

Buyer/Seller

Settlement Statement

A. Settlement Statement

B. Type of Loan

1. FHA 2. RHS 3. Conv. Unins 4. VA 5. Conv. Ins 6. Cash 7. Other

8. File Number 2019-2700

9. Loan Number

10. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BUYER:

Granite Realty LLC
155 Seaport Blvd, c/o Nutter McLennan & Fish LLP, Boston, MA 02210

E. NAME AND ADDRESS OF SELLER:

Richard Yospin, Trustee of the Richard Yospin Family Trust

F. NAME AND ADDRESS OF LENDER:

CASH

G. PROPERTY LOCATION:

338 East Washington Road, Bradford NH 03221

H. SETTLEMENT AGENT

PLACE OF SETTLEMENT

I. SETTLEMENT DATE: 12/13/2019

DISBURSEMENT DATE 12/13/2019

J. Summary of Buyer's Transaction

K. Summary of Seller's Transaction

100. Gross Amount Due From Buyer

400. Gross Amount Due To Seller

101. Contract Sales Price	1,070,750.00
102. Personal Property	
103. Settlement charges to buyer (line 1400)	11,863.55
104.	
105.	

401. Contract Sales Price	1,070,750.00
402. Personal Property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

Adjustments for items paid by seller in advance

106. City/Town taxes 12/13/2019 to 03/31/2020	6,630.44
107. County taxes	
108.	
109. Oil Proration - Main House	1,436.35
110. Oil Proration - Guest Cottage	1,511.95
111. Propane Adjustment - Main House	1,637.65
112. Propane Adjustment - Equipment Barn	449.18
120. Gross Amount Due From Buyer	1,094,279.12

406. City/Town taxes 12/13/2019 to 03/31/2020	6,630.44
407. County taxes	
408.	
409. Oil Proration - Main House	1,436.35
410. Oil Proration - Guest Cottage	1,511.95
411. Propane Adjustment - Main House	1,637.65
412. Propane Adjustment - Equipment Barn	449.18
420. Gross Amount Due To Seller	1,082,415.57

200. Amounts Paid By Or In Behalf Of Buyer

500. Reductions In Amount Due To Seller

201. Deposit or earnest money Four Seasons Sothebys International Real Estate	100,000.00
202. Principal amount of new loan(s)	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	58,368.50
503. Existing loan(s) taken subject to	
504. Bradford Tax Collector - Taxes Due 12/17	11,375.00
505. Law Office of Margaret A. Jacobs	350.00
506.	
507.	
508.	
509.	

Adjustments for items unpaid by seller

Adjustments for items unpaid by seller

210. City/Town taxes	
211. County taxes	
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	

510. City/Town taxes	
511. County taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	

220. Total Paid By/For Buyer 100,000.00

520. Total Reduction Amount Due Seller 70,093.50

300. Cash At Settlement From/To Buyer

600. Cash At Settlement From/To Seller

301. Gross Amount due from buyer (line 120)	1,094,279.12
302. Less amounts paid by/for buyer (line 220)	100,000.00
303. CASH From Buyer	994,279.12

601. Gross Amount due to Seller (line 420)	1,082,415.57
602. Less reductions in amount due seller (line 520)	70,093.50
603. CASH To SELLER	1,012,322.07

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on December 13, 2019.

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EFTA01268515

L. SETTLEMENT CHARGES					
700. Total Real Estate Broker Fees					
Division of commission (line 700) as follows:					
701.	\$50,287.50	to	Four Seasons Sothebys International Real Estate	Paid From Buyer's Funds at Settlement	Paid From Seller's Funds at Settlement
702.	\$.00	to	Four Seasons Sothebys International Real Estate		
703.	Commission paid at settlement				50,287.50
704.					
705.					
706.					
800. Items Payable In connection with Loan					
801.	Loan Origination Fee	to	CASH		
802.	Loan Discount	to	CASH		
803.					
804.					
805.					
806.					
900. Items Required By Lender To Be Paid In Advance					
901.	Interest from	From	12/13/2019 To 01/01/2020		
902.	Mortgage insurance premium				
903.	Hazard Insurance premium				
904.					
905.					
1000. Reserves Deposited With Lender					
1001.	Hazard Insurance				
1002.	Mortgage Insurance				
1003.	City property taxes				
1004.	County property taxes months at per month				
1005.	Annual assessments				
1006.					
1007.					
1008.	Aggregate Adjustments				
1100. Title Charges					
1101.					
1102.					
1103.					
1104.					
1105.					
1106.					
1107.	Attorney's fees	to	██████████	1,250.00	
1108.	Title Insurance	to	Stewart Title Guaranty Company	2,537.00	
1109.	Lender's coverage @ \$.00				
1110.	Owner's coverage \$1,070,750.00 @ \$ 2,537.00				
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201.	Recording fees:	Deed \$45.55	Mortgage Releases	45.55	
1202.	City/county tax/stamps	Deed	Mortgage		
1203.	State tax/stamps:	Deed \$16,062.00	Mortgage	8,031.00	8,031.00
1204.					
1205.					
1300. Additional Settlement Charges					
1301.	to				
1302.					
1303.	Courier/Wire/Fedex Fee	to	██████████		50.00
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES				11,863.55	58,368.50

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement (Pages 1 and 2) on December 13, 2019.

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EFTA_00123161

EFTA01268516

HUD Settlement Statement Signatures

We, the undersigned, identified in Section D hereof and Seller in Section E hereof, hereby acknowledge receipt of this completed Settlement Statement on **December 13, 2019**.

