

Sales Summary/Commission Sheet

Listing Information

MLS#: 4652801
59 Eden Street
Hyde Park, VT 05655

Buyer's Information

Linda Cannon-Huffman
228 Ober Hill Road
Eden, Vt 05653

Seller's Information

Daniel Alaro

Participant Information

Listing Agent: The Team at Little River Realty |

Office: Little River Realty

Selling Agent: Nancy Pritchard | None |

Office: Pall Spera Company Realtors: Morrisville

Transaction Information

Sale Price: \$139,400.00
Close Date: 09/19/2018
Commission Rate: 5%
Total Transaction Commission: \$6,970.00

Any Concessions: No
Concessions Amount: \$0.00
Under Deposit w/in 30 Days: No
Amt. Rec'd by PSCO: \$3,485.00
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: | | | | | | | |
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> RHS | 3. <input type="checkbox"/> Conv. Unins. | 6. File Number | 7. Loan Number | 8. Mortgage Insurance Case Number | | |
| 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: Linda Cannon Huffman 59 Eden Street Hyde Park, VT 05655 | | | E. NAME AND ADDRESS OF SELLER: Daniel S. Alario 555 Weeks Hill Road Stowe, VT 05672 | | F. NAME AND ADDRESS OF LENDER: | | |
| G. PROPERTY LOCATION: 59 Eden Street Hyde Park, VT 05655 | | | H. SETTLEMENT AGENT: Stackpole & French, PLC P.O. Box 819, 255 Maple Street, Stowe, VT 056720819 (802) 253-7339 | | H. SETTLEMENT DATE September 19, 2018 | | DISBURSEMENT DATE September 19, 2018 |
| | | | PLACE OF SETTLEMENT P.O. Box 819, 255 Maple Street, Stowe, VT 056720819 | | | | |
| 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 | | 139,400.00 | | 401. Contract sales price | | 139,400.00 | |
| 102. Personal property | | | | 402. Personal property | | | |
| 103. Settlement charges to borrower (from line 1400) | | 2,001.30 | | 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 9/19/2018 to 9/30/2018 | | 86.91 | | 406. City/town taxes 9/19/2018 to 9/30/2018 | | 86.91 | |
| 107. County taxes to | | | | 407. County taxes to | | | |
| 108. Assessments to | | | | 408. Assessments to | | | |
| 109. | | | | 409. | | | |
| 110. | | | | 410. | | | |
| 111. | | | | 411. | | | |
| 112. | | | | 412. | | | |
| 120. GROSS AMOUNT DUE FROM BORROWER: | | 141,488.21 | | 420. GROSS AMOUNT DUE TO SELLER: | | 139,486.91 | |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: | | | | 500. REDUCTIONS IN AMOUNT DUE TO SELLER: | | | |
| 201. Deposit or earnest money | | | | 501. Excess deposit (see instructions) | | | |
| 202. Principal amounts of new loan(s) | | | | 502. Settlement charges to seller (line 1400) | | 6,990.00 | |
| 203. Existing loan(s) taken subject to | | | | 503. Existing loan(s) taken subject to | | | |
| 204. | | | | 504. Payoff of first mortgage loan | | 130,618.18 | |
| 205. | | | | 505. Payoff of second mortgage loan | | | |
| 206. | | | | 506. Hyde Park Electric Department | | 56.67 | |
| 207. | | | | 507. Hyde Park Water & Sewer Department | | 871.08 | |
| 208. | | | | 508. Nichols & Associates - Legal | | 500.00 | |
| 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: | | 0.00 | | 520. TOTAL REDUCTION IN AMOUNT DUE SELLER: | | 139,035.93 | |
| 300. CASH AT SETTLEMENT FROM/TO BORROWER: | | | | 600. CASH AT SETTLEMENT FROM/TO SELLER: | | | |
| 301. Gross amount due from borrower (line 120) | | 141,488.21 | | 601. Gross amount due to seller (line 420) | | 139,486.91 | |
| 302. Less amount paid by/for borrower (line 220) | | 0.00 | | 602. Less total reductions in amount due seller (line 520) | | 139,035.93 | |
| 303. Cash (<input checked="" type="checkbox"/> From) (<input type="checkbox"/> To) Borrower | | \$141,488.21 | | 603. Cash (<input checked="" type="checkbox"/> To) (<input type="checkbox"/> From) Seller | | \$450.98 | |

