

**ZONING BOARD OF APPEALS APPLICATION  
TOWN OF SIMSBURY, 933 HOPMEADOW STREET, SIMSBURY, CT 06070**

Application Number: 22-09

Fee \$ 240.00

Requested Action (please check appropriate box):

Variance

Appeal Decision of Zoning Official


Location of Property: 1 Woodcliff Drive  
(number and street name)

Simsbury Assessor's Map Number D17 Block Number 602 Lot Number 014

Deed Volume Number 0473 Page Number 0974 (property owner must supply copy of the deed)


**Applicant - Please Print the Following:**

Name: Robert Montesi  
Address: 1 Woodcliff Drive  
Simsbury, CT 06070  
Email: wemontesi@comcast.net Telephone: 860.866.7572

Signature of Applicant:  Date: 10/7/22

Applicant's Interest in Property: Owner

Record Owner of Property: Montesi, Robert J. and Anne E., 1 Woodcliff Drive, Simsbury, CT 06070

 (print name & address of owner)  
(signature of owner) Date: 10/7/22

Property is in Zone R-40 of (applicable section(s) Zoning Regulations \_\_\_\_\_)

**Describe the nature of your application, including the amount of variance requested:**

This is for the construction of a 12x24' chicken coop in our back yard. The variance is for approximately 25' out of setback. The coop design is an attractive, dark stained country gazebo with 4"x4" pressure posts set in concrete, gabled ends and a raftered roof of tinted and clear translucent panels, with black mesh sides. The 35sf sailbox henhouse, set on a 7'x8' gravel pad, will be entirely surrounded by the chicken run. The run will be parallel to the occupants' home, 35' feet from its southwest corner, and approximately 100' from the nearest point on the road, and against the tree line.

**Describe the specific hardship:**

Location does not comply with the current zoning setbacks, yet is very likely the best location for this structure. The property technically has two front yards, as well as setbacks severely limiting any opportunity without a variance. We would have to build the coop against the house or in the driveway, otherwise. As for the footprint, the coop size will give the flock of hens a minimum recommended healthy space per square foot per chicken, with room for our family to enjoy and care for them together safely in the run area.

*This application must be accompanied by required fee, site plan and any other information required by the Zoning Regulations, Building Code, or Rules of the Board. **EACH APPLICATION SHALL INCLUDE A LIST OF NAMES AND ADDRESSES OF ALL ABUTTING PROPERTY OWNERS AND ALL PROPERTY OWNERS WITHIN 100 FEET OF THE SUBJECT SITE.** Six complete sets of folded plans and eleven copies of the completed and signed application, and any correspondence, must be submitted with the application. Pictures of the property and letters from the neighbors are very helpful. Applicant and/or Authorized Agent must attend meeting.*

**NOTE: PICKUP YOUR PUBLIC HEARING SIGN WHEN APPLICATION IS SUBMITTED.**

**INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED**

## **IMPORTANT**

### **PLOT PLANS OR SURVEYS**

**ALL APPLICATIONS SHALL BE ACCOMPANIED BY A COMPREHENSIVE PLOT PLAN DRAWN TO SCALE BY A REGISTERED LAND SURVEYOR, SHOWING THE LOCATION OF ALL BUILDINGS LOCATED ON THE PREMISES. THE PLOT PLAN SHALL ALSO SHOW (DRAWN TO SCALE BY A REGISTERED LAND SURVEYOR) THE LOCATION OF ANY PROPOSED ADDITIONS TO EXISTING BUILDINGS OR THE LOCATION OF ANY PROPOSED SEPARATE BUILDINGS. ALL DETAILS PERTAINING TO THE APPLICATION, INCLUDING ALL DIMENSIONS NECESSARY TO RENDER A DECISION ON THE APPLICATION, SHOULD BE SHOWN ON THE PLOT PLAN.**

### NOTICE TO APPLICANTS

THIS AFFIDAVIT IS REQUIRED FOR ALL APPLICATIONS REQUIRING A PUBLIC HEARING BY THE ZONING COMMISSION OR THE ZONING BOARD OF APPEALS.

