



## SELLER'S PROPERTY INFORMATION REPORT

TO BE COMPLETED BY SELLER

Date Prepared: 10/06/2025

Seller's Name(s): J & J Investments, LLC - Jeffrey Benay J & J Investments, LLC - Julie Benay

Physical Property Address: 208 South Main Street, St. Albans City, VT

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: \_\_\_\_\_

**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

JB JB

Buyer's Initials

**2. MECHANICAL, ELECTRICAL, AND OTHER SYSTEMS**

(a)	<b>Primary Heating System (check all that apply):</b> <input checked="" type="checkbox"/> Base Board <input type="checkbox"/> Hot Air <input type="checkbox"/> Radiant <input type="checkbox"/> Direct <input type="checkbox"/> Heat Pump <input type="checkbox"/> Vent <input type="checkbox"/> Steam <input type="checkbox"/> Other (please explain): _____			
(b)	Age of Heating System: <u>4-9-2020</u> <input type="checkbox"/> DON'T KNOW			
(c)	<b>Primary Fuel Type:</b> <input type="checkbox"/> Oil <input checked="" type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Electric <input type="checkbox"/> Wood <input type="checkbox"/> Wood Pellet <input type="checkbox"/> Coal <input type="checkbox"/> Solar <input type="checkbox"/> Geothermal <input type="checkbox"/> Other (please explain): _____ If propane, who owns the propane tank? <input type="checkbox"/> Owner <input type="checkbox"/> Propane Supplier <input type="checkbox"/> Association If oil, when was the tank last inspected? _____ By whom? _____			
(d)	When was the <b>primary</b> heating system last serviced? <u>10/20/25</u> By whom? <u>LAKEVIEW HEATING &amp; COOLING, LLC</u>			
(e)	Primary heating service and/or inspection reports attached? <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO <u>TAGS 01</u>			
(f)	Primary Annual Fuel Usage: _____ Gallons (or other measure) Date Range: <u>EACH UNIT</u> <i>Fuel consumption may vary by user, number of occupants and weather conditions.</i>			
(g)	Primary fuel provider: <u>UT GAS SYSTEMS</u>			
(h)	<b>Secondary Heating System (check all that apply):</b> <input type="checkbox"/> Base Board <input type="checkbox"/> Hot Air <input type="checkbox"/> Radiant <input type="checkbox"/> Direct <input type="checkbox"/> Heat Pump <input type="checkbox"/> Vent <input type="checkbox"/> Steam <input type="checkbox"/> Other (please explain): _____			
(i)	<b>Secondary Fuel Type:</b> <input type="checkbox"/> Oil <input type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Electric <input type="checkbox"/> Wood <input type="checkbox"/> Wood Pellet <input type="checkbox"/> Coal <input type="checkbox"/> Solar <input type="checkbox"/> Geothermal <input type="checkbox"/> Other (please explain): _____ If propane, who owns the propane tank? <input type="checkbox"/> Owner <input type="checkbox"/> Propane Supplier <input type="checkbox"/> Association If oil, when was the tank last inspected? _____ By whom? _____			
(j)	When was the secondary heating system last serviced? _____ By whom? _____			
(k)	Secondary heating service and/or inspection reports attached? <input type="checkbox"/> YES <input type="checkbox"/> NO			
(l)	Secondary Annual Fuel Usage: _____ Gallons (or other measure) Date Range: _____ <i>Fuel consumption may vary by user, number of occupants and weather conditions.</i>			
(m)	Secondary fuel provider: _____			
(n)	Property used: <input checked="" type="checkbox"/> Full Time <input type="checkbox"/> Seasonally			
(o)	Is there air conditioning? If "Yes," describe type and number of units (central, heat pump, window, etc.): _____	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(p)	<b>Hot Water System (check all that apply):</b> <input checked="" type="checkbox"/> Hot Water Tank <input type="checkbox"/> Domestic/Off Boiler <input type="checkbox"/> On Demand <input type="checkbox"/> Heat Pump Water Heater			
(q)	Age of Hot Water System: <u>3 ARE SUPPLY; 1 IS 1YR</u> <input type="checkbox"/> DON'T KNOW			
(r)	Hot Water Tank is: <input checked="" type="checkbox"/> Owned <input type="checkbox"/> Rented If rented, from whom: <u>1 IS RENTED; 3 OWNED</u> Monthly rental fee: <u>\$ 29.98</u>			
(s)	<b>Alternative Energy System(s) (check all that apply):</b> <input type="checkbox"/> Solar <input type="checkbox"/> Wind <input type="checkbox"/> Hydroelectric <input type="checkbox"/> Geothermal <input type="checkbox"/> Unknown Energy returned to grid?: <input type="checkbox"/> YES <input type="checkbox"/> NO Owned or Leased?: _____			
(t)	<b>Electrical System:</b> Electrical service panel has: <input checked="" type="checkbox"/> Fuses <input type="checkbox"/> Circuit Breakers <input type="checkbox"/> Knob and Tube <input type="checkbox"/> Other (please explain): _____ Main Breaker Amperes: _____ Amps <input type="checkbox"/> DON'T KNOW			

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

#### 4. TELEPHONE/INTERNET/TELEVISION

(a)	Is landline telephone service present at the Property? If "Yes," current provider:	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(b)	Is cellular telephone service available at the Property? If "Yes," list available providers:	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	
(c)	Is internet service available at the Property? If "Yes," current provider:	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	
(d)	What type of internet service is available: <input type="checkbox"/> Dial Up <input type="checkbox"/> Broadband <input checked="" type="checkbox"/> Cable <input type="checkbox"/> Satellite <input type="checkbox"/> DSL <input type="checkbox"/> Fiber Optic <input type="checkbox"/> None			
(e)	Is television service available at the Property? If "Yes," current provider:	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	
(f)	What type of television service is available: <input type="checkbox"/> Antenna <input checked="" type="checkbox"/> Cable <input type="checkbox"/> Satellite <input type="checkbox"/> DSL <input type="checkbox"/> Fiber Optic <input type="checkbox"/> None			

