

Vermont Real Estate Commission Mandatory Consumer Disclosure





[This document is not a contract.]

This disclosure must be given to a consumer at the first reasonable opportunity and before discussing confidential information; entering into a brokerage service agreement; or showing a property.

RIGHT NOW YOU ARE NOT A CLIENT

The real estate agent you have contacted is not obligated to keep information you share confidential. **You should not reveal any confidential information that could harm your bargaining position.**

Vermont law requires all real estate agents to perform basic duties when dealing with a buyer or seller who is not a client. All real estate agents shall:

- Disclose all material facts known to the agent about a property;
- Treat both the buyer and seller honestly and not knowingly give false or misleading information;
- Account for all money and property received from or on behalf of a buyer or seller; and
- Comply with all state and federal laws related to the practice of real estate.

You May Become a Client

You may become a client by entering into a written brokerage service agreement with a real estate brokerage firm. Clients receive the full services of an agent, including:

- Confidentiality, including of bargaining information;
- Promotion of the client's best interests within the limits of the law;
- Advice and counsel; and
- Assistance in negotiations.

You are not required to hire a brokerage firm for the purchase or sale of Vermont real estate. You may represent yourself.

If you engage a brokerage firm, you are responsible for compensating the firm according to the terms of your brokerage service agreement.

Before you hire a brokerage firm, ask for an explanation of the firm's compensation and conflict of interest policies.

Brokerage Firms May Offer NON-DESIGNATED AGENCY or DESIGNATED AGENCY

- **Non-designated agency** brokerage firms owe a duty of loyalty to a client, which is shared by all agents of the firm. No member of the firm may represent a buyer or seller whose interests conflict with yours.
- **Designated agency** brokerage firms appoint a particular agent(s) who owe a duty of loyalty to a client. Your designated agent(s) must keep your confidences and act always according to your interests and lawful instructions; however, other agents of the firm may represent a buyer or seller whose interests conflict with yours.

THE BROKERAGE FIRM NAMED BELOW PRACTICES DESIGNATED AGENCY

I / We Acknowledge
Receipt of This Disclosure

This form has been presented to you by:

Date 0.16 law			
Dean G. Mudgett		Pall Spera Company Realtors LLC	
Printed Name of Consumer		Printed Name of Real Estate Brokerage F	rm
		Pall Spera	
Signature of Consumer	Date	Printed Name of Agent Signing Below	
	Declined to sign	Pall Spera	dotloop verified 02/04/25 12:37 PM EST GS6N-P7VX-NASS-OZI0
Printed Name of Consumer		Signature of Agent of the Brokerage Firm	Date
Signature of Consumer	Date		
	Declined to sign		_



EXCLUSIVE RIGHT TO MARKET AGREEMENT Designated Agency Firm





THIS IS A LEGALLY BINDING CONTRACT.

IF NOT UNDERSTOOD, LEGAL, TAX OR OTHER COUNSEL SHOULD BE CONSULTED BEFORE SIGNING.

Owner: Dean G. Mudgett	Owner:		
Owner:	Owner:		
Property Address: 38 Gilcrist Road		Stowe Price \$_	
Street	City	State/Zip	
 Property Description. A. Residential Land Only Commercial Condominium/Tow Other (describe) B. Homestead Non-Homestead C. Owner's deed is recorded in Volume 932 Records; D. Parcel ID#: 12043 		☐ Multi-Family (duplex, trip☐ Time Share/Fractional 218 of the Stowe	lex, etc.)
E. SPAN #: 621-195-11985			
F. Approximate lot size:1.76 Source: ☐ Survey ☐ Owner's Deed ☐ G. Other Description: 5 Bedroom, 3 bath residentian	Tax Bill 🔽	Lister's Card Other Source	quare Feet
herein, Pall Spera Company Realtors LLC is given the sole and exclusive right, power and marketing, sale or exchange of the Property of prohibits the listing and marketing of the Prope of the Property for sale at auction during the concerning the Property to Listing Agency duri from the general public and other real estate age of this Agreement. Owner agrees to fully cooper	authority to a described in the rty with any o period set for ng the period gents. Any fail	act as Owner's real estate agent is Agreement (the Property). ther real estate agency or agent th herein. Owner agrees to do f this Agreement which shall are to do so shall constitute a su	(Listing Agency), cy for the listing, This Agreement ts or the offering irect all inquiries include inquiries abstantial breach
3. Listing Agency as a Designated Agency Firm. Designated Agency Firm. Listing Agency delege Owners to individual real estate agents within agent(s) of Owner. Listing Agency shall obtain subsequent designated agents. Owner acknown responsibilities to Owner. Agents in Listing Agency no such responsibilities to Owner. Owner. Owner agreement are: Pall Spera	gates the resp the Listing Ag n Owner's wri owledges that ency who are	onsibility and obligation to progency. The designated agent(s) tten consent prior to naming a conly the designated agent(s) not designated agent(s) unde	ovide services to will serve as the any additional or have fiduciary this Agreement
Owner's Initials			

- Listing Agency's Authority. Owner authorizes Listing Agency to list the Property for sale or exchange, to advertise, show and market the Property as Listing Agency deems appropriate, to negotiate for offers on the Property and to present all offers, whether oral or written, to Owner up to and including the Expiration Date of this Agreement. The decision to accept any buyer's offer is Owner's exclusive decision. Listing Agency has no independent authority to accept or agree to any offers on Owner's behalf.
 Assistance of Other Brokers. Listing Agency is authorized to offer, accept, and enter into agency cooperation agreements with other real estate agents to assist with Listing Agency's marketing efforts to procure
- agreements with other real estate agents to assist with Listing Agency's marketing efforts to procure potential buyers. Listing Agency's participation in a Multiple Listing Service (MLS) is a form of this cooperation.

