



RECEIVED
BUILDING INSPECTOR'S OFFICE

DEC 17 2021

Building & Zoning Dept.
41 City Hall Place
Plattsburgh, New York 12901
Ph: 518-563-7707
Fax: 518-563-6426

 X USE
CLASS A VARIANCE

 AREA
CLASS B VARIANCE

 SUP
SPECIAL USE PERMIT

Date: _____

Appeal No.: 2310

An application is hereby made to the Zoning Board of Appeals pursuant to the City of Plattsburgh Zoning Ordinance for a variance to allow the property use as herein described.

Applicant: Stephanie Boswell-Davies

Applicant's Address: 45 Winding Brook Rd
 Peru NY 12972

Telephone No.: (518) 593-5392

Parcel Identification: 207.19-4-5

Location of Request: 78 Broad Street

Property Owner: Boswell-Davies Properties

Request Description: to increase occupancy to five students
 in the 5 (five) bedroom home.

Zoning District: RH

Section Appealed: 360-11

Previous Appeal: No.: 2301 Date: 11/15/2021

Identify Applicant's Right to Apply for Variance:

Ownership: X Long Term Lease: _____ Contract To Purchase: _____

Other (Please Explain): _____

Applications for Zoning Variances must be accompanied by:
13 copies of existing and proposed site plan
13 copies of existing and proposed floor plan

The Zoning Board of Appeals may impose reasonable conditions and restrictions on the grant of area and use variances provided they are directly related to and incidental to the proposed use of the property. Such conditions shall be consistent with the spirit and intent of the zoning law, and shall be imposed for the purpose of minimizing any adverse impact such variance may have on the neighborhood or community.

 Stephanie Boswell-Davies
Signature (Owner/Applicant)
 Stephanie Boswell-Davies
Print First and Last Name

 Lori L. Delaney
Notary Public
LORI L. DELANEY
Notary Public, State of New York
Qual. in Clinton Co. No. 01DE6190761
My Commission Expires July 28, 2024

Use Variances Standards

The state statues defined a use variance as: "the authorization by the zoning board of appeals for the use of land for a purpose which is otherwise not allowed or is prohibited by the applicable zoning regulation. General City Law, 81-b(1)

The state statues then go on to provide the zoning board with the standards for granting the use variance:

(b) No such use variance shall be granted by the zoning board of appeals without a showing by the applicant that applicable zoning regulations and restrictions have caused unnecessary hardship. In order to prove such unnecessary hardship the applicant shall demonstrate to the board of appeals that for each and every permitted use under the zoning regulations for the particular district where the property is located:

(1) the applicant cannot realize a reasonable return, provided that the lack of return is substantial as demonstrated by competent financial evidence;

(2) That the alleged hardship to the property in question is unique, and does not apply to a substantial portion of the district of neighborhood;

(3) that the requested use variance, if granted, will not alter the essential character of the neighborhood;

(4) that the alleged hardship has not been self created.

The board of appeals, in granting of use variances, shall grant the minimum variance that it shall deem necessary and adequate to address the unnecessary hardship proved by the applicant, and at the same time preserve and protect the character of the neighborhood and the health, safety and welfare of the community." General City Law, 81-b(3)

USE VARIANCE CRITERIA

No such use variance shall be granted by the zoning board of appeals without a showing by the applicant that applicable zoning regulations and restrictions have caused an "Unnecessary Hardship." In order to prove such unnecessary hardship the applicant shall demonstrate to the Zoning Board of Appeals that for each and every permitted use under the zoning regulations for the particular district where the property is located:

Please give a written response to the following criteria;

- (1) You must prove a lack of reasonable return. Please provide competent financial evidence which proves a lack of reasonable return.

Boswell-Davies Properties LLC purchased 7B Broad St as a 5 bedroom, 2 bathroom home according to the Property Description Report by the Municipality of City of Plattsburgh for \$175,000 on August 8th 2019. There were 5 tenants living in the home, each having their own bedroom. With the many upgrades that have been completed, there is a lack of reasonable return. We have completed upgrades inside the home, and outside of the home and we hope to redo the driveway this summer.

(2) Please demonstrate why your hardship is unique to your property and does not apply to a substantial portion of the neighborhood. Our hardship is unique to our property because the home was sold as a 5 bedroom home. By allowing 5 tenants, it helps us to be able to afford the upgrades that we are attempting to have completed. With only 4 tenants we would not be making enough money to provide needed upgrades to the property.

(3) Please show that granting this use variance will not change the essential character of the neighborhood. By granting this variance, it will not change the essential character of the neighborhood due to the home already being a 5 bedroom home & it has been occupied by 5 tenants due to the prior owner not disclosing the prior letter restricting the tenants.

- (4) Please demonstrate why the alleged hardship has not been self-created

As stated this house was sold as a 5 bedroom home. With assessments going up, as well as the taxes increasing (currently pay \$6,452.02/year), in addition to upgrades we are completing it is vital to have the 5th tenant. These students are only living in the residence from the end of August to mid December then again from the end of January to mid May. There are no other income coming in from the residence.

**Full Environmental Assessment Form
Part 1 - Project and Setting**

Instructions for Completing Part 1

Part 1 is to be completed by the applicant or project sponsor. Responses become part of the application for approval or funding, are subject to public review, and may be subject to further verification.

Complete Part 1 based on information currently available. If additional research or investigation would be needed to fully respond to any item, please answer as thoroughly as possible based on current information; indicate whether missing information does not exist, or is not reasonably available to the sponsor; and, when possible, generally describe work or studies which would be necessary to update or fully develop that information.

Applicants/sponsors must complete all items in Sections A & B. In Sections C, D & E, most items contain an initial question that must be answered either "Yes" or "No". If the answer to the initial question is "Yes", complete the sub-questions that follow. If the answer to the initial question is "No", proceed to the next question. Section F allows the project sponsor to identify and attach any additional information. Section G requires the name and signature of the applicant or project sponsor to verify that the information contained in Part 1 is accurate and complete.

A. Project and Applicant/Sponsor Information.

| | | |
|---|---------------------------|--------------------------|
| Name of Action or Project: | | |
| Project Location (describe, and attach a general location map): 78 Broad St Plattsburgh NY 12901 | | |
| Brief Description of Proposed Action (include purpose or need): Boswell-Davies Properties purchased 78 Broad St in August 2019, as a 5 bedroom 2 bathroom home. It is documented on the local tax map as a 5 bedroom 2 bathroom home. It was not until there was a home inspection, that we were notified that the home can be rented to no more than 4 "non blood" relatives. | | |
| Name of Applicant/Sponsor: Stephanie Boswell-Davies | Telephone: (518) 593-8392 | E-Mail: stfer@ic.adi.com |
| Address: 45 winding Brook Rd | | |
| City/PO: Pen NY 12972 | State: NY | Zip Code: 12972 |
| Project Contact (if not same as sponsor; give name and title/role): | Telephone: | |
| | E-Mail: | |
| Address: | | |
| City/PO: | State: | Zip Code: |
| Property Owner (if not same as sponsor): | Telephone: | |
| | E-Mail: | |
| Address: | | |
| City/PO: | State: | Zip Code: |

B. Government Approvals

B. Government Approvals, Funding, or Sponsorship. ("Funding" includes grants, loans, tax relief, and any other forms of financial assistance.)

| Government Entity | If Yes: Identify Agency and Approval(s) Required | Application Date (Actual or projected) |
|---|--|---|
| a. City Council, Town Board, <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No or Village Board of Trustees | | |
| b. City, Town or Village Planning Board or Commission <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| c. City, Town or Village Zoning Board of Appeals <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | City of Plattsburgh | 12/17/2021 |
| d. Other local agencies <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| e. County agencies <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| f. Regional agencies <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| g. State agencies <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| h. Federal agencies <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | |
| i. Coastal Resources. | | |
| i. Is the project site within a Coastal Area, or the waterfront area of a Designated Inland Waterway? | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| ii. Is the project site located in a community with an approved Local Waterfront Revitalization Program? | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| iii. Is the project site within a Coastal Erosion Hazard Area? | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

C. Planning and Zoning

C.1. Planning and zoning actions.

