

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS that **GRISTMILL BUILDERS, LTD.**, a Vermont Corporation having its principal place of business in Stowe, Vermont, and **NORSTAR HOLDINGS, LLC**, a Delaware Limited Liability Company (Grantors), in consideration of **TEN AND MORE DOLLARS** paid to their full satisfaction by **ZEV D. NIJENSOHN** and **LYNDA A. NIJENSOHN**, of Fairfield, Connecticut (Grantees), by these presents do freely **GIVE, GRANT, SELL, CONVEY AND CONFIRM** unto the said Grantees, **ZEV D. NIJENSOHN** and **LYNDA A. NIJENSOHN**, husband and wife as tenants by the entirety, and their heirs and assigns forever, certain land and premises (the "Premises") located in the Town of Stowe, County of Lamoille, and State of Vermont, described as follows, viz:

Being all and the same land and premises conveyed to Gristmill Builders, Ltd. and Norstar Holdings, LLC by Warranty Deed of 232511 Investments Ltd., d/b/a Stowe Highlands, dated March 29, 2002 and recorded at Volume 461, Pages 314-16 of the Stowe Land Records; and being more particularly described therein as follows:

Being Lot No. 4-17 located upon Parcel 4 of Stowe Highlands, Stowe, Vermont as depicted upon a boundary plan entitled "STOWE HIGHLANDS, Stowe, Vermont, Interior Boundary Plan for Parcel 4", prepared by Trudell Consulting Engineers, Inc., dated September 26, 1994, revised on April 7, 1999 and recorded at Map Book 12, Page 17 on August 17, 1999 and rerecorded on February 1, 2000 at Map Book 12, Page 44 of the Stowe Land Records.

Lot No. 4-17 contains 0.52 acre, more or less, and is described by metes and bounds as depicted upon said boundary plan and is specifically benefited by and subject to the service easements for roads, power, water and sewer as depicted upon a site plan entitled "STOWE CLUB HIGHLANDS, Stowe, Vermont, Parcel 4 Site Plan", dated August 31, 1992, revised April 28, 1999 and recorded at Map Book 12, Page 16 of the Stowe Land Records on August 17, 1999 and subject to the Declaration and Protective Covenants of the Stowe Highlands Village Houses dated December 22, 1999 and recorded at Book 394, Page 176 of the Stowe Land Records and First Amendment dated September 18, 2000 and recorded at Book 410, Page 164.

This conveyance is made subject to those protective covenants, conditions, easements, rights of way, permits and permit amendments set forth or referred to in the aforesaid deed.

This conveyance is also made subject to and with the benefit of all utility easements, spring rights and water rights, easements for ingress and egress and rights incident to each of the same, as may appear of record; provided, however, that this paragraph shall not reinstate any such interest extinguished heretofore by provisions of the Vermont Marketable Record

Title Act as set forth in Title 27 Vermont Statutes Annotated §§601-606 and any amendments thereto.

For further particulars of description of the Premises, reference is hereby made to the deed(s) and instrument(s) recited hereinbefore and the descriptions and references contained therein.

TO HAVE AND TO HOLD said granted Premises, with all the privileges and appurtenances thereof, to the said Grantees, **ZEV D. NIJENSOHN** and **LYNDA A. NIJENSOHN**, husband and wife as tenants by the entirety, and their heirs and assigns, to their own use and behoof forever.

And the said Grantors, **GRISTMILL BUILDERS, LTD.** and **NORSTAR HOLDINGS, LLC**, for them and their heirs and assigns, do covenant with the said Grantees, **ZEV D. NIJENSOHN** and **LYNDA A. NIJENSOHN**, husband and wife as tenants by the entirety, and their heirs and assigns, that until the enrolling of these presents we are the sole owners of the Premises, that we have good right and title to convey the same in the manner aforesaid, and that the Premises are **FREE FROM EVERY ENCUMBRANCE**, except as aforesaid.

And the said Grantors, **GRISTMILL BUILDERS, LTD.** and **NORSTAR HOLDINGS, LLC**, hereby engage to **WARRANT AND DEFEND** the same against all lawful claims whatever, except as aforesaid.

Dated at Stowe, Vermont, on this 4 day of April, 2003.

In Presence Of:

GRISTMILL BUILDERS, LTD.

[Signature]
Witness

By:

[Signature]
Brendan O'Reilly, Duly Authorized Agent

STATE OF VERMONT
COUNTY OF LAMOILLE, SS.