#### 5. STRUCTURAL COMPONENTS

(a)	Type of construction (check all that apply): <input type="checkbox"/> Manufactured <input type="checkbox"/> Modular <input checked="" type="checkbox"/> Wood Frame <input type="checkbox"/> Other (describe):			
(b)	Year Building(s) Constructed: Main Building <u>1952</u> Additions to Main Building: <u>GARAGE (1952)</u> Additional Building(s): (a) _____ (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: <div style="border: 1px solid black; height: 30px; width: 100%;"></div> If required, did you obtain all permits and approvals for such work? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DON'T KNOW	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(d)	Check any of the following items that have defects or malfunctions that need repair: <input type="checkbox"/> Foundation <input type="checkbox"/> Slab <input type="checkbox"/> Chimney <input type="checkbox"/> Fireplace <input type="checkbox"/> Interior Walls <input type="checkbox"/> Ceilings <input type="checkbox"/> Floors <input type="checkbox"/> Windows <input type="checkbox"/> Doors <input type="checkbox"/> Storms/Screens <input type="checkbox"/> Exterior Walls <input type="checkbox"/> Driveway <input type="checkbox"/> Sidewalks <input type="checkbox"/> Pool <input type="checkbox"/> Roof <input type="checkbox"/> Outside Retaining Walls <input type="checkbox"/> Other Structures/Components: _____ If any of the above items are checked, describe the defect, malfunction or item(s) that need repair: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>			
(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: <div style="border: 1px solid black; height: 30px; width: 100%;"></div>	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW

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## 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):		
	<input checked="" type="checkbox"/> Public or Municipal	<input type="checkbox"/> Community	<input type="checkbox"/> Private
	<input type="checkbox"/> Off-site	<input type="checkbox"/> Drilled Well	<input type="checkbox"/> Spring
	<input type="checkbox"/> OTHER: _____	<input type="checkbox"/> Lake/Pond	<input type="checkbox"/> None
		<input type="checkbox"/> Driven Point Well	<input type="checkbox"/> On-site
		<input type="checkbox"/> DON'T KNOW	
(b)	If Drilled Well: Drilled by: _____ Tag #: _____ Depth: _____		
	Gallons Per Minute (at time of driller's report): _____ Date of driller's report: _____		
(c)	Age of Water System: _____		
(d)	Water System Features: <input type="checkbox"/> Cistern/Reservoir/Holding Tank <input type="checkbox"/> Water Softener/Conditioner		
	<input type="checkbox"/> Reverse Osmosis <input type="checkbox"/> Infrared Light <input type="checkbox"/> Ultraviolet <input type="checkbox"/> Sediment Filter		
	<input type="checkbox"/> Other: _____ <input checked="" type="checkbox"/> None <input type="checkbox"/> DON'T KNOW		
(e)	What is the annual cost for municipal water? \$ <u>2,600</u> Date Range: _____		
	Metered <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		

### CONDITION OF WATER AND WATER SYSTEM

(f)	Has the water been tested for coliform bacteria? If "Yes," when? _____ By whom? _____ Results: _____	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
(g)	Has any other water quality or water chemistry testing been done? If "Yes," when? _____ By whom? _____ Results: _____	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input checked="" type="checkbox"/> DON'T KNOW
(h)	Are you aware of low pressure in your water system?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(i)	Has your water supply ever run out or run low? If "Yes," describe: _____	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(j)	Does the water have any odor, bad taste, cloudiness or discoloration? If "Yes," describe in detail: _____	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
(k)	Describe in detail any other problems you have had with your water system, including water quality or quantity: _____			

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(l)	To your knowledge, is any portion of the system in need of repair or replacement? <input type="checkbox"/> YES <input type="checkbox"/> NO If "Yes," describe in detail:  	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> 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?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(b)	Are there any property or development rights (e.g. conservation easements to Land Trusts, etc.) owned by others? If "Yes," by whom?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(c)	Is Property enrolled in Vermont's Current Use program?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> 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:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
(f)	Was the house built after December 31, 1997? If "Yes," is a Residential Building Energy Standard (RBES) certification available? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> DON'T KNOW	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(g)	Have you received notice that the Property will be reassessed by any taxing authority during the next 12 months?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	
(h)	Does the Property have urea-formaldehyde foam insulation?	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
(i)	Does the Property have asbestos and/or asbestos materials in the siding, walls, plaster, flooring, insulation, heating system?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> DON'T KNOW
(j)	Has the Property been tested for radon gas? If "Yes," when? _____ By whom? _____ Results: _____	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> DON'T KNOW
(k)	Has paint containing lead been used on the Property?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> DON'T KNOW
(l)	Does the Property have evidence of mold? If "Yes," what has been done about the mold? _____	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW

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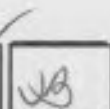
(g)	Are there any special assessments on the Property? If "Yes," amount \$ _____ <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly Purpose of special assessment:  Years of term remaining on any outstanding special assessments:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> 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.	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> 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.	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW
(j)	Contact person/manager for condominium/homeowner association: Name: _____ Phone number/email: _____			
<b>Further explanation of any of the above:</b> _____				

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

			
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Buyer's Initials

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# DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

## Required Federal Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular problem to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Property Address: 208 South Main Street, St. Albans City, VT

### Seller's Disclosure (initial applicable sections)

1. Presence of lead-based paint and/or lead based paint hazards:

a. Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

b. Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

2. Records and reports available to the Seller:

a. Seller has provided the Purchaser with all available records and reports available pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

b. Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

### Purchaser's Acknowledgement (initial applicable sections)

3. Purchaser has received copies of all information listed above.

4. Purchaser has received the pamphlet *Protect Your Family from lead in Your Home*.

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Purchaser has:

a. Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

b. Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

### Agent's Acknowledgement (initial)



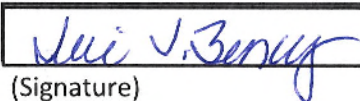
Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

### Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information respectively provided by each of them is true and accurate.

