

VERMONT SPECIAL LIMITED WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT RBS Citizens, N.A., Grantor, and in consideration of ten and more dollars paid in hand to its full satisfaction by Daniel S. Cormier of Colebrook, Nnew Hampshire, Grantee, by these presents does freely, **GIVE, GRANT, SELL, CONVEY AND CONFIRM** unto the said Grantee, Daniel S. Cormier his heirs and assigns, a certain piece of land located at 455 Christian Hill, in the Town of Canaan, County of Essex, and State of Vermont, described as follows:

Being all and the same lands and premises acquired by RBS Citizens, N.A., by virtue of the following:

1. A Certificate of Non-Redemption and certified Judgment Order and Decree of Foreclosure in a cause entitled: *RBS Citizens, N.A. v. Estate of Alfred L. Fournier, III, et. al.* which Certificate is dated May 24, 2010 and recorded in Volume 58, Page 53 of the Canaan Land Records; and
2. An Order Confirming Sale issued by the Essex Superior Court in the above entitled action dated July 21, 2011 and recorded in Volume 59, Page 404 of the Canaan Land Records; and

See Schedule "A"

TO HAVE AND TO HOLD said granted premises, with all the privileges and appurtenances thereof, to the said grantee, Daniel S. Cormier, his heirs and assigns, to their own use and behoof forever; and the said grantor herein, RBS Citizens, N.A., for itself and its successors and assigns, does hereby covenant with the said Grantee, and his heirs and assigns that Grantor has not done or suffered anything whereby said premises have been encumbered in any way whatsoever during the period of time the said Grantor has owned the within conveyed lands and premises; and that the said Grantor will, and its successors and assigns shall **WARRANT AND DEFEND** said premises against all persons claiming the same by or under the said Grantor, but against no other person or entity.

LOBE & FORTIN, PLC
30 KIMBALL AVENUE
SUITE 306
SOUTH BURLINGTON, VT
05403
802-660-9000

000286

IN WITNESS WHEREOF, it has hereunto caused its corporate name and seal to be affixed by Michelle R. Mackinnon, Assistant Vice President this 23 day of May, 2012.

RBS Citizens, N.A

Deborah Anderson By: Michelle R. Mackinnon
Witness Duly Authorized Agent

STATE OF Rhode Island
COUNTY OF Providence, SS.

At Providence, RI this 23 day of May, 2012,
Michelle R. Mackinnon, personally appeared as duly authorized agent of RBS Citizens, N.A., and he/she acknowledged this instrument by him/her sealed and subscribed to be his/her free act and deed and the free act and deed of RBS Citizens, N.A.

Casey Gonzalez
Notary Public

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SCHEDULE "A"

A certain parcel of land, with the buildings and improvements thereon, known as 455 Christian Hill in the Town of Canaan, County of Essex and State of Vermont, more particularly described as follows, viz:

Being all and the same lands and premises conveyed in an Auctioneer's Deed in the matter of RBS Citizens, N.A., f/k/a Citizens Bank, N.A. v. Estate of Alfred L. Fournier, III, et al, Docket No. 33-06-09 Excv, dated May 21, 2011, recorded in Book 59, Page 407 of Canaan Land Records, and described therein as follows:

"[A certain piece of land in Canaan in the County of Essex and State of Vermont, described as follows, viz:

Being all and the same premises as conveyed to Clifford W. Coburn by Warranty Deed of Carl D. Coburn dated January 7, 1997 and recorded in the land records of the Town of Canaan at Book 41, Page 204. The property hereby conveyed is more particularly described therein as follows:

Being all and the same premises as conveyed to Carl D. Coburn and Muriel M. Coburn, the said Carl D. Coburn being surviving tenant by the entirety, by Warranty Deed of Ethan Allen, Inc, dated June 23, 1983 and recorded in Book 31, Pages of the Land Records of the Town of Canaan. Said land and premises being described therein as follows:

A certain tract or parcel of land, with the buildings thereon, situated on the westerly side of the highway leading from Canaan Village to the Village of Beecher Falls in said Town of Canaan, and bounded easterly by said highway; northerly by land owned by Arleigh Bassett and now owned by Lyman Gadwah, and by land of Jerry Terrill now owned by Clayton Terrill; westerly by land formerly of Jerry Terrill, now owned by Clayton Terrill; southerly by land formerly owned by Mrs. Ida K. Benson and recently deeded to John D. Sullivan, Jr.

Being a part of the premises deeded to Ida Kelly Benson, by deed of Eva M. Kelly dated August 1930 and recorded in Volume N, Page 133 of the Canaan Town Clerk's Records, and being the premises described in a deed from S. E. Weeks to Eva M. Kelly dated May 17, 1916, and recorded in Volume L, Page 107 of Canaan Land Records.

