



TOWN OF JAMESTOWN

93 Narragansett Avenue, Jamestown RI, 02835
William L Moore, Building & Zoning Official
401-423-9803, wmoore@jamestownri.net

Zoning Memorandum

Date: 11/29/2021

From: William L Moore, Jamestown Zoning Officer

Subject Property location: 48 Columbia Avenue, Assessor plat, 9 Lot, 100

Owner: John Moorehead, Jennifer Ayvasion-Moorehead

Zoning District: R-8 Residential, Lot size 8000 sq ft, Downtown Special Development District Overlay

Existing Lot size: 6969 square feet +/-, Legal non-conforming

Setbacks for principal: Front-18', side 7', rear 30', **Lot Coverage** 30%

Current Use: Single Family Dwelling, conforming use

SEWER/SEPTIC: Subject property is connected to Jamestown Sewer

WATER SUPPLY: Subject property is connected to Jamestown water supply

Flood Zone: N/A **CRMC:** N/A

Remarks: There are no known Previous, Zoning Board decisions, for the Subject Property.

The applicants have applied for a variance to construct an Attached Garage 2.8' from side property line where 7' is required. The proposed Lot Coverage will be 27%, where 30% is maximum allowed.

TOWN OF JAMESTOWN
ZONING BOARD OF REVIEW

Application for Exception or Variation under the Zoning Ordinance

Zoning Board of Review;

Jamestown, R. I.

Date 11/12/21

Gentlemen:

The undersigned hereby applies to the Zoning Board of Review for an exception or a variation in the application of the provisions or regulations of the zoning ordinance affecting the following described premises in the manner and on the grounds hereinafter set forth.

Applicant John Moorehead - Address 48 Columbia Ave
Jennifer Ayvasian - Address 48 Columbia Ave
Owner John Moorehead - Address 48 Columbia Ave
Jennifer Ayvasian - Address 48 Columbia Ave
Lessee N/A Address _____

1. Location of premises: No. 48 Columbia Ave Street

2. Assessor's Plat 9 Lot 100

3. Dimensions of lot: frontage 67.30 ft. depth 110 ft. Area 6985 sq. ft.

4. Zoning Districts in which premises are located: Use R8 Area 8000 Height 35

5. How long have you owned above premises? 4 years

6. Is there a building on the premises at present? yes

7. Size of existing building 1170 sq. ft.

Size of proposed building or alteration 20 x 32

8. Distance of proposed bldg. or alteration from lot lines:

front 18.32 rear 59.57 left side attach to house right side 2.80

9. Present use of premises: Residential - SF

10. Proposed use of premises: Residential - SF

Location of septic tank & well on lot TANK water/sewer

11. Give extent of proposed alterations Propose to build an attached 1 1/2 car garage with storage on 2nd level - 2 story

12. Number of families for which building is to be arranged: 1

13. Have you submitted plans for above to Inspector of Buildings? YES

Has the Inspector of Buildings refused a permit? YES

14. Provision or regulation of Zoning Ordinance or State Enabling Act under which application for exception or variance is made:

Article 3, Section 82-302, Table 3-2, R8 zone. The proposed set back is 2.8 ft. on North property line where 7 ft. is required. Criteria for Variance to Section 82-600, 605, 606

15. State the grounds for exception or variation in this case:

See attached supplement

Respectfully Submitted

Signature

Jennifer Davidson-Macchiaro

Address

48 Columbia Ave

Jamestown, RI 02835

Telephone No.

401-862-5676

NOTE: A LOCATION PLAN AND SKETCH AND DRAWINGS NECESSARY TO GIVE FULL INFORMATION MUST BE FILED WITH THE APPLICATION.

Supplment to Application

Application for Dimensional Relief

- The applicants purchased the property in December of 2017 with an intended use as a single family residence. The property had been existing as a single family for a considerable length of time prior to the applicant's purchase. According to the assessor database the residence was constructed in 1880.
- At this time, the applicants seek to construct a two story addition which will be affixed to the existing structure. The addition will consist of a 1 and 1/2 lower level garage and and second story home office space and storage.
- The property has sufficient off-street parking currently providing for three vehicles. The proposed structure will increase the off street parking to include two inside the garage and two outside the garage.
- The property is burdened with a lack of storage. Access to the basement is limited by a hatch in the kitchen, which limits how the applicants can utilize the space. In addition, and due to the lack of storage, the applicant utilizes their bedroom as a home office. A dedicated home office space would significantly improve the applicants standard of living.
- The applicants land is existing with more frontage than rear. With the addition situated, from the street view, there will be slightly more room along the property line nearer the street. And although that set back will decrease the applicant would have access to the back yard, and a person would easily be able to walk along the side of the new proposed structure into the back yard.
- Sec 82-600 'Considerations'
 - The ingress and egress will remain unchanged and is in conformity with the majority of houses constructed in the area at the turn of the century.
 - Off-street parking may increase by one parking spot.
 - Trash and storage of trash will be within the garage structure.
 - The property is serviced by town water/sewer.
 - The property is countered to the rear yard where most of the drainage water flows. The additional drainage will not pose a problem to the neighbors.
 - The applicants yard is present landscaped and they will provide for adequate buffering between the neighbors.
 - Access to the back yard will not be impeded.
 - In general, the lots surrounding the applicants house are mixed with garages or detached structures.
- Sec 82-606/607 'Conditions'
 - Based upon the foregoing the applicant states:
 - That as a result of the foregoing, the hardship and the relief sought is due to the unique characteristics of the land and not the general characteristics of the surrounding area. The land is dimensionally non conforming and given its dimensions it would be impossible for the applicant to cure the defect.


- The hardship is not due to the physical or economic disability of the applicant.
- The hardship from which the applicant seeks relief is not the result of prior action of the part of the applicant nor does the applicant desire to realize greater financial gain.
- The relief sought will not alter the character of the neighborhood.
- The dimensional relief sought is the least necessary to increase parking, use and storage at the property; and, if the applicant were not afforded relief it would result in more than a mere inconvenience as to the future use of the subject property.

11/15/21

To whom it may concern,

We, Jennifer Ayvasian-Moorehead and John J. Moorehead, will be represented by our attorney Stephen P. Levesque for the matter of seeking a variance before the zoning board at the December 14, 2021 meeting.

Jennifer Ayvasian-Moorehead

A handwritten signature in cursive script that reads "Jennifer Ayvasian-Moorehead".

John J. Moorehead

A handwritten signature in cursive script that reads "John J. Moorehead".

