

A. Settlement Statement

U.S. Department of Housing And Urban Development

OMB No. 2502-0265

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA
5. <input type="checkbox"/> CONV. INS.		6. File Number: Ruback	7. Loan Number:
		8. Mortgage Ins. Case No.:	
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 & Address of Borrower: Samuel M. Ruback and Kelly R. Ruback, Trustees of the Ruback Family Revocable Trust of 2016, 650 Perry Lea Road, Waterbury, VT 05676-9657		F. Name & Address of Lender: G. Property Location: 650 Perry Lea Road Waterbury, VT 05676-9657	
E. Name & Address of Seller: Tyler J Keefe, Mae Lynn Keefe, 133 Hollow View Road, Stowe, VT 05672		H. Settlement Agent: Lajoie Goldfine, LLC 638 South Main Street, Suite One Stowe, VT 05672 Name: Phone: Place of Settlement: Lajoie Goldfine, LLC 638 South Main Street, Suite One Stowe, VT 05672	
I. Settlement Date: 08/18/2025		Disbursement Date: 08/18/2025	
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	1,500,000.00	401. Contract sales price	1,500,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	35,822.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/town taxes 08/18/2025 to 12/31/2025	0.00	406. City/town taxes 08/18/2025 to 12/31/2025	0.00
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109. Education Taxes (8/18/25 to 12/31/25)	7,209.88	409. Education Taxes (8/18/25 to 12/31/25)	7,209.88
110. Oil (177 gal. @ \$3.599)	637.02	410. Oil (177 gal. @ \$3.599)	637.02
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	\$1,543,668.90	420. Gross Amount Due to Seller	\$1,507,846.90
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due to Seller	
201. Deposit or earnest money	25,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	0.00	502. Settlement charges to seller (line 1400)	76,015.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
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. Town Taxes (1/1/25 to 8/17/25)	1,257.70	513. Town Taxes (1/1/25 to 8/17/25)	1,257.70
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	\$26,257.70	520. Total Reduction Amount Due Seller	\$77,272.70
300. Cash at Settlement from/to Borrower		600. Cash at Settlement to/from Seller	
301. Gross amount due from Borrower (line 120)	\$1,543,668.90	601. Gross amount due to Seller (line 420)	\$1,507,846.90
302. Less amounts paid by/for Borrower (line 220)	(\$26,257.70)	602. Less reductions in amounts due Seller (line 520)	(\$77,272.70)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$1,517,411.20	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$1,430,574.20

Buyer's Initials

KR

Seller's Initials

MK MK for TK

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: " HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; " Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; " Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Sales/Broker's Commission based on price \$1,500,000.00 @ 5% = 75,000.00					
Division of commission (line 700) as follows:					
701. \$37,500.00 to Sugarbush Real Estate					
702. \$37,500.00 to Pall Spera Company Realtors					
703. Commission paid at Settlement					75,000.00
704.					
800. Items Payable In Connection With Loan					
801. Loan Origination Fee %					
802. Loan Discount %					
803.					
804.					
805.					
806.					
807.					
900. Items Required By Lender To Be Paid In Advance					
901. Daily interest charges from to @ /day days					
902. Mortgage Insurance Premium for mo. to					
903. Hazard Insurance Premium for yrs. to					
904. yrs. to					
1000. Reserves Deposited With Lender					
1001. Hazard Insurance months @ per month					
1002. Mortgage Insurance months @ per month					
1003. City property taxes months @ per month					
1004. months @ per month					
1005. months @ per month					
1006. months @ per month					
1007. months @ per month					
1008. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or closing fee to					
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 Lajoie Goldfine LLC				2,500.00	
(includes above item Numbers:)					
1108. Title insurance to First American Title Insurance Company				4,795.00	0.00
(includes above item Numbers:)					
1109. Lender's coverage \$0.00 Loan Premium: \$0.00					
1110. Owner's coverage \$1,500,000.00 Owner's Premium: \$4,795.00					
1111. Seller Attorney Fees to Darby Kolter & Roberts LLP					1,000.00
1112.					
1113. Title Agent Commission to Lajoie Goldfine, LLC \$3,356.50					
1200. Government Recording and Transfer Charges					
1201. Recording Fees: Deed: 60.00 Mortgage: Release:				60.00	0.00
1202. City/County tax/stamps: Deed: Mortgage:					
1203. State tax/stamps: Deed: 20,110.00 Mortgage:				20,110.00	0.00
1204. Seller Recording Fees (Clean Slate Aff) to Town of Waterbury					15.00
1300. Additional Settlement Charges					
1301. Escrow for Property Tax Credit to Darby Kolter & Roberts LLP Trust Acct.				8,357.00	
1302.					
1303.					
1304.					
1305.					
1306.					
1307.					
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$35,822.00	\$76,015.00

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 (pages 1 and 2).

Borrower(s):

Samuel M. Ruback and Kelly R. Ruback,
Trustees of the Ruback Family Revocable

Seller(s):

POA
Tyler Keefe by Mae Keefe
Tyler J Keefe

Mae Lynn Keefe

Kelly Ruback - Trustee

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:

Date: 08/18/2025



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>8/18/2025</u> <input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Sale or Transfer	For Technical Assistance Regarding Smoke and Carbon Monoxide (Detectors) Alarms visit firesafety.vermont.gov or contact the Division of Fire Safety
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Name of Building/Site: _____
Physical Location: <u>650 Perry Lea Rd.</u> (9-1-1 Address) _____ Street Name and Number, _____ <u>Waterbury, VT 05676</u> City/town, State, Zip Code
Name of Seller: <u>Tyler J. Keefe and Mae Lynn Keefe</u>
Name of Buyer: <u>The Ruback Family Revocable Trust of 2016</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, Tyler J. Keefe and Mae Lynn Keefe 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

Tyler J. Keefe
Signature of Seller or legal representative

8/18/2025
Date

Mae Lynn Keefe
Signature of Seller or legal representative

8/18/25
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

Kelley Ruback
Signature of Buyer or legal representative

8/18/2025
Date

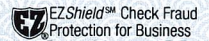
Signature of Buyer or legal representative

Date

Lajoie Goldfine LLC
Client Trust Account (IOLTA)
638 South Main Street, Ste. 1
Stowe, VT 05672

Union Bank
Stowe, VT 05672
58-0110/0116

008775



08/18/2025

PAY TO THE
ORDER OF

Pall Spera Company Realtors

\$ **37,500.00

Thirty-seven thousand five hundred and 00/100*****

DOLLARS

Pall Spera Company Realtors

MEMO




AUTHORIZED SIGNATURE MP

⑈008775⑈ ⑆011601100⑆ 20250949⑈

Lajoie Goldfine LLC
08/18/2025

Pall Spera Company Realtors

008775

37,500.00

UB Trust account

37,500.00

Lajoie Goldfine LLC
08/18/2025

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