Tuacknback Farm

699 Spear Cemetery Rd, Reading VT



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LandVest

CHRISTIE'S INTERNATIONAL REAL ESTATE

All information provided is deemed reliable but is not guaranteed and should be independently verified. 24481

LandVest

STATEMENT OF LIMITATIONS

This Property Profile is a compilation of public record information and additional information from the Seller regarding 699 Spear Cemetery Rd that is currently offered for sale by LandVest, Inc. (hereinafter, the "Offered Property").

Neither the Seller nor Seller's representatives make any express or implied representation or warranty as to the accuracy or completeness of any information in this property profile or any of the exhibits attached hereto, and none of such persons shall have any liability relating to or arising from use of any information or any errors therein or omissions therefrom. Prospective buyers are not entitled to rely on the accuracy or completeness of this information and shall be entitled to rely solely on their due diligence and such representations and warranties, if any, and to the extent as may be expressly stated in a Purchase and Sale Agreement relating to the proposed acquisition, subject to the terms and conditions of such Agreement.

Any alternative use of the Offered Property implied in this Property Profile does not constitute a warranty or guarantee of approval. It is the sole responsibility of the Buyer to determine the viability of any contemplated use or alteration of the property under pertinent federal, state, and local regulations and applicable covenants, easements, and restrictions on title. The Seller makes no representation as to the likelihood of approval of any proposed use or alteration.

Neither Seller nor any of its representatives are under any legal obligation and shall have no liability of any nature whatsoever with respect to the proposed acquisition by virtue of this Property Profile or otherwise.

No legal liability is created by this Property Profile, and this document is to be used in whole and not in part. Any sketches produced by LandVest or plans prepared by other professionals in this Property Profile are included only to assist the reader in visualizing the property.

Access to the property is not allowed unless accompanied by an authorized employee of LandVest, Inc.

LandVest, Inc. by reason of this Property Profile, may not be required to give testimony in court with reference to the Offered Property described herein.

Tuacknback Farm

Reading, VT

Base Plan Orthophotograph

Legend

- Subject Property - 10.03 ±Ac
- Class 3 (Gravel)
- Adjacent Properties
- Protected Land
- Perennial Streams
- Contours (ft)



Credits: 2023 imagery from ESRI 'World Imagery' map service.

Project Number: VT1669
Date: 06/03/26

N
W E
S

0 75 150 300 Feet

Scale: 1' = 150 "

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

LandVest

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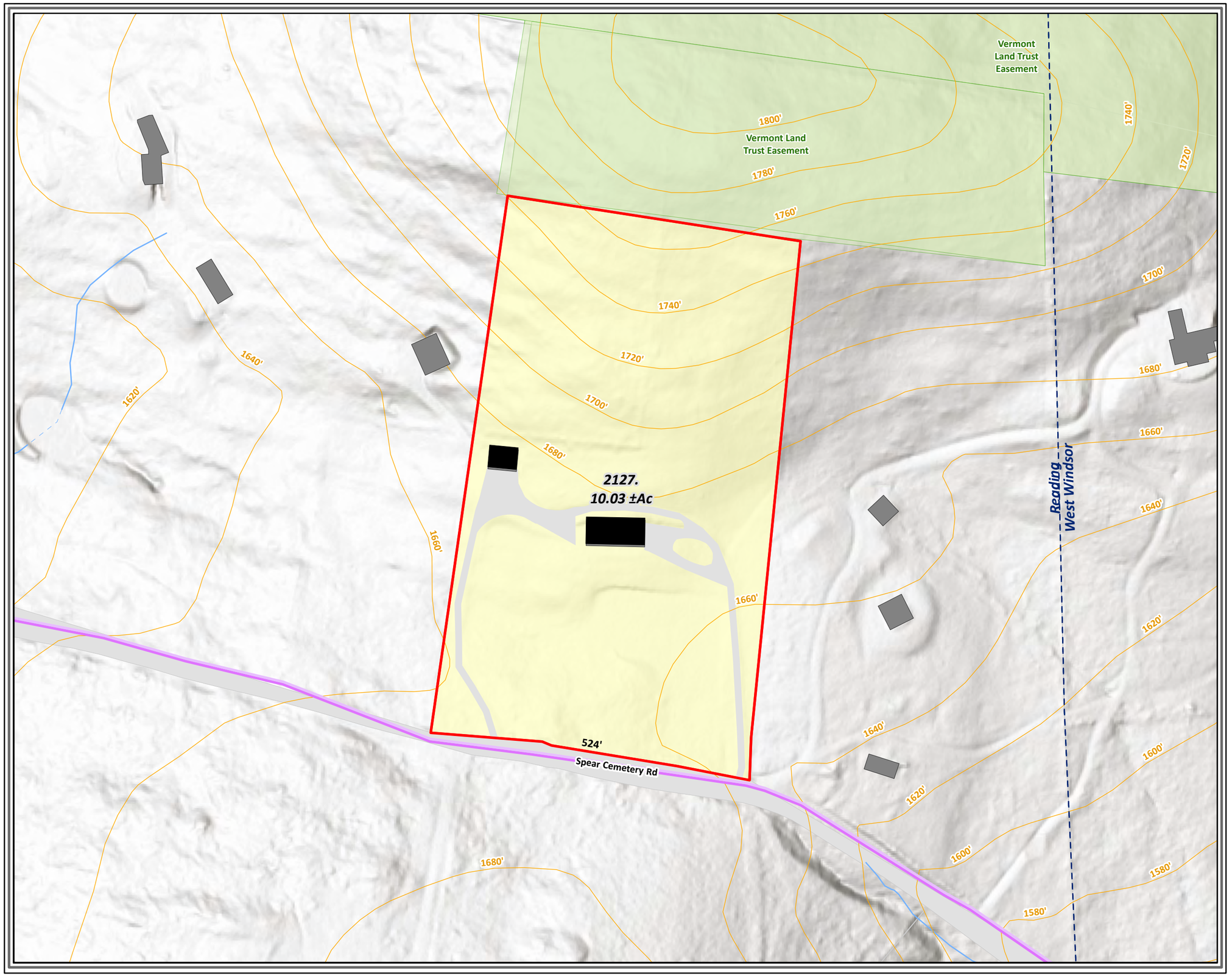

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Tuacknback Farm

Reading, VT

Base Plan

Legend

- Subject Property - 10.03 ±Ac
- Class 3 (Gravel)
- Adjacent Properties
- Protected Land
- Building Footprints
- Perennial Streams
- Contours (ft)



Credits: Background from ESRI 'Terrain Base' map service

Project Number: VT1669
Date: 06/03/26

N
W
E
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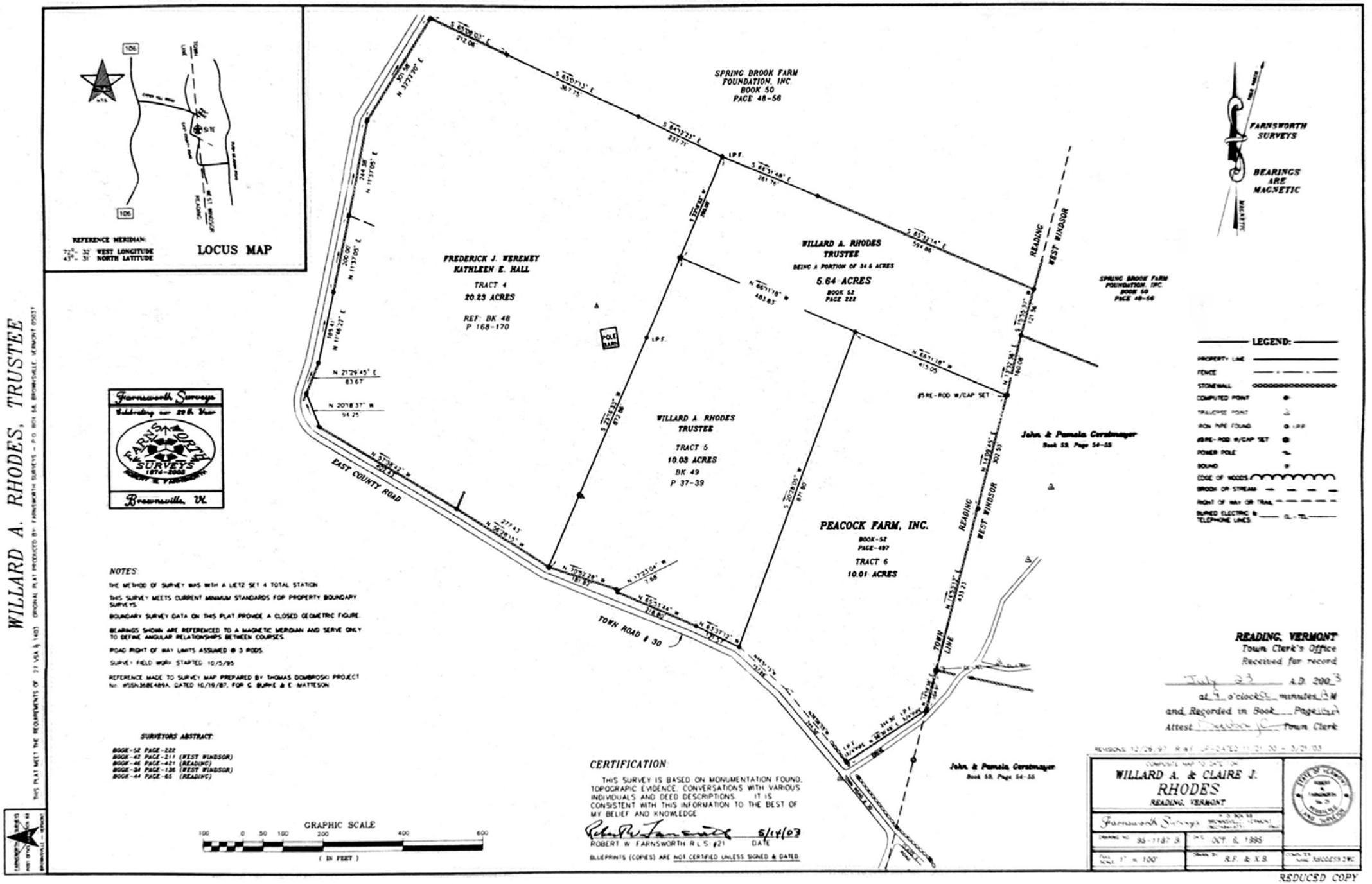
0 75 150 300 Feet

Scale: 1' = 150 "

