

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 ensconing 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

Christy Gantange
Witness

By:

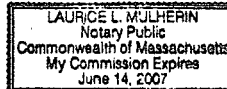
Christopher Collins
Christopher Collins, Duly Authorized Agent

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 A.M.
Alison K. Lewis, Town Clerk

SKETCH/AREA TABLE ADDENDUM

SUBJECT	Case No	Nijensohn	File No	H6595
	Property Address	11 Kirkwood Lane		
	City	Stowe	County	Lamoille
			State	VT
			Zip	05672
IMPROVEMENTS SKETCH	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

Upper Level

Main Level

Comments:

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN			
Code	Description	Net Size	Net Totals	Breakdown		Subtotals	
GLA1	First Floor	1452.0	1452.0	First Floor			
GLA2	Second Floor	1356.0	1356.0	6.0 x 14.0	84.0		
P/P	Front porch	72.0		18.0 x 24.0	432.0		
	Back porch	284.0	356.0	26.0 x 34.0	884.0		
GAR	Garage	636.0	636.0	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		
Net LIVABLE Area		(Rounded)	2808	7 Items	(Rounded)	2808	

PLAT MAP ADDENDUM

Borrower Lynda Nijensohn

Property Address 11 Kirkwood Lane

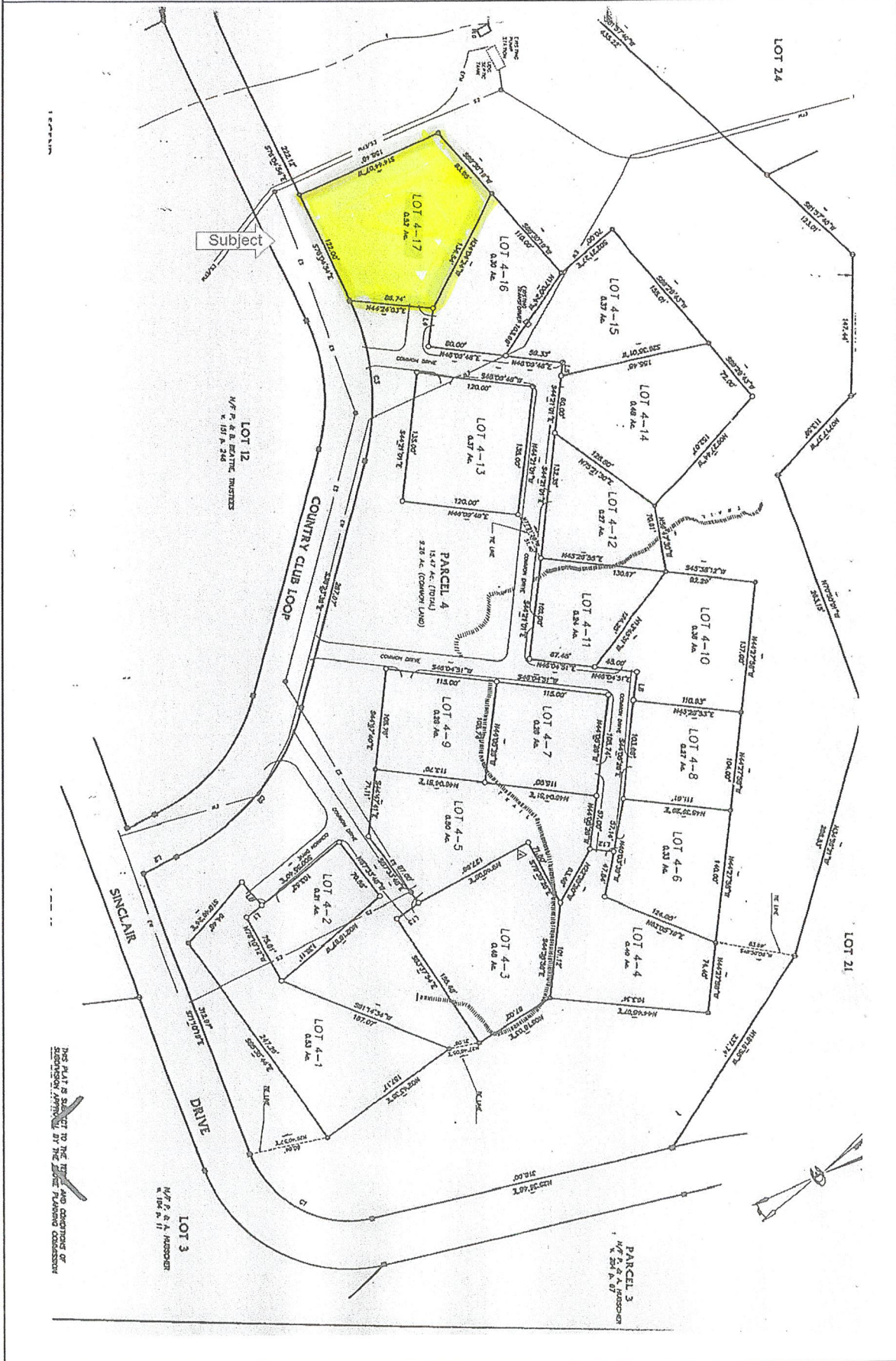
City Stowe

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 & LYNDA A				Sale Price: 540,000		Book: 509	Validity: Yes
Location: 11 KIRKWOOD LN Stowe, Vermont Description: 0.52 AC & DWL Tax Map #: 10-116.417				Sale Date: 04/08/2003		Page: 19	
				Bldg Type: Single		Quality: 6.00	
				Style: 1.5 Fin		Year Built: 2002	
				Above Grade Living Area: 2838		Fin Bsmt Living A: 0	
				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:	WdSidng						
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	

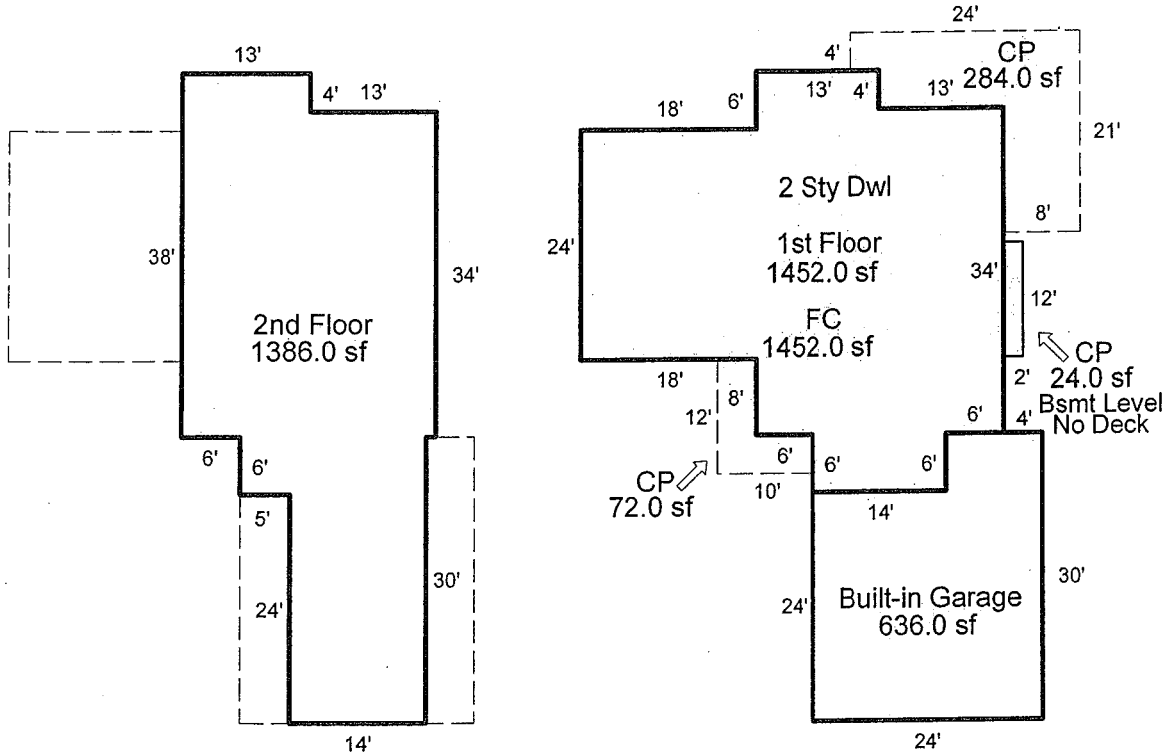
Item	Description	Percent	Quantity	Unit Cost	Total
2012:	Refusal to enter property or take pictures, per owner.				

