Sales Summary/Commission Sheet

Listing Information

MLS#: 4689239 157 Felicity 1st Avenue Williamstown, VT 05679

Buyer's Information

Christine Ryan

Participant Information

Listing Agent: Samantha Norway |

Selling Agent: Nancy Durand | None |

Transaction Information

Sale Price: \$315,000.00 Close Date: 00/00/0000 Commission Rate: 6%

Total Transaction Commission: \$18,900.00

Consession Notes: Assisting Agent: None Agent Assist Fee: \$0.00

Reimbursements

Seller's Information

Lawrence Cotnoir

Office: Heney Realtors/Montpelier

Office: Pall Spera Company Realtors: Morrisville

Any Concessions: No

Concessions Amount: \$0.00 Under Deposit w/in 30 Days: No Amt. Rec'd by PSCO: \$9,450.00

LD Fee: No

Referral Fee Paid To: Leading RE

Amt. of Ref: \$30.00 Contract Notes:

PAUL R BOWLES IOLTA	1039
129 PLEASANT ST	
NORTHFIELD, VT 05663	58-9118/2116
<u> 6/29/18</u>	CHECK ARMOR
Pay to the 77	APELAYOR SEGIFCION
Order of Ball Spera Ro. Real Estate \$ 94	150.00
Minety North Land 1516 and 15	Photo Safe Deposits
One Bailey Avenue Montpelier, VT 05601 www.ysecu.com	Details on back
VSECU	Ĺ
For 4900.117 Rejan Paul RBowler	WP
## 2 1 1 6 4 1 1 5 2 6 1 1 5 7 6 1 1 1 0 3 7	4.
Hartand Clarke	1

Closing Disclosure

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

Closing Informat	ion	Transa	ction Information	Loan Info	rmation	
Date Issued Closing Date Disbursement Date		Borrowe	er Christine L Ryan 8 Loomis St., Apt 201 Montpelier, VT 05620	Loan Term Purpose Product	30 years Purchase Fixed Rate	
Settlement Agent File #	None	Seller		Loan Type	☑ Conventional ☐ FHA	
roperty	157 Felicity 1st Av Williamstown, VT	renue 05679 Lender	Vermont State Employees Cr Union		□ VA □ 0100219005	
Sale Price	\$315,000		Othon	MIC#		
Loan Terms			Can this amount incre	ease after closing?	TO STATE OF THE ST	
Loan Amount		\$249,600	NO			
Interest Rate		4.375%	NO			
Monthly Princip See Projected Paymen Estimated Total Mont	its below for your	\$1,246.22	NO			
Prepayment Pe	nalty	Does the loan have these features? NO				
Balloon Payment			NO			
Projected Paym			Years	s 1 - 30		
Principal & Inte	rest		\$1,2	246.22		
Mortgage Insur	rance		+	0		
Estimated Escre Amount can incre			+	0		
Estimated Tota Monthly Paym			\$1,2	46.22	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
Estimated Taxes & Assessments Amount can increas See page 4 for detai	s, Insurance	\$445.62 a month	This estimate inc ☑ Property Taxes ☑ Homeowner's Ins ☐ Other:		In escrow? NO NO	
			See Escrow Account on separately.	page 4 for details. You must	pay for other property costs	
Costs at Closing		<u> </u>				
Closing Costs		\$14,538.34	Includes \$10,696.00 in Loar in Lender Credits. See page 2		Other Costs -\$5,00	
Cash to Close		\$70,161.85	Includes Closing Costs See C	alculating Cash to Close o	n page 3 for details.	
		L				