Also intending to convey a one-half interest in a certain spring of water with all rights pertaining to same, situated on land now owned by Clayton Terrill, and the same spring now supplying to the within conveyed premises, and to the premises now owned by Lyman Gadwah. Said spring and water rights being the same as conveyed in a certain deed from Geo. Keysar to Albion Kelly dated September 24, 1919, and also deeded to me, Ida Kelly Benson, by deed of Eva M. Kelly dated August 2, 1930, and recorded in Canaan Land Records, Volume M, Page 138.

And meaning and intending herein to convey all and the same premises as conveyed to Ethan Allen, Inc. by warranty deed of Ida Kelly Benson and Clarence O. Benson, dated June 24, 1952 and recorded in Volume R, Page 130 of the Canaan Land Records.

SUBJECT to certain covenants, promises, easements, servitudes, restrictions, and undertakings set forth in a certain indenture dated May 30, 1966 executed by and between the Beecher Falls Manufacturing Corporation, the predecessor in title to Ethan Allen Park, Inc., and the purchase of certain lots in Ethan Allen Park; which indenture is recorded in Book V, Page 28-39F of the Canaan Land Records, which establishes a uniform plan for the development of Ethan Allen Park as a residential area, the terms of which indenture, including maps and plans made a part thereof, are a part of the consideration of this deed, agreed to and accepted by the GRANTEES, for themselves, their successors, heirs and assigns, and said GRANTEES do hereby covenant, promise and agree to abide by, perform, and fulfill in every respect all the provisions of said indenture applicable to them."

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Certificate of Incumbency

I, Sandra Dudney-Shore, the undersigned, Assistant Secretary of RBS Citizens, N.A., a national banking association (the "Bank") hereby certify that the following is a true excerpt of a certain Resolution of the Board of Directors of the Bank duly adopted at a meeting held on August 22, 2007 relating to the execution of documents.

I further certify that said Resolution is in full force and effect and has not been amended, abrogated or in any way altered, added to or revised:

...That transfers of stocks, bonds, and other securities, and proxies, and powers of attorney to vote with respect to shares or accounts of institutions or stock of other corporations, owned by, or standing in the name of, the Bank shall be executed and delivered from time to time in the name and on behalf of the Bank by the Chairman, the President, any Vice President, any State President, any Division President, the Treasurer, any Assistant Treasurer, the Secretary, or any Assistant Secretary of the Bank or by such other officer or employee of the Bank so designated by the Chairman or the President or authorized by the Board or the Executive Committee of the Board (each, an Authorized Officer and collectively, Authorized Officers);

That documents, contracts, agreements, schedules, endorsements, discharges or releases of indebtedness or obligations and other instruments with respect to the closing, administering, modification or satisfaction of any loan or other obligation of any borrower or obligor shall be executed by an Authorized Officer, a senior loan officer, a loan officer, an assistant loan officer, or such other employee of the Bank having been granted lending authority from time to time by the Board, the Executive Committee of the Board, the Chairman or the President in accordance with the Bylaws of the Bank;

That deeds, agreements, leases, documents, affidavits, statements and other instruments with respect to the administration, management or disposition of any real or personal property of the Bank, or property taken by foreclosure, or in lieu of foreclosure, shall be executed by an Authorized Officer, a senior loan officer, a loan officer, an assistant loan officer, or such other employee of the Bank as may be designated from time to time by the Board, the Executive Committee of the Board, the Chairman or the President in accordance with the Bylaws of the Bank;

That all documents, contracts, agreements, leases, schedules, endorsements, participation agreements, signature guarantees, agreements between affiliates, letters of credit, releases of indebtedness or obligations and other instruments necessary or convenient for the transaction of the business of the Bank not specifically covered by the resolution or the Bylaws of the Bank shall be executed, verified, acknowledged, and delivered by an Authorized Officer, a senior loan officer, a loan officer, an assistant loan officer, or such other officer or employee of the Bank having been granted authority from time to time by the Board, the Executive Committee of the Board, the Chairman or the President in accordance with the Bylaws of the Bank.

I further certify that the following individual currently occupies and has been duly elected to the office of the Bank set forth and as such is an Authorized Officer and that she is authorized to execute and deliver documents on behalf of the Bank.

<u>Name</u>	<u>Title</u>
Michelle R. Mackinnon	Officer

DATED this 27th day of October 2009.

Sandra Dudney Shore
 Sandra Dudney Shore
 Assistant Secretary

ISEAL

Vermont Property Transfer Tax
 325 U.S.A. Chap. 231
-ACKNOWLEDGMENT-
 Return Received
 Signed Michelle Mackinnon Clerk
 Date 10/27/09

Canaan, Vermont Town Clerk's Office. Received for record a VERMONT SPECIAL LIMITED WARRANTY DEED of which the above is a true record on June 1, 2012 at 11 o'clock 45 minutes a.m.

ATTEST: Heaven Lancourt, Asst. Town Clerk