

Sales Summary/Commission Sheet

Listing Information

MLS#: 4642859
47 Olive Street
Morristown, VT 05661

Buyer's Information

Gerard Belliveau

Seller's Information

Francis Favreau

Participant Information

Listing Agent: Denise Trombley |

Selling Agent: Angela Lambert | None |

Office: Century 21 Jack Associates

Office: Pall Spera Company Realtors: Morrisville

Transaction Information

Sale Price: \$150,000.00

Close Date: 01/24/2018

Commission Rate: 6%

Total Transaction Commission: \$9,000.00

Consession Notes:

Assisting Agent: None

Agent Assist Fee: \$0.00

Any Concessions: No

Concessions Amount: \$0.00

Under Deposit w/in 30 Days: No

Amt. Rec'd by PSCO: \$4,500.00

LD Fee: No

Referral Fee Paid To:

Amt. of Ref: \$0.00

Contract Notes:

Reimbursements

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 1/22/2018
Closing Date 1/24/2018
Disbursement Date 1/24/2018
Settlement Agent Bergeron, Paradis & Fitzpatrick
File #
Property 47 Olive Street
Morristown, VT 05661
Sale Price \$150,000

Transaction Information

Borrower Gerard Belliveau JR
PO Box 1292
Stowe, VT 05672
Seller Francis Favreau
47 Olive Street
MORRISVILLE, VT 05661
Lender New England Federal Credit Union

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # 15803929
MIC # 6278269813

Loan Terms

Can this amount increase after closing?

Loan Amount	\$145,500	NO
Interest Rate	3.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$684.19	NO

Does the loan have these features?

Prepayment Penalty	NO
Balloon Payment	NO

Projected Payments

Payment Calculation

	Years 1-10	Years 11-30
Principal & Interest	\$684.19	\$684.19
Mortgage Insurance	+ 63.05	+ —
Estimated Escrow <i>Amount can increase over time See page 4 for details</i>	+ 280.90	+ 280.90
Estimated Total Monthly Payment	\$1,028.14	\$965.09

Estimated Taxes, Insurance & Assessments

*Amount can increase over time
See page 4 for details*

\$280.90
a month

This estimate includes

- ☒ Property Taxes
☒ Homeowner's Insurance
☐ Other:

See Escrow Account on page 4 for details. You must pay for other property costs separately.

In escrow?

YES
YES

Costs at Closing

Closing Costs	\$4,903.43	Includes \$1,909.50 in Loan Costs + \$2,993.93 in Other Costs – \$0.00 in Lender Credits. See page 2 for details.
Cash to Close	\$7,513.43	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$200.00			
01 % of Loan Amount (Points)					
02 Processing Fee	\$200.00				
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For		\$1,709.50			
01 Appraisal Fee to Abbott & Dartt Appraisal Service, LLC		\$450.00			
02 Credit Report to CBC Innovis	\$31.50				
03 Flood Zone Determination to Corelogic	\$11.00				
04 Tax Service Fee to Corelogic	\$82.00				
05 Title - Lender's Title Policy to Bergeron, Paradis & Fitzpatrick	\$410.00				
06 Title - Title Services to Bergeron, Paradis & Fitzpatrick	\$725.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)		\$1,909.50			
Loan Costs Subtotals (A + B + C)	\$1,459.50	\$450.00			
Other Costs					
E. Taxes and Other Government Fees		\$1,365.00			
01 Recording Fees Deed: \$30.00 Mortgage: \$110.00	\$140.00				
02 Property Transfer Tax to State of Vermont	\$1,225.00				
F. Prepays		\$565.29			
01 Homeowner's Insurance Premium (12 mo.) to State Farm		\$440.00			
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$15.6615 per day from 1/24/2018 to 2/1/2018)	\$125.29				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing		\$903.64			
01 Homeowner's Insurance \$36.66 per month for 2 mo.	\$73.32				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$244.24 per month for 4 mo.	\$976.96				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$146.64				
H. Other		\$160.00			
01 Real Estate Commission - Buyer's Broker to Pall Spera Company Realtors LLC			\$4,500.00		
02 Real Estate Commission - Seller's Broker to Century 21 Jack Associates			\$4,500.00		
03 Title - Owner's Title Policy (optional) to Bergeron, Paradis & Fitzpatrick	\$160.00				
04					
05					
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)		\$2,993.93			
Other Costs Subtotals (E + F + G + H)	\$2,553.93	\$440.00			
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$4,903.43			
Closing Costs Subtotals (D + I)	\$4,013.43	\$890.00	\$9,000.00		
Lender Credits					