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Borrower(s)

[Redacted]

Granite Realty LLC, By: Jeffrey W. Roberts, Manager

Seller(s)

[Redacted]

Richard Yospin, Trustee of the Richard Yospin Family Trust

Settlement Agent:

[Redacted]

Date: 12-13-19

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ORIGINAL DOCUMENT
Recording Information

County: Merrimack
Date/Time: 12.13.19 @ 3:04PM
Book/Page: 3658-2345

Return To
Granite Reality
155 Seaport Blvd.
Boston, MA 02210

\$16,062.⁰⁰ **WARRANTY DEED**

KNOW ALL BY THESE PRESENTS that I, **Richard Yospin, Trustee of The Richard Yospin Family Trust u/d/t dated December 28, 2012**, of Newton, Massachusetts, for consideration paid, grant to **Granite Reality, LLC**, a New Hampshire limited liability company, with a principal mailing address of 155 Seaport Blvd., Boston, MA 02210, with **WARRANTY COVENANTS**,

That certain tract or parcel of land together with the buildings thereon, located in the Town of Bradford, County of Merrimack, State of New Hampshire as being shown on a plan of land entitled "Plan of Land in Bradford, New Hampshire surveyed for Bertha S. Williams" dated 1 November 1977, by Stowers Associates, Inc., Registered Land Surveyors, Methuen, Massachusetts, recorded with the Registry of Deeds for Merrimack County at Concord, New Hampshire as Plan No. 5083, said land being shown upon said plan as being more particularly bounded and described as follows:

Beginning at the extreme Northwesterly corner of the premises herein described at the end of a stone wall situated on the Southerly side of East Washington Road in the said Town of Bradford; thence running Southerly by and along the center line of said wall 294 feet to a point in the center line of said wall; thence turning and running slightly West of Southerly by and along the center line of said wall 241 feet to the end of said wall; thence turning and running slightly South of Easterly and along a wire fence 445 feet to the end of a stone wall; thence running by and along the center line of said wall in the same direction 1,030 feet to a corner in said wall; thence turning and running slightly West of Southerly by and along the center line of said wall 1,009 feet to a corner of the wall; thence turning and running Easterly by and along the center line of said wall 116 feet to a corner of said wall; thence turning and running Southerly by the center line of the wall as the wall now stands 404 feet to a corner of the said wall; thence turning and running Westerly by and along the center line of said wall 109 feet to the corner of said wall; thence turning and running Southwesterly by and along the center line of said wall 113 feet to a corner of said wall; thence turning and running again Southerly by and along the center line of said wall 515 feet as the wall now stands to its intersection with a wire fence at the terminus of said wall; thence turning and running Southwesterly, Westerly, again Southwesterly and again Southerly and Southwesterly along the wire fence as it now stands 1,872 feet crossing a travel way to an iron pin at land now or formerly of

23781wd

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Penhallow Forest Corp.; thence turning and running by and along the remains of a wire fence again crossing the travel way Westerly somewhat southerly and again Westerly by and along the remains of said wire fence 686 feet to the end of a stone wall; thence running Westerly by and along the center line of said stone wall 468 feet to the end of said wall at its junction with a wire fence; thence running still westerly 500 feet by and along said wire fence to its intersection with another wire fence; thence turning and running Northeasterly by and along a wire fence 1,265 feet as the fence now stands to the end of a stone wall; thence running and still Northeasterly by the center line of said stone wall 918 feet to the end of said stone wall at its intersection with a wire fence; thence running still Northeasterly by and along said wire fence as the fence now stands 680 feet to a corner in said wire fence; thence turning and running slightly North of Westerly by and along said wire fence as the fence now stands 1,008 feet to the Easterly line of said East Washington Road, said point in the East line of said East Washington Road being situated 90 feet, more or less Northeast of a culvert under the said East Washington Road; thence turning and running by and along the Easterly, still more Easterly and finally the Southerly line of East Washington Road 1,907 feet to the point of beginning.

Said premises as shown on said plan as being bounded Northerly by land now or formerly of one Neff, Southerly by land now or formerly of one Weld D. Proctor, Easterly by land now or formerly of Penhallow Forest Corp. and Westerly by lands now or formerly of one Rial Rowe, on Hackwell and Northwesterly by the Easterly, more Easterly and Southerly line of said East Washington Road. Said land being shown upon said plan as having an area of 156 acres, more or less.

Meaning and intending to convey all and the same land and premises conveyed to Richard Yospin, Trustee of The Richard Yospin Family Trust u/d/t dated December 28, 2012, by warranty deed of Donald A. Jackson and Juanita W. Jackson dated December 14, 2017 and recorded in the Merrimack County Registry of Deeds at Book 3580, Page 2552.

These are not homestead premises.

CERTIFICATE IN ACCORDANCE WITH R.S.A. 564-A:7

The undersigned Trustee, as Trustee of The Richard Yospin Family Trust u/d/t dated December 28, 2012, has full and absolute power in that trust agreement to convey any interest in real estate and improvements on real estate held in the trust and no purchaser or third party shall be bound to inquire whether the Trustee has that power or is properly exercising that power or to see to the application of any trust asset paid to the Trustee for a conveyance of real estate or improvements on real estate.

23781wd

Signed and dated on the 13 day of December 2019.

[Redacted Signature]

Richard Yospin, Trustee

STATE of NEW HAMPSHIRE
COUNTY of Merrimack

The foregoing certificate was acknowledged before me on the 13 day of December 2019 by Richard Yospin, Trustee of The Richard Yospin Family Trust u/d/t dated December 28, 2012.

Before me:

[Redacted Notary Name]

Notary Public

My commission expires:

[Redacted Commission Expiry Date]

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REAL ESTATE TRANSFER TAX DECLARATION OF CONSIDERATION REAL ESTATE SELLER (GRANTOR)

STEP 1 - SELLER Grantor / Assignor / Transferor (use new mailing address)

Entity Type - (Check One) Individual Joint Partnership Corporation Trust LLC Original Return Amended Return

Seller 1 - Last Name / Entity: Richard Yospin Family Trust
First Name: [] FEIN / SSN: []
Seller 2 - Last Name / Entity: [] First Name: [] FEIN / SSN: []
Street No.: [] Street Name: [] Apt / Unit: [] Phone Number: []
City: [] State: [] Zip Code + 4 (or Canadian Postal Code): []

STEP 2 - PURCHASER Grantee / Assignee / Transferee (use new mailing address)

Last Name / Entity: Granite Reality LLC First Name: []
Last Name / Entity: [] First Name: []

STEP 3 - REAL ESTATE

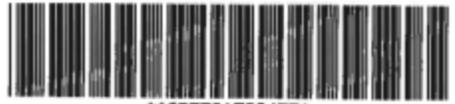
Municipality: Bradford County: Merrimack
Street No.: 338 Street Name: East Washington Road Apt / Unit: []
Multi Town Sale? Yes No If Yes, list municipalities: [] [] []

STEP 4 - DEED

Transfer Date: 12132019 Recording Date: [] Book No.: [] Page No.: []
Deed Type (Check One) Warranty Quitclaim Mortgage Sheriff's Tax Foreclosure
 Commissioner's Fiduciary Probate In Lieu of Foreclosure

