

# Eligius Homes Company Inc.

329A Boston Post Road  
Sudbury, Ma. 01776  
(978) 443-7801 FAX (978) 443-6457

[www.EligiusHomes.com](http://www.EligiusHomes.com)

April 9, 2010

Mr. William Keller, Chairman  
Town of Sudbury  
Board of Selectman  
278 Old Sudbury Road (the Flynn Building)  
Sudbury, MA 01776

Re: Pine Grove  
Old Lancaster Road  
Comprehensive Permit  
Development Narrative

RECEIVED  
BOARD OF SELECTMEN  
SUDBURY, MA  
2010 APR -9 P 12:42

Dear Chairman Keller:

The Eligius Homes Company of Sudbury, Massachusetts hereby submits an application for a "Comprehensive Permit" for a development to be known as Pine Grove.

• **Existing Site Conditions**

The Pine Grove site consists of two (2) parcels of land on Old Lancaster Road in Sudbury, Massachusetts. The two (2) parcels are contiguous and currently contain 2 old abandoned homes. The northerly parcel is the smaller lot and contains a small 1 story abandoned home with approximately 1.1 acres of land. The southerly parcel is the larger lot with a detached garage and abandoned 2 story home with approximately 6 acres of land. The total surveyed parcel of land as illustrated on the master concept plan is 7.19 acres.

Both parcels lie entirely within a single residence zoning district (Single Residence A). Both parcels are moderately wooded with partially cleared grass cover around the existing abandoned homes. Remnants of gravel driveways lead to each structure. The topography of the site is relatively flat with the land gently sloping to the property rear. Wetlands are currently delineated and currently occupy approximately .5 acres along the westerly portion of the parcel.

Soils on the majority of the parcel consist primarily of sand and gravel, and are classified as excessively drained according to the soil conservation service (SCS) data. All percolation rated performed on these 2 parcels are less than 2 minutes per inch.

• **Proposed Development/Conditions**

The proposed residential development will consist of 12 single family detached homes. The overall development will occur on approximately 5 acres of land. These homes will be designed and built in a very traditional/country home style, as illustrated by our preliminary Concept Elevations.

Each home, all of which are “individually” designed (including the affordable homes) will include a farmers porch on the front elevations main entry, 2 car attached garage with typical exterior finishes of architectural asphalt shingled roofs, cedar clapboard or cedar shingle siding with ornamental low maintenance Azek trim. The average living area of the market rate homes will range between 3,000 SF and 3,800 SF, and consist of 4 bedrooms with 2 ½ /3 ½ bathrooms. The affordable homes will range between 1,549 SF and 1,897 SF, as illustrated in the Proposed Concept Plans attached, including 3 bedrooms with 2 bathrooms.

The Eligius Homes Company, in recent years, completed a Market Rate Subdivision of 12 custom homes on Thornberry Lane in Sudbury and the targeted plan here is to simulate that country home style on a smaller, more affordable scale in this proposed development.

It also should be noted that The Eligius Homes Company will incorporate “Green Construction” with many green profile products being used in the process of building these homes. These homes will also be “Energy Star Certified” utilizing high efficiency mechanical/electrical systems, appliances and Energy Star rated Andersen windows. Utilities servicing each home will be public town water, natural gas, underground electrical power, telephone, cable, internet and private in-ground septic systems. On-site storm water management because of the highly rated and porous sub-soil conditions, will consist of a bio-retention cell.

• **Affordable Component**

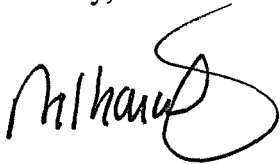
We are proposing 25% (3 homes) will be identified as affordable and will blend with the proposed market rate homes. The affordable home will be marketed to households whose total income does not exceed 80% of the area median income as defined by the Housing and Urban Development. The proposed Sales price for the three (3) affordable homes is \$199,900.00

It is hopeful that a permit can be issued by the local boards whereby residents of Sudbury will receive a preference for 2 of the 3 affordable homes built. Preference can be determined, regulated and coordinated by the developer (The Eligius Homes Company, namely Peter Karassik) and the community to include existing local residents, siblings of local residents, parents of local residents, and offspring of local residents in addition to municipal workers.

The applicant will conduct and be responsible for the cost related to the marketing/lottery of the affordable units.

Thank you,

Sincerely,

A handwritten signature in black ink, appearing to read "P. Karassik", with a large, stylized flourish at the end.

Peter T. Karassik  
President/Owner  
The Eligius Homes Company

Attachments

PTK/lm

MassHousing  
*Housing Starts/New England Fund*  
Project Eligibility Application

**GENERAL INFORMATION**

1. Name of Development: Pine Grove
2. Address of Site: 293 and 301 Old Lancaster Road
3. City/Town: Sudbury Zip Code: 01776
4. Development Entity: The Eligius Homes Company Inc.  
Name of Principle: Peter T. Karassik  
Street Address: 329A Boston Post Road  
City/Town: Sudbury, Massachusetts Zip Code: 01776  
Telephone: 978-443-7801 Fax: 978-443-6457  
Email: Peter @Eligiushomes.com  
Additional Contact: Paul F. Alphen, Esquire  
Street Address: 200 Littleton Road  
City/Town: Westford, Massachusetts 01886  
Telephone: 978-692-3107 Fax: 978-692-5454  
Email: paul@lawbas.com
5. Name of Consultant (if applicable): Tom DiPersio, PRLS  
Telephone: 978-562-3981 Fax: 978-568-8994
6. Type of Housing: Single-Family Detached X Condominiums
7. Unit Mix: Total Units 12 Affordable 3 Market 9
8. Anticipated source of construction financing: MassHousing        NEF Bank X
9. Has the town previously reviewed any proposals to build on this site? If so, please explain.  
Yes, a 6 lot conventional single family detached housing development.
10. Is this an age-restricted (55+) development? Yes        No X
11. Project Description: 12 Single family detached custom homes, 3 and 4 bedrooms with attached 2 car garage on lots that range from 12,750 SF to 20,350 SF.

## ***SITE INFORMATION***

1. Total Acreage: 7.19 Total Buildable Acreage: 5.65
- a. Density (in units per buildable acre): .47/Acre
- b. Explain why the density is appropriate for the site. The topographical and soil conditions on this site make this appropriate for this density
2. Zoning District: Single Residence "A"
- Uses permitted as of right: 6 conventional 40,000 S.F. lots with only 1 waiver or 2 conforming 40,000 S.F. lots with 5.35 Acres of open land.

