

Lisa Turner

From: Christopher McNally <CMcNally@srt-law.com>
Sent: Friday, January 30, 2026 4:08 PM
To: Lisa Turner
Cc: Timothy H. Ehrlich
Subject: Ehrlich 10 Minnesota RD 2025-07-044-
Attachments: Little compton STR ordinance.pdf; zoning cards for 9_10 Minessotta.pdf; tax assessor cover sheet for 10 Minnesota.pdf; Property Card P8 L67 - 10 Minnesota Rd.pdf; Property Card P8 L82 - 9 Minnesota Road.pdf; Tax assessor cover letter for 10 Minnesota.pdf; mortgage for 9 Minnesota_Redacted.pdf; Mortgage for 10 Minnesota_Redacted.pdf

Lisa,

Please see below for the list of witnesses and the attached evidence that applicants would like to have available for entry at the hearing if/ when required.

You already have my entry of appearance. My calculations suggest that we may still send you additional evidence/ witnesses on Monday February 2 but I wanted to get this over to you today.

Applicant:

1. Tim Ehrlich
2. Isabella Ehrlich

Lay witnesses:

Michael Steers - 8 Pennsylvania Road Little Compton, RI

Expert Witnesses

Dan Szymanski- North East Engineers

Christopher J. McNally, Esq.

Sayer Regan & Thayer, LLP

130 Bellevue Avenue

Newport, RI 02840

(401)-849-3040 (ext. 219)

CMcNally@SRT-Law.com



Sayer Regan & Thayer, LLP

ATTORNEYS AND COUNSELLORS AT LAW

Helping you meet challenges and seize opportunities.



Primerus

Member, International Society of Primerus Law Firms

This e-mail is from Sayer Regan & Thayer, LLP ("SR&T"), and is intended solely for the use of the individual(s) to whom it is addressed. This communication and any attachments may contain information that is proprietary, privileged, confidential, or otherwise legally exempt from disclosure. If you received this e-mail in error, please notify the sender immediately, delete the e-mail from your computer and do not copy or disclose it to anyone. If you are not an SR&T client, do not construe anything in this e-mail to make you a client unless it contains a specific statement to that effect and do not disclose anything to SR&T in reply that you expect it to hold in confidence. If you properly received this e-mail as a client, co-counsel or retained expert of SR&T, you should maintain its contents in confidence in order to preserve the attorney-client or work product privilege that may be available to protect confidentiality.

Town of Little Compton

**Proposed Amendment to the General Ordinance
§ 7-1.11 Residential Short Term Rentals**

Statement of Purpose

Little Compton recognizes the increasing prevalence of short-term residential rentals (STRs) in many of its residential neighborhoods. The town acknowledges that STRs can offer benefits, such as helping residents maintain their properties, supporting homeownership, and contributing to the local economy. There is also a need to protect the health, safety, and welfare of both the occupant(s) of those rental units and the general public, guide property owner planning, and to maintain the quality of life in residential neighborhoods. For these reasons, the draft ordinance proposed by the Ad Hoc Short Term Rental Advisory Committee recommends and supports the following objectives:

- **Preserve the Character of the Community:** A registration process is necessary to obtain the information on Short Term Rental activity so that the town may understand the issue and ensure the preservation of historical and neighborhood character and public safety, and balance economic benefits with community well-being, while continuing to support the operation of short-term rentals in order to protect the time-honored tradition of home rentals in Little Compton.
- **Minimize Neighborhood Disruption:** Ensuring STR owners are aware of health and safety regulations, good neighbor practices, and state and local ordinances helps ensure that owners and operators act responsibly towards their neighbors, the environment, and the local groundwater. It also provides a mechanism for town and first responder personnel to obtain and contact homeowners in an emergency.
- **Understand Impact on Housing and Stability:** A registration system helps identify STRs and prevent nuisances. It enables the Town to collect data to evaluate their effect on housing affordability and community stability.

This proposed ordinance would be enacted under the authority granted by Article XIII, Section 2 of the Rhode Island Constitution, which empowers municipalities to enact laws that protect public health, safety, and welfare. Little Compton seeks to strike a balance—supporting homeowners and economic vitality while safeguarding the residential nature of its neighborhoods through a thoughtful Short Term Rental registration process.

**Town of Little Compton
Draft Amendment to the General Ordinance**

§ 7-1.11 Residential Short Term Rentals

a. DEFINITIONS

The following words, terms and phrases, when used in this chapter, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning.

BEDROOM - Any room in a residential structure which is greater than 70 square feet in area, which is susceptible to present or future use as a private sleeping area and which satisfies all of the following requirements: (1) Has at least one window that meets the 4.4 square foot minimum size and all other requirements of the "Rhode Island State Building Code SBC-1 or SBC-2"; (2) Has at least one interior method of entry and egress, excluding closets and bathrooms, allowing the room to be closed off from the remainder of the residence for privacy; and (3) Is a living space that is unrestricted for year round use. Rooms located below grade that are not recognized as bedrooms by the "Rhode Island State Building Code SBC-1 or SBC-2" are not recognized as bedrooms under this ordinance.