Granite Reality LLC 155 Seaport Blvd
Bradford 12132019

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REAL ESTATE TRANSFER TAX DECLARATION OF CONSIDERATION REAL ESTATE SELLER (GRANTOR)

STEP 5 - TAX AMOUNT

a) Full price or consideration for the real estate 1070750.00

b) Divide Line 5(a) by \$100 10707.50

c) Tax rate per \$100 at time of transfer 0.75

d) Subtotal of Seller's tax (Minimum of \$20 for all considerations \$4,000 or less, per RSA 78-B:1) 8031

e) Total tax paid to County on behalf of Seller and Purchaser 16062

Are you claiming tax exemption under RSA 78-B:2? Yes No **DO NOT** file form CD-57-S for transfers specifically exempted from taxation under RSA 78-B:2, except transfers exempted by RSA 78-B:2, IX. Form CD-57-S must be filed for non-contractual transfers although exempted under RSA 78-b:2, IX.

STEP 6 - TAXPAYER'S SIGNATURE & INFORMATION (Seller's Signature is Required)

Under penalties of perjury, I declare that I have examined this return and to the best of my belief it is true, correct and complete.

Seller 1 Signature

MDDYYYY



12-13-19

Seller 1 Printed Name

Richard Yospin, Trustee of the Richard Yospin Family Trust

Seller 2 Signature

MDDYYYY



Seller 2 Printed Name



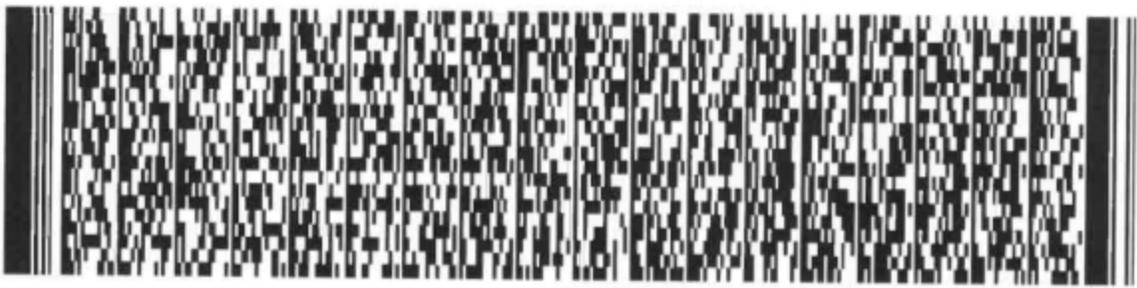
Witness Signature

MDDYYYY



12-13-19

Witness Printed Name



Granite Reality LLC

155

Seaport Blvd

Bradford

12132019

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REAL ESTATE TRANSFER TAX DECLARATION OF CONSIDERATION REAL ESTATE SELLER (GRANTOR)

STEP 7 - PREPARER'S SIGNATURE & INFORMATION (If prepared by someone other than the Seller)

Power of Attorney (POA): By checking this box and signing Step 6, you authorize the preparer listed on this return to act on your behalf for this return only, including entering the book and page numbers and filing this return electronically.

Under penalties of perjury, I declare that I have examined this return and to the best of my belief it is true, correct and complete. (If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has knowledge.)

Preparer's Signature (if other than taxpayer)

MMDYYYY

[Redacted Signature]

12/13/2019

Preparer's Printed Name (required if POA box is checked)

[Redacted Name]

Entity

[Redacted Entity]

Last Name

First Name

[Redacted Last Name]

[Redacted First Name]

Street No.

Street Name

Apt / Unit

Phone Number

[Redacted Street Address]

[Redacted Phone Number]

City

State

Zip Code + 4 (or Canadian Postal Code)

[Redacted City, State, and Zip Code]



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Granite Reality LLC

155

Seaport Blvd

Bradford

12132019

CD-57-S
Rev 3.0 06/2017



INVENTORY OF PROPERTY TRANSFER

STEP 1 - PURCHASER(S) Grantee (use new primary mailing address)

Entity Type - (Check One) Individual Joint Partnership Corporation Trust LLC Holding Company

Last Name / Entity

Granite Reality LLC

First Name

Last Name / Entity

First Name

Last Name / Entity

First Name

Street No.

155

Street Name

Seaport Blvd

Apt / Unit

c/o
Nutter
McLennan
& Fish
LLP

Phone Number

City

Boston

State

MA

Zip Code + 4 (or Canadian Postal Code)

02210

Email (optional)

STEP 2 - SELLER(S) Grantor (use new primary mailing address)

Entity Type - (Check One) Individual Joint Partnership Corporation Trust LLC Holding Company

Last Name / Entity

Richard Yospin Family Trust

First Name

Last Name / Entity

First Name

Last Name / Entity

First Name

Street No.

Street Name

Apt / Unit

Phone Number

City

State

Zip Code + 4 (or Canadian Postal Code)

Email (optional)

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STEP 3 - REAL ESTATE

Municipality

Bradford

County

Merrimack

Street No.

338

Street Name

East Washington Road

Apt / Unit

Granite Reality LLC

Bradford

155

12132019

Seaport Blvd

Yospin



INVENTORY OF PROPERTY TRANSFER

STEP 3 - REAL ESTATE (continued)

Tax Map Block Lot

Acreage

0

Number of Parcels Purchased 1

Multi Town Sale?

If Yes, list municipalities:

Yes No

Property Use
(Check One):

Residential Commercial Mixed Res / Comm Industrial Other

Property Type
(Check All
That Apply)

Land Only Building Only Land & Building Condo Condox Land & Manufactured Housing
 Manufactured Housing Multi-unit Timber Rights Mineral Rights

Features
(Check One):

Waterfront Water Access If multi-unit building, how many units?

STEP 4 - DEED

Transfer Date

12132019

Recording Date

12.13.19

Book No.

3658

Page No.

2345

Sale Price

1070750.00

Type of
Transfer

(Check One)

Warranty Quitclaim Mortgage Sheriff's Tax Foreclosure
 Commissioner's Fiduciary Probate In Lieu of Foreclosure

STEP 5 - TRANSACTION DETAIL

Were there any special circumstances in the transfer which suggest that the full price or consideration of the property was either more or less than its fair market value?