Seller:  10/27/25  
(Signature) Date

Purchaser: \_\_\_\_\_  
(Signature) Date

Seller:  10/25/25  
(Signature) Date

Purchaser: \_\_\_\_\_  
(Signature) Date

Seller: \_\_\_\_\_  
(Signature) Date

Purchaser: \_\_\_\_\_  
(Signature) Date

Seller: \_\_\_\_\_  
(Signature) Date

Purchaser: \_\_\_\_\_  
(Signature) Date



# Vermont Mandatory Flood Disclosure



Date Prepared: 10/06/2025

Seller's Name(s): J & J Investments, LLC - Jeffrey Benay J & J Investments, LLC - Julie Benay

Property Address: 208 South Main Street, St. Albans City, VT  
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:

\_\_\_\_\_ ; 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
1a	If yes, please describe:		
2	Does the seller maintain flood insurance on the Property?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

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

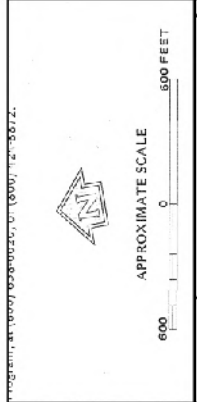
Seller: [Signature] 10/27/25 Seller: \_\_\_\_\_  
(Signature) (Date) (Signature) (Date)

Seller: Julie J Benay 10/27/25 Seller: \_\_\_\_\_  
(Signature) (Date) (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: \_\_\_\_\_ Buyer: \_\_\_\_\_  
(Signature) (Date) (Signature) (Date)

Buyer: \_\_\_\_\_ Buyer: \_\_\_\_\_  
(Signature) (Date) (Signature) (Date)



NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE RATE MAP

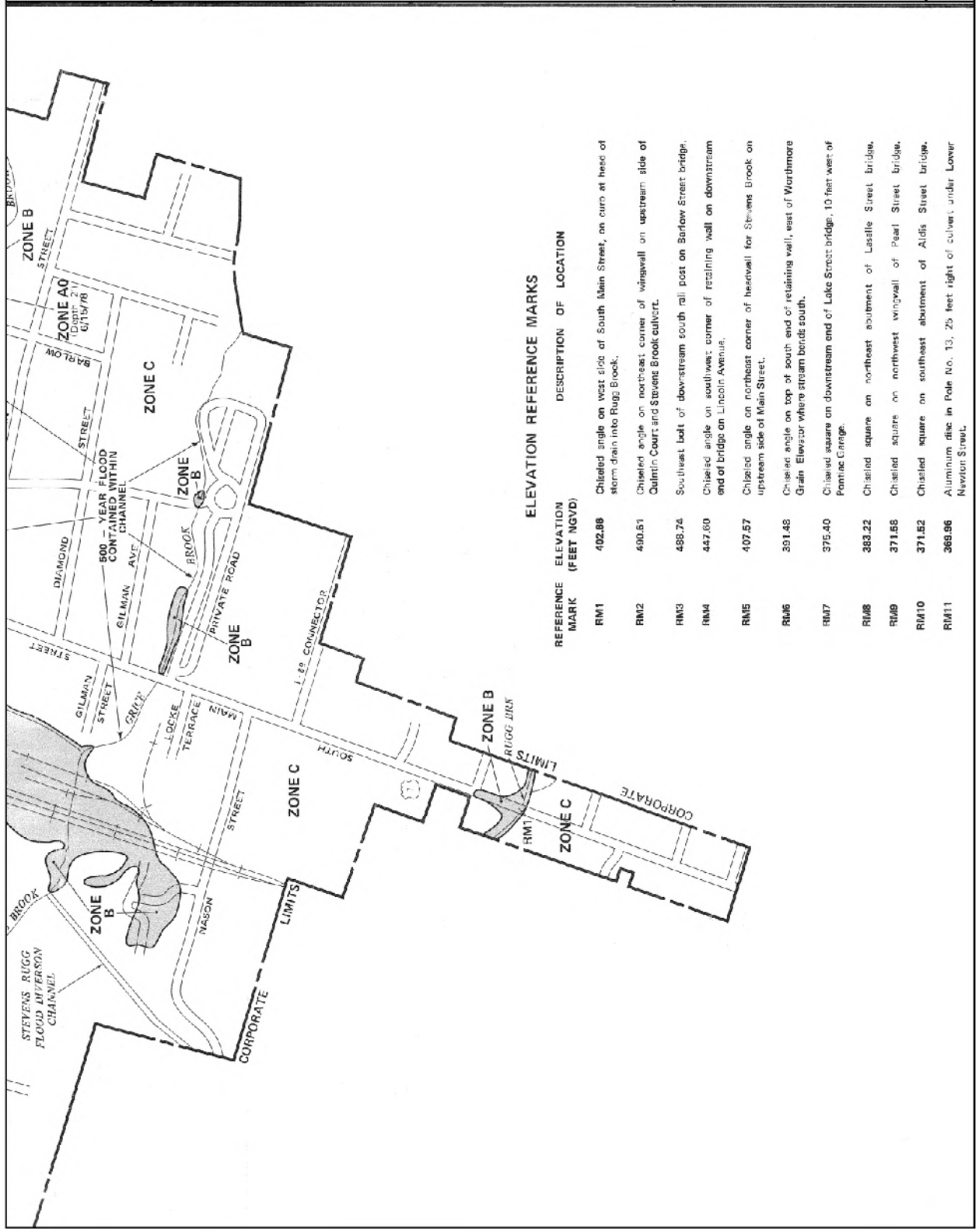
CITY OF  
ST. ALBANS,  
VERMONT  
FRANKLIN COUNTY

COMMUNITY PANEL NUMBER  
500058 0001 B

PAGE 1 OF 1

EFFECTIVE  
JUNE 15, 1978

U.S. DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT  
FLOOD INSURANCE RATE MAPS DIVISION



This is an official FEMA document. A portion of this document is a reproduction of a map created from the Flood Insurance Rate Map. This map does not reflect changes or amendments which may have been made since the date of the Flood Insurance Rate Map. Please see the Flood Insurance Rate Map for more information. This map is available on the FEMA Flood Map Service Center home page at <http://www.fema.gov>.



26079208  
 PID1 PID2 PID3 PID4

**PROPERTY LOCATION**

208 SO MAIN ST  
 St Albans, VT

**OWNERSHIP**

J & J INVESTMENTS, LLC  
 227 CARROLL HILL RD  
 FAIRFAX, VT 05454-0000

Occ Type CORPORATION

**PREVIOUS OWNER**

**NARRATIVE DESCRIPTION**

This parcel contains 0.57 AC of land mainly classified as RESD 1 with a MULTI-CONV building built about 1947, having primarily VINYL Exterior and 4,200 Square Feet, with 4 Residential Units, 4 Baths, 16 Rooms, and 8 Bdrms.