ARTICLE 6. - SPECIAL USE PERMITS AND VARIANCES**Sec. 82-600. - Considerations of the zoning board.**

In granting any special use permit or variance, the zoning board shall consider whether or not satisfactory provisions and arrangements have been or will be made concerning, but not limited to, the following matters, where applicable:

- A. Ingress and egress to the lot and to existing or proposed structures thereon with particular reference to automotive and pedestrian safety and convenience, traffic flow and control, and access in case of fire, emergency, or other catastrophe;
- B. Off-street parking and loading areas where required, with particular attention to the items in (A) [subsection A. of this section] above, and the economic, noise, glare or odor effects of the special use on adjoining lots;
- C. Trash, storage, and delivery areas with particular reference to the items in (A) and (B) [subsections A. and B. of this section] above;
- D. Utilities and surface water drainage with reference to locations, availability and suitability;
- E. Screening and buffering with reference to type, dimensions and character;
- F. Signs, if any, and exterior lighting with reference to glare, traffic safety, economic effect on and compatibility and harmony with lots in the zoning district;
- G. Required yards and other open spaces;
- H. General compatibility with lots in the same or abutting zoning districts;
- I. Environmental compatibility and safeguards to protect the natural environment;
- J. Electrical, electronic or noise interference;
- K. Water saving devices and/or ISDS inspection or servicing.

(Code 2003, § 82-600)

Sec. 82-601. - Special use permits authorized by this ordinance [chapter].

In accordance with the procedure established in article 5 hereof [of this chapter], the zoning board may, in appropriate cases and subject to conditions and safeguards as further provided in this ordinance [chapter], make exceptions to the terms of this ordinance [chapter] in harmony with the general purposes and intents of this ordinance [chapter] and the comprehensive plan. Special use permits may be granted by the zoning board for the uses listed as special use in section 82-301 herein, and for change of a nonconforming use as provided in article 7 [of this chapter].

(Code 2003, § 82-601)

Sec. 82-602. - Burden on the applicant.

Before any special use permit shall be granted, the applicant shall show to the satisfaction of the zoning board:

- A. That the granting of the special use permit will not result in conditions inimical to the public health, safety, morals and welfare; and
- B. That the granting of such special use permit will not substantially or permanently injure the appropriate use of the property in the surrounding area or district.

In granting a special use permit, the zoning board may impose such special conditions as are deemed necessary to maintain harmony with other lots in the same or abutting zoning districts and to promote the objectives of this ordinance [chapter].

(Code 2003, § 82-602)

Sec. 82-603. - Expiration and extension of special use permits.

A special use permit shall expire one year from the date of granting by the zoning board unless the applicant exercises the permission granted or receives a building permit to do [so], and commences construction, and diligently pursues the construction until completed.

A special use permit granted by the zoning board may not be extended or enlarged beyond the limits authorized by the zoning board, except by the granting of a further special use permit by the zoning board.

(Code 2003, § 82-603)

Sec. 82-604. - Continuation of special use permits.

It is hereby declared that any special use permits heretofore granted under this ordinance [chapter] shall continue to be a special use, and shall not be construed to become, by the passage of this ordinance [chapter], a nonconforming use or structure.

(Code 2003, § 82-604)

Sec. 82-605. - Variances authorized by this ordinance [chapter].

An application for relief from the literal requirements of this ordinance [chapter] because of hardship may be made by any person, group, agency, or corporation by filing with the building official an application describing the request and supported by such data and evidence as may be required by the zoning board or by the terms of this ordinance [chapter]. The building official or agency shall immediately transmit each application received to the zoning board and shall transmit a copy of each application to the planning commission.

The zoning board of review, immediately upon receipt of an application for a variance in the application of the literal terms of the zoning ordinance [this chapter], may request that the planning commission and/or staff shall report its findings and recommendations, including a statement on the general consistency of the application with the goals and purposes of the comprehensive plan, in writing to the zoning board within 30 days of receipt of the application from that commission. The zoning board shall hold a public hearing on any application for variance in an expeditious manner, after receipt, in proper form, of an application, and shall give public notice thereof at least 14 days prior to the date of the hearing in a newspaper of general circulation in the town. Notice of hearing shall be sent by first class mail to the applicant, and to at least all those who would require notice under G.L. 1956, § 45-24-53. The notice shall also include the street address of the subject property. The cost of notification shall be borne by the applicant.

(Code 2003, § 82-605)

Sec. 82-606. - Conditions for granting a variance.

In granting a variance, the zoning board of review shall require that evidence to the satisfaction of the following standards be entered into the record of the proceedings:

1. That the hardship from which the applicant seeks relief is due to the unique characteristics of the subject land or structure and not to the general characteristics of the surrounding area; and is not due to a physical or economic disability of the applicant;
2. That the hardship is not the result of any prior action of the applicant and does not result primarily from the desire of the applicant to realize greater financial gain;
3. That the granting of the requested variance will not alter the general character of the surrounding area or impair the intent or purpose of the ordinance [this chapter] or the comprehensive plan upon which the ordinance [this chapter] is based; and
4. That the relief to be granted is the least relief necessary.

(Code 2003, § 82-606)

Sec. 82-607. - Variances—Additional restrictions.

The zoning board of review shall, in addition to the above standards, require that evidence be entered into the record of the proceedings showing that:

1. In granting a use variance, the subject land or structure cannot yield any beneficial use if it is required to conform to the provisions of the ordinance [this chapter]. Nonconforming use of neighboring land or structures in the same district and permitted use of lands or structures in an adjacent district shall not be considered in granting a use variance; and
2. In granting a dimensional variance, the hardship that will be suffered by the owner of the subject property if the dimensional variance is not granted shall amount to more than a mere inconvenience. The fact that a use may be more profitable or that a structure may be more

valuable after the relief is granted shall not be grounds for relief.

3. An applicant may apply for, and be issued, a dimensional variance in conjunction with a special use. If the special use could not exist without the dimensional variance, the zoning board of review shall consider the special use permit and the dimensional variance together to determine if granting the special use is appropriate based on both the special use criteria and the dimensional variance evidentiary standards.

(Code 2003, § 82-607; Ord. of 12-26-2001; Ord. of 10-22-2009, § 82-607)

Sec. 82-608. - Expiration of variances.

A variance from the provisions of this ordinance [chapter] shall expire one year from the date of granting by the zoning board unless the applicant exercises the permission granted or receives a building permit to do so and commences construction, and diligently pursues the construction until completed.

(Code 2003, § 82-608)

Sec. 82-609. - Modifications granted by building official.

The zoning enforcement officer shall be permitted to grant modification or adjustment from literal dimensional requirements of the zoning ordinance [this chapter] listed in article 3 [of this chapter], up to 25 percent.

1. A modification shall not include moving of lot lines, building height (principal only), lot frontage or modifications to existing nonconforming dimensions as specified in article 3 of this ordinance [chapter].
2. Within ten day[s] of the receipt of a request for modification, the zoning enforcement officer shall make a decision as to the suitability of the requested modification based on the following determinations:
 - (a) The modification requested is reasonably necessary for the full enjoyment of the permitted uses;
 - (b) If the modification is granted, neighboring property will neither be substantially injured nor its appropriate use substantially impaired;
 - (c) The modification requested is in harmony with the purposes and intent of the comprehensive plan and zoning ordinance [this chapter];
 - (d) The modification requested does not require a variance of a flood hazard requirement.
3. Upon an affirmation determination, the zoning enforcement officer shall notify, by registered or certified mail, all property owners within 200 feet of the property which is the subject of the modification request, and shall publish in a newspaper of general circulation that the

modification will be granted unless written objection is received within 30 day[s] of the public notice.

