202 MCNEIL COVE ROAD

On Lake Champlain, Charlotte, Vermont $4,250,000



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All information provided is deemed reliable but is not guaranteed and should be independently verified. 623251

STATEMENT OF LIMITATIONS

This Property Profile package is a compilation of public record information and additional material and information from the Seller. The Offered Property is currently offered for sale by LandVest, Inc.

This Property Profile is intended to facilitate a prospective buyer's ability to become generally familiar with the Offered Property. However, neither the Seller nor Seller's representatives (including LandVest, Inc.) makes any express or implied representation or warranty as to the accuracy or completeness of any material or information in this Property Profile package (including, without limitation, any of the exhibits attached hereto), and none of such persons shall have any liability whatsoever relating to or arising from the use of any material or information in this Property Profile package or any errors therein or omissions therefrom. More specifically, no prospective buyer of all or any part of the Offered Property is entitled to rely on the accuracy or completeness of any of this material or information and shall be entitled to rely solely on such representations and warranties as may be specifically and expressly set forth in a fully executed Purchase and Sale Agreement relating to any acquisition of all or any part of the Offered Property, subject to the terms and conditions of such Agreement. Any prospective buyer will have to independently verify any material or information contained in this Property Profile which such prospective buyer deems relevant to his or her decision to purchase or not to purchase all or any part of the Offered Property.

Any alternative use of the Offered Property implied in this Property Profile **does not** constitute a warranty or guarantee of approval for such alternative use by any local, state or federal agency or official. It is the sole responsibility of any buyer to determine the viability of any contemplated use of the Offered Property under pertinent federal, state, and local laws and regulations. The Seller makes no representation as to the likelihood of approval of any proposed use.

Any sketches produced by LandVest, Inc. or plans prepared by other professionals in this Property Profile package are included only to assist the reader in better visualizing the Offered Property.

No access to any part of the Offered Property is allowed unless accompanied by an authorized employee of LandVest, Inc.

ADDENDUM

202 MCNEIL COVE ROAD
CHARLOTTE, VERMONT

PROPERTY
2.9 ±acres
West-facing on Lake Champlain
Extremely private
Desirable Wing's Point location
Association includes:
- 19 acres of common land
- 2 clay tennis courts
- Community dock and beach
- Boat slip
- Protected mooring area with two moorings (20'depth Hazelett and 10' depth ball & chain)

Cape style 4 BR residence with addition
3-bay attached garage
Professionally landscaped
247' of natural stone lakefront
Raised garden beds
In ground pool
Natural stone fire pit
Bluestone terrace and walkways
Picturesque views over lake to ADKs

RESIDENCE
Expanded Cape
5,682 sf
Painted wood clapboard exterior
2 story
4 bedrooms, 5 baths (3 full, 1 3/4 bath, 1 half)
3-bay attached garage
Covered porch entry
Bluestone patio, walkways
Exterior lakeside balcony
2 fireplaces
Lakeside inground pool with bluestone surround
Asphalt driveway
New aluminum tile roof
Slab foundation
Finished bonus rooms over garage

Main Level
Covered porch entry
Double door entry with screen doors
Bluestone walkway
Contemporary dark stained, high luster, wide plank pine floors throughout
See-through to lake views
Recessed lighting
Coat closet
3 steps down into Living Room
Custom metal handrail
Stairs up

Great Room (32'9" x 21'6")
Open floorplan: living/dining/kitchen
Wall of glass with double sliding doors
Contemporary stained pine floors
Crown molding
Stacked stone wood burning fireplace
Hand hewn mantle
Built-in bookcases and cabinets
Pendant lighting
Ceiling speakers
Walk-out to stone patio
Expansive lake and mountain views

Kitchen (15' x 19'5")
Contemporary stained pine floors
Painted solid wood cabinets w/ under lighting
Danby marble countertops
Marble tile backsplash
Island with storage
Aga Mercury induction range
Thermador hood
2 stainless steel sinks: kitchen + prep
Picture window overlooking lake and gardens
Custom lighting
Walk-in pantry with floor-to-ceiling shelves
Thermador refrigerator
Bosch dishwasher
Gas stove insert with stacked stone surround
Banquet seating
Door to gardens and lakefront patio
Sonos speakers in ceiling
Lake and mountain views

Half Bath
Contemporary stained pine floors
Custom furniture vanity
Wallpaper/custom lighting

Primary Suite (15'8" x 17')
3 steps walk up to double doors with custom metal railings
Double French doors to gardens
Lake and mountain views
Contemporary stained pine floors
Exposed beams
Walk-in closet with custom shelving

ADDENDUM

202 MCNEIL COVE ROAD
CHARLOTTE, VERMONT

Primary Bath
Double vanity with marble countertop
Shower with glass door and marble tile surround
Rain shower head
Victoria Albert soaking tub
Stone tile floor with radiant heat
Sliding door to separate water closet
Lake views

Walk through Sitting room
Double doors to multi-purpose room

Multi-purpose Room: ***(9'8"x 11'4")***
Built in media center
Sliding glass door to exterior
Contemporary stained pine floors
Double doors to storage closets and alcove
Utility access

Mudroom
Built in bench with hooks and storage
Pickled pine panel walls
3 storage closets
Slate tile floors
Doors to garage, covered porch by driveway, and side yard
Stairs leading to finished space over garage

Laundry
Slate tile floor
Whirlpool Duet washer/dryer
Stainless sink with marble countertop
Double closet
Refrigerator

Upper level

Bedroom 2 (15'2" x 16' 9")
Contemporary stained pine floor
Double French doors to shared balcony
Ensuite full bath
2 closets
Lake and mountain views

Bedroom 3 (15'6" x 18'9")
Contemporary stained pine floor
Double French doors to shared balcony
Closet
Lake and mountain views

Bedroom 4 (14'11" x 17'3")
Contemporary stained pine floor
Double French doors to private balcony
Double closet ample storage (leads to attic)
Lake and mountain views

Hallway split full bath
Marble tile wainscoting
Toto toilet
2 Duravit floating vanities
Tile floor
Glass door shower with marble tile surround including ceiling

Hallway linen closet

The statements and figures presented herein, while not guaranteed, were secured from sources we believe reliable. Description, images and design; © Copyright LandVest, Inc., 2024. All brokers/salespersons represent the seller, not the buyer, in the marketing, negotiating and sale of property, unless otherwise discloses. However, the broker/salesperson has an ethical and legal obligation to show honestly and fairness to the buyer in all transactions. Listing #VT1137.

EXCLUSIVELY LISTED WITH LANDVEST

Wade B.C. Weathers – 802-238-6362/Averill H. Cook– 802-488-0120
208 Flynn Avenue, Suite 2i, Burlington, VT 05401 – Tel: 802-660-2900
www.landvest.com

ADDENDUM

202 MCNEIL COVE ROAD
CHARLOTTE, VERMONT

Finished Bonus Rooms over Garage
(18'4" x 27'7")
Large TV/sitting room
Laminate floor
2 Mitsubishi mini splits
Dormer windows
Track + Recessed lighting
Home gym or office space
Double closet
2 hallway storage closets

Full Bath
Laminate floor
Plantation shutters
Quartz counter
Ceramic tile surround

UTILITIES
200-amp electrical service
Triangle Tube propane wall furnace
Rheem water heater
Water softener
5 zones
Security system
Central air in bedrooms
Radiant in Primary bath
Ultraviolet Reverse osmosis water treatment system
Drilled well (pump replaced 2019)
Private septic system

TAXES: 2024-25 $51,760

ASSOCIATION DUES: $5,000/year
includes road maintenance

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Itemized Property Costs

From Table: MAIN Section 1 **Town of Charlotte2023** Record # 1666

Property ID: 00095-0202 **Span #:** 138-043-10038 **Last Inspected:** 07/20/2018 **Cost Update:** 05/10/2023

Owner(s): FROMM ANDREW 2012 IRREVOCABLE
ZZZZZZZZZZZZZZZZZZZZZZZ
Address: 202 MCNEIL COVE ROAD
City/St/Zip: CHARLOTTE VT 05445
Location: 202 MCNEIL COVE ROAD
Description: 2.9 ACRES & DWL:
Tax Map #: M36B50L04-5

Sale Price: 4,500,000 **Book:** 252 **Validity:** Yes
Sale Date: 09/30/2021 **Page:** 642-645
Bldg Type: Single **Quality:** 6.00 EXCELLENT
Style: 1.5 Fin **Frame:** Studded
Area: 5682 **Yr Built:** 1987 **Eff Age:** 36
 # Rms: 7 **# Bedrm:** 4 **# Kitchns:** 1
 # 1/2 Bath: 1 **# Baths:** 4

Item	Description	Percent	Quantity	Unit Cost	Total
BASE COST					
Exterior Wall #1:	WdSidng / Ht=10	100.00		186.34	
ADJUSTMENTS					
Roof #1:	Shingle	100.00		-11.14	
Subfloor	Wood				
Floor cover #1:	Allowance	100.00		19.05	
Heat/cooling #1:	HW BB/ST	100.00		2.55	
Energy Adjustment	Good			3.21	
Foundation Adjustment	SF w FrWl			6.30	
ADJUSTED BASE COST			5,682.00	206.31	1,172,253
ADDITIONAL FEATURES					
Fixtures (beyond allowance of 17)			-1.00	4,775.00	-4,775
Roughins (beyond allowance of 1)				1,200.00	
Fireplaces	1.5 Fin / Single		2.00	13,000.00	26,000
Porch #1:	OpenSlb/NoWall/NoRoof/		630.00	12.04	7,585
Porch #2:	WoodDck/NoWall/NoRoo		130.00	40.85	5,311
Porch #3:	WoodDck/NoWall/NoRoo		182.00	36.53	6,648
Porch #4:	WoodDck/NoWall/NoRoo		40.00	64.30	2,572
Garage/Shed #1:	Builtin/WdSidng/No		988.00	44.36	43,828
Subtotal					1,259,421
Local multiplier		1.25			
Current multiplier		1.00			
REPLACEMENT COST NEW					1,574,276
Condition	Good	Percent			
Physical depreciation		16.00			-251,884
Functional depreciation					
Economic depreciation					
REPLACEMENT COST NEW LESS DEPRECIATION					1,322,400

LAND PRICES	Size	Nbhd Mult	Grade	Depth/Rate	
FR Bldg Lot	236.00	1.00	2.00	369.00	2,144,000
AC Other	0.90	1.00	1.00		11,300
Total	2.90				2,155,300

SITE IMPROVEMENTS	Hsite/Hstd	Quantity	Quality	
Water	y / y	Typical	Average	5,000
Sewer	y / y	Typical	Average	20,000
Pool	y / y	--		5,000
Total				30,000

