

## Sales Summary/Commission Sheet

### Listing Information

MLS#: 4620008  
180 A Depot Street  
Stowe, VT 05672

### Buyer's Information

Stephen Panaro & Heather Panaro  
42 Rocklyn Drive  
West Simsbury, CT 06092

### Seller's Information

Sharron Moskowitz Rev Trust  
  
Stowe, Vermont 05672

### Participant Information

**Listing Agent:** Nancy Pritchard  
**Selling Agent:** KC Chambers

**Office:** Pall Spera Company Realtors: Morrisville  
**Office:** Red Barn Realty of Vermont

### Transaction Information

Sale Price: \$387,500.00  
Close Date: 06/08/2018  
Commission Rate: 5%  
Total Transaction Commission: \$19,375.00

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: \$9,687.50  
LD Fee: No  
Referral Fee Paid To:  
Amt. of Ref: \$0.00  
Contract Notes:

### Reimbursements

# Closing Disclosure

## Closing Information

Date Issued  
Closing Date 06/08/18  
Disbursement Date 06/08/18  
Settlement Agent Stark Law, PLLC  
File # 18-0402  
Property 180A Depot Street  
Stowe, VT 05672

Sale Price \$ 387,500.00

## Transaction Information

Borrower Heather Panaro and Stephen Panaro  
42 Rocklyn Drive  
West Simsbury, CT 06092  
Seller Sharon Maureen Moskowitz Revo  
180 A Depot Street  
Stowe, VT 05672

## Summaries of Transactions

### SELLER'S TRANSACTION

M. Due to Seller at Closing \$ 388,154.78

01 Sale Price of Property \$ 387,500.00

02 Sale Price of Any Personal Property Included in Sale

03

04

05

06

07

08

### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes 06/08/18 to 07/01/18 \$ 167.45

10 State Payment 06/08/18 to 07/01/18 \$ 262.20

11 Association Dues 06/08/18 to 07/01/18 \$ 225.13

12

13

14

15

16

N. Due from Seller at Closing \$ 225,621.51

01 Excess Deposit \$ 20,000.00

02 Closing Costs Paid at Closing (J) \$ 21,165.00

03 Existing Loan(s) Assumed or Taken Subject to

04 Payoff of First Mortgage Loan \$ 181,604.84

05 Payoff of Second Mortgage Loan

06

07

08 Seller Credit

09 Payoff Processing \$ 25.00

10 Final Water Bill

11

12

13

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes

15 State Payment

16 Association Dues

17 June Rent 06/08/18-07/01/18 \$ 1,226.67

18 Security Deposit \$ 1,600.00

19

### CALCULATION

Total Due to Seller at Closing (M) \$ 388,154.78

Total Due from Seller at Closing (N) - \$ 225,621.51

Cash ☐ From ☒ To Seller \$ 162,533.27

## Contact Information

### REAL ESTATE BROKER (B)

Name	Red Barn Realty
Address	1878 Mountain Road, Stowe
VT License ID	
Contact	KC Chambers
Contact VT License ID	
Email	kc@bespokevt.com
Phone	

### REAL ESTATE BROKER (S)

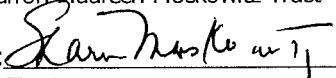
Name	Pall Spera Company Realtors, LLC
Address	65 Northgate Plaza, Suite 5, Morrisville
VT License ID	
Contact	Nancy Pritchard
Contact VT License ID	
Email	nancy.pritchard@pallspera.com
Phone	

### SETTLEMENT AGENT

Name	Stark Law, PLLC
Address	1233 Shelburne Road Suite 200 South Burlington, VT 05403
VT License ID	Not applicable
Contact	Brian J. Stark
Contact VT License ID	3972
Email	brian@starklawvermont.com
Phone	(802)497-2010

## Confirm Receipt

Sharon Maureen Moskowitz Trust

BY:   
Trustee

# Closing Cost Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
<b>A. Origination Charges</b>			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			