Closing Cost Details

		Borrower	-Paid	Seller-Paid	Paid by
Loan Costs		At Closing B	efore Closina	At Closing Before Closing	Others
A. Origination Charges	1.00	\$7,239	.00		
01 1% of Loan Amount (Points)		\$2,496.00			
02 Loan Level Price Adjustments		\$4,368.00			
03 Underwriting Fee to Lender		\$375.00			
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop Fo		\$1,026.	00 ~-	:	
01 Appraisal Fee	to Appraiser Company		\$495.00		
02 Credit Report 03 Flood Determination Fee	to CBC Innovis		\$34.00		***************************************
04 Tax Service Fee	to Core Logic	\$9.00			P
	to Core Logic	\$88.00			
05 Title - Settlement Fee	to Paul Bowles	\$400.00			
06	P. 7.77. 1718. 1-114.				110 - Federal III - 100
08					
09					
C. Services Borrower Did Shop For 01 Title - Lender's Title Policy	to Annette Lorraine	\$2,431. \$675.00	00		
02 Title - Owner's Title Policy	to Annette Lorraine	\$471.00			
03 Title - Title Search	to Annette Lorraine	\$1,285.00			***************************************
04	to Affielde Loffdine	\$1,283,00			
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid	1	\$10,696	.00	<u> </u>	
Loan Costs Subtotals (A + B + C)	M	\$10,167.00	\$529.00		

Other Costs					
E. Taxes and Other Governmen		1			
01 Recording Fees	Deed: Mortgage: \$170.0		7.50		
02 Transfer Tax	to Other	\$3,617.50			
F. Prepalds	to other	\$5,017.50	RA.		
01 Homeowner's Insurance Prem	nium (mo.)	, , , , , , , , , , , , , , , , , , , ,			
02 Mortgage Insurance Premium					
03 Prepaid Interest (\$29.9178 per	r day from 6/29/18 to 7/1/18)	\$59.84			
04 Property Taxes (mo.)					······································
05			***************************************		
G. Initial Escrow Payment at Cl	osing			· · · · · · · · · · · · · · · · · · ·	-
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					
H. Other					
01 Appraisal Fee Refund	to Other			:	(L) -\$5.00
02		***************************************			
03					
04				······································	
05					
06					
07					
08					
I. TOTAL OTHER COSTS (Borrow	rer-Paid)	\$3.84	7.34	· · · · · · · · · · · · · · · · · · ·	
Other Costs Subtotals (E + F + G +	- H)	\$3,847.34			
L TOTAL CLOCKIC COCTO					
J. TOTAL CLOSING COSTS (Borro Closing Costs Subtotals (D + I)	ower-Paid)	\$14,53			
	ncrease in Closing Costs above legal limit)	\$14,014.34 -\$5.00	\$529.00		-\$5.00

Calculating Cash to Close				anged from your Loan Estimate.
	Loan Estimate	Final		ils change?
Total Closing Costs (J)	\$14,744.00	\$14,538.34	YES	 See Total Loan Costs(D) and Total Other Costs(I) Increase exceeds legal limits by \$5. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	-\$529.00	YES	◆You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO	
Down Payment/Funds from Borrower	\$65,400.00	\$65,400.00	NO	
Deposit	\$0	-\$10,000.00	YES	◆You increased this payment. See details in Section L
Funds for Borrower	\$0	\$0	NO	
Seller Credits	\$0	\$0	NO	
Adjustments and Other Credits	\$0	\$752.51	YES	•See details in Sections K and L
			1 E 3	- See details in Sections Rand L
Cash to Close	\$80,144.00	\$70,161.85		
Summaries of Transactions	Use this table	to see a sum	mary c	f your transaction.
BORROWER'S TRANSACTION			SI	LLER'S TRANSACTION
K. Due from Borrower at Closing		\$329, 7 61.85	M.	Due to Seller at Closing \$315,437.51
01 Sale Price of Property		\$315,000.00		Sale Price of Property \$315,000.00
02 Sale Price of Any Personal Property Inclu03 Closing Costs Paid at Closing (J)	ded In Sale	614 000 34		Sale Price of Any Personal Property Included in Sale
04 Payoffs and Payments	11/1/18/11/19/19/19/19/19/19/19/19/19/19/19/19/	\$14,009.34	03	
Adjustments			0.5	
05 State Education Prebate Escrow	* *************************************	\$315.00	06	
06	**************************************		07	
07			08	
Adjustments for Items Paid by Seller				ljustments for Items Paid by Seller in Advance
08 City/Town Taxes 6/29/18 to 7/1, 09 County Taxes to	/18	\$24.51		City/Town Taxes 6/29/18 to 7/1/18 \$24.51 County Taxes to
09 County Taxes to 10 Assessments to				County Taxes to Assessments to
11 Oil 140 Gallons @ \$2.95		\$413.00		Oil 140 Gallons @ \$2.95 \$413.00
12			13	The second secon
13			14	
14			15	
15			16	
L. Paid Already by or on Behalf of Bori	rower at Closing	\$259,600.00	386.00	Due from Seller at Closing
01 Deposit		\$10,000.00		Excess Deposit
Use the second of the	Subject to	\$249,600.00		Closing Costs Paid at Closing (J) Existing Loan(s) Assumed or Taken Subject to
04 Subordinate Financing	Subject to			Payoff of First Mortgage Loan
05 Seller Credit				Payoff of Second Mortgage Loan
Other Credits			06	
06			07	
07				Seller Credit
Adjustments 08			09	and the second s
09			10	
10			12	
11			13	
Adjustments for Items Unpaid by Sell	er		Ac	justments for Items Unpaid by Seller
12 City/Town Taxes to				City/Town Taxes to
13 County Taxes to				County Taxes to
14 Assessments to			16	Assessments to
15 16			17	
17			19	
CALCULATION Total Due from Personner of Clasics (IV)		4220 24122		LCULATION
Total Due from Borrower at Closing (K)	mana zamy i wy i m	\$329,761.85		tal Due to Seller at Closing (M) \$315,437.51
Total Paid Already by or on Behalf of Bor	rrower at Closing (L)	-\$259,600.00	10	tal Due from Seller at Closing (N)