**NOTE: PUBLIC HEARING SIGNS MUST BE POSTED ON THE SUBJECT PROPERTY 15 DAYS PRIOR TO THE PUBLIC HEARING DATE.**

**THIS FORM (SIGNED AND NOTARIZED) MUST BE PRESENTED AT THE PUBLIC HEARING.**

-----  
**AFFIDAVIT**

STATE OF CONNECTICUT)

Ss:

COUNTY OF HARTFORD)

I, Robert J. Montesi of Simsbury, CT  
(Applicant) (City, State)

Being duly sworn, make oath and say that I have maintained sign(s) as required by the Simsbury Zoning Regulations, stating that either a Zoning application or a Zoning Board of Appeals application is pending for the following property:

1 Woodcliff Drive  
(Location of Property)

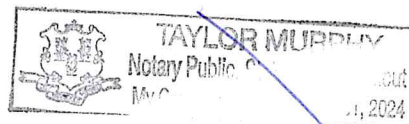
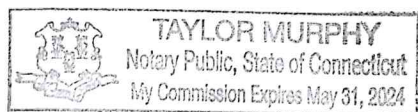
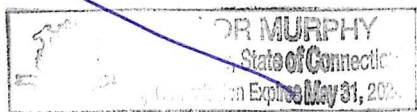
DATE: 10/7/22 [Signature]  
(Signature of Applicant)

ROBERT J. MONTESI  
(Type or Print Name of Applicant)

Subscribed and sworn to before me this 7 day of October, 2022

[Signature]  
(Notary Public)

My Commission Expires on 05/31/2024





Hello,

We, Aynsley and Michael Hodges, have absolutely no objection to the proposed 12 x 24 ft. chicken coop to be built next door to us on the property of Anne and Rob Montesi in their back yard.

Thank you,

Handwritten signatures of Aynsley and Michael Hodges. The first signature is a cursive 'Aynsley' with a long horizontal line extending to the right. The second signature is a cursive 'Michael Hodges' with a long horizontal line extending to the right.

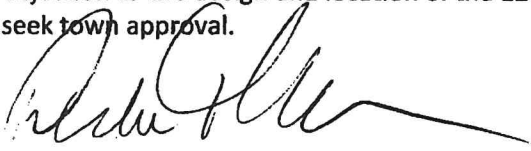
Aynsley and Michael Hodges  
19 Woodcliff Dr.  
Simsbury, CT

5 Woodcliff Dr.  
Simsbury, CT 06070

October 8, 2022

To Whom It May Concern:

As owner and resident of an abutting property to #1 Woodcliff Dr., let it me noted that I have no objection to the design and location of the 12' x 24' chicken coop for which Robert and Anne Montesi seek town approval.

A handwritten signature in black ink, appearing to read 'Deborah Thibodeau', with a long horizontal flourish extending to the right.

Deborah Thibodeau  
5 Woodcliff Dr.  
Simsbury, CT 06070  
860-658-9032



# Town of Simsbury Parcel Map

Parcel: D17 602 014  
Address 1 WOODCLIFF DRIVE

# 24

13

IBRAHIM & LILI  
DADUD  
(LANDLORDS)