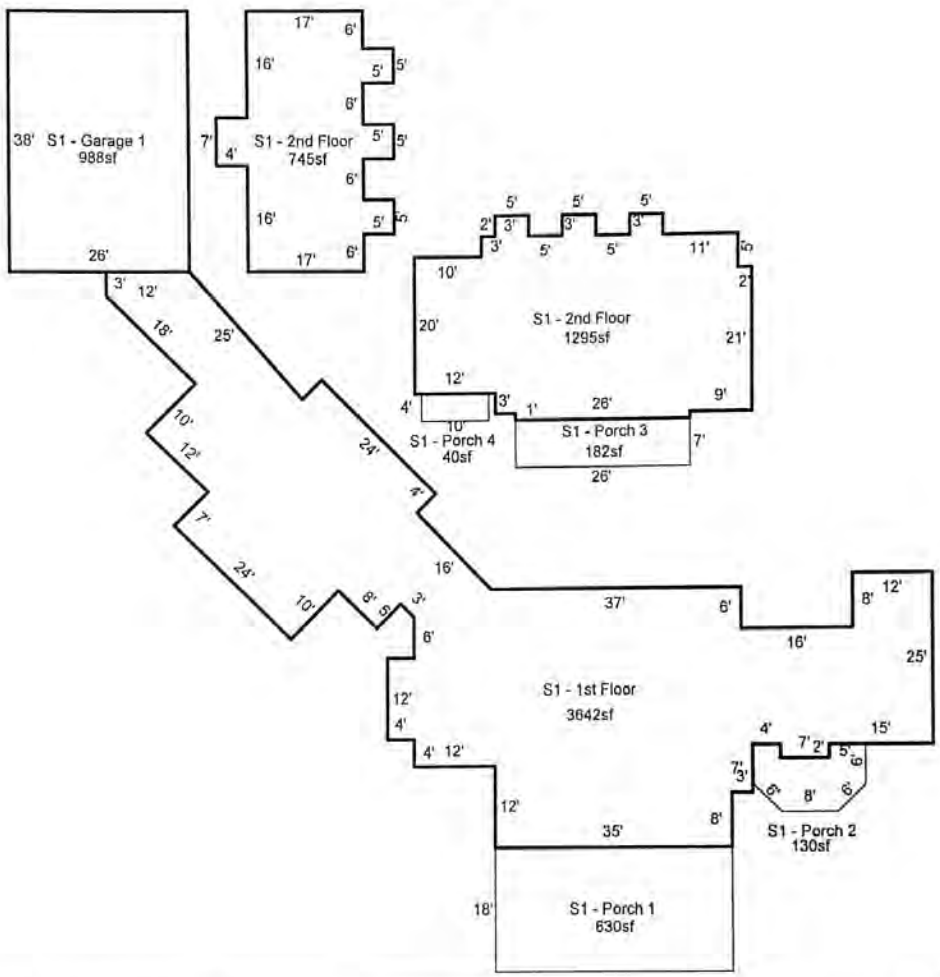
TOTAL PROPERTY VALUE		3,507,700
NOTES	HOUSESITE VALUE : .	3,496,400
	HOMESTEAD VALUE : .	3,507,700

SKETCH/AREA TABLE ADDENDUM

SUBJECT INFO

e No.: Parcel No.: 00095-0202
Property Address: 202 McNeil Cove Road
City: County: State: ZipCode:
Owner:
Client: Client Address:
Appraiser Name: Inspection Date:

SKETCH



Sketch by ApexSketch

AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
1FL1	S1 - 1st Floor	1	3642	426	3642
1FL2	S1 - 2nd Floor	1	1295	172	
	S1 - 2nd Floor	1	745	146	2040
GAR11	S1 - Garage 1	1	988	128	988
P/P11	S1 - Porch 1	1	630	106	630
P/P12	S1 - Porch 2	1	130	51	130
P/P13	S1 - Porch 3	1	182	66	182
P/P14	S1 - Porch 4	1	40	28	40
	Net BUILDING	cnt	3	(rounded)	5,682

COMMENT TABLE 1

COMMENT TABLE 2

COMMENT TABLE 3

Vermont Association of Realtors®

SELLER'S PROPERTY INFORMATION REPORT

TO BE COMPLETED BY SELLER

Date Prepared: 09/08/2024

Seller's Name(s): Andrew D. Fromm 2012 Irrevocable Trust

Physical Property Address: 202 McNeil Cove Road (Street) Charlotte (City/Town)

Type of Property: ☑ Single Family Residence ☐ Multi-Family Residence (duplex, triplex, etc.) ☐ Condominium/Townhouse ☐ Land Only ☐ Commercial

Use of Property: ☑ Primary Residence ☐ Vacation Property ☐ Rental Property ☐ Other: _____

INTRODUCTION: This Report provides information from the Seller based on Seller's personal knowledge concerning the above Property. Unless otherwise disclosed, Seller does not have any expertise in construction, architecture, engineering, surveying or any other skills thatwould provide Seller with special knowledge concerning the condition of the Property. Other than having owned the Property, Seller has no greater knowledge about the Property than that which could be obtained by a careful inspection performed by or on behalf of a potential buyer. The real estate agents involved with the sale of this Property do not conduct or perform any inspection of the Property. Unless otherwise disclosed, Seller has not inspected or examined those portions of the Property that are generally inaccessible. **THIS REPORT DOES NOT CONSTITUTE A WARRANTY OF ANY KIND BY THE SELLER OR BY ANY REAL ESTATE AGENT CONCERNING THE CONDITION OF THE PROPERTY. THIS REPORT IS NOT A SUBSTITUTE FOR A PROPERTY INSPECTION. BUYER HAS THE OPPORTUNITY TO REQUEST THAT SELLER AGREE TO A PROPERTY INSPECTION AS PART OF ANY CONTRACT FOR THE SALE OF THE PROPERTY.**

INSTRUCTIONS TO SELLER: (1) Complete this form yourself. (2) Answer ALL questions. (3) Disclose conditions that you know about that affect the Property. (4) Attach additional pages to this Report if additional information is provided. (5) IF YOU DO NOT KNOW THE FACTS, WRITE "DON'T KNOW." DO NOT GUESS THE ANSWER TO ANY QUESTION.

THE STATEMENTS IN THIS REPORT ARE MADE BY THE SELLER.
THEY ARE NOT STATEMENTS OR REPRESENTATIONS MADE BY ANY REAL ESTATE AGENT(S).

1. LAND (SOILS, DRAINAGE, BOUNDARIES AND EASEMENTS)

(a)	Has any fill or off-site material been placed on the Property?	☐ YES	☐ NO	☑ DON'T KNOW
(b)	Do you know of any sliding, settling, subsidence, earth movement, upheaval or earthstability problems that have affected the Property?	☐ YES	☑ NO	☐ DON'T KNOW
(c)	Is the Property located in a federal flood hazard zone or wetlands, public waters or conservation zones designated by federal, state or local statute, regulation or ordinance?	☐ YES	☐ NO	☑ DON'T KNOW
(d)	Do you know of any past or present drainage, high water table, or flood problems affecting the Property?	☑ YES	☐ NO	☐ DON'T KNOW
(e)	Is the Property served by a road maintained by the municipality?	☐ YES	☑ NO	☐ DON'T KNOW
(f)	If the answer to (e) above is "No," how is the road serving the property maintained? ☐ Road Maintenance Agreement ☑ Homeowners/Road Association ☐ Shared Driveway Other (explain): _____ Annual Cost(s): Varies: for reference, $1,600 in 2023			
(g)	Are there public or private landfills or dumps (compacted or otherwise) on the Property or on any abutting property?	☐ YES	☑ NO	☐ DON'T KNOW

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Purchaser's Initials [ ] [ ] [ ] [ ]

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(h)	Are there currently any underground fuel storage tanks on the Property? If "Yes," Fuel Type: Propane	☑ YES	☐ NO	☐ DON'T KNOW
(i)	Have there been any underground fuel storage tanks on the Property in the past? If "Yes," have they been removed? _____ When? _____ By whom? _____	☐ YES	☐ NO	☑ DON'T KNOW
(j)	Do you know the location of the boundary lines of the Property?	☑ YES	☐ NO	☐ DON'T KNOW
(k)	Are the boundary lines of the Property marked in any way? If "Yes," how are they marked? Stakes/ orange ties	☑ YES	☐ NO	☐ DON'T KNOW
(l)	Has the Property been surveyed? If "Yes," when? 2023 By whom? Civil Engineering Associates	☐ YES	☐ NO	☐ DON'T KNOW
(m)	Are copies of any of the following available? ☑ Site Plan ☑ Survey ☐ Tax Map ☑ Subdivision Plan/Sketch	☑ YES	☐ NO	☐ DON'T KNOW
(n)	Are there any easements or rights of way affecting the Property?	☑ YES	☐ NO	☐ DON'T KNOW
(o)	Are there any boundary line disputes, claims of adverse possession, encroachments, or zoning set back violations affecting the Property?	☐ YES	☑ NO	☐ DON'T KNOW

Further explanation of any of the above: Easement or right of way available upon request
Stormwater drainage issue identified and effectively addressed after historic 7-inch rain in Summer 2024. Civil Engineering Associates + Construction Engineers Inc. assessed, repaired, and expanded stormwater systems. Replaced damaged pipes. Installed new driveway drains at garage. Extended underground drains behind house to daylight stormwater downslope.

2. MECHANICAL, ELECTRICAL, APPLIANCES & OTHER SYSTEMS

HEATING/AIR CONDITIONING/HOT WATER SYSTEMS

(a)	**Heating System (check all that apply)**: ☑ Base Board ☐ Hot Air ☑ Radiant ☑ Heat Pump ☐ Direct ☐ Vent ☐ Steam Other (explain): _____ Age of Furnace/Boiler: 11 years ☐ Don't Know Primary Fuel Type: ☐ Oil ☐ Natural Gas ☑ Propane ☐ Electric ☐ Wood ☐ Wood Pellet ☐ Coal ☐ Solar ☐ Geothermal ☐ Other (explain) _____ Primary Annual Fuel Usage: 1,755 Gallons (or other measure) Date Range 2023 Provider: Jackman Fuel, Vergenne Secondary Fuel Type: ☐ Oil ☐ Natural Gas ☐ Propane ☐ Electric ☐ Wood ☐ Wood Pellet ☐ Coal ☐ Solar ☐ Geothermal ☑ Other (explain): 2 minisplit heatpumps installed over garage in 2022, providing heat and AC Secondary Annual Fuel Usage: _____ Gallons (or other measure) Date Range _____ Provider: _____ If propane, who owns propane tank? ☑ Owner ☐ Propane Supplier ☐ Association Property used: ☐ Full Time ☐ Seasonally *Fuel consumption may vary by user, number of occupants and weather conditions.*
(b)	**Air Conditioning:** ☑ YES ☐ NO If "Yes," describe type and number of units (central, heat pump, window, etc.) Central Air in primary bedroom and all three second floor bedrooms
(c)	**Hot Water System (check all that apply):** ☑ Hot Water Tank ☐ Domestic/Off Boiler ☑ On Demand ☑ Heat Pump Water Heater Age of Hot Water System: 1-2 years ☐ Don't Know Fuel Type: ☐ Oil ☑ Electric ☐ Natural Gas ☐ Propane ☐ Coal ☐ Solar ☐ Wood Pellet ☐ Other _____ Hot Water Tank is: ☑ Owned ☐ Rented If rented, from whom: _____ Monthly rental fee: $ _____
(d)	**Alternative Energy System(s) (check all that apply):** ☐ Solar ☐ Wind ☐ Hydroelectric ☐ Geothermal ☐ Unknown Energy returned to grid: ☐ YES ☐ NO Owned or Leased: _____
(e)	**Electrical System:** Electrical service panel has: ☐ Fuses ☑ Circuit Breakers ☐ Other (explain) _____ Annual electricity usage: $ _____ Date Range: _____ Electric utility provider: _____ Property used: ☑ Full ☐ Time Seasonally *Electricity consumption may vary by user, number of occupants, number of appliances and weather conditions.* Main Breaker Amperes: 200 Amps ☐ Don't Know
(f)	Has a Vermont Home Energy Profile been created? If yes, when? _____ By whom? _____ ☐ YES ☐ NO ☑ DON'T KNOW
(g)	Are you aware of any problems or conditions that affect any of the above systems? ☐ YES ☑ NO If "Yes," explain in detail:

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TELEPHONE/INTERNET/TELEVISION

(h)	Is landline telephone service present at the Property? ☐ YES ☑ NO If "Yes," current provider:
(i)	Is cellular telephone service available at the Property? ☑ YES ☐ NO If "Yes," list available providers: Verizon + Google
(j)	Is internet service available at the Property? ☑ YES ☐ NO If "Yes", current provider: Waitsfield Telecom If "Yes," service is: ☐ Dial Up ☐ Broadband ☐ Cable ☐ Satellite ☐ DSL ☑ Fiber Optic
(k)	Is television service available at the Property? ☑ YES ☐ NO If "Yes", current provider: Waitsfield Telecom If "Yes," source is: ☐ Antenna ☐ Cable ☐ Satellite ☐ DSL ☑ Fiber Optic

OTHER EQUIPMENT AND APPLIANCES

(l) Check the items that will be ***included*** in the sale of the Property:

☑ Electric Garage Door Opener - Number of Transmitters 3 ☐ Security Alarm System ☑ Owned ☐ Leased
☐ Humidifier ☐ Dehumidifier ☑ Lawn Sprinklers ☑ Automatic Timer ☑ Smoke Detectors - How Many? 5
☐ Whirlpool Bath ☑ Swimming Pool ☑ Pool Heater ☐ Spa/Hot Tub
☑ Pool/Spa Equipment (list): New pump & filter 2024 ☑ Refrigerator ☑ Stove ☑ Hood/Fan ☑ Microwave Oven
☑ Dishwasher ☐ Garbage Disposal ☐ Trash Compactor ☑ Washer ☑ Dryer ☐ Central Vacuum ☐ Freezer
☐ Intercom ☐ Ceiling Fans ☐ Woodstove ☐ Sump Pump ☑ Well Pump ☐ Satellite Dish ☐ Indoor/Outdoor Grill
☐ Attic Fan(s) ☐ Window A/C ☑ Mini Split ☑ Compost Bin
☐ Wood/Gas/Pellet/Other Stove (describe):
☐ OTHER: 2nd fridge in laundry room.

List additional equipment and appliances, including any AC units, that will be ***excluded*** from the sale of the Property:

Are any of the items that will be included in the sale of the Property in need of repair or replacement? ☐ YES ☑ NO
If "yes", explain in detail:

3. STRUCTURAL COMPONENTS

Type of construction (check all that apply)
☐ Manufactured ☐ Modular ☑ Wood Frame ☐ Other (describe):

Age of Building(s): Main Bldg. 1989 Additions to Main Bldg. 1993 Additional Building(s): (a) (b)

Has Seller built or caused to be built any of the buildings on the Property, or made any additions, modifications, alterations or renovations to any building on the Property? ☑ Yes ☐ No
If "Yes," please explain:
Replaced roof in 2023. East Coast Metal Roofing aluminum tile roof. 100 year warranty, transferrable to new owner as 50-year warranty

If "yes," did you obtain all necessary permits and approvals for such work? ☑ Yes ☐ No ☐ Don't know

Check any of the following items that have significant defects or malfunctions or that need significant repair:
☐ Foundation ☐ Slab ☐ Chimney ☐ Fireplace ☐ Interior Walls ☐ Ceilings ☐ Floors ☐ Windows ☐ Doors
☐ Storms/Screens ☐ Exterior Walls ☐ Driveway ☐ Sidewalks ☐ Pool ☐ Roof ☐ Outside Retaining Walls
☐ Other Structures/Components:
If any of the above items are checked, describe the defect, malfunction or item(s) that need significant repair:

Has there ever been damage to the Property or any of the structures from fire, wind, floods, earth movements or landslides?
☐ YES ☐ NO ☑ DON'T KNOW If "Yes," explain in detail, including any repairs:

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BASEMENT/CELLAR/CRAWL SPACE:
Has there ever been any water leakage, accumulation of water, dampness or visible mold within the basement, cellar or any crawl space? ☐ YES ☐ NO
If "Yes," explain in detail: N/A No basement or crawl space in home

Have there been any repairs or other attempts to control any water or dampness within the basement, cellar or crawl space?
☐ YES ☐ NO ☐ DON'T KNOW If "Yes," explain in detail, including any repairs: N/A

Are any of the above recurring problems? ☐ YES ☐ NO If "Yes," what are the problems and how often have they recurred?

ROOF: ☐ Shingle ☐ Slate ☑ Metal ☐ Tile ☐ Other (describe) Aluminum Permalock tile ☐ Don't Know
Approximate age of roof? 1 year
Has the roof ever leaked since you have owned the Property? ☐ YES ☑ NO ☐ DON'T KNOW
If "Yes," explain:
Has the roof been replaced or repaired since you have owned the Property? ☑ YES ☐ NO ☐ DON'T KNOW
If "Yes," when? Summer 2023
Are there any current problems with the roof? ☐ YES ☑ NO ☐ DON'T KNOW
If "Yes," explain:

4. WATER SUPPLY

Special Notice: Water supplies, especially those that are not public or municipal supplies, are affected by many conditions about which Seller may have no knowledge or have any ability to control. These water supply systems can change, deteriorate or fail, often with no warning signs. *Seller makes no warranty or representation whatsoever that the water supply, including quality or quantity, will operate or continue to function for any period of time*. **Inspection of these systems by a qualified inspector is strongly recommended. As required by law, any Seller with a potable water supply that is not served by a public water system shall provide the Purchaser with an informational brochure developed by the Vermont Department of Health regarding Testing Water from Private Water Supplies within 72 hours of the execution of a contract for the purchase of the Property.**

TYPE OF WATER SYSTEM The Property is connected to and serviced by (check all applicable boxes):
☐ Public or Municipal ☐ Community ☑ Private ☐ Shared ☐ Driven Point Well ☑ On-site ☐ Off-site
☑ Drilled Well ☐ Dug Well ☐ Spring ☐ Lake/Pond ☐ None ☐ Don't Know ☐ Other
Water System Features: ☐ Cistern/Reservoir/Holding Tank ☑ Water Softener/Conditioner ☑ Reverse Osmosis
☐ Infrared Light ☑ Ultraviolet ☐ Other: ☐ None ☐ Don't Know
Water Pipes are: ☐ Copper ☐ Galvanized ☐ Metal Lead ☐ PVC (Plastic) ☐ Combination ☑ Don't Know
Age of Water System: new well pump 2019
If Drilled Well: Drilled by: Tag #: Depth:
Gallons Per Minute (at time of driller's report): Date of driller's report:
What is the annual cost for municipal water $ Date Range: Metered ☐ YES ☐ NO

CONDITION OF WATER AND WATER SYSTEM
Has the water been tested for coliform bacteria? ☑ YES ☐ NO ☐ DON'T KNOW
If "Yes," when? 10/08/21 By whom? VT Dept. of Health Laboratory Results: 3 MPN/100ML (non-E.coli)
Has any other water quality or water chemistry testing been done? ☐ YES ☐ NO ☑ DON'T KNOW
If "Yes," when? By whom? UVM Results:
Water softener ☑ YES ☐ NO If "Yes," ☑ Own ☐ Rent If rented, from whom:
Are you aware of low pressure in your water system? ☐ YES ☑ NO
Has your water supply ever run out or run low? ☐ YES ☑ NO If "Yes," describe:

Does the water have any odor, bad taste, cloudiness or discoloration? ☐ YES ☑ NO If "Yes," describe in detail:

Describe in detail any other problems you have had with your water system, including water quality or quantity:
Installed ultraviolet water treatment system and reverse osmosis system to address/prevent potential contamination.

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5. SEWER/SEPTIC/WASTEWATER SYSTEM

Special Notice: Sewer septic and wastewater systems that are not public or municipal systems are not designed to perform indefinitely and are affected by many conditions about which Seller may have no knowledge or have any ability to control. In addition, the useful life of these systems is affected by the amount and type of use, soil conditions, maintenance, the inherent design of these systems and many other factors. *Seller makes no warranty or representation whatsoever that these systems will operate or continue to function for any period of time.* **Inspection of these systems by a qualified inspector is recommended. State and local permits may be required for sewer, septic and wastewater systems.**

TYPE OF SYSTEM The Property is connected to and serviced by (check appropriate boxes):
☐ Public or Municipal Sewer System ☐ Shared ☑ On-site septic/wastewater system ☐ Off-site septic/wastewater system
☑ Septic Tank ☐ New or Alternate Technology (explain technology) _____
☐ Holding Tanks ☐ Cesspool ☐ Sewage Pump ☐ Dry Well ☐ Conventional disposal area ☑ Mound System disposal area
☐ At Grade ☐ Other ☐ Don't Know If other, please explain: _____
What is the annual cost of municipal sewer? $_____ Date Range: _____

CONDITION OF SYSTEM If other than public or municipal sewer/wastewater system, answer the following:
Date system installed: new septic pump 2024 Is the system entirely on your Property? ☐ YES ☑ NO ☐ DON'T KNOW
If "No," where is it? _____

Has the system been repaired since you have owned the Property? ☑ YES ☐ NO If "Yes," when? 7/2024
What was done? new pump installed By whom? P&P Septic

Type of septic tank: ☐ Concrete ☐ Metal ☐ Fiberglass ☐ Other (describe) _____ ☑ Don't Know
Septic tank capacity (in gallons) _____ ☑ Don't Know
Date Septic Tank Last Inspected? 07/2024 ☐ Don't Know Reports of last inspection/pumping attached ☐ YES ☑ NO
Date Septic Tank Last Pumped? 07/2024 ☐ Don't Know By whom? P&P Septic
If required by a State of Vermont wastewater permit, have required periodic maintenance/inspections been completed ☐ Yes ☐ No
If so, date of most recent service _____ Cost: $_____ By whom: _____

To your knowledge, is any portion of the system in need of repair or replacement? ☐ YES ☑ NO If "Yes," describe in detail:

Has the property been occupied as a primary residence for at least 181 days during any one calendar year between December 31, 1986 and December 31, 2006? ☑ YES ☐ NO ☐ DON'T KNOW

6. ADDITIONAL INFORMATION CONCERNING THE PROPERTY

(a)	Is Seller currently occupying the Property? If "No," how long has it been since Seller occupied? _____	☑ YES	☐ NO	
(b)	Are any property or development rights (e.g. conservation easements to Land Trusts, etc.) owned by others? If "Yes," by whom: _____	☐ YES	☑ NO	
(c)	Is property enrolled in Vermont's Current Use program?	☐ YES	☑ NO	
(d)	Has Seller received written notice of any violations of local, state or federal laws, building codes and/or zoning ordinances affecting the Property?	☐ YES	☑ NO	
(e)	Are there any property tax abatements, land use value appraisal, land use tax stabilization agreements or other special property tax arrangements applicable to the Property? If yes, explain: _____	☐ YES	☑ NO	☐ DON'T KNOW
(f)	If the house was built after December 31, 1997, is a Residential Building Energy Standard (RBES) certification available?	☐ YES	☐ NO	☐ DON'T KNOW
(g)	Has Seller received notice that the Property will be reassessed by any taxing authority during the next 12 months?	☐ YES	☑ NO	
(h)	Does the property have Urea-Formaldehyde Foam Insulation?	☐ YES	☐ NO	☑ DON'T KNOW
(i)	Does the Property have Asbestos and/or Asbestos Materials in the siding, walls, plaster, flooring, insulation, heating system?	☐ YES	☐ NO	☑ DON'T KNOW

