



SELLER'S PROPERTY INFORMATION REPORT TO BE COMPLETED BY SELLER

Date Prepared:	2-2-2019			
Seller's Name(s):	Teela Leach, Kevin Lumbra, and Robin Lowe			
Property Address:	187 River Road West Johnson			
Type of Property:	Street City/To Single Family Residence Multi-Family Residence (duplex, triple Condominium/Townhouse Land Only Commercial			
Use of Property:	Primary Residence Vacation Property Rental Property Ot	her:	af west as	
greater knowledge a buyer. The real est otherwise disclosed, DOES NOT CON CONCERNING T. INSPECTION. BUAS PART OF ANY INSTRUCTIONS Tabout that affect the KNOW THE FACTS	r with special knowledge concerning the condition of the Property. Other the about the Property than that which could be obtained by a careful inspection ate agents involved with the sale of this Property do not conduct or performed that not inspected or examined those portions of the Property that a STITUTE A WARRANTY OF ANY KIND BY THE SELLER OF THE CONDITION OF THE PROPERTY. THIS REPORT IS NOT UYER HAS THE OPPORTUNITY TO REQUEST THAT SELLER ACCONTRACT FOR THE SALE OF THE PROPERTY. TO SELLER: (1) Complete this form yourself. (2) Answer ALL question Property. (4) Attach additional pages to this Report if additional inform S, WRITE "DON'T KNOW." DO NOT GUESS THE ANSWER TO ANY OF THE STATEMENTS IN THIS REPORT ARE MADE BY THE ARE NOT STATEMENTS OR REPRESENTATIONS MADE BY ANY	n performer any insure generaller BY AN A SUBSTERE TO as. (3) Diation is propuestion. E SELLEI	ed by or of pection of y inacces NY REA FITUTE A PROP sclose corovided. (on behalf of a potential of the Property. Unless sible. THIS REPORT LESTATE AGENT FOR A PROPERTY ERTY INSPECTION anditions that you know the property of the p
	1. LAND (SOILS, DRAINAGE, BOUNDARIES AND F	CASEME	NTS)	
(a) Has any fill		□YES		Thomas KNOW
(b) Do you know	or off-site material been placed on the Property? w of any sliding, settling, subsidence, earth movement, upheaval or earth	YES	⊠NO ⊠NO	□ DON'T KNOW □ DON'T KNOW
(c) Is the Proper	blems that have affected the Property? rty located in a federal flood hazard zone or wetlands, public waters or	⊠ YES	□NO	□ DON'T KNOW
(d) Do you know affecting the	zones designated by federal, state or local statute, regulation or ordinance? w of any past or present drainage, high water table, or flood problems Property?	⊠ YES	□NO	□ DON'T KNOW
	ty served by a road maintained by the municipality?	YES	□NO	□ DON'T KNOW
(f) If the answer Road Mai	to (e) above is "No," how is the road serving the property maintained? ntenance Agreement Homeowners/Road Association Private (by owners):	-1		/s as 100 (50 as 100 as
	blic or private landfills or dumps (compacted or otherwise) on the Property atting property?	□YES	⊠NO	□DON'T KNOW
Seller's Initials	Purchaser's Initials			