187.57' #2 ALLISON SPINELLI

MENGTEH "SEAN" +  
YDCHUNG "EVELYN"  
FANG



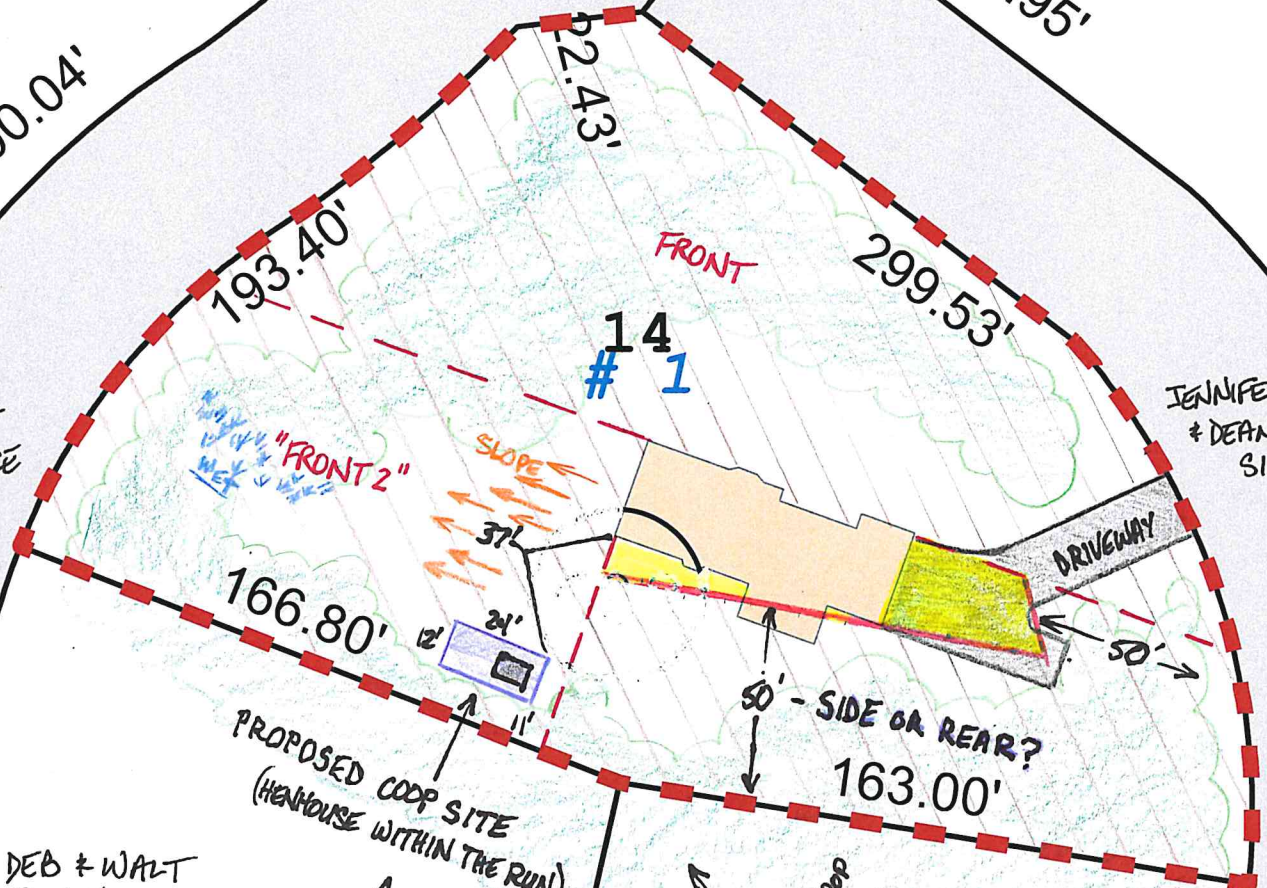
4

200.04'

22.17'

174.95'

60.45'



MATT PEARCE #6

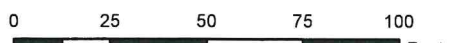
JENNIFER & DEAN SIMMONS #22

DEB & WALT BOSENBERG

AYNESLEY & MIKE HODGES

Woodcliff Dr

1 inch = 50 feet



Disclaimer: This map is for informational purposes only All information is subject to verification by any user. The Town of Simsbury and its mapping contractors assume no legal responsibility for the information contained herein.

Map Produced: May 2022



SUNTUF 'SOLAR GRAY'  
TRANSLUCENT POLYCARBONATE PANELS & RIDGE CAP

SUNTUF CLEAR

ROOF MIDLINE  
8'10" - EAST  
9'8" - WEST

1/2" x 1/2" BLACK  
HARDWARE  
CLOTH

240.52" x 6"  
DOUG FIR  
RAFTERS &  
RAFTER TIES

4" x 4" P.T.  
SET IN CONCRETE  
TUBES

SIMPSON  
STRONG TIES  
AT JOINTS  
+ TIMBERLOCK  
SCREWS ON  
RAFTERS

2" x 4" P.T.

24'

4'

4'

12'

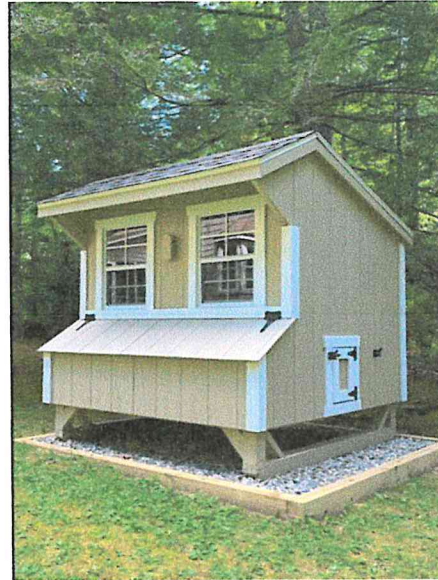
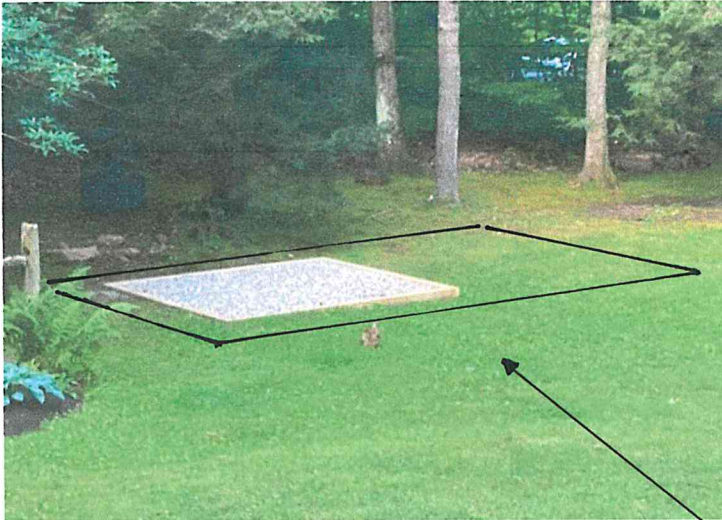
2" x 6" P.T.