**Please provide a tabular analysis comparing existing zoning requirements to the waivers requested for the project.**

	<u>Required</u>	<u>Proposed</u>	<u>Variance</u>
Minimum Lot Size	40,000 S.F.	12,750/min	Yes
Minimum Frontage	180 Feet	25 Feet/Min.	Yes
Front Setback	40 Feet	25 Feet/Min.	Yes
Side Setback	20 Feet	15 Feet/Min.	Yes
Rear Setback	30 Feet	15 Feet/Min.	Yes
Maximum Building Coverage	40%	20% Max.	Yes
Building Height	35 Feet	35 Feet/Max.	None
Floor Area Ratio	None	None	None
Parking	2 Spaces/Unit	2 Spaces/Units	None

3. Does any portion of the site contain wetlands?
- Yes X No \_\_\_\_\_ If yes, how many acres are wetlands? .5 Acres±
- If yes, attach map of site noting wetland areas.
4. Is the site, or any portion thereof, located within a designated flood hazard area?
- Yes X No \_\_\_\_\_
- If yes, attach map of site noting flood hazard area.
5. Are there any hazardous waste sites within the site and/or within a 1/2-mile radius of the site?
- Yes \_\_\_\_\_ No X

a. How did you determine your answer? Town of Sudbury's Board of Health Agent, Robert Leupold, confirmed that no hazardous waste sites exist within a 1/2 mile radius of this site.

b. If your answer was yes, please provide additional documentation and describe any action taken to address the hazardous waste on site and/or within 1/2 mile radius of the site.

6. Describe the prior uses of the subject site. 2 very generous single family homesites

a) Existing buildings on site? Yes X No      If Yes, describe the buildings and your plans for these buildings.

The existing building (2 single family homes) will be demolished and debris removed off site.

7. Is the site or any building located on the site listed, nominated or eligible for listing on the National Register of Historic Places?

Yes      No X

8. Is the site within a Historic District?

Yes      No X

### ***Site Control***

1. Describe the current status of site control and attach copies of relevant executed agreements.

a.) Owned by Developer Yes If yes, copy of deed will be required.

Was the property acquired from a related party? If yes, please explain.

b.) Under Purchase and Sale Agreement No

Seller:                                      Buyer:                                     

Are the parties related? If yes, please explain.

Date of Agreement                                     

Expiration Date                                     

Extensions granted? Yes      No      Date of Extension                                     

*(Please note that documentation that the buyer and seller have agreed to an extension, if applicable, will be required.)*

Purchase Price \$                                     

c.) Under Option: No

Seller:                                      Buyer:

Are the parties related? If yes, please explain.

Date of Agreement \_\_\_\_\_

Expiration Date \_\_\_\_\_

Extensions granted? Yes \_\_\_\_\_ No \_\_\_\_\_ Date of Extension \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_ Option Payment \$ \_\_\_\_\_

### ***Project Information***

1. Indicate which utilities are available to the site:

Public Sewer \_\_\_\_\_ Private Septic   X    
Public Water   X   Private Wells \_\_\_\_\_  
Natural Gas   X   Electricity   X  

2. Is the site located near public transit (i.e., MBTA, Commuter Rail, T)? Yes \_\_\_\_\_ No   X    
If yes, please indicate specific type of transit and distance from the site.

3. Size of Development:

a.) Total Number of Units:   12  

b.) Number of Handicapped Accessible Units:   None  

c.) Number of Buildings:   12  

d.) Number of Stories in Buildings:   2  

4. Total gross square footage of building space:   Varies: Minimum (1980 SF±) Maximum (4260 SF±)

5. Project Type:

a.) New Construction   X   b.) Rehabilitation \_\_\_\_\_ c.) Conversion \_\_\_\_\_

6. Construction Type:

Single-Family Detached   X   Townhouse \_\_\_\_\_ Other \_\_\_\_\_

7. Is this a Condominium development? Yes \_\_\_\_\_ No   X

If yes, estimated monthly condo fees: Market Units \_\_\_\_\_ Affordable Units \_\_\_\_\_

8. Type of Fuel:

a.) Natural Gas   X   b.) Oil \_\_\_\_\_ c.) Electric \_\_\_\_\_ d.) Other \_\_\_\_\_

9. Parking Spaces:

a.) # Enclosed 2 b.) # Outdoor 2 c.) # Per unit included in Sales Price 4 Total

d.) # Spaces being sold      and Sales Price \$      Not Applicable, all the detached single family homes will have 2 car attached garages.

e.) # of enclosed spaces designated for the affordable units             

10. Unit Mix: Complete the chart below

Unit Type	# of Units	# of BR's Per Unit	# of Baths Per Unit	Sq. Footage Per Unit	Sales Price Per Unit
Affordable	3	3	2 ½ (min.)	1701 SF Average	\$199,900±
Market Rate	9	4 (min)	2 ½ (min)	3000 SF to 3800SF	\$849,900±
Total	12				



# PRELIMINARY CONSTRUCTION BUDGET

Date Completed: 3/31/10

DEVELOPMENT ITEM	TOTAL COST	PER UNIT COST
SITE ACQUISITION	\$ <u>995,040</u>	\$ <u>82,920</u>
HARD COSTS		
Site Preparation	<u>\$180,000</u>	<u>\$15,000</u>
Landscaping	<u>\$360,000</u>	<u>\$30,000</u>
Residential Construction	<u>\$4,621,680</u>	<u>\$385,140</u>
Hard Cost Contingency	<u>\$150,000</u>	<u>\$12,500</u>
TOTAL HARD COSTS	<u>\$5,311,680</u>	<u>\$442,640</u>
SOFT COSTS		
Permits/Surveys	<u>89,400</u>	<u>7,450</u>
Architectural	<u>30,000</u>	<u>2,500</u>
Engineering	<u>15,000</u>	<u>1,250</u>
Legal	<u>18,000</u>	<u>1,500</u>
Insurance	<u>13,200</u>	<u>1,100</u>
Security	<u>1,800</u>	<u>150</u>
Construction Manager	<u>120,000</u>	<u>10,000</u>
Property Taxes	<u>75,000</u>	<u>6,250</u>
Construction Loan Interest	<u>162,000</u>	<u>13,500</u>
Application/Financing Fees	<u>45,600</u>	<u>3,800</u>
Appraisal	<u>4,800</u>	<u>400</u>
Utilities	<u>7,200</u>	<u>600</u>
Accounting	<u>13,800</u>	<u>1,150</u>
Marketing & Commissions	<u>412,500</u>	<u>34,375</u>
Consultant	<u>N/A</u>	<u>N/A</u>
Soft Cost Contingency	<u>30,000</u>	<u>2,500</u>
TOTAL SOFT COSTS	\$ <u>1,038,300</u>	\$ <u>86,525</u>
TOTAL DEVELOPMENT COSTS	\$ <u>7,345,020</u>	\$ <u>612,085</u>
SALES REVENUE		
Affordable	# <u>3</u> x \$ <u>199,900</u>	= \$ <u>599,700</u>
Market Rate	# <u>9</u> x \$ <u>849,900</u>	= \$ <u>7,649,100</u>
TOTAL REVENUE		\$ <u>8,248,800</u>
PROFIT		\$ <u>903,780</u>
PERCENTAGE OF PROFIT OVER TOTAL DEVELOPMENT COSTS	<u>12.3</u>	%

## DEVELOPER/APPLICANT QUALIFICATIONS

1. **Prior Development Experience** – Please list the past development experience for each of the development team members on the chart below. In addition, please identify any other 40B projects (whether, with MassHousing or any other subsidizing agency) in which the applicant or a related party has or had an interest and, for each such project, state whether the construction has been completed and whether cost certification has been submitted (use additional sheets as necessary).