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(j)	Has the Property been tested for Radon Gas? If "Yes," when? 10/21 By whom? Seller Results: negligible level	☑ YES	☐ NO	☐ DON'T KNOW
(k)	Has paint containing lead been used on the Property?	☐ YES	☐ NO	☑ DON'T KNOW
(l)	Does the Property have evidence of mold? If "Yes," what has been done about the mold?	☐ YES	☑ NO	☐ DON'T KNOW
(m)	Are you aware of any off-site conditions in your neighborhood/community that could affect the value or desirability of the Property, such as noise, proposed major new development, relocation or major construction of roads or highways, proposed zoning changes, etc.? If "Yes," explain in detail:	☐ YES	☑ NO	
(n)	Is there any infestation by pests that affect the property? If "Yes," explain:	☐ YES	☑ NO	☐ DON'T KNOW
(o)	Do you have any knowledge of any damage to the Property caused by pests?	☐ YES	☑ NO	☐ DON'T KNOW
(p)	Is the Property currently under warranty or other coverage by a pest control company?	☑ YES	☐ NO	☐ DON'T KNOW
(q)	Do you know of any termite/pest control reports or treatments for the Property in the last five years?	☑ YES	☐ NO	☐ DON'T KNOW
(r)	Does the Property have any audio and/or video surveillance or recording equipment? If Yes, will said equipment be active during showings? ☐ Yes ☐ No	☐ YES	☑ NO	☐ DON'T KNOW
(s)	Further explanation of answers to any of the above: Nature's Way Pest Control provides regular maintenance to prevent mice from sheltering in garage and/or home			

7. CONDOMINIUMS/SUBDIVISIONS/HOMEOWNERS' ASSOCIATIONS

(a)	Is the Property part of a condominium or other common interest ownership association or is it subject to covenants, conditions and restrictions (CC&R's)? If "Yes," Condo docs or CC&R's attached?	☑ YES	☐ NO	
(b)	Is there any defect, damage, or problem with any common elements or common areas? If "Yes," describe below.	☐ YES	☐ NO	☑ DON'T KNOW
(c)	Is there any condition or claim which may result in an increase in assessment or fees? If "Yes," describe below.	☐ YES	☐ NO	☑ DON'T KNOW
(d)	Are pets allowed? If yes, what is allowed?	☑ YES	☐ NO	☐ DON'T KNOW
(e)	Are there any rental restrictions? I don't know	☐ YES	☐ NO	
(f)	Are there any homeowners' association dues associated with the Property? If "Yes," amount: $5k ☐ Monthly ☐ Quarterly ☑ Yearly	☑ YES	☐ NO	
(g)	Are there any special assessments on the Property? If "Yes," amount: $$2k -$4k ☐ Monthly ☐ Quarterly ☑ Yearly Purpose of special assessments: infrequent expenses: septic, dock, trees, ten. courts Years or term remaining on any outstanding special assessments:	☑ YES	☐ NO	
(h)	Are there any current actions, disputes or lawsuits pending between the homeowners/ condominium owners' association and any other parties? If "Yes," describe below.	☐ YES	☐ NO	☑ DON'T KNOW
(i)	Do you know of any violations of local, state, or federal laws or regulations, condominium rules or CC&R's relating to the Property? If "Yes," describe below.	☐ YES	☐ NO	☑ DON'T KNOW
(j)	Contact person/manager for condominium/homeowner association: Name: Nick Campbell, Treasurer of Wings Point HOA Phone number/e-mail nicholasjamescampbell@gmail.com			

Further explaination of any of the above: Assessments can vary with upkeep requirements of community assets
8 households in HOA are assessed 1-3 times per year to cover snow plowing for all residences plus the following commons expenses: regular mowing and brush-hogging, occasional tree work, annual dock maintenance, some tennis court upkeep

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Purchaser's Initials ☐ ☐ ☐ ☐

IS THERE ANYTHING ELSE THAT SHOULD BE DISCLOSED ABOUT THE CONDITION OF THE PROPERTY? (In answering this question, you should be guided by what you would want to know about the condition of the Property if you were buying it.)

☐ **YES** ☐ **NO** ☑ **DON'T KNOW OF ANYTHING ELSE. If "Yes," explain:**

SELLER'S STATEMENT: Seller is providing the information in this report to reduce the likelihood of DISPUTES or LEGAL ACTION concerning the sale of the Property. The information provided herein does not constitute any warranty, express or implied, by Seller about the Property or any feature of the Property. Seller hereby authorizes any real estate agent to provide a copy of this report to any prospective buyer. IN DELIVERING THIS REPORT TO A BUYER OR PROSPECTIVE BUYER, NO REPRESENTATION IS MADE BY ANY REAL ESTATE AGENT THAT THEY HAVE ANY INDEPENDENT OR PERSONAL KNOWLEDGE ABOUT THE CONDITION OF THE PROPERTY, THAT THEY HAVE MADE ANY INQUIRY OR INVESTIGATION ABOUT THE CONDITION OF THE PROPERTY OR ANY OF THE INFORMATION PROVIDED IN THIS REPORT BY SELLER OR THAT THEY HAVE VERIFIED THE INFORMATION PROVIDED IN THIS REPORT BY THE SELLER. Seller acknowledges that the information provided in this report is correct to the best of Seller's knowledge as of the date signed by Seller.

BUYER/PROSPECTIVE BUYER ACKNOWLEDGES RECEIPT OF A COPY OF THIS REPORT ON THE DATE SET FORTH BELOW. BUYER/PROSPECTIVE BUYER UNDERSTANDS THAT THIS REPORT PROVIDES INFORMATION ABOUT THE PROPERTY MADE BY THE SELLER AS OF THE ABOVE DATE. IT IS NOT A WARRANTY OF ANY KIND BY SELLER OR ANY REAL ESTATE AGENT. THIS REPORT IS NOT A SUBSTITUTE FOR ANY PROPERTY INSPECTION. BUYER/PROSPECTIVE BUYER MAY OBTAIN A PROPERTY INSPECTION. HOWEVER, ANY SUCH INSPECTION MUST BE BY WRITTEN AGREEMENT WITH SELLER. BUYER/PROSPECTIVE BUYER UNDERSTANDS THAT THERE MAY BE MATTERS RELATING TO THE PROPERTY WHICH ARE NOT ADDRESSED IN THIS REPORT.

Seller: dotloop verified 09/09/24 12:49 PM EDT JSMZ-KZVR-MUO0-R6WS (Signature) (Date)	Purchaser: (Signature) (Date)
Seller: (Signature) (Date)	Purchaser: (Signature) (Date)
Seller: (Signature) (Date)	Purchaser: (Signature) (Date)
Seller: (Signature) (Date)	Purchaser: (Signature) (Date)

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS: That we, **JOSEPH I. BERGSTEIN and ANDREA BERGSTEIN, CO-TRUSTEES of the JOSEPH I. BERGSTEIN AMENDED AND RESTATED REVOCABLE TRUST u/t/a DATED January 27, 2006,** GRANTORS, in consideration of Ten and More Dollars paid to our full satisfaction by **LAURIE A. BOMBA TRUSTEE OF THE ANDREW D. FROMM 2012 IRREVOCABLE TRUST U/A DTD 12/20/2012,** GRANTEE, by these presents do freely, GIVE, GRANT, SELL, CONVEY, and CONFIRM unto the said GRANTEE, **LAURIE A. BOMBA TRUSTEE OF THE ANDREW D. FROMM 2012 IRREVOCABLE TRUST U/A DTD 12/20/2012,** and her heirs and assigns forever, certain real estate situated in the Town of Charlotte, County of Chittenden, State of Vermont, described on the attached **Exhibit A**.

TO HAVE AND TO HOLD said granted premises, with all the privileges and appurtenances thereof, to the said GRANTEE, **LAURIE A. BOMBA TRUSTEE OF THE ANDREW D. FROMM 2012 IRREVOCABLE TRUST U/A DTD 12/20/2012**, her heirs and assigns, to her own use and behoof forever; and said GRANTORS, **JOSEPH I. BERGSTEIN and ANDREA BERGSTEIN, CO-TRUSTEES of the JOSEPH I. BERGSTEIN AMENDED AND RESTATED REVOCABLE TRUST u/t/a DATED January 27, 2006,** for themselves and their heirs and assigns, do covenant with the said GRANTEE, **LAURIE A. BOMBA TRUSTEE OF THE ANDREW D. FROMM 2012 IRREVOCABLE TRUST U/A DTD 12/20/2012,** her heirs and assigns, that until the ensealing of these presents, they are the sole owners of the lands and premises and have good right and title to convey the same in the manner aforesaid; and that it is FREE FROM EVERY ENCUMBRANCE, except as aforesaid; and it does hereby engage to WARRANT and DEFEND the same against all lawful claims whatever, except as set forth herein.

IN WITNESS WHEREOF, GRANTORS have set their hands this 10th day of September, 2021.

GRANTORS:

JOSEPH I. BERGSTEIN, CO-TRUSTEES of the JOSEPH I. BERGSTEIN AMENDED AND RESTATED REVOCABLE TRUST u/t/a DATED January 27, 2006

A Bergstein

ANDREA BERGSTEIN, CO-TRUSTEES of the JOSEPH I. BERGSTEIN AMENDED AND RESTATED REVOCABLE TRUST u/t/a DATED January 27, 2006

STATE OF VERMONT
CHITTENDEN COUNTY, SS.

At Burlington, in said County and State, this 10th day of September, 2021, personally appeared **JOSEPH I. BERGSTEIN and ANDREA BERGSTEIN,** Co-Trustees, to me known, and they acknowledged the foregoing instrument, by them signed, to be their free act and deed as individuals, and their free act and deed as Co-Trustees of **THE JOSEPH I. BERGSTEIN AMENDED AND RESTATED REVOCABLE TRUST u/t/a DATED January 27, 2006.**

Before me, _____
Notary Public Sherry Ann Forland
My Commission Expires: 01/31/23
157.0004055

Exhibit A

A certain piece or parcel of land, with the improvements thereon and appurtenances thereto, located in the Town of Charlotte, County of Chittenden, State of Vermont, and more particularly described as follows:

Being all and the same land and premises conveyed by Warranty Deed from Donald Brian Appe and Cheryl Crowley Appe to Joseph I. Bergstein and Andrea G. Bergstein, Co-Trustees of the Joseph I. Bergstein Amended and Restated Revocable Trust u/t/a dated January 27, 2006 and recorded in Volume 201 at Page 478 of the Town of Charlotte Land Records and being more particularly described therein as follows:

Being all and the same lands and premises conveyed to Donald Brian Appe and Cheryl Crowley Appe by Warranty Deed from William R. Perry and Virginia D. Perry dated June 12, 1995 and recorded on June 14, 1995 in Volume 85 at Page 374 of the Town of Charlotte Land Records.