Will administrative or legislative adoption, or amendment of a plan, local law, ordinance, rule or regulation be the only approval(s) which must be granted to enable the proposed action to proceed? Yes No

- If Yes, complete sections C, F and G.
- If No, proceed to question C.2 and complete all remaining sections and questions in Part 1

C.2. Adopted land use plans.

a. Do any municipally- adopted (city, town, village or county) comprehensive land use plan(s) include the site where the proposed action would be located? Yes No

If Yes, does the comprehensive plan include specific recommendations for the site where the proposed action would be located? Yes No

b. Is the site of the proposed action within any local or regional special planning district (for example: Greenway; Brownfield Opportunity Area (BOA); designated State or Federal heritage area; watershed management plan; or other?) Yes No

If Yes, identify the plan(s):

c. Is the proposed action located wholly or partially within an area listed in an adopted municipal open space plan, or an adopted municipal farmland protection plan? Yes No

If Yes, identify the plan(s):

C.3. Zoning

a. Is the site of the proposed action located in a municipality with an adopted zoning law or ordinance. Yes No
 If Yes, what is the zoning classification(s) including any applicable overlay district?

b. Is the use permitted or allowed by a special or conditional use permit? Yes No

c. Is a zoning change requested as part of the proposed action? Yes No
 If Yes,
 i. What is the proposed new zoning for the site? _____

C.4. Existing community services.

a. In what school district is the project site located? Plattsburgh City School District

b. What police or other public protection forces serve the project site? Plattsburgh City Police, University Police, New York State Police, Clinton County Sheriff

c. Which fire protection and emergency medical services serve the project site? Plattsburgh City Fire Station # EMS, EMTs @ CUPH

d. What parks serve the project site?

D. Project Details

D.1. Proposed and Potential Development

a. What is the general nature of the proposed action (e.g., residential, industrial, commercial, recreational; if mixed, include all components)?
Residential

b. a. Total acreage of the site of the proposed action? 63 x 233 acres
 b. Total acreage to be physically disturbed? 0 acres
 c. Total acreage (project site and any contiguous properties) owned or controlled by the applicant or project sponsor? _____ acres

c. Is the proposed action an expansion of an existing project or use? Yes No
 i. If Yes, what is the approximate percentage of the proposed expansion and identify the units (e.g., acres, miles, housing units, square feet)? % _____ Units: _____

d. Is the proposed action a subdivision, or does it include a subdivision? Yes No
 If Yes,
 i. Purpose or type of subdivision? (e.g., residential, industrial, commercial; if mixed, specify types) _____
 ii. Is a cluster/conservation layout proposed? Yes No
 iii. Number of lots proposed? _____
 iv. Minimum and maximum proposed lot sizes? Minimum _____ Maximum _____

e. Will the proposed action be constructed in multiple phases? Yes No
 i. If No, anticipated period of construction: 0 months
 ii. If Yes:
 • Total number of phases anticipated _____
 • Anticipated commencement date of phase 1 (including demolition) _____ month _____ year
 • Anticipated completion date of final phase _____ month _____ year
 • Generally describe connections or relationships among phases, including any contingencies where progress of one phase may determine timing or duration of future phases: _____

f. Does the project include new residential uses? Yes No
 If Yes, show numbers of units proposed.

| | One Family | Two Family | Three Family | Multiple Family (four or more) |
|---------------|------------|------------|--------------|--------------------------------|
| Initial Phase | _____ | _____ | _____ | _____ |
| At completion | _____ | _____ | _____ | _____ |
| of all phases | _____ | _____ | _____ | _____ |

g. Does the proposed action include new non-residential construction (including expansions)? Yes No
 If Yes,

i. Total number of structures _____

ii. Dimensions (in feet) of largest proposed structure: _____ height; _____ width; and _____ length

iii. Approximate extent of building space to be heated or cooled: _____ square feet

h. Does the proposed action include construction or other activities that will result in the impoundment of any liquids, such as creation of a water supply, reservoir, pond, lake, waste lagoon or other storage? Yes No
 If Yes,

i. Purpose of the impoundment: _____

ii. If a water impoundment, the principal source of the water: Ground water Surface water streams Other specify: _____

iii. If other than water, identify the type of impounded/contained liquids and their source. _____

iv. Approximate size of the proposed impoundment. Volume: _____ million gallons; surface area: _____ acres

v. Dimensions of the proposed dam or impounding structure: _____ height; _____ length

vi. Construction method/materials for the proposed dam or impounding structure (e.g., earth fill, rock, wood, concrete): _____

D.2. Project Operations

a. Does the proposed action include any excavation, mining, or dredging, during construction, operations, or both? (Not including general site preparation, grading or installation of utilities or foundations where all excavated materials will remain onsite) Yes No
 If Yes:

i. What is the purpose of the excavation or dredging? _____

ii. How much material (including rock, earth, sediments, etc.) is proposed to be removed from the site?

- Volume (specify tons or cubic yards): _____
- Over what duration of time? _____

iii. Describe nature and characteristics of materials to be excavated or dredged, and plans to use, manage or dispose of them. _____

iv. Will there be onsite dewatering or processing of excavated materials? Yes No
 If yes, describe: _____

v. What is the total area to be dredged or excavated? _____ acres

vi. What is the maximum area to be worked at any one time? _____ acres

vii. What would be the maximum depth of excavation or dredging? _____ feet

viii. Will the excavation require blasting? Yes No

ix. Summarize site reclamation goals and plan: _____

b. Would the proposed action cause or result in alteration of, increase or decrease in size of, or encroachment into any existing wetland, waterbody, shoreline, beach or adjacent area? Yes No
 If Yes:

i. Identify the wetland or waterbody which would be affected (by name, water index number, wetland map number or geographic description). _____

ii. Describe how the proposed action would affect that waterbody or wetland, e.g. excavation, fill, placement of structures, or alteration of channels, banks and shorelines. Indicate extent of activities, alterations and additions in square feet or acres:

iii. Will the proposed action cause or result in disturbance to bottom sediments? Yes No
If Yes, describe: _____

iv. Will the proposed action cause or result in the destruction or removal of aquatic vegetation? Yes No
If Yes:

- acres of aquatic vegetation proposed to be removed: _____
- expected acreage of aquatic vegetation remaining after project completion: _____
- purpose of proposed removal (e.g. beach clearing, invasive species control, boat access): _____
- proposed method of plant removal: _____
- if chemical/herbicide treatment will be used, specify product(s): _____

v. Describe any proposed reclamation/mitigation following disturbance: _____

c. Will the proposed action use, or create a new demand for water? Yes No
If Yes:

i. Total anticipated water usage/demand per day: _____ gallons/day

ii. Will the proposed action obtain water from an existing public water supply? Yes No
If Yes:

- Name of district or service area: _____
- Does the existing public water supply have capacity to serve the proposal? Yes No
- Is the project site in the existing district? Yes No
- Is expansion of the district needed? Yes No
- Do existing lines serve the project site? Yes No

iii. Will line extension within an existing district be necessary to supply the project?
If Yes:

- Describe extensions or capacity expansions proposed to serve this project: _____
- Source(s) of supply for the district: _____

iv. Is a new water supply district or service area proposed to be formed to serve the project site? Yes No
If Yes:

- Applicant/sponsor for new district: _____
- Date application submitted or anticipated: _____
- Proposed source(s) of supply for new district: _____

v. If a public water supply will not be used, describe plans to provide water supply for the project: _____

vi. If water supply will be from wells (public or private), what is the maximum pumping capacity: _____ gallons/minute.

d. Will the proposed action generate liquid wastes? Yes No
If Yes:

i. Total anticipated liquid waste generation per day: _____ gallons/day

ii. Nature of liquid wastes to be generated (e.g., sanitary wastewater, industrial; if combination, describe all components and approximate volumes or proportions of each): _____

iii. Will the proposed action use any existing public wastewater treatment facilities? Yes No
If Yes:

- Name of wastewater treatment plant to be used: _____
- Name of district: _____
- Does the existing wastewater treatment plant have capacity to serve the project? Yes No
- Is the project site in the existing district? Yes No
- Is expansion of the district needed? Yes No

- Do existing sewer lines serve the project site? Yes No
 - Will a line extension within an existing district be necessary to serve the project? Yes No
- If Yes:
- Describe extensions or capacity expansions proposed to serve this project: _____

- iv. Will a new wastewater (sewage) treatment district be formed to serve the project site? Yes No
- If Yes:
- Applicant/sponsor for new district: _____
 - Date application submitted or anticipated: _____
 - What is the receiving water for the wastewater discharge? _____

v. If public facilities will not be used, describe plans to provide wastewater treatment for the project, including specifying proposed receiving water (name and classification if surface discharge or describe subsurface disposal plans):

vi. Describe any plans or designs to capture, recycle or reuse liquid waste: _____

- c. Will the proposed action disturb more than one acre and create stormwater runoff, either from new point sources (i.e. ditches, pipes, swales, curbs, gutters or other concentrated flows of stormwater) or non-point source (i.e. sheet flow) during construction or post construction? Yes No
- If Yes:

i. How much impervious surface will the project create in relation to total size of project parcel?

_____ Square feet or _____ acres (impervious surface)

_____ Square feet or _____ acres (parcel size)

ii. Describe types of new point sources. _____

iii. Where will the stormwater runoff be directed (i.e. on-site stormwater management facility/structures, adjacent properties, groundwater, on-site surface water or off-site surface waters)?

- If to surface waters, identify receiving water bodies or wetlands: _____

- Will stormwater runoff flow to adjacent properties? Yes No

iv. Does the proposed plan minimize impervious surfaces, use pervious materials or collect and re-use stormwater? Yes No

f. Does the proposed action include, or will it use on-site, one or more sources of air emissions, including fuel combustion, waste incineration, or other processes or operations? Yes No

- If Yes, identify:
- i. Mobile sources during project operations (e.g., heavy equipment, fleet or delivery vehicles)
 - ii. Stationary sources during construction (e.g., power generation, structural heating, batch plant, crushers)
 - iii. Stationary sources during operations (e.g., process emissions, large boilers, electric generation)

g. Will any air emission sources named in D.2.f (above), require a NY State Air Registration, Air Facility Permit, or Federal Clean Air Act Title IV or Title V Permit? Yes No

If Yes:

i. Is the project site located in an Air quality non-attainment area? (Area routinely or periodically fails to meet ambient air quality standards for all or some parts of the year) Yes No

- ii. In addition to emissions as calculated in the application, the project will generate:
- _____ Tons/year (short tons) of Carbon Dioxide (CO₂)
 - _____ Tons/year (short tons) of Nitrous Oxide (N₂O)
 - _____ Tons/year (short tons) of Perfluorocarbons (PFCs)
 - _____ Tons/year (short tons) of Sulfur Hexafluoride (SF₆)
 - _____ Tons/year (short tons) of Carbon Dioxide equivalent of Hydrofluorocarbons (HFCs)
 - _____ Tons/year (short tons) of Hazardous Air Pollutants (HAPs)

h. Will the proposed action generate or emit methane (including, but not limited to, sewage treatment plants, landfills, composting facilities)? Yes No

If Yes:

i. Estimate methane generation in tons/year (metric): _____

ii. Describe any methane capture, control or elimination measures included in project design (e.g., combustion to generate heat or electricity, flaring): _____

i. Will the proposed action result in the release of air pollutants from open-air operations or processes, such as quarry or landfill operations? Yes No

If Yes: Describe operations and nature of emissions (e.g., diesel exhaust, rock particulates/dust): _____

j. Will the proposed action result in a substantial increase in traffic above present levels or generate substantial new demand for transportation facilities or services? Yes No

If Yes:

i. When is the peak traffic expected (Check all that apply): Morning Evening Weekend
 Randomly between hours of _____ to _____

ii. For commercial activities only, projected number of truck trips/day and type (e.g., semi trailers and dump trucks): _____

iii. Parking spaces: Existing _____ Proposed _____ Net increase/decrease _____

iv. Does the proposed action include any shared use parking? Yes No

v. If the proposed action includes any modification of existing roads, creation of new roads or change in existing access, describe: _____

vi. Are public/private transportation service(s) or facilities available within 1/2 mile of the proposed site? Yes No

vii. Will the proposed action include access to public transportation or accommodations for use of hybrid, electric or other alternative fueled vehicles? Yes No

viii. Will the proposed action include plans for pedestrian or bicycle accommodations for connections to existing pedestrian or bicycle routes? Yes No

k. Will the proposed action (for commercial or industrial projects only) generate new or additional demand for energy? Yes No

If Yes:

i. Estimate annual electricity demand during operation of the proposed action: _____

ii. Anticipated sources/suppliers of electricity for the project (e.g., on-site combustion, on-site renewable, via grid/local utility, or other): _____

iii. Will the proposed action require a new, or an upgrade, to an existing substation? Yes No

l. Hours of operation. Answer all items which apply. /

| | |
|--|---|
| <p>i. During Construction:</p> <ul style="list-style-type: none"> • Monday - Friday: _____ • Saturday: _____ • Sunday: _____ • Holidays: _____ | <p>ii. During Operations:</p> <ul style="list-style-type: none"> • Monday - Friday: _____ • Saturday: _____ • Sunday: _____ • Holidays: _____ |
|--|---|

m. Will the proposed action produce noise that will exceed existing ambient noise levels during construction, operation, or both? Yes No
 If yes:
 i. Provide details including sources, time of day and duration:

ii. Will the proposed action remove existing natural barriers that could act as a noise barrier or screen? Yes No
 Describe: _____

n. Will the proposed action have outdoor lighting? Yes No
 If yes:
 i. Describe source(s), location(s), height of fixture(s), direction/aim, and proximity to nearest occupied structures:

ii. Will proposed action remove existing natural barriers that could act as a light barrier or screen? Yes No
 Describe: _____

o. Does the proposed action have the potential to produce odors for more than one hour per day? Yes No
 If Yes, describe possible sources, potential frequency and duration of odor emissions, and proximity to nearest occupied structures:

p. Will the proposed action include any bulk storage of petroleum (combined capacity of over 1,100 gallons) or chemical products 185 gallons in above ground storage or any amount in underground storage? Yes No
 If Yes:
 i. Product(s) to be stored _____
 ii. Volume(s) _____ per unit time _____ (e.g., month, year)
 iii. Generally, describe the proposed storage facilities: _____

q. Will the proposed action (commercial, industrial and recreational projects only) use pesticides (i.e., herbicides, insecticides) during construction or operation? Yes No
 If Yes:
 i. Describe proposed treatment(s):

ii. Will the proposed action use Integrated Pest Management Practices? Yes No

r. Will the proposed action (commercial or industrial projects only) involve or require the management or disposal of solid waste (excluding hazardous materials)? Yes No
 If Yes:
 i. Describe any solid waste(s) to be generated during construction or operation of the facility:
 • Construction: _____ tons per _____ (unit of time)
 • Operation: _____ tons per _____ (unit of time)
 ii. Describe any proposals for on-site minimization, recycling or reuse of materials to avoid disposal as solid waste:
 • Construction: _____
 • Operation: _____

iii. Proposed disposal methods/facilities for solid waste generated on-site:
 • Construction: _____
 • Operation: _____

s. Does the proposed action include construction or modification of a solid waste management facility? Yes No

