

Sales Summary/Commission Sheet

Listing Information

MLS#: 4683552
257 Collier Rd.
Greensboro, VT 05841

Buyer's Information

James Fredericks & Joann Hanowski

Seller's Information

Jesper Holtenman & Hilary Hoffman
522 River Road
Stowe, VT 05672

Participant Information

Listing Agent: Nancy Durand

Selling Agent: James Campbell

Office: Pall Spera Company Realtors: Morrisville

Office: Jim Campbell Real Estate

Transaction Information

Sale Price: \$395,000.00
Close Date: 00/00/0000
Commission Rate: 6%
Total Transaction Commission: \$23,700.00

Any Concessions: No
Concessions Amount: \$0.00
Under Deposit w/in 30 Days: Yes
Amt. Rec'd by PSCO: \$11,850.00
LD Fee: No
Referral Fee Paid To:
Amt. of Ref: \$0.00
Contract Notes:

Consession Notes:

Assisting Agent: None

Agent Assist Fee: \$0.00

Reimbursements

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		FILE NO: FREDERICKS, JAM	HUD-1 SETTLEMENT STATEMENT PAGE 1
A. ANGELA M. ROSS, ESQUIRE 290 Water Street PO Box 193 Albany, VT 05820 Phone 802-755-6343 Fax 802-755-6205	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: FREDERICKS, JAM 7. Loan Number: 8. Mortgage Ins. Case Number:		
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 James Fredericks and JoAnn M. Hanowski Trustees P.O. Box 186, Underhill Center, VT 05490			
E. Name & Address of Seller Jesper Holtenman and Hilary Hoffman 522 River Road, Stowe, VT 05672			
F. Name & Address of Lender			
G. Property Location Town of Greensboro, Orleans County, Vermont 257 Collier Road, Greensboro, VT 05841			
H. Settlement Agent Angela M. Ross, Esquire Closer Angela M. Ross Place of Settlement 290 Water Street, PO Box 193 Albany, VT 05820			
			I. Settlement Date: 05/31/2018

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	395,000.00	401. Contract sales price	395,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	6,517.50	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 05/31/2018 to	214.32	406. City/town taxes 05/31/2018 to	214.32
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
120. Gross Amount Due From Borrower	401,731.82	420. Gross Amount Due To Seller	395,214.32
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions In Amount Due Seller	
201. Deposit or earnest money	5,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	24,920.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st mtg. Charles Schwab	
205.		505. Payoff 2nd mtg.	
206.		506.	
207. Seller credit	3,000.00	507. Seller credit	3,000.00
208.		508. Seller discharge fee	175.00
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.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	8,000.00	520. Total Reduction Amount Due Seller	28,095.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (line 120)	401,731.82	601. Gross amount due seller (line 420)	395,214.32
302. Less amounts paid by/for borrower (line 220)	8,000.00	602. Less reductions in amount due seller (line 520)	28,095.00
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	393,731.82	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	367,119.32

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.

Borrower James Fredericks
 Borrower JoAnn Hanowski

Seller Jesper Holtenman
 Seller Hilary Hoffman

Address
 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 Angela M. Ross

Address
 Date: 5/31/18

Warning: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

L. Settlement Charges

700. Total Sales/Broker's Commission				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Based on price \$ 395,000.00 @ 6.0000 %= 23,700.00					
Division of Commission (line 700) as follows:					
701.	3.0000 %	\$ 11,850.00	to Jim Campbell Real Estate		
702.	3.0000 %	\$ 11,850.00	to Pall Spera Realty		
703. Total Commission paid at Settlement					23,700.00
704.					
800. Items Payable In Connection With Loan					
801. Loan origination fee %					
802. Loan discount %					
803. Appraisal fee					
804. Credit report					
805. Lenders inspection fee					
806. Mtg. Insurance app. fee					
807. Mortgage broker fee					
808. Tax Service Fee					
809. Flood Certification Fee					
810. Life of Loan Flood Cert Fee					
811.					
812.					
813.					
814.					
815.					
816.					
900. Items Required By Lender To Be Paid In Advance					
901. Interest from / / to / / @\$ 0.0000 /day					
902. Mortgage insurance premium months					
903. Hazard insurance premium years					
904. Flood insurance premium years					
905.					
1000. Reserves Deposited With Lender					
1001. Hazard insurance months @\$ per month					
1002. Mortgage insurance months @\$ per month					
1003. City property taxes months @\$ 217.30 per month					
1004. County property taxes months @\$ per month					
1005. Annual assessments months @\$ per month					
1006. Flood insurance months @\$ per month					
1007. months @\$ per month					
1008. Aggregate Escrow Adjustment					
1100. Title Charges					
1101. Settlement or closing fee to Angela M. Ross, Esq.				275.00	
1102. Abstract or title search					
1103. Title examination					
1104. Title insurance binder					
1105. Document preparation					
1106. Notary fees					
1107. Attorney's fees to Angela M. Ross, Esq./ Nichols & Associates				475.00	1,200.00
(Includes item numbers:)					
1108. Title insurance (Includes item numbers:)					
1109. Lender's coverage \$ 0.00 Prem 0.00					
1110. Owner's coverage \$ 395,000.00 Prem DECLINED					
1111.					
1112.					
1113.					
1114.					
1115.					
1200. Government Recording and Transfer Charges					
1201. Recording fees: Deed \$ 40.00 Mortgage \$ Releases \$ 20.00				40.00	20.00
1202. Property Transfer Tax to State of Vermont				5,727.50	
1203. Land Gains Tax to State of Vermont					
1204.					
1205.					
1206.					
1207.					
1300. Additional Settlement Charges					
1301. Survey					
1302. Pest inspection					
1303. Overnight Mail to USPO					
1304.					
1305.					
1306.					
1307.					
1308.					
1309.					
1400. Total Settlement Charges				6,517.50	24,920.00

IOLTA ACCOUNT
PO BOX 193, 290 WATER STREET
ALBANY, VT 05820



5/31/2018

AY TO THE
ORDER OF **Pall Spera & Co.**

\$ **11,850.00

Eleven Thousand Eight Hundred Fifty Only*****

DOLLARS

Security features: Details on back



IEMO

Holtenman & Hoffman to Fredericks

AUTHORIZED SIGNATURE _____

024673 1011601029 0528243813

PALL SPERA COMPANY LLC
PALL SPERA COMP REALTORS
OFFICE ACCOUNT
PO BOX 539
STOWE, VT 05672

DATE 6-1-18

CURRENCY:

COIN

LIST CHECKS

PEOPLES UNITED BANK
peoples.com

TOTAL
ITEMS

\$

TOTAL FROM REVENUE

ff

PLEASE ENTER TOTAL HERE

[illegible]

USE ROUTING NUMBER FROM YOUR CHECKS FOR AUTOMATIC PAYMENTS. || CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.



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Personal



Business

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:33 351-35104 06/01/18 09:56 AM
A136CKC
XXXXXX6472 Ck Deposit \$11,850.00

Member FDIC SD-058 6/15