There are two types of cooperating agents.

- A. Buyer's Agents represent their buyer clients.
- B. Broker's Agents represent the Listing Agency with unrepresented buyer customers.

Owner shall have no responsibility for the actions or inactions of such Buyer's Agents or Broker's Agents. **Listing Agency** does does not cooperate with **Buyer's Agents**. **Listing Agency** ✓ does ☐ does not cooperate with **Broker's Agents**. 6. Compensation. Brokerage commissions and compensation (the fee) are not set by law and are fully negotiable. Owner acknowledges that any fees to be paid under this Agreement are solely and entirely a matter of negotiation between Owner and Listing Agency and are not in any way controlled, fixed or preestablished. Owner agrees to pay Listing Agency a fee for its services in the following manner: 3 % of the amount of the purchase price, or a fee of 4 ; A fee determined as follows: **Owner** acknowledges that offering compensation to a cooperating agent is not required. Owner authorizes offers of compensation to a cooperating agent (complete section A or B). Owner does not authorize offers of compensation to a cooperating agent (skip sections A and B). A. Owner authorizes Listing Agency to share a portion of the above fee with cooperating agents/agencies, to be paid at closing: To Buyer's Agency: a fee equal to ______ % of the purchase price, or \$ _____ To Broker's Agency: a fee equal to _____ % of the purchase price, or \$ _____ % **B.** Owner does not authorize **Listing Agency** to share their fee. However, **Owner** agrees to pay the following additional fees at closing. These fees are in addition to the fee paid to the Listing **Agency** at closing. i. To Buyer's Agency: a fee equal to ______ % of the purchase price, or \$______
ii. To Broker's Agency: a fee equal to ______ % of the purchase price, or \$______ Compensation addendum attached: Yes No

Owner's Initials

Whether or not **Owner** has authorized compensation to a Buyer's Agency or Broker's Agency, **Owner** acknowledges that an offer may contain a request for compensation.

If, prior to the Expiration Date of this Agreement, **Listing Agency** presents an offer at or above the price stated herein, or at any other price established during the term of this Agreement (or any extension thereof), with no closing contingencies and a closing within a reasonable period of time from the date of the offer, **Owner** will pay the fee set forth herein whether or not **Owner** accepts that offer.

7. Compensation: Expiration and Termination.

A. Owner agrees to pay Listing Agency the fee if, during the term of this Agreement, the Property is sold or exchanged or if Owner enters into an agreement for the sale or exchange of the Property and all closing contingencies under such agreement or any amendment or modification thereof are satisfied. The fee shall also be due whether the closing of such agreement or any amendment or modification thereof occurs during the term of this Agreement or thereafter. Owner also agrees to pay Listing Agency the fee set forth in this Agreement if the Property is subject to a right of first refusal or option to purchase, and is sold to the holder of the right of first refusal or option to purchase as a result of Listing Agency presenting Owner with an offer to purchase the Property or as a result of any other marketing efforts by Listing Agency.

If this Agreement expires prior to the closing of any agreement for the sale or exchange of the Property entered into by **Owner** during the term of this Agreement, **Listing Agency** shall be entitled to the fee set forth above whether or not this Agreement is renewed or extended beyond the Expiration Date. In addition, **Owner** authorizes **Listing Agency** to provide services with respect to any agreement for sale or exchange of the Property entered into during the term of this Agreement up to the closing of such agreement, whether or not this Agreement is renewed or extended beyond the Expiration Date. This authorization extends only to activities of **Listing Agency** concerning a sale or exchange agreement for the Property made during the term of this Agreement and does not authorize or obligate **Listing Agency** to provide services concerning any other offer or agreement concerning the Property after the Expiration Date.

- B. Owner agrees to pay the full fee if this Agreement has expired or is terminated and Owner closes or enters into a sale, lease, or exchange agreement for the Property and Listing Agency is the procuring cause thereof within 180 days(s) after the Expiration Date or earlier termination of this Agreement. Listing Agency shall provide Owner with written notice of all persons on account of whom it may be entitled to a fee under this paragraph within ten (10) calendar days after the Expiration Date or earlier termination of this Agreement. Listing Agency will be regarded as the procuring cause, and procuring cause is established if the Listing Agency's efforts are the foundation upon which the negotiations had begun. Owner is not obligated to pay the fee if Owner has entered into a subsequent bona fide Exclusive Right to Market Agreement with similar terms and conditions, including duration and compensation, to this Agreement.
- 8. <u>Confidentiality.</u> Listing Agency shall exercise ordinary and necessary care to protect confidential information provided by **Owner** from disclosure to other agents in **Listing Agency** who are not designated agents under this Agreement unless **Owner** provides prior authorization for such disclosure. However, a designated agent may reveal confidential information provided by **Owner** to their supervising licensee to the extent necessary

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Owner's Initials		

to obtain proper guidance, provided the supervising licensee is not acting as a designated agent for another party with an interest in the **Owner's** Property. A supervising licensee receiving such confidential information shall protect such information from further disclosure. **Owner** acknowledges and agrees that disclosure of confidential information can be made to a supervising licensee to ensure that **Listing Agency** and any designated agent appointed under this Agreement are properly fulfilling their responsibilities and obligations to **Owner**.