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

LandVest



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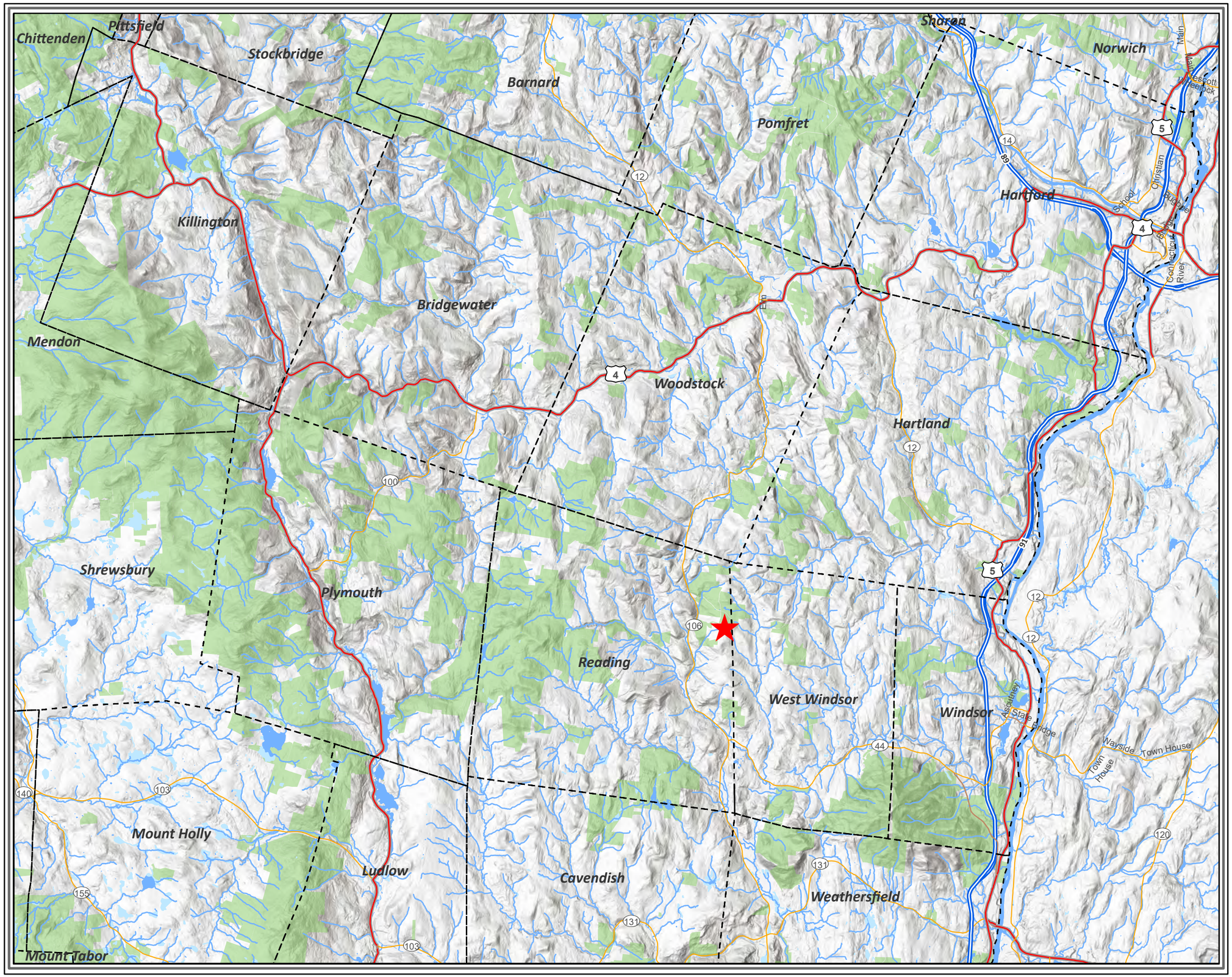

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Tuacknback Farm

Reading, VT

Town Locus

Legend

- Subject Property - 10.03 ±Ac
- Adjacent Properties
- Protected Land
- Open Water
- Wetlands
- Perennial Streams
- Intermittent Streams

Credits: Background from ESRI 'Terrain Base' map service

Project Number: VT1669
Date: 06/02/26

0 5,000 10,000 20,000 Feet

Scale: 1' = 12,000 "

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

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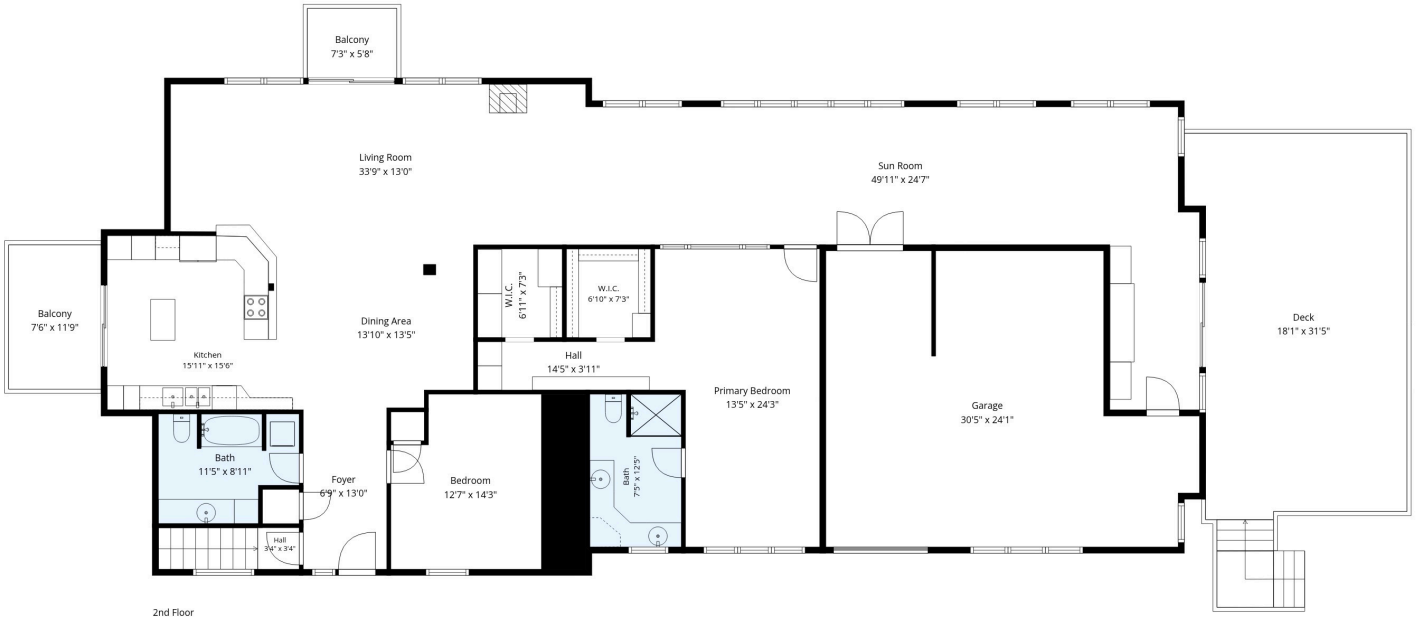




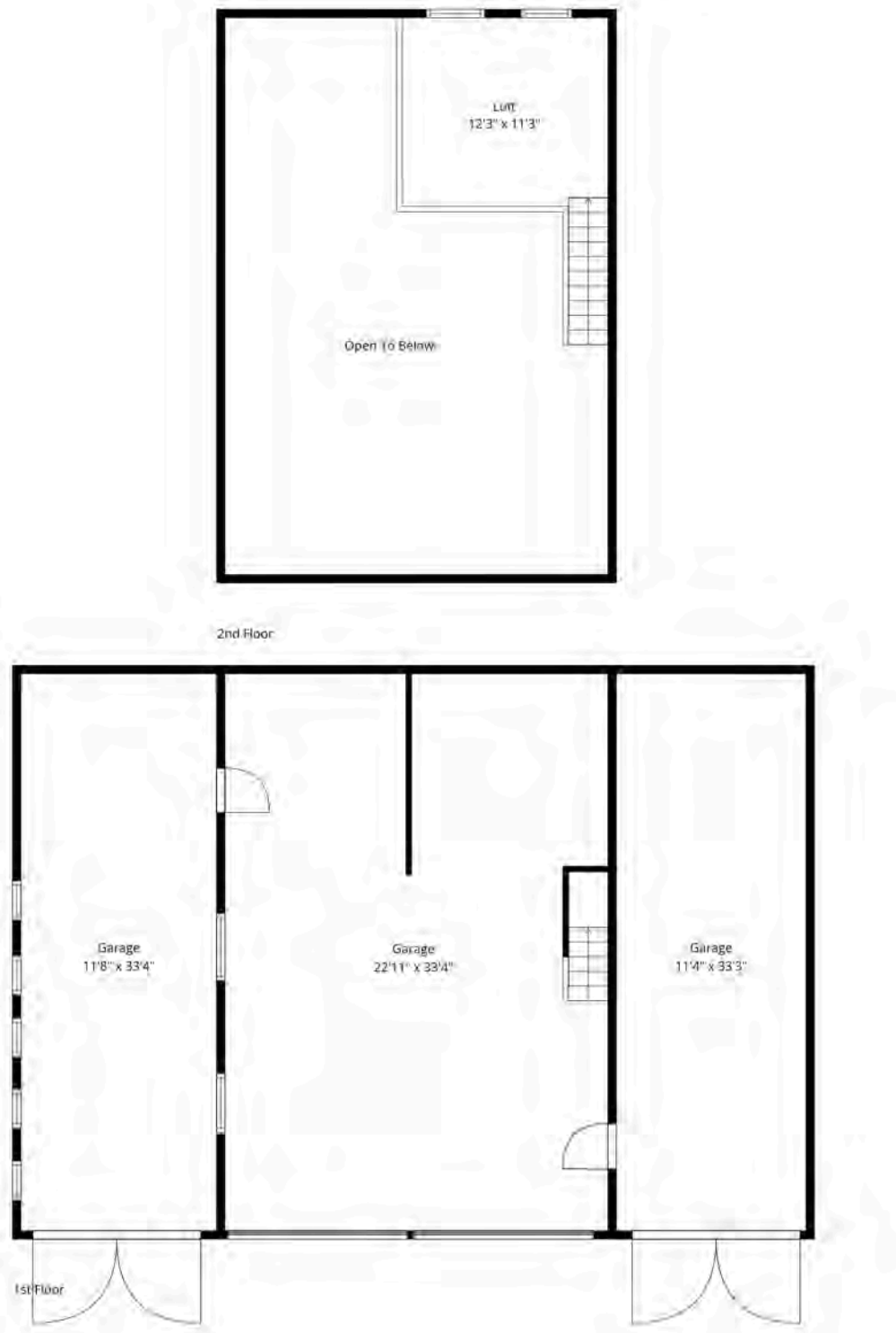
TOTAL: 4986 sq. ft

1st floor: 2460 sq. ft, 2nd floor: 2526 sq. ft

EXCLUDED AREAS: STORAGE: 285 sq. ft, STABLE: 930 sq. ft, UTILITY: 96 sq. ft, GARAGE: 616 sq. ft, BALCONY: 129 sq. ft, DECK: 517 sq. ft, WALLS: 321 sq. ft

Floor Plan Created By Cubicasa App. Measurements Deemed Highly Reliable But Not Guaranteed.