Yes No

If Yes, please choose all that apply from the list below or select "other" and fill in an explanation

Family Sale Sheriff's Sale Business Affiliates Bank Sale Easement Life Estate / Trust Time Share
 Government Sale Abutter Sale Other

Did the sale transfer 100% interest in the property?

Yes No If no what % interest transferred?

Did the sale price above include a consideration for non-taxable personal property?

Yes No If yes, indicate value below:

Furnishings
Inventory

Other
Timber

Was the sale price reduced because of a Land Use Change Tax?

Yes No If yes, by what amount?

Do you consider the selling price to be fair market value?

Yes No If no, explain

Have you or will you make improvements to the property after the purchase but before April 1st?

Yes No

If yes please indicate approximate cost of these improvements

Occupancy and status of structure

No Structure New Construction (1 yr) Previously Occupied

Will the property serve as your primary residence?

Yes No

Granite Reality LLC
Bradford
PA34
Rev 16 01/2015

155 Seaport Blvd
12132019

Yospin

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INVENTORY OF PROPERTY TRANSFER

STEP 6 - PREPARER

Entity

[Redacted]

Last Name

[Redacted]

First Name

[Redacted]

Street No.

Street Name

Apt / Unit

Phone Number

[Redacted]

[Redacted]

City

State

Zip Code + 4 (or Canadian Postal Code)

[Redacted]

Email (optional)

[Redacted]



CO ID	Book	Page	Recording Date
07			

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Granite Reality LLC
Bradford

155
12132019

Seaport Blvd

Yospin

PA34
Rev 16 01/2015



INVENTORY OF PROPERTY TRANSFER
Signature Page

STEP 7 - SIGNATURES

Power of Attorney (POA): By checking this box and signing below, you authorize the preparer listed on this document to act on your behalf for this document only, including entering the book and page numbers and filing this document electronically.

TAXPAYER'S SIGNATURE & INFORMATION(Purchaser's Signature is Required)

Under penalties of perjury, I declare that I have examined this return and to the best of my belief it is true, correct and complete.

Purchaser's Signature

MMDDYYYY

Purchaser's Printed Name

Granite Reality LLC, By: Jeffrey W. Roberts, Manager

Purchaser 2 Signature

MMDDYYYY

Purchaser 2 Printed Name

Purchaser 3 Signature

MMDDYYYY

Purchaser 3 Printed Name

PREPARER'S SIGNATURE & INFORMATION(If prepared by someone other than the Purchaser)

Under penalties of perjury, I declare that I have examined this document and to the best of my belief it is true, correct and complete. (If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has knowledge.)

Preparer's Signature (if other than taxpayer)

MMDDYYYY

12/13/2019

Preparer's Printed Name (required if POA box is checked)

[Redacted Name]



CO ID Book Page Recording Date

07

Buyer Last Name

Granite Reality LLC

Municipality

Bradford

Buyer Street No

155

Transfer Date

12132019

Buyer Street Name

Seaport Blvd

Tax Map

Block

Lot

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REAL ESTATE TRANSFER TAX DECLARATION OF CONSIDERATION REAL ESTATE PURCHASER (GRANTEE)

STEP 1 - PURCHASER Grantee / Assignee / Transferee (use new mailing address)

Entity Type - (Check One) Individual Joint Partnership Corporation Trust LLC Original Return Amended Return

Last Name / Entity		First Name		FEIN / SSN
Granite Reality LLC				[REDACTED]
Last Name / Entity		First Name		FEIN / SSN
Street No.	Street Name	Apt / Unit		Phone Number
155	Seaport Blvd	c/o Nutter McLennan & Fish LLP		
City	State	Zip Code + 4 (or Canadian Postal Code)		
Boston	MA	02210		

STEP 2 - SELLER Grantor / Assignor / Transferor (use new mailing address)

Last Name / Entity	First Name
Richard Yospin Family Trust	
Last Name / Entity	First Name

STEP 3 - REAL ESTATE

Municipality	County	
Bradford	Merrimack	
Street No.	Street Name	Apt / Unit
338	East Washington Road	
Multi Town Sale?	If Yes, list municipalities:	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

STEP 4 - DEED

Transfer Date	Recording Date	Book No.	Page No.
12132019			
Deed Type (Check One)	<input checked="" type="checkbox"/> Warranty <input type="checkbox"/> Quitclaim <input type="checkbox"/> Mortgage <input type="checkbox"/> Sheriff's <input type="checkbox"/> Tax <input type="checkbox"/> Foreclosure		
	<input type="checkbox"/> Commissioner's <input type="checkbox"/> Fiduciary <input type="checkbox"/> Probate <input type="checkbox"/> In Lieu of Foreclosure		

Granite Reality LLC
Bradford 12132019 155 Seaport Blvd

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New Hampshire
Department of
Revenue Administration

CD-57-P



0CD57P1528475

REAL ESTATE TRANSFER TAX DECLARATION OF CONSIDERATION REAL ESTATE PURCHASER (GRANTEE)

STEP 5 - TAX AMOUNT

a) Full price or consideration for the real estate	1070750.00
b) Divide Line 5(a) by \$100	10707.50
c) Tax rate per \$100 at time of transfer	0.75
d) Subtotal of Purchaser's tax (Minimum of \$20 for all considerations \$4,000 or less, per RSA 78-B:1)	8031
e) Total tax paid to County on behalf of Seller and Purchaser	16062

Are you claiming tax exemption under Yes No **DO NOT** file form CD-57-P for transfers specifically exempted from taxation under RSA 78-B:2, except transfers exempted by RSA 78-B:2, IX. Form CD-57-P must be filed for non-contractual transfers although exempted under RSA 78-B:2, IX.

STEP 6 - TAXPAYER'S SIGNATURE & INFORMATION (Purchaser's Signature is Required)

Under penalties of perjury, I declare that I have examined this return and to the best of my belief it is true, correct and complete.

Purchaser 1 Signature MMDDYYYY

Purchaser 1 Printed Name

Granite Reality LLC, By: Jeffrey W. Roberts, Manager

Purchaser 2 Signature MMDDYYYY

Purchaser 2 Printed Name

Witness Signature MMDDYYYY

Witness Printed Name



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Granite Reality LLC 155 Seaport Blvd
Bradford 12132019

SDNY_GM_00012531

EFTA_00123174

EFTA01268529



REAL ESTATE TRANSFER TAX DECLARATION OF CONSIDERATION REAL ESTATE PURCHASER (GRANTEE)
Signature Page

STEP 7 - PREPARER'S SIGNATURE & INFORMATION (If prepared by someone other than the Purchaser)

Power of Attorney (POA): By checking this box and signing Step 6, you authorize the preparer listed on this return to act on your behalf for this return only, including entering the book and page numbers and filing this return electronically.