Development Team The Eligius Homes Company

Members:

Peter T. Karassik

Project Summary	Project #1	Project #2	Project #3	Project #4
Project Name:	Liberty Hill Estates, Sudbury, MA	Ayrshrie Lane, Concord, MA	Lincoln Road/Lincoln Lane, Sudbury	Willis Woods, Sudbury, MA
Community/Address	Greystone Lane, Cobblestone Pl. Julian's Way	Ayrshire Lane, Concord, MA	Lincoln Road Lincoln Lane	Thornberry Lane, Sudbury, MA
Housing Type	Custom Single Family Homes	Custom Single Family Homes	Custom Single Family Homes	Custom Single Family Homes
Number of Units	28	6	7	12
Total Dev. Costs	\$16,800,000 Estimated	\$4,500,000 Estimated	\$4,550,000 Estimated	\$10,200,000 Estimated
Yr Completed	1998	2000	2004	2005
Specific Role	Owner/Developer Custom Builder	Owner/Developer Custom Builder	Owner/Developer Custom Builder	Owner/Developer Custom Builder
Construction Lender	TD Bank	TD Bank	TD Bank	TD Bank
Contact Name:	Jim Lavoie	Jim Lavoie	Jim Lavoie	Jim Lavoie
Phone Number:	978-318-7957	978-318-7957	978-318-7957	978-318-7957

2. **Applicant's Ownership Entity Information and Certification** -- Please identify the applicant's proposed ownership entity, as well as the Managing Entities, Principals and Controlling Entities of each and certify the compliance and good standing of each with state law and affordable housing programs. Note: For the purposes hereof, "Managing Entities" include general partners of limited partnerships, managing general partners of limited liability partnerships, managers of limited liability companies, directors and officers of corporations, trustees of trusts, and other similar entities, which have the power to manage and control the activities of the applicant and/or proposed ownership entity. "Principal or Controlling Entities" shall include all persons and entities (e.g. natural persons, corporations, partnerships, limited liability companies ect.) who shall have the right to:

- (i) approve the terms and conditions of any proposed purchase, sale or mortgage;
- (ii) approve the appointment of a property manager; and/or
- (iii) approve managerial decisions other than a decision to liquidate, file for bankruptcy, or incur additional indebtedness.

Such rights may be exercisable either directly as a result of such person's role within the applicant's proposed ownership entity or its Managing Entities or indirectly through other entities that are included within the organizational structure of the applicant and/or proposed ownership entity and its Managing Entities. In considering an application, MassHousing will presume that there is at least one Principal or Controlling Entity. Any person or persons who have purchased an interest for fair market value in the applicant and/or proposed ownership entity solely for investment purposes shall not be deemed a Principal or Controlling Entity. (Use additional sheets as necessary.)

Name of Applicant: The Eligius Homes Company Inc.  
Address: 329A Boston Post Road, Sudbury, MA 01776  
Contact Person: Peter T. Karassik  
Phone No. 978-443-7801  
Fax No. 978-443-6457  
E-Mail Address: Peter@Eligiushomes.com

List All Managing Entities of Applicant (use additional pages as necessary):  
\_\_\_\_\_

List All Principals and Controlling Entities of Applicant and its Managing Entities  
(use additional pages as necessary):  
\_\_\_\_\_  
\_\_\_\_\_

List All Affiliates of Applicant and its Managing Entities  
(use additional pages as necessary):  
\_\_\_\_\_  
\_\_\_\_\_

Name of Proposed Ownership Entity: Old Lancaster L.D., LLC  
Organization Type: Limited Dividend Limited Liability Company

Relationship to Applicant: Peter T. Karassik to be sole member

List All Managing Entities of Proposed Ownership Entity  
(use additional pages as necessary):

Peter T. Karassik  
\_\_\_\_\_

List All Principals and Controlling Entities of Proposed Ownership Entity and its Managing Entities  
(use additional pages as necessary):

Peter T. Karassik  
\_\_\_\_\_

List All Affiliates of Proposed Ownership Entity and its Managing Entities  
(use additional pages as necessary):

N/A


### Certification

I hereby certify on behalf of the Proposed Ownership Entity, under penalties of perjury, that:

1. the information provided above for the Applicant Entities is, to the best of my knowledge, true and complete; and
2. each of the following questions has been answered correctly to the best of my knowledge and belief.
  - (a) Is there pending litigation with respect to any of the Applicant Entities?  
[ X ] No [ ] Yes (attach explanation)
  - (b) Are there any outstanding liens or judgments against any properties owned by the Applicant Entities?  
[ X ] No [ ] Yes (attach explanation)
  - (c) Have any of the Applicant Entities failed to comply with provisions of Massachusetts law related to taxes, reporting of employees and contractors, and withholding of child support?  
[ X ] No [ ] Yes (attach explanation)
  - (d) *Have any of the Applicant Entities ever been subject of a felony indictment or conviction?*  
[ X ] No [ ] Yes (attach explanation)
  - (e) During the last 10 years, have any of the Applicant Entities ever been a defendant in a lawsuit involving fraud, gross negligence, misrepresentation, dishonesty, breach of fiduciary responsibility or bankruptcy?  
[ X ] No [ ] Yes (attach explanation)
  - (f) Have any of the Applicant Entities failed to carry out obligations in connection with a Comprehensive Permit issued pursuant to M.G.L. c. 40B and any regulations or guidelines promulgated thereunder, including, but not limited to, completion of a cost examination and return of any excess profits or distributions?  
[ X ] No [ ] Yes (attach explanation)
  - (g) Are the Applicant Entities current on all existing obligations to the Commonwealth of Massachusetts or any subdivision, agency, authority or instrument thereof?  
[ X ] Yes [ ] No (attach explanation)

Peter T. Karassik

(print name)



(signature)

April 9, 2010

(date)

# Eligius Homes Company Inc.

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Sudbury, Ma. 01776  
(978) 443-7801 FAX (978) 443-6457

[www.EligiusHomes.com](http://www.EligiusHomes.com)

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**DEED TO SUBJECT PROPERTY**

JANET A. JOHNSON, of 4 Gilcrest Road, Townsend, Middlesex County, Massachusetts, acting in her capacity as executrix under the will of Robert N. Johnson, dated October 15, 2001 and docketed in The Commonwealth of Massachusetts, Middlesex County Probate Court as Docket Number 06P1329EP1,

for consideration paid of nine hundred ninety-five thousand dollars (\$995,000.00),

grants to **ELIGIUS HOMES COMPANY, INC.** of 329 A Boston Post Road, Sudbury, Middlesex County, Massachusetts,

Parcel One:

The land with the buildings and improvements thereon, situated in Sudbury, Middlesex County, Massachusetts, shown as Lot "A" on a plan entitled "Plan of Land in Sudbury, Scale 1" = 50", dated May 12, 1975, by Ewald Engineering Co., 908 Concord St., Framingham, Owner: Robert N. Johnson," recorded with the Middlesex County Southern District Registry of Deeds in Book 12877, Page 133.

The premises hereby conveyed is the same as was conveyed by Harold C. Merrifield to Robert N. Johnson, dated March 29, 1972 and recorded with Middlesex South District Registry of Deeds in Book 12181, Page 557.

