acting in their own best interest; the property has been exposed to the open market for a reasonable amount of time; payment is made in terms of dollars; and the price represents the normal consideration for the sold property unaffected by special financing or sales concessions.

All sold properties should be inspected which will enable the assessors to validate the sale price, circumstances of the sale, verify existing property data and monitor property changes.

To obtain sales data and circumstances relevant to the sales, the assessors should send sales verification questionnaires to buyers and sellers to determine the type of transaction, financing arrangements and any special circumstances of the sale. Local real estate brokers and the Multiple Listing services are also valuable sources for such information.

The assessors should obtain information necessary to determine the fair cash value of property by requesting that owners and/or lessees of such property make a written return in accordance with G.L. c. 59, § 38D (applicable to real property) and c. 59, § 38F (applicable to personal property). The returns can be used to request sale information, income and expense data, property descriptive information, cost, condition and age of personal property assets as well as annual reports filed with regulatory agencies or any other information required by the assessors to determine value.

Sales Comparison Approach (market approach)

The sales comparison approach is an interpretation of comparable sales data to arrive at an estimate of value for the subject property. Similarities and differences which affect market value including financing terms, market conditions, location, and physical characteristics of recently sold properties are analyzed and adjusted to estimate the market value of the subject property. The sales comparison approach is based on the principles of supply and demand (principle of change), contribution, and the principle of substitution. Adjustments to market conditions are based on the principle of change. Adjustments to individual items which affect value are based on the principle of contribution. The principle of substitution assumes that a prudent person will pay no more for a property than it would cost to purchase a comparable substitute property.

In developing the sales comparison approach the assessor should attempt to interpret and measure the actions of parties involved in the marketplace, including buyers, sellers and investors.

Data to be analyzed shall include rental information, vacancy rates, and expense information.

The capitalization rate (cap rate) is the ratio between the net operating income and its capital cost (original price paid to buy the property) or current market value.

Proper cap rate development should represent market conditions such as financing terms, discount rates, recapture rates, yield requirements and local debt coverage ratios for the various uses within the community.

All data and analyses used in the determination of value should be documented and presented for certification.

STATISTICAL ANALYSES

Once the arms-length sales have been identified and verified, the assessors should undertake a statistical analysis to determine both the level and uniformity of existing assessments and to identify the source(s) of any existing inequities.

The total number of arms-length sales used in the analysis of all major use classes should be at least 2% of all parcels in that use class or 10 sales in the class, whichever number is greater. If insufficient sales exist to meet the applicable requirement in the base calendar year, twenty-four months of sales for that class must be analyzed and submitted to the BLA for review, time-adjusted as needed. A third year is not required. The major use classes referred to are listed on the next page. If a time-adjustment is performed an analysis must be presented for certification. The analysis of the various classes of property must use sales from the same time period when obtaining the required number of sales. See pages A4 – A8 in the Appendix for Time Trend Analysis information.

The effective date of the analysis is the January 1st prior to the fiscal year. For example, the assessment date for FY2017 is January 1, 2016, and the base year sales to be analyzed are those occurring in calendar year 2015 (January 1, 2015 through December 31, 2015).

Since the object of the valuation program is to estimate fair market value as of January 1st of a particular year, the ratio study used to evaluate that program should reflect market conditions as of that same January first. In the event that two years of sales are needed, the addition of the sales from the previous calendar year can also be used or assessors may supplement their calendar year analysis with sales that occurred, 6 months previous and 6 months after the calendar year. It should be noted that the calendar year sales along with any supplemental sales must meet all statistical requirements and that the same time period be used for all classes requiring additional sales.

The community-wide median assessment/sales ratio (ASR) and coefficient of dispersion (COD) about the median must be calculated first for the residential class of properties having the

largest number of parcels. This is the predominant class. Then the ASR and COD for all other property classes should be calculated.

For certification purposes, the following chart describes the range in which the median ASR must fall and the maximum COD for all classes of property.

TYPE	CLASS CODE	MEDIAN ASR	MAX COD
Single Family	101	90-110%	10.0%
Condominiums	102	90-110%	10.0%
Two Family	104	90-110%	12.0%
Three Family	105	90-110%	12.0%
Multiple Dwellings	109	90-110%	15.0%
Apartments	111-112	90-110%	15.0%
Vacant Land	130-132	90-110%	20.0%
Commercial	300's	90-110%	20.0%
Industrial	400's	90-110%	20.0%
Mixed Use	013-031	90-110%	20.0%

The difference in the median ASR of the predominant class and the median ASR of any other class should be 5% or less, but may not go below 90% or above 110%.

If a sufficient number of sales exist for any property class, the assessors should stratify the sales into subgroups, for example, date quartile (irregular quartile statistics may indicate a time adjustment is necessary), neighborhood (e.g. location), sales price quartile, style, grade, age, etc. The median ASR and COD must be computed for each group. The median ASR of the subgroups must be within 5% of the property class median. The COD should be no higher than that indicated for the appropriate class in the preceding chart. These group statistics, if outside the parameters when compared with the overall median ASR and COD for each class of property, may indicate assessment inequities.

For each property use class having 40 or more sales in the analysis period, the median ASR for each price quartile should be computed. Arraying the selling prices from low to high, and dividing them into four groups having approximately equal numbers of sold properties establishes the price quartiles. The median for each price quartile should fall within a range of 5% of the median for the entire class.

The date quarters are established by arraying sale dates from the beginning to the end of the year and dividing them into four three-month groups. If two years of sales were used, divide them into four six-month groups.

For each class of property having at least 20 but less than 40 sales, array the sales as directed for price analysis. However, analyze them in two rather than four groups.

For each condominium complex having 5 or more sales, the median ASR should be within 5% of that of the condominium class as a whole and the COD no higher than 10%.

When market value indicators, other than vacant land sales, are used for the development of land values (i.e., residual or abstraction analyses), the median residual ratio may **not** go below 90% or above 110% and must be within 5% of the overall median for that class. The COD must be no higher than 20%. The analysis should also be done by neighborhood, lot size and zoning if applicable. The median of these residual subgroups should be within 5% of the median of the group as a whole.

During the analysis, the median of the vacant land sales and that of the residuals should be noted and reconciled. Any disparity between the two may indicate inequity in the land value and merits further review by the assessors.

Individual vacant land ASRs should correlate with the neighborhood indicated land value derived from the residual analysis.

The LA3 Sales Report must be signed and submitted through the Division of Local Services interactive internet program, Gateway. Reference should also be made to the BLA publication "*Property Type Classification Codes, Non-arm's Length Codes and Sales Report Spreadsheet Specifications*" for information on sale coding and the spreadsheet report format.

<http://www.mass.gov/dor/docs/dls/bla/classificationcodebook.pdf>

FIELD REVIEW

There are two types of field review to be undertaken by the assessors as noted below. The first to be discussed is a review of the valuations and the second is a field review of data.

Valuation Field Review

Regardless of the methodology applied to value property, the assessors must perform a valuation field review of the proposed values once finalized for certification. This field review should be a representative sample of property to ensure valuation consistency and uniformity. BLA highly recommends that this sample be a minimum of 50% of all property, however, under no circumstances should it be less than 25%.

Exhibit "E"

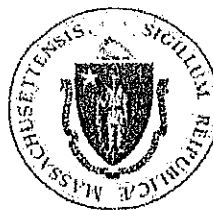
Certification Standards

(Guidelines for Development of a Minimum Reassessment Program)

Revised April 2017

Bureau of Local Assessment

Informational Guideline Release 17-01



DLS

**DIVISION OF LOCAL SERVICES
MA DEPARTMENT OF REVENUE**

To understand the current market conditions, the assessor should collect all sales data that has occurred in the community. Current asking prices, used as a guide in the determination of value, should be investigated and reviewed.

The validity of any sales analysis is dependent on the use of the arms-length sales. An arms-length, (market value) sale implies the consummation of a sale as of a specific date, the passing of a title from seller to buyer whereby certain conditions are upheld: the seller and buyer are typically motivated, well informed and acting in their own best interest; the property has been exposed to the open market for a reasonable amount of time; payment is made in terms of dollars; and the price represents the normal consideration for the sold property unaffected by special financing or sales concessions.

All sold properties should be inspected which will enable the assessors to validate the sale price, circumstances of the sale, verify existing property data and monitor property changes.

To obtain sales data and circumstances relevant to the sales, the assessors should send sales verification questionnaires to buyers and sellers to determine the type of transaction, financing arrangements and any special circumstances of the sale. Local real estate brokers and the Multiple Listing Services are also valuable sources for such information.

The assessors should obtain information necessary to determine the fair cash value of property by requesting that owners and/or lessees of such property make a written return in accordance with G.L. c. 59, § 38D (applicable to real property) and c. 59, § 38F (applicable to personal property). The returns can be used to request sale information, income and expense data, property descriptive information, cost, condition and age of personal property assets as well as annual reports filed with regulatory agencies or any other information required by the assessors to determine value.

Sales Comparison Approach (Market Approach)

The sales comparison approach is an interpretation of comparable sales data to arrive at an estimate of value for the subject property. Similarities and differences which affect market value including financing terms, market conditions, location, and physical characteristics of recently sold properties are analyzed and adjusted to estimate the market value of the subject property. The sales comparison approach is based on the principles of supply and demand (principle of change), contribution, and the principle of substitution. Adjustments to market conditions are based on the principle of change. Adjustments to individual items which affect value are based on the principle of contribution. The principle of substitution assumes that a prudent person will pay no more for a property than it would cost to purchase a comparable substitute property.

In developing the sales comparison approach the assessor should attempt to interpret and measure the actions of parties involved in the marketplace, including buyers, sellers and investors.

schedules for all income producing property. Data to be analyzed shall include rental information, vacancy rates, and expense information.

The capitalization rate (cap rate) is the ratio between the net operating income and its capital cost (original price paid to buy the property) or current market value.

Proper cap rate development should represent market conditions such as financing terms, discount rates, recapture rates, yield requirements and local debt coverage ratios for the various uses within the community.

All data and analyses used in the determination of value should be documented and presented for certification.

STATISTICAL ANALYSES

Once the arms-length sales have been identified and verified, the assessors should undertake a statistical analysis to determine both the level and uniformity of existing assessments and to identify the source(s) of any existing inequities.

The total number of arms-length sales used in the analysis submitted on the LA3 Sales Report of all major use classes should be at least 2% of all parcels in that use class or 10 sales in the class, whichever number is greater. If insufficient sales exist to meet the applicable requirement in the base calendar year, twenty-four months of sales for that class must be analyzed and submitted to the BLA for review, time-adjusted as needed. A third year is not required. The major use classes referred to are listed on the next page. If a time-adjustment is performed an analysis must be presented for certification. The analysis of the various classes of property must use sales from the same time period when obtaining the required number of sales. Local home price index may be applied if available and applicable to the community. See pages A3– A7 in the Appendix for additional Time Trend Analysis information.

The effective date of the analysis is the January 1st prior to the fiscal year. For example, the assessment date for FY2018 is January 1, 2017, and the base year sales to be analyzed are those occurring in calendar year 2016 (January 1, 2016 through December 31, 2016).

Since the object of the valuation program is to estimate fair market value as of January 1st of a particular year, the ratio study used to evaluate that program should reflect market conditions as of that same January first. In the event that two years of sales are needed, the addition of the sales from the previous calendar year can also be used or assessors may supplement their calendar year analysis with sales that occurred, 6 months previous and 6 months after the calendar year. It should be noted that the calendar year sales along with any supplemental sales must meet all statistical requirements and that the same time period be used for all classes requiring additional sales.

Informational Guideline Release (IGR) No. 17-01
April 2017

**Supersedes IGR 16-401
and
Any Prior Written Inconsistent Statements**

CERTIFICATION STANDARDS
GUIDELINES FOR DEVELOPMENT OF A MINIMUM REASSESSMENT PROGRAM

(G.L. c. 40, § 56; c. 58, §§ 1, 1A and 3; c. 59, §§ 2A and 38)

These guidelines provide guidance to local assessors on the requirements and policies that they must follow for the Commissioner of Revenue to certify they are assessing at full and fair cash valuation under Massachusetts General Laws. c. 40, § 56 and c. 59, §§ 2A and 38.

The guidelines prescribe minimum standards of assessment performance that proposed property valuations must meet and set forth the policies that apply to the Commissioner's review of proposed valuations for certification purposes. G.L. c. 58, §§ 1, 1A and 3.

These standards and policies are effective beginning with certification of assessed valuations as of January 1, 2017 for fiscal year 2018. They supersede those found in Informational Guideline Release (IGR) 16-401, *Certification Standards* (August 2016) and any prior written inconsistent publications or statements.

BUREAU OF LOCAL ASSESSMENT

JOANNE GRAZIANO, CHIEF

The community-wide median assessment/sales ratio (ASR) and coefficient of dispersion (COD) about the median must be calculated first for the residential class of properties having the largest number of parcels. This is the predominant class. Then the ASR and COD for all other property classes should be calculated.

For certification purposes, the following chart describes the range in which the median ASR must fall and the maximum COD for all classes of property.

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Single Family	101	90-110%	10.0%
Condominiums	102	90-110%	10.0%
Two Family	104	90-110%	12.0%
Three Family	105	90-110%	12.0%
Multiple Dwellings	109	90-110%	15.0%
Apartments	111-112	90-110%	15.0%
Vacant Land	130-132	90-110%	20.0%
Commercial	300's	90-110%	20.0%
Industrial	400's	90-110%	20.0%
Mixed Use	013-031	90-110%	20.0%

The difference in the median ASR of the predominant class and the median ASR of any other class should be 5% or less, but may not go below 90% or above 110%.

If a sufficient number of sales exist for any property class, the assessors should stratify the sales into subgroups, for example, date quartile (irregular quartile statistics may indicate a time adjustment is necessary), neighborhood (e.g. location), sales price quartile, style, grade, age, etc. The median ASR and COD must be computed for each group. The median ASR of the subgroups must be within 5% of the property class median. The COD should be no higher than that indicated for the appropriate class in the preceding chart. These group statistics, if outside the parameters when compared with the overall median ASR and COD for each class of property, may indicate assessment inequities.