Other Costs			
<b>E. Taxes and Other Government Fees</b>			
01	Recording Fees	Deed:\$40.00 Mortgage:\$130.00	\$ 40.00
02			
<b>F. Prepaids</b>			
01	Homeowner's Insurance Premium ( mo.)		
02	Mortgage Insurance Premium ( mo.)		
03	Prepaid Interest ( per day from to )		
04	Property Taxes ( mo.)		
05			
<b>G. Initial Escrow Payment at Closing</b>			
01	Homeowner's Insurance	per month for mo.	
02	Mortgage Insurance	per month for mo.	
03	Property Taxes	per month for mo.	
04			
05			
06			
07			
08	Aggregate Adjustment		
<b>H. Other</b>			
01	Commission	to Pall Spera Company Realtors, LL	\$ 9,687.50
02	Commission	to Red Barn Realty	\$ 9,687.50
03	Seller Attorney Fee	to Olson & Associates, PLC	\$ 1,750.00
04			
05			
06			
07			
08			
<b>J. TOTAL CLOSING COSTS</b>			\$ 21,165.00

**Stark Law, PLLC**  
**ALTA Universal ID 1141464**  
**1233 Shelburne Road Suite 200**  
**South Burlington, VT 05403**

**File No./Escrow No.:** 18-0402  
**Print Date & Time:** June 6, 2018 at 02:34 PM  
**Officer/Escrow Officer:** Stark Law, PLLC  
**Settlement Location:** 1233 Shelburne Road Suite 460  
 South Burlington, VT 05403

**Property Address:** 180A Depot Street  
 Stowe, VT 05672

**Borrower:** Heather Panaro and Stephen Panaro  
**Seller:** Sharron Maureen Moskowitz Revocable Living Trust  
**Lender:** LendUS, LLC  
**Settlement Date:** June 8, 2018  
**Disbursement Date:** June 8, 2018

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
Financial				
	\$ 387,500.00	Sale Price of Property	\$ 387,500.00	
		Deposit		\$ 20,000.00
		Loan Amount		\$ 310,000.00
\$ 20,000.00		Excess Deposit		
		Lender Credits		\$ 700.00
Prorations/Adjustments				
	\$ 167.45	City/Town Taxes 06/08/18 to 07/01/18	\$ 167.45	
	\$ 262.20	State Payment 06/08/18 to 07/01/18	\$ 262.20	
	\$ 225.13	Association Dues 06/08/18 to 07/01/18	\$ 225.13	
\$ 1,226.67		June Rent 06/08/18-07/01/18		\$ 1,226.67
\$ 1,600.00		Security Deposit		\$ 1,600.00
Loan Charges to LendUS, LLC dba Mortgage Financial				
		Application Fees	\$ 75.00	
		Condo Review Fee	\$ 200.00	
		Lender Fee	\$ 950.00	
		POC \$ 75.00 Paid by Borrower before closing		
		Prepaid Interest	\$ 781.31	
		\$33.97 per day from 06/08/18 to 07/01/18		

## ALTA Settlement Statement Combined - Continued

Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
<b>Other Loan Charges</b>			
	Appraisal Fee	to Spillane Appraisal Services	
	POC \$ 500.00		
	Paid by Borrower before closing		
	Credit Report	to Birchwood Credit Services, Inc.	\$ 75.00
<b>Impounds</b>			
	Homeowner's Insurance		\$ 106.26
	3 mo @ \$ 35.42 /mo		
	Property Taxes		\$ 1,136.40
	2 mo @ \$ 568.20 /mo		
	Aggregate Adjustment		\$ -35.42
<b>Title Charges &amp; Escrow / Settlement Charges</b>			
	Title - Lender's Title Insurance		\$ 820.00
	to Connecticut Attorneys Title Insurance Company		
	Coverage: \$ 310,000.00		
	Premium:		
	Title - Owner's Title Insurance (optional)		\$ 523.50
	to Connecticut Attorneys Title Insurance Company		
	Coverage: \$ 387,500.00		
	Premium: \$ 1,343.50		
	Title - Closing Protection letter	to Connecticut Attorneys Title Insurance Company	\$ 25.00
	Title - Settlement Fee	to Stark Law, PLLC	\$ 850.00
	Title - POA Prep Fee	to Law Office of Fred V. Peet PC	\$ 250.00
<b>Commission</b>			
\$ 9,687.50	Commission	to Pall Spera Company Realtors, LLC	
\$ 9,687.50	Commission	to Red Barn Realty	
<b>Government Recording and Transfer Charges</b>			
\$ 40.00	Recording Fees	to Town of Stowe	\$ 210.00
	Deed:\$40.00 Mortgage:\$130.00 Release:\$20.00		
	POA:\$40.00 Trust Docs:\$20.00		
	Transfer Tax	to Vermont Tax Department	\$ 5,618.75
<b>Payoffs</b>			