- 9. Conflict of Interest. The State of Vermont prohibits dual agency where a real estate licensee represents the buyer and the seller in the same transaction. Listing Agency provides brokerage services to both sellers and buyers and enters into agreements with buyers to provide brokerage services. Owner acknowledges and consents to such representation. Owner understands, consents, and agrees that Listing Agency may enter into representation agreements with buyers for the purchase of similar properties, and may also represent other sellers who are selling similar properties.
- 10. <u>Owner Disclosures.</u> The following disclosures shall be made by **Owner** and provided by **Listing Agency** to buyers.
 - A. <u>Lead-Based Paint Disclosure</u>. If the Property includes a residential dwelling built before 1978, **Owner** must disclose **Owner's** actual knowledge of lead-based paint or lead-based paint hazards and must provide Buyer with any records, test results or other information in **Owner's** possession. The Property ☑ does ☐ does not include a residential dwelling built before 1978 and, therefore, ☑ is ☐ is not subject to Federal Lead-Based Paint Regulations.
 - **B.** <u>Mandatory Flood Disclosure.</u> 27 V.S.A. § 380 requires an **Owner** of real property in Vermont to disclose actual knowledge of the flood status of their property to the Buyer.

Smoke and Carbon Monoxide Detectors. Properties are required to have smoke detectors and carbon monoxide detectors installed per State law. A signed disclosure, stating such devices are installed and working, shall be signed by **Owner** at closing.

11. Accuracy of Information Concerning the Property. Owner represents to Listing Agency that, to the best of Owner's knowledge, all information provided is complete, correct, accurate, not misleading and does not leave out any material information about the Property. Owner agrees to indemnify and hold Listing Agency, any Broker's Agency, Buyer's Agency, and any MLS to which a listing of the Property is submitted, harmless from any and all loss, damage, claim or liability, including attorney's fees, arising out of any inaccurate, misleading or undisclosed information or facts about the Property whether made by Owner in this Agreement or made by Owner during the course of Listing Agency's marketing efforts. The provisions of this section shall apply to and include information in any Seller's Property Information Report.

Owner further warrants and represents that this Agreement contains the signatures of all **Owners** of the Property or their legally authorized agents and that the person(s) signing this Agreement as **Owner** constitute **all** of the persons required to enter into a Purchase and Sale Contract for the Property and to convey all interests in the Property.

Owner's Initials		

12.	Mar	keting Options.
	a.	Owner does does not grant Listing Agency permission to submit this listing to a Multiple Listing
		Service (MLS). Listing Agency shall market the Property in accordance with the procedures, rules and
		regulations of the MLS. Offers of compensation are prohibited in the MLS and no reference to
		compensation is permitted. In the event Owner does not grant permission to Listing Agency to submit
		the listing to the MLS, Owner understands that the Clear Cooperation Policy prohibits any and all public
		marketing including, but not limited to print and electronic advertising, signage, flyers, window
		displays, email blasts, websites, and real estate apps accessible to the public.
	b.	Owner does does not authorize submission of Owner's name into the Multiple Listing Service.
	c.	Owner does does not grant Listing Agency authority to permit cooperating agents to show the
		Property without Listing Agency being present.
	d.	Owner does does not grant Listing Agency authority to disclose to cooperating Agents or
		prospective buyers the existence (but not the terms or amounts) of other offers to purchase the
		Property.
	e.	Owner does does not grant Listing Agency permission to place and maintain a lockbox on the
		Property.
	f.	Owner does □ does not grant Listing Agency permission to take photographs, digital images or
		provide virtual tours of the Property to be used for marketing.
	σ	Owner ☐ does ☑ does not grant Listing Agency permission to place and maintain a "For Sale" sign
	ъ.	upon the Property.
	h	Additional Terms and Conditions concerning this Agreement or marketing options:
	•••	Listing will not be entered into MLS until all photography and research has been completed which is expected to be on or before March 1, 2025.
		or before March 1, 2025.
13	Mar	keting Materials. Owner acknowledges that marketing material including but not limited to videos,
.		tos, property information, data, etc. may be difficult, if not impossible, to remove from third-party
	•	sites and internet-based syndicators. Owner therefore releases all Agents/Agencies from any liability
		or responsibility regarding the inability to remove said marketing materials.
	unu,	responsibility regulating the mability to remove said marketing materials.
14.	Inte	rest on Contract Deposit/Forfeit of Contract Deposit. Under Vermont law, if interest on any contract
		osit is reasonably expected to earn less than one hundred dollars (\$100.00), the contract deposit will be
		ed in a pooled interest-bearing trust account and the interest earned thereon will be remitted to the
	-	mont Housing Finance Agency (VHFA) to be used in the Agency's mortgage programs. If interest on any
		tract deposit is reasonably expected to earn more than one hundred dollars (\$100.00), Vermont law
		vides that the contract deposit may be placed in a separate interest-bearing account if requested
	•	he Buyer.
	~, .	
	In th	ne event any contract deposit or portion thereof is paid to Owner as a result of a breach or claimed
		ach of a Purchase and Sale Contract by a Buyer, Listing Agency shall be entitled to receive, as a
		idated and agreed upon sum, one-half of the deposit, together with one-half of any interest accrued
		reon to which Owner is entitled, provided the total amount paid to Listing Agency shall not exceed

Owner's Initials

the fee which would otherwise be due under this Agreement. It is agreed that this allocation of any contract Buyer's forfeit of a deposit is a liquidated damage provision which is solely intended to compensate **Listing Agency** for reasonably estimated losses, costs and expenses and is neither a penalty for a Buyer's breach nor an incentive to **Owner** or Buyer to perform any purchase agreement.