At Stowe, in said County, on this 4th day of April, 2003, **Brendan O'Reilly**, duly authorized agent of **Gristmill Builders, Ltd.**, personally appeared, and he acknowledged this instrument, by him sealed and subscribed, to be his free act and deed and the free act and deed of **Gristmill Builders, Ltd.**

Before me

[Signature]
Notary Public

My Commission Expires: 2/10/07

Dated at Boston, Massachusetts on this 3 day of April, 2003.

In Presence Of:

NORSTAR HOLDINGS, LLC

Christopher Collins
Witness

By:

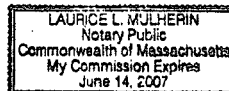
Christopher Collins
Christopher Collins, Duly Authorized Agent

COMMONWEALTH OF MASSACHUSETTS
COUNTY OF Suffolk, SS.

At Boston, in said County, on this 3rd day of April, 2003, **Christopher Collins**, duly authorized agent of **Norstar Holdings, LLC**, personally appeared, and he acknowledged this instrument, by him sealed and subscribed, to be his free act and deed and the free act and deed of **Norstar Holdings, LLC**.

Before me

Laurice L. Mulherin
Notary Public



TRANSFER TAX RECEIVED APR 08 2003
ALISON K. LEWIS, TOWN CLERK, STOWE, VT.

Stowe, VT. Record Received
APR 08 2003 at 11:41 AM
Alison K. Lewis, Town Clerk

SKETCH/AREA TABLE ADDENDUM

Case No Nijensohn

File No H6595

Property Address 11 Kirkwood Lane

City Stowe

County Lamoille

State VT

Zip 05672

Borrower Lynda Nijensohn

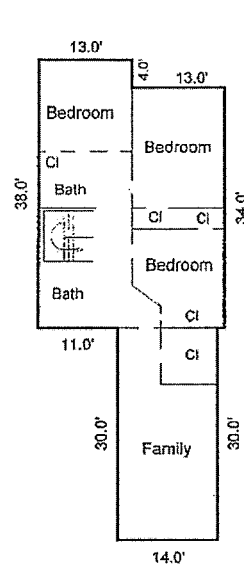
Lender/Client Lynda Nijensohn

L/C Address 15 Lewis Path, Wayland, MA 01778

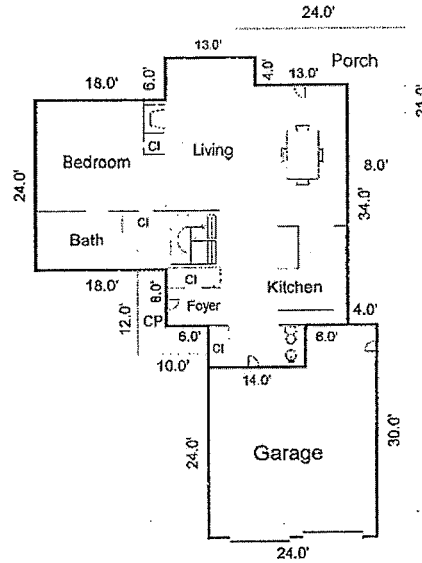
Appraiser Name Larry D. Sands

Appr Address Luce Hill Appraisal Assoc, Stowe, VT. 05672

IMPROVEMENTS SKETCH



Upper Level



Main Level

Comments:

AREA CALCULATIONS

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1452.0	1452.0
GLA2	Second Floor	1356.0	1356.0
P/P	Front porch	72.0	
	Back porch	284.0	356.0
GAR	Garage	636.0	636.0
Net LIVABLE Area		(Rounded)	2808

LIVING AREA BREAKDOWN		
Breakdown		Subtotals
First Floor		
6.0 x 14.0		84.0
18.0 x 24.0		432.0
26.0 x 34.0		884.0
4.0 x 13.0		52.0
Second Floor		
14.0 x 30.0		420.0
26.0 x 34.0		884.0
4.0 x 13.0		52.0
7 Items	(Rounded)	2808