**OTHER ASSESSMENTS**

Code	Desc	Amt	Comm Int Amt

**PROPERTY FACTORS**

Item Code	Item	Code	%
Util 1	Dis 1 00		100.0
Util 2	Dis 2 173		100.0
Util 3	Dis 3 549		100.0
Census	Zone 1		
F. Haz	Zone 2		
Topo	Zone 3		
Street	HX		
Traffic			
Exempt			

**LAND SECTION (10)**

LUC	LUC Desc	Alt %	Ft.	# Units	Depth	U. Type	L. Type	Ft.	Base V.	Unit Prc	Adj Prc	NBC	Ft.	Mod.	Inf 1	%	Inf 2	%	Inf 3	%	Appr	Alt 2 LUC	%	Spec L.V.	Juris	L. Ft.	Assessed/Notes
10	RESD 1		1	0.57		SA	SITE	1	45,000	45,000	182,456.14	T	1								104,000		0	0.00000		1	104,000
Total AC/HA				0.57		Total SF/SM		24,829.20	Parcel LUC10 - RESD 1				P. NBC Desc TYPICAL		Tot	104,000	Spl Credit		0.00	Tot	104,000						

26079208  
 Parcel ID Building Location

**IN PROCESS APPRAISAL SUMMARY**

Use Code	Building Val	Yard Items	Land Size	Land Val	Total Val
10	425,600	22,300	0.00	0	447,900
10	0	0	0.57	104,000	104,000
<b>Building Total</b>		425,600	22,300	0.57	104,000
<b>Parcel Total</b>		425,600	22,300	0.57	104,000
<b>Source</b>		0 - Mkt Adj Cost	Tot Val SF/Bld	131.40	Tot Val SF/Prc
					131.40

**PREVIOUS ASSESSMENTS**

Tx Yr	Cat	Use	Bld Value	Yard Items	Land Size	Land Val	Total Appr	Assessed/Notes	Date
2025	GL	10	425,600	22,300	0.57	104,000	551,900	551,900/2025/LDS 07/11/25 1:11:07/11/2025	07/11/2025
2024	GL	10	425,600	22,300	0.57	104,000	551,900	551,900 by PP & SB 7.11.2025	07/11/2025
2023	GL	10	188,100		0	61,700	249,800		01/01/2023
2022	GL	10	188,100		0	61,700	249,800		01/01/2022

**SALES INFORMATION**

Grantor	Legal Ref	Type	Date	Sale Price	TSF	Verif.	NAL	Notes
	283-196		01/25/2019	0	No		19	

**BUILDING PERMITS**

Date	Number	Desc	Amount	Closed	Status	Type	Notes	Last Visit

**ACTIVITIES**

Date	Result	By
11/04/2024	14	Andrew Mahon
10/06/2024	21	Rob Cioffi

StAlbans

Card: 1 of 1 Total Card Total Parcel  
 APPR 551,900 / 551,900  
 USE + IMP 551,900 / 551,900  
 USE LAND 0 / 0  
 ASSESSED 551,900 / 551,900

**LEGAL DESCRIPTION**

LT,4FAM HSE,GAR  
 Lot Size  
 Total Land 0.57  
 Land Unit Type AC

**CATALIS**  
 ADVANCING GOVERNMENT.  
 ENGAGING CITIZENS.



VT SPAN  
 549-173-10767  
 GIS Coord 1  
 GIS Coord 2  
 Insp Date  
 11/04/2024  
 Print Date / Time  
 10/22/2025 2:36 pm  
 Last Date / Time  
 sa

**USER DEFINED**

MAP ID  
 VT SPAN#  
 PriorID3a  
 CONTIG MAP ID  
 PriorID2b  
 PriorID3b  
 CONTIG MAP ID  
 PriorID2c  
 PriorID3c  
 Assessor Map



# SAINT ALBANS

Vermont

City of Saint Albans  
100 North Main Street  
St. Albans, VT 05478

(phone) (802) 524-2132  
(fax) (802) 527-7778

www.stalbansvt.com

October 21, 2025

J & J INVESTMENTS, LLC  
227 CARROLL HILL RD  
FAIRFAX, VT 05454

Re: **Healthy Homes Inspection**

Location: 208 SO MAIN ST

Parcel #: 26079208

Inspection Date for remaining violations : **Thursday, November 13, 2025 at 09:00 AM**

An inspection of the above named building was conducted as part of the City of St. Albans Healthy Homes Inspection Program. Thank you for taking the time to meet with us and discuss the safety of your building.

This inspection was conducted under the 2015 Vermont Fire and Building Safety Code, the Vermont Rental Housing Code which was revised in 2015, and the revised ordinances of the City of Saint Albans. This building is covered under these rules as it meets the definition of a public building as defined by Vermont State Statute, Title 20, Chapter 173, Section 2730. During the course of the inspection there were some items identified that are in violation of the Vermont Fire and Building Safety Code, the Vermont Rental Housing Code, and/or the revised ordinances of the City of Saint Albans. The following is a description of the violations requiring correction. The following list may not be all inclusive of every violation of the Code in this structure.

## **Unit: 1**

Total Violations: 4

---

**Inspection ID : 101425** | Inspection Notes : *Transfer of Sale*

- **Violation ID : 1** - Inspection Fee

*Fee must be paid at City Hall.*

- **Violation ID : 9.6.2 VT** - Smoke alarms shall be removed from service at the end of the manufacturer's recommended life span of the alarm. Typically, this life span for smoke alarms is a maximum of 10 years. All newly installed smoke alarms shall be hard-wired with battery.

*All alarms are at the end of life and should be replaced.*

- **Violation ID : NFPA 101 - 31.3.6.2.3: 2015 Edition** - Doors that open onto exit access corridors shall be self-closing and self-latching.

*Doors leading to apartment must be self-closing.*

- **Violation ID : NFPA 72:14.4.7.1 - 2015 Edition** - Unless otherwise recommended by the manufacturer's published instructions, single- and multiple-station smoke alarms installed in one- and two-family dwellings shall be replaced when they fail to respond to operability tests, but shall not remain in service longer than 10 years from the date of manufacture.

All newly installed smoke alarms in one- and two-family dwellings, multiple unit dwellings, lodging or rooming houses, hotels & dormitories shall be directly wired to a non-dedicated electrical branch circuit for the building and by battery. Combination photo-electric smoke and carbon monoxide alarms may be used to satisfy this requirement, however these alarms must be hardwired into the building electrical system.