- 15. <u>Taxes.</u> Prior to entering into any agreement for the sale of the Property, **Owner** should obtain legal, accounting and/or other professional assistance to determine the tax and other legal obligations imposed by any sale of the Property including, but not limited to, Federal and State income taxes (including capital gains), Foreign Investment in Real Property Tax Act (FIRPTA), Vermont Land Gains Tax, and Vermont Non-Resident Income Tax Withholding. If **Owner** is not a resident of Vermont or is a foreign citizen, the provisions of the Vermont Non-Resident Income Tax Withholding and/or FIRPTA may require withholding a portion of closing proceeds and/or payment of taxes to Federal and Vermont taxing authorities.
- **16.** <u>Permits.</u> Owner acknowledges and understands that certain State and Local permits and disclosures may govern the use of the Property, including those required by Act 250. If such permits are required for the use of the Property or the Property is not in compliance with such permits, a Buyer may be unwilling or unable to close. To the best of the **Owner's** knowledge, the property is in compliance with any existing permits. Further, **Owner** has not received notice of any permit violation that has not been cured or resolved.
- 17. <u>Non-Discrimination and Fair Housing in Marketing.</u> Listing Agency shall market the Property with respect to Federal and State Fair Housing Laws and any other laws or regulations relating to discrimination. Listing Agency will perform the services enumerated in this agreement without regard to any person's race, sex, sexual orientation, gender identity, age, marital status, religious creed, color, national origin, handicap, or because a person intends to occupy the Property with one or more minor children, is a victim of abuse, or is a recipient of public assistance.
- **18.** <u>Wire Fraud.</u> Owners are advised to never wire funds without personally speaking with the intended recipient of the wire to confirm the routing number and account number and to verify that the contact information is legitimate. Owners should exercise extreme caution when wiring funds in real estate transactions.
- **19.** <u>Surveillance.</u> Owners should be aware there are potential legal ramifications to streaming and/or recording audio and video of individuals while at the Property. **Owners** should seek legal advice prior to participating in such activities. Surveillance equipment ☐ is ☑ is not present.
- 20. <u>Term of Agreement/Binding Effect/Severability.</u> This Agreement shall not be for a period in excess of twelve (12) months. It cannot be cancelled or terminated prior to the Expiration Date unless Owner and Listing Agency mutually agree to such cancellation or termination in writing or Listing Agency is required to terminate this Agreement due to a conflict of interest. However, if Owner directs or insists that Listing Agency market the Property in a manner that would, in the judgment of Listing Agency, violate applicable law or subject Listing Agency to civil or regulatory liability, Listing Agency shall have the right to terminate this Agreement by written notice to Owner whereupon all obligations of Listing Agency under this Agreement shall terminate and Listing Agency shall have no further responsibility in any manner whatsoever to Owner. This Agreement is binding upon and shall inure to the benefit of the parties hereto, their heirs, executors, personal representatives and assigns. If any provision of this Agreement shall be

Owner's Initials		

determined by a court to be invalid or unenforceable, the validity and enforceability of all other provisions of this Agreement shall not be affected thereby.

- 21. <u>Dispute Resolution System/Fees and Costs to Prevailing Party.</u> Listing Agency recommends the use of a dispute resolution system that utilizes mediation as an alternative to litigation in the event of any dispute or claim arising out of or relating to this Agreement. In the event of any litigation or lawsuit between **Owner** and **Listing Agency** arising out of or relating to this Agreement, or to the services provided to **Owner** by **Listing Agency**, the substantially prevailing party shall be entitled to the costs and expenses thereof, including reasonable attorney's fees.
- 22. <u>Modification and Amendment.</u> This Agreement and all modifications, amendments or changes thereto, including any changes in the listed price, shall be in writing signed by **Owner** and authorized agent of **Listing Agency** and may be signed electronically.

23. <u>Term of Agreement</u> . Commencement Date:	02/11/2025	Expiration Date: _	02/10/2026	(at midnight
EST/EDT)		_		

UNDERSTOOD AND AGREED:

OWNER ACKNOWLEDGES HAVING READ ALL PROVISIONS OF THIS AGREEMENT PRIOR TO SIGNING.

Pall Spera Company	Realtors LLC Pall Spe	ra	Free	1502	ra_
Listing Agency	Designa	ited Agent	(Signature)		Date
PO Box 539, Stowe, V	VT 05672				2/7/202
Street Address/P	О Вох	City/To	wn	State	Zip
802-253-9771	8022539771	pall.spe	ra@pallspera.com		
Phone	Cell	Email			
Owner:	(Cignoture)	Dh an a /Call	Fm cil		
_	(Signature)	Phone/Cell	Email		Date
Owner:	(Signature)	Phone/Cell	Email		Date
Owner:					
<u> </u>	(Signature)	Phone/Cell	Email		Date
Owner:	(Signature)	Phone/Cell	Email		Date

Contact information to which all notices to Owner(s) under this Agreement shall be sent:

38 Gilcrist Road		Stowe	VT	05672	
Street Address/PO Box		City/Town	State	Zip	
		dgmudgett@gmail.con	n		
Phone	Cell	Email			



Date Prepared:

Seller's Name(s):Dean G. Mudgett





SELLER'S PROPERTY INFORMATION REPORT

TO BE COMPLETED BY SELLER

Physic	Cal Property Address: Street City/Town				
Type	of Property: Single Family Residence Multi-Family Residence (duplex, triplex Condominium/Townhouse Land Only Commercial	, etc.)			
Use o	f Property: Primary Residence Vacation Property Rental Property O	ther:			
NTRODUCTION: This Report provides information from the Seller based on Seller's personal knowledge concerning the above Property. Unless otherwise disclosed, Seller does not have any expertise in construction, architecture, engineering, surveying or any other skills that would provide Seller with special knowledge concerning the condition of the Property. Other than having owned the Property, seller has no greater knowledge about the Property than that which could be obtained by a careful inspection performed by or on behalf of a potential buyer. The real estate agents involved with the sale of this Property do not conduct or perform any inspection of the Property. Unless otherwise disclosed, Seller has not inspected or examined those portions of the Property that are generally naccessible. THIS REPORT DOES NOT CONSTITUTE A WARRANTY OF ANY KIND BY THE SELLER OR BY ANY REAL ESTATE AGENT CONCERNING THE CONDITION OF THE PROPERTY. THIS REPORT IS NOT A SUBSTITUTE FOR A PROPERTY INSPECTION. BUYER HAS THE OPPORTUNITY TO REQUEST THAT SELLER AGREE TO A PROPERTY INSPECTION AS PART OF ANY CONTRACT FOR THE SALE OF THE PROPERTY. NSTRUCTIONS TO SELLER: (1) Complete this form yourself. (2) Answer ALL questions. (3) Disclose conditions that you know about that affect the Property. (4) Attach additional pages to this Report if additional information is provided. (5) IF YOU DO NOT KNOW THE FACTS, WRITE "DON'T KNOW." DO NOT GUESS THE ANSWER TO ANY QUESTION.					
	THE STATEMENTS IN THIS REPORT ARE MADE BY THE SELLI THEY ARE NOT STATEMENTS OR REPRESENTATIONS MADE BY ANY REAL E		ENT(S).		
	1. LAND (SOILS, DRAINAGE, BOUNDARIES AND EASEN	MENTS)			
(a)	Has any fill or off-site material been placed on the Property?	☐ YES	□ №	DON'T KNC	w
(b)	Do you know of any sliding, settling, subsidence, earth movement, upheaval or earthstability problems that have affected the Property?	☐ YES	□ NO	DON'T KNC	w
(c)	Is the Property located in a federal flood hazard zone or wetlands, public waters or conservation zones designated by federal, state or local statute, regulation or ordinance?	☐ YES	□ NO	DON'T KNC	w
(d)	Do you know of any past or present drainage, high water table, or flood problems affecting the Property?	☐ YES	□ NO	DON'T KNC)W
(e)	Is the Property served by a road maintained by the municipality?	☐ YES	□ NO	DON'T KNC)W
(f)	If the answer to (e) above is "No," how is the road serving the property maintained? Road Maintenance Agreement Homeowners/Road Association Shared Di Other (explain): Annual Cost(s):	iveway			
(g)	Are there public or private landfills or dumps (compacted or otherwise) on the Property or on any abutting property?	☐ YES	□ NO	DON'T KNC)W
Seller	's Initials Purchaser's Initials				

(h)	Are there currently any underground fuel storage tanks on the Property? If "Yes," Fuel Type:	YES	□ NO	□ DON'	T KNOW
(i)	Have there been any underground fuel storage tanks on the Property in the past? If "Yes," have they been removed? When? By whom?	TYES	□ NO	□ DON'	T KNOW
(j)	Do you know the location of the boundary lines of the Property?	☐ YES	□ NO	DON'	T KNOW
(k)	Are the boundary lines of the Property marked in any way? If "Yes," how are they marked?	TYES	□ №	□ DON'	T KNOW
(I)	Has the Property been surveyed? If "Yes," when? By whom?	☐ YES	□ NO	DON'	T KNOW
(m)	Are copies of any of the following available? Site Plan Survey Tax Map Subdivision Plan/Sketch	☐ YES	□ NO	DON'	T KNOW
(n)	Are there any easements or rights of way affecting the Property?	YES	□ NO	DON"	T KNOW
(o)	Are there any boundary line disputes, claims of adverse possession, encroachments, or zoning set back violations affecting the Property?	☐ YES	□ NO	☐ DON'	T KNOW
Furth	her explanation of any of the above:				
	2. MECHANICAL, ELECTRICAL, APPLIANCES & OTHER	SYSTEMS			
HEATI	NG/AIR CONDITIONING/HOT WATER SYSTEMS				
(a)	Heating System (check all that apply): Base Board Hot Air Radiant Heat Other (explain): Age of Furnace Primary Fuel Type: Oil Natural Gas Propane Electric Wood Wood POther (explain)	/Boiler:		Don	't Know
	Primary Annual Fuel Usage:Gallons (or other measure) Date RangeSecondary Fuel Type:OilNatural GasPropaneElectricWoodWoodOther (explain):			lar 🔲 Geo	thermal
	Secondary Annual Fuel Usage:Gallons (or other measure) Date Range		er:		
	If propane, who owns propane tank? Owner Propane Supplier Associat Property used: Full Time Seasonally Fuel consumption may vary by user, number		nts and w	eather con	ditions
(b)	Air Conditioning: YES NO If "Yes," describe type and number of units (centr				
(c)	Hot Water System (check all that apply): Hot Water Tank Domestic/Off Boiler C Age of Hot Water System: Don't Know Fuel Type: Oil Electric Natural Gas Propane Coal Solar Wood Pe Hot Water Tank is: Owned Rented If rented, from whom:	llet 🔲 Oth			Heater
(d)		electric	<u></u>		nknown
(e)	Electrical System: Electrical service panel has: Fuses Circuit Breakers Other (e Annual electricity usage: Date Range: Electric utility p Property used: Full Time Seasonally Electricity consumption may vary by user, number of occumulation of the Company of the	rovider:	of appliances (and weather co	nditions.
(f)	Has a Vermont Home Energry Profile been created?	YES	□ NO	DON"	T KNOW
(0)	If yes, when? By whom?			<u> </u>	
(g)	Are you aware of any problems or conditions that affect any of the above systems?		NO IT "Yes,	explain II	ı detail:
Seller	's Initials Purchaser's Initials				