Parcel Two:

That certain parcel of land in Sudbury, Middlesex County, Commonwealth of Massachusetts, located on the Westerly side of the road leading from "Willis Mill" to "Mill Village" and containing four (4) acres, bounded and described as follows:

Beginning at said road, at land now or formerly of James P. Willis, thence running Westerly by said Willis land to the canal below said Willis Mill; thence Southerly by said canal to a stake and stones at land of the late Thomas Mulally; thence Easterly by said Mulally land to a stake and stones at said road; thence Northerly by said road to the point of beginning.

The premises hereby conveyed is the same as was conveyed by Albert Haynes to Amos Haynes by deed dated August 9, 1870, recorded with Middlesex South District Registry of Deeds in Book 3666, Page 327.

Said parcels are conveyed subject to easements and restrictions and reservations of record, so far as now in force and applicable.

*See deed Recorded in Book 29255 pg 184*

**Address of granted premises: Old Lancaster Road, Sudbury, Massachusetts.**



Bk: 50835 Pg: 423 Doc: DEED  
Page: 1 of 2 01/25/2008 01:34 PM

BALAS, ALPHEN & SANTO:  
200 LITTLETON ROAD  
WESTFORD, MA 01886-3589

*[signatures on following page]*

BOS111 12222567.2

MASSACHUSETTS EXCISE TAX  
Southern Middlesex District ROD # 001  
Date: 01/25/2008 01:34 PM  
Ctrl# 104567 19205 Doc# 00012298  
Fee: \$4,537.20 Cons: \$995,000.00

Janet A. Johnson  
Janet A. Johnson, as executrix

COMMONWEALTH OF MASSACHUSETTS

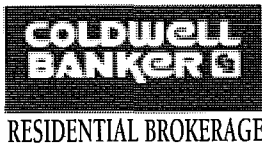
Middlesex, ss.

On this 25 day of January, 2008, before me, the undersigned notary public, personally appeared Janet A. Johnson, as executrix under the will of Robert N. Johnson, who proved to me through satisfactory evidence of identification, which was MASS DRIVERS LICENSE, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that she signed it voluntarily for its stated purpose.

Paul F. Alphen  
Notary Public PAUL F. ALPHEN  
My commission expires: JULY 26, 2013



REGISTRY OF DEEDS  
SOUTHERN DISTRICT  
ATTEST  
Eugene C. Brune  
REGISTER



426 BOSTON POST ROAD  
WESTON, MA 02493-1557  
BUS. (781) 894-5555  
FAX (781) 893-4322  
[www.NewEnglandMoves.com](http://www.NewEnglandMoves.com)

April 8, 2010

Mr. Peter Karassik  
President  
The Eligius Homes Company  
329A Boston Post Road  
Sudbury, MA 01776

Dear Peter,

The following is a current market "Opinion of Value" for the proposed homes to be built in the "Pine Grove Subdivision" in Sudbury, Massachusetts.

The preliminary architectural plans propose "country style" homes with traditional floorplans; sized between 3,000 and 3,800 square feet. Each of these "market rate" homes will be sited on building lots ranging from 13,000 to 21,000 square feet, on a road to be built off Old Lancaster Road.

After reviewing the plans and giving consideration to the factors that affect the value of residential real estate (competitive market data, location, level of finish, square footage, number of bedrooms and bathrooms, present market conditions in the area, etc.), it is my opinion that the mean selling price of these homes would be \$849,900.

I hope this opinion is helpful to you as you plan this exciting project. Please feel free to call if additional information is needed.

Sincerely

A handwritten signature in cursive script that reads "Ellen Curran".

Ellen Curran  
Sales Associate  
Coldwell Banker Residential Brokerage





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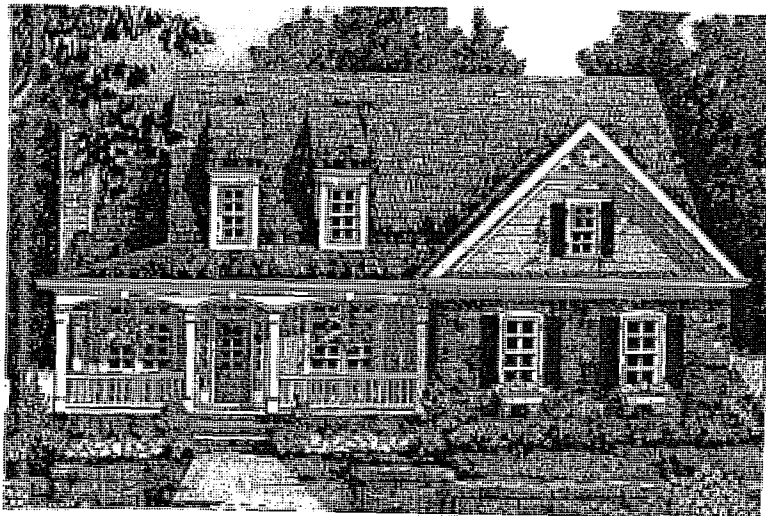
[www.EligiusHomes.com](http://www.EligiusHomes.com)

## PRELIMINARY ARCHITECTURAL PLANS

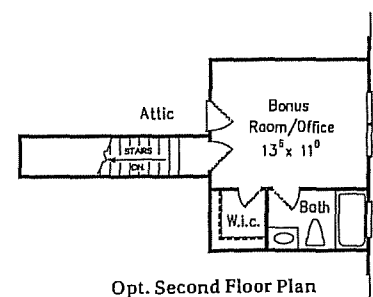
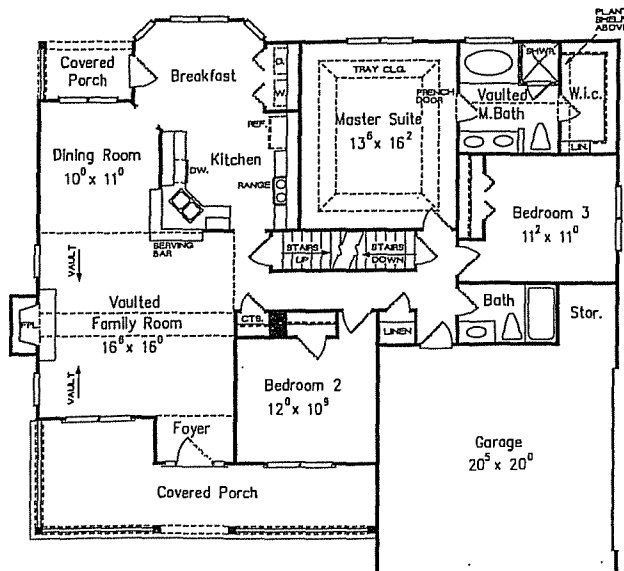
### PLAN NO. 1

**TOTAL LIVING AREA: 1549 S.F.**

**(One of Three Affordable Homes)**



1st Floor:	1549 sq. ft.
Opt. Second Floor	247 sq. ft.
Width:	52'-4"
Depth:	49'-0"



Opt. Second Floor Plan

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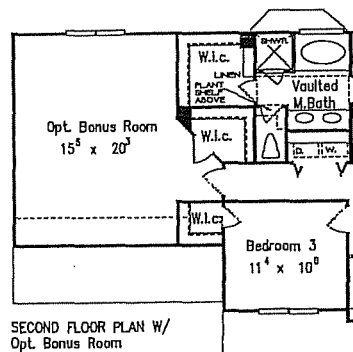
[www.EligiusHomes.com](http://www.EligiusHomes.com)