- ENTIRE FRAME - CABOT "BARK" DARK BROWN SEMI-TRANSPARENT STAIN
- DOOR & HENHOUSE - BLACK RUSTIC HARDWARE
- ELECTRIC FENCE - 4 ROWS OF POLYBRAID ON BLACK STANDOFFS ATTACHED TO POSTS
- GROUND APRON, 2' WIDE SURROUNDING ENTIRE STRUCTURE TO PREVENT BURROWING
- A/C POWER TO COOP, TO POWER ELECTRIC FENCE & WATER HEATER & LIGHT
- AUTOMATIC HENHOUSE DOOR - BATTERY POWERED (ELECTRIC FENCE CAN ALSO RUN ON BATTERY) IF POWER GOES OUT.
- ALL FASTENERS & CONSTRUCTION TO FOLLOW BUILDING CODE

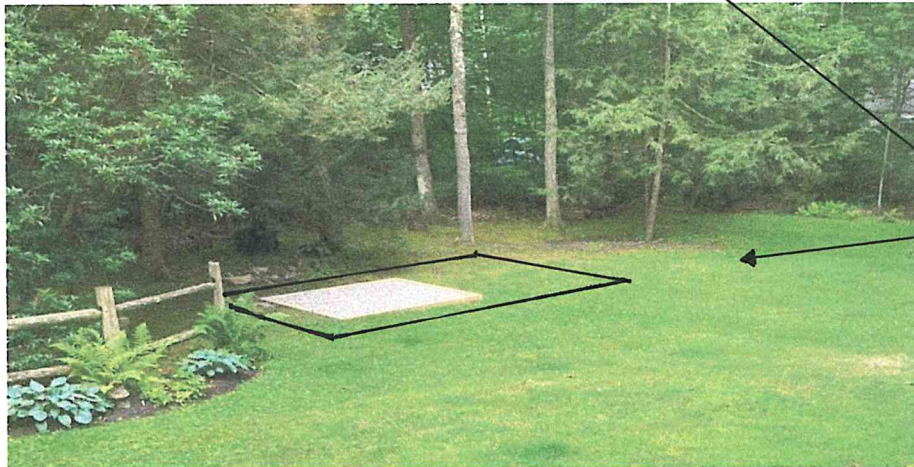


W





HENHOUSE ON PAD  
6'6" x 6'6" OUTSIDE  
DIMENSIONS (L x W)  
PEAK IS 6'4"



7' x 8' GRAVEL PAD w/ 4" x 6" P.T.



HENHOUSE AS SEEN FROM  
FRONT-NORTHWEST CORNER  
ON WOODCLIFF.



# Town of Simsbury

933 HOPMEADOW STREET

SIMSBURY, CONNECTICUT 06070

Office of Community Planning and Development

## PUBLIC HEARING SIGN RECIPIENT FORM

### RECIPIENT INFORMATION

Name: ROBERT MONTESI

Number of Signs: 1

Phone: 860-408-1656

Email: wemontesi@comcast.net

Property on Application: 1 WOODCLIFF DRIVE, SIMSBURY, CT

### PUBLIC HEARING SIGN RULES

- The sign(s) will be posted perpendicular to the property in clear view from both sides of the roadway
- The affidavit will be signed and returned **after** the fifteen (15) day window has elapsed

I am aware that the public hearing sign(s) must be posted on the property above in clear view of the road for the required **fifteen (15) days** prior to the meeting date, not including the meeting date.