(k)	OTHER EQUIPMENT AND APPLIANCES INCLUDED IN SALE Check the items that will be included in the sale of the Property:
	☑ Electric Garage Door Opener - Number of Transmitters ☐ Security Alarm System ☐ Owned ☐ Leased ☐ Humidifier
	Dehumidifier Lawn Sprinklers Automatic Timer Smoke Detectors - How Many? 3 Whirlpool Bath
	□ Swimming Pool □ Pool Heater □ Spa/Hot Tub □ Pool/Spa Equipment (list):
	☑Refrigerator ☑Stove ☐ Hood/Fan ☑Microwaye Oven ☑Dishwasher ☑Garbage Disposal ☐ Trash Compactor
	Washer Dryer Central Vacuum Freezer Intercom Ceiling Fans Woodstove Sump Pump Well Pump
	☐ Satellite Dish ☐ Indoor/Outdoor Grill ☐ Attic Fan(s) ☐ Window A/C
	Wood/Gas/Pellet/Other Stove (describe):
	OTHER:
p messi	Are any of the items that will be included in the sale of the Property in need of repair or replacement? TYES NO ?
	If "yes", explain in detail: Fce maker in refrigerator not working
	List equipment and appliances, including any AC units, that will be excluded from the sale of the Property:
	3. STRUCTURAL COMPONENTS
[C] 1	
Check	k any of the following items that have significant defects or malfunctions or that need significant repair: undation
	indows
Ou	atside Retaining Walls
	y of the above items are checked, describe the defect, malfunction or item(s) that need significant repair:
	here ever been damage to the Property or any of the structures from fire, wind, floods, earth movements or landslides?
X YE	SS DNO DON'T KNOW If "Yes," explain in detail, including any repairs: Flood of 1995
-	
	EMENT/CELLAR/CRAWL SPACE:
Has th	nere ever been any water leakage, accumulation of water, dampness or visible mold within the basement, cellar or any crawl space?
(A) YE	S NO If "Yes," explain in detail: Flood
Have	there been any repairs or other attempts to control any water or dampness within the basement, cellar or crawl space?
☐ YE	S DON'T KNOW If "Yes," explain in detail, including any repairs:
	SHE'S SHEET THE CONTROL OF THE SHEET OF THE
Are ar	ny of the above recurring problems? TYES NO If "Yes," what are the problems and how often have they recurred?
	aint containing lead been used on the Property? TYES NO DON'T KNOW
ROOI	F: Shingle Slate Metal Tile Other (describe) Don't Know
Appro	eximate age of roof? 9 years
Has th	e roof ever leaked since you have owned the Property? YES NO DON'T KNOW
If "Ye	s," explain:
	e roof been replaced or repaired since you have owned the Property? YES NO DON'T KNOW
	s," when?
	ere any current problems with the roof? YES NO DON'T KNOW
If "Ye	s," explain:
	A WATER OURSE W
necial	4. WATER SUPPLY Notice: Water supplies, especially those that are not public or municipal supplies, are affected by many conditions about which
eller m	ay have no knowledge or have any ability to control. These water supply systems can change, deteriorate or fail, often with no
arning	signs. Seller makes no warranty or representation whatsoever that the water supply, including quality or quantity, will operate or
ontinue	e to function for any period of time. Inspection of these systems by a qualified inspector is strongly recommended. As required
eller's Ir	Purchaser's Initials

	o			
(a)	Age of Building(s): Main Bldg. 49 475 Additions to Main Bldg. 30 yr 5			
(1.)	Additional Building(s): (a)(b) Is Seller currently occupying the Property? If "No," how long has it been since Seller			
(b)	occupied? & weeks	□YES	NO	
(c)	Has Seller built or caused to be built any of the buildings on the Property, or made any additions, modifications, alterations or renovations to any building on the Property? If "Yes," please explain: Garage & Workshop	XYES	□NO	
(d)	If "yes," did you obtain all necessary permits and approvals for such work?	EYES	□NO	
(e)	Are any property or development rights (e.g. conservation easements to Land Trusts,	□YES	ZNO	
	etc.) owned by others? If "Yes," by whom:			
(f)	Has Seller received written notice of any violations of local, state or federal laws, building codes and/or zoning ordinances affecting the Property?	□YES	DNO	
(g)	Are there any property tax abatements, land use tax stabilization agreements or other special property tax arrangements applicable to the Property?	□YES	NO	□ DON'T KNOW
(h)	Has Seller received notice that the Property will be reassessed by any taxing authority during the next 12 months?	□YES	ANO	
(i)	Does the property have Urea-Formaldehyde Foam Insulation?	□YES	□NO	M DON'T KNOW
(j)	Does the Property have Asbestos and/or Asbestos Materials in the siding-walls-plaster-flooring-insulation-heating system?	□YES	□NO	ADON'T KNOW
(k)	Has the Property been tested for Radon Gas?	☐ YES	NO	□ DON'T KNOW
(1)	If "Yes," when? By whom? Results:			
(m)	Does the Property have evidence of mold?	□YES	⊠NO	□ DON'T KNOW
(n)	If "Yes," what has been done about the mold?			
(0)	Are you aware of any off-site conditions in your neighborhood/community that could adversely 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	ANO	
(p)	Is there any infestation by pests that affect the property? If "Yes," explain:	□YES	NO	□ DON'T KNOW
(q)	Do you have any knowledge of any damage to the Property caused by pests?	□YES	[XNO	□ DON'T KNOW
(r)	Is the Property currently under warranty or other coverage by a licensed pest control company?	□YES	DINO	□ DON'T KNOW
(s)	Do you know of any termite/pest control reports or treatments for the Property in the last five years?	□YES	₽ NO	□ DON'T KNOW
(t)	Does the Property have any audio and/or video surveillance or recording equipment? If Yes, will said equipment be active during showings? Yes \(\sqrt{No} \)	□YES	NO	□ DON'T KNOW
(u)	Has the Property received a home energy audit/assessment/rating/profile? If yes, when? by whom?	□YES	NO	□ DON'T KNOW
(v)	Further explanation of answers to any of the above:			
	The state of the s			X 40.000 (10.000)
7.	CONDOMINIUMS SUBDIVISIONS/ HOMEOWNERS' ASSOCIATION AGREEMENTS/ROAD MAINTENANCE AGREEMENTS/ROAD MAI	ONS/RO	AD MA	INTENANCE
(a)	Is the Property part of a condominium or other common interest ownership regime or is it subject to covenants, conditions and restrictions (CC&R's)? If "Yes," Condo does or CC&R's attached?	□YES	□NO	
(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 any required storm water permits current?	□YES	□NO	☐ DON'T KNOW
eller's	Initials Purchaser's Initials			





DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Required Federal Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure (initial applicable sections)

	1. Presence of lend hased point and/or lend hased point hazerday
	1. Presence of lead-based paint and/or lead-based paint hazards:
	a. Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
+00 160	
	b. Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
pl	
	2. Records and reports available to the Seller:
	a. Seller has provided the Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):
	paint and/or read-based paint nazards in the nousing (list documents below).
+11 14	
	b. Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.
he	the housing.
	Purchaser's Acknowledgment (initial applicable sections)
	3. Purchaser has received copies of all information listed above.
	4. Purchaser has received the pamphlet Protect Your Family from Lead in Your Home.
Seller's Initials	Purchaser's Initials

		5. Purchaser ha	s:					
		a. Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or						
		b. Waived the obased paint and/	opportunity to con or lead-based pain	duct a risk t hazards.	assessment or inspec	ction for the presence of lea	ıd-	
			Agent's	Acknowled (initial)	gment			
	MI	Agent has information his/her responsible.	med the Seller of to bility to ensure con	he Seller's o opliance.	bligations under 42 I	J.S.C. 4852(d) and is aware	of	
			Certific	ation of Acc	uracy			
The fo	llowing paration respec	rties have reviev ctively provided b	ved the information	on above and accu	d certify, to the best trate.	t of their knowledge, that the	he	
Seller:	Robert (Signature)	Lowe	2/2/19 Date	Purchaser:	(Signature)	Date		
Seller:	Ken G (Signature)	?. Ah	2/2/19 Date	Purchaser:	(Signature)	Date		
Seller:	Teola (Signature)	L. Leac	ل 2-2-19 Date	Purchaser:	(Signature)	Date		
Seller:	(Signature)		Date	Purchaser:	(Signature)	Date		

or

PROPERTY UTILITIES INFORM	ATION:				
Type of Heating (mark all applicable Baseboard Hot Water □ Spr □ Electric BB □ Multi Zone □ Other (explain)	ace Heater □ Spa □ Steam Radiators	Electric Storage		d Hot Air ater Radiator	s
Furnace maintained by:	ourne's				
Type of Fuel Usage (mark all applica	e 🗆 Electric	the state of the s		<u>.</u> <u>Car + 1,5, +2</u>	
Electric Company: Village	of Johns	on			
Hot Water is heated: Off Boiler	□ Separate HW	Tank Dil Gas	o El	ectric	
Water Supply: If Public, payment is made to: If Private, it is: □ Dug Well Water tested by: ✓ (□ Drilled Well	□ Driven Well □ Share	d Well	□ Spring	□Other
Wastewater System: Y PUBLIC If Public, payment is made to: If Private, it is: Concrete Tank Size:	□ PRIVATE Village of □ Metal □ 500 gal□ 1000 gal	Johnson Other*			
ANNUAL COST FOR UTILITIES:					
Cable Available	X Yes 🗆	No	4		
Electric Cost 768.00	per year				
Heating Cost per year (in gallons):					
5(Oil 800	Supplier Bou	rne's Hot Water included?	Yes Yes	□No	
□ Gas	Supplier	Hot Water included?	□ Yes	□ No	
□ Kerosene	Supplier	Hot Water included?	□ Yes		
□ Electric	Supplier	Hot Water included?	□ Yes	□ No	
Internet Service Available: X Yes	□No				
Phone Company	per year				
Rubbish Removal	per year				
Chimney maintained by:		Last Cleaned:			
	66100				
Sewer Cost per year (if public) □ Metered □ Flat Rate	(Includes water	□ Does not include water	-		
Radon Tested by:		Results:			
Snow Removal		per year			
Water Cost per year (if public)	□ Includes sewer	□ Does not include sewer		elea.	
Additional Comments:					<u> </u>
SIGNED:		DATE:			
SIGNED:		DATE:			