For each property use class having 40 or more sales in the analysis period, the median ASR for each price quartile should be computed. Arraying the selling prices from low to high, and dividing them into four groups having approximately equal numbers of sold properties establishes the price quartiles. The median for each price quartile should fall within a range of 5% of the median for the entire class. The date quartiles are established by arraying sale dates from the beginning to the end of the year and dividing them into four three-month groups. If two years of sales were used, Gateway divides them into four six-month groups.

PROPERTY TYPE CLASSIFICATION CODES

NON-ARM'S LENGTH CODES AND

SALES REPORT SPREADSHEET SPECIFICATIONS

CHANGES

- CODE 451, 551 CHANGED TO RENEWABLE ENERGY PLANT
- SALES CODES SUBSTITUTE: "D" TO "O" AND "S" TO "L"; "X" CODE DISCONTINUED
- GATEWAY VERSION 3: REVISED LA-3 PROPERTY SALES BULK UPLOAD INSTRUCTIONS
- LA-15 INTERIM YEAR ADJUSTMENT REPORT

JUNE, 2016



DLS

DIVISION OF LOCAL SERVICES
MA DEPARTMENT OF REVENUE

PROPERTY SALES REPORT INSTRUCTIONS

The Property Sales Reports (LA-3) are used in conducting assessment/sales ratio studies. In order to conduct an accurate study, the following information needs to be completed on all sales over \$1,000.

The Board of Assessors must sign, date and submit the LA-3 via DLS Gateway. **See *Property Sales Report Spreadsheet Specifications* on page 12 for submission requirement standards.**

NON-ARM'S LENGTH CODES

An "arm's length" sale is a sale between a willing buyer and a willing seller with no unusual circumstances involved in the sale. Listed below are the codes for sales that are considered non-arm's length.

- | | |
|---|--|
| <ul style="list-style-type: none"> A. Sale between members of the same family B. An intra-corporation sale, e.g. between a corporation and its stockholder, subsidiary, affiliate or another corporation whose stock is in the same ownership C. Sale of any real property which includes personal property, machinery, equipment, inventories or "good will" D. Beginning in FY17, use of code "D" can be substituted with "O"
<i>In prior years: Sale of property substantially changed before the sale occurred but after the assessment date
i.e. sale price includes change, whereas assessed value does <u>not</u></i> E. Sale to / from a federal, state, or local government F. Transfer of convenience, e.g., correcting defects in a title, a transfer by a husband either through a third party or himself and his wife to create a tenancy by the entirety, etc. G. Sale of only a portion of the assessed unit, e.g., a parcel sold from a larger tract and the assessment is for the larger tract, or a portion is in another municipality H. Sale resulting from a court order, e.g., a divorce settlement, estate sale | <ul style="list-style-type: none"> I. Sale in proceedings of bankruptcy J. Sale of an undivided interest K. Sale to / from an educational, charitable, or religious organization L. Repossession or Sale of a foreclosed property by a financial institution or lender M. Sale of property, the value of which has been materially influenced by zoning changes not reflected in current assessments N. Other, when a non-arm's length sale does not fall into any other category, this code is used, accompanied by a written explanation and/or comparable sales analysis. O. Sale of property where a substantial physical change has occurred. Specifically, the sale price and proposed value do not represent a property with the same physical characteristics P. Sale of property with a change in use when compared to its use on the assessment date Q. Sale of property which includes both a trade of property and cash for the property conveyed R. Sale of property which has been sold more than once in the same analysis period. <i>Only the most recent valid sale closest to the assessment date is used for analysis purposes.</i> S. Beginning in FY17, use of code "S" can be substituted with an "L". <i>In prior years, was sale of a foreclosed property by a financial institution or other lender. (If considered arm's length, must be supported by detailed documentation.)</i> T. Property sold to an abutter U. Private sale not put on the market V. Sale of multiple parcels W. Sale affected by deed restriction, e.g., 40B housing X. Discontinued for FY17. Prior years, was sale of parcel where no value exists for prior assessment because the parcel ID was new. |
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Exhibit "G"

MassDOR - Massachusetts Department of Revenue
Division of Local Services
LA3 PARCEL SEARCH 10/25/2019

City/Town	Fiscal Year	Process	Sale Date	Parcel Id	Seller	Buyer	St Num	St Alpha	St Name	Use Code	NAL Code	Sale Price	Prior Assessed Value	Current Assessed Value	A/S Ratio
Fall River	2017	01/06/2015	F-17-0071	PAVAO SUSAN	COUTO LAUDALINO M	28			ADA ST	101		165,000	177,000	177,000	1.07
Fall River	2017	01/06/2015	F-15-0081	CARDULLO KEVIN	ST PIERRE RICHARD	543			JACKSON ST	101		182,500	172,000	179,200	0.98
Fall River	2017	01/06/2015	R-02-0018	CANEY PHYLIS M	PELLETIER JOHN	59			GLENDALE ST	101		225,000	209,900	212,900	0.95
Fall River	2017	01/09/2015	R-02-0053	SOUZA LARRY	KINNAMEY JOHN	249			OAKLAND ST	101		225,000	214,300	220,100	0.86
Fall River	2017	01/09/2015	C-16-0065	BENCE RICHARD E	SOUZA MATTHEW	1715			STAFFORD RD	101		123,000	131,800	121,900	1.00
Fall River	2017	01/12/2015	C-06-0023	CAN-FOUR HOMES LLC	BOTELHO KEVIN R	658			LAUREL ST	101		219,000	215,900	221,300	1.02
Fall River	2017	01/13/2015	P-07-0016	CAN-FOUR HOMES LLC	BRICKER TRACY	1245			COUNTY ST	101	S	159,900	155,300	148,500	0.93
Fall River	2017	01/15/2015	C-17-0097	HARKINS-WHITEFIELD LLC	DELEO III RAYMOND S	77			LYNWOOD ST	101		258,000	255,400	261,800	1.01
Fall River	2017	01/16/2015	S-05-0070	RACHEL GEORGE R	BOLECHARD ROBERT J	64			LANGLEY ST	101	W	145,000	202,100	204,000	1.41
Fall River	2017	01/16/2015	P-08-0065	DESMARIS EDMOND II	BROWN JUSTIN R	164			RATHGAR ST	101		185,000	180,100	185,800	1.00
Fall River	2017	01/16/2015	I-11-0068	MA PHONG	SMITH ERIC A	400			LONDON ST	101		255,000	237,900	245,000	0.96
Fall River	2017	01/21/2015	D-16-0034	RAGO LAURA	QUINTAL DANIEL	204			STERLING ST	101	H	75,000	157,700	158,300	2.11
Fall River	2017	01/22/2015	T-12-0068	FURMAN WALTER A	DANIEL DAVID	64			ARCHER ST	101		242,000	236,400	243,200	1.00
Fall River	2017	01/23/2015	C-10-0042	DUFF JAMIE	DELMONACO CLAUDIA L	151			HENRY ST	101	U	84,700	84,700	247,000	3.80
Fall River	2017	01/23/2015	F-29-0006	MAGALHAES DIANA M	MAGALHAES DIANA M	390			PALMER ST	101	A	182,500	191,300	182,700	1.00
Fall River	2017	01/23/2015	D-10-0011	FRAZER JOSEPH R JR	SOUZA MANUEL	1194			NEWHALL ST	101	W	80,000	172,900	176,700	2.21
Fall River	2017	01/23/2015	C-15-0134	INC.	CATEON JR KEVIN JAMES	77			BART ST	101	O	249,000	260,600	271,000	1.09
Fall River	2017	01/16/2015	R-13-0016	SILVIA JUSTIN J	KACZYNSKI KAREN	54			COOLIDGE ST	101		220,000	210,700	216,000	0.98
Fall River	2017	01/29/2015	R-09-0008	PEREIRA MANUEL	PLACIDO CONNIE	284			MERIDIAN ST	101		269,000	210,800	225,200	0.84
Fall River	2017	01/29/2015	P-22-0025	CABRAL GIL	GUIDA CHRISTOPHER N	417			PREELOVE ST	101	H	190,000	212,600	218,300	1.15
Fall River	2017	01/29/2015	V-07-0011	COUTO JUDITH	JACOB DANNY	53			ALICE ST	101		240,000	207,700	240,700	1.00
Fall River	2017	01/29/2015	S-14-0041	COSTA MARIA	PANTOJA ANGEL JR	180			CORY ST	101		174,500	193,300	185,300	1.06
Fall River	2017	01/30/2015	P-09-0040	CABRAL MANUEL	TOMPKINS JOHN M	173			HUDSON ST	101	U	148,000	193,200	178,500	1.21
Fall River	2017	01/30/2015	H-02-0096	KTR REALTY LLC	HODGSON CHERIEUE A	16			EVELYN WAY	101		239,500	229,500	234,900	1.00
Fall River	2017	02/03/2015	T-11-0026	ENG KAREN	CHRIST BRIAN W	215			VALENTINE ST	101		255,000	227,400	248,100	0.97
Fall River	2017	02/03/2015	C-06-0045	CAN-FOUR HOMES LLC	HAYES TRUSTEE LISA L	334			NEWTON ST	101	V	86,000	71,400	124,400	1.45
Fall River	2017	02/04/2015	C-06-0045	HAYES TRUSTEE LISA L	BEST-CO GROUP LLC	334			NEWTON ST	101	V	110,000	71,400	124,400	1.13
Fall River	2017	02/04/2015	C-06-0044	HAYES TRUSTEE LISA L	HAYES TRUSTEE LISA L	344			NEWTON ST	101	V	86,000	71,500	124,400	1.45
Fall River	2017	02/04/2015	C-06-0044	HAYES TRUSTEE LISA L	BEST-CO GROUP LLC	344			NEWTON ST	101	V	110,000	71,500	124,400	1.13
Fall River	2017	02/05/2015	H-34-0070	GONCALVES DINARTE M	COSTA MARILU	25			FERN ST	101		217,000	218,800	218,500	1.01
Fall River	2017	02/06/2015	K-16-0068	GORRALES DAVID R	RIVERA MIQUEL A	71			MARSH ST	101		242,300	242,800	248,800	1.02
Fall River	2017	02/06/2015	D-10-0042	DASILVA FERNANDO A	DESOUZA JENNIFER	268			PRESTON ST	101		249,000	216,800	235,900	0.95
Fall River	2017	02/10/2015	U-10-0231	BENTLEY JOANN	ROSEN LORRAINE A	229			HIGHCREST RD	101	V	650,000	388,200	366,700	0.56
Fall River	2017	02/10/2015	U-10-0231	ROSEN LORRAINE A	STEEN REALTY AND DEVELOPMENT CORP	229			HIGHCREST RD	101	V	650,000	388,200	366,700	0.56
Fall River	2017	02/12/2015	L-10-0042	REAL ESTATE LLC ANDREA C	REGO SHAWN	71			SWINDELLS ST	101		221,900	224,900	218,300	0.98
Fall River	2017	02/12/2015	C-02-0044	ANDREA C REAL ESTATE LLC	RODRIGUES CARLOS M	37			ORSWELL ST	101		220,000	224,500	217,400	0.99
Fall River	2017	02/12/2015	A-08-0085	FAMILY HOMES CONSTRUCTION CO INC	HUARD KIEL E	71			CLARKSON ST	101		259,900	243,000	262,600	1.01
Fall River	2017	02/19/2015	C-17-0099	HARKINS-WHITEFIELD LLC	LOWNEY NATHAN J	101			LYNWOOD ST	101		260,000	213,800	264,700	1.02
Fall River	2017	02/19/2015	C-06-0043	MEDEIROS JOSEPH	LUCAS BEJAMIN	343			HENRY ST	101		215,000	183,800	212,500	0.99
Fall River	2017	02/20/2015	X-05-0048	COMARY ZOLTAN A	THE BANK OF NEW YORK MELLON	3715			NO MAIN ST	101	L	182,750	172,500	176,300	0.96
Fall River	2017	02/20/2015	P-04-0008	FURTADO STEVEN	BOULCHER LOUISE	310			RAY ST	101		250,000	252,100	241,600	0.97
Fall River	2017	02/20/2015	M-28-0071	PAYNE THOMAS J	CORREIA RUI MIGUEL GARCIA	251			WINTER ST	101		238,000	250,600	257,600	1.08
Fall River	2017	02/23/2015	E-10-0032	MICHALUK BRANDON P	MELENDEZ FRANK	126			LAWTON ST	101		120,700	145,800	126,000	1.04
Fall River	2017	02/24/2015	S-04-0024	SACKNOFF RICHARD	MONIZ CINTHIA	88			ALBANY ST	101	O	270,000	303,700	315,000	1.17
Fall River	2017	02/25/2015	X-10-0001	PEREIRA SANDRA	DEMELO STEPHANIE	4551			NO MAIN ST	101		255,900	190,500	223,700	0.87
Fall River	2017	02/25/2015	R-04-0114	TAVARES MANUEL	CAMARA COURTNEY	478			HARVARD ST	101	H	180,000	240,900	225,400	1.26
Fall River	2017	02/26/2015	J-10-0047	GASPAR JOSEPH	GASPAR JOSEPH M	19			SWINDELLS ST	101	A	150,000	154,300	154,700	1.03
Fall River	2017	02/26/2015	H-17-0031	COELHO MANUEL J	COUTINHO JOAO	1101			BAY ST	101	N	215,000	176,700	177,600	0.83
Fall River	2017	02/26/2015	F-06-0044	SWING BETTY LEE	NATIONSTAR MORTGAGE LLC	6			ABERDEEN ST	101	L	269,500	157,200	158,200	0.59
Fall River	2017	02/26/2015	E-11-0061	KFOURY ROBERT G	COSTA PAUL G	306			FIELD ST	101		251,000	165,300	238,100	0.95
Fall River	2017	02/27/2015	T-23-0034	WHITE NATALIE	NEW ENGLAND REALTY LLC	55			ARTHUR ST	101	L	45,000	152,700	152,800	3.40
Fall River	2017	02/27/2015	S-10-0012	C I PROPERTIES LLC	PONTE TRUSTEE JOSEPH A	544			NO UNDERWOOD ST	101	G	65,000	102,200	102,000	1.57
Fall River	2017	02/27/2015	P-17-0027	CARVALHO TRUSTEE/JOHN	MARCELINO ISIDRO	50			GRIDIRON CT	101		350,000	283,300	335,700	0.97