An irregularly shaped parcel of land consisting of 2.9 acres, more or less, together with dwelling house and all improvements thereon, lying along the shore of Lake Champlain, more particularly described and depicted as Lot 5 on a plat entitled "Wings Point Subdivision Property of J. Graham and Katherine P. Goldsmith," prepared by Civil Engineering Associates, Inc., dated November, 1986, revised January 14, 1987 and recorded in Map Volume 7, Page 39 of the Charlotte Town Land Records.

Also included herein is an undivided one-eighth interest in common with the other lot owners of the Wings Point planned residential development to the lands and facilities identified as "Common" on the aforementioned plat, subject to the sewage disposal easements and rights of way shown on the plat, and subject to an easement for utility services. By acceptance of this Deed, the Grantees and their successors and assigns shall become members of the Wings Point Homeowners Association.

Also included herein is a septic easement in favor of Lot 5 to construct, maintain, repair and replace a sewage treatment system on Lot 7 and on lands identified as "Common" and connecting pipes on Lot 6 and said common lands, all as shown on said plat, such system and pipes to be constructed and installed in accordance with good engineering practices.

Also included herein is a right of way for access from Wings Point Road, so-called to Lot 5 on a portion of the lands depicted as property of P. Hill on said plat, as is shown on said plat and as is more particularly described in the "Easement" from the Estate of Genevieve C. Hill, et al., to J. Graham Goldsmith and Katherine P. Goldsmith dated April 6, 1987 and recorded in Volume 51, Page 501 of the Charlotte Town Land Records, together with a right of way for access and utility services to Lot 5 on lands identified as "Common", all as shown on said plat.

And, further, there is included herein a right of way for a driveway and utility services to provide access to Lot 5 over Lot 6 bound and described as follows: beginning at a point which is the southeasterly corner of the 60 foot right of way shown on the plat, the northeasterly corner of Lot 5 and the point of deflection in the westerly boundary of Lot 6; thence proceeding in a southeasterly direction along the boundary between Lots 5 and 6 a distance of 100 feet; thence turning 90° to the left and proceeding 20 feet onto Lot 6; thence

specifically including the obligation to maintain and repair the roadway within the easement, to maintain existing trees bordering the roadway, and to indemnify the Hill Estate and its successors and assigns from liability for accident, injury or property damage occurring on or in connection with such roadway.

9. The lot hereby conveyed is subject to a view easement in favor of Lots 6, 7 and 8 as follows:

a. Any structures built upon Lot 5 shall not exceed in height an elevation which is 20.8 feet above the elevation established by a project benchmark control point, which benchmark is a concrete monument set by Civil Engineering Associates, Inc., and located at the southeast corner of the tennis courts depicted on the plat, and which benchmark has a designated elevation of 140.2 feet above mean sea level.

b. Any structures built in the southeasterly portion of Lot 5 shall not exceed in height an elevation which is 12.8 feet above the elevation established by the aforementioned project benchmark control point. The southeasterly portion of Lot 5 subject to this restriction is described as follows: beginning at a point which is the intersection of the southeasterly boundary of Lot 5 and the shore of Lake Champlain; thence proceeding along the shore of Lake Champlain to a point which is the intersection of the shore of Lake Champlain and a line parallel to and 150 feet northwest of the above-mentioned southeasterly boundary; thence turning to the right and proceeding on the bearing N 43°33'50" E along said parallel line to its point of intersection with the northeasterly boundary of Lot 5; thence turning to the right and proceeding on the bearing [S 25°16'40" E along said northeasterly boundary to the point of Lot 5; thence to the right and proceeding on the bearing S 43° 33' 50" W along said southeasterly boundary to the point] (sic) or place of beginning.

c. Neither of the foregoing height restrictions shall apply to chimneys constructed as a part of any such structures.

10. Utility easements of record.

Reference is hereby made to the above-mentioned instruments, the records thereof and the references therein contained in further aid of this description.

<1691868v1/MOD>

CHARLOTTE TOWN CLERK'S OFFICE
RECEIVED FOR RECORD
This 4th day of October A.D. 2021
at 11 o'clock 00 minutes A m and
recorded in vol. 252 on page 642-645
Attest _____ Town Clerk

ACKNOWLEDGEMENT
Return Received
Signed Mary A Mead Clerk
Date October 4, 2021

PROTECTIVE COVENANTS

WINGS POINT SUBDIVISION

Property of J. Graham and

Katherine P. Goldsmith

In order to establish and maintain a planned residential development and a neighborhood that will afford a maximum of protection to homeowners and to the Town of Charlotte in general, J. Graham Goldsmith and Katherine P. Goldsmith, of Charlotte, Vermont (hereinafter the "Developers"), do hereby set forth the following Protective Covenants to be applied against an eight (8) lot planned residential development (the "PRD") as shown on a Plan of Land entitled "WINGS POINT SUBDIVISION Property of J. Graham and Katherine P. Goldsmith," dated November 1986 and revised January 14, 1987, prepared by Civil Engineering Associates, Inc., (the "Plat") and recorded in Map Volume _____ at Page _____ of the Land Records of the Town of Charlotte. The property and lots depicted in the Plat are specifically made subject to these Protective Covenants:

1. No lot shall be subdivided for sale purposes or for any other purpose. Commercial uses of the Lots are prohibited, specifically prohibiting any inn, club or marina use, other than moorings for owners of the Lots in the PRD.

2. No improvement or structure whatever, other than a first class, single family, private dwelling house, a guest house, patio walls, swimming pool, tennis court, fences, customary out buildings, garage or barn and improvements of similar kind or character, may be placed, or maintained on any lot in the subdivision.

3. In the construction, or substantial reconstruction, of any structure on the property described in the Plat, the useful occupancy of which requires water or plumbing facilities, water-conserving plumbing fixtures shall be used, including, but not limited to, low-flush toilets, low-flow showerheads, and aerator-type or flow-restricted faucets. All heated structures erected on any lot shall be constructed with insulation with an R-value of at least R-19 in the exterior walls, at least R-38 in the roof or cap, at least R-20 around the foundation or slab,

and with double-glazed windows and insulated hot water tanks. The installation of electric space-heating systems shall be prohibited.

4. No structures shall be constructed on the property described in the Plat within 200 feet of the shoreline of Lake Champlain without prior written approval of the District #4 Environmental Commission, and notwithstanding Commission approval, no structure shall be constructed within 100 feet of the shoreline or with a first floor (including basement) below an elevation of 102 feet above sea level.

5. There is hereby established "Common" lands as shown on the Plat. It is the intent of the Developers, and their successors and assigns, that no improvements of any kind may be constructed in said area except as provided for in a certain Open Space Agreement between the Developers and the Town of Charlotte and in State of Vermont Land Use Permit #4C0560-2. One seasonal dock with an 8 boat capacity and which is stored above the 100 year flood elevation of 102 feet above sea level may be placed on the common land. No ground-disturbing activities on the Common lands along the shoreline shall be undertaken without prior written approval of the District #4 Environmental Commission. The

Common lands will be maintained as a recreation/preserve area for the use and benefit of the lots described on the Plat.

6. A 50-foot wide buffer strip shall be maintained between the edge of any ponds and any access roadways on the property described in the plat, and a 25-foot buffer strip shall be maintained around all ponds and pond drainageways.

7. No elevated tanks of any kind shall be erected, placed or permitted on any part of any lot subject hereto, and any tanks for use in connection with any residence constructed on such premises, including tanks for the storage of fuel, must be buried or walled sufficiently to conceal them from view from neighboring lots, roads or streets. All garbage cans, equipment, wood piles, and storage piles shall be walled in to conceal them from view from neighboring lots, roads or streets. Plans for all

enclosures of this nature must be approved by the Developers and the Board of Directors in the same manner as provided in Section 16, below, prior to construction, and such approval shall not be unreasonably withheld.

8. All electrical service and utility lines shall be placed underground. No exposed or exterior radio or television transmission or receiving antennas shall be erected or placed, or maintained on any part of such premises. However, the restrictions contained in this Paragraph 8 may be waived by the Developers and the Board of Directors in the same manner as provided in Section 16, below. Any waiver of these restrictions shall not constitute a waiver as to other lots or lines or antennas.

9. No exterior roadway or yard lighting fixtures shall be installed on any lot or the common lands without prior written approval of the District #4 Environmental Commission. All building-mounted lights shall be fully downshielded.

10. No lot shall be used in whole or part for the storage of rubbish of any character whatsoever, nor for the storage of any property or thing that will cause such lot to appear in an unclean or untidy condition or that will be obnoxious to the eye; nor shall any substance, thing or material be kept upon any lot that will emit foul or obnoxious odors, or that will cause any noise that might disturb the peace, quiet, comfort or serenity of the occupants of surrounding property.

11. No tents, shacks or mobile homes shall be maintained on the premises.

12. No signs, sign boards or advertising structures of any kind shall be erected or placed on any lot except signs required to advertise the property during the construction and or resale or renting period as may be deemed necessary by the Developers and the Board of Directors in the same manner as provided in Section 16, below.

13. Aside from the use of conventional motor vehicles along the roadways established in the Common lands, there shall be no operation of snowmobiles, dune buggies, motorcycles, all-terrain vehicles or other types of motorized vehicles on the Common lands.

14. No fence or other barrier or sign prohibiting trespassing shall be erected within any pedestrian easement or within an area 100 feet wide along the length of the shoreline on any lot or the Common lands, and no owner of any lot shall infringe upon any right of public use of the shoreline and its waters. It is not the intention of this Paragraph 14, nor should it be interpreted, to create rights of public access which did not previously exist.

15. A buffer strip 100 feet wide along the shoreline of the lots and the Common lands shall be maintained in its natural condition. No tree-cutting shall be permitted within this buffer strip except cutting and thinning accomplished in accordance with good forest management practices. The clearing of vegetation within this buffer strip for the purpose of obtaining views is prohibited.

16. For the purpose of further assuring the development of the PRD as a residential community of the highest quality, Developers reserve to themselves the right to review and to approve or disapprove the exterior design and finish of all improvements, structures and buildings to be constructed, improved, reconstructed, or restored, other than as originally built, on any lot, or, to the extent permitted, the Common lands for a period of ten (10) years after the date of these covenants. Except as otherwise provided by these covenants or any permits or approvals obtained by Developers in connection with the development of the PRD, Developers shall not exercise any control over the design or finish of the interior of any improvements, structures or buildings constructed within the PRD. Developers shall have exclusive control over the exterior design and finish as described herein for a period of three years after the date of these covenants. Thereafter and for the balance of the period of time Developers retain any control over such design and finish, Developers shall exercise such control concurrently with the Board of

Directors of the Wings Point Homeowners Association (the "Homeowners Association"). Any owner of lands in the development who intends to construct, repair, renovate or alter the exterior of any improvement, structure, or building on such land (the "Project") shall submit copies of the plans, elevations and material lists for the Project (the "Plans") simultaneously to Developers (by sending or delivering such Plans to Developers c/o Sheehey Brue Gray & Furlong, Attorneys at Law) and to the Board of Directors of the Homeowners Association. Thereafter Developers shall have thirty (30) days from the date the Plans are submitted to Developers to approve or disapprove such Plans. If Developers fail to take any action with respect to such Plans within the said thirty (30) day period, Developers shall be deemed to have approved such Plans. The Board of Directors shall promptly consider such Plans and render a decision forthwith approving or disapproving the Project. In the event that Developers or the Board of Directors shall disapprove the Plans for the Project, the notice of disapproval shall state the reason or reasons for disapproval or shall include suggestions for altering the Project and the Plans so that the Plans will be acceptable to the Developers or the Board of Directors. During the period of Developers' exclusive control over the exterior design and finish, as described herein, Developers may disapprove the Project Plans for any reason, including purely aesthetic reasons, in their sole discretion. After such initial three-year period, the decision to approve or disapprove the Plans shall be based on reasonable grounds, including, without limitation, the nature of the other structures, buildings, or improvements in the PRD and the aesthetic impact of the proposed Project on the PRD.

