

OLSON & SEABOLT, PLC *Attorneys at Law*

Rebecca G. Olson, Esq.
Kyle S. Seabolt, Esq.
Tara Jakobs, Paralegal
Jennifer Stearns, Paralegal

Becky@Olsonplc.net
Kyle@Olsonplc.net
Tara@Olsonplc.net
Jenny@Olsonplc.net

November 21, 2024

Pall Spera Company
c/o Nancy Dumont
P.O. Box 539
Stowe, VT 05672

RE: John Farmer and Debra Ann Farmer to 460 Old Farm Road, LLC
Property Address: 460 Old Farm Road, Stowe, Vermont

Dear Nancy

Enclosed is your closing documents and this firm's check in the amount of \$27,295.92 in payment of your commission fees.

Please do not hesitate to call if you have any questions or concerns.

Sincerely,



Karen Dupont
Office Manager

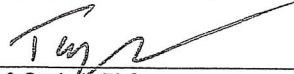
/kd

Enclosures

L. SETTLEMENT CHARGES					PAID FROM BORROWERS FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price		\$ 1,091,836.73 @ 5.0000 %	54,591.84			
<i>Division of Commission (line 700) as Follows:</i>						
701. \$ 27,295.92	to Coldwell Banker Carlson Real Estate					
702. \$ 27,295.92	to Pall Spera Company Realtors					
703. Commission Paid at Settlement					54,591.84	
704.	to					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN						
801. Loan Origination Fee	% to					
802. Loan Discount	% to					
803. Appraisal Fee	to					
804. Credit Report	to					
805. Lender's Inspection Fee	to					
806. Closing Fee	to Easy Street Capital		7,260.71			
807. Assumption Fee	to					
808. Title Insurance - Lender	to CATIC		1,957.50			
809. Pass Through Fee	Easy Street Capital	\$1500.00 POC				
810.						
811.						
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE						
901. Interest From 11/21/24 to 12/01/24 @ \$	/day (10 days %)		1,413.40			
902. Mortgage Insurance Premium for	months to					
903. Hazard Insurance Premium for	1.0 years to Proper Insurance Services		8,315.28			
904.						
905. Shortage due from borrower	to Easy Street Capital		1,055.80			
1000. RESERVES DEPOSITED WITH LENDER						
1001. Hazard Insurance	4.000 months @ \$ 692.94 per month		2,771.76			
1002. Mortgage Insurance	months @ \$ per month					
1003. City/Town Taxes	4.000 months @ \$ 1,375.57 per month		5,502.27			
1004. County Taxes	months @ \$ per month					
1005. Assessments	months @ \$ per month					
1006.	months @ \$ per month					
1007.	months @ \$ per month					
1008.	months @ \$ per month					
1100. TITLE CHARGES						
1101. Settlement or Closing Fee	to Olson & Seabolt, PLC		800.00			
1102. Abstract or Title Search	to					
1103. Title Examination	to					
1104. Title Insurance Binder	to					
1105. Document Preparation	to					
1106. Notary Fees	to					
1107. Attorney's Fees	to Olson & Seabolt, PLC		2,700.00			
<i>(includes above item numbers: 1102, 1103, 1105)</i>						
1108. Title Insurance	to CATIC	Owner Policy	1,590.50			
<i>(includes above item numbers:)</i>						
1109. Lender's Coverage	\$					
1110. Owner's Coverage	\$					
1111.						
1112.						
1113.						
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES						
1201. Recording Fees: Deed \$ 60.00 ; Mortgage \$ 300.00 ; Releases \$			360.00			
1202. City/County Tax/Stamps: Deed ; Mortgage	Prop. Transfer Tax		16,050.00			
1203. State Tax/Stamps: Deed ; POA recording fee				15.00		
1204.						
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES						
1301. Survey	to					
1302. Pest Inspection	to					
1303. HOA assessments	to Moody Farm Owner's Assn		835.00			
1304. Attorney's Fees	to Nichols & Bates			1,200.00		
1305.						
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				50,612.22	55,806.84	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Certified to be a true copy.