| L. SETTLEMENT CHARGES | | | | PAID FROM BORROWER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
|---|----|----------------------------------|----------|--|--|
| 700. TOTAL REAL ESTATE BROKER FEES | | | | | |
| Division of commission (line 700) as follows: | | | | | |
| 701. \$3,485.00 | to | Little River Realty | | | |
| 702. \$3,485.00 | to | Pall Spera Company Realtors, LLC | | | |
| 703. Commission paid at settlement | | | | | 6,970.00 |
| 704. | | | | | |
| 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 9/19/2018 to 10/1/2018 (12 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) | 900.00 | | |
| 1102. Settlement or closing fee to Stackpole & French | | \$900.00 | | | |
| 1103. Owner's title insurance to | | (from GFE # 5) | | | |
| 1104. Lender's title insurance to | | | | | |
| 1105. Lender's title policy limit | | | | | |
| 1106. Owner's title policy limit | | | | | |
| 1107. Agent's portion of the total title insurance premium to Stackpole & French, PLC | | | | | |
| 1108. Underwriter's portion of the total title insurance premium to CATIC | | | | | |
| 1109. | | | | | |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES: | | | | | |
| 1201. Government recording charges | | (from GFE # 7) | 30.00 | | 20.00 |
| 1202. Deed \$ 30.00 Mortgage \$ Releases \$ | | | | | |
| 1203. Transfer taxes | | (from GFE # 8) | 1,071.30 | | |
| 1204. City/County tax/stamps Deed \$ Mortgage \$ | | | | | |
| 1205. State tax/stamps Deed \$ 1,071.30 Mortgage \$ | | | | | |
| 1206. Recording - Power of Attorney | | \$20.00 | | | |
| 1207. | | | | | |
| 1300. ADDITIONAL SETTLEMENT CHARGES: | | | | | |
| 1301. Required services that you can shop for | | (from GFE # 6) | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1304. | | | | | |
| 1305. | | | | | |
| 1400. TOTAL SETTLEMENT CHARGES (enter on Line 103, Section J and line 502, Section K) | | | | \$2,001.30 | \$6,990.00 |

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: Linda Cannon Huffman

Date: 9/19/2018

Seller:

Daniel S. Alfio

Date: 9/19/2018

Date: 9/19/2018

Date: 9/19/2018

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:

Jeremy D. Hoff, Esq.

Stephanie J. Thompson Esq.

Date: 9/19/2018

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

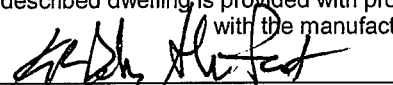
With the Requirements of the Law for Smoke and Carbon Monoxide (Detectors) Alarms in Single Family Owner-Occupied Dwellings

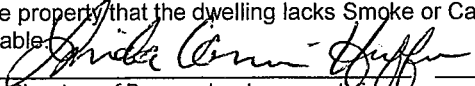
This form shall be used for all new dwellings and dwellings that are sold or transferred after January 1,
to comply with the requirements in 9 VSA § 2883(a).
All previous forms should be discarded

| | |
|--|--|
| Date: _____ Date of Closing: <u>9/19/2018</u> <input type="checkbox"/> New Construction <input checked="" type="checkbox"/> Sale or Transfer | For Technical Assistance Regarding Smoke and Carbon Monoxide (Detectors) Alarms visit firesafety.vermont.gov or contact the Division of Fire Safety |
|--|--|

| | |
|---|-------------------------|
| Name of Building/Site: _____ | |
| Physical Location: <u>59 Eden Street</u> (9-1-1 Address) | Street Name and Number, |
| <u>Hyde Park, VT 05655</u> | City/Town, Zip Code |
| Name of Seller: <u>Daniel S. Alario</u> | |
| Name of Buyer: <u>Linda Cannon Huffman</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. Date of Installation or 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. Date of Installation or 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>Daniel S. Alario</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 | | | |
|  Signature of Seller or legal representative | <u>9/19/18</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. | | | |
|  Signature of Buyer or legal representative | <u>9/19/18</u> Date | _____ Signature of Buyer or legal representative | _____ Date |

SMOKE ALARM REQUIREMENTS

Photoelectric-only type of smoke alarms are required to be installed in the vicinity of any bedrooms and on each level of a dwelling, new dwellings and dwellings that are sold or transferred, beginning January 1, 2009.

The law allows the use of photoelectric and carbon monoxide combination alarms but it does not allow ionization /photoelectric combination alarms to be used for these specific locations.

Smoke alarms save lives, prevent injuries, and minimize property damage by alerting people to a fire when a fire is still small. Smoke alarms need to be properly installed, maintained and replaced when needed.

CARBON MONOXIDE (CO) ALARM REQUIREMENTS

CO alarms are required to be installed in the vicinity of any bedrooms for all new dwellings and dwellings that are sold or transferred, beginning July 1, 2005.