17. All interior and exterior restoration work to the McNeil house on Lot No. 2, except the north wing, shall comply with the Secretary of the Interior Standards for Rehabilitation. The stairway and wainscotting in the right parlor of the Tavern on Lot No.3 shall be preserved. Prior to the commencement of restoration on any of the three existing historic buildings on Lots 1, 2, and 3, the owners of these lots shall file restoration plans, which shall include any earth disturbance in the area of the Tavern on Lot No. 3, with the District #4 Environmental Commission and the Division for Historic Preservation and shall receive the written approval of the District #4 Environmental Commission.

18. The owners of any lot are prohibited from and covenant with the Developers, and their successors and assigns, not to give, grant, convey, or establish any easement or right of way across or upon the lot of the owner to establish access in any manner, except from adjacent or adjoining properties to the lot of the owner and except as may exist at the time that the owner takes title to said lot, without first obtaining the written approval of the Developers and Board of Directors in the same manner as provided in Section 16.

19. The grounds visible from the roadways in said development shall be maintained in a manner in keeping with residential home sites and with the general quality of the development. No clothes lines or other items used to hang clothes from or for the purpose of drying and other purposes shall be allowed in any lots.

20. No billboards or advertising signs of any character shall be erected, placed, permitted or maintained on any lot or improvement thereon except as herein expressly permitted. A name and address sign, the design of which shall be approved for the lot owners on request by the Developers and Board of Directors in the same manner as provided in Section 16, shall be permitted. No other sign of any kind or design shall be allowed. Nothing herein shall be construed to prevent the Developers from erecting, placing, or maintaining sign structures and offices as may be deemed necessary by them for the development of the PRD.

21. The owners of the lots shall maintain all dry hydrants at all times in an operable and accessible manner.

22. For the purposes of maintaining the Common lands, the owners of each lot in the PRD shall automatically become members of the Homeowners Association upon acceptance of a deed to a lot within the PRD.

23. Each owner of a lot in the PRD, which is subject to these covenants, and his or her respective family, guests and invitees, shall have an equal right with every other owner of a lot in the PRD to use and enjoy all of the Common lands and the facilities located thereon, subject, however, to the obligation to comply with these covenants and any

rules or regulations adopted pursuant to these covenants and to the obligation to pay such lot owner's pro rata share of the expenses of maintaining the Common lands and facilities. Each lot owner shall use all reasonable care not to damage any septic systems located in the Common areas.

24. Each owner of a lot in the PRD, which is subject to these covenants, remises, releases, and waives all right to partition the Common lands pursuant to applicable law and specifically covenants with each other owner of a lot in the PRD and such owner's heirs, successors, personal representatives and assigns, the acceptance of a deed to a lot within the PRD being evidence of such consent, that no such owner shall seek to obtain a partition of the Common lands pursuant to applicable law.

25. A. Creation of a Lien and Personal Obligation for Assessments. Each owner of a lot in the PRD, which is subject to these covenants, by the acceptance and recording of a deed or other instrument transferring title to or any interest in a lot, whether or not it be so expressed in such deed or instrument, shall be deemed to covenant and agree to pay to the Homeowners Association all assessments assessed in accordance with these Protective Covenants and the Bylaws. Assessments, together with interest, costs, and reasonable attorneys' fees, shall be a lien upon the lot against or with respect to which such assessment was made, allocated, or apportioned in accordance with the Bylaws, subordinate only, to the lien of a first mortgage thereon. Each assessment, together with interest, costs, and reasonable attorneys' fees, shall also be the obligation of the individual owner against whom the assessment was made.

B. No Exemption. No lot owner shall be exempt from liability for assessments by attempted waiver of the use or enjoyment of any of the common areas or facilities, by abandonment of the lot owned by such owner, or by any other reason.

C. Liability for Liens. Prior to or at the time of any conveyance of a lot, all assessments with respect to that lot shall be paid in full to the Homeowners

Association. The purchaser of a lot shall be jointly and severally liable with the selling lot owner for all unpaid assessments against or on account of the lot through the time of recording of the instrument transferring ownership of the lot. Any purchaser or holder of a mortgage on a lot shall be entitled to a statement setting forth the amount of the unpaid assessments against the selling owner of such lot within five (5) days following a written request therefor directed to the Homeowners Association.

D. Penalty. Any assessment not paid within ten (10) days of its due date shall bear interest from the due date at the rate of one percent (1%) per month, or at such other rate as may be fixed by the Board of Directors from time to time, or, in either event, at such lesser rate as is the maximum rate permitted by applicable law.

E. Enforcement. The Homeowners Association reserves the right to terminate or restrict any delinquent owner's right to use the common areas and common facilities.

F. Use of Assessment. Assessments levied and collected by the Homeowners Association shall be used: to promote the recreation, health, safety and welfare of the owners of the lots; to meet all requirements for capital repairs, replacements and improvements; and to meet all other expenses and obligations incurred by the Association, including but not by way of limitation, management fees, administrative expenses, corporate fees, taxes, insurance premiums, and costs of monitoring and other demands imposed or required by existing permits or approvals, or by subsequent amendments thereto.

G. Capital Assessments. The Board of Directors may from time to time impose or assess one or more Assessments to fund the cost of any construction, repair or replacement of any capital improvement located in the common areas or common facilities (except septic systems owned by and operated for the benefit of a single lot.) Any proposed Assessment for a new captial improvement, rather than for the completion, repair or replacement of an existing capital improvement, shall require approval by the membership of the Association at a duly-warned meeting at which a quorum is present, by vote in favor by more than two-thirds of the

votes cast.

All restrictions herein set forth shall be regarded as covenants and not conditions and shall run with the land and be in full force and effect against and binding on all owners of any interest in any land described in the Plat for twenty-five (25) years from the date hereof, unless earlier amended as hereinafter set forth, after which time said covenants shall be automatically extended for successive periods of ten (10) years unless an instrument, signed by the then owners of a majority of the lots, and approved in writing insofar as required by State of Vermont Land Use Permit 4C0560-2, has been recorded agreeing to change said covenants in whole or in part.

The benefit of these covenants shall be deemed to run to the individual lot owners acting through the Board of Directors of the Homeowners Association. The Board of Directors of the Homeowners Association shall be responsible for enforcing these covenants. Should the Homeowners Association employ counsel in order to enforce any of the foregoing covenants, conditions, reservations, restrictions or obligations, all costs incurred in such enforcement, including a reasonable fee for counsel, shall be paid by the owner of such lot or lots found to be in violation by a court of competent jurisdiction. No delay or omission on the part of the Homeowners Association in exercising any right, power or remedy herein provided for in the event of any breach of the covenants, conditions, restrictions and obligations herein contained shall be construed as a waiver thereof or acquiescence therein. No right of action shall accrue, nor shall any action be brought or maintained by any lot owner against Developers for or on account of their failure to bring an action on account of any breach of these covenants and conditions, nor for imposing covenants and restrictions which may be found or determined to be unenforceable at law.

These covenants may be amended at any time by a written instrument, setting forth the amendment, executed by all of the holders of record title to any interests in the property subject to the covenants at the time the covenants are

amended. The consent of District 4 Environmental Commission shall be noted on the recorded instrument amending the covenants, to the extent the amendment affects a covenant which is also a condition of Land Use Permit #4C0560-2 as amended from time to time.

Dated at Charlotte, Vermont, this 14th day of April, 1987.

IN THE PRESENCE OF:

J. GRAHAM GOLDSMITH

KATHERINE P. GOLDSMITH

STATE OF VERMONT
CHITTENDEN COUNTY, SS.

At ~~Charlotte~~ Burlington, Vermont, this 14th day of April, 1987, personally appeared J. GRAHAM GOLDSMITH and KATHERINE P. GOLDSMITH, and they acknowledged this instrument by them sealed to by their free act and deed.

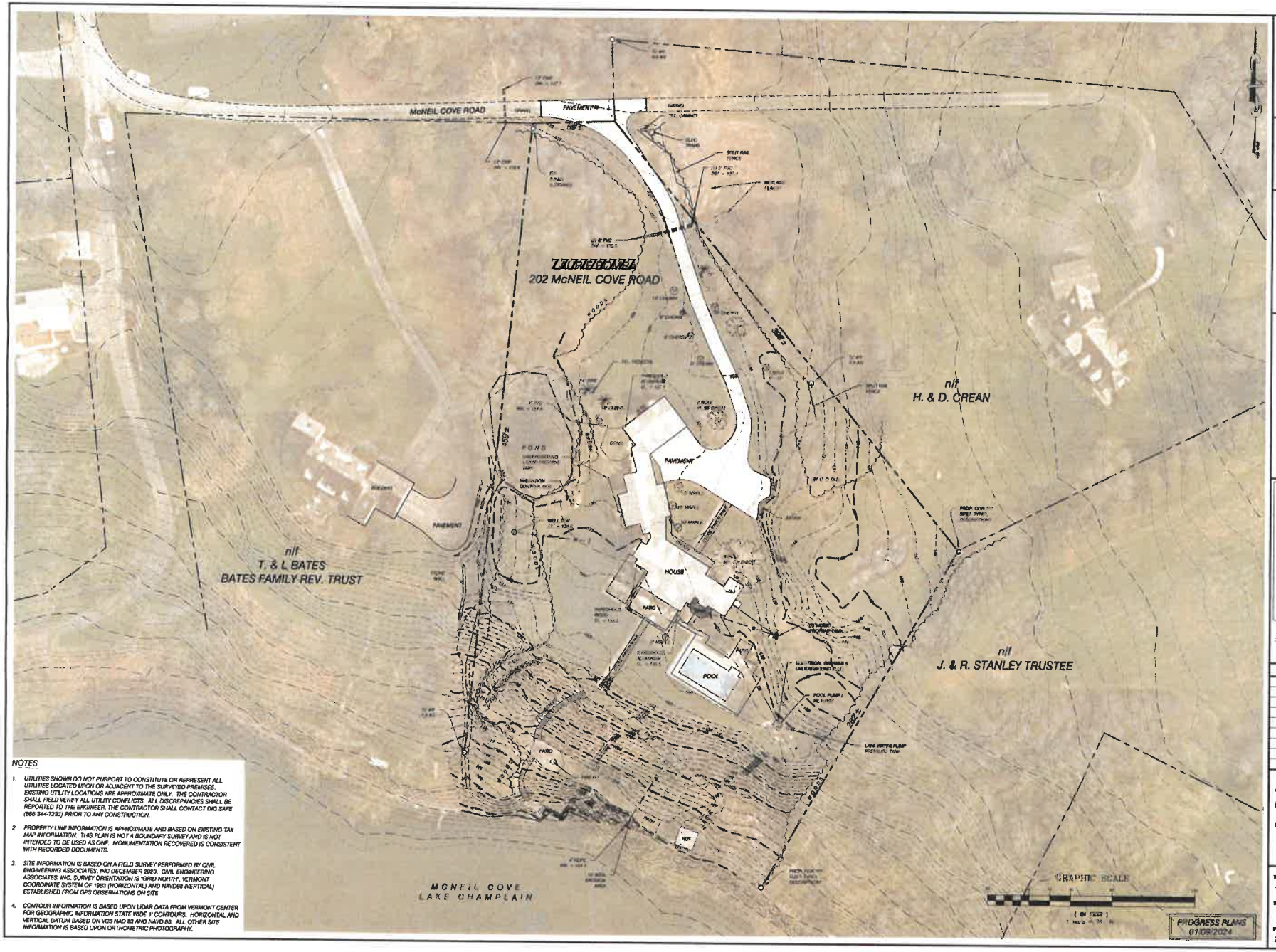
Notary Public

My Commission Expires: 2/10/91

CHARLOTTE CLERK'S OFFICE
April 15 1987
Received for record at 9:00 o'clock A M
and recorded in Vol. 51 on Page 509-518
Attest. Margaret B. Henry Asst. Town Clerk