4. If written objection is received, the request for a modification shall be denied. In that case the changes requested will then be considered a request for a variance. The applicant shall then choose whether to pursue the variance. A variance may only be issued by the zoning board of review following the standard procedures for variances.
5. If no written objections are received within 30 days, the zoning enforcement officer shall grant the modification. The zoning enforcement officer may apply special conditions to the permit as may, in the opinion of the officer, be required to conform to the intent and purposes of the zoning ordinance [this chapter].
6. Costs of any notice or advertising required under this section shall be borne by the applicant.

(Code 2003, § 82-609; Ord. of 11-30-1998; Ord. of 10-22-2009, § 82-609)

Parcel ID: 9-100
MOOREHEAD, JOHN J &
AYVASIAN-MOOREHEAD, JENNIFER V
48 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-101
CORMIER DAVID & DIANE L TE
50 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-126
ANTONIELLO, JOYCE ET
BOYLE, KENNETH J
35 COLUMBIA AVE
JAMESTOWN RI 02835-1323

Parcel ID: 9-128
GUY, CLIFFORD W JR & RUTH D.
45 COLUMBIA AVENUE ~
JAMESTOWN RI 02835

Parcel ID: 9-129
ALTOMARI, DOMENIC A ET UX
PINA J.
56 COLE STREET
JAMESTOWN RI 02835

Parcel ID: 9-130
PAZERA, KATHY G.
57 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-132
GARNETT, ANNE W.
46 COLE STREET
JAMESTOWN RI 02835

Parcel ID: 9-133
ROSS, ERNEST E ET
ROSS DEVAROTI S TE
20 OCEAN AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-51
BOYLE, SEAN W. & SUSAN BONNEY
4 MAHER AVENUE
GREENWICH CT 06830-617

Parcel ID: 9-518
MORGAN JAMES W II
45 CLARKE STREET
JAMESTOWN RI 02835

Parcel ID: 9-55
ENRIGHT, ROSEMARY, TRUSTEE
44 CLARKE ST.
JAMESTOWN, RI 02835

Parcel ID: 9-56
SELLARS, PRUDENCE C TRUSTEE
SPERRY, THOMAS L C TRUSTEE
7 ROYAL TERN ROAD
FERNANDINA BEACH FL 32034-6433

Parcel ID: 9-600
BLISH NANETTE O
50 COLE STREET
JAMESTOWN RI 02835

Parcel ID: 9-606
CRONIN, JAMES L, JR & SUSAN J.
51 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-647
CHELLIS, RICHARD L TRUSTEE
53 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-648
LISS, FREDERIC E ET
LISS, DIANE E
554 CHURCH RD
MALVERN PA 19355-8672

Parcel ID: 9-764
ONEILL, SHAWN T
29 CLARKE ST
JAMESTOWN RI 02835

Parcel ID: 9-793
CASSIDY, ROBERT M. & CHRISTINE M.
49 CLARKE STREET
JAMESTOWN RI 02835

Parcel ID: 9-794
HAUN, PHILIP M & BONNIE C
55 CLARKE STREET
JAMESTOWN RI 02835

Parcel ID: 9-797
SCHNACK, MICHAEL F ET
SCHNACK, COLLEEN A
36 CLARKE ST
JAMESTOWN RI 02835

Parcel ID: 9-865
SALL, NANCY L ET
POTTER, GORDON S.
34 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-866
WALLER WENDY ANN TRUSTEE
54 COLUMBIA AVENUE
JAMESTOWN RI 02835

Parcel ID: 9-92
DUNPHY, JAMES R & ELIZABETH
EDGERTON
56 COLUMBIA AVENUE
JAMESTOWN RI 02835

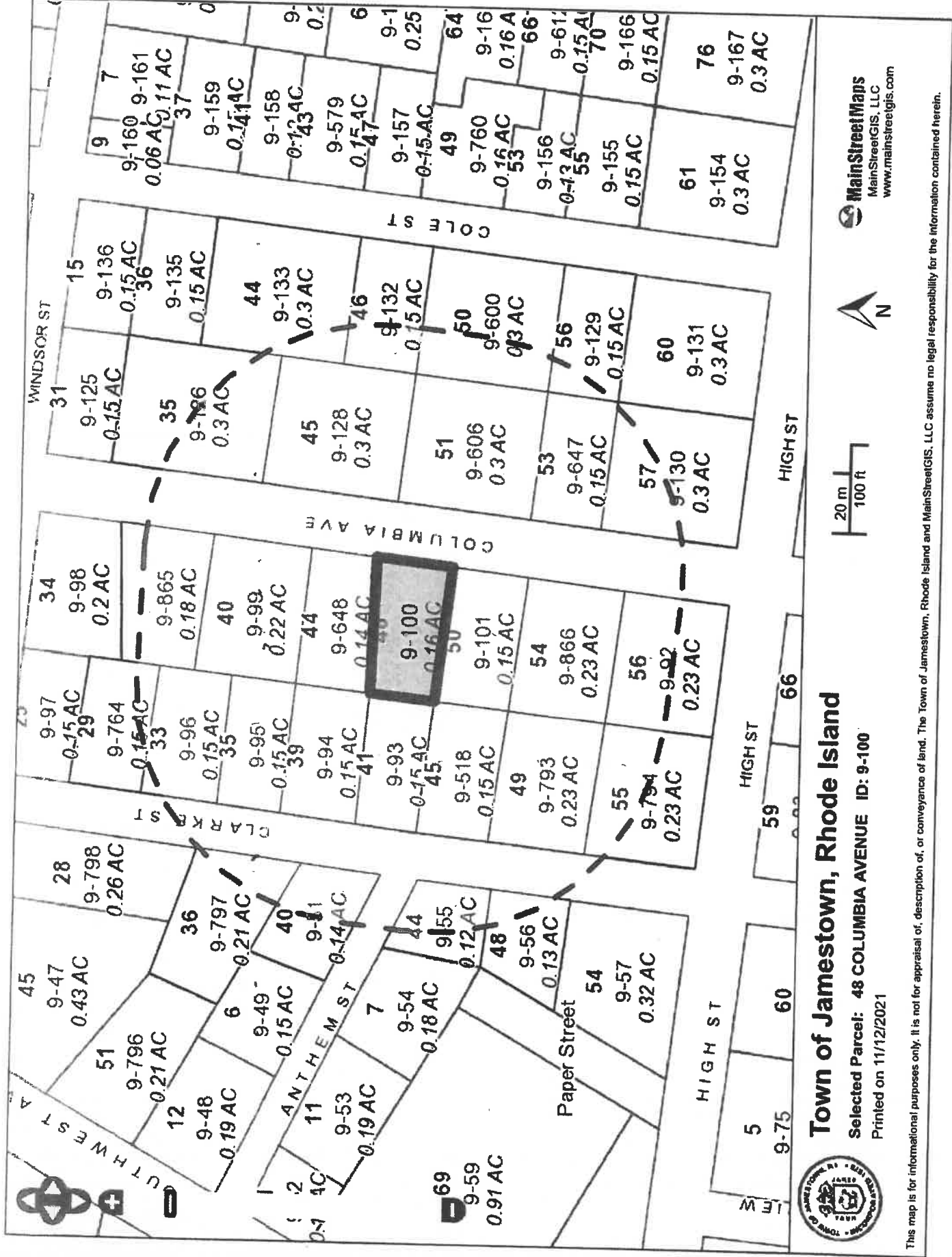
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JAMESTOWN RI 02835