## PRELIMINARY ARCHITECTURAL PLANS

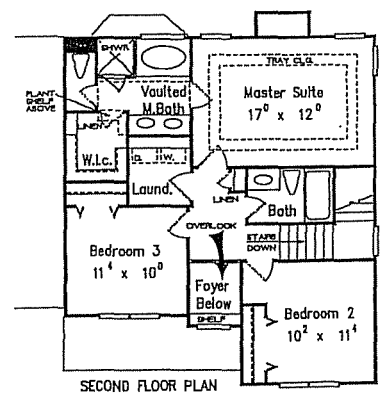
### PLAN NO. 2

**TOTAL LIVING AREA: 1675 S.F.**

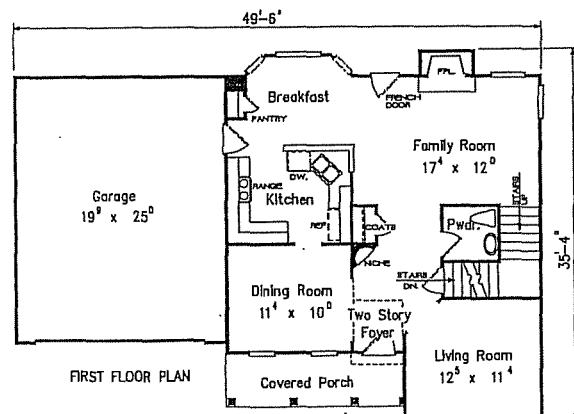
**(One of Three Affordable Homes)**



SECOND FLOOR PLAN W/  
Opt. Bonus Room



SECOND FLOOR PLAN



FIRST FLOOR PLAN

1st Floor	882 sq. ft.
2nd Floor	793 sq. ft.
Total	1675 sq. ft.
Opt. Sitting	416 sq. ft.

Overall Dimensions  
49'-6" x 35'-4"

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## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 3

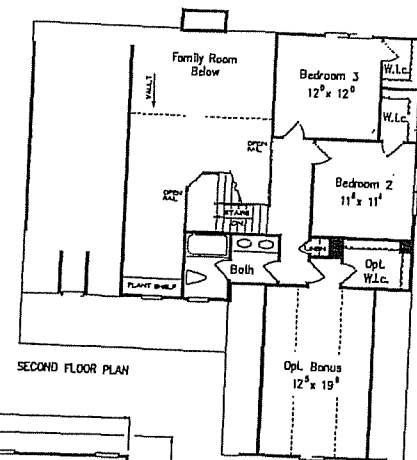
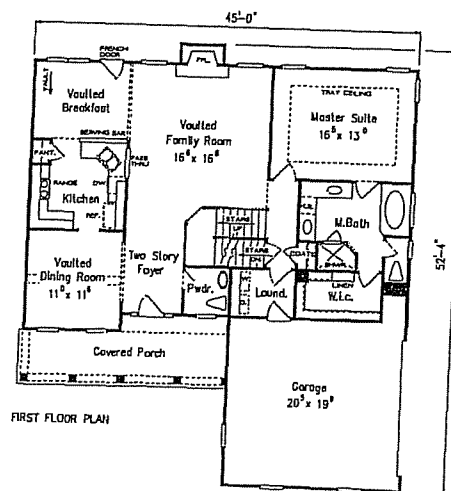
**TOTAL LIVING AREA: 1897 S.F.**

**(One of Three Affordable Homes)**



1st Floor 1359 sq. ft.  
2nd Floor 520 sq. ft.  
Total 1879 sq. ft.  
Opt. Bonus Rm. 320 sq. ft.

Overall Dimensions  
45'-0" x 52'-4"



# Eligius Homes Company Inc.

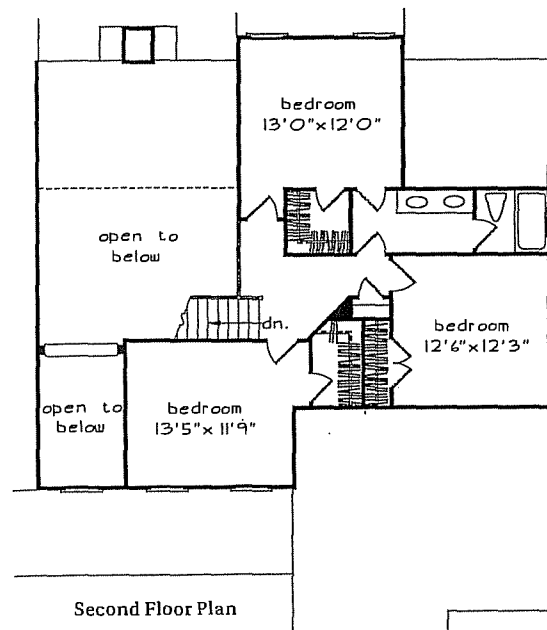
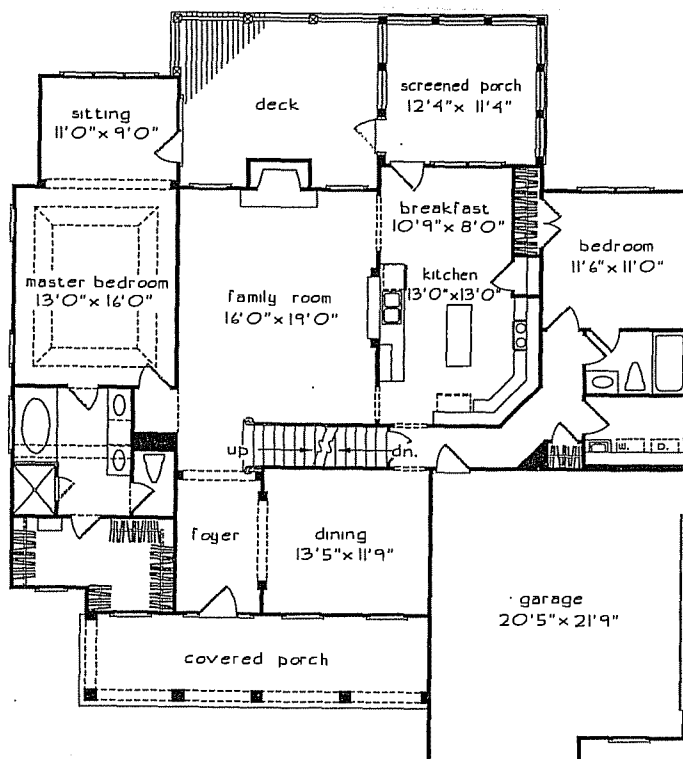
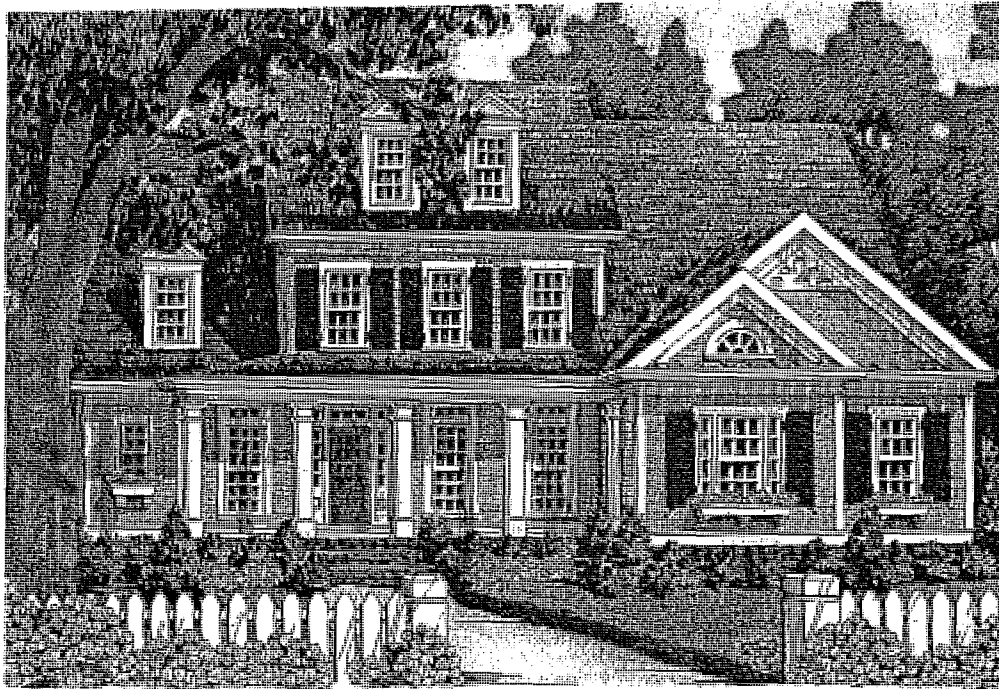
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## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 4

