

# Town of East Hartford Property Summary Report

## 75 ALEXANDER DR

<b>MAP LOT:</b>	64-1	<b>CAMA PID:</b>	37
<b>LOCATION:</b>	75 ALEXANDER DR		
<b>OWNER NAME:</b>	DYKMAN LINDA M		



37 03/24/2016

<b>OWNER OF RECORD</b>
DYKMAN LINDA M
75 ALEXANDER DR
EAST HARTFORD, CT 06118

<b>LIVING AREA:</b>	1138	<b>ZONING:</b>	R2	<b>ACREAGE:</b>	0.26
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### SALES HISTORY

OWNER	BOOK / PAGE	SALE DATE	SALE PRICE
DYKMAN LINDA M	2412/ 155	28-May-2004	\$184,000.00
LAUZON DAVID A	1837/ 48	07-Jan-1999	\$115,000.00
PETTIS HELEN M ATTY JAMES T CANIVAN	837/ 101	23-Sep-1983	\$84,000.00
MORRISON,ALEXANDER L & JEAN	401/ 569	01-Jan-1900	\$0.00

### CURRENT PARCEL ASSESSMENT

<b>TOTAL:</b>	\$123,930.00	<b>IMPROVEMENTS:</b>	\$85,600.00	<b>LAND:</b>	\$38,330.00
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### ASSESSING HISTORY

FISCAL YEAR	TOTAL VALUE	IMPROVEMENT VALUE	LAND VALUE
2017	\$123,930.00	\$85,600.00	\$38,330.00
2016	\$123,930.00	\$85,600.00	\$38,330.00
2015	\$121,600.00	\$85,090.00	\$36,510.00
2014	\$121,580.00	\$85,070.00	\$36,510.00
2013	\$121,580.00	\$85,070.00	\$36,510.00

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<b>OWNER NAME:</b>	DYKMAN LINDA M		

### BUILDING # 1

<b>YEAR BUILT</b>	1954	<b>EXT WALL 1</b>	Vinyl Siding
<b>STYLE</b>	Ranch	<b>INT WALLS 1</b>	Drywall
<b>MODEL</b>	Residential	<b>HEAT FUEL</b>	Other
<b>STORIES</b>	1.0	<b>HEAT TYPE</b>	Forced Hot Air
<b>OCCUPANCY</b>	One Family	<b>AC TYPE</b>	Central
<b>ROOF</b>	Gable	<b>BEDROOMS</b>	3
<b>ROOF COVER</b>	Asphalt	<b>FULL BATHS</b>	1
<b>FLOOR COVER 1</b>	Carpet	<b>HALF BATHS</b>	1
<b>% BSMT</b>	100	<b>TOTAL ROOMS</b>	5
<b>% FIN BSMT</b>	0	<b>% REC RM</b>	50
<b>% SEMI FIN</b>	0	<b>% ATTIC FINISH</b>	0
<b>BSMT GARAGE</b>		<b>FIREPLACES</b>	1



37 03/24/2016



75 ALEXANDER DR

Google Directions Zoom

Property Record Card

**Property** ^

**Address** 75 ALEXANDER DR, EAST HARTFORD

**ID** 37

**Ownership** ^

**Address** 75 ALEXANDER DR  
EAST HARTFORD CT 06118

**Valuation** v

**Land** v





4-285  
1 ac

Davis Rd

Davis Rd

- Town Boundary
- Schools
- Buildings
  - Building
  - Cement
  - Deck
  - Foundation
  - Greenhouse
  - Tank
- Parcels
- Paved Features
  - Driveway
  - Road Edge
  - Parking Lot
  - Sidewalk
  - Trail
  - Tunnel
  - Unpaved
- Water Features Arc
  - Perennial Stream
  - Draining Ditch
  - Culvert
  - Spillway
  - Headwall
  - Dam
  - Directional Flow Arrow
- Water Features Poly
  - Open Water
  - Swamp
  - Pier
- CT Highways
  - Interstate
  - US Highway
  - State Highway
- Abutting Town Labels
- Abutting Towns
- Streets

54-286

33

54-287

43

53-198

51

53-199

0.53 ac

The data shown on this site are provided for informational and planning purposes only. The Town and its consultants are not responsible for the misuse or misrepresentation of the data.