SKETCH/AREA TABLE ADDENDUM

Parcel No 27-064.417

SUBJECT	Property Address 11 Kirkwood Lane					
	City	Stowe	County	Lamoille	State VT	Zip 05672
	Owner					
	Client Town of Stowe					
	Appraiser Name Tax Assessment Use Only					

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

[illegible]

PAYABLE TO:

MAIL TO:

Town of Stowe

Town of Stowe

PO Box 730

Stowe, VT 05672

802-253-6133

TAX BILL

PARCEL ID	BILL DATE	TAX YEAR
27064.417	02/22/2019	18-19

Description: 0.52 AC & DWL

Location: 11 KIRKWOOD LN

OWNER NIJENSOHN ZEV D & LYND A
106 PINE CREEK AVE
FAIRFIELD CT 06824

SPAN # 621-195-11206 SCL CODE: 195
TOTAL PARCEL ACRES 0.52

FOR INCOME TAX PURPOSES

ASSESSED VALUE		NON RESIDENTIAL	
REAL	577,900		577,900
TOTAL TAXABLE VALUE	577,900		577,900
GRAND LIST VALUES	5,779.00		5,779.00
For more information about how education tax rates are determined, go online to: http://tax.vermont.gov/property-owners	TAX RATE NAME	TAX RATE x GRAND LIST =	TAXES
	Town	0.4130 x5,779.00=	2386.72
	Farmers Contracts	0.0048 x5,779.00=	27.74
	NON RESIDENTIAL EDUCATION	1.6421 x5,779.00=	9489.70
Revised Bill			
1st Payment	2nd Payment	3rd Payment	4th Payment
08/10/2018	11/10/2018	02/10/2019	05/10/2019
2976.04	2976.04	2976.04	2976.04
TOTAL TAX			11904.16
STATE PAYMENTS			
NET TAX DUE			11904.16

DETACH THE STUBS BELOW AND RETURN WITH YOUR PAYMENT

Town of Stowe
TAX YEAR 18-19

Town of Stowe
TAX YEAR 18-19

Town of Stowe
TAX YEAR 18-19

Town of Stowe
TAX YEAR 18-19

1ST PAYMENT DUE	
08/10/2018	
OWNER NAME	
NIJENSOHN ZEV D & LYND A	
PARCEL ID	
27064-417	
AMOUNT DUE	2976.04
AMOUNT PAID	Revised Bill

2ND PAYMENT DUE	
11/10/2018	
OWNER NAME	
NIJENSOHN ZEV D & LYND A	
PARCEL ID	
27064-417	
AMOUNT DUE	2976.04
AMOUNT PAID	Revised Bill

3RD PAYMENT DUE	
02/10/2019	
OWNER NAME	
NIJENSOHN ZEV D & LYND A	
PARCEL ID	
27064-417	
AMOUNT DUE	2976.04
AMOUNT PAID	Revised Bill

4TH PAYMENT DUE	
05/10/2019	
OWNER NAME	
NIJENSOHN ZEV D & LYND A	
PARCEL ID	
27064-417	
AMOUNT DUE	2976.04
AMOUNT PAID	Revised Bill