



Pall Spera &lt;pall.spera@pallspera.com&gt;

## Pall Spera Loan Application Explanation of real estate asset owned

1 message

Pall Spera &lt;pall.spera@pallspera.com&gt;

Wed, Jan 23, 2019 at 4:43 PM

To: Louis Spinelli &lt;louise.spinelli@chase.com&gt;

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](http://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](mailto: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 &amp; 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	784,600			
GRAND LIST VALUES		7,846.00	7,846.00			
For more information about how education tax rates are determined, go online to: <a href="http://tax.vermont.gov/property-owners">http://tax.vermont.gov/property-owners</a>  (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%		
<b>▼▼ PAYMENT DUE DATE(S) AND AMOUNT(S) ▼▼</b>						
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		
				<b>TOTAL TAX</b>	16161.96	
				<b>STATE PAYMT</b>		
				<b>NET TAX DUE</b>	<b>16161.96</b>	

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

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

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

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



[View as PDF](#)

## 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



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	
<b>01/18/2019</b>			<b>Daily Balance</b>	<b>704,265.67</b>		
01/18/2019		328.66	Ach withdrawal	704,265.67		
<b>01/17/2019</b>			<b>Daily Balance</b>	<b>704,594.33</b>		
01/17/2019		48.00	Ach withdrawal	704,594.33		
01/17/2019		400.00	Atm withdrawal	704,642.33		
<b>01/16/2019</b>			<b>Daily Balance</b>	<b>705,042.33</b>		
01/16/2019		2,299.10	Ach credit	705,042.33		
<b>01/15/2019</b>			<b>Daily Balance</b>	<b>702,743.23</b>		
01/15/2019		220.00	Atm withdrawal	702,743.23		
<b>01/14/2019</b>			<b>Daily Balance</b>	<b>702,963.23</b>		
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		
<b>01/10/2019</b>			<b>Daily Balance</b>	<b>705,624.36</b>		
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		
<b>01/09/2019</b>			<b>Daily Balance</b>	<b>710,095.43</b>		
01/09/2019		7,500.00	Ach withdrawal	710,095.43		
<b>01/04/2019</b>			<b>Daily Balance</b>	<b>717,595.43</b>		
01/04/2019		700,000.00	Checking deposit	717,595.43		
<b>01/02/2019</b>			<b>Daily Balance</b>	<b>17,595.43</b>		
01/02/2019	8535	155.00	Check	17,595.43		
<b>12/31/2018</b>			<b>Daily Balance</b>	<b>17,750.43</b>		
12/31/2018	8544	280.99	Check	17,750.43		
<b>12/28/2018</b>			<b>Daily Balance</b>	<b>18,031.42</b>		
12/28/2018		26.95	Ach withdrawal	18,031.42		
<b>12/26/2018</b>			<b>Daily Balance</b>	<b>18,058.37</b>		
12/26/2018		61.38	Ach withdrawal	18,058.37		
<b>12/24/2018</b>			<b>Daily Balance</b>	<b>18,119.75</b>		
12/24/2018	8534	281.40	Otc check	18,119.75		
<b>12/21/2018</b>			<b>Daily Balance</b>	<b>18,401.15</b>		
12/21/2018		20,108.00	Ach withdrawal	18,401.15		
<b>12/20/2018</b>			<b>Daily Balance</b>	<b>38,509.15</b>		
12/20/2018		35.50	Ach withdrawal	38,509.15		



<b>12/19/2018</b>			<b>Daily Balance</b>	<b>38,544.65</b>
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
<b>12/18/2018</b>			<b>Daily Balance</b>	<b>21,151.65</b>
12/18/2018		328.66	Ach withdrawal	21,151.65
<b>12/17/2018</b>			<b>Daily Balance</b>	<b>21,480.31</b>
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
<b>12/14/2018</b>			<b>Daily Balance</b>	<b>21,576.55</b>
12/14/2018		120.00	Atm withdrawal	21,576.55
12/14/2018		0.00	Atm balance inquiry	21,696.55
<b>12/13/2018</b>			<b>Daily Balance</b>	<b>21,696.55</b>
12/13/2018		6.95	Ach withdrawal	21,696.55
<b>12/10/2018</b>			<b>Daily Balance</b>	<b>21,703.50</b>
12/10/2018		1.23	Interest	21,703.50
12/10/2018	8496	50,000.00	Check	21,702.27
<b>12/07/2018</b>			<b>Daily Balance</b>	<b>71,702.27</b>
12/07/2018	8492	345.00	Check	71,702.27
12/07/2018	8490	360.00	Check	72,047.27
<b>12/06/2018</b>			<b>Daily Balance</b>	<b>72,407.27</b>
12/06/2018	8532	894.75	Otc check	72,407.27
<b>12/04/2018</b>			<b>Daily Balance</b>	<b>73,302.02</b>
12/04/2018		2,100.00	Ach withdrawal	73,302.02
<b>12/03/2018</b>			<b>Daily Balance</b>	<b>75,402.02</b>
12/03/2018		7,000.00	Ach withdrawal	75,402.02
12/03/2018		179.95	Ach withdrawal	82,402.02
<b>11/30/2018</b>			<b>Daily Balance</b>	<b>82,581.97</b>
11/30/2018		500.00	Checking withdrawal	82,581.97
<b>11/29/2018</b>			<b>Daily Balance</b>	<b>83,081.97</b>
11/29/2018	8452	125.00	Check	83,081.97
<b>11/28/2018</b>			<b>Daily Balance</b>	<b>83,206.97</b>
11/28/2018	8491	800.00	Check	83,206.97
<b>11/26/2018</b>			<b>Daily Balance</b>	<b>84,006.97</b>
11/26/2018		50.95	Ach withdrawal	84,006.97
11/26/2018		57.32	Ach withdrawal	84,057.92
<b>11/23/2018</b>			<b>Daily Balance</b>	<b>84,115.24</b>
11/23/2018		61.50	Ach withdrawal	84,115.24
11/23/2018		85.00	Ach credit	84,176.74
<b>11/21/2018</b>			<b>Daily Balance</b>	<b>84,091.74</b>
11/21/2018		325.00	Ach withdrawal	84,091.74
11/21/2018		2,593.00	Ach credit	84,416.74
<b>11/20/2018</b>			<b>Daily Balance</b>	<b>81,823.74</b>
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
<b>11/19/2018</b>			<b>Daily Balance</b>	<b>82,196.65</b>
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



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

---

Prepared by: Courtney Pray