



Pall Spera <pall.spera@pallspera.com>

Pall Spera Loan Application Explanation of real estate asset owned

1 message

Pall Spera <pall.spera@pallspera.com>

Wed, Jan 23, 2019 at 4:43 PM

To: Louis Spinelli <louise.spinelli@chase.com>

To Whom it may Concern

Re: 72 Main Street, Stowe, Vermont

Please be advised that I own in a 50/50% partnership property located at 62-72 Main Street in Stowe Vermont. It is a commercial property consisting of 2 commercial buildings. There is currently a tenant in #72 on a double net lease basis (meaning the tenants pay their expenses) related to the property they lease.

The property is free and clear with no mortgage on the property.

Yours Very Truly,

A handwritten signature in blue ink that reads 'Pall Spera'.

Pall Spera, President

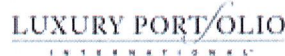
-- attachment: Town of Stowe Tax bill

**PALL SPERA, PRESIDENT**PALL SPERA COMPANY REALTORS, LLC | WWW.PALLSPERA.COM

1800 MOUNTAIN ROAD, PO BOX 539 | STOWE, VT 05672

T: 802.253.9771 x111 | C:561.762.8188 | PALL.SPERA@PALLSPERA.COM

Affiliate of:



Follow us:



PROPERTY TAX BILL

Payable by 5:00 PM of due date to:

TOWN OF STOWE

Mail to:

P.O. Box 730

Stowe, VT 05672-0730

Town of Stowe

67 Main Street, P O Box 730

Stowe, Vermont 05672-0730

802.253.6133

THIS IS THE ONLY BILL YOU WILL
RECEIVE. PLEASE SEND IT TO
NEW OWNER IF PROPERTY IS SOLD.

PARCEL ID	BILL DATE	TAX YEAR
01041.	07/01/2018	18-19

Description: 0.39 AC & DWL/OFFICE

Location: 72 MAIN ST

OWNER **WELLS NEWTON E & WELLS JASON A**
SPERA PALL
PO BOX 539
STOWE VT 05672

Taxes on real property are payable in four (4) equal installments, due as shown below. Taxes not paid when due are delinquent and payable to the collector of delinquent taxes. Interest at two (2) percent on any tax not paid on or before the due date will be charged per month or fraction thereof. Postmarks are accepted.

HOUSESITE TAX INFORMATION	
SPAN # 621-195-12166	SCL CODE: 195
TOTAL PARCEL ACRES	0.39
RETAIN FOR INCOME TAX PURPOSES	

ASSESSED VALUE	HOMESTEAD	NON RESIDENTIAL
REAL 784,600		784,600
TOTAL TAXABLE VALUE 784,600	UP 103,600	784,600
GRAND LIST VALUES 7,846.00		7,846.00
For more information about how education tax rates are determined, go online to: http://tax.vermont.gov/property-owners (A) PAID BY NEWTON'S CK#1225 8/2/18 CK#1227 11/8/18	TAX RATE NAME	TAX RATE x GRAND LIST = TAXES
	Town	0.4130 x7,846.00= 3240.38
	Farmers Contracts	0.0048 x7,846.00= 37.66
	NON RESIDENTIAL EDUCATION	1.6421 x7,846.00= 12883.92
UP 2,530.40 or 18.6%		
PAYMENT DUE DATE(S) AND AMOUNT(S)		
08/10/2018 4040.49	11/10/2018 (A) 4040.49	02/10/2019 (A) 4040.49
		05/10/2019 4040.49
A letter from the State explained the details of this payment		TOTAL TAX 16161.96
		STATE PAYMT
		NET TAX DUE 16161.96

EASTERN SYSTEMS 800.223.0101

DETACH THE STUBS BELOW AND RETURN WITH YOUR PAYMENT



PALL D SPERA
SUSAN M SPERA
PO BOX 539
STOWE VT 05672-0539

Statement of Accounts

0271310305

Statement Date

January 10, 2019

Days in stmt period

31

[Back of Statement \(Checking Account\)](#)

[Back of Statement \(CD or Savings\)](#)



[View as PDF](#)

Direct Inquiries to:
CALL CENTER
1-800-894-0300
People's United Bank, N.A.
1069 Mountain Road
Stowe VT 05672

1/23/19
I certify these
statements are
true and accurate
Pall Spera

Statement Summary

Account	Number	Ending Balance
Premier Advantage Checking	0271310305	\$705,624.36

Premier Advantage Checking 0271310305

Account Contact(s):