***** All information is helieved to be accurate but it is not warranted *****

PROPERTY ADDRESS: ____

187 River Road W, Johnson, VT

PAYABLE TO: MAIL TO:

OWNER

TOWN OF JOHNSON

P.O. BOX 383 JOHNSON, VT 05656

TAX BILL

802-635-2611

PARCEL ID	BILL DATE	TAX YEAR
520-029.	01/28/2019	2018-2019

Location: 187 RIVER RD W Description: 0.29 AC & DWL

LOWE ROBIN

LUMBRA KEVIN & LEACH TEELA

C/O WALTER LUMBRA 187 RIVER RD W

HOUSESITE TAX INFORMATION

SPAN # 336-104-10704 SCL CODE: 104

TOTAL PARCEL ACRES 0.29

HOUSESITE VALUE 137,100

HOUSESITE EDUCATION TAX 2,070.48

HOUSESITE MUNICIPAL TAX 1,080.04 HOUSESITE TOTAL TAX 3,150.52

J(OHNSON VT 056	556		Į.	FOR INC	OME TAX PURPOSE	S,150.52
	ASSESSED VALUE	1		номе	STEAD		
REAL		137,	100	137,1	.00		
TOTAL TAXABLE	VALUE	137,	100	137,1	00		
GRAND LIST VA	LUES	1,371	.00	1,371.	00		
	tion about how ed			TE NAME	TAX RATE:	x GRAND LIST =	TAXES
tax rates are de	etermined, go onl	ine to:	TOWN	greement	0.7493	x1,371.00=	1027.26
	ont.gov/property						
			HOMESTE	AD EDUCATION	1.5102	x1,371.00=	2070.48
					RCV 1 SC		
1st Payment 08/15/2018	2nd Payment 11/12/2018		l yment	4th Payment 05/10/2019	TOTA STATE PAY	L TAX	3150.52
787.63	787.63		/2019 7 87.6 3	787.63	NET TAX		3150.52
	DETACH	THE STUB	S BELOW	AND RETURN WITH	YOUR PAYMENT		

TOWN OF JOHNSON TAX YEAR 2018-2019 TOWN OF JOHNSON TAX YEAR 2018-2019

TOWN OF JOHNSON TAX YEAR 2018-2019

TOWN OF JOHNSON TAX YEAR 2018-2019

15/2018				
NER NAME				
LOWE ROBIN				
ARCEL ID				
520-029-				
787.63				
Reviseê Bil)				

2ND PAYMENT DUE				
11	11/12/2018			
	OWNER NAME			
LOWE ROBIN				
PARCEL ID				
520-029-				
AMOUNT 787.63				
AMOUNT PAID	kevised Bill			

3RD	PAYMENT DUE				
02/11/2019					
	OWNER NAME				
LOWE ROBIN					
	PARCEL ID				
520-029-	520-029-				
AMOUNT DUE	787.63				
AMOUNT PAID Revised Bill					

4TH	PAYMENT DUE				
05/10/2019					
C	WNER NAME				
LOWE ROBIN					
PARCEL ID					
520-029-					
AMOUNT DUE	787.63				
AMOUNT					
PAID	Nevised Bill				