Garage



TOTAL: 139 sq. ft

1st floor: 0 sq. ft, 2nd floor: 139 sq. ft

EXCLUDED AREAS: GARAGE: 1523 sq. ft, OPEN TO BELOW: 623 sq. ft, WALLS: 177 sq. ft

Floor Plan Created By Cubicasa App. Measurements Deemed Highly Reliable But Not Guaranteed.

PROPERTY DETAILS ADDENDUM
TUACKNBACK FARM
699 SPEAR CEMETERY RD, READING, VT

PROPERTY
10.03 +/- acres
Wraparound driveway
Stone walls
Paddock fencing
Perrenial gardens
Quiet setting
View of Ascutney

RESIDENCE
Residence with lower level stable
Built in 1988, expanded in 2017/2018
5 Bedrooms, 4 Bathrooms
Square Feet
- 3,862 Finished Living (Lister Card)
- 4,986 (Floor Plans include stables)

Concrete foundation with stone facade
Standing seam metal roof (2017)
Wood frame
Custom colored manufactured shingles
Pine wood floors and ceilings (Upper Level)
Hardwood floor (Lower Level)
Andersen windows
Lightning rod system

Upper Level

Entry
Closet

Laundry/Bathroom with Shower & Tub
LG ThinQ Washer/Dryer set
Vanity
Fiberglass tub/shower stall
Recessed lighting
Access to attic
Kneewall storage closet

Bedroom 1
Closet
Loft
Kneewall storage closet

Kitchen
Appliances
- LG Thinq fridge and freezer
- KitchenAid Dishwasher
- Maytag electric stove/range
- Panosonic microwave

Wood cabinetry
Track lighting
Three sinks
Manufactured countertops
Sliding door to deck w/ retractable awning

Dining Area
Cuppola skylight
Chandelier
Track lighting

Living Area
Ceiling fan
Sliding door to deck
Recessed lighting
Vermont Castings gas stove

Hall
Custom doors w/ recessed stain glass lead to expansive storage

Bedroom 2 (Primary Suite)
Dressing area with two walk-in closets
Custom maple book shelves, dresser drawers, and cabinetry

Bathroom with Shower
Tile floor
Two sinks
Porcelain sink fixtures
Corian countertop
Custom vanity with drawers and cabinets
Shower stall with tile, glass doors, stone tile floor, and Moen fixtures
Recessed lighting

Storage Area
Painted subfloor
Industrial lighting
2 x 6" truss framing

Lower Level
Khars manufactured wood floor throughout

Entry
Walk-in closet
Tiled entry pad
Sitting area

Storage Room

Mechanical Room

Bedroom 3
Closet
Track lighting

Bedroom 4
Recessed lighting

Bedroom 5
Recessed lighting
Khars manufactured wood floor

PROPERTY DETAILS ADDENDUM
TUACKNBACK FARM
699 SPEAR CEMETERY RD, READING, VT

Bathroom with Shower
Eljer pedestal sink
Tiled shower stall with glass door

Bathroom with Shower
Eljer pedestal sink
Tiled shower stall with glass door

Laundry Area
LG Washer/Dryer
Wood shelves
Tile floor
Pine board wall

Tack Room
Work bench
Pine shelves
Saddle racks
Tile floor
Pine board wall

Stable
Wash stall with hot and cold water
7 horse stalls (4 walkout with Dutch doors)
Rubber mat floors in stalls
Wood sliding stall doors
Poured concrete floor isle
Sliding exterior barn doors
Fans

GARAGE
Pole barn
2 10-ft high bays with automatic overhead doors
2 shed bays off either side
Poured concrete floor
Wood frame
Painted pine board siding
Corregated metal roof

UTILITIES
Heat – York propane forced hot air furnace with recent zone dampers, controls, and piping.
Propane – 2-500 gallon buried propane tanks Tank. One services the house and one services the generator
Air - mini-split A/C in main floor
Electric –Meter # 6095334.
Generator – Kohler 14KW, 2019 at generator shed.
Well Water – WRN#: 157 – 222-ft depth, 30 GPM, 1991. Under stone pire at fork in driveway
Hot Water – 50-gallon propane domestic hot water heater. 2019.
Water treatment – Valley Artisian system service. Water softener - 2024. Pressure tank. Sediment filter.
Waste Water Permit –Reading WW #5-0701, 6 Bedrooms, 2007.
Septic System – Peat moss biofilter system. Replaced in 2024. This is done approximately every 20 years. 2x year maintenance by Premier Tech.
Internet – EC Fiber
Security - Tasco - fire safety and security system

699 Spear Cemetery
Property Improvements

Well – Water test by Valley Artisan Well and installation of Water Right Impression Water softener. metered and automatic. 2024

Septic – New: Installed new medium for septic system. This is done approx. every 20 years. The system is on a twice a year maintenance plan thru Premier Tech. 2024

Generator – New: Kohler 14RESA installed on a concrete pad with surge protection along with a 500 gal. in ground propane tank. Custom protective "shed" built to protect from weather. 2019

Furnace – New: York furnace with new zone dampers, controls and piping.

Water Heater – New: Power Vent Water Heater installed. 2019

Barn – New: Fans throughout for comfort of horses. 2024

Building – New: Lightning Rod System with seven aluminum finials/glass amber balls. 2017

Driveway – New: second access and wide parking area. 2014/2015

Pole Barn – New: Built over-height two bay storage pole barn and then added two other smaller bays to each side. 2007/2009

Improvements and Renovation done over 2017 and 2018:

New barn extension with expansive deck above and side stair access.
All new electrical updating with extension to barn and "porch overhang" including flood light system.
New inground drainage system for roof runoff from rain.
New Vermont Castings propane "wood stove" crème enamel color in upstairs living room.
New seamless metal roof.
New siding around all of the exterior except for the stone façade.
New master bath tiled floor and shower.
New downstairs guest bath, floor and shower tiled.
Existing downstairs bath received a new tiled shower.
New floor tile on downstairs laundry walk-thru and tack room.
New faucets and toilets in all bathrooms.
New "porch" overhang on the East and South sides of the structure with extensive flood lighting.
New barn exterior dutch style doors replaced windows.

Vermont Association of Realtors®

EQUAL HOUSING OPPORTUNITY

SELLER'S PROPERTY INFORMATION REPORT

TO BE COMPLETED BY SELLER

Date Prepared: 5/23/26

Seller's Name(s): Deborah D. Culbertson

Physical Property Address: 699 Spear Cemetery Road, Reading, VT 05062
Street 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: Second Home

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 that would 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.

Seller's Initials [DDC] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

THE STATEMENTS IN THIS REPORT ARE MADE BY THE SELLER.

THEY ARE NOT STATEMENTS OR REPRESENTATIONS MADE BY ANY REAL ESTATE AGENT(S).

1. 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 earth stability 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? If "No," how is the road serving the Property maintained? ☐ Road Maintenance Agreement ☐ Homeowners/Road Assoc. ☐ Shared Driveway ☐ Other (explain): _____ Annual Cost(s): _____	☒ YES	☐ NO	☐ DON'T KNOW
(f)	Are there public or private landfills or dumps (compacted or otherwise) on the Property or on any abutting property?	☐ YES	☒ NO	☐ DON'T KNOW
(g)	Are there currently any underground fuel storage tanks on the Property? If "Yes," Fuel Type: 2 propane tanks	☒ YES	☐ NO	☐ DON'T KNOW
(h)	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
(i)	Do you know the location of the boundary lines of the Property?	☒ YES	☐ NO	☐ DON'T KNOW
(j)	Are the boundary lines of the Property marked in any way? If "Yes," how are they marked? _____	☒ YES	☐ NO	☐ DON'T KNOW
(k)	Has the Property been surveyed? If "Yes," when? _____ By whom? Farnsworth	☒ YES	☐ NO	☐ DON'T KNOW
(l)	Are copies of any of the following available? ☒ Site Plan ☒ Survey ☐ Tax Map ☐ Subdivision Plan/Sketch	☒ YES	☐ NO	☐ DON'T KNOW
(m)	Are there any easements or rights of way affecting the Property?	☐ YES	☒ NO	☐ DON'T KNOW
(n)	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: _____

Seller's Initials dlc ☐ ☐ ☐ Buyer's Initials ☐ ☐ ☐ ☐

2. MECHANICAL, ELECTRICAL, AND OTHER SYSTEMS

(a) **Primary Heating System (check all that apply):** ☐ Base Board ☒ Hot Air ☐ Radiant ☐ Direct ☐ Heat Pump ☐ Vent ☐ Steam ☒ Other (please explain): Mini Split in New wing

(b) Age of Heating System: replaced 2017 ☐ DON'T KNOW

(c) **Primary** Fuel Type: ☐ Oil ☐ Natural Gas ☒ Propane ☐ Electric ☐ Wood ☐ Wood Pellet ☐ Coal ☐ Solar ☐ Geothermal ☐ Other (please explain): _____
If propane, who owns the propane tank? ☒ Owner ☐ Propane Supplier ☐ Association
If oil, when was the tank last inspected? _____ By whom? _____

(d) When was the **primary** heating system last serviced? Dead River Company
By whom? Every 6 months

(e) **Primary** heating servide and/or inspection reports attached? ☐ YES ☒ NO

(f) **Primary** Annual Fuel Usage: _____ Gallons (or other measure) Date Range: _____
Fuel consumption may vary by user, number of occupants and weather conditions.