SECOND ADDENDUM

This Second Addendum, made as of the 6th day of April, 1987, by and between HENRY H. SCHMIDEK and MARY L. SCHMIDEK of Cambridge, Massachusetts (the "Schmideks") and J. GRAHAM GOLDSMITH and KATHERINE P. GOLDSMITH of Charlotte, Vermont (the "Goldsmiths") to that certain Agreement, by and between the Schmideks and the Goldsmiths, dated August 27, 1986, and recorded at Volume 49, Pages 328-32 of the Town of Charlotte Land Records, as the same was amended by an Addendum by and between the parties, dated September 15, 1986 and recorded at Volume 49, Pages 333-34 of said Land Records (the Agreement and the Addendum hereinafter collectively referred to as the "Agreement"), as follows:



NOTES

1. UTILITIES SHOWN DO NOT PURPORT TO CONSTITUTE OR REPRESENT ALL UTILITIES LOCATED UPON OR ADJACENT TO THE SURVEYED PREMISES. EXISTING UTILITY LOCATIONS ARE APPROXIMATE ONLY. THE CONTRACTOR SHALL FIELD VERIFY ALL UTILITY CONFLICTS. ALL DISCREPANCIES SHALL BE REPORTED TO THE ENGINEER. THE CONTRACTOR SHALL CONTACT DIG SAFE (888-344-7233) PRIOR TO ANY CONSTRUCTION.
2. PROPERTY LINE INFORMATION IS APPROXIMATE AND BASED ON EXISTING TAX MAP INFORMATION. THIS PLAN IS NOT A BOUNDARY SURVEY AND IS NOT INTENDED TO BE USED AS ONE. MONUMENTATION RECOVERED IS CONSISTENT WITH RECORDED DOCUMENTS.
3. SITE INFORMATION IS BASED ON A FIELD SURVEY PERFORMED BY CIVIL ENGINEERING ASSOCIATES, INC DECEMBER 2023. CIVIL ENGINEERING ASSOCIATES, INC. SURVEY ORIENTATION IS "GRID NORTH", VERMONT COORDINATE SYSTEM OF 1983 (HORIZONTAL) AND NAVD88 (VERTICAL) ESTABLISHED FROM GPS OBSERVATIONS ON SITE.
4. CONTOUR INFORMATION IS BASED UPON LIDAR DATA FROM VERMONT CENTER FOR GEOGRAPHIC INFORMATION STATE WIDE 1' CONTOURS. HORIZONTAL AND VERTICAL DATUM BASED ON VCS NAD 83 AND NAVD 88. ALL OTHER SITE INFORMATION IS BASED UPON ORTHOMETRIC PHOTOGRAPHY.

SITE ENGINEER:
CIVIL ENGINEERING ASSOCIATES, INC
10 MANSFIELD VIEW LANE, SOUTH BURLINGTON, VT 05403
P: 802-864-2333 FAX: 802-864-2271 web: www.cea-vt.com
COPYRIGHT © 2024 - ALL RIGHTS RESERVED

DRAWN: MAB / GAC
CHECKED: JLM
APPROVED: ---

CLIENT:
202 McNEIL COVE ROAD
CHARLOTTE VT 05445

PROJECT:
202 McNEIL COVE ROAD
CHARLOTTE VT 05445



LOCATION MAP
1" = 2000'

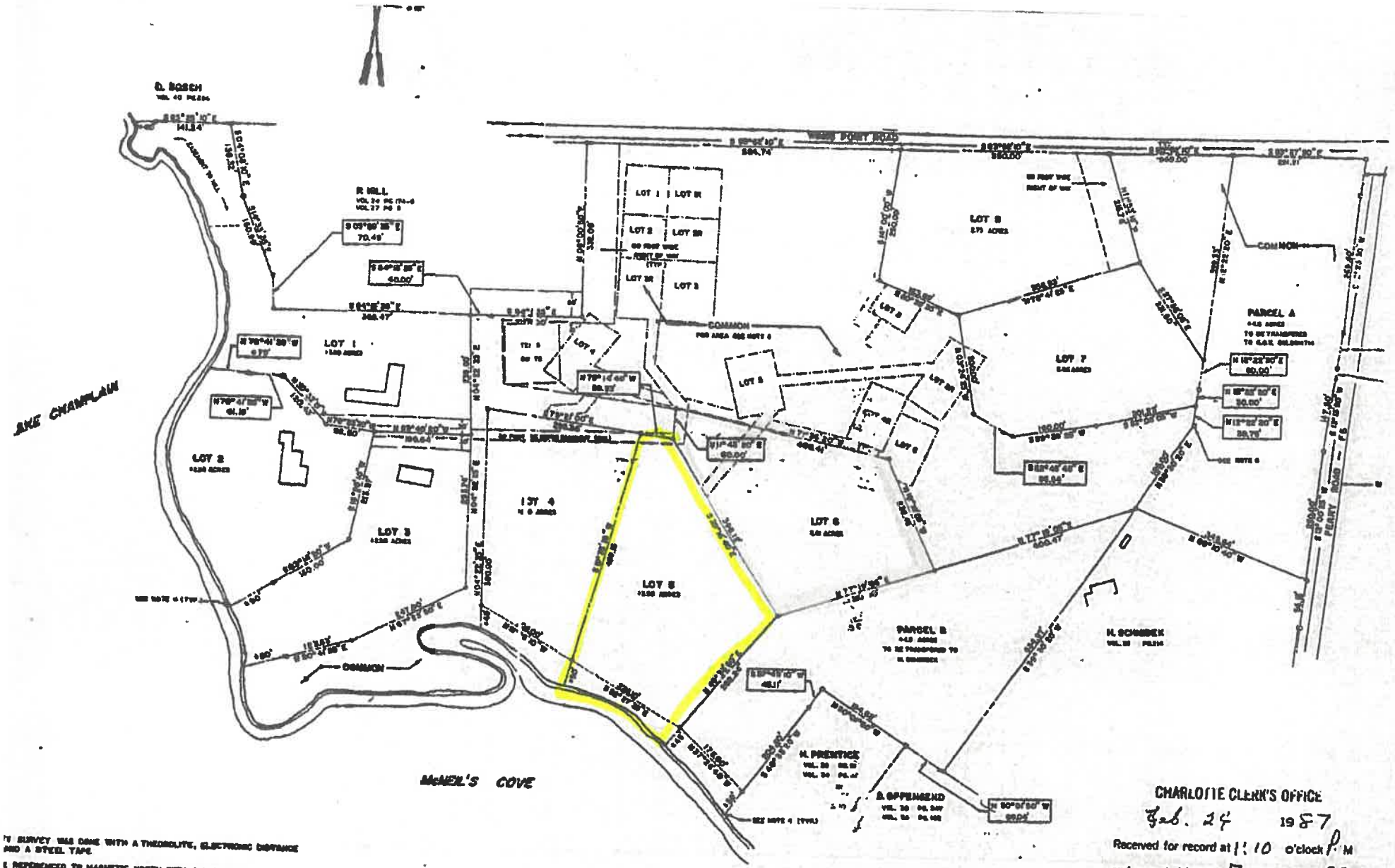
DATE	CHECKED	REVISION

DRAFT for Review

EXISTING CONDITIONS PLAN

DATE: ---
SCALE: 1" = 30'
PROJ. NO.: 23186

DRAWING NUMBER: C1.0



CHARLOTTE CLERK'S OFFICE

Feb. 24 1987

Received for record at 1:10 o'clock P.M

and recorded in Vol. 7 on Page 39

Attest: Margaret B. Hannis asst. TOWN CLERK

...TE OF VERMO...

...T SURVEY WAS DONE WITH A THEODOLITE, ELECTRONIC DISTANCE ...AND A STEEL TAPE.

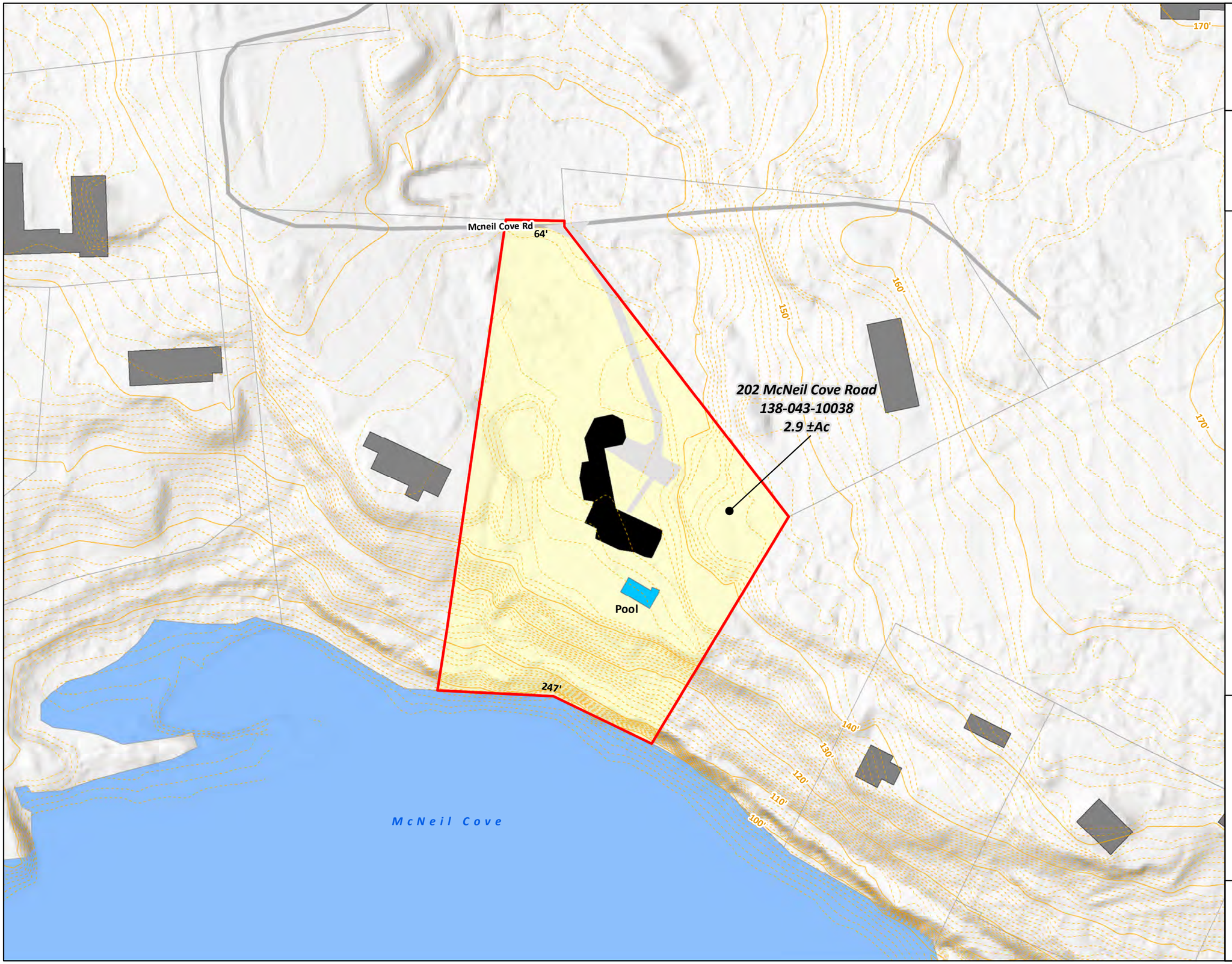
...E REFERENCED TO MAGNETIC NORTH WITH A DECLINATION OF ... WEST.