Fall River	2017/1	02/27/2015	L-12-0060	PIMENTEL, AULSON L	MELO BRANDON L	1190			101	SAVOIE ST	244,000	210,100	215,000	0.88
Fall River	2017/1	03/02/2015	O-10-0023	LEVESQUE, DARIN A	FEDERAL HOME LOAN	30			101	FRENCH ST	114,600	191,000	199,300	1.69
Fall River	2017/1	03/02/2015	E-25-0052	DANIEL DAVID	MORTGAGE CORPORATION	506			101	STEVENS ST	232,500	197,200	232,500	0.92
Fall River	2017/1	03/02/2015	E-05-0070	BELCHOR, LUIS	FERREIRA, ADRIANO A	270			101	AETNA ST	166,000	149,100	150,600	0.91
Fall River	2017/1	03/02/2015	C-10-0044	DUFF, JAMIE	MEDEIROS, JOSEPH	183			101	HENRY ST	65,000	90,300	259,400	3.99
Fall River	2017/1	03/03/2015	P-22-0036	CODERRE, PROUX	BERNARDO MANUEL A	1347			101	NEW BOSTON RD	236,000	186,800	186,400	0.79
Fall River	2017/1	03/04/2015	A-06-0035	TRUSTEE, ANNETTE	COUTO, JOSE M	50			101	WALTER ST	101,000	181,500	184,000	1.82
Fall River	2017/1	03/06/2015	B-04-0011	MORTGAGE, CORPORATION	FERREIRA, JESSICA A	899			101	KING ST	199,000	186,200	187,500	0.94
Fall River	2017/1	03/11/2015	X-05-0048	THE BANK OF NEW YORK	ANDRADE, TRUSTEE, MARIA	3715			101	NO MAIN ST	142,000	172,500	176,300	1.24
Fall River	2017/1	03/12/2015	J-19-0003	MAPLEWOOD REALTY	MARCONI, ROBERT	190			101	PITMAN ST	215,000	183,800	223,900	1.04
Fall River	2017/1	03/16/2015	H-17-0012	NOMINEE TRUST,	CORREIA, ELIZABETH M	1105			101	BAY ST	287,000	162,800	182,100	0.87
Fall River	2017/1	03/18/2015	M-27-0033	PETRIN, CARLIN G	MORENO, JEREMIAS	600			101	PINE ST	177,000	195,800	195,800	1.31
Fall River	2017/1	03/23/2015	D-07-0096	SILVA, MARIA J	STUART, SEAN	624			101	SPENCER ST	156,500	226,500	242,100	1.55
Fall River	2017/1	03/24/2015	K-16-0096	MEJIA, ANDREW	SOARES, TIMOTHY M	37			101	ELIZABETH ST	185,300	185,300	187,000	1.01
Fall River	2017/1	03/24/2015	J-11-0065	AZAR, MARK A	COSTA, HEDI	508			101	THIRD ST	152,000	175,300	150,400	0.99
Fall River	2017/1	03/24/2015	E-15-0016	TONDEREAU, SANDRA	FEDERAL NATIONAL	171			101	CHICAGO ST	146,636	173,000	173,600	1.18
Fall River	2017/1	03/24/2015	E-15-0016	FEDERAL NATIONAL	MORTGAGE ASSOC.	171			101	CHICAGO ST	114,000	173,000	173,600	1.52
Fall River	2017/1	03/25/2015	G-06-0070	MORTGAGE ASSOCIATION	MONIZ, KAYLA A	140			101	FOREST ST	81,573	175,800	176,300	2.16
Fall River	2017/1	03/27/2015	P-15-0107	CABRAL, FRANCISCO	MORTGAGE ASSOCIATION	421			101	BAKER ST	239,000	243,800	243,800	1.02
Fall River	2017/1	03/31/2015	P-19-0015	KOURY, ROBERT G	BELL, BARBARA A	47			101	WINGOLD ST	165,000	188,800	193,800	1.17
Fall River	2017/1	03/31/2015	P-08-0048	AZEVEDO, DEOLINDA	CALHOUN, RORY A	271			101	GARDEN ST	189,900	165,700	165,700	0.87
Fall River	2017/1	03/31/2015	O-05-0041	DIRETTO, VIRGILIO M	DIONNE, RUTH M	895			101	ROCK ST	234,900	205,700	213,900	0.91
Fall River	2017/1	03/31/2015	O-04-0026	OBRIEN, MARY T	TACONELLI, ERIC	784			101	HIGH ST	355,000	420,500	398,100	1.12
Fall River	2017/1	03/31/2015	A-15-0009	STEINHOFF, DAVID L	PRETAS, MARK T	133			101	KEMPTON ST	138,000	205,400	207,800	1.51
Fall River	2017/1	03/31/2015	A-08-0088	FAMILY HOMES	GOMES, DEREK P	60			101	CLARKSON ST	295,000	204,100	281,700	0.95
Fall River	2017/1	04/02/2015	E-20-0070	CONSTRUCTION CO, JNC	SHAKER, JEFFREY A	180			101	RENAUD ST	33,000	126,500	152,900	4.63
Fall River	2017/1	04/03/2015	E-16-0090	BELANGER, WAYNE	DOBEM, ELIO	45			101	FREDERICK ST	236,000	228,600	238,300	1.01
Fall River	2017/1	04/07/2015	E-16-0052	MATT HOMES LLC	BOUCHER, THOMAS	39			101	DENVER ST	193,080	213,200	218,000	1.13
Fall River	2017/1	04/09/2015	F-19-0023	REIS, DAVID J	WEBSTER BANK, NATIONAL	70			101	MOTT ST	90,723	137,100	135,700	1.50
Fall River	2017/1	04/10/2015	W-36-0038	TORRES, ALBERT J	REBELLO, STEVEN T	828			101	COPIOUT RD	390,000	330,300	336,800	1.02
Fall River	2017/1	04/10/2015	R-01-0010	NEVES, ALICE C	CABRAL, KEVIN B	584			101	WETAMORE ST	213,000	199,900	199,900	0.94
Fall River	2017/1	04/10/2015	J-08-0070	ROUSSEL, DEBORAH A	DECHANE, TYLER M	1058			101	COUNTY ST	188,000	176,600	179,300	0.95
Fall River	2017/1	04/10/2015	E-13-0053	MONIZ, JOHN S	SANTOS, THOMAS W	1129			101	STAFFORD RD	125,000	156,400	123,600	0.99
Fall River	2017/1	04/14/2015	X-01-0025	REBELLO, KENNETH	GATHURU, BEN M	30			101	TERRY LANE	240,000	205,700	244,900	0.94
Fall River	2017/1	04/14/2015	P-07-0044	SWEET, MITCHELL JR	COOGAN, PAUL	90			101	WILLIAMSON ST	145,000	187,900	202,400	1.40
Fall River	2017/1	04/15/2015	E-24-0076	RHEA, LLC	RODRIGUES, NELSON F	804			101	JEFFERSON ST	239,900	235,500	241,700	1.01
Fall River	2017/1	04/15/2015	C-13-0029	MARTINS, ANTONIO A	SANTOS, GEORGE	62			101	CAROL COURT	265,000	263,700	266,600	1.01
Fall River	2017/1	04/17/2015	L-07-0069	SECRETARY OF HOUSING AND URBAN DEVELOPMENT	DELIMA, SONIA R	1529			101	BEDFORD ST	155,000	207,000	210,300	1.36
Fall River	2017/1	04/17/2015	C-16-0072	PHILADELPHIA	SHAW, JOSHUA T	95			101	FREDERICK ST	269,500	184,900	263,600	0.98
Fall River	2017/1	04/21/2015	S-07-0023	CERRUTI, TODD	GONCALVES, DINARTE M	896			101	HIGHLAND AVE	290,000	361,300	354,900	1.22
Fall River	2017/1	04/21/2015	J-22-0036	EPSTEIN, MARK	BOYER, JEFFREY	48			101	MANCHESTER ST	195,000	157,500	228,400	1.17
Fall River	2017/1	04/23/2015	S-06-0081	WILBUR, WILLIAM J	TALBOT, ADAM	175			101	UNION ST	229,000	212,900	218,000	0.95
Fall River	2017/1	04/23/2015	M-27-0015	PAVAO, MICHAEL A	ONEWEST BANK N A	237			101	LYNWOOD ST	170,000	185,500	187,900	1.11
Fall River	2017/1	04/23/2015	C-17-0100	SERRA, JACQUELINE J	SALLAR, JACOB L	113			101	LYNWOOD ST	265,000	96,400	254,400	0.96
Fall River	2017/1	04/24/2015	C-12-0003	HARKINS, WHITEFIELD LLC	ABREU, RAFAEL J	31			101	MCMAHON ST	220,000	218,100	221,200	1.01
Fall River	2017/1	04/24/2015	R-04-0158	BREA, DOANN CEPIN	PONTES, MARIA F	164			101	ALBANY ST	223,000	210,400	210,400	0.94
Fall River	2017/1	04/27/2015	T-25-0028	BOOTH, HELEN MARIE	DUBE, NATHAN	55			101	ASHLEY ST	255,000	250,000	252,600	0.99
Fall River	2017/1	04/28/2015	O-03-0002	PERRY, MANUEL C TRUSTEE	PACHICO, LAURA E	369			101	JUNE ST	205,000	276,500	287,200	1.40
Fall River	2017/1	04/29/2015	T-12-0058	SULLIVAN, ELIZABETH T	BARANOSKY, ALEXANDER N	268			101	HARVARD ST	299,000	274,100	284,900	0.95
Fall River	2017/1	04/29/2015	K-19-0109	FITZGERALD, STEPHEN E	BAYVIEW LOAN SERVICING LLC	117			101	ARIZONA ST	157,500	184,700	187,100	1.19
Fall River	2017/1	04/30/2015	S-06-0001	ASTLE, PATRICIA I	DAPONTE, DEREK	717			101	NO UNDERWOOD ST	118,000	164,800	155,800	1.32

Fall River	2017/1	04/30/2015	P-07-0037	PATENAIDE, FRANCES H	ALMEIDA, EDWARD W	24				190,000	190,500	205,200	1.08
Fall River	2017/1	04/30/2015	H-02-0056	HERMENEGILDO, MITCH	SOUSA, EVAN	8				245,000	229,400	234,500	0.96
Fall River	2017/1	04/30/2015	E-08-0101	BISHOP OF	SPINDLE CITY HOMES LLC	530			V	188,000	83,300	129,000	0.69
Fall River	2017/1	04/30/2015	E-08-0099	BISHOP OF	CABRAL, TRUSTEE, TIMOTHY	498			V	184,000	83,300	230,600	1.25
Fall River	2017/1	04/30/2015	E-08-0098	BISHOP OF	SPINDLE CITY HOMES LLC	371			V	188,000	83,900	252,400	1.34
Fall River	2017/1	04/30/2015	E-08-0097	BISHOP OF	CABRAL, TRUSTEE, TIMOTHY	357			V	184,000	83,900	235,900	1.28
Fall River	2017/1	04/30/2015	D-07-0092	RILEY, JEFFREY C	FARIAS, NICOLE	596				264,900	181,000	267,000	1.01
Fall River	2017/1	05/01/2015	K-10-0014	MELO, CANDIDA M	MELO, ELISABETE S A	114			A	218,500	199,400	212,200	0.97
Fall River	2017/1	05/04/2015	L-02-0006	HOME SOLUTION PEOPLE, LLC	RUIZ III, PEDRO M	64				140,000	160,700		
Fall River	2017/1	05/07/2015	W-24-0351	SADATIS, MICHAEL J	MELO, CANDIDA	182				348,300	348,300	328,900	1.16
Fall River	2017/1	05/11/2015	B-07-0036	LAUTH, MICHELLE A	LADBY, RAMON L	578				174,500	183,800	189,400	0.97
Fall River	2017/1	05/13/2015	H-19-0058	MORRIS, BETTY ANN	PARADISE, DANA A	84			H	208,000	222,000	222,100	1.07
Fall River	2017/1	05/13/2015	E-27-0045	F	PORTES, TAYLTON Z	599				249,000	217,900	233,500	0.94
Fall River	2017/1	05/15/2015	O-10-0023	FEDERAL HOME LOAN MORTGAGE CORPORATION	FANWY, HANNA	30			L	75,000	191,000	189,300	2.58
Fall River	2017/1	05/15/2015	G-26-0044	U.S. BANK NATIONAL ASSOCIATION	ALZABAK, ZAIBAK	445			L	80,000	138,600	137,300	1.72
Fall River	2017/1	05/15/2015	E-11-0062	KFOURY, ROBERT G	KENNEDY, MARLENE	647				249,000	181,200	238,000	0.96
Fall River	2017/1	05/15/2015	D-19-0059	DREAM HOMES LLC	PEREIRA, BRUNO	315				255,000	170,000	245,700	0.96
Fall River	2017/1	05/18/2015	P-24-0028	EQUITY TRUST COMPANY	MEDEIROS JR, MICHAEL A	358			L	236,000	212,900	218,900	0.93
Fall River	2017/1	05/18/2015	J-09-0017	VIVEIROS, JOHN P	LOPES, AMILCAR A	127				210,000	208,000	211,400	0.97
Fall River	2017/1	05/20/2015	U-08-0016	FERREIRA, JOHN L TRUSTEE	MOREIRA, DAVID M	1560			H	110,000	156,400	155,900	1.42
Fall River	2017/1	05/21/2015	P-08-0038	MESSIER, JEANNE L	OGDEN, DANIEL T	326				170,000	178,500	183,000	1.08
Fall River	2017/1	05/22/2015	O-09-0034	BATISTA, LEBERIO	SHADOW, RUFAI	601				273,000	255,300	264,500	0.97
Fall River	2017/1	05/26/2015	L-16-0025	MORAN, DIANE	US BANK NATIONAL ASSOCIATION	100			L	60,000	143,300	143,800	2.40
Fall River	2017/1	05/27/2015	A-08-0087	FAMILY HOMES CONSTRUCTION CO, INC	NETO, JULIE M	44				235,000	186,100	227,700	0.97
Fall River	2017/1	05/28/2015	X-06-0013	STEVENSON, ALEXANDER TRUSTEE	JASINSKI, JACQUELINE L	61				229,000	219,200	221,300	0.97
Fall River	2017/1	05/28/2015	X-03-0018	DESMAIS, SHEILA A	DESATNICK, ERIC J	3775			H	129,000	222,700	226,700	1.76
Fall River	2017/1	05/28/2015	K-16-0120	HOUSING, URBAN DEVELOPMENT	PATENAIDE, ROLAND R	29			L	70,000	175,400	201,000	2.87
Fall River	2017/1	05/29/2015	E-23-0083	ALBERNAZ, RICHARD	CABRAL, KRISTEN A	392				255,000	223,900	229,500	0.90
Fall River	2017/1	05/29/2015	D-10-0056	PAPOULA, CARLOS	CAETANO, NELSON	24				360,000	315,800	337,500	0.94
Fall River	2017/1	05/29/2015	A-17-0102	CABRAL, MANUELS	MEDEIROS, ANGELO B	88				255,000	237,400	244,700	0.96
Fall River	2017/1	05/29/2015	U-15-0005	RYD, CHARLES G	GREZ, MICHELLE C	111				320,000	265,200	304,900	0.95
Fall River	2017/1	05/29/2015	P-05-0002	VIVEIROS, DENISE R TRUSTEE	TEXEIRA, CONSTANTINA T	665			H	270,000	317,400	318,500	1.18
Fall River	2017/1	05/29/2015	G-22-0066	SILVA, STEVEN R	SILVA, STEVEN R	174			A	9,000	212,400	215,900	23.99
Fall River	2017/1	06/01/2015	P-15-0008	BELANGER, MICHAEL	SPRAGUE, ALISON	1063				197,000	188,100	167,900	0.85
Fall River	2017/1	06/05/2015	M-03-0038	FERREIRA, ANTONIO L	REYES, MORALES GUADALUPE	194				196,500	177,700	184,200	0.94
Fall River	2017/1	06/05/2015	K-16-0088	JADISON, STEPHANIE L	BRIGGS, LANE	9			A	109,500	205,400	210,000	1.97
Fall River	2017/1	06/08/2015	K-10-0012	BRANCO, ANGIE	GOLDEN, MARIE	71			L	207,470	145,100	244,000	0.89
Fall River	2017/1	06/10/2015	M-28-0061	PEREIRA, MARY	DASILVA, MARIO	454			A	100,000	204,700	207,300	2.07
Fall River	2017/1	06/12/2015	K-18-0009	PEREIRA, CESAR M	FEDERAL NATIONAL MORTGAGE ASSOCIATION	102			L	195,583	175,300	177,500	0.91
Fall River	2017/1	06/12/2015	K-11-0039	TAVARES, EULALIA	MORTGAGE ASSOCIATION	224			L	128,137	136,800	135,400	1.06
Fall River	2017/1	06/12/2015	J-16-0041	BARBOZA, THOMAS	STEADMAN, MONICA L	46				115,360	143,200	134,200	1.19
Fall River	2017/1	06/12/2015	A-08-0043	LOAN, MORTGAGE CORPORATION	RAPOSO, ROBERTO C	1696			L	86,100	161,500	180,500	2.10
Fall River	2017/1	06/15/2015	S-06-0010	PERRY, WILLIAM H JR	IGLL, KRISTIN E	207				237,500	199,900	232,600	0.98
Fall River	2017/1	06/15/2015	M-06-0038	BERLO, DEBORAH C	MOREIRA, ARTUR J	662				343,000	362,500	376,200	1.10
Fall River	2017/1	06/15/2015	B-23-0032	STEBENNE, ANITA M	COHEN, MICHAEL A	2400			O	160,000	180,100	177,000	1.11
Fall River	2017/1	06/17/2015	R-01-0067	FERNANDES, DAVID	WOODLAWN, ST	127			L	156,000	190,100	199,000	1.28