Under penalties of perjury, I declare that I have examined this return and to the best of my belief it is true, correct and complete. (If prepared by a person other than the taxpayer, this declaration is based on all information of which the preparer has knowledge.)

Preparer's Signature (if other than taxpayer)

MMDDYYYY

[Redacted Signature]

12/13/2019

Preparer's Printed Name (required if POA box is checked)

[Redacted Name]

Entity

[Redacted Entity Name]

Last Name

[Redacted Last Name]

First Name

[Redacted First Name]

Street No.

Street Name

Apt / Unit

Phone Number

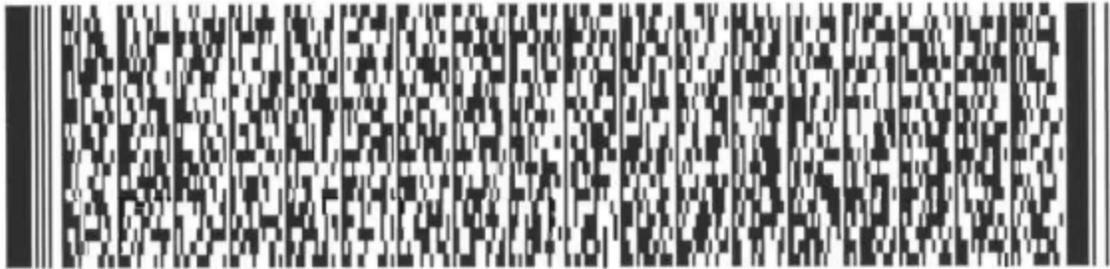
[Redacted Address]

City

State

Zip Code + 4 (or Canadian Postal Code)

[Redacted City, State, and Zip Code]



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Granite Reality LLC

155

Seaport Blvd

Bradford

12132019

No Mortgage Affidavit

Property Address: 338 East Washington Road, Bradford, NH 03221

I/We, the undersigned, are the current owner(s) of the referenced property do certify and swear that all mortgages on this property have been paid, are discharged and there are no outstanding mortgages on the property being refinanced/sold by us.

The Undersigned do so certify, swear and warrant.

Date: December 13, 2019

[Redacted Signature]

Richard Yospin, Trustee of the Richard Yospin Family Trust

State of New Hampshire

County of Merrimack, ss.

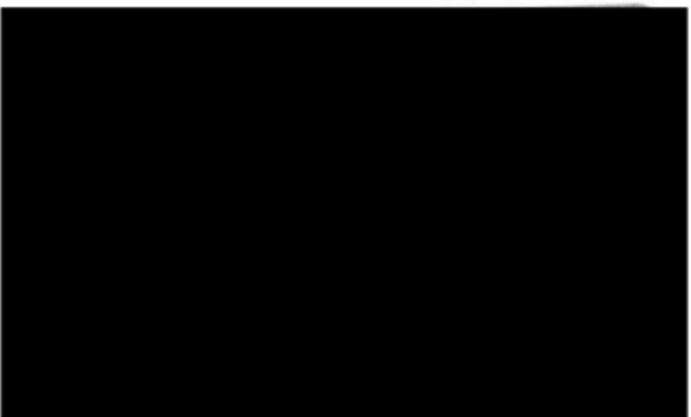
December 13, 2019

Personally appeared the above named, Richard Yospin, Trustee of the Richard Yospin Family Trust, acknowledged the foregoing instrument to be his free act and deed, before me

[Redacted Signature]
Notary Public - _____

[Redacted Signature]

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EFTA_00123177

CERTIFICATION OF NON-FOREIGN STATUS
(Entity)

Section 1445 of the Internal Revenue Code provides that a transferee of U.S. real property interest must withhold tax if the transferor is a foreign entity. To inform the transferee that withholding of tax is not required upon our disposition of a U.S. real property interest, I hereby certify the following.

1. Richard Yospin Family Trust is not a foreign entity for purposes of U.S. income taxation.

2. The company Federal Tax ID number is:

TIN#: ()

Company mailing address is:



Seller to furnish tax ID # for trust after closing

I understand that this certification may be disclosed to the Internal Revenue Service by the transferee and that any false statement I have made herein could be punished by fine, imprisonment, or both.

Under penalties of perjury, I declare that I have examined this certification to the best of my knowledge and believe it is true, correct and complete.

Richard Yospin Family Trust

By:

Richard Yospin

Dated: December 13, 2019

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SURVEY COVERAGE AFFIDAVIT
STEWART TITLE GUARANTY COMPANY

I/We Richard Yospin, Trustee of the Richard Yospin Family Trust being first duly sworn, depose and say as follows:

1. That I/We are the true and lawful owners in the fee of the premises situated in the City/Town of Bradford County of Merrimack State of New Hampshire Known as: 338 East Washington Road, Bradford, NH 03221.
2. I/we have owned the property now being sold or mortgaged by me/us continuously for 2 years last past, and my/our enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my/our knowledge, nor do I/we know of any facts by reason which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely against me/us.
3. That within the last one hundred and twenty (120) days, no person or business entity has furnished any labor, services or materials in connection with the construction or repair of any buildings or improvements on the Property except (if none, state "none"): None
4. That there are no present tenants, lessees or other parties in possession of the Property except (if none, state "none"). None
5. That during the time of ownership of the premises above described, I/we have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the Property.
6. That I/we have not allowed, nor do I/we have knowledge of, any encroachments onto the Property by any adjoining land owners nor have I/we created, allowed or maintained any encroachments upon any property of adjoining land owners.
7. That I/we have not allowed, nor do I/we have knowledge of, any easements, rights of way, continuous driveway usage, drain, sewer, water, gas or oil pipeline or other rights of passage to others over the Property by any other persons or entities.
8. That I/we have no knowledge of any old highways, abandoned roads, lanes, cemetery or family burial grounds, springs, streams, rivers, ponds, or lakes bordering or running through the Property.
9. That I/we have no knowledge of any taxes or special assessments which are not shown as existing liens by the public records other than as shown in the current Municipal Lien Certificate and/or as reflected in the Closing Settlement Statement.
10. That I/we have not created and have no knowledge of any violation of any covenants, restrictions, agreements, conditions or zoning ordinances affecting said premises.
11. That I/we make this Affidavit for the purpose of inducing a purchase or lease of said premises, and/or for the purpose of inducing the granting of a mortgage on said premises, and for the purpose of inducing STEWART TITLE GUARANTY COMPANY, in reliance upon this Affidavit, to issue a policy or policies of title insurance covering the Property and I/we hold harmless and indemnify Stewart Title Guaranty Company from loss or damage incurred due to any misrepresentation made in this affidavit.