(One of Nine Market Rate Homes)



Width:  
Depth:

55'0"  
61'0"

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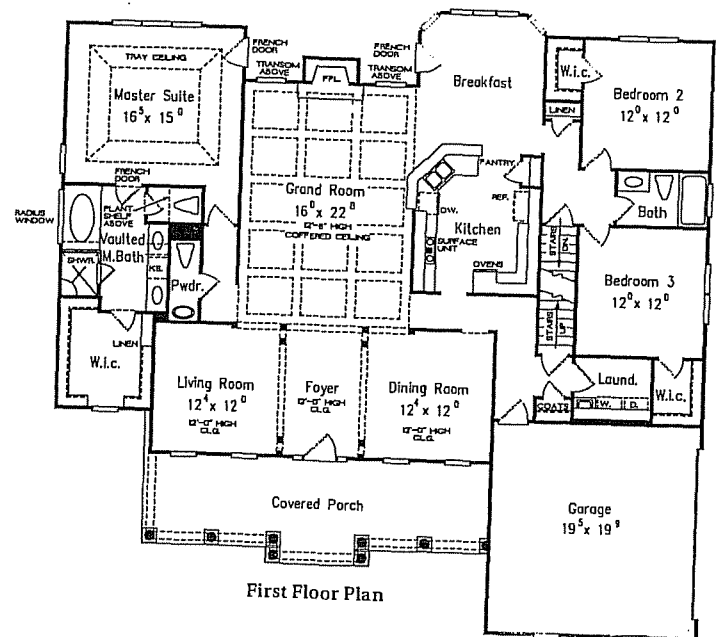
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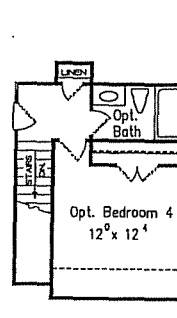
## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 5

(One of Nine Market Rate Homes)



First Floor Plan



Opt. Second Floor Plan

Width: 61'0"  
Depth: 58'6"

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## PRELIMINARY ARCHITECTURAL PLANS

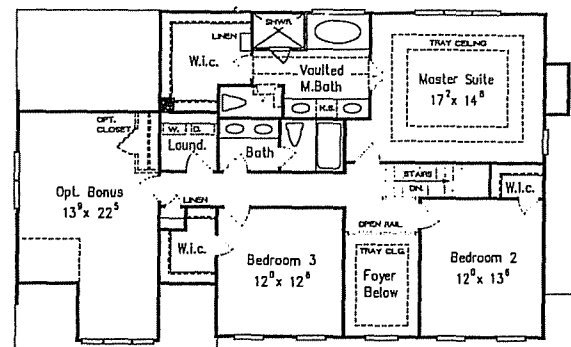
### PLAN NO. 6

(One of Nine Market Rate Homes)

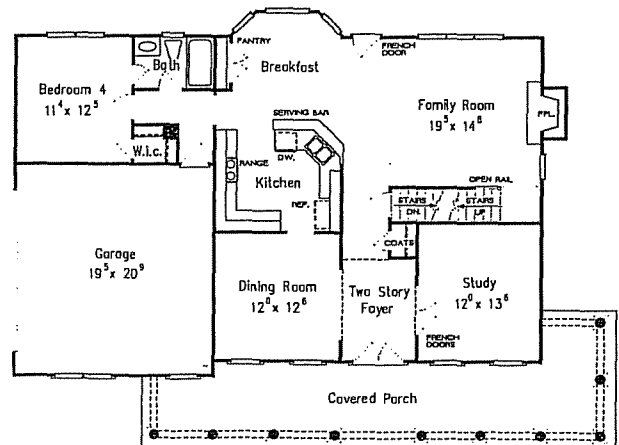


Width:  
Depth:

58'0"  
42'6"



Second Floor Plan



First Floor Plan



# Eligius Homes Company Inc.

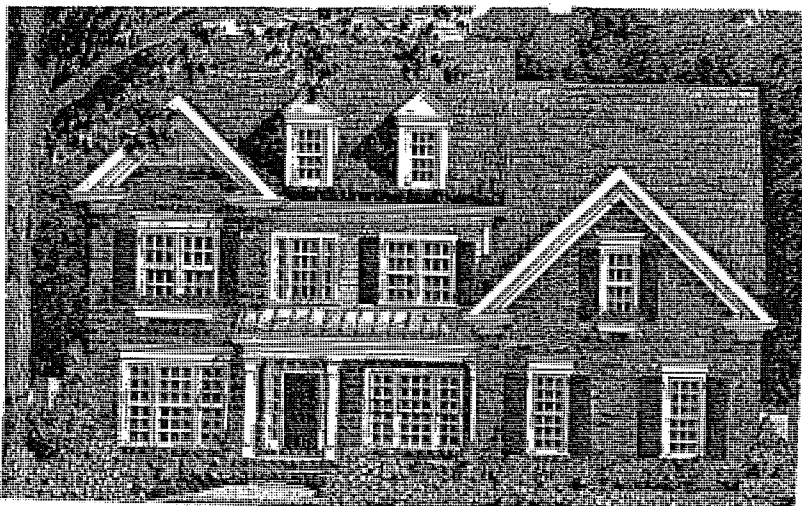
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## PRELIMINARY ARCHITECTURAL PLANS