Fall River	2017/1	07/23/2015	A-37-0016	FARIAS, FRANK	MAHER, JEFFREY R	41				101	MOODY ST	149,900	176,300	180,200	1.07
Fall River	2017/1	07/24/2015	J-11-0058	ARRUDA, JOHN	SCARES, ROBERTO	184				101	MARCHAND ST	240,000	191,200	202,100	0.84
Fall River	2017/1	07/24/2015	F-14-0054	BUCHANAN, NANCY	CARVALHO, MELISSA M	565				101	SMITH ST	200,000	199,800	202,700	1.01
Fall River	2017/1	07/24/2015	R-15-0029	UY, RYAL R	BOURGET, SCOTT M	54				101	KANE ST	219,200	230,000	224,400	0.98
Fall River	2017/1	07/24/2015	R-04-0065	MCNALLY, KEVIN M	OHLSON, STEPHEN T	422				101	READING ST	230,000	213,800	221,000	0.96
Fall River	2017/1	07/24/2015	F-07-0017	BRPC, LLC	VIVEIROS, KATHERINE ANNE	727				101	BRAYTON AVE	184,000	168,800	168,400	0.92
Fall River	2017/1	07/24/2015	D-07-0096	ASSONET REALTY LLC	PEREIRA, DEREK	524				101	SPENCER ST	254,000	226,900	247,100	0.95
Fall River	2017/1	07/24/2015	A-15-0009	SKATM HOLDINGS LLC	ROSS, TIMOTHY B	133				101	KEMPTON ST	222,000	205,400	207,800	0.94
Fall River	2017/1	07/27/2015	O-12-0008	RODRIGUES, KRISTINE	RYAN, RICHARD J	112				L	SCHOOL ST	135,000	192,000	200,600	1.49
Fall River	2017/1	07/28/2015	S-03-0040	IMACY, PAULA	GOSSELIN, DEBRA	766				O	MADISON ST	150,000	150,000	167,900	1.12
Fall River	2017/1	07/29/2015	T-07-0047	CORBEIA, JOHN P	CAMARA, CARLOS	116				101	MONTGOMERY ST	183,500	188,600	188,600	1.02
Fall River	2017/1	07/29/2015	M-22-0017	CAMARA, CARLOS	JACINTO, AMANDA R	221				101	LINDEN ST	178,000	184,300	184,300	0.92
Fall River	2017/1	07/29/2015	E-15-0036	DUCLOS, ADAM D	MOTA, JIMMY R	88				101	DENVER ST	159,900	163,400	164,300	1.03
Fall River	2017/1	07/30/2015	T-06-0048	BOTELHO, JOAQUIM R	BARBARA, SUELY H	110				101	HARVARD ST	205,000	210,700	213,400	1.04
Fall River	2017/1	07/30/2015	R-18-0006	BLACKBURN, EDWARD R	US BANK NATIONAL ASSOCIATION,	1019				L	MONTGOMERY ST	261,294	191,600	220,000	0.84
Fall River	2017/1	07/30/2015	P-13-0040	DALTON, ROBIN	HUTCHENS, TYLER	73				101	MOORE ST	240,400	240,400	246,900	1.03
Fall River	2017/1	07/30/2015	I-17-0105	SHIMARD, STEVEN	ALLEN, THOMAS A	96				O	DUNBAR ST	156,200	163,300	163,300	0.78
Fall River	2017/1	07/30/2015	A-11-0022	DREAM HOMES LLC	BOTELHO, JOYCE	188				101	CLARKSON ST	270,000	102,900	283,700	1.05
Fall River	2017/1	07/31/2015	X-08-0041	RAPOSA, RICHARD	VARAO, DEREK J	5044				101	NO MAIN ST	315,000	247,000	278,100	0.88
Fall River	2017/1	07/31/2015	U-01-0006	MURPHY, DONNA	DIBE, RICHARD A	270				101	DRIFTWOOD ST	160,000	184,900	151,400	0.95
Fall River	2017/1	07/31/2015	R-04-0014	BORDEN, STEPHEN R	BANK OF AMERICA, NA	400				L	HARVARD ST	382,350	192,300	197,200	0.52
Fall River	2017/1	07/31/2015	P-24-0007	BRPC LLC	HORTON, SHARLA R	184				101	DAVID ST	198,000	168,900	173,100	0.87
Fall River	2017/1	07/31/2015	P-06-0010	ALMEIDA, CARL	VALERIANA, ARMAND	196				F	CYPRESS ST	220,000	207,100	222,500	1.01
Fall River	2017/1	07/31/2015	O-05-0040	PAVAO, MICHAEL F	BOULAY, JENNIFER L	380				101	BELMONT ST	260,000	184,200	218,000	0.84
Fall River	2017/1	07/31/2015	M-19-0009	NASSER, REAL ESTATE CORP.	A VAUNT, DEBORAH A	855				101	HANOVER ST	188,000	188,000	188,000	1.00
Fall River	2017/1	07/31/2015	K-18-0014	PEREIRA, ANTONIO	BENEVIDES, MARINO A	565				N	GAGNON ST	61,000	164,100	165,300	2.71
Fall River	2017/1	07/31/2015	E-27-0042	MEDEIROS, RICARDO J	MEDEIROS, CARLOS L	565				A	DETROIT ST	257,000	262,300	266,800	1.04
Fall River	2017/1	08/03/2015	D-10-0024	PACHECO, KENNETH M	LONG, TIMOTHY	1343				101	NEWELL ST	250,000	252,400	280,900	1.04
Fall River	2017/1	08/03/2015	C-12-0060	TRUST, COMPANY	SOARES, PERICLES	107				L	LEA LANE	157,000	223,400	227,400	1.45
Fall River	2017/1	08/04/2015	U-21-0060	RODRIGUES, KAREN	VIEIRA, VICTOR	81				H	JOSEPH DR	227,000	201,300	206,600	0.91
Fall River	2017/1	08/04/2015	A-10-0009	COBRISCO, LLC	KINZIE, DEANN	221				O	CLARKSON ST	194,000	219,100	233,600	1.20
Fall River	2017/1	08/06/2015	I-07-0074	ROY, TRUSTEE HEIDI	FARIAS, MICHAEL B	25				R	MARION ST	163,000	197,600	189,300	1.16
Fall River	2017/1	08/06/2015	H-02-0093	KTR REALTY LLC	MACHADO, DINIS	23				101	EVELYN WAY	95,400	235,000	239,900	1.02
Fall River	2017/1	08/07/2015	P-16-0029	DUTCHER, SHANE A	BARBOSA, LISA M	60				101	CELIA ST	235,000	208,400	222,900	0.95
Fall River	2017/1	08/07/2015	C-17-0053	FURTADO REALTY TRUST LLC	FITTON, SCOTT A	265				101	WHITEFIELD ST	260,000	157,000	253,300	0.97
Fall River	2017/1	08/10/2015	E-20-0001	SKATM HOLDINGS, LLC	ANABAL, SCOTT	266				101	RENAUD ST	188,000	158,700	160,500	0.85
Fall River	2017/1	08/11/2015	U-19-0013	SULLIVAN, FREDERICK R	LANGVIN, JR ROLAND	56				101	HIGHCREST RD	375,900	343,900	343,900	0.91
Fall River	2017/1	08/11/2015	F-15-0029	BRANCO, MARIA ETALI	PEREIRA, JARED B	369				H	JOHNSON ST	140,000	157,900	158,500	1.13
Fall River	2017/1	08/11/2015	F-13-0031	SANTOS, RUI	PIRES, BRYAN	451				W	WARREN ST	120,000	167,000	166,500	1.39
Fall River	2017/1	08/12/2015	C-16-0091	SBS REALTY CORP	COUNTY MORTGAGE LLC	29				L	FREDERICK ST	150,000	88,100	221,400	1.48
Fall River	2017/1	08/12/2015	C-15-0089	SBS REALTY CORP	COUNTY MORTGAGE LLC	57				L	FREDERICK ST	83,000	214,000	214,000	1.43
Fall River	2017/1	08/13/2015	R-15-0013	COLLINS, HELEN	DYER, GARRETT M	439				101	ARCHER ST	195,000	197,600	203,600	1.04
Fall River	2017/1	08/14/2015	J-11-0050	BARBOSA, MARIO J	FREITAS, ALVIN B	132				101	RAYMOND ST	153,300	151,100	151,100	0.99
Fall River	2017/1	08/14/2015	F-18-0079	SOUZA, MANUEL C	PROVENCHER, JOHN A	190				101	MCOWAN ST	241,500	190,200	205,500	0.85
Fall River	2017/1	08/17/2015	A-02-0034	AUGER, ANGE EMILE	FURTADO, TRACIE	115				101	OXFORD ST	126,000	101,900	108,600	0.86
Fall River	2017/1	08/17/2015	U-21-0013	MOTTA, STEVEN A	DUNMORE III, MOSES	327				101	KING PHILIP ST	181,700	183,400	183,400	0.95
Fall River	2017/1	08/17/2015	E-20-0052	OLIVEIRA, DAVID	PELLERIN, RAQUEL J	388				101	JOSEPH DR	331,000	284,200	309,200	0.93
Fall River	2017/1	08/19/2015	P-17-0012	RAPOSO, DEREK	JACKSON, FLORENCE	427				101	KENNEDY ST	210,000	187,900	191,400	0.91
Fall River	2017/1	08/19/2015	P-14-0024	SMITH, JIMMY A	DASILVA, PAULO	1014				101	NEW BOSTON RD	215,000	193,500	211,500	0.98
Fall River	2017/1	08/19/2015	D-19-0063	SIMMONS, PATRICIA ANN	ARSENAL, MANUEL	861				101	OAK GROVE AVE	199,900	218,700	213,800	1.07
Fall River	2017/1	08/20/2015	R-18-0006	ASSOCIATION,	BANK NATIONAL ASSOCIATION	340				L	NEPTUNE ST	137,000	173,300	175,300	1.28
Fall River	2017/1	08/20/2015	E-23-0088	BARBOSA, JAIME F	K & D PROPERTIES LLC	1019				L	MONTGOMERY ST	129,675	191,600	220,000	1.70
Fall River	2017/1	08/20/2015	D-08-0031	MORTGAGE ASSOCIATION	FEDERAL HOME LOAN MORTGAGE CORPORATION	360				L	DETROIT ST	210,178	223,600	229,800	1.09
Fall River	2017/1	08/21/2015	X-06-0033	RODRIGUES, DOUGLAS E	CABREIRO, ADAM	788				L	DICKINSON ST	189,900	280,400	291,300	1.59
Fall River	2017/1	08/21/2015	K-16-0120	PATERNAUDE, ROLAND R	GOLDEN, SARAH E	300				101	LEEWARD RD	259,000	221,000	260,800	1.01
Fall River	2017/1	08/21/2015	K-16-0120	PATERNAUDE, ROLAND R	HAYES, KENNETH	29				101	ELIZABETH ST	175,400	175,400	201,000	1.03