Executed on December 13, 2019.

[Redacted Signature]

Richard Yospin, Trustee of the Richard Yospin Family Trust

State of New Hampshire

Merrimack, ss.

On December 13, 2019, before me, the undersigned notary public, personally appeared the above-named and proved to me through satisfactory evidence of identification, which was a driver's license, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she/they signed it voluntarily for its stated purpose.

[Redacted Notary Signature]

[Redacted Notary Seal]

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STEWART TITLE GUARANTY COMPANY

NOTICE OF AVAILABILITY OF OWNERS TITLE INSURANCE

We, the undersigned, being duly sworn, do hereby depose and say that we are the Buyers/ Borrowers of/on property situated at:

338 East Washington Road
Bradford NH 03221

That we do hereby certify that we have no personal knowledge of any unrecorded defects in or claims against the title to said property.

You may obtain an Owner's Policy of Title Insurance which provides title insurance coverage to you. The additional cost to you for an Owner's Policy of Title Insurance in the amount of \$1,070,750.00 is available at a premium of \$2,537.00 if you request it at this time.

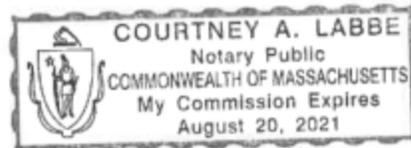
We further understand that the lender's coverage is for the protection of the lender and that [REDACTED] is the settlement agent for the lender and does not represent the undersigned in this transaction.

- A. I/We want to protect our interest by obtaining an Owner's Title Insurance Policy.
- B. I/We have been offered and decided to decline an Owner's Title Policy.
- C. I/We have been offered an "Extended Policy" along with our Owner's Title Policy and have decided not to purchase it.

[REDACTED]
Granite Reality LLC / By: Jeffrey W. Roberts, Manager

Dated: December 13, 2019

[REDACTED]
Notary Public / Justice of the Peace
My Commission Expires:



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CURRENT USE DISCLOSURE

Re: 338 East Washington Road, Bradford, NH 03221

Pursuant to our search of the records for Merrimack, and information provided by the City/Town of Bradford, at least a portion of the above-referenced property is currently subject to "Current Use Taxation." Current Use Taxation typically reduces the amount of property taxes owed to the town. In return, the land owner is restricted from subdividing or improving the land "in current use." The undersigned Buyer understands that in the event the property is improved or subdivided, the City/Town of Bradford may require that a portion or the entirety of the property be removed from current use. Further, if at any time the property is taken out of current use, the City/Town of Bradford may assess a penalty in the form of an additional property tax. The Buyer hereby agrees to hold [REDACTED] harmless for any liability relating to the above-referenced matter.

Dated: December 13, 2019

[REDACTED]

Granite Reality LLC, By: Jeffrey W. Roberts, Manager

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Substitute FORM 1099-S
Proceeds From Real Estate Transactions
For The Tax Year 2019
 OMB No. 1545-0997

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number

[REDACTED]
 [REDACTED]
 Fax: [REDACTED]

FILER'S federal identification number
 Account or escrow number (see instructions)

[REDACTED]
 [REDACTED]

TRANSFEROR'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code
 Richard Yospin Family Trust

TRANSFEROR'S identification number(s)

1 Date of closing December 13, 2019	2 Gross Proceeds \$1,070,750.00		
3 Address or legal description (including city, state, and ZIP code) 338 East Washington Road, Bradford, NH 03221		For Privacy Act and Paperwork Reduction Act Notice, see the 2017 General Instructions for Certain Information Returns.	
4 Check here if the transferor received or will receive property or services as part of the consideration >>>> <input type="checkbox"/>	5 Check here if the transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) >>>> <input type="checkbox"/>	6 Buyer's part of real estate tax 6,630.44	

This is important tax information and is being furnished to the internal revenue service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

You are required by law to provide [REDACTED] with your correct federal tax identification number. If you do not provide [REDACTED] with your correct federal tax identification number, you may be subject to civil or criminal penalties imposed by law.

Under the penalty of perjury, I/we certify that the number(s) shown above on this statement is/are my/our correct federal tax identification number(s). I/we acknowledge receipt of a copy of this statement.

[REDACTED] | 12-13-19
 Richard Yospin Family Trust | DATE

Sign and return a copy of this form immediately to [REDACTED].

Instructions for Transferor

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the IRS and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all of the following apply.

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate. Your original mortgage loan was provided after 1990.
 - You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
 - Your income for the year you sold or disposed of your home was over a specified amount.
- This will increase your tax. See Form 8828 and Pub. 523.

Transferor's taxpayer identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS. Account number. May show an account or other unique number the filer assigned to distinguish your account.

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Property Tax Disclaimer and Re-Proration Agreement

In order to complete the HUD Settlement Statement, it was necessary for [REDACTED] to obtain information concerning real estate property taxes and other municipal charges such as water, sewer, municipal assessments or betterments, insurance, electric, gas, oil or condominium fees as applicable ("Third Party Information"). Although every effort was made to obtain accurate information, we the undersigned Buyer and Seller hereby agree to hold [REDACTED] harmless for the accuracy of any and all Third Party Information obtained by [REDACTED] or provided to [REDACTED]

We, Buyer and Seller acknowledge that [REDACTED] obtains Third Party Information through oral dialogue with various municipal employees and that in many cases, a written statement for Third Party Information is not available.

We, Buyer and Seller further acknowledge that it is common for a municipal tax collector to provide "estimated" property tax amounts due. Even if an actual tax bill is available, it could be an estimate of the tax payment that will ultimately be due for the current tax year and actual tax bills could contain errors or may not include penalties that could be attributed to the parcel being conveyed from the Seller to the Buyer. Current Use penalties may not be assessed until after the date of closing and may or may not be attributable to the Seller.