DWELLING UNIT - A structure or portion thereof providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking, and sanitation, and containing a separate means of ingress and egress having received a certificate of occupancy.

LOCAL REPRESENTATIVE - A person designated on a Registration Form filed under this chapter as the person authorized to receive any process, notice or demand required or permitted to be served upon the owner of the dwelling unit. Said individual shall be available to be physically present in Little Compton within 2 hours during short-term rental periods.

REGISTRAR - *(To be designated by the Little Compton Town Council.)*

RENTER - Any and all individuals occupying a dwelling unit under the terms of a short term rental arrangement, including any and all guests of renters.

SHORT-TERM RENTAL - The rental, lease or other contractual arrangement for the occupation or use of a dwelling unit for a term of thirty (30) nights or less.

b. APPLICABILITY

The provisions of this chapter shall apply to all short-term rental dwelling units within the Town of Little Compton except (1) hotels and rooming houses, and (2) group homes, community residences, and family day care homes.

c. REGISTRATION AND INSPECTION

1. All dwelling units which are let, leased, rented or otherwise occupied, in whole or in part, by a renter for rental and/or dwelling purposes for a period of thirty (30) nights or less under a short-term rental shall be registered by the owner with the Little Compton Registrar before any renter occupies the dwelling unit.
2. Each dwelling unit shall be registered annually, on or before December 31st of each year, by filing a completed Registration Form with the Registrar, along with the registration fee. Registrations, once issued, shall be valid for a one year period from January 1st to December 31st of the following year, except that an initial registration filed after January 1st shall be valid from the date of registration until the following December 31st. Registrations shall not be approved unless all property taxes are current.
3. At no time is any party allowed to lease their registration to a third-party. Only the registered property owner with their identified Owner Occupant or Property Management Company/Representative may engage in Residential Short-Term Rental and such agreements must be with the end user of the Residential Short-Term Rental. At no time shall a Residential Short-Term Rental be subject to a leasing agreement, including, but not limited to, a sublease, that does not directly include the property owner.
4. In the event that an issue or complaint with the Short Term Rental necessitates the town verifies information submitted in the application, the dwelling unit may be inspected by the Building Official or Fire Chief, or their designees, and only with the consent of the property owner.

d. REGISTRATION FORM AND FEE

1. The Registration Form shall be in a form approved by the Town Council and kept on file with the Town Clerk, and consist at minimum of the following:
 - (a) Identity of the owner, location of the property (street address and plat/lot number), and whether property is owner-occupied or a secondary rental.
 - (b) Identity and contact information of the property management company or owner's local representative, if applicable, able to respond in 2 hours or less.
 - (c) State of Rhode Island Short Term Rental Registration Number.
 - (d) Evidence of homeowners' property insurance.
 - (e) Number of Legal Bedrooms in the Property as defined by RI State Building Code SBC-1 or SBC-2.
 - (f) Maximum Bedroom Capacity for the Dwelling Unit as defined by RI Department of Environmental Management (The Registrar shall provide information on how to find septic capacity via DEM OWTS Application)
 - (g) Affidavit that the advertised number of bedrooms does not exceed approved occupancy limits (5) or septic system capacity (6).
 - (h) Maximum occupancy and maximum vehicles allowed on property.
 - (i) Affidavit that all taxes owed on the property are current.
 - (j) Affidavit that the building in question is not an Accessory Dwelling Unit.
 - (k) Affidavit that all relevant building codes, health and safety regulations, and other requirements set by state law or local ordinance have been met.
 - (l) Consent to inspection by Building Official, Fire Chief, or designee in the event that an issue or complaint with the registration necessitates the town's verification of information in support of the approval of a STR registration.
 - (m) All above items shall be accompanied by the applicable law, ordinance, or resources so the applicant can easily locate more information.

-
2. The yearly registration fee for Short Term Rentals shall be two-hundred and fifty dollars (\$250).
 3. A 50% (\$125) discount on the Registration fee shall be applied to all properties that also qualify for a Homestead exemption.
 4. The registration fee may be revised by the Town Council and kept on file with the Town Clerk.

e. OCCUPANCY LOCATION, LIMITS, AND OTHER REQUIREMENTS

1. Short-term rentals are only permitted in a dwelling unit, or a portion thereof, by renter(s) or occupant(s) for residential purposes. No provision in this chapter shall be construed as permitting short-term rentals where said rental is prohibited by zoning ordinance or other applicable law.
2. The maximum occupancy for the dwelling unit shall be two (2) persons per bedroom. This is a method of calculation of occupancy of the dwelling unit as a whole and not a restriction on how bedrooms are used. The number of bedrooms shall not exceed the number of bedrooms supported by the design load of the property's septic system. Children under twelve (12) years of age are exempt from this limitation.
3. Accessory Dwelling Units (ADUs) are prohibited from being a short-term rental per Little Compton Town Code 14.5-5(b)(5) and RI Gen Law § 45-24-73 (8).
4. A parking plan for the rental shall be posted at the property and made available to the town upon request. The parking plan shall allocate space for overnight and day-visitor vehicles in a manner that does not inhibit emergency vehicle entry or egress to the subject rental property, and does not encroach upon or inhibit access to nearby properties. The approved number of vehicles shall be declared in any advertisement for the property.