PLAT MAP ADDENDUM

Borrower Lynda Nijensohn

Property Address 11 Kirkwood Lane

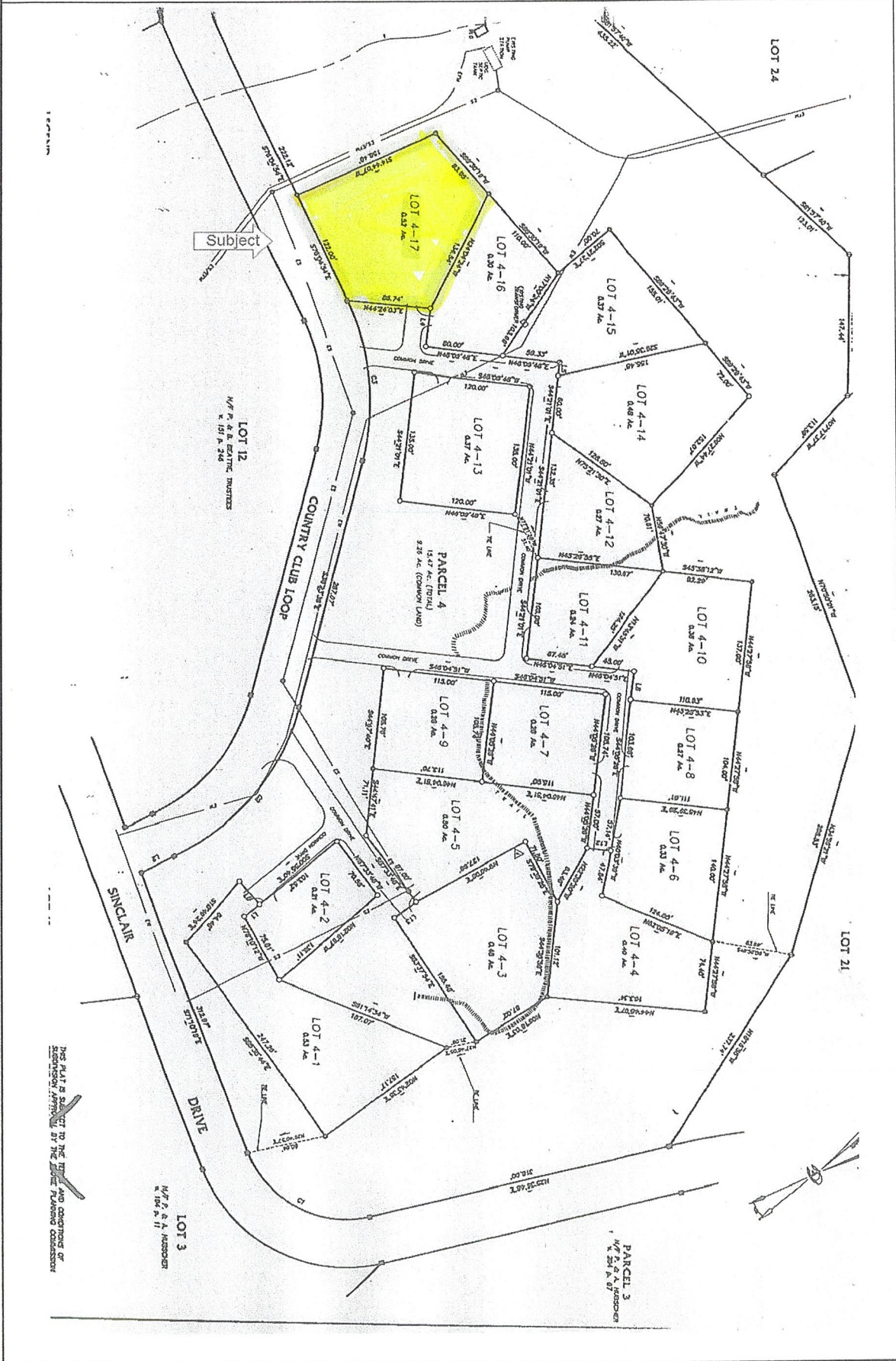
City Stowe

County Lamoille

State VT

Zip Code 05672

Lender/Client Lynda Nijensohn, 15 Lewis Path, Wayland, MA 01778



Itemized Property Costs: (All Data on this Cost Sheet Is for Assessment Purposes only)

From Table: MAIN Section 1

Record # 2524

Parcel ID: 27064417	Span #: 621-195-11206	Last Inspected: 06/15/2012	Insp. By: Refsl
Owner(s): NIJENSOHN ZEV D & LYND A	Sale Price: 540,000	Book: 509	Validity: Yes
	Sale Date: 04/08/2003	Page: 19	
Location: 11 KIRKWOOD LN	Bldg Type: Single	Quality: 6.00	
Stowe, Vermont	Style: 1.5 Fin	Year Built: 2002	
Description: 0.52 AC & DWL	Above Grade Living Area: 2838	Fin Bsmt Living A: 0	
Tax Map #: 10-116.417	Total Rooms: 9	Total Bedrooms: 4	Fin Bsmt: No Data
	1/2 Baths: 1	3/4 Baths: 0	Full Baths: 4