Buena Vista Dr

54-288

36

46

56

0.42 ac

63-363

0.54 ac

64-3

87

64-2

81

64-1

75

63-10

0.25 ac

63-9

63

63-8

55

64-133

0.44 ac

84

64-134

76

63-11

70

63-12

0.26 ac

64

63-13

56

151

64-131

0.4 ac

64-130

0.36 ac

63-29

0.37 ac

63-28

0.37 ac

Alexander Dr

0 100 200 ft

Printed on 12/04/2018 at 02:30 PM

East Hartford MapsOnline

STATE OF CONNECTICUT  
DEPARTMENT OF CONSUMER PROTECTION  
450 Columbus Blvd, Suite 901 ♦ Hartford, CT 06103



RESIDENTIAL PROPERTY CONDITION DISCLOSURE REPORT

The Uniform Property Condition Disclosure Act (Connecticut General Statutes Section 20-327b) requires the seller of residential property to provide this disclosure to the prospective purchaser prior to the prospective purchaser's execution of any binder, contract to purchase, option, or lease containing a purchase option. These provisions apply to the transfer of residential real property of four dwelling units or less, including cooperatives and condominiums, made with or without the assistance of a licensed broker or salesperson. The seller will be required to credit the purchaser with the sum of \$500 at closing if the seller fails to furnish this report (Connecticut General Statutes Section 20-327c).

**INSTRUCTIONS TO SELLERS:**

1. You **must** answer **all** questions to the best of your knowledge.
2. You are required to identify and disclose any problems regarding the subject property.
3. **Your real estate licensee cannot complete this form on your behalf.**
4. "UNK" means Unknown, "N/A" means Not Applicable.
5. If you need additional space to complete any answer or explanation, attach additional page(s) to this form. Include subject property address, seller's name and the date.

Pursuant to the Uniform Property Condition Disclosure Act, the seller is obligated to answer the following questions and to disclose herein any knowledge of any problem regarding the following:

**A. SUBJECT PROPERTY**

- 1) Name of seller(s): Linda M. Dykman
- 2) Street address, municipality, zip code: 75 Alexander Dr.,  
East Hartford, CT 06118

**B. GENERAL INFORMATION**

YES NO UNK N/A

- 3) What year was the structure built? 1954
- 4) How long have you occupied the property? 2004 to Nov 2015 If not applicable, indicate with N/A.
- 5) Does anyone else claim to own any part of your property, including, but not limited to, any encroachments? If yes, explain:  
 YES  NO  UNK  N/A
- 6) Does anyone other than you have or claim to have any right to use any part of your property, including, but not limited to, any easement or right of way? If yes, explain:  
 YES  NO  UNK  N/A
- 7) Is the property in a flood hazard area or an inland wetlands area? If yes, explain:  
 YES  NO  UNK  N/A

YES NO UNK N/A

**B. GENERAL INFORMATION (Continued)**

8) Do you have any reason to believe that the municipality in which the subject property is located may impose any assessment for purposes such as sewer installation, sewer improvements, water main installation, water main improvements, sidewalks or other improvements? If yes, explain: \_\_\_\_\_

9) Is the property located in a municipally designated village district, municipally designated historic district, or listed on the National Register of Historic Places? If yes, explain: \_\_\_\_\_

**Note:** Information concerning village districts and historic districts may be obtained from the municipality's village district commission, if applicable.

10) Is the property located in a special tax district? If yes, explain: \_\_\_\_\_

11) Is the property subject to any type of land use restrictions, other than those contained within the property's chain of title or that are necessary to comply with state laws or municipal zoning? If yes, explain: \_\_\_\_\_

12) Is the property located in a common interest community? If yes, is it subject to any community or association dues or fees? Please explain: \_\_\_\_\_

13) Do you have any knowledge of prior or pending litigation, government agency or administrative actions, orders or liens on the property related to the release of any hazardous substance? If yes, explain: \_\_\_\_\_

YES NO UNK N/A

**C. LEASED EQUIPMENT**

14) Does the property include any leased or rented equipment that would necessitate or oblige either of the following: the assignment or transfer of the lease or rental agreement(s) to the buyer or the replacement or substitution of the equipment by the buyer? If yes, indicate by checking all items that apply:

- Propane fuel tank
- Water heater
- Security alarm system
- Fire alarm system
- Satellite dish antenna
- Water treatment system
- Solar devices
- Major appliances
- Other \_\_\_\_\_