f. OWNER'S OBLIGATIONS

1. **Posting of Information.** The owner shall post, in plain view and in a conspicuous place within the dwelling unit the following information:

-
- (a) A web address where occupants can access town resources including relevant ordinances related to short term rentals, noise, parking, open containers, and dog restraints.
 - (b) Contact information for the Little Compton Police Department and Little Compton Fire Department.
 - (c) The maximum number of occupants permitted to stay in the dwelling unit.
 - (d) The street address of the dwelling unit, RI State Short Term Rental Permit Number, and Little Compton Short Term Rental Registration Number.
 - (e) The name and telephone number of the local representative or owner.
 - (f) A parking plan.
2. Public Rental Postings. A valid Little Compton Registration Number shall be included in all public rental postings (i.e.: Airbnb, VRBO, rental advertisements, etc.) for the dwelling unit. Further, said public rental postings shall not advertise occupant capacity beyond that permitted by this chapter.
 3. Each Dwelling Unit shall be registered annually, on or before December 31st of each year, by filing the registration form with the Town and paying the registration fee. Registrations shall be valid for a one-year period from January 1st to December 31st of each year.

g. LOCAL REPRESENTATIVE

1. The owner shall designate on the Registration Form a local representative, as stated in the definitions section of this chapter, who shall be authorized to receive any process, notice, or demand required or permitted to be served upon the owner of the dwelling unit. The owner may be designated as the local representative. If the owner seeks to change the designated local representative, an amended Registration Form shall be filed with the Registrar.
2. The local representative shall respond in person to inquiries from town officials, including, but not limited to the Police Department and Fire Department, promptly, but in no event longer than two (2) hours from the time of inquiry, to ensure that the use of the dwelling unit complies with the requirements of this chapter, as well as all

other town ordinances and state laws. Failure to timely respond to inquiries from town officials more than once during the term of the annual registration shall be considered a violation of this chapter.

h. ENFORCEMENT; PENALTY FOR VIOLATIONS

1. Violation of any provision of this chapter shall be subject to a fine of five hundred dollars (\$500.00) per day for each day the violation continues.
2. The first violation shall be subject to a notice in writing. If the violation is not corrected within 14 days to the satisfaction of the building official, the second violation shall result in the issuance of a citation as set forth below.
3. Violations shall be enforceable through issuance of a citation by either the Police Department or Building Official. Citations may be served in person, by regular mail, postage pre-paid, or by electronic mail to the owner or local representative. Appeals of violations shall be heard and adjudicated by the Little Compton Town Council.
4. All fines are due and payable within seven (7) days of notice. If such fines are not paid within seven (7) days of notice, the Town Council or their delegate may impose a five hundred dollar (\$500.00) per day late fee imposed in addition to the fine. If such fines are not paid within sixty (60) days of notice, the Town Solicitor shall initiate proceedings necessary to have the fines recorded as a lien against the subject premises.
5. Whenever the Town Council determines that the suspension or revocation is reasonably necessary to abate violations of this division, the Town Council may suspend or revoke the right of a property owner to engage in short-term rentals at the subject location.
6. Failure to register a residential zone short-term rental shall be considered a separate violation for every day the property was advertised as a Short Term Rental and an additional five hundred dollar (\$500.00) per diem fine for each day the property was rented as a residential short term rental shall be assessed.
7. The Town Council may, at its discretion, waive any requirement of this ordinance upon application with good cause shown, following a public hearing.

i. IMPLEMENTATION

The Registrar shall implement a registration process in accordance with the provisions of this chapter. For the first six (6) months following the start of Short Term Rental Registrations, the Town shall not assess fines or penalties against Short Term Rental owners for violations contained within this chapter.

This chapter shall take effect upon passage.

9 MINNESOTA ROAD

Location 9 MINNESOTA ROAD

Mlu 8 / / 82 / /

Acct# 22-0020-00

Owner EHRlich, TIMOTHY &
ISABELLA C

Total Market Value \$1,088,400

Appraisal \$1,088,400

PID 574

Building Count 1

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2023	\$159,800	\$928,600	\$1,088,400

Assessment			
Valuation Year	Improvements	Land	Total
2023	\$159,800	\$928,600	\$1,088,400

Owner of Record

Owner EHRlich, TIMOTHY & ISABELLA C
Co-Owner

Sale Price \$850,000
Certificate
Book & Page 352/322
Sale Date 10/02/2020
Instrument 01

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
EHRlich, TIMOTHY & ISABELLA C	\$850,000		352/322	01	10/02/2020
VAN DUREN, MICHAEL ET ALS	\$0		0120/390-	1A	11/02/1999
VAN DUREN, MICHAEL ET ALS 1/5	\$0		0113/0706		08/23/1998
COLE, VIVIAN G	\$0		PLN9/0011		12/08/1986
COLE, VIVIAN G	\$0		0051/0134		09/29/1976

Building Information

Building 1 : Section 1

Year Built: 1935
Living Area: 1,034
Building Percent Good: 65
Replacement Cost Less Depreciation: \$132,700