If Yes:

i. Type of management or handling of waste proposed for the site (e.g., recycling or transfer station, composting, landfill, or other disposal activities): _____

ii. Anticipated rate of disposal/processing:

- _____ Tons/month, if transfer or other non-combustion/thermal treatment, or
- _____ Tons/hour, if combustion or thermal treatment

iii. If landfill, anticipated site life: _____ years

t. Will the proposed action at the site involve the commercial generation, treatment, storage, or disposal of hazardous waste? Yes No

If Yes:

i. Name(s) of all hazardous wastes or constituents to be generated, handled or managed at facility: _____

ii. Generally describe processes or activities involving hazardous wastes or constituents: _____

iii. Specify amount to be handled or generated _____ tons/month

iv. Describe any proposals for on-site minimization, recycling or reuse of hazardous constituents: _____

v. Will any hazardous wastes be disposed at an existing offsite hazardous waste facility? Yes No

If Yes: provide name and location of facility: _____

If No: describe proposed management of any hazardous wastes which will not be sent to a hazardous waste facility: _____

E. Site and Setting of Proposed Action

E.1. Land uses on and surrounding the project site

a. Existing land uses.

i. Check all uses that occur on, adjoining and near the project site.

Urban Industrial Commercial Residential (suburban) Rural (non-farm)

Forest Agriculture Aquatic Other (specify): _____

ii. If mix of uses, generally describe: _____

b. Land uses and covertsypes on the project site.

| Land use or Covertypes | Current Acreage | Acreage After Project Completion | Change (Acres +/-) |
|--|-----------------|----------------------------------|--------------------|
| • Roads, buildings, and other paved or impervious surfaces | | | 0 |
| • Forested | | | 0 |
| • Meadows, grasslands or brushlands (non-agricultural, including abandoned agricultural) | | | 0 |
| • Agricultural (includes active orchards, field, greenhouse etc.) | | | 0 |
| • Surface water features (lakes, ponds, streams, rivers, etc.) | | | 0 |
| • Wetlands (freshwater or tidal) | | | 0 |
| • Non-vegetated (bare rock, earth or fill) | | | 0 |
| • Other Describe: _____ | | | 0 |

c. Is the project site presently used by members of the community for public recreation? Yes No
 i. If Yes: explain: _____

d. Are there any facilities serving children, the elderly, people with disabilities (e.g., schools, hospitals, licensed day care centers, or group homes) within 1500 feet of the project site? Yes No
 If Yes:
 i. Identity Facilities: SUNY Plattsburgh

c. Does the project site contain an existing dam? Yes No
 If Yes:
 i. Dimensions of the dam and impoundment:
 • Dam height: _____ feet
 • Dam length: _____ feet
 • Surface area: _____ acres
 • Volume impounded: _____ gallons OR acre-feet
 ii. Dam's existing hazard classification: _____
 iii. Provide date and summarize results of last inspection: _____

f. Has the project site ever been used as a municipal, commercial or industrial solid waste management facility, or does the project site adjoin property which is now, or was at one time, used as a solid waste management facility? Yes No
 If Yes:
 i. Has the facility been formally closed? Yes No
 • If yes, cite sources/documentation: _____
 ii. Describe the location of the project site relative to the boundaries of the solid waste management facility: _____
 iii. Describe any development constraints due to the prior solid waste activities: _____

g. Have hazardous wastes been generated, treated and/or disposed of at the site, or does the project site adjoin property which is now or was at one time used to commercially treat, store and/or dispose of hazardous waste? Yes No
 If Yes:
 i. Describe waste(s) handled and waste management activities, including approximate time when activities occurred: _____

h. Potential contamination history. Has there been a reported spill at the proposed project site, or have any remedial actions been conducted at or adjacent to the proposed site? Yes No
 If Yes:
 i. Is any portion of the site listed on the NYSDEC Spills Incidents database or Environmental Site Remediation database? Check all that apply: Yes No
 Yes - Spills Incidents database Provide DEC ID number(s): _____
 Yes - Environmental Site Remediation database Provide DEC ID number(s): _____
 Neither database
 ii. If site has been subject of RCRA corrective activities, describe control measures: _____
 iii. Is the project within 2000 feet of any site in the NYSDEC Environmental Site Remediation database? Yes No
 If yes, provide DEC ID number(s): _____
 iv. If yes to (i), (ii) or (iii) above, describe current status of site(s): _____

v. Is the project site subject to an institutional control limiting property uses? Yes No

- If yes, DEC site ID number: _____
- Describe the type of institutional control (e.g., deed restriction or easement): _____
- Describe any use limitations: _____
- Describe any engineering controls: _____
- Will the project affect the institutional or engineering controls in place? Yes No
- Explain: _____

E.2. Natural Resources On or Near Project Site

a. What is the average depth to bedrock on the project site? _____ feet

b. Are there bedrock outcroppings on the project site? Yes No
 If Yes, what proportion of the site is comprised of bedrock outcroppings? _____ %

c. Predominant soil type(s) present on project site: Grass / Sand 100 %
 _____ %
 _____ %

d. What is the average depth to the water table on the project site? Average: _____ feet

e. Drainage status of project site soils: Well Drained: _____ % of site
 Moderately Well Drained: _____ % of site
 Poorly Drained: _____ % of site

f. Approximate proportion of proposed action site with slopes: 0-10%: 100 % of site
 10-15%: _____ % of site
 15% or greater: _____ % of site

g. Are there any unique geologic features on the project site? Yes No
 If Yes, describe: _____

h. Surface water features.

i. Does any portion of the project site contain wetlands or other waterbodies (including streams, rivers, ponds or lakes)? Yes No

ii. Do any wetlands or other waterbodies adjoin the project site? Yes No

If Yes to either i or ii, continue. If No, skip to E.2.i.

iii. Are any of the wetlands or waterbodies within or adjoining the project site regulated by any federal, state or local agency? Yes No

iv. For each identified regulated wetland and waterbody on the project site, provide the following information:

| | | |
|-------------------------------------|------------|------------------------|
| • Streams: | Name _____ | Classification _____ |
| • Lakes or Ponds: | Name _____ | Classification _____ |
| • Wetlands: | Name _____ | Approximate Size _____ |
| • Wetland No. (if regulated by DEC) | _____ | |

v. Are any of the above water bodies listed in the most recent compilation of NYS water quality-impaired waterbodies? Yes No
 If yes, name of impaired water body/bodies and basis for listing as impaired: _____

i. Is the project site in a designated Floodway? Yes No

j. Is the project site in the 100-year Floodplain? Yes No

k. Is the project site in the 500-year Floodplain? Yes No

l. Is the project site located over, or immediately adjoining, a primary, principal or sole source aquifer? Yes No
 If Yes:
 i. Name of aquifer: _____

m. Identify the predominant wildlife species that occupy or use the project site: _____

n. Does the project site contain a designated significant natural community? Yes No
 If Yes:
 i. Describe the habitat/community (composition, function, and basis for designation): _____
 ii. Source(s) of description or evaluation: _____
 iii. Extent of community/habitat:
 • Currently: _____ acres
 • Following completion of project as proposed: _____ acres
 • Gain or loss (indicate + or -): _____ acres

o. Does project site contain any species of plant or animal that is listed by the federal government or NYS as endangered or threatened, or does it contain any areas identified as habitat for an endangered or threatened species? Yes No
 If Yes:
 i. Species and listing (endangered or threatened): _____

p. Does the project site contain any species of plant or animal that is listed by NYS as rare, or as a species of special concern? Yes No
 If Yes:
 i. Species and listing: _____

q. Is the project site or adjoining area currently used for hunting, trapping, fishing or shell fishing? Yes No
 If yes, give a brief description of how the proposed action may affect that use: _____