(g) **Primary** fuel provider: Dead River

(h) Secondary Heating System (check all that apply): ☐ Base Board ☐ Hot Air ☐ Radiant ☐ Direct ☐ Heat Pump ☐ Vent ☐ Steam ☒ Other (please explain): Mini Split

(i) Secondary Fuel Type: ☐ Oil ☐ Natural Gas ☒ Propane ☐ Electric ☐ Wood ☐ Wood Pellet ☐ Coal ☐ Solar ☐ Geothermal ☐ Other (please explain): _____
If propane, who owns the propane tank? ☒ Owner ☐ Propane Supplier ☐ Association
If oil, when was the tank last inspected? _____ By whom? Dead River

(j) When was the secondary heating system last serviced? 6 months - Dead River
By whom? _____

(k) Secondary heating service and/or inspection reports attached? ☐ YES ☒ NO

(l) Secondary Annual Fuel Usage: _____ Gallons (or other measure) Date Range: _____
Fuel consumption may vary by user, number of occupants and weather conditions.

(m) Secondary fuel provider: _____

(n) Property used: ☐ Full Time ☒ Seasonally

(o) Is there air conditioning? ☒ YES ☐ NO
If "Yes," describe type and number of units (central, heat pump, window, etc.): Mini Split

(p) **Hot Water System (check all that apply):** ☒ Hot Water Tank ☐ Domestic/Off Boiler ☐ On Demand ☐ Heat Pump Water Heater

(q) Age of Hot Water System: 2017 ☐ DON'T KNOW

(r) Hot Water Tank is: ☒ Owned ☐ Rented
If rented, from whom: Monthly rental fee: $

(s) **Alternative Energy System(s) (check all that apply):** ☐ Solar ☐ Wind ☐ Hydroelectric ☐ Geothermal ☐ Unknown
Energy returned to grid?: ☐ YES ☒ NO Owned or Leased?:

(t) **Electrical System:** Electrical service panel has: ☐ Fuses ☒ Circuit Breakers ☐ Knob and Tube ☐ Other (please explain): _____
Main Breaker Amperes: Amps ☒ DON'T KNOW

Seller's Initials [dlr] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

(u)	Annual electricity usage: $_____ Date Range: _____ *Electricity consumption may vary by user, number of occupants, appliances and weather conditions.*			
(v)	Electric Utility Provider: _____			
(w)	Has a Vermont Home Energy Profile been created? If "Yes," when? _____ By whom? _____	☐ YES	☒ NO	☐ DON'T KNOW
(x)	Are you aware of any problems or conditions that affect any of the above systems? If "Yes," explain in detail: _____	☐ YES	☒ NO	

3. OTHER EQUIPMENT, APPLIANCES, AND FIXTURES

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

- ☐ Beverage Cooler
- ☐ Central Air
- ☐ Central Vacuum
- ☒ Ceiling Fans
- ☒ CO Detectors - # 4-5?
- ☐ Compost Bin
- ☑ Cooktop Stove
- ☐ Dehumidifier
- ☑ Dishwasher
- ☐ Disposal
- ☑ Dryer
- ☑ Electric Garage Door Opener – Number of transmitters 2
- ☐ Energy Recovery Ventilator Unit
- ☑ Freezer
- ☐ Hot Tub
- ☐ Humidifier
- ☐ Irrigation System
- ☑ Microwave
- ☐ Mini-Fridge
- ☑ Mini split
- ☐ Pool – above-ground
- ☐ Pool – in-ground
- ☐ Pool Equipment
- ☐ Portable Generator
- ☐ Radon Mitigation
- ☑ Range-Electric
- ☐ Range-Gas
- ☐ Range Hood
- ☑ Refrigerator
- ☐ Satellite Dish
- ☐ Security System: ⊙ Owned ⊙ Leased
- ☑ Smoke Detectors – # 4-5?
- ☐ Sprinkler System
- ☑ Standby Generator
- ☑ Stove: ☑ Gas ☐ Wood ☐ Pellet
- ☐ Sump Pump
- ☐ Wall Oven
- ☑ Washer
- ☐ Window AC
- ☐ OTHER: _____

(b)	Are any of the items that will be included in the sale of the Property in need of repair or replacement? If "Yes," explain in detail: _____	☐ YES	☒ NO	
(c)	List equipment and appliances that will be ***excluded*** from the sale of the Property:			

Seller's Initials ☐☐☐☐ Buyer's Initials ☐☐☐☐

4. TELEPHONE/INTERNET/TELEVISION

(a)	Is landline telephone service present at the Property? If "Yes," current provider: 484-1233	☑ YES	☐ NO	
(b)	Is cellular telephone service available at the Property? If "Yes," list available providers: AT&T - Verizon	☑ YES	☐ NO	
(c)	Is internet service available at the Property? If "Yes," current provider:	☑ YES	☐ NO	
(d)	What type of internet service is available: ☐ Dial Up ☐ Broadband ☐ Cable ☒ Satellite ☐ DSL ☐ Fiber Optic ☐ None			
(e)	Is television service available at the Property? If "Yes," current provider:	☑ YES	☐ NO	
(f)	What type of television service is available: ☐ Antenna ☐ Cable ☐ Satellite ☐ DSL ☐ Fiber Optic ☐ None None @ this time			

5. STRUCTURAL COMPONENTS

(a)	Type of construction (check all that apply): ☐ Manufactured ☐ Modular ☑ Wood Frame ☐ Other (describe):			
(b)	Year Building(s) Constructed: Main Building ? Additions to Main Building: 2017 Additional Building(s): (a) 2006 (b) (c) (d)			
(c)	Have you 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? If "Yes," please explain: new pole barn, extend barn, new upper master suite / update & add bathrooms / new roof / siding If required, did you obtain all permits and approvals for such work? ☒ YES ☐ NO ☐ DON'T KNOW	☒ YES	☐ NO	
(d)	Check any of the following items that have defects or malfunctions that need 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 repair:**			
(e)	Has there ever been damage to the Property or any of the structures from fire, wind, floods, earth movements, or landslides? If "Yes," explain in detail, including any repairs:	☐ YES	☒ NO	☐ DON'T KNOW

Seller's Initials [ ] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

(f)	Has there ever been damage to the Property due to broken pipes or failed appliances and/or equipment causing water damage? If "Yes," explain in detail, including any repairs:	☐ YES	☒ NO	

BASEMENT/CELLAR/CRAWL SPACE

(g)	Has there ever been any water leakage, accumulation of water, or dampness within the basement, cellar or any crawl space? If "Yes," explain in detail:	☐ YES	☒ NO	
(h)	Have there been any repairs or other attempts to control any water or dampness in the basement, cellar or crawl space? If "Yes," explain in detail, including any repairs:	☐ YES	☒ NO	☐ DON'T KNOW
(i)	Are any of the above recurring problems? If "Yes," what are the problems and how often have they recurred?	☐ YES	☒ NO	

ROOF

(j)	Type of roof: ☐ Shingle ☐ Slate ☒ Standing Seam Metal ☐ Corrugated Metal ☐ Tile ☐ Other (describe) ☐ DON'T KNOW Approximate age of roof? 2017			
(k)	Has the roof ever leaked since you have owned the Property? If "Yes," explain:	☐ YES	☒ NO	☐ DON'T KNOW
(l)	Has the roof been replaced or repaired since you have owned the Property? If "Yes," when? 2017 New Roof	☒ YES	☐ NO	☐ DON'T KNOW
(m)	Are there any current problems with the roof? If "Yes," explain:	☐ YES	☒ NO	☐ DON'T KNOW

Seller's Initials ☐ ☐ ☐ Buyer's Initials ☐ ☐ ☐ ☐

6. 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 water supply that is not served by a public water system shall provide the Buyer 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

(a)	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 ☐ Spring ☐ Lake/Pond ☐ None ☐ DON'T KNOW ☐ OTHER:
(b)	If Drilled Well: Drilled by: don't know Tag #: _____ Depth: _____ Gallons Per Minute (at time of driller's report): _____ Date of driller's report: _____
(c)	Age of Water System: don't know
(d)	Water System Features: ☐ Cistern/Reservoir/Holding Tank ☒ Water Softener/Conditioner ☐ Reverse Osmosis ☐ Infrared Light ☐ Ultraviolet ☐ Sediment Filter ☐ Other: _____ ☐ None ☐ DON'T KNOW
(e)	What is the annual cost for municipal water? $_____ Date Range: _____ Metered ☐ YES ☐ NO

CONDITION OF WATER AND WATER SYSTEM

(f)	Has the water been tested for coliform bacteria? If "Yes," when? _____ By whom? _____ Results:	☐ YES	☒ NO	☐ DON'T KNOW
(g)	Has any other water quality or water chemistry testing been done? If "Yes," when? Yes 2024 By whom? American Well Results:	☐ YES	☐ NO	☐ DON'T KNOW
(h)	Are you aware of low pressure in your water system?	☐ YES	☒ NO	
(i)	Has your water supply ever run out or run low? If "Yes," describe:	☐ YES	☒ NO	
(j)	Does the water have any odor, bad taste, cloudiness or discoloration? If "Yes," describe in detail: _____	☐ YES	☒ NO	☐ DON'T KNOW
(k)	Describe in detail any other problems you have had with your water system, including water quality or quantity: None			

Seller's Initials [ ] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

7. 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 the 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

(a)	The Property is connected to and serviced by (check all applicable boxes): ☐ Public or Municipal ☐ Community ☒ Private ☐ Shared ☐ On-site septic/wastewater system ☐ Off-site septic/wastewater system ☒ Septic Tank ☐ New or Alternate Technology (explain technology): Peat Moss System ☐ Holding Tanks ☐ Cesspool ☐ Sewage Pump ☐ Dry Well ☐ Conventional Disposal Area ☐ Mound System Disposal Area ☒ At Grade ☐ Other ☐ DON'T KNOW If other, please explain:
(b)	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:

(c)	Date system installed:			
(d)	Is the system entirely on your Property? If "No," where is it?	☐ YES	☒ NO	☐ DON'T KNOW
(e)	Has the system been repaired since you have owned the Property? If "Yes," when? What was done? By whom?	☐ YES	☒ NO	☐ DON'T KNOW
(f)	Type of septic tank: ☐ Concrete ☐ Metal ☐ Fiberglass ☐ Other (describe):		☒ DON'T KNOW	
(g)	Septic tank capacity (in gallons) _____		☒ DON'T KNOW	
(h)	Date septic tank last inspected? 2016 By whom? PREMIER TECH		☐ DON'T KNOW	
(i)	Date septic tank last pumped? _____ By whom?		☐ DON'T KNOW	
(j)	Reports of last inspection/pumping attached?	☐ YES	☐ NO	
(k)	If required by a State of Vermont wastewater permit, have required periodic maintenance/inspections been completed? If so, date of most recent service: _____ Cost: $ By whom:	☐ YES	☐ NO	

Seller's Initials [ ] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

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

8. ADDITIONAL INFORMATION CONCERNING THE PROPERTY				
(a)	Are you currently occupying the Property? If "No," how long has it been since Seller occupied?	☒ YES	☐ NO	
(b)	Are there 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)	Have you 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)	Was the house built after December 31, 1997? If "Yes," is a Residential Building Energy Standard (RBES) certification available? ☐ YES ☐ NO ☒ DON'T KNOW	☐ YES	☐ NO	
(g)	Have you 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
(j)	Has the Property been tested for radon gas? If "Yes," when? _____ By whom? _____ Results:	☐ 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

Seller's Initials [ ] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

(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 road 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 surveillance or recording equipment? If "Yes," will said equipment be active during showings? ☐ YES ☐ NO	☐ YES	☒ NO	☐ DON'T KNOW
Further explanation of any of the above:				

9. 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? If "Yes", what is the rule?	☐ YES	☒ NO	
(f)	Are there any homeowners' association dues associated with the Property? If "Yes," amount $ ☐ Monthly ☐ Quarterly ☐ Yearly	☐ YES	☒ NO	

Seller's Initials [ ] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

(g)	Are there any special assessments on the Property? If "Yes," amount $_____ ☐ Monthly ☐ Quarterly ☐ Yearly Purpose of special assessment: Years of 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: _____ Phone number/email: _____			
Further explanation of any of the above: _____				

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 the 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 the Seller.