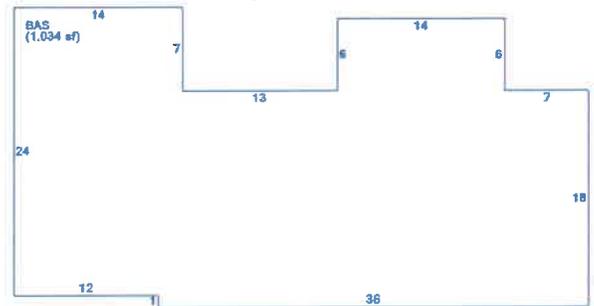
Building Photo



<https://images.vgsi.com/photos/LittleComptonRIPhotos///0008/8%20%209>

Building Attributes	
Field	Description
Style:	Ranch
Model	Residential
Grade:	Below Average
Stories:	1 Story
Occupancy	1
Exterior Wall 1	Board & Batten
Exterior Wall 2	Wood Shingle
Roof Structure:	Gable/Hip
Roof Cover	Asph/F Gls/Cmp
Interior Wall 1	Plastered
Interior Wall 2	
Interior Flr 1	Pine/Soft Wood
Interior Flr 2	
Heat Fuel	None
Heat Type:	None
AC Type:	None
Total Bedrooms:	3 Bedrooms
Total Bthrms:	2
Total Half Baths:	0
Total Xtra Fixtrs:	
Total Rooms:	5 Rooms
Bath Style:	Old Style
Kitchen Style:	Old Style

Building Layout



[\(ParcelSketch.ashx?pid=574&bid=574\)](#)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
BAS	First Floor	1,034	1,034
		1,034	1,034

Extra Features

Extra Features				Legend
Code	Description	Size	Value	Bldg #
FPL1	FIREPLACE 1 ST	1.00 UNITS	\$1,500	1
OSH1	OUTSIDE SHOWER	1.00 UNITS	\$1,600	1

Land

Land Use

Use Code 101S
 Description REGISTER STR
 Zone
 Neighborhood 0160
 Alt Land Appr No
 Category

Land Line Valuation

Size (Acres) 0.24
 Frontage
 Depth
 Total Market Land \$928,600
 Appraised Value \$928,600

Outbuildings

Outbuildings				Legend
Code	Description	Size	Value	Bldg #
FGR1	GARAGE-AVE	800.00 S.F.	\$24,000	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2024	\$159,800	\$928,600	\$1,088,400
2023	\$132,300	\$807,600	\$939,900
2022	\$132,300	\$807,600	\$939,900
2021	\$132,300	\$807,600	\$939,900
2020	\$104,100	\$752,500	\$856,600

Assessment			
Valuation Year	Improvements	Land	Total
2024	\$159,800	\$928,600	\$1,088,400
2023	\$132,300	\$807,600	\$939,900
2022	\$132,300	\$807,600	\$939,900
2021	\$132,300	\$807,600	\$939,900
2020	\$104,100	\$752,500	\$856,600

MORTGAGE LOAN STATEMENT

Statement Date: December 01, 2025

Loan Number: XXXXXXXX4233

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United State Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.

Transaction Activity

From 11/04/2025 to 12/01/2025

Date	Effective Date	Description	Charges (\$)	Payments (\$)
11/20/25	11/20/25	Town/Township Tax Disbursement		
12/01/25	12/01/25	Payment Received - Thank You		

* Partial Payments: Any partial payments that you make are not applied to your loan, but instead are held in a separate suspense account. (Unapplied) If you pay the balance of a partial payment, the funds will then be applied to your loan.

IF YOUR ADDRESS HAS CHANGED, PLEASE PRINT CORRECT ADDRESS AND PHONE NUMBER BELOW.

PHONE () _____

SIGNATURE X _____





PAYMENT INSTRUCTIONS

Please detach the coupon portion of this statement and mail payment to the address below **DO NOT SEND CASH**. Please do not include other correspondence with your payment. You may also make a payment by phone through the Customer Contact Center number listed below.

Mail Payment to:
KeyBank National Association
PO BOX 94588
CLEVELAND, OH 44101 - 4588

Payments by Phone:
Customer Contact Center
Toll Free 1-800-422-2442
Mon - Fri 8:30 AM to 8:00 PM

You may make additional principal or escrow account payments as long as your account is current.

MORTGAGE LOAN ERROR RESOLUTIONS REQUESTS, INFORMATION REQUESTS & QUALIFIED WRITTEN REQUESTS

You have certain rights under Federal law related to resolving errors and requesting information about your mortgage loan. If you think your mortgage loan account contains an error, or if you need more information about your mortgage loan, you may send us a written letter concerning your request. To do so you must follow the procedures described below.

1. Write your request on a piece of paper separate from your statement or bill, and include
 - Customer name, mortgage loan account number and property address and
 - The error to be researched and/or the information being requested, which relates to your mortgage loan

2. You must send your written request to :

KeyBank National Association
Attn: Client Resolution
PO Box 5788
OH-01-51-05DF
Cleveland, OH 44101

You may learn more about your rights, and obtain a description of the procedures which must be followed to submit a Notice of Error, or Qualified Written Request by contacting KeyBank National Association through the methods listed below.