Item	Description	Percent	Quantity	Unit Cost	Total
BASE COST					
AVERAGE BASE VALUE			2,838.00	120.42	341,752
STYLE ADJUSTMENT	1.5 Fin	92.00			314,412
DESIGN MULTIPLIER	NoData				314,412
SIDING MULTIPLIER	Wood Frame				314,412
HALF BATHS			1.00	3,000.00	
3/4 BATHS				4,000.00	
FULL BATHS			4.00	6,000.00	
BATH QUALITY FACTOR		175.00		27,000.00	47,251
Exterior Wall #1:	WdSiding				
ADJUSTMENTS					
Roof #1:	CompShg	100.00			
Heat/cooling #1:	HW BB/ST	100.00	2,838.00		
Energy Adjustment	Good		2,838.00		
Foundation Adjustment	SF Mod Hil				
ADJUSTED BASE COST					361,663
ADDITIONAL FEATURES					
Dormers			16.00	225.00	3,600
Fireplaces	1.5 Fin / Single		1.00	8,500.00	8,500
Features #1:	Canopy		24.00	15.00	360
Porch #1:	Cov-Porch		72.00	45.00	3,240
Porch #2:	Cov-Porch		284.00	45.00	12,780
BASEMENT BASE COST			1,452.00	22.58	32,786
Garage/Shed #1:	Builtin		636.00	38.00	24,168
Subtotal					447,096
Local multiplier		0.90			
REPLACEMENT COST NEW					402,386
Condition	Very Good	Percent			
Physical depreciation		9.00			-36,215
Functional depreciation					
Economic depreciation					
REPLACEMENT COST NEW LESS DEPRECIATION					366,200
LAND PRICES	Size	Nbhd Mult	Grade	Depth/Rate	
SI Bldg Lot	0.52	1.30	1.20		174,700
SITE IMPROVEMENTS	Hsite/Hstd	Quantity	Quality		
Water	y / y	Typical	Average		7,000
Sewer	y / y	Typical	Average		10,000
Landscape	y / y	Typical	Good		20,000
TOTAL PROPERTY VALUE					577,900
NOTES			HOUSESITE VALUE :		577,900
			HOMESTEAD VALUE :		577,900

Itemized Property Costs: (All Data on this Cost Sheet Is for Assessment Purposes only)

From Table: MAIN Section 1

Record # 2524

Parcel ID: 27064417	Span #: 621-195-11206	Last Inspected: 06/15/2012	Insp. By: Refsl
Owner(s): NIJENSOHN ZEV D & LYND A		Sale Price: 540,000	Book: 509 Validity: Yes
		Sale Date: 04/08/2003	Page: 19
Location: 11 KIRKWOOD LN		Bldg Type: Single	Quality: 6.00
Stowe, Vermont		Style: 1.5 Fin	Year Built: 2002
Description: 0.52 AC & DWL		Above Grade Living Area: 2838	Fin Bsmt Living A: 0
Tax Map #: 10-116.417		Total Rooms: 9 Total Bedrooms: 4	Fin Bsmt: No Data
		1/2 Baths: 1 3/4 Baths: 0	Full Baths: 4

Item	Description	Percent	Quantity	Unit Cost	Total
2012:	Refusal to enter property or take pictures, per owner.				