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DOYLE, SEAN WAGSTAD & SUSAN
BONNEY
4 MAHER AVENUE
GREENWICH CT 06830-5617

Parcel ID: 9-95
PRIOR, DAVID
2701 LUNDY LANE
HUNTINGDON VALLEY PA 19006

Parcel ID: 9-96
OCONNELL, TIMOTHY P ET UX
OCONNELL, JESSICA TE
4113 7TH AVE, #8
BROOKLYN NY 11232

Parcel ID: 9-99
PRIOR, H DAVID
2701 LUNDY LANE
HUNTINGDON PA 19006



GENERAL NOTES:

1. THE PARCEL OF LAND SHOWN ON TAX ASSESSOR'S MAP 9, LOT 100 IS LOCATED IN THE TOWN OF JAMESTOWN, COUNTY OF NEWPORT & STATE OF R.I..
2. THE PARCEL FALLS IN AN X ZONE (OUTSIDE 0.2% ANNUAL CHANCE FLOODPLAIN) ON FEMA MAP NUMBER 44005C0176J EFFECTIVE DATE 9/3/2013.
3. THE CURRENT ZONING FOR SAID PARCEL IS R-8.
4. A.P. 9 / LOT 100 CONTAINS 6,985.00 SQ. FT. (0.16 ACRES).
5. THERE ARE NO WETLANDS ON THIS SITE.
6. THE EXISTING HOUSE AND THE PROPOSED GARAGE TOTAL 22.8% BUILDING COVERAGE.

REFERENCES:

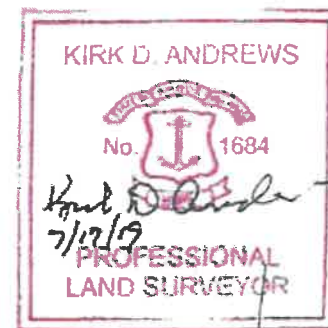
1. "FINAL PLAN - MINOR SUBDIVISION PLAN FOR ANNA TEMPLETON-COTILL PLAT 9, LOT 98, 34 COLUMBIA AVENUE JAMESTOWN, RI, FEB. 12, 2014 BY DARVEAU LAND SURVEYING, INC."
2. "THE HOWLAND PLAT - JAMESTOWN, RI 1"=80', SURVEYED & LAID OUT BY F.W. DEAN C.E. AND C.W. KETTEL C.E. FOR AND UNDER THE DIRECTION OF PERCY M. BLAKE CIVIL ENGINEER AUGUST 1873."
3. TOWN OF JAMESTOWN, RI DB 912 PG 188, DB 471 PG 65, DB 853 PG 254, DB 905 PG 70, DB 916 PG 244, DB 44 PG 46.
4. WWW.BING.COM

THIS SURVEY HAS BEEN CONDUCTED AND THE PLAN HAS BEEN PREPARED PURSUANT TO SECTION 9 OF THE RULES AND REGULATIONS ADOPTED BY THE RHODE ISLAND STATE BOARD OF REGISTRATION FOR PROFESSIONAL LAND SURVEYORS ON NOVEMBER 25, 2015, AS FOLLOWS:

TYPE OF BOUNDARY SURVEY: LIMITED CONTENT BOUNDARY SURVEY
 MEASUREMENT SPECIFICATION: CLASS I
 DATA ACCUMULATION SURVEY CLASS III

THE PURPOSE FOR THE CONDUCT OF THE SURVEY AND FOR THE PREPARATION OF THE PLAN IS TO ESTABLISH THE PERIMETER OF THE PARCEL SO TO PRODUCE AN EXISTING CONDITIONS SITE PLAN.