After the date of closing, in the event that such Third Party Information proves to be inaccurate or outdated, or if tax or other obligations or penalties are assessed after the closing date that may be attributable to the Seller, it shall be the responsibility of the Buyer and Seller to cooperatively re-adjust or re-prorate any amounts due or credited. If it is determined that the Buyer, Seller or [REDACTED] has made a disbursement or payment that should have been attributed to another party (a "Responsible Party"), the Responsible Party shall pay restitution to the party that made the payment on behalf of the Responsible Party.

Notwithstanding the provisions herein, the Buyer and Seller further represent and agree to the following:

1. The payments, pro-rations and adjustments which have been computed and set forth on the Settlement Statement represent the good faith effort of the parties to allocate all items adjusted accordingly.
2. Any prorated item which has been incorrectly adjusted in the computation of the pro-rations, upon delivery of such omission or error, shall be promptly readjusted.
3. The undersigned parties agree to hold the Lender, (if applicable), the title insurance company and [REDACTED] harmless therefrom.
4. The Seller agrees to be responsible for any outstanding water or sewer liens and charges as of the date of closing, and any subsequent final readings.
5. In the event that there are any outstanding real estate taxes, water or sewer liens and charges as of the date of closing, seller agrees to pay them forthwith upon receipt of a bill from the municipality.
6. We, the undersigned Buyer and Seller, agree to indemnify and hold harmless [REDACTED] the Buyer's Lender (if applicable), for any adjustments or pro-rations which were made between the Buyer and Seller. Buyer and Seller agree that neither [REDACTED] or a Lender (if applicable), takes responsibility for these adjustments as they were negotiated.
7. The provisions herein shall survive the delivery of the deed and the closing.

The Buyer and Seller have read and hereby acknowledge the understanding memorialized in this Property Tax Disclaimer and Re-Proration Agreement and agree to its terms

[REDACTED]
Buyer/Borrower Date

[REDACTED] 12/13/19
Seller Date

Buyer/Borrower Date

Seller Date



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Compliance Agreement and Privacy Policy

Compliance Agreement

We, the undersigned Buyer and Seller hereby agree to sign, execute and/or resign and re-execute any and all closing documents to correct errors, or to make changes due to mistake or misinformation.

We, the undersigned Buyer and Seller hereby agree to indemnify and hold [REDACTED] harmless for any mistake or misinformation, whether obtained by [REDACTED] or provided to [REDACTED] from third parties, used to calculate, pro-rate or otherwise charge, any and all items appearing on the HUD Settlement Statement, including but not limited to the following: property taxes, hazard or homeowner insurance, water, sewer or other municipal charges, fuel pro-rations, electricity pro-rations, or condominium association dues pro-rations.

Privacy Policy

[REDACTED] collects nonpublic personal information about you from the following sources:

1. Information we receive from you, such as your name, address, telephone number and social security number.
2. Information about your transaction from any of the following parties as they apply to your transaction: your lender, Realtor, attorney, spouse, CPA or tax professional, home inspector or various public records.

[REDACTED] does not disclose any nonpublic personal information about our clients, or buyers or sellers of real estate, except as permitted or required by law or except as authorized by you.

[REDACTED] maintains physical, electronic and procedural safeguards that comply with relevant federal and state regulations regarding privacy.

We, the undersigned have received and have reviewed [REDACTED] Privacy Policy and Compliance Agreement.

[REDACTED]

Buyer/Borrower Date

[REDACTED]

Seller Date

12/13/19

Buyer/Borrower Date

Seller Date



CONFIDENTIAL

[REDACTED]

From: Enterprise Bank: Wire Servicing Dept. <[REDACTED]>
Sent: Thursday, December 12, 2019 1:24 PM
To: Processing
Subject: Incoming Wire Transfer Notification

Your wire transfer on 12/12/19, in the amount of \$994,279.12, was received from GRANITE REALITY LLC. Contact ENTERPRISE BANK at [REDACTED] if you have any questions regarding this transaction. Refer to wire sequence number 37362295 in your inquiry.

Credited to account ending with 017
Wire Fee: \$0.00

Sending FI: [REDACTED] CITIZENS BANK, N.A
OMAD: 20191212GMQFMP0101328012121323
IMAD: 20191212A1B7A41C001668

Originator Address:
C/O NUTTER MCLENNEN & FISH LLP
155 SEAPORT BLVD
BOSTON MA 022102698

Originator to Beneficiary Information:
ATTN: JEN MARSHALL

This message is intended only for the persons or entities to which it is addressed. The information transmitted herein may contain proprietary or confidential material. Review, reproduction, retransmission, distribution, disclosure or other use, and any consequent action taken by persons or entities other than intended recipients, are prohibited and may be unlawful. If you are not the intended recipient, please delete this information from your system and contact the sender. The information contained herein is subject to change without notice. Although reasonable precautions have been taken to ensure that no viruses are present, the sender makes no warranty or guaranty with respect thereto, and is not responsible for any loss or damage arising from the receipt or use of this email or attachments hereto.

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[REDACTED]

From: Margie Weathers <[REDACTED]>
Sent: Tuesday, December 10, 2019 10:20 AM
To: [REDACTED]
Subject: Re: 338 East Washington Road
Attachments: Addendum PRICE REDUCTION.pdf

[REDACTED] The price has been reduced to \$1,070,750.00 I am not sure why you were not notified.

The commission is \$50,287.50 to FSSIR.

My apologies for this, not my clients.

See attached addendum

Margaret Weathers
Broker Associate
Four Seasons Sotheby's International Realty
259 Main Street
New London, NH 03257

[REDACTED]

[Explore the New London Lake Sunapee Region](#)

[Four Seasons Sotheby's Living Magazine](#)

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"It seems to me that the natural world is the greatest source of excitement; the greatest source of visual beauty; the greatest source of intellectual interest. It is the greatest source of so much in life that makes life worth living."

David Attenborough

"The major problems in the world are the result of the difference between how nature works and the way people think."