E.3. Designated Public Resources On or Near Project Site

a. Is the project site, or any portion of it, located in a designated agricultural district certified pursuant to Agriculture and Markets Law, Article 25-AA, Section 303 and 304? Yes No
 If Yes, provide county plus district name/number: _____

b. Are agricultural lands consisting of highly productive soils present? Yes No
 i. If Yes: acreage(s) on project site? _____
 ii. Source(s) of soil rating(s): _____

c. Does the project site contain all or part of, or is it substantially contiguous to, a registered National Natural Landmark? Yes No
 If Yes:
 i. Nature of the natural landmark: Biological Community Geological Feature
 ii. Provide brief description of landmark, including values behind designation and approximate size/extent: _____

d. Is the project site located in or does it adjoin a state listed Critical Environmental Area? Yes No
 If Yes:
 i. CEA name: _____
 ii. Basis for designation: _____
 iii. Designating agency and date: _____

c. Does the project site contain, or is it substantially contiguous to, a building, archaeological site, or district which is listed on the National or State Register of Historic Places, or that has been determined by the Commissioner of the NYS Office of Parks, Recreation and Historic Preservation to be eligible for listing on the State Register of Historic Places? Yes No

If Yes:

i. Nature of historic/archaeological resource: Archaeological Site Historic Building or District

ii. Name: _____

iii. Brief description of attributes on which listing is based: _____

f. Is the project site, or any portion of it, located in or adjacent to an area designated as sensitive for archaeological sites on the NY State Historic Preservation Office (SHPO) archaeological site inventory? Yes No

g. Have additional archaeological or historic site(s) or resources been identified on the project site? Yes No

If Yes:

i. Describe possible resource(s): _____

ii. Basis for identification: _____

h. Is the project site within five miles of any officially designated and publicly accessible federal, state, or local scenic or aesthetic resource? Yes No

If Yes:

i. Identify resource: Lake Champlain

ii. Nature of, or basis for, designation (e.g., established highway overlook, state or local park, state historic trail or scenic byway, etc.): recreational + scenic

iii. Distance between project and resource: _____ miles.

i. Is the project site located within a designated river corridor under the Wild, Scenic and Recreational Rivers Program 6 NYCRR 666? Yes No

If Yes:

i. Identify the name of the river and its designation: _____

ii. Is the activity consistent with development restrictions contained in 6NYCRR Part 666? Yes No

F. Additional Information

Attach any additional information which may be needed to clarify your project.

If you have identified any adverse impacts which could be associated with your proposal, please describe those impacts plus any measures which you propose to avoid or minimize them.

G. Verification

I certify that the information provided is true to the best of my knowledge

Applicant/Sponsor Name Stephanie Boswell-James Date 12/17/21

Signature Stephanie Boswell-James Title Home owner



Untitled Map

Write a description for your map.

Legend

-  78 Broad St
-  Feature 1







Property Description Report For: 78 Broad St, Municipality of City of Plattsburgh

No Photo Available

| | | | |
|----------------------------|------------------|-----------------------------|---------------------|
| | | Status: | Active |
| | | Roll Section: | Taxable |
| | | Swis: | 091300 |
| | | Tax Map ID #: | 207.19-4-5 |
| | | Property Class: | 210 - 1 Family Res |
| | | Site: | RES 1 |
| | | In Ag. District: | No |
| | | Site Property Class: | 210 - 1 Family Res |
| | | Zoning Code: | - |
| | | Neighborhood Code: | 13305 - Center City |
| | | School District: | Plattsburgh |
| | | Total Assessment: | 2021 - \$164,400 |
| Total Acreage/Size: | 63 x 233 | Property Desc: | |
| Land Assessment: | 2021 - \$32,700 | Deed Page: | 2511 |
| Full Market Value: | 2021 - \$164,400 | Grid North: | 2137492 |
| Equalization Rate: | ----- | | |
| Deed Book: | 20193 | | |
| Grid East: | 761705 | | |

Area

| | | | |
|-------------------------------|---------------|----------------------------------|-------------|
| Living Area: | 1,764 sq. ft. | First Story Area: | 854 sq. ft. |
| Second Story Area: | 728 sq. ft. | Half Story Area: | 0 sq. ft. |
| Additional Story Area: | 0 sq. ft. | 3/4 Story Area: | 0 sq. ft. |
| Finished Basement: | 0 sq. ft. | Number of Stories: | 2 |
| Finished Rec Room | 120 sq. ft. | Finished Area Over Garage | 0 sq. ft. |

Structure

| | | | |
|-----------------------------|---------------|---------------------------------|--------------|
| Building Style: | Colonial | Bathrooms (Full - Half): | 1 - 1 |
| Bedrooms: | 5 | Kitchens: | 1 |
| Fireplaces: | 1 | Basement Type: | Full |
| Porch Type: | Porch-covered | Porch Area: | 36.00 |
| Basement Garage Cap: | 0 | Attached Garage Cap: | 0.00 sq. ft. |
| Overall Condition: | Normal | Overall Grade: | Average |
| Year Built: | 1936 | Eff Year Built: | |

Owners

Boswell-Davies Properties
LLC
47 Elm St
Peru NY 12979

Sales

| Sale Date | Price | Property Class | Sale Type | Prior Owner | Value Usable | Arms Length | Add. Parcels | Deed Book and Page |
|------------|-----------|--------------------|-----------------|-----------------------|--------------|-------------|--------------|--------------------|
| 8/8/2019 | \$175,000 | 210 - 1 Family Res | Land & Building | Calcom Properties LLC | Yes | Yes | No | 20193/2511 |
| 12/21/2012 | \$126,500 | 210 - 1 Family Res | Land & Building | Sluszka, Richard W | Yes | Yes | No | 20132/53597 |
| 7/16/2003 | \$120,000 | 210 - 1 Family Res | Land & Building | Winternitz, Irving R | Yes | Yes | No | 20031/57757 |

Utilities

| | | | |
|--------------------|-------------|----------------------|-------------|
| Sewer Type: | Comm/public | Water Supply: | Comm/public |
| Utilities: | Electric | Heat Type: | Electric |
| Fuel Type: | Electric | Central Air: | No |

Improvements

| Structure | Size | Grade | Condition | Year |
|--------------|----------------|---------|-----------|------|
| Gar-1.0 det | 20 x 19 | Average | Normal | 1936 |
| Pavng-asphlt | 1,600.00 sq ft | Average | Normal | 1936 |
| Porch-coverd | 4 x 9 | Average | Normal | 1936 |
| Porch-enclsd | 6 x 9 | Average | Normal | 1936 |
| Porch-coverd | 9 x 12 | Average | Normal | 1936 |

Special Districts for 2021

No information available for the 2021 roll year.

78 Broad Street Variance Request:

Purchase price of the home at 78 Broad Street was: \$175,000, NOT including closing costs.