*All alarms in the apartment must be interconnected.*

**Unit: 2**

Total Violations: 5

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**Inspection ID:** 101425 | **Inspection Notes:** *Transfer of sale*

- **Violation ID : 1** - Inspection Fee

*Fee must be paid at City Hall.*

- **Violation ID : 11.1.2** - All electrical appliances, fixtures, equipment, or wiring shall be installed and maintained in accordance with NFPA 70, National Electrical Code.

*Multi adapters in the kitchen outlets shall be removed.*

- **Violation ID : 24.3.4.4VT** - Carbon Monoxide Alarm older than manufacturer's recommended lifespan.

*All alarms need to be replaced and are out of date.*

- **Violation ID : NFPA 1: 11.1.3.2 - 2015 Edition** - Multiplug adapters shall not be used as a substitute for permanent wiring or receptacles.

- **Violation ID : NFPA 1:14.4.1 - 2015 Edition** - NFPA 1:14.4.1 - 2015 Edition - Means of egress shall be continuously maintained free of all obstructions or impediments to full instant use in the case of fire or other emergency.

*Egress Paths in the apartmnet shall be 3ft clear.*

**Unit: 3**

Total Violations: 3

---

**Inspection ID:** 101425 | **Inspection Notes:** *Transfer of sale*

- **Violation ID : 1** - Inspection Fee

*fee must be paid at City Hall.*

- **Violation ID : 1:11.1.8.3** - Temporary electrical power and lighting installations shall be permitted for a period not to exceed 90 days for holiday decorative lighting and similar purposes.

*Holiday lights must be removed from interior of apartment.*

- **Violation ID : 9.6.2 VT** - Smoke alarms shall be removed from service at the end of the manufacturer's recommended life span of the alarm. Typically, this life span for smoke alarms is a maximum of 10 years. All newly installed smoke alarms shall be hard-wired with battery.

*Multiple missing smoke alarms at end of life need to be replaced.*

**Unit: 4**

Total Violations: 2

---

**Inspection ID:** 101425 | **Inspection Notes:** *Transfer of sale*

- **Violation ID : 1** - Inspection Fee

*fee must be paid at City Hall.*

- **Violation ID : 9.6.2 VT** - Smoke alarms shall be removed from service at the end of the manufacturer's recommended life span of the alarm. Typically, this life span for smoke alarms is a maximum of 10 years. All newly installed smoke alarms shall be hard-wired with battery.

*Alarms are at end of life and must be interconnected in apartment.*

**Unit: Basement**

Total Violations: 4

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**Inspection ID :** 101425 | **Inspection Notes :** *Transfer of sale*

- **Violation ID : NFPA 1:11.5.1.7.1 - 2015 Edition** - NFPA 1:11.5.1.7.1 - 2015 Edition: All fuel fired heating appliances shall be cleaned and maintained in accordance with the manufacturer's instructions, and shall be inspected at least once during any 2 year period by person(s) certified in accordance with section 1.13. Inspections shall be in accordance with the standards and recommended procedures for inspection of existing appliances established under NFPA 31, 54 and 211, including the measurement of carbon monoxide in the flue gas. At the time of inspection the appliance shall be marked with the date of the inspection and the name and certificate number of the person who performed the inspection. When the inspection determines the existing situation involves a distinct hazard to life or property and requires immediate action, the violation(s) shall be immediately corrected or the certified inspector conducting the inspection shall contact the AHJ and disconnect the heating appliance from operation.

*All 4 heating units shall be inspected and serviced with the combustion print out provided.*

- **Violation ID : NFPA 101: 31.5.1 - 2015 Edition** - 31.5.2 and shall comply with the provisions of section 9.2 9.2.2 for these units would be NFPA 211
  - 1) Exhaust ducts for clothes dryers shall meet the following criteria:
    - 1) They shall be constructed of rigid sheet metal or other noncombustible material and shall have a smooth exterior surface.
    - 2) They shall have a minimum thickness equivalent to No. 24 galvanized steel gauge (0.024 in 0.61mm) for Type 2 ducts and No. 28 gauge (0.016in. 0.406mm) for type 1 ducts. NFPA 211 - 10.7.3.6
  - 2) Dryer Duct shall be inspected and cleaned if necessary, annually. NFPA 211 Section 14.2

*All dryers must be inspected and cleaned.*

- **Violation ID : NFPA 72:14.4.7.2 - 2015 Edition** - Combination smoke/carbon monoxide alarms shall be replaced when the end-of-life signal activates or 7 years from the date of manufacture, whichever comes first.
- **Violation ID : VRHC - 24** - No approved lead paint warning signs observed.

*Lead paint signs must be visible and filed with the State.*

**Unit: Exterior**

Total Violations: 1

---

**Inspection ID :** 101425 | **Inspection Notes :** *transfer of sale*

- **Violation ID : PHSO - 5L** - Premises. All properties located in the City of St. Albans shall be kept clean, safe, and sanitary, free from waste, trash, rubbish, debris or excessive vegetation, and shall cause any hazardous condition or threat to the public health or safety.

*Vehicle in driveway must be registered.*

Please note that the agreement between the State of Vermont; Division of Fire Safety and the City of St. Albans grants the City the authority to enforce the Vermont Fire & Building Safety Code as it pertains to existing residential occupancies. However, the Division of Fire Safety retains the jurisdiction to hear and determine variances or exemption requests. This process does not apply to violations of the ordinances of the City of St. Albans or the Vermont Rental Housing Code. If you wish to request a variance or exemption please do so in writing and address such a request to the following:

Mr. William Brown

Regional Manager  
Division of Fire Safety  
372 Hurricane Lane, Suite 102  
Williston, VT 05495-2080  
William.Brown@Vermont.gov  
Fax: 802-879-2312

A request for variance, exemption, or reconsideration, or request for an appeal pursuant to the rules for Administrative Citations and Penalties, or request for an appeal of orders issued pursuant to 20 V.S.A. 2733, or request for an appeal of any finding of violation of this Code shall not relieve a person from complying with this Code, permit or occupancy requirements, unless the Commissioner expressly authorizes an extension of compliance period pending review of the request.

If you have any questions regarding this letter please feel free to contact us. We can generally be reached at the number listed below from 8:00AM to 4:00PM Monday - Friday, or leave a message and we will return your call as soon as possible. However we advise to contact us via email at [m.mulheron@stalbansvt.com](mailto:m.mulheron@stalbansvt.com) or [k.smith@stalbansvt.com](mailto:k.smith@stalbansvt.com) Thank you for helping to make St. Albans a safer place to live, work, and visit.