PALL D SPERA
SUSAN M SPERA

Average balance	\$177,598.66
Interest paid year to date	\$3.02

Date	Description	Additions	Subtractions	Balance
12-10	Beginning balance			\$21,703.50
12-13	#ACH Withdrawal Paypal Inst Xfer 181213		\$6.95-	\$21,696.55
12-14	#ATM Withdrawal Cash Withdrawal Terminal DCF0 1069 Mountain RD Stowe VT XXXXXXXXXXXX1911		\$120.00-	\$21,576.55
12-17	#ACH Withdrawal Paypal Inst Xfer 181217		\$34.00-	\$21,542.55
12-17	#ACH Withdrawal Paypal Inst Xfer 181217		\$17.24-	\$21,525.31
12-17	#ACH Withdrawal Paypal Inst Xfer 181217		\$45.00-	\$21,480.31

12-18	#ACH Withdrawal Prog Northern Ins Prem 181218		\$328.66-	\$21,151.65
12-19	#ACH Credit SSA Treas 310 Xxsoc Sec 181219	\$2,593.00		\$23,744.65
12-19	#Deposit Br 327	\$18,000.00		\$41,744.65
12-19	#Checking Withdrawal Br 327		\$1,300.00-	\$40,444.65
12-19	#ACH Withdrawal Bank Of America Payment 181219		\$1,900.00-	\$38,544.65
12-20	#ACH Withdrawal Paypal Inst Xfer 181220		\$35.50-	\$38,509.15
12-21	#ACH Withdrawal Old Marsh Golf C 00144832 181220		\$20,108.00-	\$18,401.15
12-24	<u>Check 8534</u> <u>Br 327</u>		\$281.40-	\$18,119.75
12-26	#ACH Withdrawal Adt Security Ser Adtpapach 181225		\$61.38-	\$18,058.37
12-28	#ACH Withdrawal Paypal Inst Xfer 181228		\$26.95-	\$18,031.42
12-31	<u>Check 8544</u>		\$280.99-	\$17,750.43
01-02	<u>Check 8535</u>		\$155.00-	\$17,595.43
01-04	#Checking Deposit Br 327	\$700,000.00		\$717,595.43
01-09	#ACH Withdrawal Amex Epayment ACH Pmt 190109		\$7,500.00-	\$710,095.43
01-10	#ACH Withdrawal Bank Of America Payment 190110		\$1,300.00-	\$708,795.43
01-10	#ACH Withdrawal Bank Of America Payment 190110		\$3,151.08-	\$705,644.35
01-10	<u>Check 8546</u>		\$23.01-	\$705,621.34
01-10	#Interest	\$3.02		\$705,624.36
01-10	Ending totals	\$720,596.02	\$36,675.16-	\$705,624.36

INTEREST INFORMATION

Annual percentage yield earned	0.02%
Interest-bearing days	31
Average balance for APY	\$177,598.66
Interest earned	\$3.02

OVERDRAFT/RETURN ITEM FEES

PS

	Total for this Period	Total prior year-to-date
Total Overdraft Fees	\$0.00	\$296.00
Total Returned Item Fees	\$0.00	\$74.00

4 Enclosures

Number	Date	Amount	Number	Date	Amount
<u>8534</u>	December 24, 2018	\$281.40-	<u>8544</u> *	December 31, 2018	\$280.99-
<u>8535</u>	January 02, 2019	\$155.00-	<u>8546</u> *	January 10, 2019	\$23.01-

* Skip in check sequence

PS



Re: Deposit Transaction History for Pall D Spera

Below is a detailed report of the transactions that have been posted to your deposit account #XXXXXX-0305 as of January 23, 2019:

Date	Check Number	Amount	Description	Balance	Status	Effective Date
		2,470.84	Ach withdrawal	0.00	Intraday	
01/18/2019			Daily Balance	704,265.67		
01/18/2019		328.66	Ach withdrawal	704,265.67		
01/17/2019			Daily Balance	704,594.33		
01/17/2019		48.00	Ach withdrawal	704,594.33		
01/17/2019		400.00	Atm withdrawal	704,642.33		
01/16/2019			Daily Balance	705,042.33		
01/16/2019		2,299.10	Ach credit	705,042.33		
01/15/2019			Daily Balance	702,743.23		
01/15/2019		220.00	Atm withdrawal	702,743.23		
01/14/2019			Daily Balance	702,963.23		
01/14/2019	8548	190.00	Check	702,963.23		
01/14/2019	8547	27.40	Otc check	703,153.23		
01/14/2019		2,443.73	Ach withdrawal	703,180.63		
01/10/2019			Daily Balance	705,624.36		
01/10/2019		3.02	Interest	705,624.36		
01/10/2019	8546	23.01	Check	705,621.34		
01/10/2019		3,151.08	Ach withdrawal	705,644.35		
01/10/2019		1,300.00	Ach withdrawal	708,795.43		
01/09/2019			Daily Balance	710,095.43		
01/09/2019		7,500.00	Ach withdrawal	710,095.43		
01/04/2019			Daily Balance	717,595.43		
01/04/2019		700,000.00	Checking deposit	717,595.43		
01/02/2019			Daily Balance	17,595.43		
01/02/2019	8535	155.00	Check	17,595.43		
12/31/2018			Daily Balance	17,750.43		
12/31/2018	8544	280.99	Check	17,750.43		
12/28/2018			Daily Balance	18,031.42		
12/28/2018		26.95	Ach withdrawal	18,031.42		
12/26/2018			Daily Balance	18,058.37		
12/26/2018		61.38	Ach withdrawal	18,058.37		
12/24/2018			Daily Balance	18,119.75		
12/24/2018	8534	281.40	Otc check	18,119.75		
12/21/2018			Daily Balance	18,401.15		
12/21/2018		20,108.00	Ach withdrawal	18,401.15		
12/20/2018			Daily Balance	38,509.15		
12/20/2018		35.50	Ach withdrawal	38,509.15		