Closing Costs included an additional: \$9,286.94

Total Costs were: \$178, 768.15

Total Income for 2019: \$14,250

*5 students \$2,850/per semester (Fall Semester ONLY)

Total Expenses:

Mortgage/Interest: \$4,337.44

Taxes: (adjusted) \$4,268.15

Closing Costs: \$9,286.94

Trash: \$470.00

Legal fees: \$235

Maintenance: \$2,893.43

Outdoor Gutters: \$880.00

Snow Removal/Lawn Care: \$350.00

Insurance: \$ 585.00

TOTAL EXPENSES for 2019: \$23,305.96

NET LOSS: -\$9,055.96

Total Income for 2020: \$29,250

*5 Students \$2,850/Spring Semester per student

*5 Students \$3,000/Fall Semester per student

Total Expenses:

Mortgage/Interest: \$13,012.32

Taxes: \$6,380.40

Trash: \$360.00

Maintenance/upgrades (new front door, ceiling fans bought & installed in every bedroom/new

thermostats installed throughout/painting of the inside, pressure washed the outside, repairs of the whole inside/outside of the house, etc: \$11,553.52

Snow Removal/Lawn Care: \$600.00

Insurance: \$1,356.00

Legal fees: \$665.00

TOTAL EXPENSES for 2020: \$33,927.24

NET LOSS: -\$4,677.24

Total Income for 2021: \$27,000

*4 Students \$3,000/Spring Semester per student (1 student had to leave due to health issues)

*5 Students \$3,000/Fall Semester per student

Total Expenses:

Mortgage/Interest: \$ 13,012.32

Taxes: \$6,452.02

Trash: \$488.00

Maintenance/new washer/dishwasher/microwave/toilets: \$9,220.47

Snow Removal/Lawn Care: \$ 620.00

Insurance: \$1403.00

Garage Door: \$1,260.00

TOTAL EXPENSES for 2021: \$32,455.81

NET LOSS: -\$5,455.81

Total EXPECTED Income for Spring 2022: \$15,000

*5 Students \$3,000/Spring Semester per student

TOTAL EXPENSES FOR JANUARY 2022 ONLY!

Mortgage/Interest: \$1,084.36

Hot Water Tank/Supplies/Labor: \$1,132.51

Trash: \$30

Snow Removal: to be determined based on weather

TOTAL PROJECTED EXPENSES FOR THE REMAINDER OF SPRING SEMESTER ONLY:

Mortgage/Interest: \$4,337.44

Property taxes due in April (estimated): \$2,639.25

Trash: \$120.00+

Snow Removal/Lawn Care: to be determined based on weather

Maintenance: To be determined.....

Plans for 2022 include replacing the back door, removing of the current driveway and having a new driveway installed, and to "upgrade" the upstairs bathroom in the house. The toilet was recently replaced, but the shower, sink, and flooring need to be redone. In the near future we are looking to have the siding replaced on the home and garage.

We are unable to provide past tax information as we have other properties in the Boswell-Davies LLC, however we would be happy to provide receipts that we have from the above.

As you can see, we have taken a loss every year since owning 78 Broad Street, but we are completing upgrades that should have been done before we purchased the home. By reducing the occupancy to 4 students, we would have a net loss of \$6,000, which would make any much needed upgrades impossible to complete. We urge you, to please allow 5 students to remain in the home at 78 Broad Street that was sold to Boswell-Davies Properties LLC as a 5 bedroom/ 2 bathrooms home.



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Note Inquiry - Basic Note Data

01-28-2022

02-Codes

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| | | | | | |
|-----------------------|--------------|--------------------|--|-------------------------------|--|
| Note number | | [REDACTED] | | Customer Data | |
| Short name | | BOSWELL DAVIES PRO | | BOSWELL DAVIES PROPERTIES LLC | |
| MEMO ACTIVE | | | | 45 WINDING BROOK ROAD | |
| Balance Data | | | | PERU NY 12972-2814 | |
| Note amount | | 131,250.00 | | | |
| Principal bal | | 116,854.18 | | | |
| Interest bal | | 418.08 | | | |
| P/O | 1-28-22 | 113,580.26 | | | |
| Avail | | .00 | | | |
| Interest Data | | | | Contact/Title | |
| Int rate | P+ 3.00000 A | 5.60000 | | STEPANIE DAVIES | |
| Daily int factor | | 18.177316 | | [REDACTED] | |
| | | | | Home phone | |
| | | | | 518-593-3441 | |
| | | | | Business phone | |
| | | | | 518-643-8612 | |
| | | | | Officer | |
| | | | | 369 | |
| Dates | | | | Next Payment Data | |
| Book/Note Date | 8-15-19 | 8-08-19 | | Next due date | |
| | | | | 2-05-22 | |
| Last renewed | | | | Next pmt amount | |
| | | | | 1,629.98 | |
| Maturity date | | 8-05-34 | | Total past due amt | |
| | | | | .00 | |
| Last active | | 1-05-22 | | Sold Data | |
| Last paid installment | | 1-05-22 | | Percentage sold | |
| | | | | .000000000 | |
| Interest paid-to date | | 1-05-22 | | Total sold | |
| | | | | .00 | |

with taxes



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Note Inquiry - Collateral Detail

10-History

01-28-2022

[Redacted]

| Short name | BOSWELL DAVIES PRO | Coll bal code | O | Face/Line amount | LTV % | .0000 |
|------------|---------------------|---------------|------------|--------------------|----------------|-------|
| Opt | Short Description | Commodity | Unit Price | Primary Owner | Amount Pledged | |
| | 78 BROAD ST | | 180000.000 | BOSWELL DAVIES PRO | 131,250.00 | |
| | ASSIGNMENT OF RENTS | | | BOSWELL DAVIES PRO | .00 | |

[Redacted]

[Redacted]



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Loan Amortization Schedule - Estimated Payments

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[Redacted] **Name** BOSWELL DAVIES PRO
Prin amt 116854.18 **Accr/Yr base** ACT 360 **Int comp** SIMPLE

Interest rate 1- 5.60000

| | Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
|----|-----------|------------|-------------------|--------------|---|
| 01 | 2-05-22 | 1084.36 | 520.86 | 563.50 | 116333.32 |
| | 3-05-22 | 1084.36 | 577.66 | 506.70 | 115755.66 |
| | 4-05-22 | 1084.36 | 526.16 | 558.20 | 115229.50 |
| | 5-05-22 | 1084.36 | 546.63 | 537.73 | 114682.87 |
| | 6-05-22 | 1084.36 | 531.33 | 553.03 | 114151.54 |
| | 7-05-22 | 1084.36 | 551.65 | 532.71 | 113599.89 |
| | 8-05-22 | 1084.36 | 536.56 | 547.80 | 113063.33 |
| | 9-05-22 | 1084.36 | 539.14 | 545.22 | 112524.19 |
| | 10-05-22 | 1084.36 | 559.25 | 525.11 | 111964.94 |
| | 11-05-22 | 1084.36 | 544.44 | 539.92 | 111420.50 |
| | 12-05-22 | 1084.36 | 564.40 | 519.96 | 110856.10 |
| | 1-05-23 | 1084.36 | 549.78 | 534.58 | 110306.32 |

Note: These payments do not include property + school taxes!