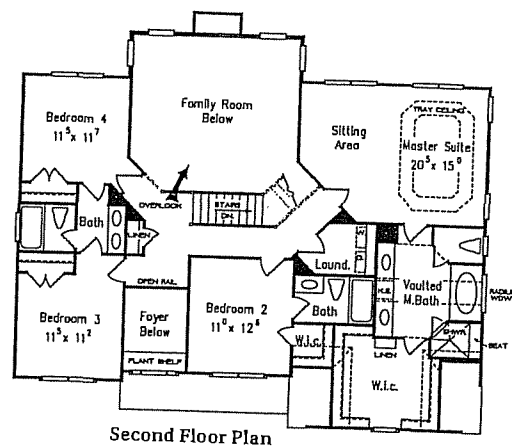
### PLAN NO. 7

(One of Nine Market Rate Homes)

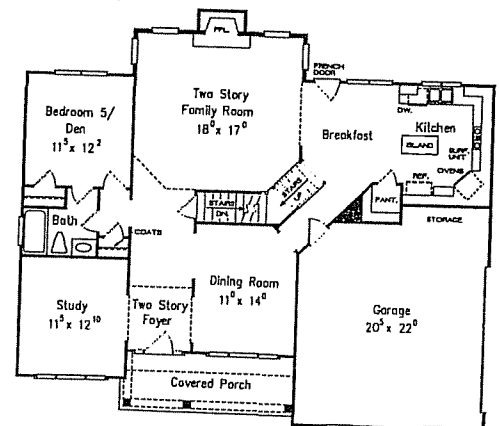


Width:  
Depth:

51'0"  
45'4"



Second Floor Plan



First Floor Plan



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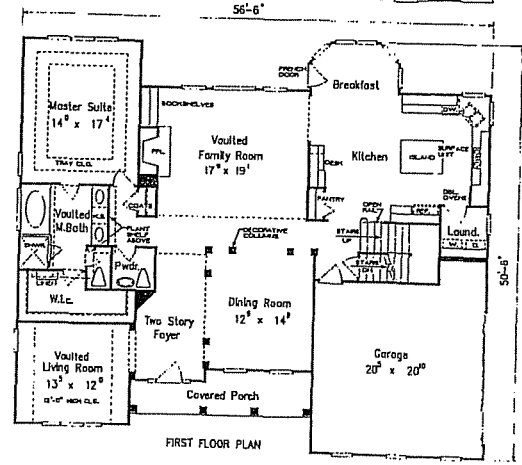
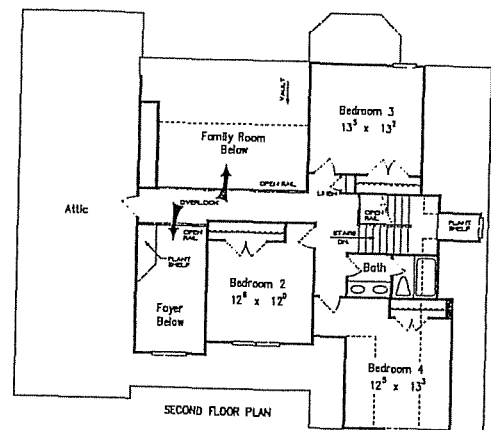
## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 8

(One of Nine Market Rate Homes)



Overall Dimensions  
56'-6" x 50'-6"



Overall Dimensions  
55'-0" x 54'-0"

# Eligius Homes Company Inc.

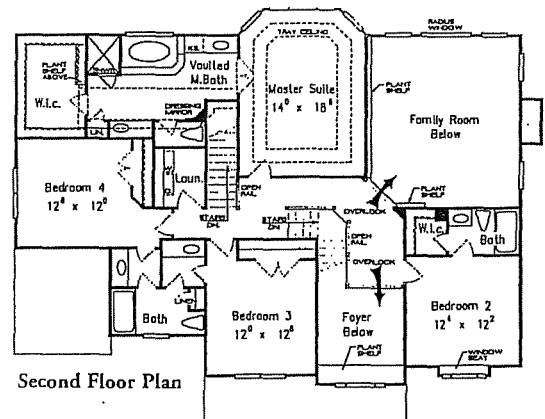
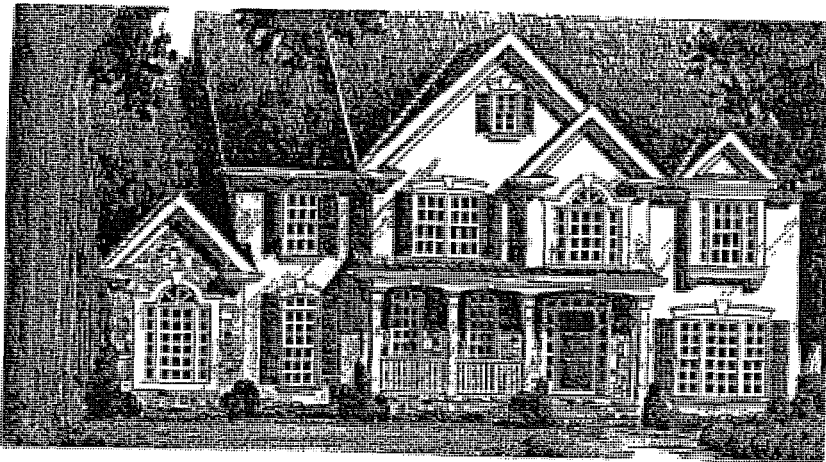
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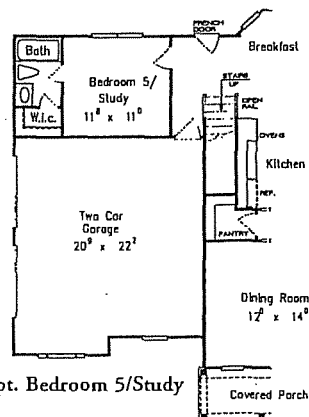
## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 10

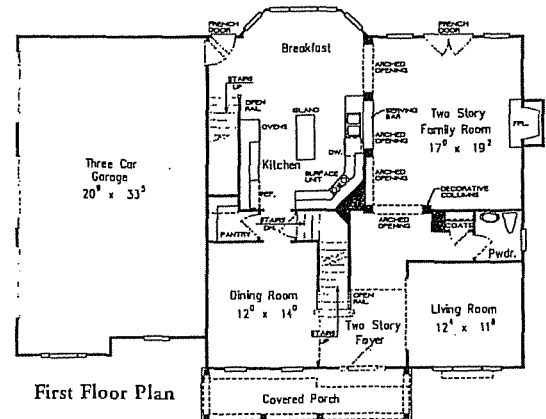
(One of Nine Market Rate Homes)



Second Floor Plan



Opt. Bedroom 5/Study



First Floor Plan

Overall Dimensions  
58'-4" x 46'-6"