Sincerely,

Matt Mulheron, NFPA Certified Fire Inspector – I, #CFI-13-0092  
Chief, Health Officer  
St. Albans City Fire Department  
802-524-2132  
[m.mulheron@stalbansvt.com](mailto:m.mulheron@stalbansvt.com)  
[www.stalbansvt.com](http://www.stalbansvt.com)

PAYABLE TO:  
MAIL TO:

**City of St. Albans**  
PO Box 867, 100 N. Main St.  
St. Albans, VT 05478  
Hours: M-F 8:00-4:30  
(802) 524-1500 x\*264

Payments must be received prior to the close of business on the due date.

**TAX BILL**

PARCEL ID	BILL DATE	TAX YEAR
26079208.	10/22/2025	2025/2026

Interest rate is 1% per month for the first 12 months and 1.5% per month thereafter. All unpaid taxes after the final due date will be subject to an 8% penalty.

Description: LT, 4FAM HSE, GAR  
Location: 208 SO MAIN

SPAN # 549-173-10767 SCL CODE: 173  
TOTAL PARCEL ACRES 0.57

OWNER J & J INVESTMENTS, LLC  
227 CARROLL HILL RD  
FAIRFAX VT 05454-9603

FOR INCOME TAX PURPOSES

ASSESSED VALUE		NONHOMESTEAD
REAL	551,900	551,900
<b>TOTAL TAXABLE VALUE</b>	<b>551,900</b>	<b>551,900</b>
<b>GRAND LIST VALUES</b>	<b>5,519.00</b>	<b>5,519.00</b>

MUNICIPAL TAXES				EDUCATION TAXES			
TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES	TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
City	0.7010	x5,519.00=	3,868.82	NON HOMESTEAD EDUCATION	1.2367	x5,519.00=	6,825.35
Library	0.0322	x5,519.00=	177.71	1.7030 (state rate) / 137.71% (CLA ÷ SA) = 1.2367			
Veteran	0.0015	x5,519.00=	8.28	<b>Payments</b>			
				<b>TOTAL EDUCATION TAX</b> 6,825.35			
				1 08/22/2025 <b>EDUCATION STATE PAYMENT</b> 0.00			
				2,720.04 <b>EDUCATION NET TAX DUE</b> 6,825.35			
				2 11/17/2025			
				2,720.04			
				3 02/17/2026			
				2,720.04			
				4 05/15/2026			
				2,720.04			
<b>TOTAL MUNICIPAL TAX</b>			4,054.81	<b>TOTAL TAX</b>			10,880.16
<b>MUNICIPAL STATE PAYMENT</b>			0.00	<b>TOTAL STATE PAYMENT</b>			0.00
<b>MUNICIPAL NET TAX DUE</b>			4,054.81	<b>TOTAL NET TAX DUE</b>			10,880.16

DETACH THE STUBS BELOW AND RETURN WITH YOUR PAYMENT

City of St. Albans  
TAX YEAR 2025/2026

City of St. Albans  
TAX YEAR 2025/2026

City of St. Albans  
TAX YEAR 2025/2026

City of St. Albans  
TAX YEAR 2025/2026

<b>1ST PAYMENT DUE</b>	
08/22/2025	
<b>OWNER NAME</b>	
J & J INVESTMENTS, LLC	
<b>PARCEL ID</b>	
26079208.	
<b>AMOUNT DUE</b>	2720.04
<b>AMOUNT PAID</b>	

<b>2ND PAYMENT DUE</b>	
11/17/2025	
<b>OWNER NAME</b>	
J & J INVESTMENTS, LLC	
<b>PARCEL ID</b>	
26079208.	
<b>AMOUNT DUE</b>	2720.04
<b>AMOUNT PAID</b>	

<b>3RD PAYMENT DUE</b>	
02/17/2026	
<b>OWNER NAME</b>	
J & J INVESTMENTS, LLC	
<b>PARCEL ID</b>	
26079208.	
<b>AMOUNT DUE</b>	2720.04
<b>AMOUNT PAID</b>	

<b>4TH PAYMENT DUE</b>	
05/15/2026	
<b>OWNER NAME</b>	
J & J INVESTMENTS, LLC	
<b>PARCEL ID</b>	
26079208.	
<b>AMOUNT DUE</b>	2720.04
<b>AMOUNT PAID</b>	



125022591



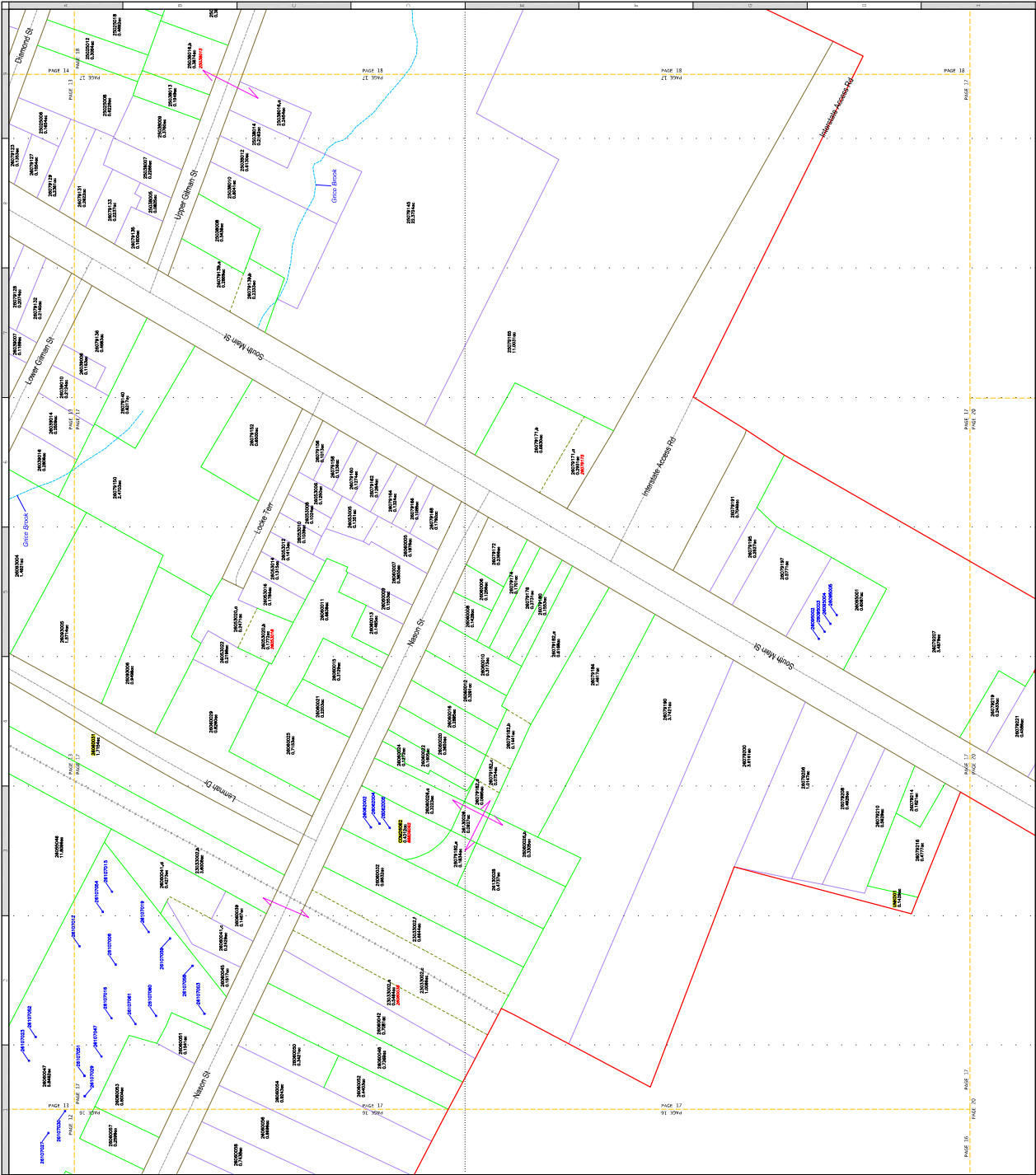
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**City of St Albans**  
Vermont  
Page 17