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Loan Amortization Schedule - Estimated Payments

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Note number **8700888784** Name **BOSWELL DAVIES PRO**
 Prin amt **116854.18** Accr/Yr base **ACT 360** Int comp **SIMPLE**
 Interest rate **1- 5.60000**

| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
|-----------|------------|-------------------|--------------|---------------------------------------|
| 2-05-23 | 1084.36 | 552.44 | 531.92 | 109753.88 |
| 3-05-23 | 1084.36 | 606.32 | 478.04 | 109147.56 |
| 4-05-23 | 1084.36 | 558.03 | 526.33 | 108589.53 |
| 5-05-23 | 1084.36 | 577.61 | 506.75 | 108011.92 |
| 6-05-23 | 1084.36 | 563.50 | 520.86 | 107448.42 |
| 7-05-23 | 1084.36 | 582.94 | 501.42 | 106865.48 |
| 8-05-23 | 1084.36 | 569.03 | 515.33 | 106296.45 |
| 9-05-23 | 1084.36 | 571.77 | 512.59 | 105724.68 |
| 10-05-23 | 1084.36 | 590.98 | 493.38 | 105133.70 |
| 11-05-23 | 1084.36 | 577.38 | 506.98 | 104556.32 |
| 12-05-23 | 1084.36 | 596.43 | 487.93 | 103959.89 |
| 1-05-24 | 1084.36 | 583.04 | 501.32 | 103376.85 |



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Loan Amortization Schedule - Estimated Payments

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| | | | | | |
|---------------|------------|--------------|-------------------|--------------------|---------------------------------------|
| Loan number | 5700886784 | | Name | BOSWELL DAVIES PRO | |
| Prin amt | 116854.18 | Accr/Yr base | ACT 360 | Int comp | SIMPLE |
| Interest rate | 1- | 5.80000 | | | |
| | Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
| | 2-05-24 | 1084.36 | 585.86 | 498.50 | 102790.99 |
| | 3-05-24 | 1084.36 | 620.66 | 463.70 | 102170.33 |
| | 4-05-24 | 1084.36 | 591.67 | 492.69 | 101578.66 |
| | 5-05-24 | 1084.36 | 610.32 | 474.04 | 100968.34 |
| | 6-05-24 | 1084.36 | 597.47 | 486.89 | 100370.87 |
| | 7-05-24 | 1084.36 | 615.97 | 468.39 | 99754.90 |
| | 8-05-24 | 1084.36 | 603.31 | 481.05 | 99151.59 |
| | 9-05-24 | 1054.59 | 576.46 | 478.13 | 98575.13 |
| | 10-05-24 | 1054.59 | 594.58 | 460.01 | 97980.55 |
| | 11-05-24 | 1054.59 | 582.10 | 472.49 | 97398.45 |
| | 12-05-24 | 1054.59 | 600.07 | 454.52 | 96798.38 |
| | 1-05-25 | 1054.59 | 587.80 | 466.79 | 96210.58 |





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Loan number: **570088784** Name: **BOSWELL DAVIES PRO**
 Prin amt: **116854.18** Acrr/Yr base: **ACT 360** Int comp: **SIMPLE**
 Interest rate: **1- 5.60000**

| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
|-----------|------------|-------------------|--------------|---|
| 2-05-25 | 1054.59 | 590.64 | 463.95 | 95619.94 |
| 3-05-25 | 1054.59 | 638.12 | 416.47 | 94981.82 |
| 4-05-25 | 1054.59 | 596.56 | 458.03 | 94385.26 |
| 5-05-25 | 1054.59 | 614.13 | 440.46 | 93771.13 |
| 6-05-25 | 1054.59 | 602.40 | 452.19 | 93168.73 |
| 7-05-25 | 1054.59 | 619.81 | 434.78 | 92548.92 |
| 8-05-25 | 1054.59 | 608.29 | 446.30 | 91940.63 |
| 9-05-25 | 1054.59 | 611.24 | 443.35 | 91329.39 |
| 10-05-25 | 1054.59 | 628.38 | 426.21 | 90701.01 |
| 11-05-25 | 1054.59 | 617.21 | 437.38 | 90083.80 |
| 12-05-25 | 1054.59 | 634.20 | 420.39 | 89449.60 |
| 1-05-26 | 1054.59 | 623.25 | 431.34 | 88826.35 |

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Note number 5700696784

Name BOSWELL DAVIES PRO

Prin aml 118854.18 Accr/Yr base ACT 360

Intl comp SIMPLE

Interest rate 1- 5.60000

| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
|-----------|------------|-------------------|--------------|---------------------------------------|
| 2-05-26 | 1054.59 | 626.25 | 428.34 | 88200.10 |
| 3-05-26 | 1054.59 | 670.42 | 384.17 | 87529.68 |
| 4-05-26 | 1054.59 | 632.51 | 422.08 | 86897.17 |
| 5-05-26 | 1054.59 | 649.07 | 405.52 | 86248.10 |
| 6-05-26 | 1054.59 | 638.68 | 415.91 | 85609.42 |
| 7-05-26 | 1054.59 | 655.08 | 399.51 | 84954.34 |
| 8-05-26 | 1054.59 | 644.92 | 409.67 | 84309.42 |
| 9-05-26 | 1054.59 | 648.03 | 406.56 | 83661.39 |
| 10-05-26 | 1054.59 | 664.17 | 390.42 | 82997.22 |
| 11-05-26 | 1054.59 | 654.36 | 400.23 | 82342.86 |
| 12-05-26 | 1054.59 | 670.32 | 384.27 | 81672.54 |
| 1-05-27 | 1054.59 | 660.75 | 393.84 | 81011.79 |





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Note number 5700886784 Name BOSWELL DAVIES PRO
 Prin amt 116854.18 Accr/Yr base ACT 360 Int comp SIMPLE
 Interest rate 1- 5.60000

| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
|-----------|------------|-------------------|--------------|---------------------------------------|
| 2-05-27 | 1054.59 | 663.93 | 390.66 | 80347.86 |
| 3-05-27 | 1054.59 | 704.63 | 349.96 | 79643.23 |
| 4-05-27 | 1054.59 | 670.54 | 384.05 | 78972.69 |
| 5-05-27 | 1054.59 | 686.05 | 368.54 | 78286.64 |
| 6-05-27 | 1054.59 | 677.07 | 377.52 | 77609.57 |
| 7-05-27 | 1054.59 | 692.41 | 362.18 | 76917.16 |
| 8-05-27 | 1054.59 | 683.68 | 370.91 | 76233.48 |
| 9-05-27 | 1054.59 | 686.98 | 367.61 | 75546.50 |
| 10-05-27 | 1054.59 | 702.04 | 352.55 | 74844.46 |
| 11-05-27 | 1054.59 | 693.67 | 360.92 | 74150.79 |
| 12-05-27 | 1054.59 | 708.55 | 346.04 | 73442.24 |
| 1-05-28 | 1054.59 | 700.44 | 354.15 | 72741.80 |



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Loan Amortization Schedule - Estimated Payments

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| | | | | | |
|---------------|------------|--------------|----------------------|--------------------|---|
| Loan number | 5700886784 | | Name | BOSWELL DAVIES PRO | |
| Prin amt | 116854.18 | Accr/Yr base | ACT 360 | Int comp | SIMPLE |
| Interest rate | 1- | 5.60000 | | | |
| | Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
| | 2-05-28 | 1054.59 | 703.81 | 350.78 | 72037.99 |
| | 3-05-28 | 1054.59 | 729.62 | 324.97 | 71308.37 |
| | 4-05-28 | 1054.59 | 710.73 | 343.86 | 70597.64 |
| | 5-05-28 | 1054.59 | 725.13 | 329.46 | 69872.51 |
| | 6-05-28 | 1054.59 | 717.65 | 336.94 | 69154.86 |
| | 7-05-28 | 1054.59 | 731.87 | 322.72 | 68422.99 |
| | 8-05-28 | 1054.59 | 724.64 | 329.95 | 67698.35 |
| | 9-05-28 | 1054.59 | 728.13 | 326.46 | 66970.22 |
| | 10-05-28 | 1054.59 | 742.06 | 312.53 | 66228.16 |
| | 11-05-28 | 1054.59 | 735.22 | 319.37 | 65492.94 |
| | 12-05-28 | 1054.59 | 748.96 | 305.63 | 64743.98 |
| | 1-05-29 | 1054.59 | 742.38 | 312.21 | 64001.60 |



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Loan Amortization Schedule - Estimated Payments

