

Sales Summary/Commission Sheet

Listing Information

MLS#: 5003196
334 Cochran Road
Morristown, VT 05661

Buyer's Information

Matthew Dewey

Seller's Information

Hillary Chase
58 Pope Meadow Drive
Morrisville, Vt 05661

Participant Information

Listing Agent: Laurel Houle

Selling Agent: Nicole Broderick

Office: Pall Spera Company Realtors: Morrisville

Office: Coldwell Banker Hickok and Boardman

Transaction Information

Sale Price: \$126,100.00
Close Date: 11/01/2024
Commission Rate: 4%
Total Transaction Commission: \$5,044.00

Any Concessions: No
Concessions Amount: \$0.00
Amt. Rec'd by PSCO: \$5,044.00
LD Fee: No
Referral Fee Paid To:
Amt. of Ref: \$0.00
Contract Notes:

Concession Notes:
Assisting Agent: None
Agent Assist Fee: \$0.00

Reimbursements



B. TYPE OF LOAN:							
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number	8. Mortgage Insurance Case Number		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins						
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.							
D. NAME AND ADDRESS OF BORROWER: Matthew W. Dewey PO Box 481 Hyde Park, VT 05655			E. NAME AND ADDRESS OF SELLER: Hillary Chase 170 Serene Drive Newport, VT 05855		F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: 334 Cochran Road Morristown, VT 05661			H. SETTLEMENT AGENT: Sargent Law Office, PLLC 47 Upper Main Street, P.O. Box 696, Morrisville, VT 05661		H. SETTLEMENT DATE November 1, 2024		DISBURSEMENT DATE November 1, 2024
			PLACE OF SETTLEMENT 47 Upper Main Street, P.O. Box 696, Morrisville, VT 05661				
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION			
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:			
101. Contract sales price		126,100.00		401. Contract sales price		126,100.00	
102. Personal property				402. Personal property			
103. Settlement charges to borrower (from line 1400)		8,093.92		403.			
104. Buyer Owes Seller Occupancy Fee 5 days at \$100 per day		500.00		404. Buyer Owes Seller Occupancy Fee 5 days @ \$100 per day		500.00	
105.				405.			
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:				ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:			
106. City/town taxes	11/1/2024	to 12/31/2024	612.95	406. City/town taxes	11/1/2024	to 12/31/2024	612.95
107. County taxes		to		407. County taxes		to	
108. Assessments		to		408. Assessments		to	
109.				409.			
110.				410.			
111.				411.			
112.				412.			
120. GROSS AMOUNT DUE FROM BORROWER:				420. GROSS AMOUNT DUE TO SELLER:			
135,306.87				127,212.95			
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				500 REDUCTIONS IN AMOUNT DUE TO SELLER:			
201. Deposit or earnest money		5,000.00		501. Excess deposit (see instructions)			
202. Principal amounts of new loan(s)				502. Settlement charges to seller (line 1400)		6,972.86	
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to			
204.				504. Payoff of first mortgage loan EastRise CU		62,353.22	
205.				505. Payoff of second mortgage loan			
206.				506. Deposit from Pall Spera direct to Seller		5,000.00	
207.				507. Stackpole & French - Seller Legal Fees		937.50	
208.				508. Sargent Law Office PLLC wire fee - mortgage payoff		50.00	
209.				509.			
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:				ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:			
210. City/town taxes		to		510. City/town taxes		to	
211. County taxes		to		511. County taxes		to	
212. Assessments		to		512. Assessments		to	
213.				513.			
214.				514.			
215.				515.			
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. TOTAL PAID BY/FOR BORROWER:				520 TOTAL REDUCTION IN AMOUNT DUE SELLER:			
5,000.00				75,313.58			
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600 CASH AT SETTLEMENT FROM/TO SELLER:			
301. Gross amount due from borrower (line 120)		135,306.87		601. Gross amount due to seller (line 420)		127,212.95	
302. Less amount paid by/for borrower (line 220)		5,000.00		602. Less total reductions in amount due seller (line 520)		75,313.58	
303. Cash (<input checked="" type="checkbox"/> From) (<input type="checkbox"/> To) Borrower		\$130,306.87		603. Cash (<input checked="" type="checkbox"/> To) (<input type="checkbox"/> From) Seller		\$51,899.37	