Printed Name of Recipient: ROBERT J. MONTESI

Signature of Recipient: 

Date: 10/7/22

Satisfaction Y.576P.0511

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3497

(Space Above This Line For Recording Data)

OPEN-END MORTGAGE

LOAN # 0062815679

THIS MORTGAGE ("Security Instrument") is given on JULY 30, 1997 . The mortgagor is ROBERT J MONTESI AND ANNE E MONTESI

("Borrower"). This Security Instrument is given to BANK OF AMERICA, FEDERAL SAVINGS BANK

which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and whose address is 703 HEBRON AVE., 1ST FLOOR, GLASTONBURY, CT 06033

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SIXTY THREE THOUSAND FOUR HUNDRED AND 00/100

Dollars (U.S. \$ 163,400.00 ). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on AUGUST 01, 2027

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower in consideration of this debt does hereby grant and convey to Lender and Lender's successors and assigns the following described property located in HARTFORD County, Connecticut: "LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF."

which has the address of WOODLIFF DRIVE, SIMSEURY Connecticut 06070 ("Property Address"); [Street, City].

[Zip Code]

CONNECTICUT - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT Form 3007 9/90 Amended 12/93 -GHICT (0403101) VMP MORTGAGE FORMS • (800)521-7291

CVCT 07/29/97 6:19 AM 0062815679



Initials: [Handwritten initials]

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SCHEDULE A

A certain piece or parcel of land with the buildings thereon, situated in the Town of Simsbury, County of Hartford and State of Connecticut, on the southwesterly side of Woodcliff Drive, known as Lot No. 14 on a map entitled "Woodcliff, Property of Russell Johnson, Old Meadow Plains Road, Simsbury, Connecticut, Scale 1" = 100', August, 1958, Survey By Harold R. Sanderson, C. E. & L. S. Bloomfield, Connecticut A-40 Zone Revised August, 1959" on file in the Town Clerk's Office in said Town of Simsbury, and more particularly bounded and described as follows, to wit:

NORTHERLY, by a chord on Woodcliff Drive as shown on said map, 22.43 feet.

NORTHEASTERLY, by Woodcliff Drive, 299.53 feet;

SOUTHERLY, by Lot No. 18 as shown on said map, 163 feet;

SOUTHWESTERLY, by Lot No. 15 as shown on said map, 166.80 feet; and

NORTHWESTERLY, by Woodcliff Drive, 193.40 feet;

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TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

**6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required,

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at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.



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16. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and foreclosure or sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in court the non-existence of a default or any other defense of Borrower to acceleration and foreclosure or sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke any of the remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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22. Release. Upon payment and discharge of all sums secured by this Security Instrument, this Security Instrument shall become null and void and Lender shall release this Security Instrument to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

23. Waivers. Borrower waives all rights of homestead exemption in, and statutory redemption of, the Property and all right of appraisalment of the Property and relinquishes all rights of curtesy and dower in the Property.

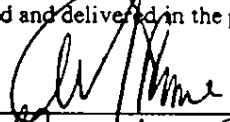
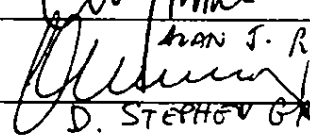
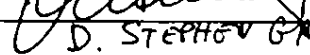


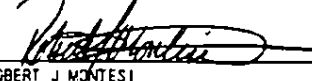
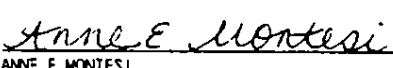
24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) [specify] Schedule A
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

  
 \_\_\_\_\_  
 ROBERT J. MONTESI  
  
 \_\_\_\_\_  
 ANNE E. MONTESI  
  
 \_\_\_\_\_  
 D. STEPHEN RAFFERTY  
 \_\_\_\_\_ (Seal)  
 -Borrower

  
 \_\_\_\_\_ (Seal)  
 ROBERT J. MONTESI -Borrower  
  
 \_\_\_\_\_ (Seal)  
 ANNE E. MONTESI -Borrower  
 \_\_\_\_\_ (Seal)  
 -Borrower

STATE OF CONNECTICUT,


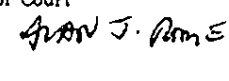
Hartford County ss: Hartford

The foregoing instrument was acknowledged before me this 30th day of July, 1997

by ROBERT J. MONTESI AND ANNE E. MONTESI

(person acknowledging)

~~NOTARY PUBLIC~~

  
 \_\_\_\_\_  
 Commissioner of the Superior Court  
 Notary Public 

(Official Seal)