BY: *Kirk D. Andrews*
 KIRK D. ANDREWS PLS NO. 1684
 COA No.: 000A555



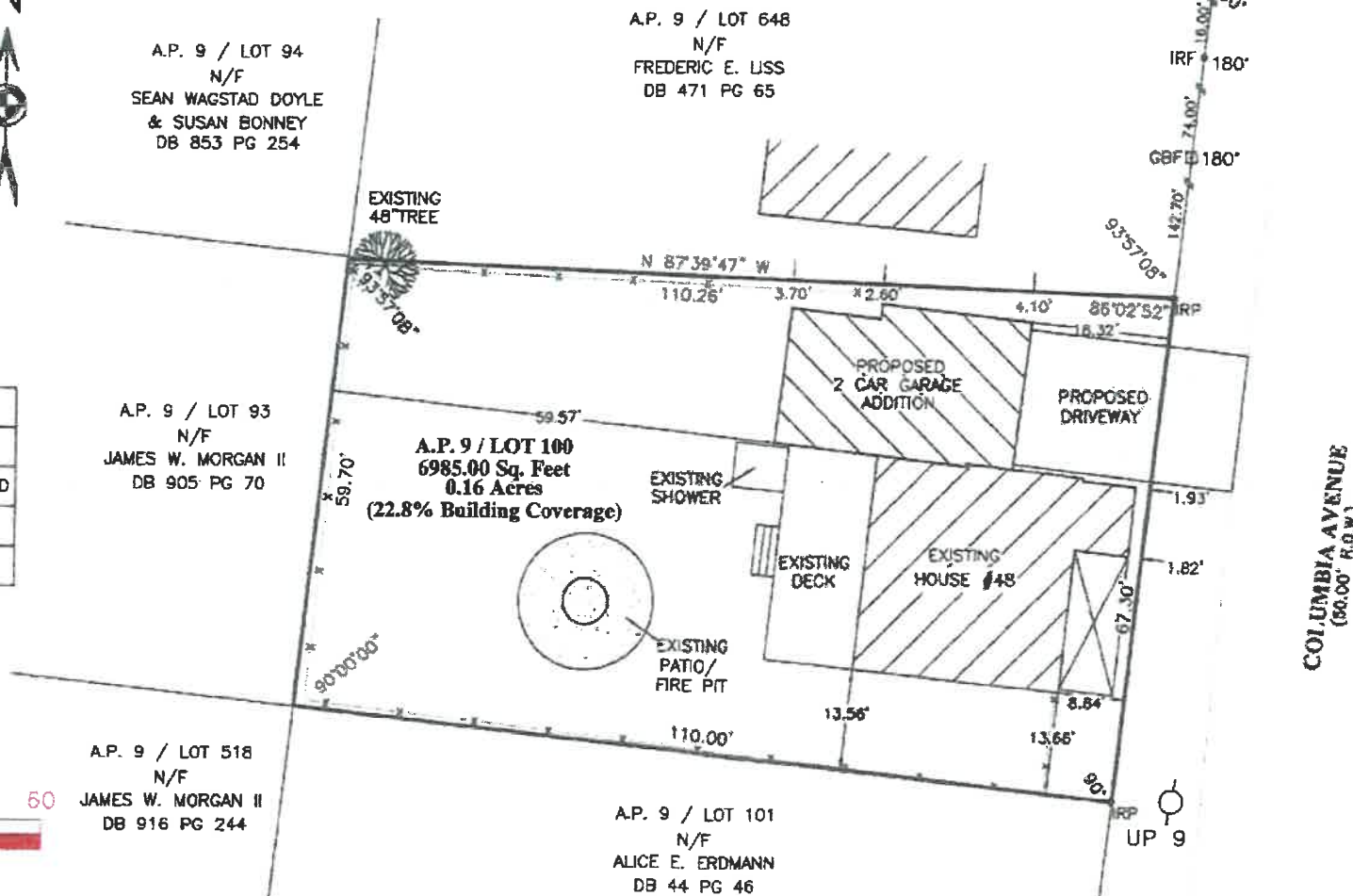
LOCATION MAP

STREET INDEX
 COLUMBIA AVENUE



LEGEND

⊕ UP ##	EXISTING UTILITY POLE
-x-x-	EXISTING FENCE LINE
IRF/P •	IRON ROD FOUND/PROPOSED
GBF □	GRANITE BOUND FOUND
⊕	EXISTING PROPANE TANK



SURVEY & PROPOSED SITE PLAN
 PREPARED FOR: GARY JOHNSON
 LOCATION: 48 COLUMBIA AVENUE A.P. 9 / LOT 100 JAMESTOWN, RI

Drawn By: E. J. I.
 Date: 7-17-19
 Scale: 1" = 80'
 REVISIONS

E. GREENWICH SURVEYORS, LLC
 LAND SURVEYING AND SITE PLANNING
 1050 MAIN STREET SUITE 21
 EAST GREENWICH, RHODE ISLAND 02818
 PHONE: (401) 338-2881 (401) 348-8574
 E-MAIL: KANDREWST@GMAIL.COM FAX: (401) 884-0017

Sheet 1 of 1 sheets

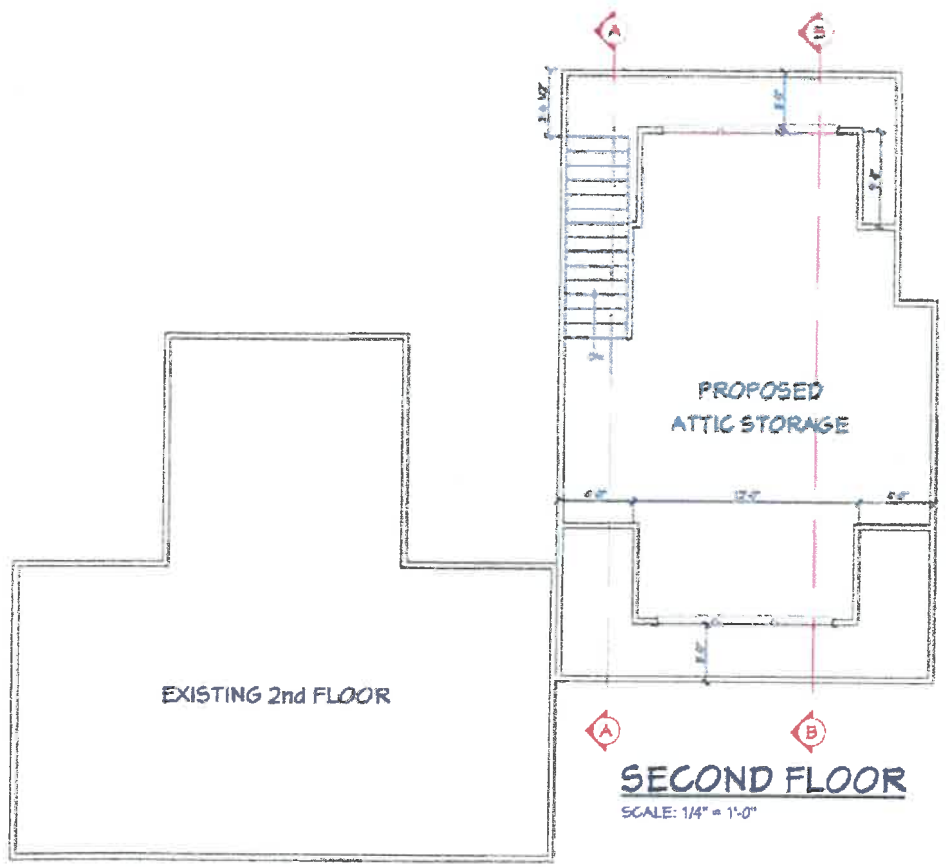
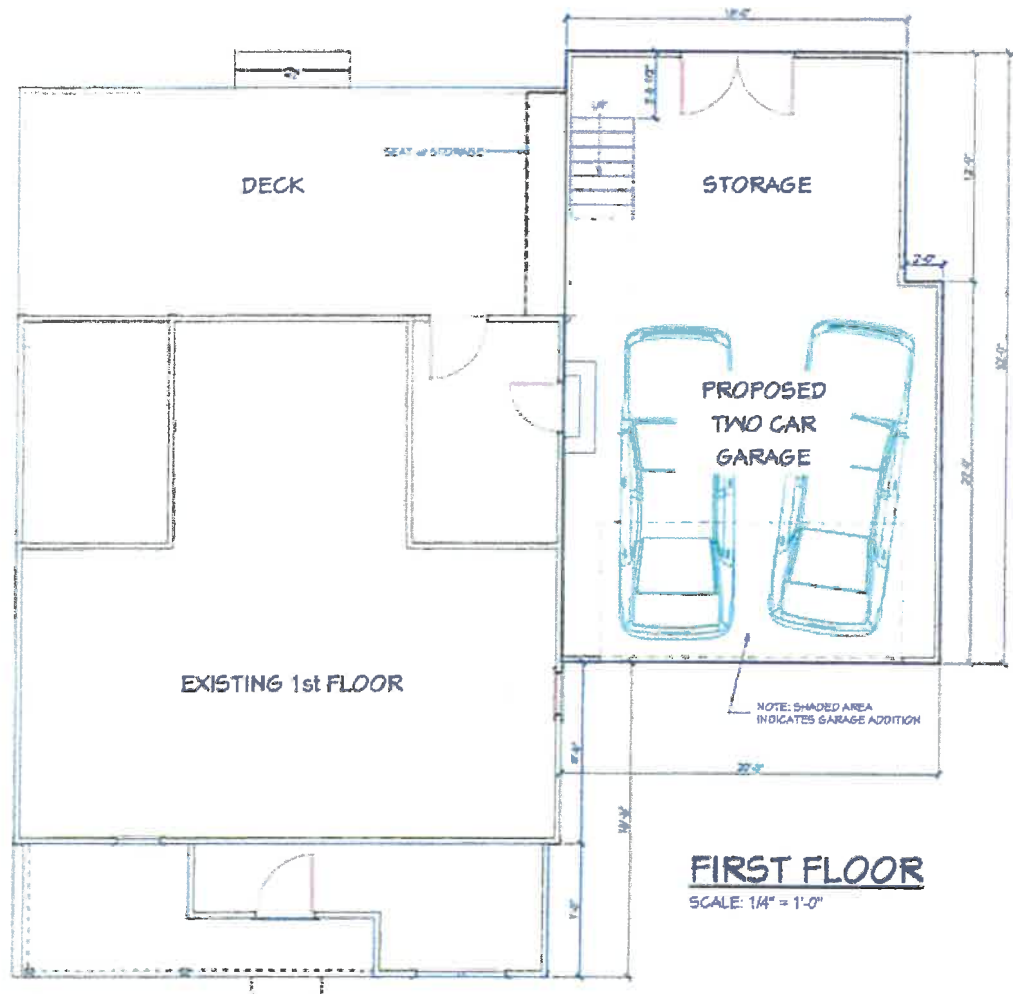
PRELIMINARY PLANS
 FOR ESTIMATING AND APPROVALS ONLY
 NOT FOR CONSTRUCTION