TELEPHONE/INTERNET/TELEVISION

	(h) Is landline telephone service present at the Property? YES NO If "Yes," current provider:							
(i)								
(j)	Is internet service available at the Property? YES NO If "Yes", current provider: If "Yes," service is: Dial Up Broadband Cable Satellite DSL Fiber Optic							
(k)	k) Is television service available at the Property? YES NO If "Yes", current provider:							
	If "Yes," source is:	Cable Satellite DSL Fiber Optic						
OTHE	THER EQUIPMENT AND APPLIANCES							
	Humidifier Dehumidifier Whirlpool Bath Swimming Pool Pool/Spa Equipment (list): Dishwasher Garbage Disposal Intercom Ceiling Fans Wo Attic Fan(s) Window A/C Wood/Gas/Pellet/Other Stove (description of the Company of	Der of Transmitters Security Alarm System Owned Lawn Sprinklers Automatic Timer Smoke Detectors - How Mayol Pool Heater Spa/Hot Tub Refrigerator Stove Hood/Fan Trash Compactor Washer Dryer Central Vacuum Coodstove Sump Pump Well Pump Satellite Dish In Mini Split Compost Bin	Microwave Oven Freezer adoor/Outdoor Grill e Property:					
		3. STRUCTURAL COMPONENTS						
	of construction (check all that apply) anufactured Modular Wood I	Frame Other (describe):						
Age	5- 44 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4							
	of Building(s): Main Bldg	Additions to Main Bldg Additional Building(s): (a))(b)					
reno		the buildings on the Property, or made any additions, modifications,						
reno If "Ye	Seller built or caused to be built any of to vations to any building on the Property es," please explain:	the buildings on the Property, or made any additions, modifications, y? Yes No						
If "ye	Seller built or caused to be built any of to vations to any building on the Property es," please explain: es," did you obtain all necessary permits that have so bundation Slab Chimney orms/Screens Exterior Walls ther Structures/Components:	the buildings on the Property, or made any additions, modifications, y? Yes No Its and approvals for such work? Yes No Don't know significant defects or malfunctions or that need significant repair: Fireplace Interior Walls Ceilings Floors Windows Driveway Sidewalks Pool Roof Outside Retaining	alterations or Doors Walls					
If "ye Chec St	Seller built or caused to be built any of to vations to any building on the Property es," please explain: es," did you obtain all necessary permits that have so bundation Slab Chimney orms/Screens Exterior Walls ther Structures/Components:	the buildings on the Property, or made any additions, modifications, y? Yes No The sand approvals for such work? Yes No Don't know significant defects or malfunctions or that need significant repair: Fireplace Interior Walls Ceilings Floors Windows	alterations or Doors Walls					
If "ye Chec St O If an	Seller built or caused to be built any of tvations to any building on the Property es," please explain: es," did you obtain all necessary permits that have so bundation Slab Chimney orms/Screens Exterior Walls ther Structures/Components: y of the above items are checked, describere ever been damage to the Propert	the buildings on the Property, or made any additions, modifications, y? Yes No Its and approvals for such work? Yes No Don't know significant defects or malfunctions or that need significant repair: Fireplace Interior Walls Ceilings Floors Windows Driveway Sidewalks Pool Roof Outside Retaining	alterations or Doors Walls					

BASEMENT/CELLAR/CRAWL SPACE: Has there ever been any water leakage, accumulation of water, dampness or visible mold within the basement, cellar or any crawl space? YES NO
If "Yes," explain in detail:
Have there been any repairs or other attempts to control any water or dampness within the basement, cellar or crawl space? YES NO DON'T KNOW If "Yes," explain in detail, including any repairs:
Are any of the above recurring problems? YES NO If "Yes," what are the problems and how often have they recurred?
ROOF: Shingle Slate Metal Tile Other (describe) Don't Know Approximate age of roof?
Has the roof ever leaked since you have owned the Property? YES NO DON'T KNOW If "Yes," explain:
Has the roof been replaced or repaired since you have owned the Property? YES NO DON'T KNOW If "Yes," when?
Are there any current problems with the roof? YES NO DON'T KNOW If "Yes," explain:
4. WATER SUPPLY
Special Notice: Water supplies, especially those that are not public or municipal supplies, are affected by many conditions about which Seller may have no knowledge or have any ability to control. These water supply systems can change, deteriorate or fail, often with no warning signs. Seller makes no warranty or representation whatsoever that the water supply, including quality or quantity, will operate or continue to function for any period of time. Inspection of these systems by a qualified inspector is strongly recommended. As required by law, any Seller with a potable water supply that is not served by a public water system shall provide the Purchaser with an informational brochure developed by the Vermont Department of Health regarding Testing Water from Private Water Supplies within 72 hours of the execution of a contract for the purchase of the Property.
TYPE OF WATER SYSTEM The Property is connected to and serviced by (check all applicable boxes): Public or Municipal Community Private Shared Driven Point Well On-site Off-site Drilled Well Dug Well Spring Lake/Pond None Don't Know Other Water System Features: Cistern/Reservoir/Holding Tank Water Softener/Conditioner Reverse Osmosis Infrared Light Ultraviolet Other: None Don't Know Water Pipes are: Copper Galvanized Metal Lead PVC (Plastic) Combination Don't Know Age of Water System:
If Drilled Well: Drilled by: Tag #: Depth:
Gallons Per Minute (at time of driller's report): Date of driller's report:
What is the annual cost for municipal water \$ Date Range: Metered
CONDITION OF WATER AND WATER SYSTEM Has the water been tested for coliform bacteria? YES NO DON'T KNOW If "Yes," when? Results:
Has any other water quality or water chemistry testing been done? YES NO DON'T KNOW
If "Yes," when? By whom? Results:
Water softener YES NO If "Yes," Own Rent If rented, from whom: Are you aware of low pressure in your water system? YES NO
Has your water supply ever run out or run low? YES NO If "Yes," describe:
Does the water have any odor, bad taste, cloudiness or discoloration?
Describe in detail any other problems you have had with your water system, including water quality or quantity:
Seller's Initials Purchaser's Initials