Olson & Seabolt, PLC
Settlement Agent



VERMONT DEPARTMENT OF PUBLIC SAFETY
DIVISION OF FIRE SAFETY
Office of the State Fire Marshal, State Fire Academy and State Haz-Mat Team
firesafety.vermont.gov



CERTIFICATION OF COMPLIANCE

With the Requirements of the Law for Smoke and Carbon Monoxide (Detectors) Alarms in Single Family Owner-Occupied Dwellings

This form shall be used for all new dwellings and dwellings that are sold or transferred after January 1, 2009
to comply with the requirements in 9 VSA § 2882 & §2883.

All previous forms should be discarded

Date: _____ Date of Closing: <u>11/21/2024</u> <input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Sale or Transfer	For Technical Assistance Regarding Smoke and Carbon Monoxide (Detectors) Alarms visit <u>firesafety.vermont.gov</u> or contact the Division of Fire Safety
---	---

Name of Building/Site: _____	
Physical Location: (9-1-1 Address)	<u>460 OLD FARM ROAD</u> Street Name and Number, <u>STOWE, VT 05672</u> City/town, State, Zip Code
Name of Seller:	<u>JOHN AND DEBRA ANN FARMER</u>
Name of Buyer:	<u>406 OLD FARM ROAD, LLC</u>

SMOKE ALARMS	CARBON MONOXIDE ALARMS	OPERATIONAL
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Photoelectric-only type Smoke (Detectors) Alarms are installed in accordance with the manufacturer's instructions and are installed in the vicinity of any bedrooms and on each level of the dwelling. Date of Installation or Manufacture Date _____	One or more Carbon Monoxide (Detectors) Alarms are installed in accordance with the manufacturer's instructions and are installed in the vicinity of any bedrooms in the dwelling. Date of Installation or Manufacture Date _____	All Smoke and Carbon Monoxide (Detectors) Alarms have been tested in accordance with the manufacturer's instructions and are in good working order.

CERTIFICATION FROM THE SELLER

I / We, JOHN & DEBRA ANN FARMER the seller(s) of the above described dwelling certify under oath that the
above described dwelling is provided with properly operating Smoke and Carbon Monoxide (Detectors) Alarms installed in
accordance with the manufacturer's instructions and as required in state law. 9 VSA § 2882 & § 2883

KRB
Signature of Seller or legal representative

11/21/24
Date

KRB
Signature of Seller or legal representative

11/21/24
Date

ACKNOWLEDGEMENT OF RECEIPT OF THE CERTIFICATION

We have received a copy of this certification and agree to notify the seller by certified mail within ten days of the date of conveyance
of the property that the dwelling lacks Smoke or Carbon Monoxide (Detector) Alarms or that the (Detectors) Alarms are not
operable.

[Signature]
Signature of Buyer or legal representative

11/21/24
Date

Signature of Buyer or legal representative

Date

Residential
5009490
Closed

Single Family

460 Old Farm Road

Stowe

VT 05672

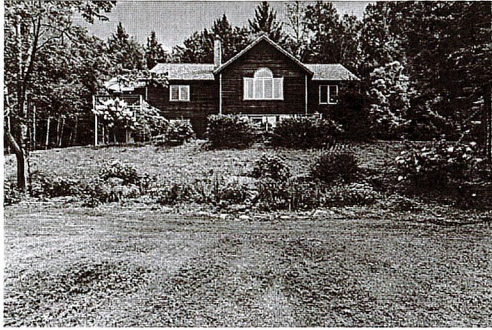
Listed: 8/13/2024

\$1,150,000

Closed: 11/21/20...

\$1,091,836

DOM: 24



County VT-Lamoille
VillDstLoc
Year Built 1997
Architectural Style Contemporary
Color
Total Stories 2
Taxes TBD No
TaxAnnlAmt \$14,168.28
Tax Year 2024
Tax Year Notes 2024-2025

Rooms - Total 7
Bedrooms - Total 3
Baths - Total 3
Baths - Full 2
Baths - 3/4 1
Baths - 1/2 0
Baths - 1/4 0
SqFt-Apx Total Finished 2,695
SqFt-Apx Total 3,129
Lot Size Acres 5.14
Lot - Sqft 223,898
Footprint

Delayed Showing No

Date - Showings Begin

Directions From Stowe Village take Route 100 heading towards the lower village. Take a left on Old Farm Road. The property is the last house on the road at the end.