PS

12/19/2018			Daily Balance	38,544.65
12/19/2018		1,900.00	Ach withdrawal	38,544.65
12/19/2018		1,300.00	Checking withdrawal	40,444.65
12/19/2018		18,000.00	Deposit	41,744.65
12/19/2018		2,593.00	Ach credit	23,744.65
12/18/2018			Daily Balance	21,151.65
12/18/2018		328.66	Ach withdrawal	21,151.65
12/17/2018			Daily Balance	21,480.31
12/17/2018		45.00	Ach withdrawal	21,480.31
12/17/2018		17.24	Ach withdrawal	21,525.31
12/17/2018		34.00	Ach withdrawal	21,542.55
12/14/2018			Daily Balance	21,576.55
12/14/2018		120.00	Atm withdrawal	21,576.55
12/14/2018		0.00	Atm balance inquiry	21,696.55
12/13/2018			Daily Balance	21,696.55
12/13/2018		6.95	Ach withdrawal	21,696.55
12/10/2018			Daily Balance	21,703.50
12/10/2018		1.23	Interest	21,703.50
12/10/2018	8496	50,000.00	Check	21,702.27
12/07/2018			Daily Balance	71,702.27
12/07/2018	8492	345.00	Check	71,702.27
12/07/2018	8490	360.00	Check	72,047.27
12/06/2018			Daily Balance	72,407.27
12/06/2018	8532	894.75	Otc check	72,407.27
12/04/2018			Daily Balance	73,302.02
12/04/2018		2,100.00	Ach withdrawal	73,302.02
12/03/2018			Daily Balance	75,402.02
12/03/2018		7,000.00	Ach withdrawal	75,402.02
12/03/2018		179.95	Ach withdrawal	82,402.02
11/30/2018			Daily Balance	82,581.97
11/30/2018		500.00	Checking withdrawal	82,581.97
11/29/2018			Daily Balance	83,081.97
11/29/2018	8452	125.00	Check	83,081.97
11/28/2018			Daily Balance	83,206.97
11/28/2018	8491	800.00	Check	83,206.97
11/26/2018			Daily Balance	84,006.97
11/26/2018		50.95	Ach withdrawal	84,006.97
11/26/2018		57.32	Ach withdrawal	84,057.92
11/23/2018			Daily Balance	84,115.24
11/23/2018		61.50	Ach withdrawal	84,115.24
11/23/2018		85.00	Ach credit	84,176.74
11/21/2018			Daily Balance	84,091.74
11/21/2018		325.00	Ach withdrawal	84,091.74
11/21/2018		2,593.00	Ach credit	84,416.74
11/20/2018			Daily Balance	81,823.74
11/20/2018		17.18	Ach withdrawal	81,823.74
11/20/2018		26.99	Ach withdrawal	81,840.92
11/20/2018		328.74	Ach withdrawal	81,867.91
11/19/2018			Daily Balance	82,196.65
11/19/2018		8.45	Ach withdrawal	82,196.65
11/19/2018		37.35	Ach withdrawal	82,205.10
11/19/2018		21.49	Ach withdrawal	82,242.45
11/19/2018		22.65	Ach withdrawal	82,263.94
11/19/2018		35.99	Ach withdrawal	82,286.59
11/19/2018		29.70	Ach withdrawal	82,322.58
11/19/2018		500.00	Checking withdrawal	82,352.28



11/16/2018			Daily Balance	82,852.28
11/16/2018		120.33	Ach credit	82,852.28
11/15/2018			Daily Balance	82,731.95
11/15/2018		204.74	Ach withdrawal	82,731.95
11/15/2018		1,435.00	Ach withdrawal	82,936.69
11/14/2018			Daily Balance	84,371.69
11/14/2018	8489	55,000.00	Otc check	84,371.69
11/13/2018			Daily Balance	139,371.69
11/13/2018		120.33	Ach withdrawal	139,371.69

Prepared by: Courtney Pray