Cash ☐ From ☒ To Seller

\$70,161.85

Cash to Close ☑ From ☐ To Borrower

\$315,437.51

Closing Disclosure

Closing Information Date Issued

6/25/2018

Closing Date Disbursement Date

6/29/2018 6/29/2018

Settlement Agent File# Property

Paul R. Bowles

157 Felicity 1st Ave. Williamstown, VT 05679

Sale Price

\$315,000.00

Transaction Information
Borrower Christine L. Ryan
8 Loomis St., Apt 201
Montpelier, VT 05602

Seller

Lawrence M. Cotnoir and Dolly L. Cotnoir

PO Box

Groton, VT 05046

Summa		sactions

Sale Price of Property Sale Price of Any Personal Property Included in Sale Adjustments for Items Paid by Seller in Advance City/Town Taxes 6/29/18 to 7/1/18 State County Taxes to Assessments to Claim 140 gallons \$2.95 Sale Price of Any Personal Property Included in Sale Adjustments for Items Paid by Seller in Advance City/Town Taxes 6/29/18 to 7/1/18 State County Taxes to Assessments to Claim County Taxes to County Taxes Taxes Advance State County Taxes Taxes Advance County Taxes Taxe		ummaries of Transactions	
Sale Price of Property Sale Price of Any Personal Property Included in Sale Adjustments for Items Paid by Seller in Advance City/Town Taxes 6/29/18 to 7/1/18 State County Taxes to All County Taxes to County Taxes to County Taxes to County Taxes to Sale Price of Any Personal Property Included in Sale Due from Seller at Closing County Taxes to Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Sale Price of Any Personal Property Included in Sale Adjustments for Items Unpaid by Seller City/Town Taxes to County Taxes to County Taxes to Calculation Calcu			404F 407 F4
Adjustments for Items Paid by Seller in Advance O3 City/Town Taxes 6/29/18 to 7/1/18 \$2 O4 County Taxes to O5 Assessments to O6 Oil, 140 gallons @ \$2.95 \$41 Due from Seller at Closing \$2.9,71 D1 Excess Deposit \$10,00 C2 Closing Costs Paid at Closing (J) \$1 C3 Existing Loan(s) Assumed or Taken Subject to Payoff of First Mortgage Loan Payoff of Second Mortgage Loan C4 Payoff of Second Mortgage Loan C5 Commission to Heney Realtors \$9,45 C8 Seller Credit C9 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller C6 City/Town Taxes to C7 County Taxes to C8 CALCULATION C6 CALCULATION Fotal Due to Seller at Closing \$315,437		Sale Price of Property	\$315,437.5 1 \$315,000.00
CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to States to		Sale Price of Any Personal Property Included in Sale	Ψο το, σου, σε
City/Town Taxes 6/29/18 to 7/1/18 City/Town Taxes to County Taxes T			
CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to States to County Taxes to States to County Taxes to County Taxe			
CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to States to County Taxes to States to County Taxes to County Taxe		The state of the s	
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CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to County T			
CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to States to		. ная пананаяная выпанавацыя мануную может поментуру — упьра к аланараную ин за нануумующего	
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CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to States to	* ** *	· · · · · · · · · · · · · · · · · · ·	
CALCULATION County Taxes 6/29/18 to 7/1/18 \$2 County Taxes to County T	Adju	stments for Items Paid by Seller in Advance	
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Of Oil, 140 gallons @ \$2.95 \$41 Due from Seller at Closing \$29,71 Excess Deposit \$10,00 Closing Costs Paid at Closing (J) \$1 Signature of First Mortgage Loan \$1 Payoff of First Mortgage Loan \$1 Commission to Heney Realtors \$9,45 Commission to Pall Spera \$9,45 Seller Credit \$80 Adjustments for Items Unpaid by Seller \$1 County Taxes to			
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01 Excess Deposit \$10,00 02 Closing Costs Paid at Closing (J) \$1 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437	06	Oil, 140 gallons @ \$2.95	\$413.00
