

# Closing Disclosure

## Closing Information

Date Issued 6/1/2022  
Closing Date 6/10/2022  
Disbursement Date 6/10/2022  
Settlement Agent Hoff & Company LTD PLLC  
File #  
Property 83 Maple St  
Morrisville, VT 05661  
  
Sale Price \$1,900,000.00

## Transaction Information

Borrower Sean M. Dempsey  
20 Patriots Road  
Stratham, NH 03885  
  
Seller Michael A. Beck  
606 Owens St.  
Blacksburg, VA 24060

## Summaries of Transactions

### SELLER'S TRANSACTION

Due to Seller at Closing	\$1,900,843.20
01 Sale Price of Property	\$1,900,000.00
02 Sale Price of Any Personal Property Included in Sale	

### Adjustments for Items Paid by Seller in Advance

03 City/Town Taxes 6/10/22 to 6/30/22	\$843.20
04 County Taxes to	
05 Assessments to	

### Due from Seller at Closing

01 Excess Deposit	\$194,000.00
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 State of VT Non-Resident Withholding Tax	\$47,500.00
05 Legal Fee to Olson & Seabolt	\$1,500.00
06 Commission to Pall Spera Company Realtors	\$95,000.00
07 Deposit directly to seller	\$50,000.00
08 Seller Credit	

### Adjustments for Items Unpaid by Seller

09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	

## CALCULATION

Total Due to Seller at Closing	\$1,900,843.20
Total Due from Seller at Closing	\$194,000.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$1,706,843.20

## Contact Information

### REAL ESTATE BROKER (B)

Name

Address

ST License ID

Contact

Contact ST

License ID

Email

Phone

### REAL ESTATE BROKER (S)

Name

Address

ST License ID

Contact

Contact ST

License ID

Email

Phone

### SETTLEMENT AGENT

Name

Address

ST License ID

Contact

Contact ST

License ID

Email

Phone

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

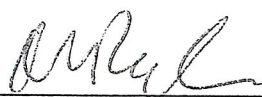
[www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

[illegible]

**Confirm Receipt**

By signing, you are only confirming that you have received this form.

Seller:

  
Michael A. Beck

6-10-2022  
Date 6/10/2022



## WARRANTY DEED

**KNOW ALL PERSONS BY THESE PRESENTS** that Michel A. Beck, of Blacksburg, Virginia, Grantor, in consideration of **TEN AND MORE DOLLARS** and other good and valuable consideration, paid to his full satisfaction by Sean M. Dempsey, of Stratham, New Hampshire, Grantee, by these presents, does freely **GIVE, GRANT, SELL, CONVEY and CONFIRM** unto the said Grantee, Sean M. Dempsey, and his heirs and assigns forever, certain lands and premises in the Town of Morristown, County of Lamoille and State of Vermont, described as follows, viz:

Being all and the same land and premises conveyed to Michel A. Beck by Warranty Deed of Jolyri, LLC dated August 24, 2020 and recorded at Book 282, Pages 312 of the Morristown Land Records. Further, being all and the same land and premises conveyed to Jolyri, LLC by Confirmation Order in the Matter of Grand Forks Real Estate, Inc. v. Rebecca Lebovich and Daniel W. Burgess, Vermont Superior Court, Lamoille Unit, Civil Division, Docket No. 54-2-07Lecv, dated January 16, 2008 and recorded in Book 144, Page 866 of the Morristown Land Records. Still further being all and the same land and premises conveyed to Rebecca Lebovich by Warranty Deed of William W. Bronner and Sheila W. Bronner, dated December 3, 1997 and recorded in Book 112, Page 498 of the Morristown Land Records; and additionally being all and the same land and premises conveyed to Rebecca Lebovich by Warranty Deed of Ralph R. Tibbitts and Lillian B. Tibbitts, dated April 1, 1999 and recorded in Book 115, Page 515 of the Morristown Land Records, and being more particularly described as follows:

Being all of the parcels depicted as Parcel 1, containing 0.55 acres and Parcel 2, containing 0.51 acres, with all improvements now thereon, on a survey entitled "Total Station Survey for Rebecca Lebovich, 103 Maple Street, Morrisville, Vermont" dated September 13, 1999, prepared by Peatman Surveying Inc. under seal and signature of David J. Peatman, Licensed Land Surveyor, and recorded at Map Slide 165 of the Morristown Land Records.

The property is subject to and/or benefitted by the terms and conditions of State of Vermont Agency of Natural Resources Wastewater System and Potable Water Supply Permit #WW-5-5583, issued August 31, 2010 and recorded in Book 151, Page 671 of the Morristown Land Records.

The interests in 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 which 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 extinguished under Vermont Law.

Reference is hereby made to the above-mentioned instruments, the records thereof, and references therein made, and their respective records and references, in further aid of this description.

**TO HAVE AND TO HOLD** the said granted lands and premises, with all the privileges and appurtenances thereof, to the said Grantee, Sean M. Dempsey, and his heirs and assigns, to their own

↕  
OLSON & SEABOLT, PLC  
Attorneys at Law  
↕

PO Box 1019  
188 South Main St.  
Stowe, VT 05672

802-253-7810

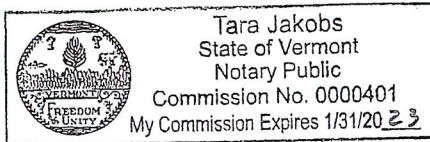
use and behoof forever; and Michel A. Beck , the said Grantor, for himself and his heirs and assigns, does covenant with the said Grantee, Sean M. Dempsey and his heirs and assigns, that until the ensembling of these presents, Grantor is the sole owner of said lands and premises, and has good right and title to convey the same in manner aforesaid; that they are free from every encumbrance except as aforesaid; and he hereby engages to **WARRANT AND DEFEND** the same against all lawful claims whatsoever.


Dated at Stowe, Vermont, this 10 day of June, 2022.

  
\_\_\_\_\_  
Michel A. Beck

STATE OF VERMONT                    )  
COUNTY OF LAMOILLE, S.S.)

At Stowe, in said County, this 10<sup>th</sup> day of June, 2022, personally appeared Michel A. Beck, and he acknowledged this instrument, by him, sealed and subscribed, to be his free act and deed.



Before me,   
\_\_\_\_\_  
Notary Public  
My commission expires: 1/31/2023

(SEAL)





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 § 2883(a).

*All previous forms should be discarded*

Date: <u>6/1/2022</u>	<b>For Technical Assistance Regarding Smoke and Carbon Monoxide (Detectors) Alarms visit <a href="http://firesafety.vermont.gov">firesafety.vermont.gov</a> or contact the Division of Fire Safety</b>
Date of Closing: <u>6/10/2022</u>	
<input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Sale or Transfer	

Name of Building/Site:	
Physical Location:	<u>83 Maple Street</u>
(9-1-1 Address)	<u>Morrisville, VT 05655</u>
Name of Seller:	<u>Michel Beck</u>
Name of Buyer:	<u>Sean M. Dempsey</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.	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.	All Smoke and Carbon Monoxide (Detectors) Alarms have been tested in accordance with the manufacturer's instructions and are in good working order.
Manufacture Date _____	Manufacture Date _____	

### CERTIFICATION FROM THE SELLER

I / We, Michel A. Beck 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

Michel Beck  
Signature of Seller or legal representative

6-10-22  
Date

\_\_\_\_\_  
Signature of Seller or legal representative

\_\_\_\_\_  
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.

Sean M. Dempsey  
Signature of Buyer or legal representative

6/10/22  
Date

\_\_\_\_\_  
Signature of Buyer or legal representative

\_\_\_\_\_  
Date