Property Address: 75 Alexander Dr. Seller Initials LD Buyer Initials \_\_\_\_\_

D. MECHANICAL/ UTILITY SYSTEMS

15) Fuel type? Oil Are you aware of any heating system problem? If yes, explain: \_\_\_\_\_

16) Hot water heater type? Electric Age: Unk Are you aware of any hot water problems? If yes, explain: \_\_\_\_\_

17) Is there an underground storage tank? If yes, list the age of tank \_\_\_\_\_ and location: \_\_\_\_\_

18) Are you aware of any problems with the underground storage tank? If yes, explain: \_\_\_\_\_

19) During the time you have owned the property, has there ever been an underground storage tank located on the property? If yes, has it been removed?  Yes  No  
If yes, what was the date of removal \_\_\_\_\_ and what was the name and address of the person or business who removed such underground storage tank? \_\_\_\_\_

Provide any and all written documentation of such removal within your control or possession by attaching a copy of such documentation to this form.

20) Air conditioning type? Central Are you aware of any air conditioning problems? If yes, explain: \_\_\_\_\_

21) Plumbing system problems? If yes, explain: \_\_\_\_\_

22) Electrical system problems? If yes, explain: \_\_\_\_\_

23) Electronic security system problems? If yes, explain: \_\_\_\_\_

24) Are there carbon monoxide or smoke detectors located in the dwelling on the property? If yes, state the number of detectors 1 and whether there have been problems with such detectors: No problems

25) Fire sprinkler system problems? If yes, explain: \_\_\_\_\_

YES NO UNK N/A	<b>E. WATER SYSTEM</b>
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- 26) Domestic water system type:  Public;  Private well; Other \_\_\_\_\_
- 27) If public water:
- a) Is there a separate expense/fee for water usage? If yes, is the expense/fee for water usage flat or metered? \_\_\_\_\_ Provide the amount of the expense/fee \_\_\_\_\_ and explain:
- Per month: MDC Water Service charge = \$14.98  
+ Water used at 0.0042 cents per US gallon
- b) Are there unpaid water charges? If yes, state amount unpaid: \_\_\_\_\_
- 28) If private well:
- Has the well water been tested for contaminants/volatile organic compounds? If yes, attach a copy of the report. If no report is available, provide name of entity that performed testing and describe results of such testing: \_\_\_\_\_
- \_\_\_\_\_
- If public water or private well: Are you aware of any problems with the well or with the water quality, quantity, recovery, or pressure? If yes, explain: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

YES NO UNK N/A	<b>F. SEWAGE DISPOSAL SYSTEM</b>
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- 29) Sewage disposal system type:  Public;  Septic;  Cesspool; Other: \_\_\_\_\_
- \_\_\_\_\_
- 30) If public sewer:
- a) Is there a separate charge made for sewer use? If yes, is it flat or metered? flat
- b) If it is a flat amount, state amount \$3.00 and due dates: monthly  
listed on MDC Water/Sewer bill
- c) Are there any unpaid sewer charges? If yes, state the amount: \_\_\_\_\_
- 31) If private:
- a) Name of service company: \_\_\_\_\_
- b) Date last pumped: \_\_\_\_\_ Frequency of pumping during ownership: \_\_\_\_\_
- c) For any sewage system, are there problems? If yes, explain: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



YES NO UNK N/A **G. ASBESTOS/ LEAD**

- 32) Are asbestos insulation or building materials present? If yes, location: \_\_\_\_\_
- 33) Is lead paint present? If yes, location: \_\_\_\_\_
- 34) Is lead plumbing present? If yes, location: \_\_\_\_\_

YES NO UNK N/A **H. BUILDING/ STRUCTURE/ IMPROVEMENTS**

- 35) Is the foundation made of concrete? If no, explain: \_\_\_\_\_
- 36) Foundation/slab problems or settling? If yes, explain: \_\_\_\_\_
- 37) Basement water seepage/dampness? If yes, explain amount, frequency and location: \_\_\_\_\_
- 38) Sump pump problems? If yes, explain: \_\_\_\_\_
- 39) Do you have knowledge of any testing or inspection done by a licensed professional related to a foundation on the property? If yes, attach a copy of the report. If no report is available, provide name of entity that performed testing and describe results of such testing: \_\_\_\_\_
- 40) Do you have knowledge of any repairs related to a foundation on the property? If yes, explain: \_\_\_\_\_
- 41) Roof type: Shingles ; Age: 13 years
- 42) Roof leaks? If yes, explain: \_\_\_\_\_
- 43) Exterior siding problems? If yes, explain: \_\_\_\_\_
- 44) Chimney, fireplace, wood or coal stove problems? If yes, explain: \_\_\_\_\_
- 45) Patio/deck problems? If yes, explain: \_\_\_\_\_