Seller's Initials [ ] [ ] [ ] [ ] Buyer's Initials [ ] [ ] [ ] [ ]

Buyer/prospective buyer acknowledges receipt of a copy of this report on the dates 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:	5/29/26	Buyer:	
	(Signature) (Date)		(Signature) (Date)
Seller:		Buyer:	
	(Signature) (Date)		(Signature) (Date)
Seller:		Buyer:	
	(Signature) (Date)		(Signature) (Date)
Seller:		Buyer:	
	(Signature) (Date)		(Signature) (Date)

PAYABLE TO:
MAIL TO:

TOWN OF READING

799 VT RTE 106
PO BOX 72
READING, VERMONT 05062
802-484-7250

Must be RECEIVED by the Treasurer by 4:00 PM

TAX BILL

PARCEL ID	BILL DATE	TAX YEAR
2127.	08/04/2025	2025

AN 8% COLLECTION COST WILL BE ADDED AFTER NOVEMBER 4, 2025
INTEREST AT 1% PER MONTH WILL BE ADDED PER MONTH AFTER NOVEMBER 4, 2025 FOR THREE MONTHS, 1.5% PER MONTH THEREAFTER

Description: 10.02 A W/SFR & OUTBLDGS
Location: 699 SPEAR CEMETERY ROAD

OWNER CULBERTSON DEBORAH D TRUSTEE
OF THE DEBORAH D CULBERTSON 2024 TRUST
16 INDIAN RIDGE ROAD
WEST NEWBURY MA 01985

SPAN # 510-160-10399 SCL CODE: 160
TOTAL PARCEL ACRES 10.02

FOR INCOME TAX PURPOSES

ASSESSED VALUE			NONHOMESTEAD
REAL	968,500		968,500
TOTAL TAXABLE VALUE	968,500		968,500
GRAND LIST VALUES	9,685.00		9,685.00

MUNICIPAL TAXES

TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
TOWN	0.4089	x9,685.00=	3,960.20

TOTAL MUNICIPAL TAX	3,960.20
MUNICIPAL STATE PAYMENT	
MUNICIPAL NET TAX DUE	

EDUCATION TAXES

TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
NON HOMESTEAD EDUCATION	1.2604	x9,685.00=	12,206.97

1.7030 (state rate) / 135.12% (CLA ÷ SA) = 1.2604

Payments		
1	11/04/2025	

TOTAL EDUCATION TAX	12,206.97
EDUCATION STATE PAYMENT	
EDUCATION NET TAX DUE	

TAX SUMMARY
Municipal + Education

TOTAL TAX	16,167.17
TOTAL STATE PAYMENT	
TOTAL NET TAX DUE	

DETACH THE STUB BELOW AND RETURN WITH YOUR PAYMENT

TOWN OF READING

PAYMENT DUE	TAX YEAR
11/04/2025	2025

OWNER NAME
CULBERTSON DEBORAH D TRUSTEE

PARCEL ID
2127.

AMOUNT DUE	
AMOUNT PAID	

Make checks payable to Town of Reading.

TO RECEIVE A STAMPED RECEIPT - PLEASE SEND YOUR ENTIRE BILL ALONG WITH A STAMPED SELF ADDRESSED ENVELOPE

WARRANTY DEED

KNOW ALL PERSONS BY THESE PRESENTS that I, **WILLARD A. RHODES, TRUSTEE OF THE WILLARD A. RHODES TRUST #1 U/A dated March 14, 2002,** of Southern Pines, in the County of Moore and State of North Carolina, Grantor, in the consideration of One ($1.00) Dollar and other good and valuable considerations paid to my full satisfaction by **DEBORAH DEELEY CULBERTSON** of Nantucket in the County of Nantucket and Commonwealth of Massachusetts, Grantee, by these presents do freely **GIVE, GRANT, SELL, CONVEY, AND CONFIRM** unto the said Grantee, **DEBORAH DEELEY CULBERTSON,** a single person, and her heirs and assigns forever, a certain parcel of land in Reading in the County of Windsor and State of Vermont, described as follows, viz:

It being all and the same lands and premises conveyed by Peacock Farm, Inc. to Willard A. Rhodes, Trustee of the Willard A. Rhodes Trust # 1 U/A dated March 14, 2002 by Corrective Warranty Deed dated February 11, 2004, recorded in Book 69 at Pages 122-123 of the Reading Land Records, and described as follows:

"Being all and the same lands and premises mistakenly conveyed to the above-mentioned Grantor, Peacock Farm, Inc., by virtue of the Quit-Claim Deed from Willard A. Rhodes, Trustee of the Willard A. Rhodes Living Trust U.T.A. May 12, 1993, wherein the within conveyed premises are more particularly described as follows:

> "Being a parcel of 10.03 acres, more or less, and being described as Parcel Number Two in a certain Quit-Claim Deed from Willard A. Rhodes to Willard A. Rhodes, Trustee recorded October 10,1995 in Book 52 at Page 364 of the Reading Land Records and which parcel is more particularly described as being all and the same lands and premises conveyed to Willard A. Rhodes and Claire J. Rhodes by Warranty Deed of Ann Jean Murphy dated November 22, 1991 and recorded in Book 49 at Pages 37-39 of the Reading Land Records.
>
> 'Also included in this conveyance is a certain Carriage Barn together with all other improvements thereon."

Meaning hereby to convey Tract 5 depicted on a certain survey entitled "Property of G. Burke & E. Matteson, 40.15 acres, more or less, a portion of the Harrison Lot, Reading, Vermont" by Thomas C. Dombroski L.L.S., Project #WSSN368E489A dated October 19, 1987, recorded in Map Book 1 at Page 76 of the Reading Land Records.

The lands and premises herein conveyed are subject to protective covenants and restrictions set forth in the Warranty Deed dated November 22, 1991 from Ann Jean Murphy to Willard A. Rhodes and Claire J. Rhodes, recorded in Book 49 at Pages 37-39 of the Reading Land Records, and are further subject to utility easements and rights-of-way of record.

Reference may be made to the aforementioned deeds and survey and the records and deeds therein referred to for further particulars of description.

The lands and premises herein conveyed do not constitute homestead premises.

Reference is further made to the survey entitled, "Composite Map to date for: Willard A. & Claire J. Rhodes, Reading, Vermont," by Farnsworth Surveys, Drawing No. 95-1187B, dated Oct. 6, 1995 and recorded as Survey Map 114A of the Reading Land Records.

BOURDON & MAYHEW, P.C.
ATTORNEYS AT LAW
24 ELM STREET
WOODSTOCK, VT
05091

CERTIFICATE

The undersigned Trustee, **WILLARD A. RHODES, TRUSTEE of the WILLARD A. RHODES TRUST #1 U/A dated March 14, 2002,** certifies that he has full and absolute power in said Trust Agreement to convey any interest in real estate and improvements thereon held in said Trust and no purchaser or third party shall be bound to inquire whether the Trustee has said power or is properly exercising said power or to see to the application of any Trust asset paid to the Trustee for a conveyance thereof. The undersigned certifies that there has been no amendment or revocation of the Trust.

TO HAVE AND TO HOLD said granted premises, with all the privileges and appurtenances thereof, to the said Grantee, **DEBORAH DEELEY CULBERTSON**, a single person, and her heirs and assigns, to her use and behoof forever; and I, **WILLARD A. RHODES, TRUSTEE**, the said Grantor, do for myself and my heirs, executors, and administrators **COVENANT** with the said Grantee, **DEBORAH DEELEY CULBERTSON,** and her heirs and assigns, that until the ensealing of these presents that I am the sole owner of the premises, and have good right and title to convey the same in manner aforesaid, and that they are **FREE FROM EVERY ENCUMBRANCE**, except as herein stated, and I, **WILLARD A. RHODES, TRUSTEE**, do hereby engage to **WARRANT AND DEFEND** the same against all lawful claims whatever, except as herein stated.

IN WITNESS WHEREOF, I hereunto set my hand and seal this 4th day of August, 2004.

IN PRESENCE OF:

THE WILLARD A. RHODES TRUST #1 U/A dated March 14, 2002

Witness

By: _____
WILLARD A. RHODES, TRUSTEE

STATE OF VERMONT
COUNTY OF WINDSOR, SS. At Woodstock, this 4th day of August, 2004 **WILLARD A. RHODES, TRUSTEE OF THE WILLARD A. RHODES TRUST #1 U/A dated March 14, 2002** 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 **WILLARD A. RHODES TRUST #1.**

Before me, _____
Notary Public

My Commission Expires: 2/10/07

BOURDON & MAYHEW, P.C.
ATTORNEYS AT LAW
24 ELM STREET
WOODSTOCK, VT
05091

dmf\real\ warhodes.warrantydeed

READING, VERMONT TOWN CLERK'S OFFICE
August 9, 2004 at 11:30 AM
Received for record this document of which the foregoing is a true copy.
Attest: _____ Town Clerk

Vermont Property Transfer Tax
32 V.S.A. Chap. 231
-ACKNOWLEDGMENT-
Return Rec'd. - Tax Paid -
Return No. 1414-01-22
Signed _____, Clerk
Date August 9, 2004

WARRANTY DEED - ANN JEAN MURPHY to WILLARD A. & CLAIRE J. RHODES

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS

THAT I, ANN JEAN MURPHY of HINGHAM, in the County of PLYMOUTH and Commonwealth of MASSACHUSETTS, Grantor,

in the consideration of One Hundred Ten Thousand (110,000) Dollars and other valuable consideration, paid to my full satisfaction by

WILLARD A. RHODES and Claire J. Rhodes, Husband and Wife, of CARVER, in the County of PLYMOUTH and Commonwealth of MASSACHUSETTS, Grantees,

BY THESE PRESENTS, DO FREELY GIVE, GRANT, SELL, CONVEY and CONFIRM unto the said Grantees,

WILLARD A. RHODES and Claire J. Rhodes, Husband and Wife, his heirs and assigns forever, a certain piece of land in READING, in the County of WINDSOR and State of VERMONT, described as follows:

Being a portion only of the land and premises conveyed to Gary Burke and Elliot B. Matteson, Jr. by Warranty deed of Mary Gary Harrison dated July 14, 1986, and recorded in Book 44, page 65-66 of the Reading Land Records.