Photo of Existing



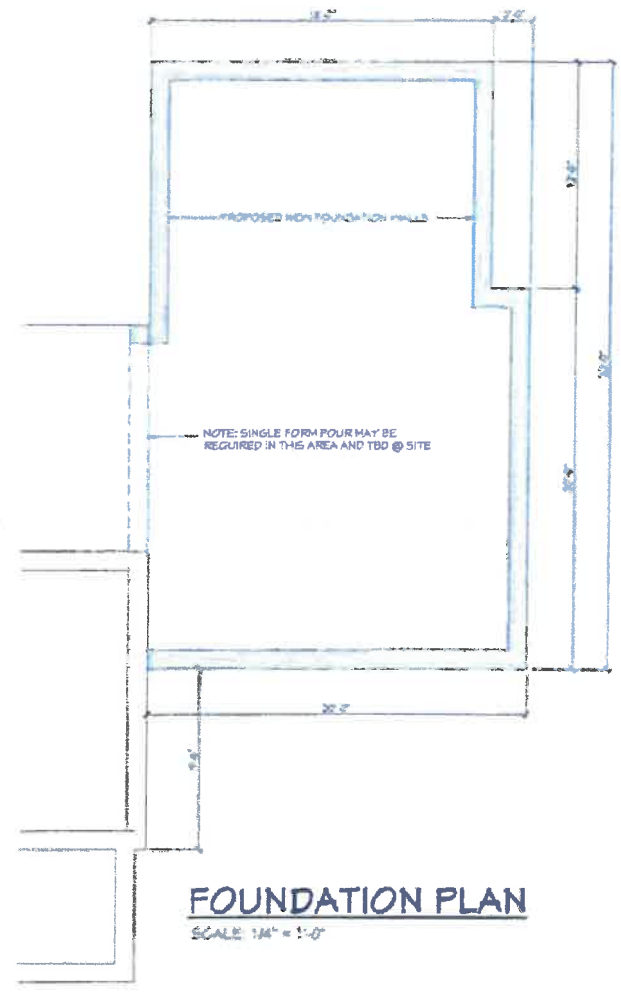
Proposed Exterior



46 COLUMBIA AVENUE JAMESTOWN, RHODE ISLAND
 JOHN FIGUEROA JR. TYRIN LAKES AVE COVENTRY, RI 02232-3450
 JWF DESIGN jwfdesign@cox.net
 DATE: JULY 13, 2019

PAGE NUMBER
1 of 3

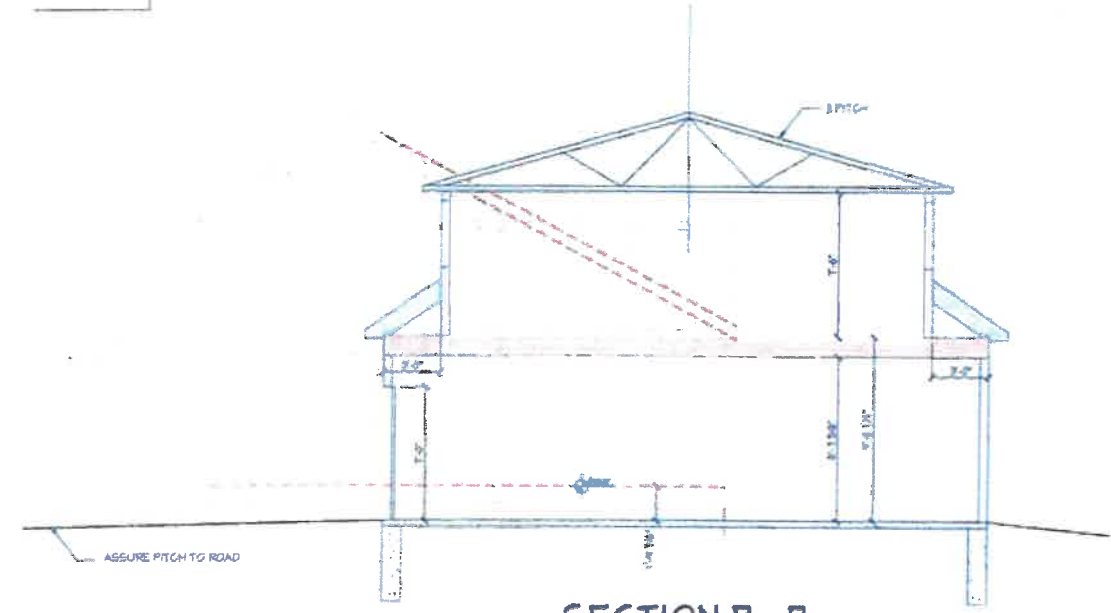
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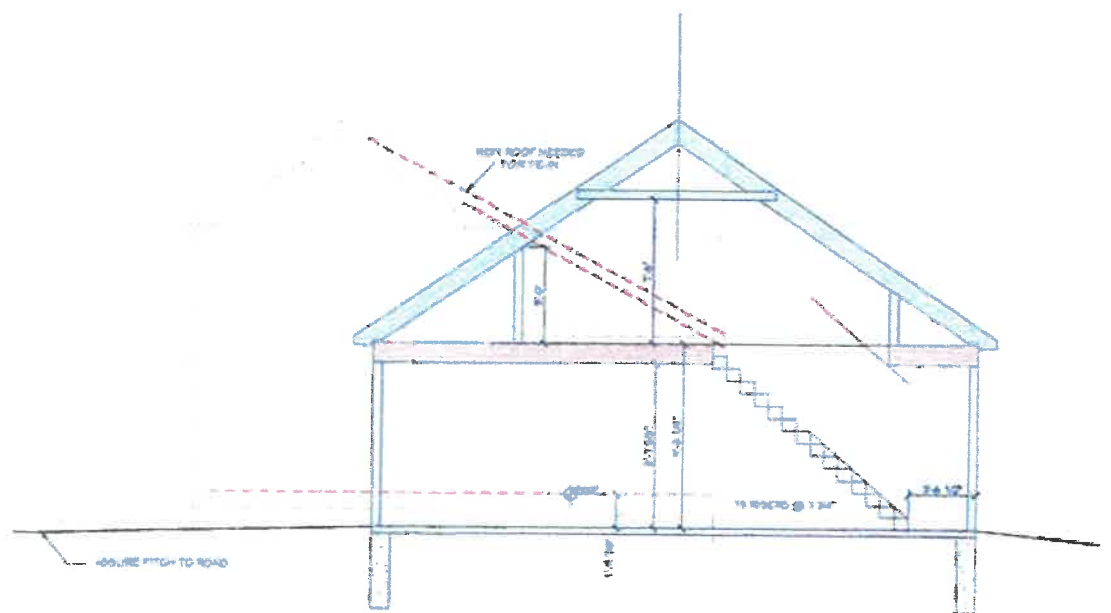
FOUNDATION PLAN
SCALE: 1/4" = 1'-0"