Unbranded Tour URL 1

Unbranded Tour URL 2

Property Panorama VTour

Remarks - Public Discover your private sanctuary on 5.14 picturesque acres, where serenity meets convenience. Nestled at the end of a secluded road, this exceptional property offers unparalleled access to Stowe Village and Stowe Mountain Resort. From the moment you enter, you'll be captivated by the stunning, expansive views of Mount Mansfield that grace nearly every room. The main level features a spacious open floor plan ideal for seamless entertaining. At its heart, a gourmet kitchen flows effortlessly into a generous living area adorned with a wood-burning stone fireplace. The main level primary suite includes a private deck with serene views of mature flower gardens and a large, beautifully landscaped yard. The lower level presents a versatile living space complete with a cozy fireplace, a kitchenette, and a deck—perfect for outdoor gatherings or quiet relaxation. Custom stonework throughout the property adds a unique touch to this tranquil retreat. Whether you seek a peaceful weekend escape or a year-round residence, this home strikes the perfect balance between privacy and accessibility, offering breathtaking mountain views and ample space for both relaxation and entertainment. OPEN HOUSE Saturday, August 17th 11:00am-1:00pm.

STRUCTURE

Construction Status Existing

Estimated Completion

Rehab Needed

Construction Materials Clapboard Exterior, Wood Siding

Foundation Concrete

Roof Shingle - Asphalt

Basement Yes

Basement Access Type Walkout

Basement Description Daylight, Finished, Partially Finished, Stairs - Interior, Walkout, Interior Access, Exterior Access

Garage Yes

Garage Capacity 2

SqFt-Apx Fin Above Grade 1,866

List \$/SqFt Fin ABV Grade \$616.29

SqFt-Apx Fin AG Source Public Records

SqFt-Apx Unfn Above Grade 0

SqFt-Apx Unfn AG Source Public Records

SqFt-Apx Fin Below Grade 829

List \$/SqFt Fin Below Grade \$1,387.21

SqFt-Apx Fin BG Source Public Records

List \$/SqFt Fin Total \$426.72

SqFt-Apx Unfn Below Grade 434

SqFt-Apx Unfn BG Source Public Records

SqFt-Apx Tot Below Grade

SqFt-Apx Tot BG Source

ROOMS **DIMS. / LVL**

ROOMS **DIMS. / LVL**

PUBLIC RECORDS

Deed - Recorded Type Warranty

Deeds - Total

Deed - Book 411

Deed - Page 164

Deed 2 - Book

Deed 2 - Page

Plan Survey Number

Property ID 07-313.1110

Zoning Residential

Map

Block

Lot

SPAN# 621-195-10883

Tax Class Homestead

Tax Rate

Current Use

Land Gains

Assessment Year

Assessment Amount

Assessments - Special

LOT & LOCATION

Development / Subdivision Moody Farms

Owned Land

Common Land Acres

School - District Stowe School District

School - Elementary Stowe Elementary School

School - Middle/Jr Stowe Middle/High School

School - High Stowe Middle/High School

Lot Features Country Setting, Landscaped, Mountain View, Subdivision, Trail/Near Trail, Walking Trails

Waterfront Property

Water View

Water Body Access

Water Body Name

Water Body Type

Water Frontage Length

Waterfront Property Rights

Water Body Restrictions

ROW - Length

ROW - Width

ROW - Parcel Access

ROW to other Parcel

Surveyed Yes

UTILITIES

Heating Oil, Baseboard, Radiant Floor
Cooling Central AC
Water Source Drilled Well
Sewer Shared
Electric Circuit Breaker(s)

Utilities Underground Utilities
Internet Fiber Optic Internt Avail, Internet - Cable

Fuel Company
Electric Company
Cable Company
Phone Company
Internet Service Provider

FEATURES

Driveway Gravel
Flooring Carpet, Ceramic Tile, Hardwood

Appliances Dishwasher, Dryer, Range Hood, Microwave, Range - Electric,
Refrigerator, Washer
Equipment Security System