This map is a reproduction of the original map on file in the City of St. Albans, Vermont. It is not a substitute for the original map. The City of St. Albans is not responsible for any errors or omissions on this map. The City of St. Albans is not responsible for any damages or losses resulting from the use of this map.

**Legend**  
 Part of Lots: Green outline, Purple outline, Red outline  
 Street Centerline: Solid line  
 Street Edge: Dashed line  
 Property Line: Dotted line  
 Water Body: Blue outline  
 Other: Various symbols and colors

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Quit-Claim Deed

KNOW ALL PERSONS BY THESE PRESENTS

THAT it, **J & J Investments, LLC**, a Vermont Limited Liability Company with its principal place of business located in St. Albans, County of Franklin, State of Vermont, Grantor, in the consideration of ten and more dollars paid to its full satisfaction by **Jeffrey Benay and Julie Benay** of St. Albans, County of Franklin, State of Vermont, Grantees, have REMISED, RELEASED, AND FOREVER QUITCLAIMED unto **Jeffrey Benay and Julie Benay**, and their survivors, heirs and assigns, all right and title which it, or its successors and assigns have in, and to a certain piece of land in St. Albans City, County of Franklin, State of Vermont, described as follows, viz:

Being all and the same lands and premises conveyed to J & J Investments, LLC by Trustee's Deed of Roger L. Dussault, Trustee of the Roger L. Dussault Revocable Trust, dated November \_\_, 2003 and recorded in Volume \_\_, Page \_\_\_\_ of the City of St. Albans Land Records.

Being a portion of the lands and premises conveyed to Roger L. Dussault, Trustee of the Roger L. Dussault Revocable Trust dated May 3, 2000 and recorded in Volume 128, Pages 134-137 and Nancy L. Dussault, Trustee of the Nancy L. Dussault Revocable Trust dated May 3, 2000 and recorded in Volume 128, Pages 130-133 both of the City of St. Albans Land Records.

"Being all and the same land and premises conveyed to Roger L. Dussault and Nancy L. Dussault by Warranty Deed of Fernand E. Perras and Helen M. Perras dated January 31, 1986 and recorded at Book 53, Pages 140-141 of the City of St. Albans Land Records, and being more particularly described therein as follows:

"A parcel of land, together with the buildings thereon, located on the westerly side of South Main Street, and more commonly known as 208 south Main Street

Said land and premises are more fully described as follows: Commencing at an iron stake marking the southeast corner of land of Silas Pelkey; thence running westerly along the north line of Pelkey's land, a distance of 318 feet, more or less, to an iron pipe and the land now or formerly owned by Albert Benoit; thence running northerly along the Benoit east line a distance of 75 feet, more or less, to an iron pipe; thence running easterly a distance of 337 feet, more or less, to an iron pipe in the westerly edge of South Main street a distance of 76 feet, more or less, to the point or place of beginning.

Said land and premises are bounded substantially as follows: on the north by Elva G. Nichols; on the east by South Main Street; on the south by Silas Pelkey; and on the west by land formerly of Albert Benoit."

Reference is made to the aforementioned deed, and to the record thereof, and to the deeds and records therein referred to in further aid of this description.

TO HAVE AND TO HOLD all its right and title in and to said quit-claimed premises, with the appurtenances thereof, to the said **Jeffrey Benay and Julie Benay**, and their heirs, survivors and assigns forever, AND FURTHERMORE it the said **J & J Investments, LLC** do for itself and its

Timothy G. Hurlbut  
Attorney At Law  
375 Lake Road, 2A  
St. Albans, VT 05478  
(802) 527-7200

successors, and assigns, covenant with the said **Jeffrey Benay and Julie Benay**, and their heirs and assigns, that from and after the ensembling of these presents the said **J & J Investments, LLC** will have and claim no right, in, or to the said quit-claimed premises.

IN WITNESS WHEREOF, I hereunto set my hand and seal this 16 day of October, 2012.

IN PRESENCE OF

Brandy M Gardner  
Witness

**J & J Investments, LLC**

Jeffrey Benay  
Jeffrey Benay, Duly authorized agent

STATE OF VERMONT,  
FRANKLIN COUNTY, SS.

At St. Albans this 16 day of October, 2012, personally appeared **Jeffrey Benay**, Duly Authorized Agent of **J & J Investments, LLC** and he acknowledged this instrument, by him sealed and subscribed, to be his free act and deed and the free act and deed of **J & J Investments, LLC**.