	Iten	nized Property (Costs		
From Table: MAIN Se	ection 1 Town	of Johnson		Reco	rd # 827
Property ID: 520-029	Span #: 336-104-107	04 Last Inspe	cted: 12/13/2	2003 Cos	t Update: 01/26/2010
Owner(s): LOWE ROBIN		Sale Price:		Book: 99	Validity: No Data
1	/IN & LEACH TEELA	Sale Date: 07		Page: 340	
Address: C/O WALTER		Bldg Type: Si	_	•	AVERAGE
City/St/Zip: JOHNSON VT Location: 187 RIVER		·		rame: Stude	
Description: 0.29 AC & DV		Area: 11 # Rms: 5		Bedrm: 2	Eff Age: 41 # Ktchns: 0
Tax Map #: 20-01-63	4 L	# 1/2 Bath: 0		Baths: 1	# Kichnis: 0
Item	Description	Percent	Quantity	Unit Cost	Total
BASE COST	•	7.774			
Exterior Wall #1:	VnlSide / Ht=8	100.00		81.66	
ADJUSTMENTS					
Roof #1:	CompShg	100.00			
Subfloor	Wood				
Floor cover #1:	Allowance	100.00		3.20	
Heat/cooling #1:	HW BB/ST	100.00		1.63	
Energy Adjustment	Good			1.82	
ADJUSTED BASE COS			1,175.00	88.31	103,764
ADDITIONAL FEATURE					
Fixtures (beyond allowa	•		-2.00	1,100.00	-2,200
Roughins (beyond allow	•		1.00	450.00	450
Porch #1:	OpenStp/NoWall/NoRoof/		70.00	13.19	923
Porch #2:	OpenStp/NoWall/NoRoof/ Blk 8"		604.00	9.27	5,599
Basement Garage/Shed #1:	A/1S/VnlSide/No		850.00	16.95	14,408
Subtotal	A/ 15/ VIIISIde/NO		1,050.00	18.52	19,446 142,389
Local multiplier		1.00			142,309
Current multiplier		1.00			
REPLACEMENT COST I	NEW	1.00			142,389
Condition	Good	Percent			112,000
Physical depreciation		22.00			-31,326
Functional depreciation					0.,020
Economic depreciation		5.00			-7,119
REPLACEMENT COST I	NEW LESS DEPRECIATION				103,900
LAND PRICES	Size	Nbhd Muit	Grade	Depth/Rate	
SI Bldg Lot	0.29	0.90	1.00		25,200
Total	0.29				25,200
SITE IMPROVEMENTS	Hsite/Hstd Quantity	Quality			
Water	y / y Typical	Average			4,000
Sewer	y / y Typical	Average			4,000
Total					8,000
TOTAL PROPERTY VAL	UE				137,100
NOTES			OUSESITE	VALUE: .	137,100
Donard I 4 11 m	11	HC	MESTEAD	VALUE: .	137,100
Property located in floor	nazard area (5% Econ)				

SKETCH/AREA TABLE ADDENDUM

Parcel No 520-029

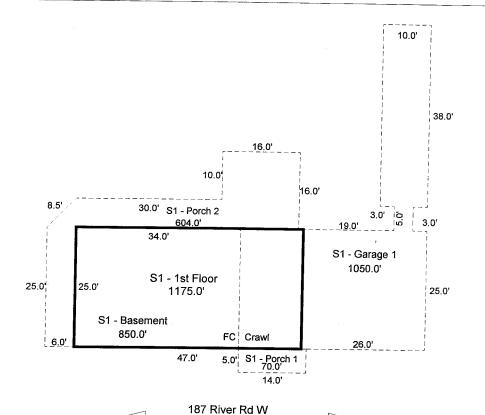
Property Address

City State Zip

Owner

Client Rowe/Lumbra

Appraiser Name For Assessment Purposes Only



Scale: 1 = 20

Code	Description	Factor	Net Size	Perimeter	Net Totals
1FL1	S1 - 1st Floor	1.00	1175.00	144.0	1175.00
1BS	S1 - Basement	1.00	850.00	118.0	850.00
P/P11	S1 - Porch 1	1.00	70.00	38.0	70.00
P/P12	S1 - Porch 2	1.00	604.00	182.5	604.00
GAR11	S1 - Garage 1	1.00	1050.00	200.0	1050.00
	TOTAL BUILDING	(rounded)			1175