# Eligius Homes Company Inc.

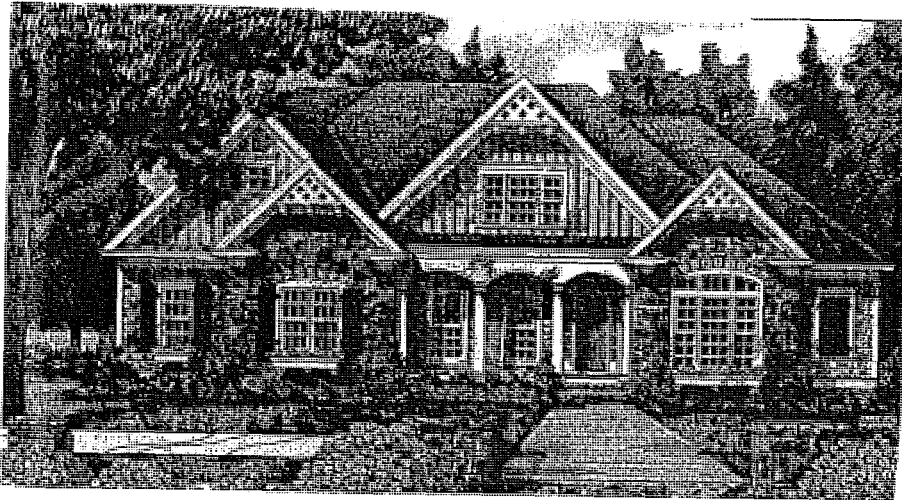
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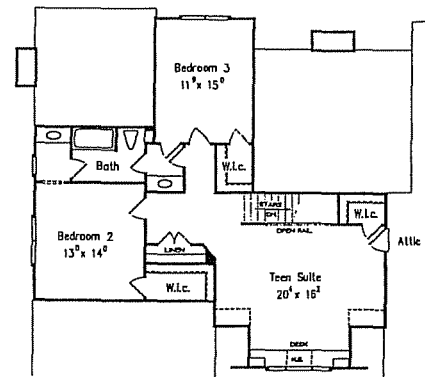
## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 11

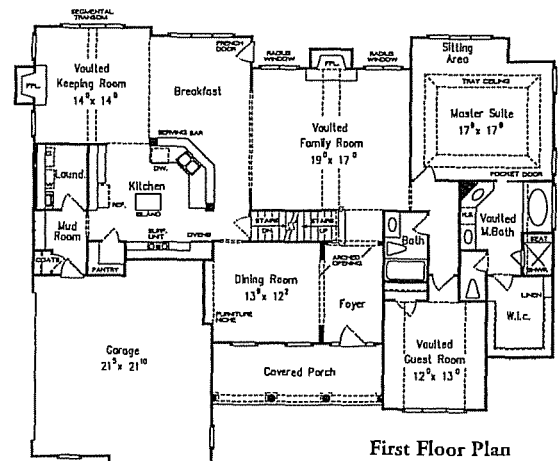
(One of Nine Market Rate Homes)



Overall Dimensions  
65'-4" x 53'-8"



Second Floor Plan



First Floor Plan

# Eligius Homes Company Inc.

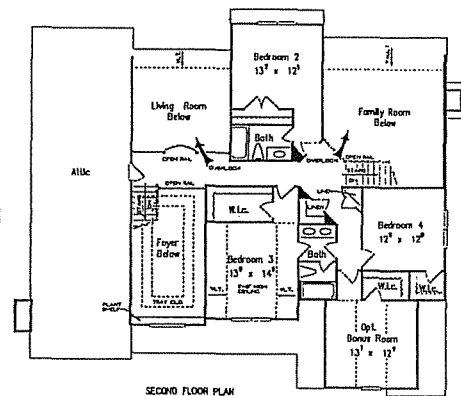
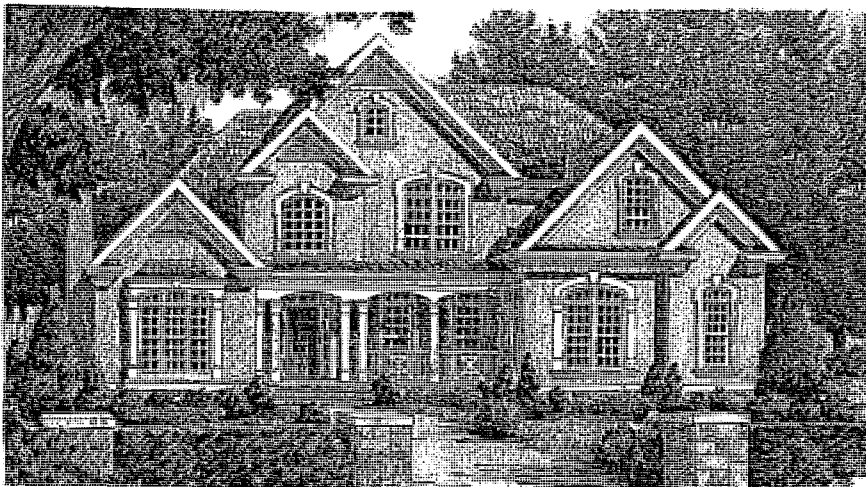
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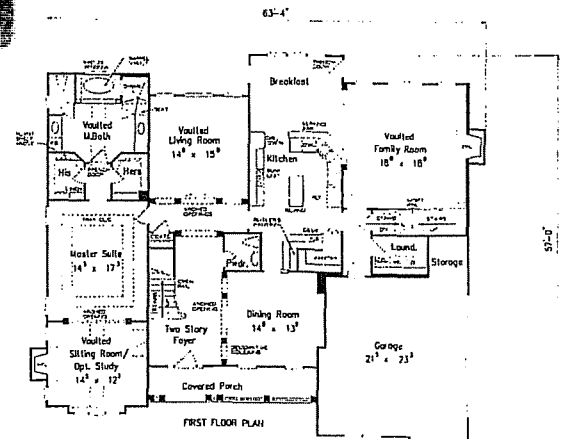
## PRELIMINARY ARCHITECTURAL PLANS

### PLAN NO. 12

(One of Nine Market Rate Homes)



SECOND FLOOR PLAN



FIRST FLOOR PLAN

Overall Dimensions  
63'-4" x 57'-0"



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April 2, 2010

MassHousing  
1 Beacon St.  
Boston, MA 02108

Dear Sir / Madam,

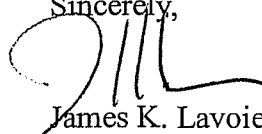
Mr. Peter Karassik, individually and as President of Eligius Homes Company, Inc., has been a customer of mine for over twenty years, first at The Co-operative Bank of Concord, then MetroWest Bank, and now at TD Bank. During that time, I have granted Mr. Karassik innumerable construction and subdivision mortgages, all of which have been handled in an exemplary manner.

Mr. Karassik has discussed with me his intent to develop his property on Old Lancaster Road in Sudbury as a 40B development consisting of a twelve lot single family residential subdivision, of which three houses will be designated as affordable. Houses within the subdivision would be three and four bedroom colonials and will average between 2800 and 3200 square feet. Given the great need for affordable housing in Sudbury, as well as the need for smaller, more affordable homes in general, the project appears to have great merit. The merits of the project combined with the experience and abilities of Mr. Karassik, would ensure TD Bank's interest in financing the development upon approval, and I look forward to working with him on this project.

Please be advised that this letter does not constitute a commitment for financing by the Bank with respect to this project. Finalized municipal approvals, plans, budgets, appraisals, current real estate market analysis, and more detailed and comprehensive underwriting must be completed before the Bank can formally consider a commitment on a proposed loan.

If I may provide additional information or clarification of the above, please contact me at (978) 318-7957.

Sincerely,



James K. Lavoie  
Vice President