CONDO -- MOBILE -- AUCTION INFO

Condo Name
Building Number
Units Per Building
Condo Limited Common Area
Condo Fees

Auction No
Date - Auction
Auction Time
Auctioneer Name
Auctioneer License Number
Auction Price Determd By

Mobile Park Name
Mobile Make
Mobile Model Name
MobileSer#

Mobile Anchor
Mobile Co-Op
Mobile Park Approval
Mobile Must Move

DISCLOSURES

Fee \$1,520.00 Yearly
Fee 2
Fee 3

Foreclosed/Bank-Owned/REO No
Planned Urban Developmt
Rented
Rental Amount
Items Excluded

Flood Zone No
Seasonal No
Easements
Covenants Yes
Resort

Timeshare/Fract. Ownrshp No
T/F Ownership Amount
T/F Ownership Type

POWER PRODUCTION

Power Production Type
Power Production Ownership
Mount Type
Mount Location
Power Production Size
Power Production Year Install
Power Production Annual
Power Production Annual Status
Power Production Verification Source

Power Production Type 2
Power Production Ownership 2
Mount Type 2
Mount Location 2
Power Production Size 2
Power Production Year Install 2
Power Production Annual 2
Power Production Annual Status 2
Power Production Verification Source 2

HOME PERFORMANCE INDICATORS

Green Verification Body
Green Verification Progrm
Green Verification Year
Green Verification Rating
Green Verification Metric
Green Verification Status
Green Verification Source
Green Verification NewCon
Green Verification URL

Green Verificatn Body 2
Green Verificatn Progrm 2
Green Verificatn Year 2
Green Verificatn Rating 2
Green Verificatn Metric 2
Green Verificatn Status 2
Green Verification Source 2
Green Verificatn NewCon 2
Green Verificatn URL 2
Green Verificatn Body 3
Green Verificatn Progrm 3
Green Verificatn Year 3
Green Verificatn Rating 3
Green Verificatn Metric 3
Green Verificatn Status 3
Green Verification Source 3
Green Verificatn NewCon 3
Green Verificatn URL 3

REMARKS -- OWNER/OCCUPANT -- SHOWING INSTRUCTIONS

Remarks - Non-Public Assisted Showings. Please call or text Brooke Mitchell 802-696-2251 or Karen Crist 802-793-2454. OPEN HOUSE Saturday, August 17th 11:00am-1:00pm.

Remarks - Intra-Firm

Showing Instructions Call List Agent, Email Listing Agent, Text List Agent
Showing Service None

Input of Owner Name I have written permission to submit name

Owner Name John and Debra Ann Farmer

Owner Phone

Occupant Type

Occupant Name

Occupant Phone

Management Company

Management Company Phone

LISTING & CLOSING INFORMATION

Listing Office - Office Name Coldwell Banker Carlson Real Estate
Listing Office - Phone Number Off: 802-253-7358
Listing Office - Phone Number 2 Fax: 802-253-8005
List Agent - Agent Name and Phone Love2Live InVT Team - Cell: 802-793-2454
List Agent - Phone Number Cell: 802-793-2454
List Agent - E-mail info@love2liveinv.com
List Team - Team Name
List Team - Phone Number 1
List Team - Team Email 1
Co List Agent - Agent Name and Phone
Co List Agent - Phone Number
Co List Agent - E-mail
Alternate Contact - Agent Name
Alternate Contact - Phone Number
Alternate Contact - E-mail
Selling Office - Office Name Pall Spera Company Realtors-Stowe Village
Selling Office - Phone Number Off: 802-253-1806
Selling Office - E-mail info@pallspera.com
Selling Agent - Agent Name Nancy J duMont
Selling Agent - Phone Number Cell: 802-793-1430
Selling Agent - E-mail nancy.dumont@pallspera.com
Sell Team - Team Name
Sell Team - Phone Number 1
Co Selling Office - Office Name and Phone
Co Selling Agent - Agent Name and Phone

Date - MLS List 8/13/2024
Date - Expiration
Date - Active Under Contr 9/6/2024
Date - Pending
Date - Withdrawn
Date - Terminated
Date - Closed 11/21/2024
Anticipated Closing Date