Gregory Bateson

2019-2700

R



TAX INFORMATION SHEET

Tax Collector Name & Phone Number:

Date Called: _____

Bradford T. Hall

Spoke to: _____

accord -



Owners: Richard Family Trust

Borrowers/Buyers: Granik Realty

Property Address: 338 East Washington

Parcel ID: 000009-000029-00000 Map _____ Lot _____

Assessed Value: \$ _____ Tax Rate: \$ _____ @ _____ %

TOWN/CITY TAXES

DUE DATES: 7/1 12/1

Annual Semi-Annual Quarterly

2 acres are taxed on

Date: 7/1 \$ 10,626 Paid Due

Date: 12/19 \$ 11,375 Paid Due

Date: _____ \$ _____ Paid Due

Date: _____ \$ _____ Paid Due

Next Due: _____ Annual Amount (Prorations) \$ 22,001 Actual Estimated

Annual Amount (Escrows) \$ _____ Actual Estimated

154 acres INCU

Outstanding Taxes: \$ _____	Current Use	N	(Y-)	\$ _____ (est. penalty)
Interest to: \$ _____	Exemptions	(N)	Y-	\$ _____ (annual)
Per Diem: \$ _____	Credits	(N)	Y-	\$ _____ (annual)
Total: \$ _____	Assessments/ Betterments	N	Y-	\$ _____ (annual)

Well/Town Water/Private Company Ph: Private

Septic/Town Sewer/Private Company Ph: Private

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PLEASE FAX RECORDING INFORMATION TO [REDACTED]

REGISTRY Merrimack

SELLER(S) Richard Yospin, Trustee of the
Richard Yospin Family Trust

BUYER(S) Granite Reality LLC

PROPERTY ADDRESS 338 East Washington Road
Bradford, NH 03221

Lender: CASH ✓
 MERS: Y or N
 Purchase Price: \$1,070,750.00
 Loan Amount: \$.00
 Date of Closing: 12/13/2019

Bank Account: Enterprise Bank ✓
 **Verified Escrow Account
 [REDACTED] (Post Closer Initials)

Tax Stamps: 16,062.00 ✓
 Processor: [REDACTED] Russo

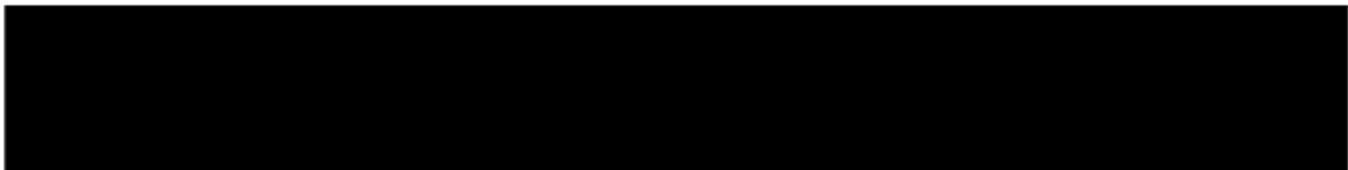
Underwriter: Stewart Title
 Guaranty Company
 Lender's Premium: \$.00
 Owner's Premium: \$2,537.00

Variable? Y or N
 Condo? Y or N
 PUD? Y or N
 Plot Plan? Y or N
 Construction Holdback? Y or N

Subordinate Mortgage? Y or N
 Lender:
 MERS: Y or N
 Loan Amount:
 Mortgage Date:
 Recording Date:

RUNDOWN FROM _____ Recorded by: Molloy
 Pre E-Record Update Through: _____ Date Recorded: _____
 Post E-Record Update Through: _____

DOCUMENT	TIME	INSTRUMENT #	BOOK	PAGE
<u>Dud</u>				



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EFTA01268543

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DAY OF CLOSING-PURCHASE

PRE-CLOSING & PARTY INFORMATION		
Print Lender Documents	<input checked="" type="checkbox"/>	BUYER(S)/BORROWER(S): Jeffrey W. Roberts, Manager of Granite Reality LLC
Print HLaw Documents	<input checked="" type="checkbox"/>	
Recording Sheet	<input checked="" type="checkbox"/>	BUYER'S AGENT/AGENCY: Four Seasons Sotheby's International Real Estate
MA Documents	<input checked="" type="checkbox"/>	
MA Notary Clauses	<input checked="" type="checkbox"/>	BUYER'S ATTORNEY:
CD-57s/PA-34	<input checked="" type="checkbox"/>	
HELOC Closeout	<input checked="" type="checkbox"/>	LOAN OFFICER/LENDER: /CASH
Copy Package(s)	<input checked="" type="checkbox"/>	
Print Checks	<input checked="" type="checkbox"/>	SELLER(S): Richard Yospin, Trustee of the Richard Yospin Family Trust
OG Wire Verification		
Blank Checks-IOLTA		LISTING AGENT/AGENCY: Four Seasons Sotheby's International Real Estate/Margaret Weathers
Blank Checks-Recording		
		PROPERTY ADDRESS: 338 East Washington Road, Bradford, NH 03221
		PROCESSOR: [REDACTED]
		SELLER'S ATTORNEY: Alex Garcia

AT CLOSING		
Taxes	Last Paid (Bill Date): Period Covered: Paid at Closing (Bill Date): 12/19 Paid By: Period Covered: Next Due: 7/20	___ Quarterly <input checked="" type="checkbox"/> Semi-Annual ___ Annual 11,375.00 @ close
Identification (2 IDs Required)	Collect	
Blue Ink Required		
Lender Funding	N/A	___ Collect ___ Received
Buyer/Borrower Funds	\$ 994,279.12	___ Collect <input checked="" type="checkbox"/> Received 12/18
Seller Funds		___ Collect ___ Received
EMD	\$ 100,000.00	___ Collect From: <input checked="" type="checkbox"/> LA ___ BA ___ SA <input checked="" type="checkbox"/> Received ___ Retained 12/18
Collect at Closing-Other	Deed - Margaret Jacobs No Mtg App.	
	★ ★ Need Seller's SS # Tax ID for trust doesn't use SSN ★ Seller to bring wire	Richard Yospin seller phone [REDACTED] he will call us w/ tax ID # of trust but call him if we don't hear Inst to Close (please verify)
Obtain instructions for delivery of proceeds (\$25 per wire)	Wire	\$ 1,012,322.07

POST-CLOSING		
Deposit Funds Bank Account:	Enterprise Bank <input checked="" type="checkbox"/>	***Verified Escrow Account Kate (Post Closer Initials)
Recording	<input checked="" type="checkbox"/> E-Record ___ Physical	Merrimack
Notes to Post-Closer		N/A 24 Hour Package X payoffs

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SDNY_GM_00012546

EFTA_00123189

EFTA01268544