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$5,154	\$4,903.43	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	– \$890.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0.00	NO
Down Payment/Funds from Borrower	\$4,500	\$4,500.00	NO
Deposit	– \$1,000	– \$1,000.00	NO
Funds for Borrower	\$0	\$0.00	NO
Seller Credits	\$0	\$0.00	NO
Adjustments and Other Credits	\$0	\$0.00	NO
Cash to Close	\$8,654	\$7,513.43	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$154,013.43	M. Due to Seller at Closing	\$150,000.00
01 Sale Price of Property	\$150,000.00	01 Sale Price of Property	\$150,000.00
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,013.43	03	
04 Payoffs and Payments		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to		09 City/Town Taxes to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11		12	
12		13	
13		14	
14		15	
15		16	
L. Paid Already by or on Behalf of Borrower at Closing	\$146,500.00	N. Due from Seller at Closing	\$9,000.00
01 Deposit	\$1,000.00	01 Excess Deposit	
02 Loan Amount	\$145,500.00	02 Closing Costs Paid at Closing (I)	\$9,000.00
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04 Subordinate Financing		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
Other Credits		06	
06		07	
07		08 Seller Credit	
Adjustments		09	
08		10	
09		11	
10		12	
11		13	
Adjustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to		14 City/Town Taxes to	
13 County Taxes to		15 County Taxes to	
14 Assessments to		16 Assessments to	
15		17	
16		18	
17		19	
CALCULATION		CALCULATION	
Total Due from Borrower at Closing (K)	\$154,013.43	Total Due to Seller at Closing (M)	\$150,000.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	– \$146,500.00	Total Due from Seller at Closing (N)	– \$9,000.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$7,513.43	Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$141,000.00

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

☐ will allow, under certain conditions, this person to assume this loan on the original terms.

☒ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☒ do not have a negative amortization feature.

Partial Payments

Your lender

☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

☒ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

47 Olive Street, Morristown, VT 05661

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

☒ will have an escrow account (also called an “impound” or “trust” account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$3,089.90	Estimated total amount over year 1 for your escrowed property costs: Property Taxes Homeowner's Insurance
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$903.64	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$280.90	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner’s insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$255,345.00
Finance Charge. The dollar amount the loan will cost you.	\$108,228.50
Amount Financed. The loan amount available after paying your upfront finance charge.	\$145,081.71
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.229%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.372%

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

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☒ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

Name	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
	New England Federal Credit Union		Pall Spera Company Realtors	Century 21 Jack Associates	Bergeron, Paradis & Fitzpatrick
Address	P.O. Box 527 Williston, VT 05495		62 Main Street Stowe, VT 05672	5 Park Street Morrisville, VT 05661	34 Pearl Street, P.O. Box 174 Essex Junction, VT 05452
NMLS ID	446767				
VT License ID			083.0001160	083-0001157	
Contact	Pete Nolasco		Angela Lambert	Denise Trombley	Carolyn D Dube, Esq
Contact NMLS ID	208270				
Contact VT License ID			082.0007410	081-0004093	5566
Email	Nolasco@nefcu.com		angela.lambert@pallspera.com	trombleydenise@gmail.com	lwalsh@bpflegal.com
Phone	800-400-8790		802-888-1102	802-793-6584	802-879-6304

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Gerard Belliveau JR

Date

Date

Closing Disclosure

Closing Information

Date Issued 1/11/2018
 Closing Date 1/24/2018
 Disbursement Date 1/24/2018
 Settlement Agent Bergeron, Paradis & Fitzpatrick
 File #
 Property 47 Olive Street
 Morristown, VT 05661
 Sale Price \$150,000.00

Transaction Information

Borrower Gerard Belliveau, Jr.
 PO Box 1292
 Stowe, VT 05672
 Seller Francis Favreau
 47 Olive Street
 Morristown, VT 05661

Summaries of Transactions

SELLER'S TRANSACTION

Due to Seller at Closing	\$150,000.00
01 Sale Price of Property	\$150,000.00
02 Sale Price of Any Personal Property Included in Sale	