## ALTA Settlement Statement Combined - Continued

Seller		Borrower/Buyer	
Debit	Credit	Debit	Credit
\$ 181,604.84			
	Payoff of First Mortgage to Bank of America		
	Loan		
	Loan Payoff		\$ 181,511.24
	As of 06/09/18		
	Include additional interest for		
	-1 Days @ 23.400000 Per Diem/Day Plus 5 Extra Days		
<b>Miscellaneous</b>			
\$ 25.00	Payoff Processing	to Stark Law, PLLC	
\$ 1,750.00	Seller Attorney Fee	to Olson & Associates, PLC	
	Homeowner's Insurance Premium	to Vermont Mutual Insurance	\$ 425.00
	(12 mo.)		
	Property Taxes	to Town of Stowe	\$ 1,704.59
	(3 mo.)		
\$ 225,621.51	\$ 388,154.78	<b>Subtotals</b>	\$ 401,870.17
		<b>Balance Due FROM</b>	\$ 333,526.67
\$ 162,533.27		<b>Balance Due TO</b>	\$ 68,343.50
\$ 388,154.78	\$ 388,154.78	<b>TOTALS</b>	\$ 401,870.17

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Stark Law, PLLC to cause the funds to be disbursed in accordance with this statement.

Heather Panaro by WMM S R  
as Attorney in Fact  
 Heather Panaro  
 Stephen Panaro by WMM S R  
as Attorney in Fact  
 Stephen Panaro

Sharon Maureen Moskowitz Trust

BY: Sharon  
 Trustee

Ashley  
 Stark Law, PLLC, Escrow Officer



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>6/8/2018</u>	<b>For Technical Assistance Regarding Smoke and Carbon Monoxide (Detectors) Alarms visit <a href="http://firesafety.vermont.gov">firesafety.vermont.gov</a> or contact the Division of Fire Safety</b>
Date of Closing: <u>6/8/2018</u>	
<input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Sale or Transfer	

Name of Building/Site:	<u>Depot Street Condominium</u>
Physical Location:	<u>180A Depot Street</u>
(9-1-1 Address)	<u>Stowe, VT 05672</u>
Name of Seller:	<u>Sharron Maureen Moskowitz, Trustee</u>
Name of Buyer:	<u>Stephen Panaro and Heather Panaro</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.  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.  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>Sharron Maureen Moskowitz, Trustee</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>Sharron Maureen Moskowitz</i></u> Signature of Seller or legal representative	<u>6-8-18</u> Date	_____ Signature of Seller or legal representative	_____ 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>Stephen Panaro</i></u> <i>as Attorney in fact</i> Signature of Buyer or legal representative	<u>6/8/18</u> Date	<u><i>Heather Panaro</i></u> <i>as Attorney in fact</i> Signature of Buyer or legal representative	<u>6/8/18</u> Date

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

DATE 6/19/18

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL  
LIST CHECKS SEPARATELY OR ATTACH LIST  
DOLLARS CENTS

CURRENCY  
☐ COIN  
☐ LIST CHECKS

PEOPLES UNITED BANK  
peoples.com

*Moskowitz  
to  
Pararo*

*180A Depot St*

*968750*

TOTAL  
ITEMS

1

\$

9687.50

TOTAL  
FROM  
REVERSE

\$

PLEASE ENTER TOTAL HERE

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

⑆5136⑈0600⑆ 6500536472⑈

MEMO

180A Depot Street, Stowe

PAY TO THE  
ORDER OF  
Pall Spera Company Realtors, LLC

Nine Thousand Six Hundred Eighty-Seven and 50/100\*\*\*\*\*

\$ \*\*9,687.50

DOLLARS

*[Signature]*  
AUTHORIZED SIGNATURE

MP

MADE IN THE USA

**STARK LAW, PLLC**

101A ACCOUNT

1238 SHELBURNE ROAD, SUITE 200  
SOUTH BURLINGTON, VT 05403  
802.497.2010

**Citizens Bank**  
SOUTH BURLINGTON, VT 05403  
29-1310/213

14213

6/8/2018

**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.

**People's United Bank**

**Go green with  
e-statements.**

**Bank online and go paperless.**

☐ [peoples.com/paperless](http://peoples.com/paperless)

TR:37 351-35104 06/19/18 02:20 PM  
A1360KC  
XXXXXX6472 Ck Deposit \$9,687.50