STEWART TITLE GUARANTY COMPANY **EXHIBIT A HOMEOWNER'S POLICY**

POLICY NUMBER:

It being two parcels of land described as PARCEL ONE and PARCEL THREE in the warranty deed from William D. Davis and Judy B. Davis to Robert A. Maynard and Cynthia L. Maynard dated November 5, 1998 and recorded in Book 160 Page 406 of the Waterbury Land Records; said parcels being more particularly described in said deed, in part, as follows:

PARCEL ONE:

"Being all and the same land and premises conveyed to William D. Davis and Judy B. Davis by Warranty Deed of Sidsel Ernstof dated April 30, 1987 and recorded in Book 105, Pages 351-353 of the Town of Waterbury Land Records."

"Being a parcel of land containing 10.44 acres, more or less, with dwelling house and other improvements thereon, and depicted as Lot No. 13 upon a map plan entitled, "Perry Lea Subdivision", prepared by Charles Grenier, dated September 26, 1983, and recorded in Map Book 2, Pages 203-204 of the Town of Waterbury Land Records. Said Lot No. 13 is also depicted upon a survey map entitled "Survey of Perry Lea Subdivision", prepared by Richard C. Keller, revised June 1, 1985, and recorded in Map Book 2, Page 216 - 220 of said Land Records."

PARCEL THREE:

"Being all and the same land and premises conveyed to William D. Davis and Judy B. Davis by Warranty Deed of Sidsel Ernstof dated October 24, 1989, and recorded in Book 116, Pages 43-44 of the Town of Waterbury Land Records."

"Being a sixty (60") foot wide strip of land, commencing at the end of Perry Lea Road and running in a generally westerly direction to land now or formerly of Waterbury Land Company, said sixty (60') foot wide strip of land being intersected by a circular piece of land with a sixty (60') foot radius.

This parcel is depicted upon a survey map entitled, "Survey of Perry Lea Subdivision" prepared by Richard C. Keller, and designated as "60' R.O.W." on Sheet No. 4 of said survey map, revised June 8, 1988, and recorded in Map Book 3, Page 65 of the Town of Waterbury Land Records."

The Grantors, for themselves and their successors in title, hereby reserve a sixty (60') foot wide right of way and easement in common for access and underground utility purposes over, under and along the above described strip of land identified as PARCEL THREE, running from the terminus of the Perry Lea Road in a generally westerly direction to land formerly of Waterbury Land Company.

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Further, Grantors, for themselves and their successors in title, hereby reserve a sixty (60') foot wide right of way and easement in common for access and underground utility purposes over, under and along a sixty (60') foot wide strip of land running from the cul de sac shown on the above-referenced PARCEL THREE survey in a general northerly direction over the western portion of Lot 13 to retained lands of Grantors, all as more particularly described on the PARCEL THREE survey. As part consideration herefor, Grantors, for themselves and their successors in title, covenant and agree that their use of said right of way for access and said utility easement shall be limited to that necessary to serve two single family residences with appurtenant outbuildings, each on a separate lot of 10+ acres in size. Grantors further agree that their use of said right of way and easement shall not disturb the current location of the pond and its embankment on Lot 13.

Said rights of way for access shall be for the benefit of retained lands of Grantors located generally northerly of Lot 13, and shall be for all common methods, means, and types of transportation and locomotion from time to time. Said underground utility easements shall be for laying, relaying, constructing, maintaining, repairing and inspecting telephone, electric and similar communication lines and circuits with appurtenant works, fixtures and equipment.

As part consideration herefor, Grantors and Grantees, for themselves and their successors in title, covenant and agree to pay their just proportion of the cost of maintenance and repairs to said rights of way for access; such proportion being based upon the number of Lots entitled to use and actually using said rights of way as a means of access to their respective lots; such proportion also taking into consideration the actual use thereof by each lot owner at the point or area where such maintenance work and repairs are carried out from time to time. Maintenance shall include the cost of routine upkeep, repair, right of way improvement and snowplowing. There shall be no obligation on the part of the lot owner to contribute to the expense of snowplowing until such time as a habitable structure has been constructed on the lot.

Also conveyed to Grantees and their heirs and assigns is a well tile and water supply located on Sellers' retained property along the tributary of Thatcher Brook, which well tile is approximately two hundred eighty-one feet (281') measured in a southwesterly direction from the southeasternmost corner of the Garlic Barn on said lands. Also conveyed hereby is a ten foot (10') wide easement to relay, repair, maintain and inspect a water pipeline; such easement being centered on the water pipeline which runs in a general southwesterly direction from the well tile to the pond on Lot 13, together with rights of access across said retained lands of Grantors to operate, maintain and inspect the well tile, water pipeline, pump and electric service from the Garlic Barn to the foregoing facilities. Upon any exercise of the rights herein before described, the Grantees and their successors in title shall replace and restore the surface of the ground to as near the condition prevailing before the exercise of said rights as may reasonably be.

The land and premises conveyed hereby include the benefit of and are subject to public highway and public utility rights, and to such rights, conditions, covenants, rights of way and easements as are contained in the Protective Covenants and By-Laws dated September 18, 1984 and recorded in Book 96 Pages 567-581, as amended by Amendment No. 1 dated October 16, 1987 and recorded in Book 108 Page 67; and to Vermont Land Use Permit No. 5W0758 dated December 15, 1983

and recorded in Book 95 Page 268, as amended; and to such rights, conditions, covenants, rights of way and easements as are of record and are enforceable at law as of the date hereof – not meaning by such language to renew, reinstate or extend the validity of any encumbrance otherwise barred by Vermont law.

The above-described land and premises (10.44 acres±, 60' wide strip of land, and 60' wide open right of way and easement released by virtue of the above-referenced deed recorded in Book 116 Page 43) may be otherwise identified as the real property located at 650 Perry Lea Road, Waterbury, Vermont 05676.

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Reference is hereby made to said deeds, surveys, permits, and their records, to all references therein, and to the Waterbury Land Records in aid of this description.