FOR ALL OTHER INQUIRIES

For all other inquiries, including payoff requests, change of address, cancellation of private mortgage insurance, hazard & flood insurance matters, property damage and loss draft checks, general billing and information questions, you may contact KeyBank:

By Mail :
KeyBank National Association
Attn: Mortgage Loan Servicing
4910 Tiedeman Rd
OH-01-MS-SER1
Brooklyn, OH 44144

By Phone :
Customer Contact Center
Toll Free 1-800-422-2442
Mon - Fri 8:30 AM to 8:00 PM

You may also visit KeyBank National Association, online at www.Key.com

IMPORTANT NOTICE ABOUT ELECTRONIC CHECK CONVERSION

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the Customer Contact Center phone number listed above.

IMPORTANT CREDIT REPORTING NOTIFICATION

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you believe we have reported inaccurate information about your account, you may contact the credit reporting agency, or call us at 1-800-422-2442, sending a fax to 1-216-357-6404 or writing to us at KeyBank National Association, 4910 Tiedeman Rd, OH-01-51-0562, Brooklyn, OH 44144. Please include: your name, your complete address, your account number, and a specific explanation of the information that you believe is inaccurate.

California customers: As required by law you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

NOTICE OF AVAILABILITY OF HOMEOWNERSHIP COUNSELING

The Department of Housing and Urban Development (HUD) offers counseling for Homeowners whose mortgage loans have become delinquent. This counseling could help you avoid foreclosure and you are urged to seek it. To find a Counseling Agency near you, please call 1-800-569-4287. You may also visit HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

NOTICE REGARDING FINANCIAL DIFFICULTY

If you are experiencing financial difficulty, there may be loss mitigation assistance programs available. Please contact us to discuss your situation and the possible options that may be available to you.

RESIDENTIAL MORTGAGE SERVICING COMMON FEES AND COSTS

Fees current as March 12, 2021

The below chart provides general information on common non-state specific fees and costs that could be associated with the servicing of your residential mortgage loan account. It is not a complete list of all fees and costs that could be assessed. The frequency of the fees and costs will depend, among other things, on how often services are requested or required, your payment status, and both investor and legal requirements. The chart is provided for informational purposes only and is subject to change without notice. If you have any questions, please call us at the Customer Contact Center phone number 1-800-422-2442.

Type of Fee	Fee/Cost Description	Amount Charged
Late Fee	Charged when the scheduled Regular Amount Due payment is not received by the Payment Due Date or within the courtesy period (i.e. grace period).	Late fees are calculated according to the terms of the loan. Note: This is a percentage of the payment due, delinquent payment due, or a flat fee.
Non-Sufficient Funds (NSF) Fee (a/k/a returned payment or returned check fee)	Charged when a mortgage payment is made from a closed account or an account that doesn't have adequate funds and the financial institution does not honor the payment.	\$10

Additional Principal or Escrow Payments

The payment coupon on your statement allows you to indicate an additional payment with your regular payment.

Payments will be credited on the date they are received if:

Payment by Mail	Received Monday – Saturday if in (1) US dollars in the form of a check drawn on a US Bank, and (2) with the payment coupon provided. All other mailed payments are non-conforming and may not be credited for up to (5) business days. Please write your loan account number on your check and do not send cash or attach the check to the payment coupon.
Payment by Phone	Received by 11:59 p.m. Eastern Time
Payment through Online Banking	Received by 11:59 p.m. Eastern Time
Payment at a Branch	Received by close of business at the branch where payment is remitted.

If received after the time above, the payment will be credited the next day.

Information About Taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bill to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

KeyBank National Association
Attn: Escrow Servicing
4910 Tiedeman Rd,
OH-01-MS-SER3
Brooklyn, OH 44144

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, please call 1-800-422-2442.

Information About Hazard Insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and amounts. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may be more expensive than coverage you could obtain and may not be comparable to a policy that you would choose.



**Town of Little Compton
OFFICE OF THE TAX ASSESSOR
Post Office Box 226
Little Compton, Rhode Island 02837
(401) 635-4509**

1/30/2026

TO WHOM IT MAY CONCERN:

According to the records of this office the property identified on
Assessor's Map 8 Lot 67

Located: 10 MINNESOTA ROAD

Is owned by: EHRICH, TIMOTHY & ISABELLA C

Sincerely yours,

A handwritten signature in black ink that reads "Rebecca Miranda". The signature is written in a cursive, flowing style.