01 Excess Deposit \$10,00 02 Closing Costs Paid at Closing (J) \$1 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437		теритини. Инпольтивальной подобление общение принципальной проделение принципальной пр	
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01 Excess Deposit \$10,00 02 Closing Costs Paid at Closing (J) \$1 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437		to an order that the the the the the the transmitted and the trans	
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01 Excess Deposit \$10,00 02 Closing Costs Paid at Closing (J) \$1 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437		Стантин подпинительного по	· 21 (10) (10, 0, 0, 10) (10, 10, 10, 10, 10, 10, 10, 10, 10, 10,
01 Excess Deposit \$10,00 02 Closing Costs Paid at Closing (J) \$1 03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437	Due	from Seller at Closing	\$29,710.00
03 Existing Loan(s) Assumed or Taken Subject to 04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 07 Commission to Pall Spera \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to 13 Assessments to 14 County Taxes to 15 Assessments to 16 CALCULATION Total Due to Seller at Closing \$315,437		Excess Deposit	\$10,000.00
04 Payoff of First Mortgage Loan 05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors \$9,45 07 Commission to Pall Spera \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437		Closing Costs Paid at Closing (J)	\$10.00
05 Payoff of Second Mortgage Loan 06 Commission to Heney Realtors 07 Commission to Pall Spera 08 Seller Credit 09 Attorney Fees to Field & Field 09 Attorney Fees to Field & Field Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437		Existing Loan(s) Assumed or Taken Subject to	
06 Commission to Heney Realtors \$9,45 07 Commission to Pall Spera \$9,45 08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437			to the body of the state of the
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08 Seller Credit 09 Attorney Fees to Field & Field \$80 Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437			\$9,450.00
Adjustments for Items Unpaid by Seller 10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437			Ψ0,100.00
10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437	09	Attorney Fees to Field & Field	\$800.00
10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437			**************************************
10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437		Charles the three share commencements are considered to the second commencement of the constraints and the constraints of the c	
10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437			
10 City/Town Taxes to 11 County Taxes to 12 Assessments to CALCULATION Total Due to Seller at Closing \$315,437	Adiu	stments for Items Unpaid by Seller	protection of the special statement
CALCULATION Total Due to Seller at Closing \$315,437			
CALCULATION Total Due to Seller at Closing \$315,437	11		
Total Due to Seller at Closing \$315,437	12	Assessments to	The control of the co
Total Due to Seller at Closing \$315,437		We see that the second of the	
Total Due to Seller at Closing \$315,437			
Total Due to Seller at Closing \$315,437		to a comme to the commendate of the property of the commendation and the	PPP 17 1 For School debased described
Total Due to Seller at Closing \$315,437		та табалын жаларын түрүн түрүн түрүн түрүн түрүн түрүн түрүн түрүү түүү түрүү түрүү түрүү түүү түүү түүү түүү түүү түүү түүү түүү түүүү түүү түүүү түүү түүүү түүүүү түүүү түүүүүү	
Total Due to Seller at Closing \$315,437			
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Total Due to Seller at Closing \$315,437		The state of the s	
Total Due to Seller at Closing \$315,437			
Total Due to Seller at Closing \$315,437			
Total Due to Seller at Closing \$315,437			
Total Due from Seller at Closing \$29.710			\$315,437.51
			\$29,710.00
Cash From X To Seller \$285,727	Cas	h From X To Seller	\$285,727.51