Listed in other Prop Type No
Primary MLS#
Comp Only No
Comp Type
Listing Type Exclusive Right
Listing Service Full Service
Designated/Apptd. Agency Yes
Short Sale No
Price - Original \$1,150,000

Concessions No
Concession - Amount
Concession - Comments
Appraisal Complete Yes
Appraisal Type In Person
Appraiser Donna Piche
Appraiser Phone 802-872-3565
Appraiser Email
Buyer Name
Residence
Title Company

Financing-Buyer Conventional

Contingencies

My Info: Nancy J duMont - Cell: 802-793-1430

Subject to errors, omissions, prior sale, change or withdrawal without notice. Users are advised to independently verify all information. The agency referenced may or may not be the listing agency for this property. PrimeMLS is not the source of information presented in this listing. Copyright 2024 PrimeMLS.

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS that JOHN FARMER and DEBRA ANN FARMER, of Stowe, Vermont, Grantors, in consideration of TEN AND MORE DOLLARS and other good and valuable consideration, paid to their full satisfaction by 460 OLD FARM ROAD, LLC, a Vermont limited liability company, Grantee, by these presents, do freely **GIVE, GRANT, SELL, CONVEY and CONFIRM** unto the said Grantee, 460 OLD FARM ROAD, LLC, and its successors and assigns forever, certain lands and premises in the Town of Stowe, County of Lamoille and State of Vermont, described as follows, viz:

Being all and the same lands and premises conveyed to John Farmer and Debra Ann Farmer by Warranty Deed of R. Wakefield Ward and Robin E. Ward, dated June 30, 1995 and recorded in Book 299, Page 71 of the Stowe Land Records. Further being a portion of all and the same land and premises conveyed to R. Wakefield Ward and Robin E. Ward by Warranty Deed of Grace S. Moody, f/k/a Grace E. Moody, dated September 20, 1985 and recorded in Book 116, Page 543 of the Stowe Land Records, and being more particularly described as follows:

Being a parcel of land containing 5.14 acres, more or less, with dwelling and other improvements thereon, depicted as 'Lot 11' on a survey entitled "Moody Farm Properties in Stowe, A Subdivision of Land Owned by R. Wakefield Ward and Robin E. Ward, Sheets 1 of 2 and 2 of 2," dated September 1989, prepared, signed and sealed by Russell W. Deming, Registered Land Surveyor, and recorded in Map Book 8, Pages 21 (Slide 623A) and 22 (Slide 623B) of the Stowe Land Records.

The property is benefitted by a right of way and easement, in common with others, for access and utility purposes, over and along a fifty-foot-wide access road now known as "Old Farm Road." Users of said right of way covenant and agree to pay their proportionate share of the costs related to maintenance and repair as set forth in the afore-referenced Warranty Deed of Ward to Farmer and the Declaration of Protective Covenants, Moody Farm Properties, Stowe, Vermont, dated October 6, 1992 and recorded in Book 246, Page 156 of the Stowe Land Records, and any amendments thereto.

The property is benefitted by a sewage easement on Lots 5 and 6 as referenced in the Warranty Deed of R. Wakefield Ward and Robin E. Ward to Summit Holdings, LLC dated June 21, 2002 and recorded in Book 470, Page 39 of the Stowe Land Records, and in the Warranty Deed of R. Wakefield Ward and Robin E. Ward to Elizabeth Suzanne Bennett dated September 16, 1994 and recorded in Book 287, Page 76 of the Stowe Land Records. Said easement is further described in the afore-referenced Declaration of Protective Covenants, and any amendments thereto.

The property is subject to and benefitted by the Quitclaim Deed of R. Wakefield Wade and Robin E. Wade to John Farmer and Debra Ann Farmer dated August 25, 2000 and recorded in Book 409, Page 128, which releases all claim of right, title and

interest to a right of way for vehicular ingress and egress, as referenced in the Warranty Deed from Ward to Farmer dated June 30, 1995 and recorded in Book 299, Page 71 of the Stowe Land Records, and as depicted on the afore-referenced survey plan, which encumbered Lot 11 to the benefit of Lot 13, excepting and reserving said right of way for underground utilities together with the right to enter upon Lot 11 to construct, install, repair, replace and maintain said underground utilities, and a foot path or ski trail.