Fall River	2017	10/02/2015	F-13-0022	MEDEIROS JOHN L	HOUSES 2 HOME INVESTMENTS INC	180			101	L	107,000	161,000	198,300	1.85
Fall River	2017	10/02/2015	D-11-0018	GREENE DEIRDRE R	MULLEN LAM E	1058			101		239,900	202,800	230,300	0.96
Fall River	2017	10/02/2015	C-18-0035	FEDERAL NATIONAL MORTGAGE ASSOCIATION	DORMAN MARK	185			101	L	142,500	233,400	239,600	1.68
Fall River	2017	10/05/2015	H-16-0005	REID EDWIN S	AZAR MARK	101			101	H	120,000	164,600	169,500	1.41
Fall River	2017	10/06/2015	A-08-0014	CORREIRA JOHN	AZUL SOFIA	20			101	L	133,000	160,900	161,400	1.21
Fall River	2017	10/09/2015	X-11-0029	KFOURY ROBERT	SHARDOW HASSANA N	29			101		241,000	83,700	240,200	1.00
Fall River	2017	10/09/2015	R-18-0026	HARRINGTON MAUREEN L	PERRY JR ARTHUR	230			101		350,000	294,900	304,600	0.97
Fall River	2017	10/09/2015	R-15-0074	BALSTRACCO BRIAN M	GLUCHACKI CECILIA Y	621			101		312,500	273,100	290,300	0.93
Fall River	2017	10/09/2015	D-12-0042	HATHAWAY NICHOLAS	AGACHE MATTHEW D	75			101		229,500	210,300	209,200	0.91
Fall River	2017	10/09/2015	M-20-0024	CAREY JEFFREY	CHAPDELAINE MELISSA A	650			101		219,900	180,000	219,900	1.00
Fall River	2017	10/09/2015	E-04-0112	GLUCHACKI CECILIA	PEREZ-ALCINA DAMARIS E	78			101		223,125	213,600	217,600	0.98
Fall River	2017	10/09/2015	D-11-0122	MEDEIROS DUARTE L	PEREIRA CHARLES	707			101		250,000	205,500	222,500	0.89
Fall River	2017	10/14/2015	A-13-0011	MARTINS ANTONIO	COOKE DAMIAN	115			101		204,000	205,400	211,200	1.04
Fall River	2017	10/16/2015	T-22-0054	MEDEIROS LEONARDO F	RIBEIRO EMILIANO	33			101		225,000	197,000	207,100	0.92
Fall River	2017	10/16/2015	T-21-0031	OBIEN VIRGINIA A	FERRERA JOSE L	50			101	U	97,500	151,400	162,100	1.66
Fall River	2017	10/16/2015	P-10-0034	THEODORE WILLIAM A	CONLON EVAN J	433			101	U	180,000	231,600	221,100	1.23
Fall River	2017	10/16/2015	K-10-0012	GOLDEN MARIE	BRANCO ANBIE	71			101	L	78,000	245,100	144,000	1.85
Fall River	2017	10/16/2015	E-27-0045	BINETTE DENNIS A	WESTELL BETSEY P	339			101		145,000	167,800	157,900	1.09
Fall River	2017	10/16/2015	E-16-0100	LEGER JEFFREY M	RODRIGUES JOHN J	1638			101		168,000	169,400	163,200	0.97
Fall River	2017	10/19/2015	D-23-0006	VEHR TRUSTEE NANCY J	FLYNN JAMESON F	122			101		306,000	278,500	286,300	0.94
Fall River	2017	10/20/2015	T-12-0004	NEWPORT REAL ESTATE TRUST	PETERSON KURT W	5			101	V	312,000	265,100	289,900	0.93
Fall River	2017	10/20/2015	S-06-0037	LAFLEUR ROBERT H	MELLO AMBER L	48			101		220,000	215,700	219,600	1.00
Fall River	2017	10/21/2015	M-05-0034	ESPINOLA ANTONIO	SOUZA SR ALBERT	199			101		215,000	195,300	197,700	0.92
Fall River	2017	10/21/2015	F-21-0056	CABRAL JOSE	BOYES EUSEBIO B	153			101	D	215,000	134,300	202,500	0.94
Fall River	2017	10/21/2015	D-11-0065	RESENDES ERIC	ROY II WILLIAM J	857			101		279,000	103,000	288,500	1.04
Fall River	2017	10/22/2015	W-24-0030	DIDGO DENIS A	DAPONTE ROBERT	141			101		375,000	395,900	366,500	0.98
Fall River	2017	10/22/2015	J-10-0075	CARREIRO JOSHUA L	VILLELLA MEGAN	87			101		189,000	166,100	168,100	0.89
Fall River	2017	10/23/2015	Y-09-0027	POE ROSE MARIE F	JORGE IVO	9			101	U	55,000	379,800	176,200	3.20
Fall River	2017	10/23/2015	L-13-0029	RAZOOK THEODORE D	DEMEIROS SHANNON	323			101		185,000	193,200	194,800	1.05
Fall River	2017	10/23/2015	K-26-0073	GEARY GEORGE M	BROOKS MARCUS E	255			101		149,000	161,800	162,500	1.09
Fall River	2017	10/23/2015	B-07-0061	BELEDANI PAULINE A	TOMMER KRISTEN	540			101	M	132,000	255,900	180,100	1.36
Fall River	2017	10/26/2015	L-16-0043	LAVOIE	LOCHART DAVID JEROME	89			101		228,500	201,300	205,800	0.90
Fall River	2017	10/26/2015	K-16-0043	BENEFICIAL MASSACHUSETTS INC	CAPELO TOMMY	196			101	L	116,550	184,100	186,200	1.60
Fall River	2017	10/26/2015	J-15-0055	SYPASEUT SYTHONG	FEDERAL HOME LOAN MORTGAGE	161			101	L	61,846	187,700	177,000	2.86
Fall River	2017	10/26/2015	D-13-0022	DEVINE MICHAEL	FEDERAL HOME LOAN MORTGAGE	295			101	L	205,427	213,200	219,000	1.07
Fall River	2017	10/28/2015	T-25-0040	VIVEIROS THOMAS R	TORRES JEFFREY	149			101		175,000	131,000	181,900	1.04
Fall River	2017	10/28/2015	S-03-0013	PETERSON TRUSTEE CARL	GUILLMETTE AARON J	785			101		310,000	285,300	305,800	0.99
Fall River	2017	10/28/2015	P-08-0175	DEMELLO JOHN	SIROIS PAUL A	152			101		285,000	257,200	266,900	1.01
Fall River	2017	10/29/2015	W-24-0313	YOUNG RUSSELL A	PEREIRA EDALZIO M	661			101		339,000	304,300	312,600	0.92
Fall River	2017	10/29/2015	S-17-0013	COUTO JOSE M	STRANGE EVAN C	157			101		142,000	152,700	152,900	1.08
Fall River	2017	10/29/2015	H-15-0004	VEIRA MARIA D	MOURA MARIO	1112			101		230,000	237,000	239,700	1.04
Fall River	2017	10/29/2015	D-08-0007	BUCHANAN JONATHAN	KULCH JR ROBERT	344			101		286,000	233,500	265,300	0.93
Fall River	2017	10/30/2015	R-13-0007	TAVARES FRANK	AGUILAR CARMEN	127			101		235,000	209,400	216,500	0.92
Fall River	2017	10/30/2015	M-19-0108	SOVEREIGN BANK	SOK KONTHAR	87			101	L	152,500	196,300	208,300	1.37
Fall River	2017	10/30/2015	D-10-0160	DREAM HOMES LLC	VELHO JONATHAN	17			101		285,000	177,100	289,000	1.01
Fall River	2017	10/30/2015	B-04-0049	DUCHEMIN ANDREW	MELLO DANIEL R	944			101		325,000	265,500	277,500	0.85
Fall River	2017	11/02/2015	J-11-0027	PONTE JOHN L	BATISTA MARIA M	114			101		167,300	167,300	168,400	1.02
Fall River	2017	11/02/2015	F-13-0109	KFOURY ROBERT G	BERNARD MICHAEL J	213			101	U	97,747	154,100	154,600	1.58
Fall River	2017	11/04/2015	M-19-0004	JARYNA MICHAEL J	WEST NANCY A	438			101		243,000	80,600	246,300	1.01
Fall River	2017	11/05/2015	B-14-0007	KHAM SOKORN	NIFAN BON R	20			101		380,000	394,600	394,600	1.04
Fall River	2017	11/06/2015	M-05-0006	PLR CENTRAL LLC	PACHICO JEFFREY C	115			101	A	172,500	241,300	241,600	1.40
Fall River	2017	11/06/2015	J-05-0027	MARKES EDUARDO C	WILMINGTON SAVINGS FUND SOCIETY	78			101	L	99,600	156,000	156,300	1.67
Fall River	2017	11/09/2015	T-17-0043	MONIZ PAULINE	THORNG RATHAN	54			101	N	180,000	235,500	235,500	1.31
Fall River	2017	11/09/2015	P-07-0023	LAVOIE JAMES R	MCGLYNN MARC JAMES	9			101		275,800	225,800	245,000	0.89
Fall River	2017	11/09/2015	D-15-0002	MIRANDA MIGUEL A	ALMEIDA KRISTIN J	1759			101		207,500	164,700	200,500	0.97