Rebecca Miranda
Tax Assessor Clerk

10 MINNESOTA ROAD

Location 10 MINNESOTA ROAD

Mlu 8 / / 67 / /

Acct# 02-0408-00

Owner EHRLICH, TIMOTHY &
ISABELLA C

Total Market Value \$3,295,100

Appraisal \$3,295,100

PID 565

Building Count 2

Current Value

Appraisal			
Valuation Year	Improvements	Land	Total
2023	\$553,000	\$2,742,100	\$3,295,100
Assessment			
Valuation Year	Improvements	Land	Total
2023	\$553,000	\$2,742,100	\$3,295,100

Owner of Record

Owner EHRLICH, TIMOTHY & ISABELLA C
Co-Owner

Sale Price \$2,290,000
Certificate
Book & Page 352/265
Sale Date 10/02/2020
Instrument 10

Ownership History

Ownership History					
Owner	Sale Price	Certificate	Book & Page	Instrument	Sale Date
EHRLICH, TIMOTHY & ISABELLA C	\$2,290,000		352/265	10	10/02/2020
BIG HOUSE REAL ESTATE TRUST	\$0		0076/0482		12/28/1989
COLE, VIVIAN G	\$0		0051/0134		09/29/1976
SEACONNET PARK	\$0		PLN1/0059		05/01/1908

Building Information

Building 1 : Section 1

Year Built: 1900
Living Area: 2,275
Building Percent Good: 70
Replacement Cost
Less Depreciation: \$522,700

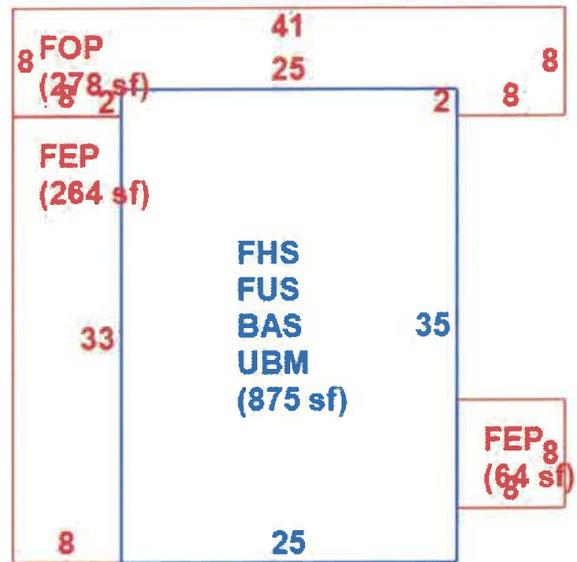
Building Attributes	
Field	Description
Style:	National/Coastal
Model	Residential
Grade:	Ave/Good
Stories:	2 1/2 Stories
Occupancy	1
Exterior Wall 1	Wood Shingle
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asph/F Gls/Cmp
Interior Wall 1	Wall Brd/Wood
Interior Wall 2	Drywall/Sheet
Interior Flr 1	Pine/Soft Wood
Interior Flr 2	
Heat Fuel	Propane
Heat Type:	None
AC Type:	Central
Total Bedrooms:	5 Bedrooms
Total Bthms:	3
Total Half Baths:	1
Total Xtra Fixtrs:	
Total Rooms:	8 Rooms
Bath Style:	Average
Kitchen Style:	Average

Building Photo



<https://images.vgsi.com/photos/LittleComptonRIPhotos///0010/10%20minr>

Building Layout



[\(ParcelSketch.ashx?pid=565&bid=565\)](#)

Building Sub-Areas (sq ft)		Legend	
Code	Description	Gross Area	Living Area
BAS	First Floor	875	875
FUS	Upper Story, Finished	875	875
FHS	Half Story, Finished	875	525
FEP	Porch, Enclosed, Finished	328	0
FOP	Porch, Open, Finished	278	0
UBM	Basement, Unfinished	875	0
		4,106	2,275

Building 2 : Section 1

Year Built: 1995
Living Area: 358

Building Percent Good: 0
Replacement Cost
Less Depreciation: \$0

Building Photo



<https://images.vgsi.com/photos/LittleComptonRIPhotos/A00\00\33\36.jpg>

Building Attributes : Bldg 2 of 2	
Field	Description
Style:	Bungalow
Model	Residential
Grade:	Below Average
Stories:	1 Story
Occupancy	1
Exterior Wall 1	Wood Shingle
Exterior Wall 2	
Roof Structure:	Gable/Hip
Roof Cover	Asph/F Gls/Cmp
Interior Wall 1	Drywall/Sheet
Interior Wall 2	
Interior Flr 1	Carpet
Interior Flr 2	
Heat Fuel	Propane
Heat Type:	None
AC Type:	None
Total Bedrooms:	2 Bedrooms
Total Bthrms:	1
Total Half Baths:	0
Total Xtra Fixtrs:	
Total Rooms:	2
Bath Style:	Average
Kitchen Style:	

Building Layout

[Building Layout \(ParcelSketch.ashx?pid=565&bid=102916\)](#)

Building Sub-Areas (sq ft)			Legend
Code	Description	Gross Area	Living Area
BAS	First Floor	358	358
		358	358

Extra Features

Extra Features				Legend
Code	Description	Size	Value	Bldg #
FPL4	CUSTOM	1.00 UNITS	\$10,800	1
GEN1	UP TO 18KW	1.00 UNITS	\$5,600	1

Land

Land Use

Use Code 101S
Description REGISTER STR
Zone
Neighborhood 0160

Land Line Valuation

Size (Acres) 0.80
Frontage
Depth
Total Market Land \$2,742,100

Alt Land Appr No
 Category

Appraised Value \$2,742,100

Outbuildings

Outbuildings				Legend
Code	Description	Size	Value	Bldg #
WDK	WOOD DECK	556.00 S.F.	\$13,900	1