Being Tract 5 on a certain survey entitled "Property of G. Burke & E. Matteson, 40.15 acres, more or less, a portion of the Harrison Lot, Reading, Vermont" by Thomas C. Dombroski L.L.S., Project #WSSN368E489A dated October 19, 1987, recorded in Map Book 1, at page 76 of the Reading Land Records.

The property being conveyed may be more particularly described as follows:

Commencing at an iron pin set in a stone wall in the right of way of Town Road #30; thence proceeding N 18° 18' 24" E a distance of 648.86 feet to an iron pin set in the boundary line between tract 3 and 4 on said survey;

Thence continuing N 18° 18' 24" E a distance of 224.00 feet to an iron pin set in the ground for a corner, said point being the northwest corner of the lot being conveyed;

Thence turning and proceeding S 71° 09' 24" E a distance of 483.83 feet along other land of Burke and Matteson to an iron pin set for a corner, said point being the northeast corner of the land being conveyed;

Thence turning and proceeding S 15° 29' 54" W a distance of 871.80 feet along the boundary between Tract 5 and Tract 6 to an iron pin set in the right of way of Town Road #30;

Thence turning and proceeding N 68° 35' 23" W a distance of 121.57 feet along the right of way of Town Road #30 to a ground point at the end of a stone wall;

Thence continuing N 70° 51' 55" W a distance of 218.80 feet to a ground point;

Thence turning and proceeding N 22° 21' 15" W a distance of 7.68 feet to a ground point;

Thence turning and proceeding N 75° 50' 39" W a distance of 181.82 feet along a stone wall to the point and place of beginning.

Also being conveyed by Quit Claim covenants only is any land lying between the center line of Town Road No. 30 and the last four mentioned courses.

Being 10.02 acres, more or less.

The premises herein conveyed are subject to a mining lease with Eastern Magnesia Talc Company, Inc. The Grantee herein shall have no right to royalties thereunder, except in case of mining on the above-described premises. By virtue of said mining lease, the mineral rights will expire on the third day of August, 1991.

Vermont Property Transfer Tax
32 V.S.A. Chap. 231
—ACKNOWLEDGMENT—
Return Rec'd.—Tax Paid—Board of Health Cert. Rec'd.—
Vt. Land Use & Development Plans Act Cert. Rec'd.
Return No. 1414-91
Signed _____, Clerk
Date 11-25-91

This conveyance is subject to the following restrictions:

Covenants on tracts 1,2,3,4,5 and 6 owned by E. Matteson and G. Burke. The purpose of these covenants is to keep this area as environmentally sound as possible without restricting the rights that an individual should expect to enjoy on his property.

1. Tracts 1,2,3,4,5 and 6 shall be used for single family dwellings only.

2. Tracts 1,2,3,4,5 and 6 shall not be subdivided by the grantees, their heirs or assigns.

3. No house trailers or mobile homes shall at any time be placed upon tracts 1,2,3,4,5 and 6. (Travel Homes are to be kept in a garage type enclosure.)

4. Setback requirements and all other requirements of the town of Reading, Vermont zoning regulations shall be adhered to.

5. Buildings should blend with the natural surroundings of the area. All siding material is to be of a natural type (i.e., wood clapboards, wood shingles, brick, stone) and no T1-11 or metal siding will be allowed. Any covering of siding and roofing should be of subtle or subdued colors. (No hot pinks or fluorescent oranges.)

6. Indoor riding rings shall not be built on tracts 1,2,3,4,5 and 6.

7. Existing barns are to be kept in good repair.

8. All septic systems are to meet town and state specifications.

9. Utilities from main utility line to dwelling and outbuildings on tracts 1,2,3,4,5 and 6 are to be underground. (unless otherwise approved by Gary Burke and Elliot Matteson Jr.)

10. No dwelling is to be built in the open field area of tract 4. It is the intention of the Grantor herein that no more than 2 dwellings be built in the field area of tract 4.

TO HAVE AND TO HOLD the said granted premises, with all the privileges and appurtenances thereof, to the said Grantees, WILLARD A. RHODES and Claire J. Rhodes, Husband and Wife as Tenants by the Entirety, ~~xxx~~ their heirs and assigns, to their own use and behoof forever;

And I, the said Grantor, ANN JEAN MURPHY for myself and my heirs, executors and administrators, do covenant with the said Grantees WILLARD A. RHODES and Claire J. Rhodes, Husband and Wife, ~~his~~ their heirs and assigns, that until the ensealing of these presents, I am the sole owner of the premises, and have good right and title to convey the same in manner aforesaid, that they are **FREE FROM EVERY ENCUMBRANCE**; except as hereinabove mentioned or referred to; and I hereby engage to **WARRANT and DEFEND** the same against all lawful claims whatever, except as hereinabove mentioned or referred to.

For my title, see Deed of Gary Burke and Elliot B. Matteson, Jr. to Robert F. Murphy and Ann Jean Murphy, as tenants by the entirety, dated January 22, 1988 and recorded in the Reading Land Records at Book 45, Page 373. Robert F. Murphy passed away on February 18, 1989.

IN WITNESS WHEREOF, I hereunto set my hand and seal this 22nd day of November, A.D. 1991.

In Presence Of

Julie C. Hogan
Witness

Ann Jean Murphy
Ann Jean Murphy

Thomas P. Murphy
Witness

STATE OF VERMONT,
WINDSOR COUNTY, SS.

At Woodstock Vermont, this 22nd day of November, 1991, personally appeared Ann Jean Murphy who acknowledged this instrument, by her sealed and subscribed, to be her free act and deed.

Before me, Thomas P. Murphy
Notary Public
My Commission Expires:

READING, VERMONT TOWN CLERK'S OFFICE - November 25, 1991 at 9:30 A.M.
Received for record this document of which the foregoing is a true copy.
Attest: Suzanne Burton Town Clerk

RESIDENTIAL PROPERTY RECORD CARD

Date Printed 05/26/26

Owner Information

Parcel 2127
Owner CULBERTSON DEBORAH D
OF THE DEBORAH D CULBERTSON
16 INDIAN RIDGE ROAD
WEST NEWBURY, MA 01985
Location 699 SPEAR CEMETERY ROAD
Descr: 10.02 A W/SFR & OUTBLDGS

Parcel Information

Tax Map #		NBHD	14
Span	510-160-10399	Acres	10.02
Status	A - Active	Last Update	07/22/25

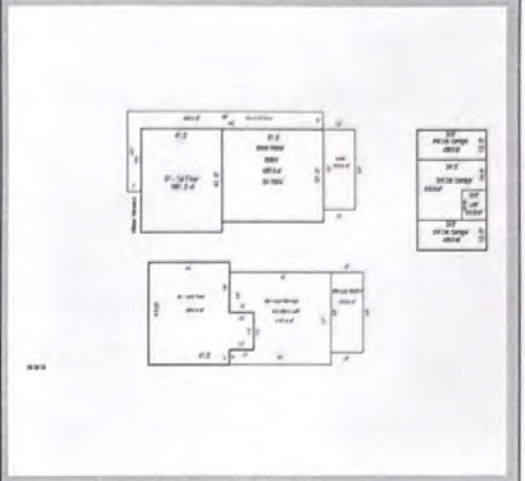
Sales Information

Book	70	Sale Date	08/09/04
Page	252	Sale Price	888,888

Parcel Value Information

Land Value	185,800	Homestead	1,255,300
Dwelling Value	755,800	Housesite	1,143,800
Site Imprvmnt	30,000		
Outbuildings	283,700		
Misc. Adj.	0		
Total	1,255,300		





Sketch Updated: 07/22/25

BUILDING

Total Rooms	9	Year Built	1988	Building SF	3862	Energy Adj	Excellent	Roughins	2
Bedrooms	5	Effect Age	20	Quality	5.00	Bsmt Wall	NoData	Plumb Fixt	16
Full Baths	3	Condition	Very	Style	2 Story	Bsmt SF	0.00	Fireplaces	0
Half Baths	0	Phys Depr	3	Design	Contemp	Bsmt Fin	No Data	Porch	1380
Kitchens	1	Funct Depr	0	Bldg Type	Single	Bsmt Fin SF	0	Gar/Shed	0
		Econ Depr	0					% Complete:	100

INSPECT

INSP.	NoData	INSP.	NoData	INSP.	NoData	APPT	NoData	APPTSCHD	

NOTES

6/5/2024 After veview, increased the effective age to 30 yrs from 25yrs for 24 reappraisal value
11/03/23 See reappraisal note.

June 2017 Reduced number of bathrooms, removed one kitchen and added full dormers over the stable. Finished the loft area over the stables. Adjusted floor to allowance, roof to standing seam, siding to shingle and added generator.

03/01/2016 Changed condition and effective age.

06/18/2013 Increased the effective age of the structure and increased the functional depreciation from 5 to 10% for stable complex part of the total structure.

02/19/2013 Increased depreciation of outbuildings.

Inspected 11/01/04. A new two bay garage erected. Pole construction of good quality Two oversized 10x10 garage doors. There is pine painted pine siding with a metal roof. Trussed rafters and a dirt floor. Information entered in CAMA.5/06 added two wings to garage Reinspection. 06/26/07 See notes on Apex IV form. JBF,RS,& PA

09/12/2007 Completed exterior dwelling measurements on 6/26/07 to create APEX Sketch and update CAMA cost information. Sketch sent to owner. Changes-see APEX notes.
ras/jbf/pha

Town of Reading
P.O. Box 72, Reading, Vermont. 05062
Telephone (802) 484-7250

Driveway Permit for Entrance onto a Town Highway

1. Name of landowner Deborah D. Culbertson
2. Area code and telephone number 508 325 2021 cell
3. Mailing address of landowner PO. Box 1237, Nantucket, MA 02554
4. Specific location of property 699 Spear Cemetery Rd, Reading
5. Name, address and telephone number of applicant if not property owner _____

6. Name, address and telephone number of contractor Marc Palmer, Hartland Hill Rd, Hartland, VT 05048

Attach a sketch of work to be performed, including nearby property lines, width of driveway, size and location of driveway culverts, location of nearby Town road culverts, approximate slope of driveway and surface of proposed driveway. Post flagged stakes for driveway width and location at road. Installation and maintenance of the driveway will be the sole responsibility of the landowner as directed by the Road Foreman or Selectmen of Reading, VT. Initial installation of any culvert within 25 feet of the centerline of the traveled portion of the Town Highway will be at the expense of the landowner. Note: minimum culver size is 15" unless otherwise approved by the Town. Should culvert fail, for any reason, within one year it will be replaced by the landowner. After one year, the Town of Reading will perform maintenance and replacement of said culvert.