...AND PERRY ROAD HAVE AN ASSUMED 66.0 FOOT RIGHT OF WAY. ...WAY WAS DETERMINED BY EXISTING MONUMENTS. MONUMENTS ...PERRY ROAD WERE SET FOR CURVES. THEY DO NOT MATCH ...AS SHOWN ON PLAT BY EMERSON DATED 12/...80 RECORDED ...CHARLOTTE LAND RECORDS.

202 McNeil Cove Road

Charlotte, VT

Base Plan



LEGEND

- Subject Property - 2.9 ±Ac
- Adjacent Properties
- Building Footprints
- Open Water
- Contours (ft)



Notes:
Credits: Background from ESRI 'Terrain Base' map service

Date: 08/27/24

Project Number: VT1137

0 50 100 200 Feet

Scale: 1 " = 100 '

This plan is conceptual only and is not represented as an engineered plan.

LandVest

Document Name: VT1137 base

202 McNeil Cove Road

Charlotte, VT

Conservation Context

LEGEND

- Subject Property - 2.9 ±Ac
- Adjacent Properties
- Protected Land
- Open Water
- Wetlands
- Perennial Streams
- Intermittent Streams



Notes:
Credits: Background from ESRI 'Terrain Base' map service

Date: 08/27/24

Project Number: VT1137

0 1,000 2,000 4,000 Feet

Scale: 1 " = 2,000 '

This plan is conceptual only and is not represented as an engineered plan.

LandVest

Document Name: VT1137 conservation context



202 McNeil Cove Road

Charlotte, VT

Base Plan Orthophotograph

LEGEND

- Subject Property - 2.9 ±Ac
- Adjacent Properties
- Open Water
- Contours (ft)



Notes:
Credits: 2021 imagery from ESRI 'World Imagery' map service.

Date: 08/27/24

Project Number: VT1137

0 50 100 200 Feet

Scale: 1 " = 100 '

This plan is conceptual only and is not represented as an engineered plan.

LandVest

Document Name: VT1137 ortho

202 McNeil Cove Road

Charlotte, VT

Regional Locus



LEGEND

- Subject Property - 2.9 ±Ac
- Adjacent Properties
- Protected Land
- Open Water
- Wetlands
- Perennial Streams
- Intermittent Streams



Notes:
Credits: Background from ESRI 'Terrain Base' map service

Date: 08/27/24

Project Number: VT1137

0 4,000 8,000 16,000 Feet

Scale: 1 " = 8,000 '

This plan is conceptual only and is not represented as an engineered plan.

LandVest

Document Name: VT1137 regional locus

202 McNeil Cove Road

Charlotte, VT

USGS Topographic Map

LEGEND

Subject Property - 2.9 ±Ac



Notes:
Credits: USGS Topo background from ESRI 'USA Topo Map' map service.

Date: 08/27/24

Project Number: VT1137

0 1,000 2,000 4,000 Feet

Scale: 1 " = 2,000 '

This plan is conceptual only and is not represented as an engineered plan.

LandVest

Document Name: VT1137 usgs topo plan

Department of Environmental Conservation

Well Completion Report Searchable Database

Printed 9/10/2024

Field Name	Field Value
Date Well Was Completed	09/15/1987
Date Report Received	12/31/1987
Drilled By	WellDrillerID: 125 Harry Young, H A Young & Sons
Well Report Number	448
Well Number/Tag Number	
Comments	SPECIAL NOTES: SULPHUR SMELL
Town	Charlotte
Map Cell	03D5
Tax Map	
E911 Address	
Sub Division	
Lot Number	
Owner's Firs tName	BILL
Owner's Last Name	PERRY
Purchaser's First Name	
Purchaser's Last Name	
Well Use Code	01 = Domestic
Reason For Well Code	
Drilling Equipment Code	1 = Cable tool
Total Depth Of Well (in feet)	177.00
Yield (in GPM)	10.00
Yield Test Tested For (in hours)	0.00
Static Water Level (in feet)	44.00
Well is OverFlowing	N
Date Measured	
Depth To Bedrock (in feet)	3.00
Total Casing Length (in feet)	20.00
Casing Diameter (in inches)	6.00
Casing Length Below Land Surface (in feet)	0.00
Casing Length Exposed (in feet)	0.00
Casing Material	
Casing Weight (in lbs/foot)	0.00
Casing Finish Code	2 = Above ground, unfinished

Length Of Liner Used (in feet)	0.00
Liner Diameter (in inches)	0.00
Liner Material	
Liner Weight (in lbs/foot)	0.00
Liner Type	
Grout Type	
Seal Type	
Diameter Drilled In Bedrock (in inches)	0.00
Depth Drilled In Bedrock (in Feet)	0.00
Screen Make And Type	
Screen Material	
Screen Length (in feet)	0.00
Screen Diameter (in inches)	0.00
Screen Slot Size (in Inches)	0.00
Depth To Top of Screen Below Land Surface (in Feet)	0.00
Gravel Size Type	
Method of Sealing Casing Code	1 = Drive shoe only
Yield Test Method Code	1 = Bailed
Well Development Code	
Not Steel Casing	N
Has Water Been Analyzed	N
Well Has Screen	N
AW Partial	N
Unique GIS Name	CI448
Latitude	44.30320
Longitude	-73.29830
Well Not Visible At Latitude/Longitude	N
Location Determination Method	13 = E911 Address
Well Type	Bedrock
Depth To Liner Top (in feet)	0.00
Hydro Fractured	N
Hydro Fractured Resulting Flow (GPM)	0.00
Well Location Submitted As A Dot On A Map	N
Abandoned Per Water Supply Rule	N
Date Of Abandonment	
Reason For Abandonment	
Well Driller Supervising Abandonment	
Date Of Deepening Or Hydrofracture	
Signed Form	N

Well Status	Available For Use
UOE	
DOE	
UOC	
DOC	
WellReportID	10876

Lithology

Starting Depth	Starting Depth	Water Bearing	Lithology Code	Lithology Code Description	Lithology Description
0.00	3.00		D	Topsoil	topsoil
3.00	58.00		R	Rock, bedrock, ledge	black shale waterbearing a trace of water at 58'
148.00	177.00		R	Rock, bedrock, ledge	black shale and quartz waterbearing

Deepened/Hydrofractured

Date Of Deepening Hydro Fracturing	Deepened	HydroFractured	Hydro Fractured Resulting Flow	Driller Who Deepened/Hydrofractured

Closure Log

Starting Depth	Ending Depth	Fill Material

Change Log

Date Of Change	User Who Changed	Field Name	New Value	Old Value
8/28/2023 3:07:47 PM	Tim Phillips	SignedForm	N	NULL
1/8/2019 9:38:28 AM	Tim Phillips	WellType	Bedrock	

Estimated 2023 Operation and Maintenance Expenses

UTILITIES

	Vendor		***Est $/Yr Avg***
Propane	***Jackman Fuels***		$5,000
Electric	***GMP & SunCommon***		$3,500
Fiber Optic Internet	***Waitsfield Telecom***	***Arriving in October***	$1,320
Water	***Culligan***		$489
Rubbish Removal	***Casella***		$343
Snow Removal	***HOA***		
Landscaping	***Vertscape (aka, Fidel)***		$2,925
Security	***Royal Group***		$810

TAXES

2024-25 Taxes	***Town of Charlotte***	$51,760

TOTAL **$66,147**

This information is for estimate purposes only and should be confirmed by the Purchaser from the various vendors.

PAYABLE TO:
MAIL TO:

TOWN OF CHARLOTTE

PO Box 119
Charlotte, Vermont 05445

802-425-3071

TAX BILL

This is the only bill you will receive. Please forward to new owner if property is sold.

PARCEL ID	BILL DATE	TAX YEAR
00095-0202.	08/04/2024	2024

The penalty is 8%, plus 1% interest per month for the first 90 days and 1 1/2% per month thereafter. TAXES ARE DELINQUENT NOV 16, 2024
Postmark will be accepted as timely payment

Description: 2.9 ACRES & DWL:
Location: 202 MCNEIL COVE ROAD

OWNER [illegible]
FROMM ANDREW 2012 IRREVOCABLE TRUST
202 MCNEIL COVE ROAD
CHARLOTTE VT 05445

HOUSESITE TAX INFORMATION

SPAN # 138-043-10038	SCL CODE: 043
TOTAL PARCEL ACRES	2.90
HOUSESITE VALUE	3,496,400
HOUSESITE EDUCATION TAX	45,176.98
HOUSESITE MUNICIPAL TAX	6,415.89
HOUSESITE TOTAL TAX	51,592.87

FOR INCOME TAX PURPOSES

ASSESSED VALUE		HOMESTEAD	
REAL	3,507,700	3,507,700	
TOTAL TAXABLE VALUE	3,507,700	3,507,700	
GRAND LIST VALUES	35,077.00	35,077.00	

MUNICIPAL TAXES

TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
TOWN	0.1830	x35,077.00=	6,419.09
LOCAL AGREEMENT	0.0005	x35,077.00=	17.54

TOTAL MUNICIPAL TAX	6,436.63
MUNICIPAL STATE PAYMENT	0.00
MUNICIPAL NET TAX DUE	6,436.63

EDUCATION TAXES

TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
HOMESTEAD EDUCATION	1.2921	x35,077.00=	45,322.99

1.3501 (district rate) / 104.49% (CLA) = 1.2921

Payments		
1	11/15/2024	51,759.62

TOTAL EDUCATION TAX	45,322.99
EDUCATION STATE PAYMENT	0.00
EDUCATION NET TAX DUE	45,322.99

TAX SUMMARY
Municipal + Education

TOTAL TAX	51,759.62
TOTAL STATE PAYMENT	0.00
TOTAL NET TAX DUE	51,759.62

DETACH THE STUB BELOW AND RETURN WITH YOUR PAYMENT

TOWN OF CHARLOTTE

PAYMENT DUE	TAX YEAR
11/15/2024	2024

OWNER NAME
[illegible]

PARCEL ID
00095-0202.

AMOUNT DUE	51759.62
AMOUNT PAID	