5. SEWER/SEPTIC/WASTEWATER SYSTEM

Special Notice: Sewer septic and wastewater systems that are not public or municipal systems are not designed to perform indefinitely and are affected by many conditions about which Seller may have no knowledge or have any ability to control. In addition, the useful life of these systems is affected by the amount and type of use, soil conditions, maintenance, the inherent design of these systems and many other factors. Seller makes no warranty or representation whatsoever that these systems will operate or continue to function for any period of time. Inspection of these systems by a qualified inspector is recommended. State and local permits may be required for sewer, septic and wastewater systems.

TYPE OF SYSTEM The Property is connected to and serviced by (check appropriate boxes): Public or Municipal Sewer System					
	t is the annual cost of municipal sewer? \$ Date Range: DITION OF SYSTEM If other than public or municipal sewer/wastewater system, answer t	he followi	ng.		
Date	CONDITION OF SYSTEM If other than public or municipal sewer/wastewater system, answer the following: Date system installed: Is the system entirely on your Property? YES NO DON'T KNOW If "No," where is it? DON'T KNOW NO DON'T KNOW				
	the system been repaired since you have owned the Property? YES NO If "Yes,"				
	t was done?By whor	n/			
1	of septic tank: Concrete Metal Fiberglass Other (describe) ic tank capacity (in gallons) Don't Know			Don't Know	
	Septic Tank Last Inspected?	tion/pum	ping atta	ched YES NO	
If red	quired by a State of Vermont wastewater permit, have required periodic maintenance/ins	pections b	een com	pleted Yes No	
	date of most recent service Cost: \$ By whom:	NO IS W	• // al = = = *!	:d-4-!	
10 90	our knowledge, is any portion of the system in need of repair or replacement? YES	NO IT "Yes	s," descri	oe in detail:	
	the property been occupied as a primary residence for at least 181 days during any one ca and December 31, 2006? YES NO DON'T KNOW	alendar ye	ar betwe	en December 31,	
	6. ADDITIONAL INFORMATION CONCERNING THE PRO	OPERTY			
(a)	Is Seller currently occupying the Property? If "No," how long has it been since Seller occupied?	YES	□NO		
(b)	Are any property or development rights (e.g. conservation easements to Land Trusts, etc.) owned by others? If "Yes," by whom:	YES	□ №	e de la companya de l	
(c)	Is property enrolled in Vermont's Current Use program?	YES	□ NO		
(d)	Has Seller received written notice of any violations of local, state or federal laws, building codes and/or zoning ordinances affecting the Property?	YES	□ NO		
(e)	Are there any property tax abatements, land use value appraisal, land use tax stabilization agreements or other special property tax arrangements applicable to the Property? If yes, explain:	YES	□no	D DON'T KNOW	
(f)	If the house was built after December 31, 1997, is a Residential Building Energy Standard (RBES) certification available?	YES	□ NO	DON'T KNOW	
(g)	Has Seller received notice that the Property will be reassessed by any taxing authority during the next 12 months?	YES	□ NO		
(h)	Does the property have Urea-Formaldehyde Foam Insulation?	YES	□ №	DON'T KNOW	
(i)	Does the Property have Asbestos and/or Asbestos Materials in the siding, walls, plaster, flooring, insulation, heating system?	YES	□ NO	DON'T KNOW	
Seller	's Initials Purchaser's Initials				

(j)	Has the Property been tested for Radon Gas? If "Yes," when? Results:	YES	□ NO	DON'T KNOW
(k)	Has paint containing lead been used on the Property?	YES	☐ NO	DON'T KNOW
(1)	Does the Property have evidence of mold? If "Yes," what has been done about the mold?	□YES	□NO	DON'T KNOW
(m)	Are you aware of any off-site conditions in your neighborhood/community that could affect the value or desirability of the Property, such as noise, proposed major new development, relocation or major construction of roads or highways, proposed zoning changes, etc.? If "Yes," explain in detail:	YES	□ NO	
(n)	Is there any infestation by pests that affect the property? If "Yes," explain:	YES	□ №	DON'T KNOW
(0)	Do you have any knowledge of any damage to the Property caused by pests?	YES	□ NO	DON'T KNOW
(p)	Is the Property currently under warranty or other coverage by a pest control company?	YES	□ NO	☐ DON'T KNOW
(q)	Do you know of any termite/pest control reports or treatments for the Property in the last five years?	YES	□ NO	☐ DON'T KNOW
(r)	Does the Property have any audio and/or video surveillance or recording equipment? If Yes, will said equipment be active during showings? Yes No	YES	□ №	DON'T KNOW
(s)	Further explanation of answers to any of the above:			
	7. CONDOMINIUMS/SUBDIVISIONS/HOMEOWNERS' ASSO	OCIATIO	NS	
(a)	Is the Property part of a condominium or other common interest ownership association or is it subject to covenants, conditions and restrictions (CC&R's)? If "Yes," Condo docs or CC&R's attached?	YES	□ NO	4
(b)	Is there any defect, damage, or problem with any common elements or common areas? If "Yes," describe below.	YES	□ NO	☐ DON'T KNOW
(c)	Is there any condition or claim which may result in an increase in assessment or fees? If "Yes," describe below.	YES	□ NO	☐ DON'T KNOW
(d)	Are pets allowed? If yes, what is allowed?	YES	☐ NO	☐ DON'T KNOW
(e)	Are there any rental restrictions?	YES	□ NO	
(f)	Are there any homeowners' association dues associated with the Property? If "Yes," amount: \$ Monthly Quarterly Yearly	YES	□ NO	
(g)	Are there any special assessments on the Property? If "Yes," amount: \$ Monthly Quarterly Yearly Purpose of special assessments: Years or term remaining on any outstanding special assessments:	YES	□ NO	The second secon
(h)	Are there any current actions, disputes or lawsuits pending between the homeowners/condominium owners' association and any other parties? If "Yes," describe below.	YES	□ №	DON'T KNOW
(i)	Do you know of any violations of local, state, or federal laws or regulations, condominium rules or CC&R's relating to the Property? If "Yes," describe below.	YES	□ NO	☐ DON'T KNOW
(j)	Contact person/manager for condominium/homeowner association: Name: Phone number/e-mail			
Further explaination of any of the above:				
Seller	's Initials Purchaser's Initials			