Adjustments for Items Paid by Seller in Advance

03 City/Town Taxes to	
04 County Taxes to	
05 Assessments to	

Due from Seller at Closing \$9,625.00

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Proceeds overnight fee to Bergeron, Paradis & Fitzpatrick	\$25.00
05 Attorney fees to Sargent Law Office, PLLC	\$600.00
06 Real Estate Commission to Century 21 Jack	\$4,500.00
07 Real Estate Commission to Pall Spera Company	\$4,500.00
08 Seller Credit	

Adjustments for Items Unpaid by Seller

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

Contact Information

REAL ESTATE BROKER (B)

Name	Pall Spera Company Realtors LLC
Address	1800 Mountain Road, PO Box 539 Stowe, VT 054672
ST License ID	083.0001160
Contact	
Contact ST License ID	082.0007410
Email	Angela.lambert@pallspera.com
Phone	802.760.3136

REAL ESTATE BROKER (S)

Name	Century 21 Jack Associates
Address	1161 Williston Road South Burlington, VT 05403
ST License ID	083.0000336
Contact	Denise Trombley
Contact ST License ID	081.0004093
Email	trombleydenise@gmail.com
Phone	802-888-0021

SETTLEMENT AGENT

Name	Bergeron, Paradis & Fitzpatrick
Address	34 Pearl Street, P.O. Box 174 Essex Junction, VT 05452
ST License ID	
Contact	Carolyn B. Dube, Esq.
Contact ST License ID	5566
Email	ARose@bpflegal.com
Phone	802-879-6304

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

CALCULATION

Total Due to Seller at Closing	\$150,000.00
Total Due from Seller at Closing	\$9,625.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$140,375.00

Closing Cost Details

[illegible]

Other Costs

E. Taxes and Other Government Fees			
01	Recording Fees Deed Mortgage		
02	Transfer Taxes to State of VT		
F. Prepays			
01	Homeowner's Insurance (mo.)		
02	Mortgage Insurance (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance for month for mo.		
02	Mortgage Insurance (per month for mo.)		
03	Property Taxes (per month for mo.)		
04	Aggregate Adjustment		
H. Other			
J. TOTAL CLOSING COSTS		\$0.00	\$0.00

Confirm Receipt

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

Seller: Francis Favreau, by his attorney
in fact, Tim Song
Francis Favreau

1/24/18
Date 1/24/2018



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>1/11/18</u> Date of Closing: _____ <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: <u>47 Olive Street</u> (9-1-1 Address)	Street Name and Number, <u>Morrisville, Vermont 05661</u> City/town, Zip Code
Name of Seller: <u>Francis G. Favreau</u>	_____
Name of Buyer: <u>Gerald Belliveau</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, <u>Francis G. Favreau</u> 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			
<u><i>Francis G. Favreau</i></u> Signature of Seller or legal representative	<u>1/11/18</u> Date	<u>_____</u> Signature of Seller or legal representative	<u>_____</u> 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.			
<u><i>Gerald Belliveau</i></u> Signature of Buyer or legal representative	<u>1-24-2018</u> Date	<u>_____</u> Signature of Buyer or legal representative	<u>_____</u> Date

SMOKE ALARM REQUIREMENTS

Photoelectric-only type of smoke alarms are required to be installed in the vicinity of any bedrooms and on each level of a dwelling, for all new dwellings and dwellings that are sold or transferred, beginning January 1, 2009.

The law allows the use of photoelectric and carbon monoxide combination alarms but it does not allow ionization /photoelectric combination alarms to be used for these specific locations.

Smoke alarms save lives, prevent injuries, and minimize property damage by alerting people to a fire when a fire is still small. Smoke alarms need to be properly installed, maintained and replaced when needed.

CARBON MONOXIDE (CO) ALARM REQUIREMENTS

CO alarms are required to be installed in the vicinity of any bedrooms for all new dwellings and dwellings that are sold or transferred, beginning July 1, 2005.

Heating appliances that are not working properly are the major cause of unintentional carbon monoxide poisoning in Vermont. Other common sources include emergency generators or space heaters and motor vehicles left running in attached garages.

It is very important to be aware of the early signs of CO poisoning. Exposure to CO can mimic flu systems - headaches, dizziness, disorientation, nausea and fatigue. Higher levels of exposure will result in disorientation and drowsiness, leading to unconsciousness and death. Often the symptoms will be less when the person exposed to carbon monoxide leaves the building, only to have the symptoms reoccur when the person re-enters the building.