Fall River	2017	11/09/2015	D-09-0060	LABRIE, JACQUELINE A	US BANK TRUST NA ASSOCIATION	863		SPENCER ST	101	L	204,086	179,100	183,800	0.90
Fall River	2017	11/12/2015	K-15-0105	NOGUEIRA, RAYMOND T	US BANK NATIONAL ASSOCIATION	106		ELIZABETH ST	101	L	166,000	173,700	175,400	1.06
Fall River	2017	11/12/2015	D-12-0056	WILLETTE, THOMAS E	ANDRADE CLIFF	371		PERRY ST	101		280,000	228,300	266,700	0.95
Fall River	2017	11/13/2015	G-05-0047	STROTT, RICHARD JR	FRANCO, HERBERT J	139		GERRY ST	101		148,500	150,600	149,900	1.01
Fall River	2017	11/15/2015	D-02-0082	OLGA & MICHAEL SAUCIER	MONTIGNY, GERALD P	98		PROGRESS ST	101		150,000	152,100	152,300	1.02
Fall River	2017	11/17/2015	B-21-0056	GUTOWSKI, LEON A	JAMARONE AARON	45		VERNON ST	101		230,000	205,200	228,300	0.99
Fall River	2017	11/18/2015	V-05-0055	RAMSDEN, EDWARD	RUSIN, RONALD S JR	115		POND HILL DR	101	T	160,000	199,200	254,700	1.59
Fall River	2017	11/18/2015	G-12-0058	AS TRUSTEE	US BANK NATIONAL ASSOCIATION TRUSTEE	81		BARRETT ST	101	L	125,592	162,800	162,200	1.29
Fall River	2017	11/19/2015	F-29-0027	GAGNON, EDWARD L	HSBC BANK USA NA TRUSTEE	385		PALMER ST	101	L	256,748	185,500	185,900	0.72
Fall River	2017	11/19/2015	A-10-0015	MONIZ, JOSEPH	LOBO MARCIO	56		FLYNN ST	101		245,000	202,400	226,800	0.93
Fall River	2017	11/20/2015	T-18-0110	ASSOCIATION TRUSTEE	PAIVA, CHRISTOPHER J	60		ELMER ST	101	L	103,000	222,900	230,000	2.23
Fall River	2017	11/20/2015	H-08-0013	PATENAUDE, ROLAND R	PAVAO PAUL J	371		SO BEACON ST	101		235,000	0	239,900	1.02
Fall River	2017	11/24/2015	C-02-0087	MEDEROS, VICTOR	THE BANK OF NEW YORK MELLON F/K/A	111		ORSWELL ST	101	L	240,804	240,300	246,400	1.02
Fall River	2017	11/25/2015	P-22-0056	BLANCHETTE, ALFRED C	COSTA MARIO	336		RICH ST	101		225,000	229,600	236,400	1.05
Fall River	2017	11/25/2015	D-23-0010	POTTS, GEOFFREY W	CABRAL THOMAS	140		SAWDY POND AVE	101		470,000	357,200	423,500	0.90
Fall River	2017	11/27/2015	A-08-0043	RAPOSO, ROBERTO C	WOLLERY DAVIL O	1696		BAY ST	101		183,000	161,500	180,500	0.99
Fall River	2017	11/30/2015	R-02-0079	ROYNESTAD, HEIDI L	CABRAL DUINO	76		HEMLOCK ST	101		170,000	175,500	180,100	1.06
Fall River	2017	11/30/2015	P-02-0029	PALUMBO, ANNA	CASLANHERA SCOTT	94		WARD ST	101		225,625	186,000	200,700	0.89
Fall River	2017	11/30/2015	M-08-0085	CABRAL, EDUINO F	PEDRO STEVEN	786		PINE ST	101		145,000	161,000	155,000	1.07
Fall River	2017	12/01/2015	T-17-0037	SMITH, DAVID	HOUSEHOLD FINANCE CORPORATION, II	341		GIBBS ST	101	L	116,000	193,800	196,200	1.69
Fall River	2017	12/01/2015	H-14-0035	585 REALTY CORP.	CARPENTER TRUSTEE, SARA	321		KING ST	101	L	137,000	208,500	213,400	1.56
Fall River	2017	12/09/2015	T-14-0013	PAVAO, CATRINA	FEDERAL NATIONAL MORTGAGE ASSOCIATION	218		MIT PLEASANT ST	101	L	156,800	170,000	170,800	1.09
Fall River	2017	12/04/2015	H-07-0030	DAVIS, RICHARD W	U S BANK NATIONAL ASSOCIATION	175		SPRAGUE ST	101	L	247,841	159,200	158,300	0.64
Fall River	2017	12/04/2015	E-13-0034	BETTER HOUSING, INC	ELLIOTT DAWN M	297		LAWTON ST	101		174,900	179,200	180,100	1.03
Fall River	2017	12/04/2015	E-11-0060	KEOURY, ROBERT G	MEDEROS MARCIO M	294		FIELD ST	101		264,900	235,600	263,800	1.00
Fall River	2017	12/04/2015	B-19-0007	TORRES, RICARDO	MOITOSO RYAN	57		LAROCHE ST	101	N	90,000	142,200	133,400	1.48
Fall River	2017	12/04/2015	B-04-0053	SOARES, LEO P	TORRES RICARDO	83		WHEELER ST	101		230,000	192,300	209,000	0.91
Fall River	2017	12/07/2015	P-08-0169	FISCHER, KJETUSE M FORMAN	CUPTADO NORBERTO M	83		PRIMROSE ST	101		210,000	220,500	216,300	1.03
Fall River	2017	12/07/2015	N-04-0084	TOURGEE, GEORGE H	GATTA MICHELE	229		FRANKLIN ST	101		137,000	145,100	146,300	1.07
Fall River	2017	12/07/2015	E-11-0064	KEOURY, ROBERT G	MEDEROS JOE F	623		TUCKER ST	101		253,000	251,900	251,900	1.00
Fall River	2017	12/07/2015	E-08-0098	SPINDLE CITY HOMES LLC	MALDONADO EDGAR	371		LUDLOW ST	101		272,500	63,900	252,400	0.93
Fall River	2017	12/08/2015	T-21-0011	BENEVIDES, CREG M	FALL RIVER FIVE CENTS SAVING, BANK	204		MASKELL ST	101	L	197,400	190,700	191,900	0.97
Fall River	2017	12/09/2015	F-09-0085	PINTO, GARY	SAMPAIO TIMOTHY	217		REEVES ST	101		289,000	214,600	219,600	0.88
Fall River	2017	12/09/2015	A-02-0056	TAVARES, ALEXANDER	SILVIA JR MICHAEL J	1248		BAY ST	101		230,000	223,700	229,100	1.00
Fall River	2017	12/09/2015	P-08-0050	CAMARA, ANTONIO	VAZQUEZ LUIS A	253		GARDEN ST	101		198,000	187,100	190,800	0.96
Fall River	2017	12/10/2015	M-18-0002	READY, WILLIAM D	ASSONNET REALTY LLC	100		MADISON ST	101	L	110,000	218,300	219,700	2.00
Fall River	2017	12/10/2015	L-18-0050	IMBRIGLIO, ANTHONY	SEVEZ JEFFREY	249		AUSTIN ST	101		195,000	187,100	191,900	0.98
Fall River	2017	12/10/2015	D-10-0093	CERRUTI, TODD	CARDELLI STACY A	992		NORMAN ST	101		260,000	101,400	259,100	1.00
Fall River	2017	12/11/2015	U-10-0231	STEEN REALTY AND DEVELOPMENT CORP	BENTLEY JOANN	229		HIGHCREST RD	101		350,000	388,200	365,700	1.05
Fall River	2017	12/11/2015	P-02-0094	MAITOZA, MANUEL	PERRIER, RICHARD	349		STETSON ST	101		179,900	180,000	179,300	1.00
Fall River	2017	12/11/2015	K-19-0086	ESTACIO, FRANCISCO	COSTA MARIA C	115		BARNES ST	101		235,000	221,700	225,900	0.96
Fall River	2017	12/12/2015	P-21-0009	LAFORECE, MARIE E	WIN WIN PROPERTIES LLC	64		WILLOW ST	101	N	100,000	186,200	217,000	2.17
Fall River	2017	12/15/2015	D-05-0079	SZYMKOWICZ, JARED	SILVA DARLEEN C	145		DICKINSON ST	101	V	182,000	159,100	157,000	0.86
Fall River	2017	12/16/2015	K-16-0106	ASSOCIATION	DIREITO, VIRGLIO	106		ELIZABETH ST	101	L	122,000	173,700	175,400	1.44
Fall River	2017	12/17/2015	P-17-0043	PETERSON, DANA S	US BANK TRUST N A	54		FORDNEY ST	101	L	212,860	248,100	266,500	1.35
Fall River	2017	12/17/2015	D-07-0078	MASSOUD, CLIFFORD J	OLIVERIA BRADFORD	477		DICKINSON ST	101		238,500	238,500	247,100	1.05
Fall River	2017	12/18/2015	L-07-0074	FARIAS, MICHAEL B	PROCSR CHARLENE N	25		MARION ST	101		190,000	197,600	189,300	1.00
Fall River	2017	12/19/2015	H-14-0040	COPPINGER, LESLIE A	BROT SR DANIEL M	50		FERN ST	101		193,000	245,800	236,800	1.23
Fall River	2017	12/18/2015	E-16-0027	MEDEROS, ANTONIO	SWIST KEVIN M	403		ALBERT ST	101		182,000	186,200	189,400	1.04
Fall River	2017	12/19/2015	C-17-0093	CABRAL, MATHEW T	CARVALHO ANTONIO	29		LYNWOOD ST	101		260,000	250,900	246,700	0.97
Fall River	2017	12/21/2015	U-17-0026		RODRIGUEZ, RONALD	12		OLD FARM LN	101		354,900	315,600	327,900	0.92
Fall River	2017	12/21/2015	T-24-0042	DELIMA, EDWARD	CAPELA, HEATH	20		JOSEPHINE COURT	101		250,000	192,700	198,800	0.80

Fall River	2017 I	12/22/2015	C-17-0101	HARKINS-WHITEFIELD LLC,	SOLISA NICOLE	125		LYNWOOD ST	101			269,900	96,200	264,200	0.98
Fall River	2017 I	12/23/2015	R-13-0126	LUCIANO, JORGE	CROWLEY MARION	525		RAY ST	101			234,500	295,700	208,600	0.89
Fall River	2017 I	12/23/2015	E-08-0099	CABRAL, TRUSTEE, TIMOTHY	PHUONG TUONG	498		TUCKER ST	101			245,000	83,300	230,600	0.94
Fall River	2017 I	12/24/2015	C-06-0045	COMMERCIAL RESIDENTIAL DEVELOPMENT LLC	WEBB STANLEY H	334		NEWTON ST	101	B		45,371	71,400	124,400	2.74
Fall River	2017 I	12/24/2015	C-06-0044	MODERN TECHNOLOGY HOMES LLC,	WEBB STANLEY H	344		NEWTON ST	101	B		45,371	71,500	124,400	2.74
Fall River	2017 I	12/30/2015	L-02-0020	FEDERAL NATIONAL MORTGAGE ASSOCIATION	LONGANO CINDY	179		LONDON ST	101	L		135,000	205,100	208,700	1.55
Fall River	2017 I	12/31/2015	S-12-0066	OLIVER, SANDRA R	BRUN JOSE	266		BROWNELL ST	101	W		159,500	196,200	200,200	1.26

CITY OF FALL RIVER
CODE ENFORCEMENT

Exhibit "I"

No. 0451 Application for Permit to Build 4-13-16
Fall River, MA

TO THE BUILDING OFFICIAL.

The undersigned hereby applies for a permit to build according to the following specifications:

IMPORTANT — Applicant to complete all items in sections: I, II, III, IV, and IX			
I. LOCATION:	AT (LOCATION) <u>28 Hathaway St</u> <small>(NO.) (STREET)</small> BETWEEN <u>Davol</u> AND <u>waterfront</u> <small>(CROSS STREET) (CROSS STREET)</small> SUBDIVISION _____ PLAT _____ LOT _____ <small>LOT SIZE</small>	ZONING DISTRICT <u>Water Oriented Transl District</u>	
II. TYPE AND COST OF BUILDING — All applicants complete Parts A — D			
A. TYPE OF IMPROVEMENT 1 <input type="checkbox"/> New building 2 <input type="checkbox"/> Addition (If residential, enter number of new housing units added, if any, in Part D, 13) 3 <input type="checkbox"/> Alteration (See 2 above) 4 <input checked="" type="checkbox"/> Repair, replacement 5 <input type="checkbox"/> Wrecking (If multifamily residential enter number of units in building in Part D, 13) 6 <input type="checkbox"/> Moving (relocation) 7 <input type="checkbox"/> Foundation only		D. PROPOSED USE — For "Wrecking" most recent use <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> Residential 12 <input checked="" type="checkbox"/> One family 13 <input type="checkbox"/> Two or more family — Enter number of units _____ 14 <input type="checkbox"/> Transient hotel, motel, or dormitory — Enter number of units _____ 15 <input type="checkbox"/> Garage 16 <input type="checkbox"/> Carport 17 <input type="checkbox"/> Other — Specify _____ </div> <div style="width: 48%;"> Non-Residential 18 <input type="checkbox"/> Amusement, recreational 19 <input type="checkbox"/> Church, other religious 20 <input type="checkbox"/> Industrial 21 <input type="checkbox"/> Parking garage 22 <input type="checkbox"/> Service station, repair garage 23 <input type="checkbox"/> Hospital, institutional 24 <input type="checkbox"/> Office, bank, professional 25 <input type="checkbox"/> Public utility 26 <input type="checkbox"/> School, library, other educational 27 <input type="checkbox"/> Stores, mercantile 28 <input type="checkbox"/> Tanks, towers 29 <input type="checkbox"/> Other — Specify _____ </div> </div>	
B. OWNERSHIP 8 <input checked="" type="checkbox"/> Private (individual, corporation, nonprofit institution, etc.) 9 <input type="checkbox"/> Public (Federal, State, or local government)			
C. COST 10. Cost of improvement <small>To be installed but not included in the above cost</small> a. Electrical b. Plumbing c. Heating, air conditioning d. Other (elevator, etc.) 11. TOTAL COST OF IMPROVEMENT \$		<small>(Omit cents)</small> \$ <u>32,000</u>	Describe in detail proposed work to be done <u>New roof, siding repair, window replacement, new electrical service, plumbing, heating, kitchen, 2 1/2 baths</u>
III. SELECTED CHARACTERISTICS OF BUILDING — For new buildings and additions, complete Parts E — K; for wrecking, complete only Part J, for all others, skip to IV.			
E. PRINCIPAL TYPE OF FRAME 30 <input type="checkbox"/> Masonry (wall bearing) 31 <input checked="" type="checkbox"/> Wood frame 32 <input type="checkbox"/> Structural Steel 33 <input type="checkbox"/> Reinforced concrete 34 <input type="checkbox"/> Other — Specify _____		G. TYPE OF SEWAGE DISPOSAL 40 <input checked="" type="checkbox"/> Public or private company 41 <input type="checkbox"/> Private (septic tank, etc.) H. TYPE OF WATER SUPPLY 42 <input checked="" type="checkbox"/> Public or private company 43 <input type="checkbox"/> Private (well, cistern)	
F. PRINCIPAL TYPE OF HEATING FUEL 35 <input checked="" type="checkbox"/> Gas 36 <input type="checkbox"/> Oil 37 <input type="checkbox"/> Electricity 38 <input type="checkbox"/> Coal 39 <input type="checkbox"/> Other — Specify _____		I. TYPE OF MECHANICAL Will there be central air conditioning? 44 <input type="checkbox"/> Yes 45 <input checked="" type="checkbox"/> No Will there be an elevator? 46 <input type="checkbox"/> Yes 47 <input checked="" type="checkbox"/> No	
		J. DIMENSIONS 48. Number of stories <u>2</u> 49. Total square feet of floor area, all floors, based on exterior dimensions <div style="display: flex; justify-content: space-between;"> cost \$ <u>X</u> </div> 49. Total land area, square ft.	
		K. RESIDENTIAL BUILDINGS ONLY 50. Number of bedrooms <u>4</u> 51. Number of bathrooms <u>2.5</u> <div style="display: flex; justify-content: space-between;"> Full <u>2</u> </div> <div style="display: flex; justify-content: space-between;"> Partial <u>.5</u> </div>	

28 HATHAWAY ST**BP-2016-0451**

GIS#:	4077
Map:	O
Block:	21
Lot:	0004
Category:	Residential Renovatio
Permit #:	BP-2016-0451
Project #:	JS-2016-001364
Est. Cost:	\$30,000.00
Fee Charged:	\$270.00
Balance Due:	\$0.00
Const. Class:	
Use Group:	
Lot Size(sq. ft.):	7876.0836
Zoning:	
Units Gained:	
Units Lost:	
Occupancy Load:	
Dig Safe #:	

**COMMONWEALTH OF MASSACHUSETTS
CITY OF FALL RIVER****BUILDING PERMIT****PERMISSION IS HEREBY GRANTED TO:****Contractor:****License:**

Homeowner as Contractor

Owner: COMMEAU GERALD M**Applicant:** Cathy Anne Viveiros**AT:** 28 HATHAWAY ST**Subdivision:****ISSUED ON:** 13-Apr-2016**AMENDED ON:****EXPIRES ON:** 13-Oct-2016**TO PERFORM THE FOLLOWING WORK:**

New roof, repair siding, window replacement, kitchen and bath.

Electric:	Gas:	Plumbing:	Building:
Underground:	Underground:	Underground:	Excavation:
Service:	Rough:	Rough:	Footings:
Rough:	Final:	Final:	Foundation:
Final:			Rough Frame:
Engineering:	Fire:	Health:	Fireplace/Chimney:
Final:	Final:	Final:	Insulation:
Water:	Planning:	Sewer:	
Final:	Final:	Final:	Final:
	Conservation:		
	Final:		

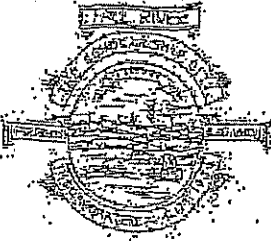
THIS PERMIT MAY BE REVOKED BY THE CITY OF FALL RIVER UPON VIOLATION OF ANY OF ITS RULES AND REGULATIONS. THIS CARD MUST BE DISPLAYED IN A CONSPICUOUS PLACE ON THE PREMISES AND NOT TORN DOWN OR REMOVED UNTIL THE WORK IS COMPLETED.

