

Sales Summary/Commission Sheet

Listing Information

MLS#: 4683288
2307 The Bend Road
Greensboro, VT 05842

Buyer's Information

Todd Fletcher & Lisa Fletcher
2307 The Bend Rd
Greensboro, VT 05842

Seller's Information

Mary Landon

,

Participant Information

Listing Agent: David Rowell |

Selling Agent: Angela Lambert | None |

Office: Peter D Watson Agency

Office: Pall Spera Company Realtors: Morrisville

Transaction Information

Sale Price: \$245,000.00
Close Date: 07/16/2018
Commission Rate: %
Total Transaction Commission: \$0.00

Any Concessions: No
Concessions Amount: \$0.00
Under Deposit w/in 30 Days: No
Amt. Rec'd by PSCO: \$7,350.00
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



B. TYPE OF LOAN:				6. File Number		7. Loan Number		8. Mortgage Insurance Case Number	
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.							
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins								
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 AND ADDRESS OF BORROWER: Todd B. Fletcher and Lisa J. Fletcher 1219 Gebbie Road Greensboro, VT 05842				E. NAME AND ADDRESS OF SELLER: Mary Landon 19 Weston Street Burlington, VT 05401			F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: 2307 The Bend Road Greensboro, VT 05841				H. SETTLEMENT AGENT: Law Office of Kristina I. Michelsen, PLLC 206 S. Main Street, P.O. Box 1304, Hardwick, VT 05843 (802) 535-7468			H. SETTLEMENT DATE July 16, 2018		DISBURSEMENT DATE July 16, 2018
				PLACE OF SETTLEMENT 206 S. Main Street, P.O. Box 1304, Hardwick, VT 05843					
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		245,000.00		401. Contract sales price		245,000.00			
102. Personal property				402. Personal property					
103. Settlement charges to borrower (from line 1400)		4,393.25		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		to		406. City/town taxes		to			
107. County taxes		to		407. County taxes		to			
108. Assessments		to		408. Assessments		to			
109. Oil, 156 gallons @ \$2.819		439.76		409. Oil, 156 gallons @ \$2.819		439.76			
110.				410.					
111.				411.					
112.				412.					
120. GROSS AMOUNT DUE FROM BORROWER:		249,833.01		420. GROSS AMOUNT DUE TO SELLER:		245,439.76			
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:					500. REDUCTIONS IN AMOUNT DUE TO SELLER:				
201. Deposit or earnest money		500.00		501. Excess deposit (see instructions)					
202. Principal amounts of new loan(s)				502. Settlement charges to seller (line 1400)		15,175.00			
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to					
204.				504. Payoff of first mortgage loan					
205.				505. Payoff of second mortgage loan					
206.				506. Deposit or earnest money		500.00			
207.				507. State of Vermont Use Valuation Assessment		3,540.10			
208.				508.					
209.				509.					
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:					ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:				
210. City/town taxes		7/1/2018 to 7/16/2018		260.90		510. City/town taxes		7/1/2018 to 7/16/2018	
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:		760.90		520. TOTAL REDUCTION IN AMOUNT DUE SELLER:		19,476.00			
300. CASH AT SETTLEMENT FROM/TO BORROWER:					600. CASH AT SETTLEMENT FROM/TO SELLER:				
301. Gross amount due from borrower (line 120)		249,833.01		601. Gross amount due to seller (line 420)		245,439.76			
302. Less amount paid by/for borrower (line 220)		760.90		602. Less total reductions in amount due seller (line 520)		19,476.00			
303. Cash (<input checked="" type="checkbox"/> From) (<input type="checkbox"/> To) Borrower		\$249,072.11		603. Cash (<input checked="" type="checkbox"/> To) (<input type="checkbox"/> From) Seller		\$225,963.76			

L SETTLEMENT CHARGES**700. TOTAL REAL ESTATE BROKER FEES****Division of commission (line 700) as follows:**

701. \$7,350.00 to Pall Spera
 702. \$7,350.00 to Peter D. Watson Agency
 703. Commission paid at settlement
 704.

**PAID FROM
BORROWER'S
FUNDS
AT
SETTLEMENT**

**PAID FROM
SELLER'S
FUNDS
AT
SETTLEMENT**

14,700.00

800. ITEMS PAYABLE IN CONNECTION WITH LOAN:

801. Our origination charge (from GFE # 1)
 802. Your credit or charge (points) for the specific interest rate chosen (from GFE # 2)
 803. Your adjusted origination charges (from GFE A)
 804. Appraisal fee to (from GFE # 3)
 805. Credit report to (from GFE # 3)
 806. Tax service fee to (from GFE # 3)
 807. Flood certification to (from GFE # 3)
 808.
 809.
 810.
 811.