Heating appliances that are not working properly are the major cause of unintentional carbon monoxide poisoning in Vermont. Other common sources include emergency generators or space heaters and motor vehicles left running in attached garages.

It is very important to be aware of the early signs of CO poisoning. Exposure to CO can mimic flu systems - headaches, dizziness, disorientation, nausea and fatigue. Higher levels of exposure will result in disorientation and drowsiness, leading to unconsciousness and death. Often the symptoms will be less when the person exposed to carbon monoxide leaves the building, only to have the symptoms reoccur when the person re-enters the building.

POWER SUPPLY FOR ALARMS

Smoke alarms installed in a dwelling constructed after January 1, 1994 and carbon monoxide alarms installed in a dwelling constructed after July 1, 2005 must be directly wired to the building electrical service and have a battery back up.

Alarms that are hard-wired into the home electrical system should be installed by a qualified electrician.

INSTALLATION INFORMATION

Choose smoke and carbon monoxide alarms that bear the label of Underwriters Laboratories or another nationally recognized testing laboratory.

Read and follow the manufacturers' instructions that are supplied with each alarm.

Install photoelectric-only smoke alarms in the vicinity of any bedrooms and on each level of a dwelling including the basement.

Install smoke alarms in each bedroom for additional protection and interconnect smoke alarms together so if one sounds an alarm, they all sound an alarm, to make sure the alarm is heard.

Mount smoke alarms on flat ceilings or on walls no further than 12" from the adjoining ceiling surface. Do not install a smoke alarm within 36" of a ceiling suspended fan, a supply register or the door to the bathroom or kitchen.

ALARM MAINTENANCE

Clean alarms monthly by gently vacuuming to remove dust and cobwebs to allow proper air flow through all vents.

Install a new battery in all alarms that require changing the battery at least once a year. Immediately install a new battery if an alarm "chirps," warning the battery is low.

Smoke and CO alarms don't last forever. Replace smoke alarms when they are 10 years old and carbon monoxide alarms when indicated in the manufacturer's instructions, or when indicated by a trouble alarm on the unit.

Test alarms each month, as indicated by the manufacturer's instructions.

OTHER FIRE SAFETY TIPS

Follow these simple safety rules to prevent hazardous situations in the home:

- 1) Use smoking materials properly. Never smoke in bed.
- 2) Keep matches or lighters away from children.
- 3) Store flammable materials in proper containers.
- 4) Keep electrical appliances in good condition and don't overload extension cords or electrical circuits.
- 5) Keep stoves, barbecue grills, fireplaces and chimneys grease- and debris-free.
- 6) Never leave anything cooking on the stove unattended.
- 7) Keep open flames, like candles, away from flammable materials.
- 8) Don't let rubbish accumulate.
- 9) Keep at least one working fire extinguisher on every floor.
- 10) Have an escape plan and make sure all family members know it.
- 11) Use generators or other fuel-powered machines outside the home. CO fumes are odorless and can quickly overwhelm you.
- 12) Inspect home heating equipment yearly and maintain them in good working order according to the manufacturer's instructions.
- 13) Sprinklers protect lives and property by keeping fires small. Because the sprinkler system reacts so quickly, it can dramatically reduce the heat, flames, and smoke produced in a fire. Home fire sprinklers can be installed in new or existing homes. If you are remodeling or building your home, install a home fire sprinkler system.



DIVISION OF FIRE SAFETY
Vermont Department of Public Safety

OFFICE OF THE STATE FIRE MARSHAL, STATE FIRE ACADEMY & STATE HAZ-MAT TEAM

Central Office Berlin 802-479-7561 State Fire Academy Office Pittsford 802-483-2755
Regional Offices Barre 802-479-4434 * Rutland 802-786-5867 * Springfield 802-885-8883 * Wadsworth 802-879-2300

firesafety.vermont.gov

29325

58-110/116

UNION BANK
STOWE, VT 05672

CHECK ARMOR

9/19/2018

STACKPOLE & FRENCH
TRUST ACCOUNT

PO BOX 819
STOWE, VT 05672

AY TO THE
RDER OF

Pall Spera Company Realtors

**3,485.00

\$

Three Thousand Four Hundred Eighty-Five and 00/100*****

DOLLARS

Pall Spera Company Realtors
P O Drawer 507
Morrisville, VT 05661



AUTHORIZED SIGNATURE

MEMO CannonHuffman/Alario - Commission

⑈029325⑈ ⑆011601100⑆ ⑈10 611 9⑈

Photo Safe Deposit

Details on Back



**Bring Online Banking
to 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:25 351-35103 09/21/19 02:04 PM

A136D2L

XXXXXX472 Ck Deposit

\$3,485.00

Member FDIC SD-058 6/15