"PERSONS CONTRACTING WITH UNREGISTERED CONTRACTORS DO NOT HAVE ACCESS TO THE GUARANTY FUND (AS SET FORTH IN MGL C.142A)"

BUILDING OFFICIAL**Date**

Fec Type:	Receipt No:	Date Paid:	Check No:	Amount:
Building - Renovation > 10000	REC-2016-001475	13-Apr-16	472	\$270.00

One Government Center, 5th Floor, Phone:(508) 324-2500, Fax:(508) 324-2570, Email:Jbiszko@fallriverma.org



CITY OF FALL RIVER

FALL RIVER CODE SECTION 14-4 CERTIFICATION

Section 14-4 of the Fall River Code of Ordinances provides that the City may deny, revoke or suspend any municipal license or permit held or applied for by a person or entity that has neglected or refused to pay any municipal taxes, assessment, fees or charges or for an activity which will take place in or on a property owned by person or entity who has neglected or refused to pay any municipal taxes, assessment, fees or charges. Any person or entity intending to apply for a municipal license or permit or to renew a municipal license or permit may use this form to obtain a certification that they have complied with Section 14-4.

APPLICATION INFORMATION

Applicant's Name:	<input checked="" type="checkbox"/> Cathy Ann Viveiros
Applicant's Address:	<input checked="" type="checkbox"/> 28 Hathaway St. Fall River, MA 02720
Parcel ID:	
Email Address:	
Contact Telephone #:	

LOCATION INFORMATION

If licensed activity will take place in specific location, please provide:

Name of Owner/Landlord:	Gerald M. Coghineau
Location Address:	28 Hathaway St.
Location Parcel ID#:	0-21-4

Are you applying for an inspection certificate in conjunction with the sale of the real estate?

☐ Yes ☐ No

FOR OFFICIAL USE ONLY

Date Received: 4/1/16	Certified: <input checked="" type="checkbox"/>	Payment Plan with:	Denied:
Dated: 4/1/16	Reviewed By: S.A.		
Valid for 30 days unless June, July, August of any fiscal year..	Idalina Gerades City Collector <i>Idalina Gerades</i>		

NOTICE

Issuance of Certification is not receipt of payment or proof that taxpayer is current with taxes, assessment, fees or charges; rather it is authorization to issue licenses or permits under Section 14-4 of the Fall River Code of Ordinances.



The Commonwealth of Massachusetts
Department of Industrial Accidents
Office of Investigations
600 Washington Street
Boston, MA 02111
www.mass.gov/dia

Workers' Compensation Insurance Affidavit: Builders/Contractors/Electricians/Plumbers

Applicant Information

Please Print Legibly

Name (Business/Organization/Individual):

Cathy Ann Viveiros

Address:

28 Hathaway St.

City/State/Zip:

Fall River

Phone #:

774-301-2593

Are you an employer? Check the appropriate box:

1. ☐ I am an employer with _____ employees (full and/or part-time).*
2. ☐ I am a sole proprietor or partner-ship and have no employees working for me in any capacity. [No workers' comp. insurance required.]
3. ☒ I am a homeowner doing all work myself. [No workers' comp. insurance required.]†

4. ☐ I am a general contractor and I have hired the sub-contractors listed on the attached sheet. These sub-contractors have employees and have workers' comp. insurance.‡
5. ☐ We are a corporation and its officers have exercised their right of exemption per MGL c. 152, §1(4), and we have no employees. [No workers' comp. insurance required.]

Type of project (required):

6. ☐ New construction
7. ☐ Remodeling
8. ☐ Demolition
9. ☐ Building addition
10. ☐ Electrical repairs or additions
11. ☐ Plumbing repairs or additions
12. ☐ Roof repairs
13. ☐ Other _____

*Any applicant that checks box #1 must also fill out the section below showing their workers' compensation policy information.

†Homeowners who submit this affidavit indicating they are doing all work and then hire outside contractors must submit a new affidavit indicating such.

‡Contractors that check this box must attach an additional sheet showing the name of the sub-contractors and state whether or not those entities have employees. If the sub-contractors have employees, they must provide their workers' comp. policy number.

I am an employer that is providing workers' compensation insurance for my employees. Below is the policy and job site information.

Insurance Company Name: _____

Policy # or Self-ins. Lic. #: _____

Expiration Date: _____

Job Site Address: _____

City/State/Zip: _____

Attach a copy of the workers' compensation policy declaration page (showing the policy number and expiration date).

Failure to secure coverage as required under Section 25A of MGL c. 152 can lead to the imposition of criminal penalties of a fine up to \$1,500.00 and/or one-year imprisonment, as well as civil penalties in the form of a STOP WORK ORDER and a fine of up to \$250.00 a day against the violator. Be advised that a copy of this statement may be forwarded to the Office of Investigations of the DIA for insurance coverage verification.

I do hereby certify under the pains and penalties of perjury that the information provided above is true and correct.

Signature: _____

Date: 4-1-16

Phone #: _____

Official use only. Do not write in this area, to be completed by city or town official.

City or Town: _____

Permit/License # _____

Issuing Authority (circle one):

1. Board of Health 2. Building Department 3. City/Town Clerk 4. Electrical Inspector 5. Plumbing Inspector
6. Other _____

Contact Person: _____

Phone #: _____

IV. IDENTIFICATION — To be completed by all applicants				
	Name	Mailing address — Number, street, city, and State	ZIP code	Tel. No.
1. Owner or Lessee	Cathy Ann Viveiros	P.O. Box 701 Fall River, MA	02722	774-301-2593
2. Contractor	Self		Builder's License No	
3. Architect or Engineer				
I hereby certify that the proposed work is authorized by the owner of record and that I have been authorized by the owner to make this application as his authorized agent and we agree to conform to all applicable laws of this jurisdiction.				
Signature of Applicant		Address		Application date
Cathy Ann Viveiros		P.O. Box 701 Fall River, MA		4-1-16

DO NOT WRITE BELOW THIS LINE

V. OTHER JURISDICTION APPROVALS			
Permit or Approval	Check	Date Obtained	By
BUILDING			
PLANNING			
PLUMBING			
ELECTRICAL			
CONSERVATION COMM.			
ELEVATOR			
FOOD AND MILK			
FIRE DEPARTMENT			
WATER			
SEWER			
ENGINEERING			

VI. VALIDATION	
Building	
Permit Number	
Building	
Permit issued	_____ 20____
Building	
Permit Fee \$	\$ 270 / ⁰⁰ / ₁₀₀
Approved by:	
	TITLE

4113i

1941-1945

[illegible]

[illegible]

SALES INFORMATION

Legal Ref.	Type	Date	Sale Code
267	QC	1/20/2016	DIVORCE/CC
1-157		8/27/2003	CONVENIEN
1-155		8/26/2003	CONVENIEN
		1/17/901	

OTHER ASSESSMENTS

[illegible]

PROPERTY FACTORS

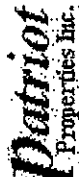
[illegible]

LAND SECTION (First 7 lines only)

End Type	Factor	Base Value	Unit Price	Adj	Neg	Neg Int	Neg Wtd	Int 1	%	Int 2	%	Int 3	%	Appraised Value	All % Class	Spec Land	J Code	Par Use
E		0	6.87	1,913.4006			WW3							103,489			HARB	

Total:	103,489	Spl. Credit	Total:	103,500
--------	---------	-------------	--------	---------

Abstract



USER DEFINED

Priority #1	Priority #2	Priority #3	House	Priority #2	Priority #3	Priority #1	Priority #2	Priority #3	ASR Map	Fact Dist	Reval Dist	Year	Land Reapp	Eld Reason
-------------	-------------	-------------	-------	-------------	-------------	-------------	-------------	-------------	---------	-----------	------------	------	------------	------------

BUILDING PERMITS

[illegible]

ACTIVITY INFORMATION

7	Name	Doug Reibelto
---	------	---------------

~~Exhibit "J"~~

Exhibit "L"

MassDOR - Massachusetts Department of Revenue
Division of Local Services
LAS PARCEL SEARCH 10/25/2019

City/Town	Fiscal Year	Process	Sale Date	Parcel Id	Seller	River	St Num	St Alpha	St Name	Use Code	NAL Code	Sale Price	Prior Assessed Value	Current Assessed Value	A/S Ratio
Fall River	2018		01/06/2016	H-18-0007	CURRY, ROBERT C JR	SARTINI MICHAEL	131		RIVERVIEW ST	101		186,000	175,000	175,700	0.94
Fall River	2018		02/06/2016	H-08-0014	PATENAUD, ROLAND R	ROGERS MARTIN L	138		SPRAGUE ST	101		234,900	238,700	245,300	0.96
Fall River	2018		01/06/2016	E-21-0046	ARCHAMBAULT, JOSEPH	FEDERAL HOME LOAN MORTGAGE CORPORATION	141		DETROIT ST	101		106,131	165,000	165,600	1.56
Fall River	2018		01/07/2016	P-06-0045	ABRAANTES, STEVEN JR	KEYES KENNETH D	512		NEW BOSTON RD	101		215,000	228,500	214,100	1.00
Fall River	2018		01/07/2016	L-01-0141	SOUSA, LIONILDE M	PACHECO JR, JOSEPH J	100		TROBIN ST	101		119,500	141,500	120,300	1.01
Fall River	2018		01/11/2016	P-21-0022	HARRINGTON, JAMES E III	BARRON, WILLIAM EUGENE	61		MOSS ST	101		242,500	218,600	219,700	0.91
Fall River	2018		01/11/2016	V-04-0026	BELOVITCH, MARI DORIA	ANDRADE, LOUIS	703		MERIDIAN ST	101		80,000	171,100	193,500	2.42
Fall River	2018		01/11/2016	P-25-0035	WELCH, SALLY	REED DENISE	695		NO EASTERN AVE	101		185,000	171,600	180,900	0.98
Fall River	2018		01/13/2016	M-07-0009	DIAS, ELISIE	CORDEIRO MICHAEL	25		COLFAX ST	101		225,000	207,100	209,200	0.93
Fall River	2018		01/19/2016	N-10-0020	SILVESTER, JO-ANN	THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK	39		DANFORTH ST	101		89,250	148,300	152,700	1.71
Fall River	2018		01/19/2016	M-27-0015	ONEWEST BANK N A	ALMEIDA HUBERTO	137		LINDEN ST	101		66,000	187,500	189,800	2.88
Fall River	2018		01/20/2016	P-07-0033	NADIEN, CELESTE	RAPOSA DAVID	237		ACACIA ST	101		225,000	218,100	220,300	0.98
Fall River	2018		01/20/2016	P-07-0013	WILLS, CHARLES C	BAKER JULIA E	91		WILLIAMSON ST	101		189,000	241,500	244,000	1.29
Fall River	2018		01/20/2016	D-21-0004	COMMEAU, GERALD M	VIVEROS CATHY ANN	28		HATHAWAY ST	101		85,000	136,800	133,900	1.58
Fall River	2018		01/21/2016	A-12-0030	DIONIZIO, CARLOS JR	FEDERAL NATIONAL MORTGAGE ASSOCIATION	352		STATE AVE	101		126,000	166,300	165,500	1.31
Fall River	2018		01/22/2016	S-07-0002	SOUSA, JOSE	BENEVIDES MARINO A	165		STEWART ST	101		85,000	164,200	164,800	1.94
Fall River	2018		01/22/2016	J-10-0021	MINER, LISA A	TAVARES PYLE M	139		WALKER ST	101		129,900	160,400	146,600	1.13
Fall River	2018		01/22/2016	D-05-0124	FORAND, DONALD R	DUBOIS CARLOS	107		SPENCER ST	101		199,500	217,100	212,700	1.07
Fall River	2018		01/22/2016	A-14-0039	HILL, EVERETT E JR	EQUICREDIT CORPORATION OF AMERICA	133		BYRON ST	101		126,650	133,400	139,800	1.06
Fall River	2018		01/27/2016	O-02-0032	DICKERMAN, ROBERT H	GENDREAU-VISCO AARON	485		ROCK ST	101		260,000	224,100	280,800	0.96
Fall River	2018		01/28/2016	X-10-0021	MARQUES, TIMOTHY	WHITE THOMAS C	22		APPLE CREEK LN	101		247,900	221,100	232,200	0.94
Fall River	2018		01/28/2016	L-13-0091	SHANNON, BRIAN R	SHANNON BRIAN R	861		VALENTINE ST	101		20,000	186,600	191,100	9.56
Fall River	2018		01/29/2016	W-36-0049	VALENTINE, DAVID W	FRARY VINCENT JAMES	25		WHITE OAK LN	101		344,000	311,600	333,700	0.97
Fall River	2018		01/29/2016	R-02-0021	COREY, CHERYL L	WANDREY JOHN W	25		HEALOCK ST	101		210,000	201,300	209,200	0.97
Fall River	2018		01/29/2016	R-02-0005	HART, JOHN C	CAPETO MICHAEL B TRUSTEE	1569		ROBESON ST	101		190,000	233,200	230,100	1.21
Fall River	2018		01/29/2016	P-25-0041	DOYLE, TIMOTHY C TRUSTEE	GRACE MARIANNE	2		CRESTWOOD ST	101		372,000	344,400	354,600	0.95
Fall River	2018		01/29/2016	E-07-0013	PERRY, JAMIN	DESOUSA FRANCISCO M	376		TOWER ST	101		215,000	183,100	194,700	0.91
Fall River	2018		01/29/2016	D-21-0019	FEDERAL NATIONAL MORTGAGE ASSOCIATION	ZMUDA CHAD	304		LAKE AVE	101		209,900	284,900	308,900	1.47
Fall River	2018		02/01/2016	G-06-0070	PEREIRA, DAVID	PAGLIARINI CHRISTOPHER	140		FOREST ST	101		174,900	176,300	181,000	1.03
Fall River	2018		02/01/2016	S-01-0029	BAY TOWN REALTY LLC	MELO, PYLE	458		MADISON ST	101		225,000	348,500	367,200	1.63
Fall River	2018		02/02/2016	C-17-0126	BADRAU, BRIANA K	CORDEIRO HORACIO	241		WHITEFIELD ST	101		267,500	246,000	247,000	0.92
Fall River	2018		02/03/2016	I-02-0015	CABRAL, TRISTEE, TIMOTHY	SIMPSON WILLIAM ARTHUR	68		LEWIN ST	101		285,000	274,900	286,000	1.00
Fall River	2018		02/04/2016	O-03-0013	HALBER, ELEANOR F	FELL JR JAMES E	655		ROCK ST	101		262,400	391,400	396,900	1.51
Fall River	2018		02/04/2016	N-08-0056	HALBER, ELEANOR F	FELL JR JAMES E	173		PURCHASE ST	101		262,400	205,200	206,200	0.79
Fall River	2018		02/05/2016	E-08-0008	LOPES, ANTHONY S JR	LOPES PAUL	257		AMERICA ST	101		155,000	171,400	163,700	1.06
Fall River	2018		02/09/2016	S-06-0055	PEDROSO, KATHLEEN	WILSON JOSEPH	176		NARRAGANSETT ST	101		217,000	194,600	196,600	0.91
Fall River	2018		02/09/2016	L-11-0079	OAK GROVE VILLAGE HOMES LLC	SUWA HENRY T	267		EDDY ST	101		233,300	200,100	225,600	0.87
Fall River	2018		02/09/2016	H-15-0028	VARIEUR, JUSTINE M	MARTINEAU CRISTAL	56		SLADE ST	101		164,000	190,600	191,200	1.17
Fall River	2018		02/09/2016	D-13-0022	FEDERAL HOME LOAN MORTGAGE	SILVIA RICHARD P	295		NEWMALL ST	101		200,000	219,000	223,100	1.12
Fall River	2018		02/09/2016	D-10-0105	FERREIRA, LINDA J	ADAMS BELARMINO A	1007		NORMAN ST	101		312,500	268,100	272,900	0.87
Fall River	2018		02/11/2016	U-18-0008	TALBOT, JOSEPH H	AFONSO DAVID S	500		MONTGOMERY ST	101		240,000	226,300	231,400	0.96
Fall River	2018		02/12/2016	L-05-0008	APPLY, NICHOLAI	DENEAULT OLIVIA	200		COVEL ST	101		137,800	139,200	139,200	1.03
Fall River	2018		02/16/2016	I-04-0110	ANDRADE, LOUIS	FOREMAN JENNIFER A	990		WILSON RD	101		150,000	148,500	154,300	1.03
Fall River	2018		02/16/2016	T-12-0070	ROBINOVITZ, EVELYN	SILVIA, DEAN	102		ARCHER ST	101		260,000	317,200	320,200	1.23
Fall River	2018		02/17/2016	B-24-0033	SILVA, CHRISTOPHER L	OCWEN LOAN SERVICING LLC	375		SHOVE ST	101		198,000	229,500	234,900	1.19
Fall River	2018		02/19/2016	K-11-0039	FEDERAL NATIONAL MORTGAGE ASSOCIATION	BROGAN, CRAIG	224		ALDEN ST	101		66,500	135,400	132,800	2.00