should be guided by what you would want to know about the condition of the Property if you were buying it.) YES NO DON'T KNOW OF ANYTHING ELSE. If "Yes," explain:	tion, you
SELLER'S STATEMENT: Seller is providing the information in this report to reduce the likelihood of DISPUTES or LEGAL ACTION co	ncerning
the sale of the Property. The information provided herein does not constitute any warranty, express or implied, by Seller a	bout the
Property or any feature of the Property. Seller hereby authorizes any real estate agent to provide a copy of this report to any probuyer. IN DELIVERING THIS REPORT TO A BUYER OR PROSPECTIVE BUYER, NO REPRESENTATION IS MADE BY ANY REAL ESTAT	
THAT THEY HAVE ANY INDEPENDENT OR PERSONAL KNOWLEDGE ABOUT THE CONDITION OF THE PROPERTY, THAT THEY HAVE ANY INQUIRY OR INVESTIGATION ABOUT THE CONDITION OF THE PROPERTY OR ANY OF THE INFORMATION PROVIDED IN THIS	
BY SELLER OR THAT THEY HAVE VERIFIED THE INFORMATION PROVIDED IN THIS REPORT BY THE SELLER. Seller acknowledges	
information provided in this report is correct to the best of Seller's knowledge as of the date signed by Seller.	
BUYER/PROSPECTIVE BUYER ACKNOWLEDGES RECEIPT OF A COPY OF THIS REPORT ON THE DATE SET FORTH BELOW. PROSPECTIVE BUYER UNDERSTANDS THAT THIS REPORT PROVIDES INFORMATION ABOUT THE PROPERTY MADE BY THE SELL	
THE ABOVE DATE. IT IS NOT A WARRANTY OF ANY KIND BY SELLER OR ANY REAL ESTATE AGENT. THIS REPORT IS NOT A SUBSTITANY PROPERTY INSPECTION. BUYER/PROSPECTIVE BUYER MAY OBTAIN A PROPERTY INSPECTION. HOWEVER, ANY SUCH INS	
MUST BE BY WRITTEN AGREEMENT WITH SELLER. BUYER/PROSPECTIVE BUYER UNDERSTANDS THAT THERE MAY BE MATTERS F	
TO THE PROPERTY WHICH ARE NOT ADDRESSED IN THIS REPORT.	
Seller: Purchaser:	
(Signature) (Date) (Signature)	(Date)
Seller: Purchaser: (Signature)	(Data)
(Signature) (Date) (Signature)	(Date)
Seller: Purchaser:	
(Signature) (Date) (Signature)	(Date)
Seller: Purchaser: (Signature) (Date) (Signature)	(Date)
	· ,



Vermont Mandatory Flood Disclosure





Date	Prepared:	02/11/2025				
Selle	er's Name(s):	Dean G. Mudgett				
Prop	erty Address:	38 Gilcrist Road	Stor	we		
		Street	City,	/Town		*
he I	Purchaser. The	uires all Sellers of real property FEMA search engine can be for MA's flood hazard areas can be	und at <u>https://msc.fer</u>	ma.gov/portal/	<u>home</u> .	. ,
1	100	operty located in a Federal Eme oed Special Flood Hazard Area?		Agency	☐ Yes	□ No
2	•	operty located in a Federal Eme oed Moderate Flood Hazard Are	0 , 0	Agency	☐ Yes	☐ No
3	seller possess	oroperty been subject to floodi sed the property, including floo elated erosion or landslide dam	d damage from inunc		☐ Yes	☐ No
3a	If yes, please	describe:	e e			
4	Does the sell	er maintain flood insurance on	the real property?		☐ Yes	☐ No
Sel		ted this form personally, review not relied upon anyon EMENTS IN THIS REPORT ARE M REPRESENTATIONS MA	e else to provide this a	information. THEY ARE NOT		
i i	Seller: (Signat	ure) (Date)	Seller:	(Signature)		(Date)
	Seller: (Signat	ure) (Date)	Seller:	(Signature)		(Date)
		Purchaser acknowl	edges receipt of this L	Disclosure		
Purc	haser: (Signat	cure) (Date)	Purchaser:	(Signature)		(Date)
Purc	haser: Signat	cure) (Date)	Purchaser:	(Signature)		(Date)