Comment Table 2
Comment Table 3

Vermont Property Transfer Tex
32 V.S.A. Chap. 231

- ACKNOWLEDGMENT

Return Red.d.-Tax Paid-Board of Heelth Cert. Red.d.
Vt. Land Use & Development Plans Act Cert. Red.d.
Vt. Land Use & Development Plans Act Cert. Red.d.
Return No. 8/-03

Signed Notemany Cudificat Clerk
Date 7/18/03

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS that we, Walter Lumbra and Shirley Lumbra of Johnson in the County of Lamoille and State of Vermont, Grantors, in the consideration of ten or more dollars paid to our full satisfaction by Robin Lowe of Williston in the County of Chittenden and State of Vermont, Kevin Lumbra of Hyde Park in the County of Lamoille and State of Vermont, and Teela Leach of Morristown in the County of Lamoille and State of Vermont, Grantees, by these presents, do freely GIVE, GRANT, SELL, CONVEY AND CONFIRM unto the said Grantees, Robin Lowe, Kevin Lumbra and Teela Leach, as joint tenants with rights of survivorship, and their heirs and assigns forever, a certain piece of land in Johnson in the County of Lamoille and State of Vermont, described as follows viz:

Being all and the same land and premises conveyed to Walter Lumbra and Shirley Lumbra by the Warranty Deed of Carwin Corporation dated June 2, 1972 and of record in Book 42 at Page 465 of Johnson Land Records

Also being all and the same land and premises conveyed to Walter Lumbra and Shirley Lumbra by the Warranty Deed of Parker & Stearns, Inc. dated July 2, 1973 and of record in Book 43 at Page 185 of Johnson Land Records.

The Grantors herein reserve for themselves, and the survivor of them, the exclusive right to use, occupy, sell, mortgage or otherwise transfer the within conveyed premises during their natural lifetimes, or the natural lifetime of the survivor of them. The Grantors herein shall be responsible to pay the real estate taxes and insurance on the within conveyed premises during their natural lives, or the life of the survivor of them.

Reference is hereby made to the above deeds and their records and to all former deeds and their records, for a more complete description of the property conveyed herein.

This conveyance is made subject to and with the benefit of any utility easements, spring rights, and rights incident to each of the same as may appear more particularly of record, provided that this paragraph shall not reinstate any such encumbrance previously extinguished by the Marketable Record Title Act, Subchapter 7, Title 27, Vermont Statutes Annotated.

STRUCTURE STREET

AMS AND GREEN, P.C. ORNEYS AT LAW IPPER MAIN STREET .O. BOX 800 ISVILLE, VERMONT 5661-0800 TO HAVE AND TO HOLD said granted premises, with all the privileges and appurtenances thereof, to the said Grantees, Robin Lowe, Kevin Lumbra and Teela Leach, as joint tenants with rights of survivorship, and their heirs and assigns, to their own use and behoof forever, and we the said Grantors, Walter Lumbra and Shirley Lumbra, for ourselves and our heirs and assigns, do covenant with the said Grantees, Robin Lowe, Kevin Lumbra and Teela Leach, and their heirs and assigns, that until the ensealing of these presents, we are the sole owners of the premises, and have good right and title to convey the same in manner aforesaid, that they are FREE FROM EVERY ENCUMBRANCE except as aforesaid; and we hereby engage to WARRANT AND DEFEND the same against all lawful claims whatsoever.

IN WITNESS WHEREOF, we hereunto set our hands and seals this <u>19th</u> day of July, 2003.

Witness Vun

Walter Lumbra

Shirley Lumbra

Lumbra

STATE OF VERMONT COUNTY OF LAMOILLE, SS.

At Morrisville this 17k day of July, 2003, personally appeared Walter Lumbra and Shirley Lumbra, the signers and sealers hereof and acknowledged this instrument to be their free act and deed.

Before me:

Notary Public

JOHNSON VENICHT TOWN CLERGS OFFICE DATE 7/18/3 MOUR 7/18/37
RECEIVED THE INSTRUMENT OF WHICH THE POPULATIONS IS A TRUE

WHICH THE FOREGOING IS A TRUE RECORD.

J TOWN CLERK 9

WILLIAMS AND GREEN, P.C. ATTORNEYS AT LAW 259 UPPER MAIN STREET P.O. BOX 800 40RRISVILLE, VERMONT 05641 0800