SKETCH/AREA TABLE ADDENDUM

Parcel No 27-064.417

Property Address 11 Kirkwood Lane

City Stowe

County Lamoille

State VT

Zip 05672

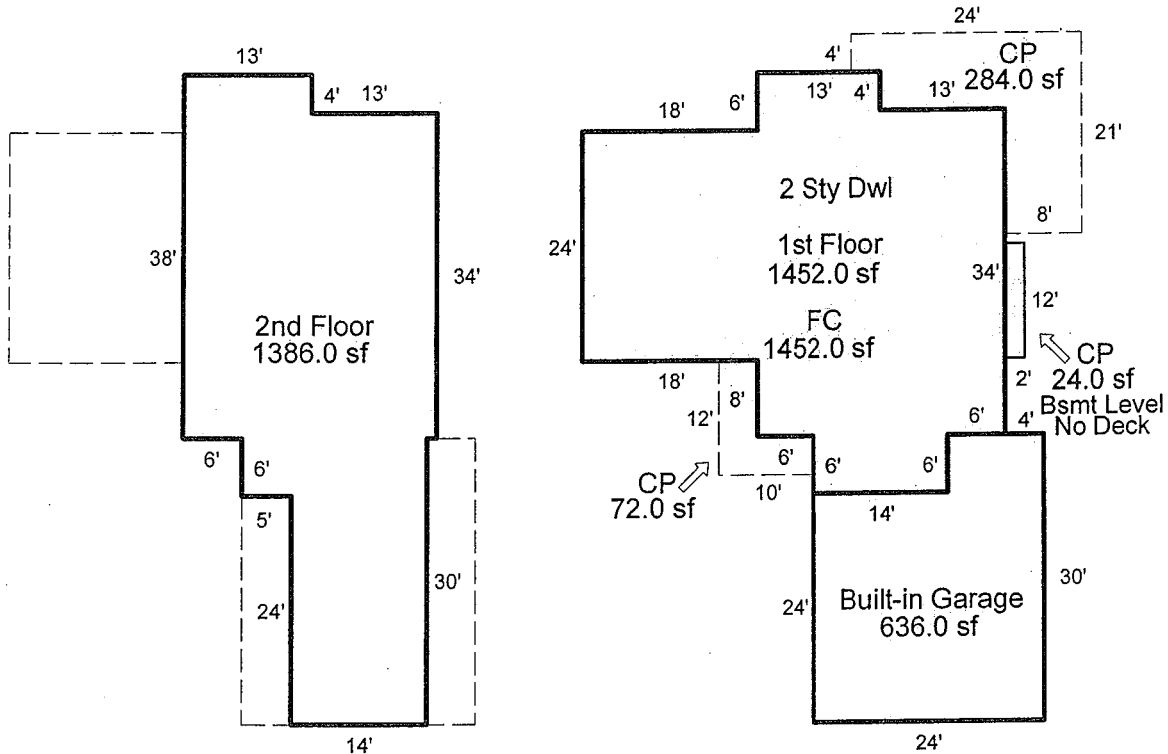
Owner

Client Town of Stowe

Appraiser Name Tax Assessment Use Only

SUBJECT

IMPROVEMENTS SKETCH



11 Kirkwood Lane

Scale: 1 = 20

AREA CALCULATIONS

AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
1FL1	1st Floor	1.00	1452.0	176.0	1452.0
1FL2	2nd Floor	1.00	1386.0	188.0	1386.0
1BS	Basement	1.00	1452.0	176.0	1452.0
GAR11	Blt in Garage	1.00	636.0	108.0	636.0
P/P11	CP	1.00	72.0	44.0	72.0
P/P12	CP	1.00	284.0	90.0	284.0
OTH	Bsmt Canopy	1.00	24.0	28.0	24.0

Net BUILDING Area

(rounded w/ factors)

2838

Comment Table 1

Comment Table 2

Comment Table 3

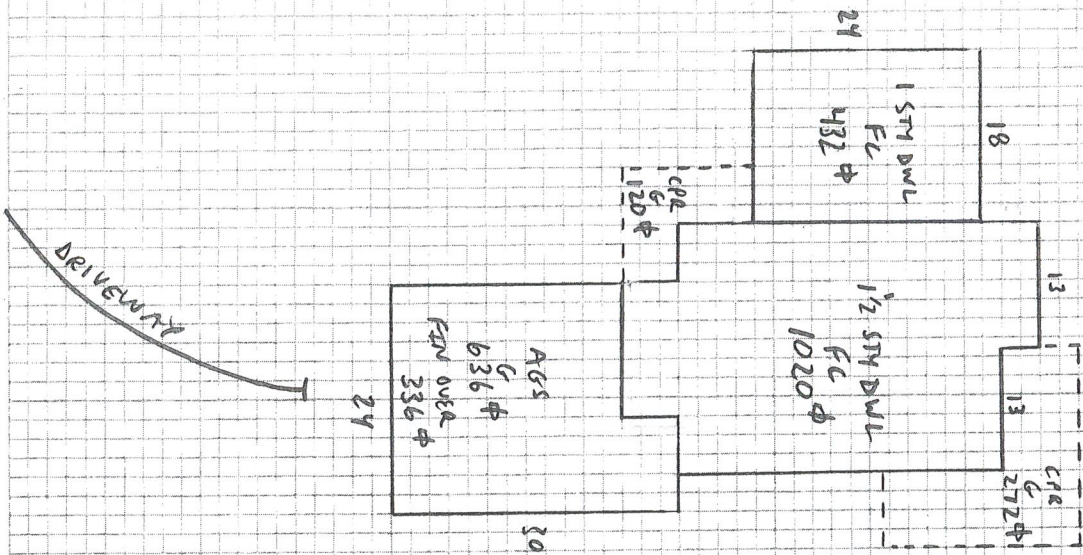
27064-417
NIJENSOHN
0.52 AC &
10-116.41

1891

REMARKS
LOT 4-17

2003: New DWELLING, 95% complete
2004 - now complete

TRANSFER RECORD

[illegible]

TOTAL ROOMS					BED ROOMS					BATH ROOMS				
B	1	2	3	4	B	1	2	3	4	B	1	2	3	4
		5	4				1	3				1 1/2	3	

DATE OF MEASUREMENT
3/7/03

PHOTO