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:

901. Daily interest charges from 7/16/2018 to 8/1/2018 (16 days) @ \$0.0000/day (from GFE # 10)
 902. Mortgage insurance premium for (from GFE # 3)
 903. Homeowner's insurance for to (from GFE # 11)
 904.
 905.
 906.

1000. RESERVES DEPOSITED WITH LENDER:

1001. Initial deposit for your escrow account (from GFE # 9)
 1002. Homeowner's insurance
 1003. Mortgage insurance
 1004. Property taxes
 1005.
 1006.
 1007.
 1008. Aggregate Accounting Adjustment \$0.00
 1009.

1100. TITLE CHARGES:

1101. Title services and lender's title insurance (from GFE # 4)
 1102. Settlement or closing fee to
 1103. Owner's title insurance to CATIC (from GFE # 5) 878.75
 1104. Lender's title insurance to CATIC
 1105. Lender's title policy limit
 1106. Owner's title policy limit \$245,000.00
 1107. Agent's portion of the total title insurance premium to Law Office of Kristina I. Michelsen, PLLC \$615.75
 1108. Underwriter's portion of the total title insurance premium to CATIC \$263.00
 1109.

1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:

1201. Government recording charges (from GFE # 7) 20.00
 1202. Deed \$ 20.00 Mortgage \$ Releases \$
 1203. Transfer taxes (from GFE # 8) 2,602.50
 1204. City/County tax/stamps Deed \$ Mortgage \$
 1205. State tax/stamps Deed \$ 2,602.50 Mortgage \$
 1206.
 1207.

1300. ADDITIONAL SETTLEMENT CHARGES:

1301. Required services that you can shop for (from GFE # 6)
 1302. Law Office of Kristina I. Michelsen, PLLC 892.00
 1303. Reid & Balivet 475.00
 1304.
 1305.

1400. TOTAL SETTLEMENT CHARGES

(enter on Line 103, Section J and line 502, Section K)

\$4,393.25

\$15,175.00

B=borrower S=seller L=lender R=broker I=investor O=other POC=paid outside closing by

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:


 Todd B. Fletcher

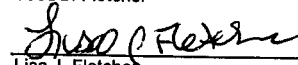
Date: 7/16/2018

Seller:


 Mary Landon

Date: 7/16/2018

Borrower:


 Lisa J. Fletcher

Date: 7/16/2018

Date: 7/16/2018

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:

Kristina I. Michelsen, Esq.

Date: 7/16/2018

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



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>July 16, 2018</u> Date of Closing: <u>July 16, 2018</u> <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
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Name of Building/Site:	
Physical Location:	<u>2307 The Bend Road</u>
(9-1-1 Address)	Street Name and Number,
	<u>Greensboro VT 05841</u>
	City/Town, Zip Code
Name of Seller:	<u>Mary S. Landon</u>
Name of Buyer:	<u>Todd & Lisa Fletcher</u>

SMOKE ALARMS	CARBON MONOXIDE ALARMS	OPERATIONAL
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <i>(combos)</i>	<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. <u>Date of Installation or</u> <u>Manufacture Date</u> <u>12/23/15</u>	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. <u>Date of Installation or</u> <u>Manufacture Date</u> <u>12/23/15</u>	All Smoke and Carbon Monoxide (Detectors) Alarms have been tested in accordance with the manufacturer's instructions and are in good working order. <u>also basement: 1/30/16</u>

CERTIFICATION FROM THE SELLER

I/We, Mary S. Landon 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

Mary S. Landon 7/16/18
Signature of Seller or legal representative 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.

[Signature] 7/16/18
Signature of Buyer or legal representative Date

[Signature] 7/16/18
Signature of Buyer or legal representative Date

FOR SECURITY PURPOSES, THE FACE OF THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND MICROPRINTING IN THE BORDER

CLIENT TRUST ACCOUNT
LAW OFFICE OF KRISTINA I. MICHELSEN
P.O. BOX 1304
HARDWICK, VT 05843
(802) 535-7468

UNION BANK
P.O. BOX 667
MORRISVILLE, VT 05661

1666

58-110/116

7/16/2018

PAY TO THE
ORDER OF

Pall Spera

\$ **7,350.00

Seven Thousand Three Hundred Fifty and 00/100*****

DOLLARS

MEMO

Fletcher-Real Estate Commission



SECURITY FEATURES INCLUDED. DETAILS ON BACK



Kristina I. Michelsen
AUTHORIZED SIGNATURE

⑈001666⑈ ⑆011601100⑆ 78 451 6⑈



**Deposit checks
using your
mobile device.**

.....
Download the apps
.....



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:28 351-35104 07/17/18 10:01 AM
A136CKC
XXXXXX6472 Ck Deposit \$7,350.00

Member FDIC SD-058 6/15