CARD

Fall River # 269



Patriot
Properties Inc.

IN PROCESS APPRAISAL SUMMARY

Use Code	Building Value	Yard Items	Gard Size	Land Value	Total Value	Legal Description	User Acct
101	48,400	400	7876.000	103,500	152,900	+18,400	GIS Ref
Total Gard	48,400	400	0.181	103,500	152,900	Entered Lot Size	GIS Ref
Total Parcel	48,400	400	0.181	103,500	152,900	Total Land	Insp Date
Source:	Market Adj Cost	Total Value per SQ unit	Gard	84.11	Parcel 84.11	Land Unit Price	2/20/17

PREVIOUS ASSESSMENT

Tax Year	Use	Car	Bkg Value	Ytd Items	Land Size	Land Value	Total Value	Assets Value	Notes	Date
2018	10%	EV	30,000	400	7.47A	100,500	132,000	132,000	2000 End Bill	10/20/2017

Year	EV	EV
2017	110f	30.8
2018	110f	30.8

[illegible]**SALES INFORMATION**

This Parcel contains 7,876 SQ FT of land mainly classified as ONE FAMILY H with a(n) BUNGALOW Building Built about 1900, Having Primarily CLAPBOARD Exterior and ASPHALT SH Roof Cover, with 1 Units, 1 Baths, 0 HalfBaths, 0 3/4 Baths, 7 Rooms Total and 4 Bdrms.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
---	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	-----

BUILDING PERMITS		STILL WZF		ACTIVITY INFORMATION	

Date	Number
------	--------

[illegible]

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

[illegible]

Disclaimer: This Information is believed to be correct but is subject to change and is not warranted. Database: AssessPro

Disclaimer: This information is believed to be correct but is subject to change and is not warranted.

Database: AssessPro

drebbello

2019

SKETCH

Parcel	Dep't	U/C	Fac'd	NB/Fa	Appl Value
8.77 I	45	101			40

IMAGE	ASSESS

A black and white photograph of a two-story house with a gabled roof. The house features several windows, including a large central window on the second floor and smaller windows on the first floor. A small porch or entrance is visible on the right side of the house. The house is set against a dark, textured background, possibly a field or a wall. The image is oriented horizontally on the page.



City of Fall River
Massachusetts
Department of Financial Services
TREASURER • COLLECTOR • AUDITOR • ASSESSOR

Exhibit "N"

Board of Assessors

JASIEL F. CORREIA II
Mayor

RICHARD A. GONSALVES, MAA, CHAIRMAN
NANCY L. HINOTE, MAA, CLERK
ROGER P. TACHE

PROPERTY OWNER
AFFIDAVIT OF ADDRESS/OWNERSHIP

THIS IS TO ENSURE THAT THE PROPERTY OWNER RECEIVES ALL APPROPRIATE LEGAL NOTICES AND TAX BILLS. OTHERWISE, THE OWNER'S ADDRESS STATED ON THE PROPERTY DEED SHALL BE USED AS THE MAILING ADDRESS FOR ALL CITY CORRESPONDENCE.

OUT-OF-STATE LANDLORDS: PLEASE COMPLETE AFFIDAVIT OF OWNERSHIP ON BACK, IN ADDITION TO PROVIDING THE FRONT PAGE INFORMATION.

PLEASE PRINT

DATE: 4/1/16 IS THIS PROPERTY OWNER-OCCUPIED?
YES _____ NO X

PARCEL ID: 0-21-0004

PROPERTY LOCATION: 28 Hathaway St.

PRESENT OWNER NAME: Cathy Ann Vileiros

MAILING ADDRESS: 534 Woodman St.

Fall River, MA 02724

TELEPHONE: 774-301-2593

PRESENT OWNER SIGNATURE: [Signature]

PLEASE SEND ALL CORRESPONDENCE TO:

CITY OF FALL RIVER
BOARD OF ASSESSORS
ONE GOVERNMENT CENTER
FALL RIVER, MA 02722

TEL: (508) 324-2300 OR FAX: (508) 324-2301



Exhibit "O" ✓

AFFIDAVIT OF ADDRESS

On October 25, 2011, the Fall River City Council voted to accept the provisions of MGL Ch. 59, § 57D requiring an affidavit of address (mailing address) from all property owners within the City of Fall River. Please complete the following affidavit and return to the Fall River Assessors Office, One Government Center, Fall River, MA 02722 within 30 days, as required by law. If you have any questions, please call (508) 324-2300 between the hours of 9:00 AM – 5:00 PM daily. Thank you.

FALL RIVER BOARD OF ASSESSORS

AFFIDAVIT PURSUANT TO MASS. G.L. C. 59 SEC. 57D

To: City of Fall River Board of Assessors

RE:

28 Hathaway
(Address of Assessed Property)0-21-0004
(Parcel ID# of Assessed Property)

The record title owner(s) of the above-referenced assessed property submit(s) this Affidavit, under the pains and penalties of perjury, with the following information:

1. Name of record owner(s) of above-referenced assessed property:

Cathy Ann Viveiros

2. Complete street address of record owner(s) (NOT POST OFFICE BOX)

<u>28</u>	<u>Hathaway St</u>	<u>Fall River</u>	<u>MA</u>	<u>02720</u>
No.	Street	City/Town	State	Zip

3. Mailing address of record owner(s), if different from street address provided above:

<u>PO Box 701</u>	<u>Fall River</u>	<u>MA</u>	
No.	Street	City/Town	State
			Zip

4. If residence of record owner(s) is located outside the Commonwealth of Massachusetts the following Massachusetts resident is appointed as resident agent:

Name: _____ Telephone No. () _____

____	____	____	____	____
No.	Street	City/Town	State	Zip

Please complete the reverse side of this form

I / We, the record owner(s) of the above referenced assessed property understand the following:

1. Post office address of record owner(s) and/or resident agent shall not be used and will not be accepted in compliance with Ch. 59, Sec. 57D;
2. Any change of address of record owner(s) or resident agent requires a new affidavit to be filed immediately with the Board of Assessors;
3. If the record owner is a trust, the full name of the trust, date of the trust, names(s) of the trustees and street address (NOT P.O. BOX) of trustees shall be set forth in this affidavit in Paragraphs 1 & 2 on the reverse side;
4. Failure to comply with said section shall result in a fine as provided in Ch. 59, Sec. 57D;
5. This affidavit shall be signed by the record owner(s) under the pains and penalties of perjury in accordance with MGL Ch. 268, Sec. 1A;
6. A copy of MGL Ch. 59, Sec. 57D is available for inspection in the Office of the Board of Assessors for the City of Fall River, One Government Center, Fall River, MA or online at www.fallriverma.org;
7. This affidavit shall be mailed to or filed with the Board of Assessors for the City of Fall River, One Government Center, Fall River, MA 02723 within thirty days of receipt, as required by law.
8. Once completed, the information provided by taxpayers on this Affidavit shall not be a public record and shall be used by the city or town only for either the mailing of legal notices or to contact property owners for other municipal purposes. In no event shall any information provided pursuant to this section be sold, distributed or copied to any individual or organization in any form.

This affidavit is signed under the pains and penalties of perjury this 25th day of

January, 2019.



Signature of Record Owner

Signature of Record Owner

774-301-2593

Telephone #

cviueros17@outlook.com

e-mail Address

O-21 0004 Lot

1 of 1 CARD

Residential

TOTAL ASSESSED: 184,700
41131

Fall River + 399.49

PROPERTY LOCATION

28	0004	Map	Lot
28	0004	Map	Lot

OWNERSHIP

Owner 1	VIVEIROS CATHY ANN
Owner 2	
Owner 3	

PREVIOUS OWNER

Owner 1	COMMEAU - GERALD M
Owner 2	
Owner 3	

NARRATIVE DESCRIPTION

This Parcel contains 7,876 SQ FT of land mainly classified as ONE FAMILY H with a(n) COTTAGE Building Built about 1900, Having Primarily CLAPBOARD Exterior and ASPHALT SH. Roof Cover, with 1 Units, 2 Baths, 1 HalfBaths, 0 3/4 Baths, 7 Rooms Total, and 4 Bdrms.

OTHER ASSESSMENTS

Code	Description	Amount

PROPERTY FACTORS

Light Code	25000	25000	25000
IND	Industrial	100	ALL UTIL

LAND SECTION (First 7 lines only)

101 ONE FAMILY	7876	SQ FT	SITE

IN PROCESS APPRAISAL SUMMARY

101	79,300	7876.000	105,400	184,700

PREVIOUS ASSESSMENT

2019	101	FV	51,500	400	7,876	105,400	157,300	12/20/2018
2018	101	FV	30,000	400	7,876	103,500	133,900	12/20/2017
2017	101	FV	30,800	400	7,876	105,600	136,800	12/8/2016

SALES INFORMATION

2016	101	FV	81,500	400	7,876	110,000	192,000	11/1/2016
2015	101	FV	81,600	400	7,876	105,900	187,900	11/20/2015
2014	101	FV	81,600	400	7,876	111,500	193,500	12/6/2013

SALES INFORMATION

2013	101	EX	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

SALES INFORMATION

2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013
2013	101	FV	81,600	400	7,876	113,700	195,700	2/13/2013

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USER DEFINED

PRICE PER SQ FT	24.13
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PRICE PER SQ FT	24.13

Exhibit "P"



Original Bill

Reprint

Preferences

Diagnostics

Bill Information

Year: 2017 Category: RE-R Number: 4588

Notes/Alerts

JAN 1 Owner: COMMEAU, GERALD M

Special Conditions/Notes

View prior unpaid bills

View ancestor prior unpaid bills

Effective Date

Due 10/18/2019

Billed Item Information

Year: 2017 Parcel: 0210004 View Source

Owner of record's customer number

Owner of record's name

Customer Information

Customer ID: 1737988 View Bills

COMMEAU, GERALD M.
C/O VIVEIROS CATHY ANN
534 WOODMAN ST
FALL RIVER, MA 02724

Property Information

Parcel ID: 021-0004 View Bill

Alt Parc

Prop Loc: 28 HATHAWAY ST

Installments

Charges

History

Events

Audits

Inv Ty	Entry Date	Effective Da	th Number	stomer ID	Customer Name	Amount	Payment Met	Check/Ref Num	Paid	Source	Clerk	Reason	slpt Number	mal Year
RENT	01/24/2017	01/23/2017	79630	1737988	COMMEAU, GERALD M	302.52	CHECK	545	CO...	History	charla	claimend	4379478	2017
RENT	12/10/2016	12/10/2016	78032	1737988	COMMEAU, GERALD M	0.00			pa...	History	rmerder		4350093	2017
RENT	11/23/2016	11/29/2016	77580	1737988	COMMEAU, GERALD M	666.02	CHECK	524	VL...	History	charla		4344885	2017
RENT	07/27/2016	07/27/2016	73724	1737988	COMMEAU, GERALD M	658.95	CHECK	499	VL...	History	charla		4247160	2017
	12/10/2016	12/10/2016		1737988	COMMEAU, GERALD M	0.00				Adjust...	rmerder	PRELIM	247248	2017

15 of 91

Attachments (1)

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