POWER SUPPLY FOR ALARMS

Smoke alarms installed in a dwelling constructed after January 1, 1994 and carbon monoxide alarms installed in a dwelling constructed after July 1, 2005 must be directly wired to the building electrical service and have a battery back up.

Alarms that are hard-wired into the home electrical system should be installed by a qualified electrician.

INSTALLATION INFORMATION

Choose smoke and carbon monoxide alarms that bear the label of Underwriters Laboratories or another nationally recognized testing laboratory.

Read and follow the manufacturers' instructions that are supplied with each alarm.

Install photoelectric-only smoke alarms in the vicinity of any bedrooms and on each level of a dwelling including the basement.

Install smoke alarms in each bedroom for additional protection and interconnect smoke alarms together so if one sounds an alarm, they all sound an alarm, to make sure the alarm is heard.

Mount smoke alarms on flat ceilings or on walls no further than 12", from the adjoining ceiling surface. Do not install a smoke alarm within 36" of a ceiling suspended fan, a supply register or the door to the bathroom or kitchen.

ALARM MAINTENANCE

Clean alarms monthly by gently vacuuming to remove dust and cobwebs to allow proper air flow through all vents.

Install a new battery in all alarms that require changing the battery at least once a year. Immediately install a new battery if an alarm "chirps," warning the battery is low.

Smoke and CO alarms don't last forever. Replace smoke alarms when they are 10 years old and carbon monoxide alarms when indicated in the manufacturer's instructions, or when indicated by a trouble alarm on the unit.

Test alarms each month, as indicated by the manufacturer's instructions.

OTHER FIRE SAFETY TIPS

Follow these simple safety rules to prevent hazardous situations in the home:

- 1) Use smoking materials properly. Never smoke in bed.
- 2) Keep matches or lighters away from children.
- 3) Store flammable materials in proper containers.
- 4) Keep electrical appliances in good condition and don't overload extension cords or electrical circuits.
- 5) Keep stoves, barbecue grills, fireplaces and chimneys grease- and debris-free.
- 6) Never leave anything cooking on the stove unattended.
- 7) Keep open flames, like candles, away from flammable materials.
- 8) Don't let rubbish accumulate.
- 9) Keep at least one working fire extinguisher on every floor.
- 10) Have an escape plan and make sure all family members know it.
- 11) Use generators or other fuel-powered machines outside the home. CO fumes are odorless and can quickly overwhelm you.
- 12) Inspect home heating equipment yearly and maintain them in good working order according to the manufacturer's instructions.
- 13) Sprinklers protect lives and property by keeping fires small. Because the sprinkler system reacts so quickly, it can dramatically reduce the heat, flames, and smoke produced in a fire. Home fire sprinklers can be installed in new or existing homes. If you are remodeling or building your home, install a home fire sprinkler system.



DIVISION OF FIRE SAFETY
Vermont Department of Public Safety

OFFICE OF THE STATE FIRE MARSHAL, STATE FIRE ACADEMY & STATE HAZ-MAT TEAM

Central Office Berlin 802-479-7561 State Fire Academy Office Pittsford 802-483-2755
Regional Offices Barre 802-479-4434 Rutland 802-786-5867 Springfield 802-885-8883 Williston 802-879-2300

firesafety.vermont.gov

**BERGERON PARADIS AND FITZPATRICK
VERMONT BAR FOUNDATION IOLTA**

34 Pearl Street
Essex Junction, VT 05452
PH: 802-879-6304

New England Federal Credit Union
Williston, VT 05495
58-9112/2116

8634

1/24/2018

PAY TO THE
ORDER OF

\$ **4,500.00

Four Thousand Five Hundred and 00/100*****

DOLLARS

Pall Spera Company Realtors



AUTHORIZED SIGNATURE

MEMO


Belliveau 1 24.18 - Real Estate Commission

⑈008634⑈ ⑆211691127⑆ 0233770007⑈



**Go green with
e-statements.**

Bank online and go paperless.

 peoples.com/paperless

Transaction Receipt

All items accepted are subject to the terms of your account agreement with us. Please retain this receipt with your banking records.

Deposits may not be available for immediate withdrawal.

TR:51 351-35106 01/24/18 03:51 PM
A136C91
XXXXXX472 OK Deposit \$4,500.00

Member FDIC SD-058 6/15