The property is subject to a wastewater disposal system and sewer line easement as described in the Corrective Easement Deed of John Farmer and Debra Ann Farmer to R. Wakefield Ward and Robin E. Ward dated August 8, 2000 and recorded in Book 411, Page 164 of the Stowe Land Records, which provides an easement for the installation, maintenance, repair and replacement of a sewer line and a wastewater disposal system upon a portion of Lot 11 to benefit Lot 13, which said easement is depicted on the afore-referenced survey plan. Reference is made to another survey plan entitled "Moody Farm Properties in Stowe, A Subdivision of Land Owned by R. Wakefield Ward and Robin E. Ward, Sheet 1 of 2," dated September 1989, prepared, signed and sealed by Russell W. Deming, Registered Land Surveyor, and recorded in Map Book 9, Page 38 (Slide 700B) of the Stowe Land Records. Further reference is made to this easement in the "Protective Covenants, Lots 12, 13, and 14, Moody Farm Properties, Stowe, Vermont" dated September 28, 2000 and recorded in Book 411, Page 160 of the Stowe Land Records.

Lot 11 is subject to and benefited by the covenants, conditions, restrictions, rights of way, easements and other appurtenant rights and interests as set forth in the Declaration of Protective Covenants, Moody Farm Properties, Stowe, Vermont, dated October 6, 1992 and recorded in Book 246, Page 156 of the Stowe Land Records, and any amendments thereto.

Reference is made to an Agreement by and between Moody Farm Properties Association and Stowe Professional Center Condominiums, dated October 4, 2021 and recorded in Book 1143, Page 190 and in Book 1182, Page 318 of Stowe Land Records, and to an Agreement by and between Moody Farm Properties Association and Bourn Avenue Partners, LLC, dated September 29, 2021 and recorded in Book 1143, Page 188 of Stowe Land Records, both agreements regarding roadway expense allocations for Old Farm Road. Additionally, reference is made to "Written Consent" by various owners within Moody Farm Properties Association consenting to an access and Utility easement for Lot 1A, subjecting that lot to paying a proportionate share of the cost of maintenance and repairs of Old Farm Road, recorded March 13, 2014 in Book 882, Page 37 of the Stowe Land Records.

Reference is made to the foregoing documents and the references made therein in aid of this description.

TO HAVE AND TO HOLD the said granted premises, with all the privileges and appurtenances thereof, to the said Grantee, 460 OLD FARM ROAD, LLC, and its successors and

assigns, to its own use and behoof forever; and JOHN FARMER and DEBRA ANN FARMER, the said Grantors, for themselves and their heirs and assigns, do covenant with the said Grantees, 460 OLD FARM ROAD, LLC, its successors and assigns, that until the ensealing of these presents, they are the sole owners of the premises, and have good right and title to convey the same in manner aforesaid; that they are free from every encumbrance except as aforesaid; and hereby engage to **WARRANT AND DEFEND** the same against all lawful claims whatever.

IN WITNESS WHEREOF, I, Kyle R. Bates, attorney-in-fact for John Farmer and Debra Ann Farmer, set my hand and seal this 21st day of November, 2024.

JOHN FARMER

By: _____

Kyle R. Bates, his attorney-in-fact

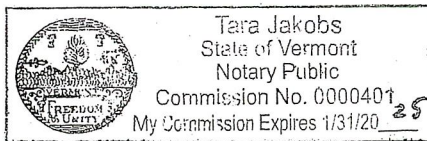
DEBRA ANN FARMER

By: _____

Kyle R. Bates, her attorney-in-fact

STATE OF VERMONT
COUNTY OF LAMOILLE, S.S.

At Stowe, in said County, this 21st day of November, 2024, personally appeared Kyle R. Bates, attorney-in-fact for John Farmer and Debra Ann Farmer, and he acknowledged this instrument, by him sealed and subscribed, to be his free act and deed, and the free act and deed of John Farmer and Debra Ann Farmer.