Signature of applicant _____ **Date** _____

Permit fee $ 20.00 - Received by Amy Harkins Date 8/21/2012

For Office use below

Date Approved 9/12/12 Road Foreman Robert W Taylor

Date Denied _____ Selectboard Robert K. Colby

911 number 699 Spear Cemetery Rd. James Lesure

Parcel # 2127 Gordon Eastman

This permit is issued and subject to the following instructions and conditions: Put in

* 15"X 30' Culvert

Inspected and approved _____ Date _____
Road Foreman

Rev. 05-01-2012

#2127

Town of Reading
P.O. Box 72 Reading, Vermont. 05062
Telephone (802) 484-7250 Fax. 802-484-7250

Sewage Disposal System Construction Permit

1. Name of applicant Debbi Dooley Culbertson
2. Area code and telephone number 508-325-2021, 802-484-1233
3. Mailing address of applicant P.O. Box 1237, 55 Tennessee Ave, Nantucket, MA 02554
4. Name, address and telephone number of property owner if not applicant.
5.
6. Specific location of your property and your 911 number 699 Spears Cemetary Road
7. Number of bedrooms 6
8. Waste producing facilities: Number of bathrooms ____ Dishwasher ____ Clotheswasher ____ Other ____
9. Check one* New System ____ * Alteration or replacement of disposal area X Replace septic tank ____
10. Outhouse ____ * Alternate toilet ____ Repairs to existing system by approval of Sewage Officer ____
11. * Requires design by registered engineer or registered site technician. Mound systems require progressive inspections by designer and also final water pressure test by designer.
12. Designer's name, address and telephone number Michael Willis, P.E.
13. Willis Engineers, P.O. Box 5 Taftsville, VT 05073 802-457-1246
14. Installer's name, address and telephone number Palmer 55 Hartland Hill Rd,
15. Hartland, VT 05048
16. **Newly constructed dwellings may not be occupied until a certificate of compliance has been issued.**

All systems require inspection by Sewage Officer before covering with soil.

The proposed septic system design must meet the requirements of the Town of Reading Health/Sewage Ordinance adopted January 28, 1971 and with subsequent amendments to the present adopted Ordinance of January 9, 2006 and the State of Vermont Wastewater System and Potable Water Supply Rules effective January 1, 2005.

Signature of applicant [signature] Date 1-16-07

For Office use below

Sewage Disposal System Construction Permit granted. Date February 13, 2007

Signature of Sewage / [redacted] Officer Charles W. Howgate Charles W. Howgate

Permit to extend from date 2/13/07 to date 2/13/09

Permit #5-0201 Parcel # —

Certificate of compliance. System and/or repairs inspected and approved. Date 6/18/19/07

by Charles W. Howgate C. W. Howgate Sewage / [redacted] Officer

Fee Schedule: New complete system $ 80.00 -Tank replacement $ 40.00 – Disposal Field replacement $ 50.00 Outhouse $ 40.00 -Minor repairs $ 40.00- Alternate Toilet $ 40.00

Total fee paid #50.00 Date 2-13/07 Received by C. W. Howgate

****

Reading Vermont, Town Clerk's office. Received for record February 13 A.D. 2007

At 9 o'clock 00 minutes A M, and recorded in Book 56 Page 476

Attest [signature] Town Clerk

Rev 1/9/06

WILLIS CONSULTING ENGINEERS, INC. P.C.
Civil, Environmental, Geotechnical & Soil Laboratory Services

P.O. Box 5, Route 4
Taftsville, Vermont 05073

Phone 802-457-1246
Fax 802-457-4142

July 10, 2007

Mr. Terry Shearer
Agency of Natural Resources
Department of Environmental Conservation
100 Mineral Street, Suite #303
Springfield, VT 05156

RE: Debbi Culbertson Property
Spear Cemetery Road
Reading, VT

Dear Terry,

This letter is to inform you that construction is complete at the above referenced project on Spear Cemetery Road in Reading, VT. Installation and construction was performed according to design-related information by Willis Consulting Engineers. Construction was completed and inspected on 6/19/07. To satisfy Section 1-403 (a)(3) and Section 1-303(C) in the VT Environmental Protection Rules, effective 1/1/2005, we are providing the following statements:

"I provided the design-related information and state the potable water supply and wastewater system meet the current technical standards of the Vermont Environmental Protection Rules in the exercise of my reasonable professional judgment."

"I hereby certify that the installation related information submitted is true and correct and that, in the exercise of my reasonable professional judgment, the potable water supply and wastewater system have been installed in accordance with the permitted design and all permit conditions, were inspected, were properly tested, and have successfully met these performance tests."

Sincerely,

Michael Willis P.E.

Cc: Town of Reading
Debbi Culbertson

10.03 ACRES
BOOK 70
PAGE 252

DERICK J. WEREMEY
KATHLEEN E. HALL
TRACT 4

Class Four

PEACOCK FARM, INC.

BOOK-52
PAGE-497

TRACT 6
10.01 ACRES

POLE BARN
PROPOSED POLE BARN
EXISTING DRIVE

S 23°16'33" W

STONE RETAINING WALLS
PARKING
PARKING
CARRIGE BARN
HOUSE
PROPANE TANK
PARKING
DRIVE
SPLIT RAIL FENCE

S 20°28'05" W
871.80'

SEPTIC AREA
ART. WELL
GATE
SPLIT RAIL FENCE
1689.00
STONE RETAINING WALLS
1688.12
DRIVE

APPROX. PROPOSED DRIVEWAY

GPS READING @ STA.5
43°- 30.542' N - LAT.
72°- 32.054' W - LONG.
ELEVATION = 1689'+-~

Debbi Deeley Culbertson

#5 RE-ROD W/CAP
N 70°32'28" W
181.82
N 17°23'04" W
7.66
N 65°53'44" W
218.80'
N 63°37'12" W
121.57'

SPEAR CEMETERY ROAD
TOWN ROAD # 30

UNDER GROUND POWER & TEL.
DRIVE
4
1664.73
I.P.F.

TOWN LINE
PEPER HILL ROAD
PEAK ROAD
SITE
EAST COUNTY ROAD
SOUTH MEADOW ROAD
WEST WINDSOR
READING
N.T.S.

LOCUS MAP

NOTES:

ROAD RIGHT OF WAY LIMITS ASSUMED @ 3 RODS.

SURVEY FIELD WORK STARTED AUG. 8, 2004.

THE METHOD OF SURVEY WAS WITH A LIETZ SET 4 TOTAL STATION.

THIS SURVEY MEETS CURRENT MINIMUM STANDARDS FOR PROPERTY BOUNDARY SURVEYS.

BOUNDARY SURVEY DATA ON THIS PLAT PROVIDE A CLOSED GEOMETRIC FIGURE.

BEARINGS SHOWN ARE REFERENCED TO A MAGNETIC MERIDIAN AND SERVE ONLY TO DEFINE ANGULAR RELATIONSHIPS BETWEEN COURSES.

REFERENCE MADE TO SURVEY MAP PREPARED BY THOMAS DOMBROSKI PROJECT No. WSSN368E489A, DATED 10/19/87, FOR G. BURKE & E. MATTESON.

0' 50' 100' 150'

CERTIFICATION:

THIS SURVEY IS BASED ON MONUMENTATION FOUND, TOPOGRAPHIC EVIDENCE, CONVERSATIONS WITH VARIOUS INDIVIDUALS AND DEED DESCRIPTIONS.

IT IS CONSISTENT WITH THIS INFORMATION TO THE BEST OF MY BELIEF AND KNOWLEDGE.

Robert W. Farnsworth 8/18/04

ROBERT W. FARNSWORTH R.L.S #21 DATE

BLUEPRINTS (COPIES) ARE NOT CERTIFIED UNLESS SIGNED & DATED.

REVISIONS:

Site Pl
Debbi Deeley
699 SPEAR CE
READING,

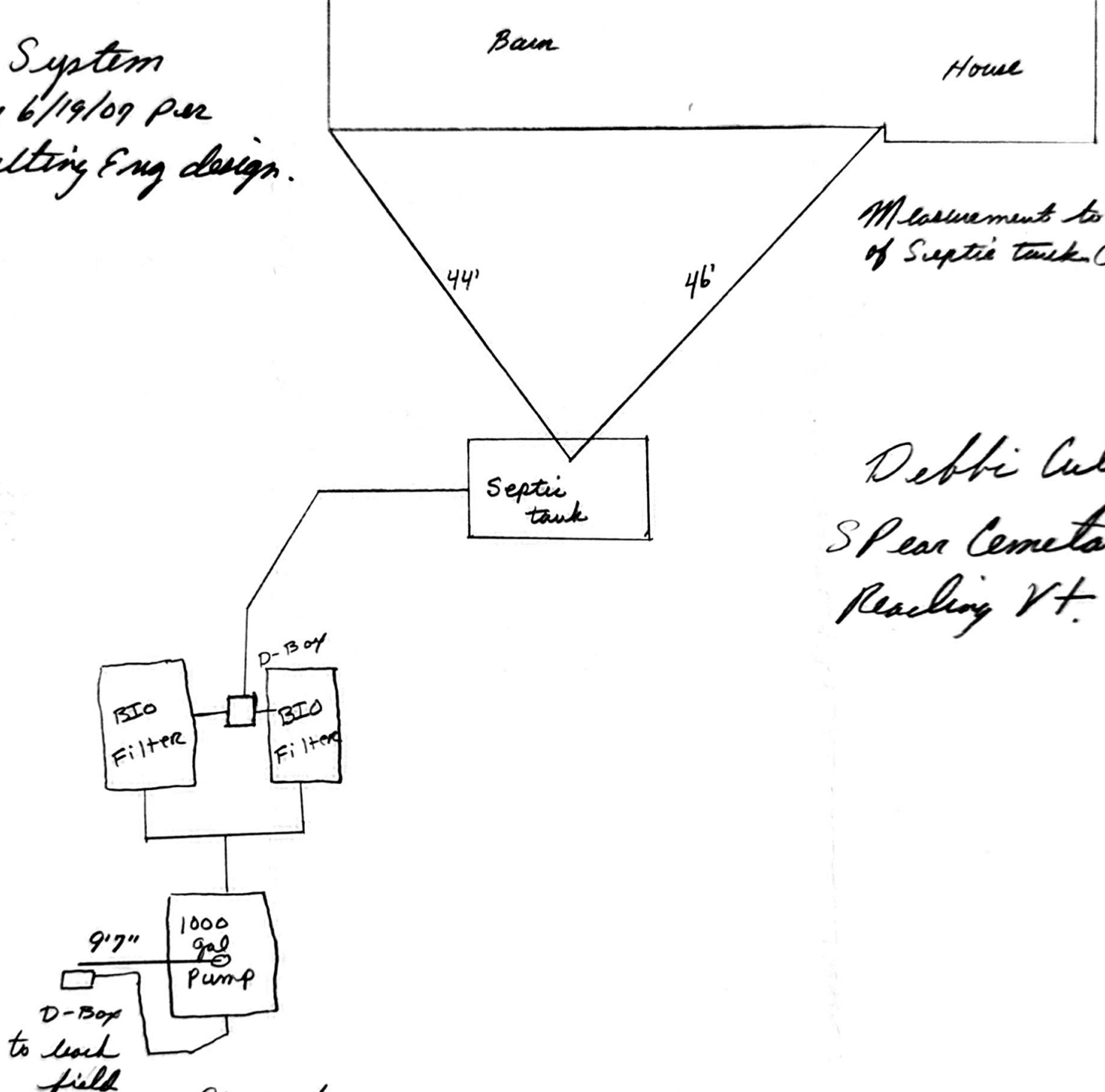
Farnsworth Surve

DRAWING NO.: 04-1666

DATE: AUG. 16, 2004

43°- 27.2

Biofilter System installed on 6/19/09 per Willis Consulting Eng design.



Measurement to center of Septic tank Clean out.

Debbi Culbertson
S Pear Cemetary Rd
Reading Vt.

9'7" from center of Pump tank cover to leach field D-Box

Town of Reading

PO Box 72 Reading, Vermont 05062
802-484-7250

Decision of Zoning Administrator

I have reviewed the zoning application submitted by: Lance Ballard
Owner: Deborah Culbertson Date: 3/2/2017 Parcel: **2127**

And have examined the plot plan submitted with the application and find that the property meets the requirements of the Zoning Ordinance of the Town of Reading and hereby approve the application for a Zoning Permit. **New houses and additions to houses of 500 square feet or more must meet the requirements of the Vermont Energy Code effective July 1, 1998. Revised January 1, 2005 Owner or Builder required filing with Town and State. Filing forms are available at the Town Office.**

Description of construction: 16 x 33 addition to barn and 109 x 10 wrap around porch
Driveway approval date:
Septic approval date:

Construction may not be started until 16 days from date of permit approval (below).

Zoning Administrator Robert K. Allen

Approval Date: March 13, 2017

Start Date: March 29, 2017

CERTIFICATE OF COMPLIANCE

Note: Structures used for residential purposes that include sewage disposal facilities require a certificate of compliance before occupancy. Signature attests below.

Signature of Zoning Administrator_____ **Date**_____

Permit Number: **Z0117** Permit Expires on: **1 year from approval date**

Rev. Sept. 2, 2009

Department of Environmental Conservation

Well Completion Report Searchable Database

Printed 6/3/2026

Field Name	Field Value
Date Well Was Completed	01/03/1991
Date Report Received	04/05/1991
Drilled By	WellDrillerID: 213 George Spear, Ottauquechee Well Drilling
Well Report Number	157
Well Number/Tag Number	213/1
Comments	Tested yield: 30 gpm at 222 feet; 30 at 200. Special Notes: Set pump at 200 feet.
Town	Reading
Map Cell	36D9
Tax Map	
E911 Address	
Sub Division	
Lot Number	
Purchaser's First Name	
Purchaser's Last Name	
Well Use Code	01 = Domestic
Reason For Well Code	1 = New Supply
Drilling Equipment Code	2 = Rotary (AP)
Total Depth Of Well (in feet)	222.00
Yield (in GPM)	30.00
Yield Test Tested For (in hours)	0.00
Static Water Level (in feet)	0.00
Well is OverFlowing	N
Date Measured	
Depth To Bedrock (in feet)	9.00
Total Casing Length (in feet)	28.00
Casing Diameter (in inches)	7.00
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	3 = Compressed air
Well Development Code	
Not Steel Casing	N
Has Water Been Analyzed	N
Well Has Screen	N
AW Partial	N
Unique GIS Name	RB157
Latitude	43.51143
Longitude	-72.53521
Well Not Visible At Latitude/Longitude	N
Location Determination Method	4 = screen digitized
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	47626

Lithology

Starting Depth	Starting Depth	Water Bearing	Lithology Code	Lithology Code Description	Lithology Description
0.00	9.00		D	Topsoil	dirt
9.00	14.00		R	Rock, bedrock, ledge	soft brown and black shale ledge
14.00	40.00		R	Rock, bedrock, ledge	solid black shale
40.00	41.00		R	Rock, bedrock, ledge	soft brown shale
41.00	84.00		R	Rock, bedrock, ledge	black
84.00	85.00		R	Rock, bedrock, ledge	soft brown shale
85.00	212.00		R	Rock, bedrock, ledge	black shale
212.00	213.00		R	Rock, bedrock, ledge	soft brown sandstone with 30 gpm
213.00	222.00		R	Rock, bedrock, ledge	black shale

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 4:14:40 PM	Admin Admin	SignedForm	N	NULL
1/8/2019 9:44:03 AM	Admin Admin	WellType	Bedrock	

Vermont Mandatory Flood Disclosure

Date Prepared: 5/23/26

Seller's Name(s): Deborah D. Culbertson

Property Address: 699 Spear Cemetery Road, Reading, VT 05062
Street City/Town

27 V.S.A. § 380 requires all Sellers of real property in Vermont to disclose the flood risk and status of their property to the Buyer. Sellers are required to provide a physical, electronic, or digital link to a copy of the official Flood Insurance Rate Map (FIRM) published by FEMA. It is the Seller's responsibility to locate this map, either online or through their Town office. The Federal Emergency Management Agency (FEMA) search engine can be found at https://msc.fema.gov/portal/home.

☐ A copy of the FEMA map for the Property is attached; or,

☑ A link to the FEMA map for the Property is as follows:

https://msc.fema.gov/arcgis/rest/directories/arcgisjobs/nfhl_print/mscprintb_gpserver/jcf65aea1476c40c58eda6f2 ; or,

☐ A FEMA map is unavailable for the Property or the community in which the property is located.

1	Has the Property been subject to flooding or flood damage while the seller possessed the property, including flood damage from inundation or from flood-related erosion or landslide damage?	☐ Yes	☒ No
1a	If yes, please describe:		
2	Does the seller maintain flood insurance on the Property?	☐ Yes	☐ No

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

Seller: D Culbertson 5/23/26 (Signature) (Date) Seller: (Signature) (Date)

Seller: (Signature) (Date) Seller: (Signature) (Date)

Buyer acknowledges receipt of this Disclosure. It is the Buyer's responsibility to review any attached or linked maps for information regarding potential flood hazard areas affecting the Property. There may be map amendments or other information available at https://msc.fema.gov/portal/home.

Buyer: (Signature) (Date) Buyer: (Signature) (Date)

Buyer: (Signature) (Date) Buyer: (Signature) (Date)

National Flood Hazard Layer FIRMette

FEMA

72°32'22"W 43°30'46"N



72°31'45"W 43°30'20"N

0 250 500 1,000 1,500 2,000 Feet

1:6,000

Basemap Imagery Source: USGS National Map 2023

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD
- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

OTHER AREAS
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone D*

GENERAL STRUCTURES
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES
- 20.2 / 17.5 Cross Sections with 1% Annual Chance / Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 6/4/2026 at 3:27 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

Vermont Real Estate Commission
Mandatory Consumer Disclosure

[This document is not a contract.]
This disclosure must be given to a consumer at the first reasonable opportunity and
before discussing confidential information; entering into a brokerage service agreement; or showing a property.

RIGHT NOW YOU ARE NOT A CLIENT

The real estate agent you have contacted is not obligated to keep information you share confidential. ***You should not reveal any confidential information that could harm your bargaining position.***

Vermont law requires all real estate agents to perform basic duties when dealing with a buyer or seller who is not a client. All real estate agents shall:

- Disclose all material facts known to the agent about a property;
- Treat both the buyer and seller honestly and not knowingly give false or misleading information;
- Account for all money and property received from or on behalf of a buyer or seller; and
- Comply with all state and federal laws related to the practice of real estate.

You May Become a Client

You may become a client by entering into a written brokerage service agreement with a real estate brokerage firm. Clients receive the full services of an agent, including:

- Confidentiality, including of bargaining information;
- Promotion of the client's best interests within the limits of the law;
- Advice and counsel; and
- Assistance in negotiations.

You are not required to hire a brokerage firm for the purchase or sale of Vermont real estate. You may represent yourself.

If you engage a brokerage firm, you are responsible for compensating the firm according to the terms of your brokerage service agreement.

Before you hire a brokerage firm, ask for an explanation of the firm's compensation and conflict of interest policies.

Brokerage Firms May Offer
NON-DESIGNATED AGENCY or DESIGNATED AGENCY

- **Non-designated agency** brokerage firms owe a duty of loyalty to a client, which is shared by all agents of the firm. No member of the firm may represent a buyer or seller whose interests conflict with yours.
- **Designated agency** brokerage firms appoint a particular agent(s) who owe a duty of loyalty to a client. Your designated agent(s) must keep your confidences and act always according to your interests and lawful instructions; however, other agents of the firm may represent a buyer or seller whose interests conflict with yours.

THE BROKERAGE FIRM NAMED BELOW PRACTICES
NON-DESIGNATED AGENCY

I / We Acknowledge
Receipt of This Disclosure

Printed Name of Consumer

Signature of Consumer Date

[☐] *Declined to sign*

Printed Name of Consumer

Signature of Consumer Date

[☐] *Declined to sign*

This form has been presented to you by:

Printed Name of Real Estate Brokerage Firm

Printed Name of Agent Signing Below

Signature of Agent of the Brokerage Firm Date