Valuation History

Appraisal			
Valuation Year	Improvements	Land	Total
2024	\$548,500	\$2,742,100	\$3,290,600
2023	\$340,800	\$2,384,600	\$2,725,400
2022	\$340,800	\$2,384,600	\$2,725,400
2021	\$340,800	\$2,384,600	\$2,725,400
2020	\$230,000	\$1,876,000	\$2,106,000

Assessment			
Valuation Year	Improvements	Land	Total
2024	\$548,500	\$2,742,100	\$3,290,600
2023	\$340,800	\$2,384,600	\$2,725,400
2022	\$340,800	\$2,384,600	\$2,725,400
2021	\$340,800	\$2,384,600	\$2,725,400
2020	\$230,000	\$1,876,000	\$2,106,000



**Town of Little Compton
OFFICE OF THE TAX ASSESSOR
Post Office Box 226
Little Compton, Rhode Island 02837
(401) 635-4509**

1/30/2026

TO WHOM IT MAY CONCERN:

According to the records of this office the property identified on
Assessor's Map 8 Lot 67

Located: 10 MINNESOTA ROAD

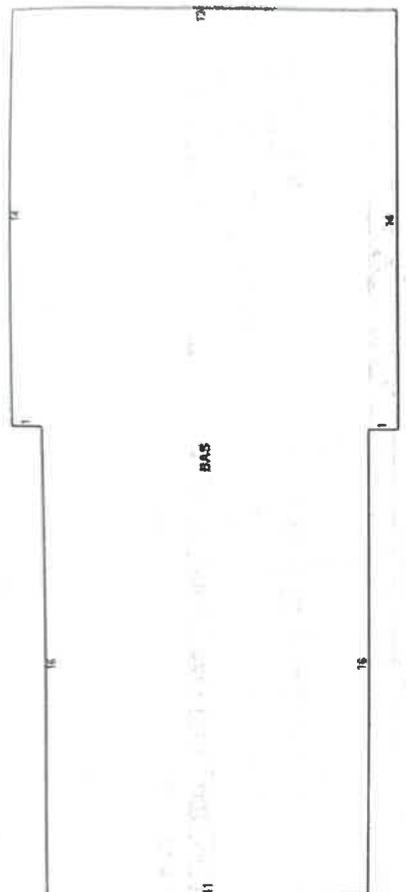
Is owned by: EHRICH, TIMOTHY & ISABELLA C

Sincerely yours,

A handwritten signature in cursive script that reads "Rebecca Miranda". The signature is written in black ink and is positioned above the printed name and title.

Rebecca Miranda
Tax Assessor Clerk

CONSTRUCTION DETAIL		CONSTRUCTION DETAIL (CONTINUED)									
Element	Cd	Element	Description								
Style: 05	Bungalow										
Model: 01	Residential										
Grade: 02	Below Average										
Stones: 1	1 Story										
Occupancy: 1	Wood Shingle										
Exterior Wall 1: 14	Gable/Hip										
Exterior Wall 2: 03	Asph/F Gls/Cmp										
Roof Structure: 03	Drywall/Sheet										
Interior Wall 1: 05	Carpet										
Interior Wall 2: 14	Propane										
Interior Fir 1: 03	None										
Interior Fir 2: 01	None										
Heat Fuel: 01	2 Bedrooms										
AC Type: 02	Average										
Total Bthrms: 1											
Total Half Baths: 0											
Total Xtra Fixtrs: 2											
Total Rooms: 02											
Bath Style:											
Kitchen Style:											
OB - OUTBUILDING & YARD ITEMS(L) / XF - BUILDING EXTRA FEATURES(B)											
Code	Description	L/B	Units	Unit Price	Yr Bld	Cond.	Cd	% Gd	Grade	Ad.	Appr. Value
BAS	First Floor		358								129,518
BUILDING SUB-AREA SUMMARY SECTION											
Code	Description	Living Area	Floor Area	Eff Area	Unit Cost	Undeprec Value					
BAS	First Floor	358	358	358	361.78	129,518					
Totl Gross Ltv / Lease Area		358	358	358		129,518					



MORTGAGE LOAN STATEMENT

Statement Date: December 01, 2025

Loan Number: XXXXXXXX0775

If you are in Bankruptcy: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United State Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, if you have a secured loan, KeyBank retains rights under its security instrument, including the right to foreclose its lien.

Transaction Activity

From 11/04/2025 to 12/01/2025

Date	Effective Date	Description	Charges (\$)	Payments (\$)
11/20/25	11/20/25	Town/Township Tax Disbursement		
12/01/25	12/01/25	Payment Received - Thank You		

* Partial Payments: Any partial payments that you make are not applied to your loan, but instead are held in a separate suspense account. (Unapplied) If you pay the balance of a partial payment, the funds will then be applied to your loan.

IF YOUR ADDRESS HAS CHANGED, PLEASE PRINT CORRECT ADDRESS AND PHONE NUMBER BELOW.

PHONE ()

SIGNATURE X





PAYMENT INSTRUCTIONS

Please detach the coupon portion of this statement and mail payment to the address below **DO NOT SEND CASH**. Please do not include other correspondence with your payment. You may also make a payment by phone through the Customer Contact Center number listed below.