Before me: Brandy M Gardner  
Notary Public  
My Commission Expires: 02/10/2015

VERMONT PROPERTY TRANSFER TAX  
32 V.S.A. CHAP. 231

**-ACKNOWLEDGEMENT-**

Return Rec'd-Tax Paid-Board of Health Cert. Rec'd  
Vt. Land Use & Development Plans Act Cert. Rec'd.

Return No. 5271  
Signed Susan Kays, Clerk  
Date 10/22/12

ST. ALBANS CITY CLERK'S OFFICE  
RECEIVED FOR RECORD / DISCHARGE

10/22 AD 2012  
at 7 o'clock 30 minutes A M  
a/c no. 257 in book 473 Pages 473  
w/est: Susan Kays City Clerk

# Warranty Deed

KNOW ALL PERSONS BY THESE PRESENTS

THAT We, **Jeffrey Benay and Julie Benay**, of Fairfax, County of Franklin, State of Vermont, Grantors, in consideration of the sum of Ten and More Dollars paid to our full satisfaction by **J & J Investments, LLC**, a limited liability company, with its principal location located in Fairfax, County of Franklin, State of Vermont, Grantee, by these presents, do freely **GIVE, GRANT, SELL, CONVEY AND CONFIRM** unto the said Grantee, **J & J Investments, LLC**, and its successors and assigns forever, a certain piece of land in the City of St. Albans, County of Franklin, State of Vermont (hereinafter the "Premises") described as follows, viz:

*Being all and the same lands and premises conveyed to Jeffrey Benay and Julie Benay by Quit-Claim Deed of J & J Investments, LLC dated October 16, 2012 and recorded in Volume 257, Page 473 of the City of St. Albans Land Records.*

*Being all and the same lands and premises conveyed to J & J Investments, LLC by Trustee's Deed of Roger L. Dussault, Trustee of the Roger L. Dussault Revocable Trust, dated November \_\_\_\_, 2003 and recorded in Volume \_\_\_\_, Page \_\_\_\_ of the City of St. Albans Land Records.*

*Being a portion of the lands and premises conveyed to Roger L. Dussault, Trustee of the Roger L. Dussault Revocable Trust dated May 3, 2000 and recorded in Volume 128, Pages 134-137 and Nancy L. Dussault, Trustee of the Nancy L. Dussault Revocable Trust dated May 3, 2000 and recorded in Volume 128, Pages 130-133 both of the City of St. Albans Land Records.*

*"Being all and the same land and premises conveyed to Roger L. Dussault and Nancy L. Dussault by Warranty Deed of Fernand E. Perras and Helen M. Perras dated January 31, 1986 and recorded at Book 53, Pages 140-141 of the City of St. Albans Land Records, and being more particularly described therein as follows:*

*"A parcel of land, together with the buildings thereon, located on the westerly side of South Main Street, and more commonly known as 208 south Main Street*

*Said land and premises are more fully described as follows: Commencing at an iron stake marking the southeast corner of land of Silas Pelkey; thence running westerly along the north line of Pelkey's land, a distance of 318 feet, more or less, to an iron pipe and the land now or formerly owned by Albert Benoit; thence running northerly along the Benoit east line a distance of 75 feet, more or less, to an iron pipe; thence running easterly a distance of 337 feet, more or less, to an iron pipe in the westerly edge of South Main street a distance of 76 feet, more or less, to the point or place of beginning.*

*Said land and premises are bounded substantially as follows: on the north by Elva G. Nichols; on the east by South Main Street; on the south by Silas Pelkey; and on the west by land formerly of Albert Benoit."*

*Reference is made to the aforementioned deed, and to the record thereof, and to the deeds and records therein referred to in further aid of this description.*

*Said lands and premises are now commonly known and designated as 208 South Main Street, St.*

ST. ALBANS CITY CLERK'S OFFICE  
RECEIVED FOR RECORD / DISCHARGE  
11:30 A.D. 19  
at 11 o'clock 00 minutes A M  
and recorded in Book 283 Pages 196  
Attest: *Julie Benay* City Clerk

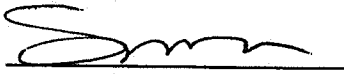
Timothy G. Hurlbut, P.C.  
Attorney At Law  
375 Lake Road, Suite 2A  
St. Albans, VT 05478  
(802) 527-7209

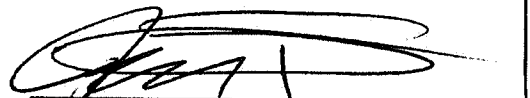
Albans, Vermont.

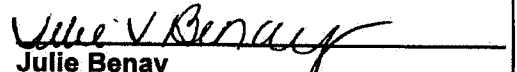
TO HAVE AND TO HOLD the said granted Premises, with all the privileges and appurtenances thereto, to the said Grantee, **J & J Investments, LLC**, and its successors and assigns, to its own use and behoof forever; And we the said Grantors, **Jeffrey Benay and Julie Benay**, for ourselves and our heirs, and assigns, do covenant with the said Grantee, **J & J Investments, LLC**, and its successors and assigns, that until the ensembling of these presents, that we are the sole owners of the Premises, and have good right and title to convey the same in manner aforesaid, that the said Premises are **FREE FROM EVERY ENCUMBRANCE**; except for existing easements, restrictions and rights of way of record and as aforesaid; provided that this paragraph shall not reinstate any such encumbrances previously extinguished by the Marketable Record Title Act, Subchapter 7, Title 27, V.S.A.; if any; and we do hereby engage to **WARRANT AND DEFEND** the same against all lawful claims whatsoever, except as aforementioned.

IN WITNESS WHEREOF, we hereunto set our hand and seal this 25 day of January, 2019

IN PRESENCE OF

  
Witness to both


  
Jeffrey Benay

  
Julie Benay

STATE OF VERMONT  
FRANKLIN COUNTY, SS.

At St. Albans in said County and State, this 25 day of January, 2019, **Jeffrey Benay and Julie Benay**, personally appeared, and they acknowledged this instrument, by them sealed and subscribed, to be their free act and deed.

Before me:

  
Notary Public  
My Commission Expires: 2/10/19

VERMONT PROPERTY TRANSFER TAX  
32 V.S.A. CHAP. 231

**-ACKNOWLEDGEMENT-**

Return Rec'd-Tax Paid-Board of Health Cert. Rec'd  
Vt. Land Use & Development Plans Act Cert. Rec'd.

Return No. 6646

Signed  Clerk

Date 1/30/19