PRELIMINARY PLANS
FOR ESTIMATING AND APPROVALS ONLY
NOT FOR CONSTRUCTION



SECTION B - B
SCALE: 1/4" = 1'-0"



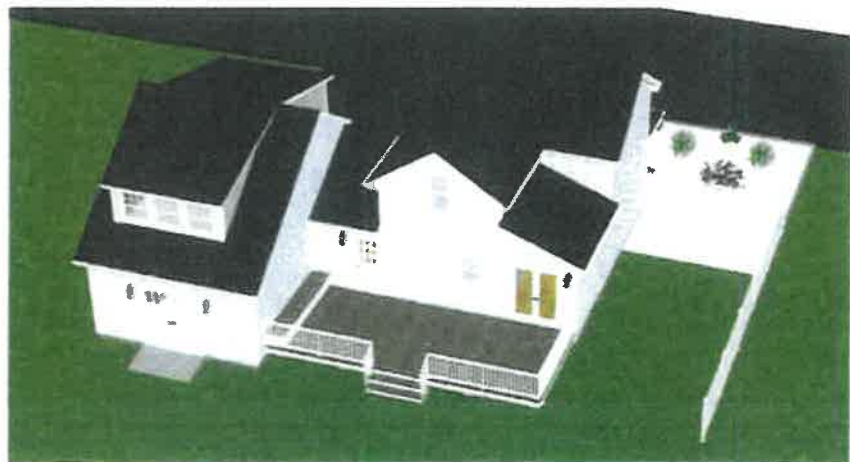
SECTION A - A
SCALE: 1/4" = 1'-0"

MOOREHEAD RESIDENCE
40 COLUMBIA AVENUE JAMESTOWN, RHODE ISLAND

JWF DESIGN jwfdesign@cox.net
JOHN FIGUEROA JR. 7 TOWN LAKES AVE COVENTRY, RI 02232-2450

DRAWING NUMBER **A-1955** PAGE NUMBER **2 of 3**
DATE: JULY 13, 2019

PRELIMINARY PLANS
 FOR ESTIMATING AND APPROVALS ONLY
 NOT FOR CONSTRUCTION



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MOOREHEAD RESIDENCE
 48 COLUMBIA AVENUE JAMESTOWN, RHODE ISLAND

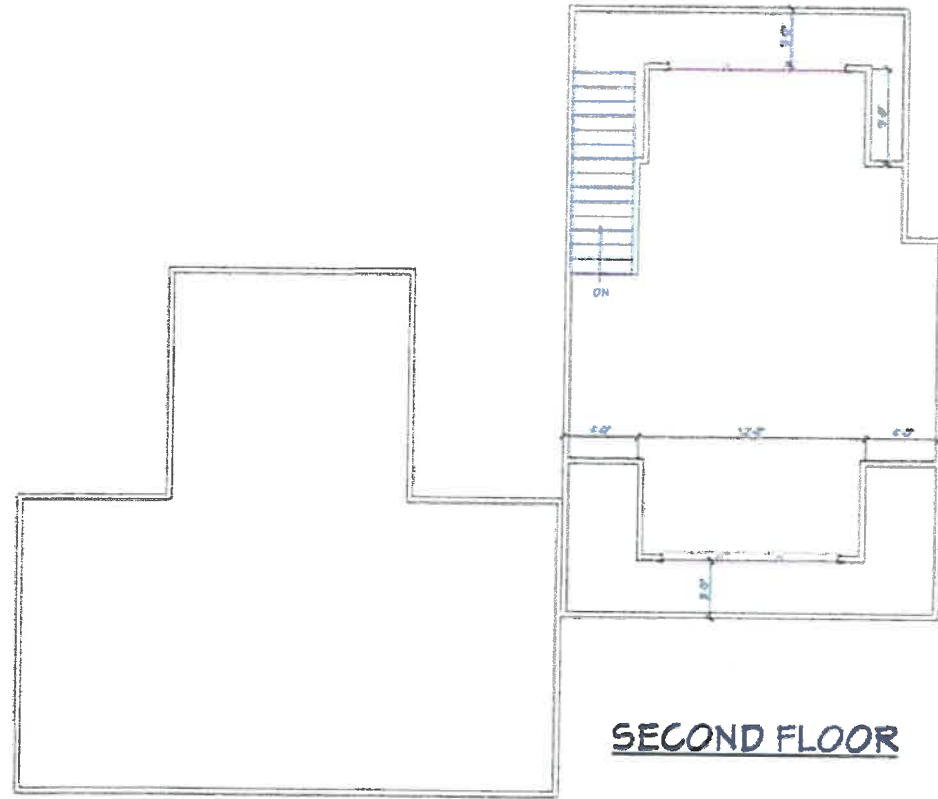
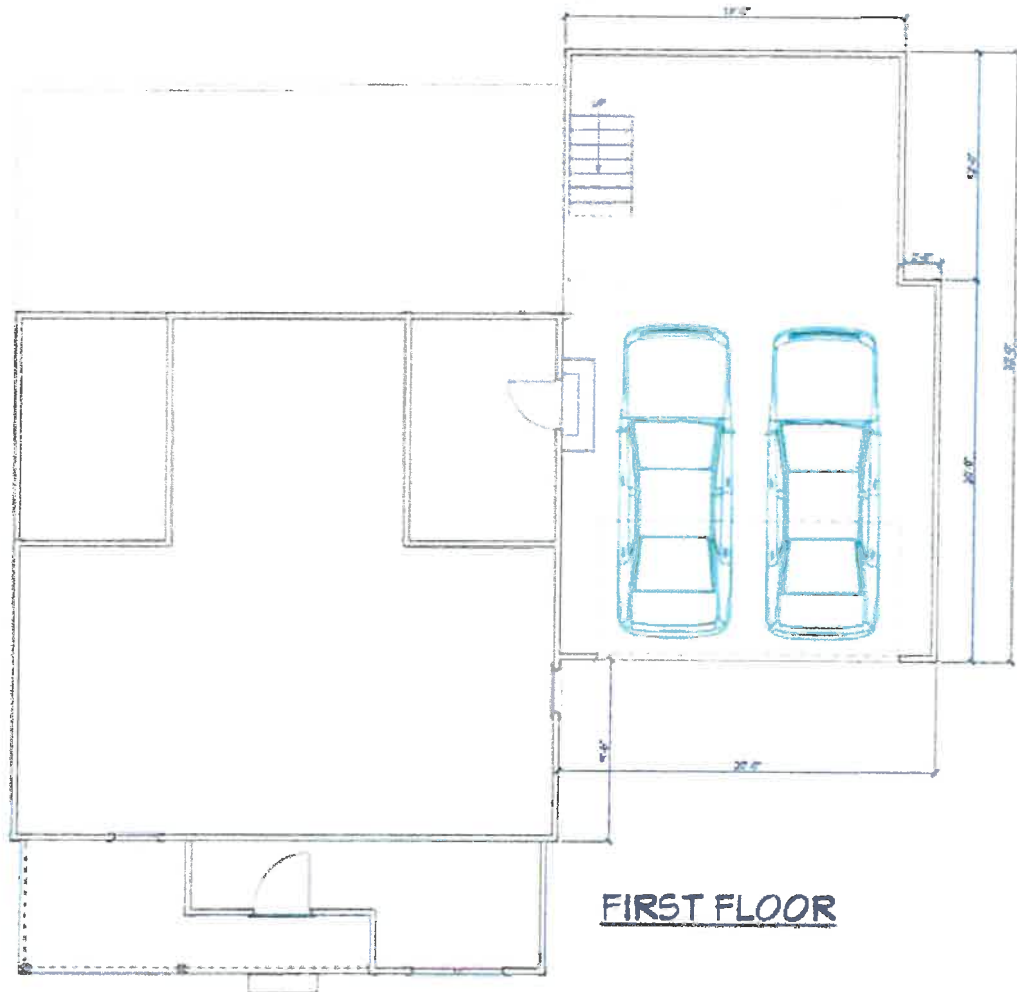
JWF DESIGN jwfdesign@cox.net
 JOHN FIGUEROA JR. 7 TWIN LAKES AVE COVENTRY, RI 02235