Before me, _____

Notary Public

My commission expires: 01/31/2025



A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT	B. TYPE OF LOAN:				
	1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
	6. FILE NUMBER: GENOVESE			7. LOAN NUMBER: 21923189009	
	8. MORTGAGE INS CASE NUMBER:				

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 "[POC]" 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: 460 Old Farm Road, LLC 3 Mooney Lane Southborough, MA 01772	E. NAME AND ADDRESS OF SELLER: John Farmer and Debra Ann Farmer PO Box 625 Stowe, VT 05672	F. NAME AND ADDRESS OF LENDER: Easy Street Capital, LLC ISAOA/ATIMA 1201 E Cesar Chavez Street #1 Austin, TX 78702
G. PROPERTY LOCATION: 460 Old Farm Road Stowe, VT 05672	H. SETTLEMENT AGENT: Olson & Seabolt, PLC PLACE OF SETTLEMENT 188 South Main Street Stowe, VT 05672	
		I. SETTLEMENT DATE: November 21, 2024

J. SUMMARY OF BORROWER'S TRANSACTION

100. GROSS AMOUNT DUE FROM BORROWER:		
101. Contract Sales Price		1,091,836.73
102. Personal Property		
103. Settlement Charges to Borrower (Line 1400)		50,612.22
104.		
105.		
<i>Adjustments For Items Paid By Seller in advance</i>		
106. City/Town Taxes 11/21/24 to 12/31/24		1,587.27
107. County Taxes to		
108. Assessments to		
109.		
110.		
111.		
112.		
120. GROSS AMOUNT DUE FROM BORROWER		1,144,036.22
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		
201. Deposit or earnest money		45,000.00
202. Principal Amount of New Loan(s)		764,285.00
203. Existing loan(s) taken subject to		
204.		
205.		
206.		
207.		
208.		
209. Seller Credit		21,836.73
<i>Adjustments For Items Unpaid By Seller</i>		
210. City/Town Taxes to		
211. County Taxes to		
212. Assessments 10/01/24 to 11/20/24		233.98
213.		
214.		
215.		
216.		
217.		
218.		
219.		
220. TOTAL PAID BY/FOR BORROWER		831,355.71
300. CASH AT SETTLEMENT FROM/TO BORROWER:		
301. Gross Amount Due From Borrower (Line 120)		1,144,036.22
302. Less Amount Paid By/For Borrower (Line 220)		(831,355.71)
303. CASH (X FROM) (TO) BORROWER		312,680.51

K. SUMMARY OF SELLER'S TRANSACTION

400. GROSS AMOUNT DUE TO SELLER:		
401. Contract Sales Price		1,091,836.73
402. Personal Property		
403.		
404.		
405.		
<i>Adjustments For Items Paid By Seller in advance</i>		
406. City/Town Taxes 11/21/24 to 12/31/24		1,587.27
407. County Taxes to		
408. Assessments to		
409.		
410.		
411.		
412.		
420. GROSS AMOUNT DUE TO SELLER		1,093,424.00
500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
501. Excess Deposit (See Instructions)		
502. Settlement Charges to Seller (Line 1400)		55,806.84
503. Existing loan(s) taken subject to		
504. Payoff of first Mortgage		
505. Payoff of second Mortgage		
506.		
507. (Deposit disb. as proceeds) to Seller		45,000.00
508.		
509. Seller Credit		21,836.73
<i>Adjustments For Items Unpaid By Seller</i>		
510. City/Town Taxes to		
511. County Taxes to		
512. Assessments 10/01/24 to 11/20/24		233.98
513.		
514.		
515.		
516.		
517.		
518.		
519.		
520. TOTAL REDUCTION AMOUNT DUE SELLER		122,877.55
600. CASH AT SETTLEMENT TO/FROM SELLER:		
601. Gross Amount Due To Seller (Line 420)		1,093,424.00
602. Less Reductions Due Seller (Line 520)		(122,877.55)
603. CASH (X TO) (FROM) SELLER		970,546.45

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower 460 Old Farm Road, LLC
 BY:

Seller
 John Farmer
 Debra Ann Farmer