Favorites

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Note number **5700696784** Name **BOSWELL DAVIES PRO**
 Prin amt **116854.18** Accr/Yr base **ACT 360** Int comp **SIMPLE**
 Interest rate **1- 6.60000**

| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal | Other ins |
|-----------|------------|-------------------|--------------|---------------|---------------|
| 2-05-29 | 1054.59 | 745.96 | 308.63 | 63255.64 | Interest paid |
| 3-05-29 | 1054.59 | 779.08 | 275.51 | 62476.56 | |
| 4-05-29 | 1054.59 | 753.31 | 301.28 | 61723.25 | |
| 5-05-29 | 1054.59 | 766.55 | 288.04 | 60956.70 | |
| 6-05-29 | 1054.59 | 760.64 | 293.95 | 60196.06 | |
| 7-05-29 | 1054.59 | 773.68 | 280.91 | 59422.38 | |
| 8-05-29 | 1054.59 | 768.04 | 286.55 | 58654.34 | |
| 9-05-29 | 1054.59 | 771.75 | 282.84 | 57882.59 | |
| 10-05-29 | 1054.59 | 784.47 | 270.12 | 57098.12 | |
| 11-05-29 | 1054.59 | 779.25 | 275.34 | 56318.87 | |
| 12-05-29 | 1054.59 | 791.77 | 262.82 | 55527.10 | |
| 1-05-30 | 1054.59 | 786.82 | 267.77 | 54740.28 | |





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|---------------|------------|-------------------|--------------|---------------|--------------------|
| Prin amt | 116854.18 | Accr/Yr base | ACT 360 | Name | BOSWELL DAVIES PRO |
| Interest rate | 1- | 5.60000 | | Int comp | SIMPLE |
| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal | Other ins |
| 2-05-30 | 1054.59 | 790.62 | 263.97 | 53949.66 | Interest paid |
| 3-05-30 | 1054.59 | 819.61 | 234.98 | 53130.05 | |
| 4-05-30 | 1054.59 | 798.39 | 256.20 | 52331.66 | |
| 5-05-30 | 1054.59 | 810.37 | 244.22 | 51521.29 | |
| 6-05-30 | 1054.59 | 806.15 | 248.44 | 50715.14 | |
| 7-05-30 | 1054.59 | 817.92 | 236.67 | 49897.22 | |
| 8-05-30 | 1054.59 | 813.97 | 240.62 | 49083.25 | |
| 9-05-30 | 1054.59 | 817.90 | 236.69 | 48265.35 | |
| 10-05-30 | 1054.59 | 829.35 | 225.24 | 47436.00 | |
| 11-05-30 | 1054.59 | 825.84 | 228.75 | 46610.16 | |
| 12-05-30 | 1054.59 | 837.08 | 217.51 | 45773.08 | |
| 1-05-31 | 1054.59 | 833.86 | 220.73 | 44939.22 | |





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Prin amt **116854.18** Accr/Yr base **ACT 360** Name **BOSWELL DAVIES PRO**
 Interest rate **1- 5.60000** Int comp **SIMPLE**

| Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
|-----------|------------|-------------------|--------------|---|
| 2-05-31 | 1054.59 | 837.89 | 216.70 | 44101.33 |
| 3-05-31 | 1054.59 | 862.50 | 192.09 | 43238.83 |
| 4-05-31 | 1054.59 | 846.08 | 208.51 | 42392.75 |
| 5-05-31 | 1054.59 | 856.76 | 197.83 | 41535.99 |
| 6-05-31 | 1054.59 | 854.29 | 200.30 | 40681.70 |
| 7-05-31 | 1054.59 | 864.75 | 189.84 | 39816.95 |
| 8-05-31 | 1054.59 | 862.58 | 192.01 | 38954.37 |
| 9-05-31 | 1054.59 | 866.74 | 187.85 | 38087.63 |
| 10-05-31 | 1054.59 | 876.85 | 177.74 | 37210.78 |
| 11-05-31 | 1054.59 | 875.15 | 179.44 | 36335.63 |
| 12-05-31 | 1054.59 | 885.03 | 169.56 | 35450.60 |
| 1-05-32 | 1054.59 | 883.64 | 170.95 | 34566.96 |





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|---------------|------------|--------------|-------------------|--------------------|---------------------------------------|
| Loan number | 5700886784 | | Name | BOSWELL DAVIES PRO | |
| Prin amt | 116854.18 | Accr/Yr base | ACT 360 | Int comp | SIMPLE |
| Interest rate | 1- | 5.60000 | | | |
| | Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
| | 2-05-32 | 1054.59 | 887.90 | 166.69 | 33679.06 |
| | 3-05-32 | 1054.59 | 902.66 | 151.93 | 32776.40 |
| | 4-05-32 | 1054.59 | 896.53 | 158.06 | 31879.87 |
| | 5-05-32 | 1054.59 | 905.82 | 148.77 | 30974.05 |
| | 6-05-32 | 1054.59 | 905.22 | 149.37 | 30068.83 |
| | 7-05-32 | 1054.59 | 914.27 | 140.32 | 29154.56 |
| | 8-05-32 | 1054.59 | 914.00 | 140.59 | 28240.56 |
| | 9-05-32 | 1054.59 | 918.41 | 136.18 | 27322.15 |
| | 10-05-32 | 1054.59 | 927.09 | 127.50 | 26395.06 |
| | 11-05-32 | 1054.59 | 927.30 | 127.29 | 25467.76 |
| | 12-05-32 | 1054.59 | 935.75 | 118.84 | 24532.01 |
| | 1-05-33 | 1054.59 | 936.29 | 118.30 | 23595.72 |





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|---------------|-----------|--------------|-------------------|--------------------|---|
| Loan number | 379098784 | | Name | BOSWELL DAVIES PRO | |
| Prin amt | 116854.18 | Accr/Yr base | ACT 360 | Int comp | SIMPLE |
| Interest rate | 1- | 5.60000 | | | |
| | Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
| | 2-05-33 | 1054.59 | 940.80 | 113.79 | 22654.92 |
| | 3-05-33 | 1054.59 | 955.92 | 98.67 | 21699.00 |
| | 4-05-33 | 1054.59 | 949.95 | 104.64 | 20749.05 |
| | 5-05-33 | 1054.59 | 957.76 | 96.83 | 19791.29 |
| | 6-05-33 | 1054.59 | 959.15 | 95.44 | 18832.14 |
| | 7-05-33 | 1054.59 | 966.71 | 87.88 | 17865.43 |
| | 8-05-33 | 1054.59 | 968.44 | 86.15 | 16896.99 |
| | 9-05-33 | 1054.59 | 973.11 | 81.48 | 15923.88 |
| | 10-05-33 | 1054.59 | 980.28 | 74.31 | 14943.60 |
| | 11-05-33 | 1054.59 | 982.53 | 72.06 | 13961.07 |
| | 12-05-33 | 1054.59 | 989.43 | 65.16 | 12971.64 |
| | 1-05-34 | 1054.59 | 992.04 | 62.55 | 11979.60 |

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|---------------|-----------|--------------|-------------------|--------------------|---------------------------------------|
| Loan number | 570088784 | | Name | BOSWELL DAVIES PRO | |
| Prin amt | 116854.18 | Accr/Yr base | ACT 360 | Int comp | SIMPLE |
| Interest rate | 1- | 5.60000 | | | |
| | Pymt date | Total pymt | Principal Cr life | Interest A&H | Principal bal Other ins Interest paid |
| | 2-05-34 | 1054.59 | 996.82 | 57.77 | 10982.78 |
| | 3-05-34 | 1054.59 | 1006.76 | 47.83 | 9976.02 |
| | 4-05-34 | 1054.59 | 1006.48 | 48.11 | 8969.54 |
| | 5-05-34 | 1054.59 | 1012.73 | 41.86 | 7956.81 |
| | 6-05-34 | 1054.59 | 1016.22 | 38.37 | 6940.59 |
| | 7-05-34 | 1054.59 | 1022.20 | 32.39 | 5918.39 |
| | 8-05-34 | 5946.93 | 5918.39 | 28.54 | .00 |