Contact	nformation

REAL ESTATE BI	
Name	Pall Spera Co. Realtors
Address	PO Box 507
	Morrisville, VT 05661-0507
ST License ID	083.0001361-BRCH
Contact	Nancy Durand
Contact ST	081.0004212
License ID	
Email	nancy.durand@pallspera.com
Phone	
REAL ESTATE B	ROKER (S)
Name	Heney Real Estate
Address	135 Washington St.
Man (M)	Barre, VT 05641
ST License ID	083.0090831
Contact	Sammi Norway
Contact ST	082.0106384
License ID	
Email	sammi@heney realtors.com
Phone	
SETTLEMENT AC	SENT
Name	Paul R. Bowles
Address	129 Pleasant Street
	Northfield, VT 05663
ST License ID	
Contact	Paul R. Bowles
Contact ST	229
License ID	
Email	prblaw@trans-video.net



Phone

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

802-279-0999

Closing Cost Details

		Seller-	Paid
	oan Costs	At Closing	Before Closing
A.	Origination Charges % of Loan Amount (Points)		
01	% of Loan Amount (Points)		
		,	
_			
В.	Services Borrower Did Not Shop For		1
	TO DEPOSE OF THE CONTROL OF T	CONTRACTOR OF THE PROPERTY OF	
		> 1000-100 - 1000 A 1000 A 1000 A 100 A 100 A 100 A 1000 A 100	
		g tradition and the state of th	
c.	Services Borrower Did Shop For		
·.	Services Dorrower Dia Silop For		
		4	
			<u>.</u>
		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
ora co-corcasow			***************************************
C	Other Costs		
Ε.	Taxes and Other Government Fees		
01 02	Recording Fees Deed \$30.00 Mortgage \$140.00  Transfer Taxes to State of VT	\$10.00	
UZ	Harster raxes to state of vi		
F.	Prepaids		
01	Homeowner's Insurance ( mo.)		
02	Mortgage Insurance ( mo.)		
03 04	Prepaid Interest( per day from to ) Property Taxes( mo.)		
G.	Initial Escrow Payment at Closing		
01	Initial Escrow Payment at Closing Homeowner's Insurance for month for mo.		
)2 )3	Mortgage Insurance ( per month for mo.)  Property Taxes ( per month for mo.)		JA
)4	Aggregate Adjustment		
			energia compressione en energia con en entre en
┧.	Other		
1	Appraisal Fee Refund to Other		
			PURIOR DAMAGE AND ADDRESS OF THE PROPERTY OF T
١.	TOTAL CLOSING COSTS	\$10.00	\$0.00

Confir	m Receipt		
By signi	ng, you are only confirming that you have received this form.	,	
Seller:	Lam M Ston		
	Lawrence M. Cotnoir	Date 6/29/2018	
Seller:	Willy L Chai		
	Dolly L. Cotnoir	Date 6/29/2018	

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4 TSodey NO ZLBOXXXXX 78:24 351-35104 06:29/18 10:26 40 

Member FDIC SD-058 6/15

All items accepted are subject to the terms of your account agreement Deposits may not be available for immediate withdrawal.

Transaction Receipt