Mail Payment to:
KeyBank National Association
PO BOX 94588
CLEVELAND, OH 44101 - 4588

Payments by Phone:
Customer Contact Center
Toll Free 1-800-422-2442
Mon - Fri 8:30 AM to 8:00 PM

You may make additional principal or escrow account payments as long as your account is current.

MORTGAGE LOAN ERROR RESOLUTIONS REQUESTS, INFORMATION REQUESTS & QUALIFIED WRITTEN REQUESTS

You have certain rights under Federal law related to resolving errors and requesting information about your mortgage loan. If you think your mortgage loan account contains an error, or if you need more information about your mortgage loan, you may send us a written letter concerning your request. To do so you must follow the procedures described below.

1. Write your request on a piece of paper separate from your statement or bill, and include
 - Customer name, mortgage loan account number and property address and
 - The error to be researched and/or the information being requested, which relates to your mortgage loan

2. You must send your written request to :
KeyBank National Association
Attn: Client Resolution
PO Box 5788
OH-01-51-05DF
Cleveland, OH 44101

You may learn more about your rights, and obtain a description of the procedures which must be followed to submit a Notice of Error, or Qualified Written Request by contacting KeyBank National Association through the methods listed below.

FOR ALL OTHER INQUIRIES

For all other inquiries, including payoff requests, change of address, cancellation of private mortgage insurance, hazard & flood insurance matters, property damage and loss draft checks, general billing and information questions, you may contact KeyBank:

By Mail :
KeyBank National Association
Attn: Mortgage Loan Servicing
4910 Tiedeman Rd
OH-01-MS-SER1
Brooklyn, OH 44144

By Phone :
Customer Contact Center
Toll Free 1-800-422-2442
Mon - Fri 8:30 AM to 8:00 PM

You may also visit KeyBank National Association, online at www.Key.com

IMPORTANT NOTICE ABOUT ELECTRONIC CHECK CONVERSION

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the Customer Contact Center phone number listed above.

IMPORTANT CREDIT REPORTING NOTIFICATION

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you believe we have reported inaccurate information about your account, you may contact the credit reporting agency, or call us at 1-800-422-2442, sending a fax to 1-216-357-6404 or writing to us at KeyBank National Association, 4910 Tiedeman Rd, OH-01-51-0562, Brooklyn, OH 44144. Please include: your name, your complete address, your account number, and a specific explanation of the information that you believe is inaccurate.

California customers: As required by law you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

NOTICE OF AVAILABILITY OF HOMEOWNERSHIP COUNSELING

The Department of Housing and Urban Development (HUD) offers counseling for Homeowners whose mortgage loans have become delinquent. This counseling could help you avoid foreclosure and you are urged to seek it. To find a Counseling Agency near you, please call 1-800-569-4287. You may also visit HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

NOTICE REGARDING FINANCIAL DIFFICULTY

If you are experiencing financial difficulty, there may be loss mitigation assistance programs available. Please contact us to discuss your situation and the possible options that may be available to you.

RESIDENTIAL MORTGAGE SERVICING COMMON FEES AND COSTS

Fees current as March 12, 2021

The below chart provides general information on common non-state specific fees and costs that could be associated with the servicing of your residential mortgage loan account. It is not a complete list of all fees and costs that could be assessed. The frequency of the fees and costs will depend, among other things, on how often services are requested or required, your payment status, and both investor and legal requirements. The chart is provided for informational purposes only and is subject to change without notice. If you have any questions, please call us at the Customer Contact Center phone number 1-800-422-2442.

Type of Fee	Fee/Cost Description	Amount Charged
Late Fee	Charged when the scheduled Regular Amount Due payment is not received by the Payment Due Date or within the courtesy period (i.e. grace period).	Late fees are calculated according to the terms of the loan. Note: This is a percentage of the payment due, delinquent payment due, or a flat fee.
Non-Sufficient Funds (NSF) Fee (a/k/a returned payment or returned check fee)	Charged when a mortgage payment is made from a closed account or an account that doesn't have adequate funds and the financial institution does not honor the payment.	\$10

Additional Principal or Escrow Payments

The payment coupon on your statement allows you to indicate an additional payment with your regular payment.

Payments will be credited on the date they are received if:

Payment by Mail	Received Monday – Saturday if in (1) US dollars in the form of a check drawn on a US Bank, and (2) with the payment coupon provided. All other mailed payments are non-conforming and may not be credited for up to (5) business days. Please write your loan account number on your check and do not send cash or attach the check to the payment coupon.
Payment by Phone	Received by 11:59 p.m. Eastern Time
Payment through Online Banking	Received by 11:59 p.m. Eastern Time
Payment at a Branch	Received by close of business at the branch where payment is remitted.

If received after the time above, the payment will be credited the next day.

Information About Taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bill to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

KeyBank National Association
Attn: Escrow Servicing
4910 Tiedeman Rd,
OH-01-MS-SER3
Brooklyn, OH 44144

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, please call 1-800-422-2442.

Information About Hazard Insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and amounts. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may be more expensive than coverage you could obtain and may not be comparable to a policy that you would choose.