L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL REAL ESTATE BROKER FEES					
Division of commission (line 700) as follows:					
701. \$5,044.00	to	Pall Spera & Co Realtors			
702.	to				
703. Commission paid at settlement		Coldwell Banker Hickok & Boardman Buyer RE Commission			
704.			3,900.00	5,044.00	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801. Our origination charge		(from GFE # 1)			
802. Your credit or charge (points) for the specific interest rate chosen		(from GFE # 2)			
803. Your adjusted origination charges		(from GFE A)			
804. Appraisal fee to		(from GFE # 3)			
805. Credit report to		(from GFE # 3)			
806. Tax service fee to		(from GFE # 3)			
807. Flood certification to		(from GFE # 3)			
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					
901. Daily interest charges from 11/1/2024 to 12/1/2024 (30 days) @ \$0.0000/day		(from GFE # 10)			
902. Mortgage insurance premium for		(from GFE # 3)			
903. Homeowner's insurance for to		(from GFE # 11)			
904.					
905.					
906.					
1000. RESERVES DEPOSITED WITH LENDER:					
1001. Initial deposit for your escrow account		(from GFE # 9)			
1002. Homeowner's insurance					
1003. Mortgage insurance					
1004. Property taxes					
1005.					
1006.					
1007.					
1008. Aggregate Accounting Adjustment			\$0.00		
1009.					
1100. TITLE CHARGES:					
1101. Title services and lender's title insurance		(from GFE # 4)	1,800.00		
1102. Settlement or closing fee to Sargent Law Office, PLLC		\$1,800.00			
1103. Owner's title insurance to CATIC		(from GFE # 5)	495.25		
1104. Lender's title insurance to CATIC					
1105. Lender's title policy limit					
1106. Owner's title policy limit \$126,100.00					
1107. Agent's portion of the total title insurance premium to Sargent Law Office, PLLC		\$347.25			
1108. Underwriter's portion of the total title insurance premium to CATIC		\$148.00			
1109.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:					
1201. Government recording charges		(from GFE # 7)	45.00	90.00	
1202. Deed \$ 45.00 Mortgage \$ Releases \$					
1203. Transfer taxes		(from GFE # 8)	1,853.67		
1204. City/County tax/stamps Deed \$ Mortgage \$					
1205. State tax/stamps Deed \$ Mortgage \$					
1206. Town of Morristown - Permit Recording		\$90.00			
1207.					
1300. ADDITIONAL SETTLEMENT CHARGES:					
1301. Required services that you can shop for		(from GFE # 6)			
1302. Town of Morristown November Tax Installment				1,838.86	
1303.					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (enter on Line 103, Section J and line 502, Section K)			\$8,093.92	\$6,972.86	

B=borrower S=seller L=lender R=broker I=investor O=other POC=paid outside closing by

I have carefully reviewed the HUD-1 Settlement Statement, and, to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: Matthew W. Dewey Date: 11/1/2024 Seller: Hillary Chase Date: 11/1/2024

Date: 11/1/2024 Date: 11/1/2024

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: Julia J. Compagna Esq. Date: 11/1/2024

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

**VERMONT BAR FOUNDATION
SARGENT LAW OFFICE, PLLC**

P.O. BOX 696
MORRISVILLE, VT 05661
802-888-2000



13235

11/1/2024

PAY TO THE
ORDER OF

Pall Spera Company Realtors, LLC

\$ **5,044.00

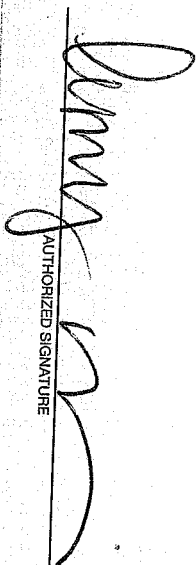
Five Thousand Forty-Four and 00/100 *****

DOLLARS

Pall Spera Company Realtors, LLC
P.O. Box 507
Morrisville, VT 05661

MEMO

Commission: Dewey/Chase


AUTHORIZED SIGNATURE

⑈0133335⑈ ⑆011601100⑆ ⑈20105789⑈

M&T Bank

Understanding what's important®

Morrisville Office

If you have any questions, please
call our Telephone Banking Center
at 1-800-724-2440

Today's Date:
11/04/2024

Business Date:
11/04/2024

Time: 09:56 AM

Checking Deposit
***6472

\$5,044.00

8161/05

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Thanks for visiting us today.
We are happy to assist you!