DATE: JULY 15, 2019

DRAWING NUMBER **A-1955**
 PAGE NUMBER **3 of 3**



PRELIMINARY PLANS
FOR ESTIMATING AND APPROVALS ONLY
NOT FOR CONSTRUCTION



THIS PLAN IS THE PROPERTY OF JWF DESIGN AND IS NOT TO BE REPRODUCED OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, INCLUDING PHOTOCOPYING, RECORDING, OR BY ANY INFORMATION STORAGE AND RETRIEVAL SYSTEM. ANY UNAUTHORIZED REPRODUCTION OR TRANSMISSION OF THIS PLAN IS STRICTLY PROHIBITED. THE USER OF THIS PLAN AGREES TO HOLD JWF DESIGN HARMLESS FROM AND AGAINST ALL CLAIMS, DAMAGES, LOSSES AND EXPENSES, INCLUDING REASONABLE ATTORNEY'S FEES, ARISING OUT OF OR RESULTING FROM THE USE OF THIS PLAN. THE USER OF THIS PLAN AGREES TO INDEMNIFY AND HOLD JWF DESIGN HARMLESS FROM AND AGAINST ALL CLAIMS, DAMAGES, LOSSES AND EXPENSES, INCLUDING REASONABLE ATTORNEY'S FEES, ARISING OUT OF OR RESULTING FROM THE USE OF THIS PLAN.

MOOREHEAD RESIDENCE
48 COLUMBIA AVENUE JAMESTOWN, RHODE ISLAND

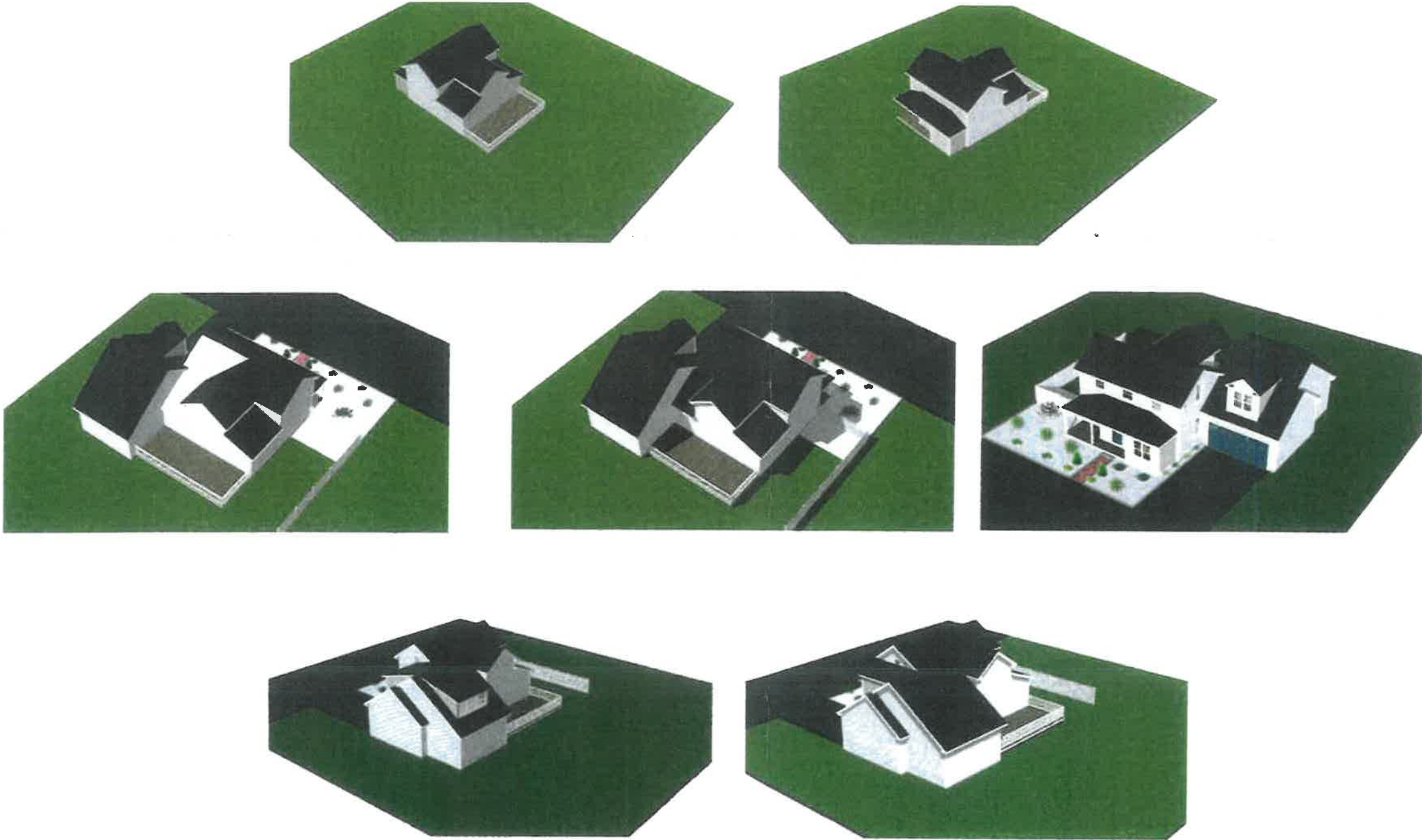
JWF DESIGN jwfdesign@cox.net
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