- 46) If patio/deck is constructed of wood, is the wood treated or untreated? \_\_\_\_\_  
 \_\_\_\_\_
- 47) Driveway problems? If yes, explain: uneven, some ruts \_\_\_\_\_  
 \_\_\_\_\_
- 48) Water drainage problems? If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_
- 49) Interior floor, wall and/or ceiling problems? If yes, explain: Floor renovation not complete. Need hardwood in 1 bedroom and hall + tile in bathroom.
- 50) Fire and/or smoke damage? If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_
- 51) Termite, insect, rodent or pest infestation problems? If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_
- 52) Rot or water damage problems? If yes, explain: a few windows, especially back bay and living room windows
- 53) Is the structure(s) insulated? If yes, type: Unk; location: \_\_\_\_\_  
 \_\_\_\_\_
- 54) Has a test for radon been performed? If yes, attach copy of the report. If no report is available, provide the name of entity that performed the testing and describe the results of such testing: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- 55) Is there a radon control system in place? If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_
- 56) Has a radon control system been in place in the previous 12 months? If yes, explain: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The seller should attach additional pages, if necessary, to further explain any item(s) above. Indicate here the number of additional pages attached: 1

*Questions or Comments? Consumer Problems? Visit the Department of Consumer Protection website at: [www.ct.gov/dcp](http://www.ct.gov/dcp)*

**IMPORTANT INFORMATION**

**(A) Responsibilities of Real Estate Brokers**

This report in no way relieves a real estate broker of his or her obligation under the provisions of section 20-328-5a of the Regulations of Connecticut State Agencies to disclose any material facts. Failure to do so could result in punitive action taken against the broker, such as fines, suspension or revocation of license.

**(B) Statements Not to Constitute a Warranty**

Any representations made by the seller on the written residential property condition disclosure report shall not constitute a warranty to the buyer.

**(C) Nature of Disclosure Report**

This Residential Property Condition Disclosure Report is not a substitute for inspections, tests, and other methods of determining the physical condition of the property.

**(D) Information on the Residence of Convicted Felons**

Information concerning the residence address of a person convicted of a crime may be available from law enforcement agencies or the Department of Public Safety.

**(E) Building Permits and Certificates of Occupancy**

Prospective buyers should consult with the municipal building official in the municipality in which the property is located to confirm that building permits and certificates of occupancy have been issued for work on the property.

**(F) Home Inspection**

Buyers should have the property inspected by a licensed home inspector.

**(G) Concrete Foundation**

Prospective buyers may have a concrete foundation inspected by a licensed professional engineer who is a structural engineer for deterioration of the foundation due to the presence of pyrrhotite.

**(H) Buyer's Certification**

The buyer is urged to carefully inspect the property and, if desired, to have the property inspected by an expert. The buyer understands that there are areas of the property for which the seller has no knowledge and this disclosure statement does not encompass those areas. The buyer also acknowledges that the buyer has read and received a signed copy of this statement from the seller or seller's agent.

Date \_\_\_\_\_ Buyer \_\_\_\_\_  
Signature \_\_\_\_\_ Print Name \_\_\_\_\_

Date \_\_\_\_\_ Buyer \_\_\_\_\_  
Signature \_\_\_\_\_ Print Name \_\_\_\_\_

**(I) Seller's Certification**

To the extent of the seller(s) knowledge as a property owner, the seller acknowledges that the information contained above is true and accurate for those areas of the property listed. In the event a real estate broker or salesperson is utilized, the seller authorizes the brokers or salespersons to provide the above information to prospective buyers, selling agents or buyer's agents.

Date 12-3-18 Seller [Signature] Seller Linda Dykman  
Signature \_\_\_\_\_ Print Name \_\_\_\_\_

Date \_\_\_\_\_ Seller \_\_\_\_\_  
Signature \_\_\_\_\_ Print Name \_\_\_\_\_

The house has been under repair due to ~~two~~ frozen burst water pipes.  
Mold remediation has been done, and it has passed mold testing in the  
affected areas.

Rebuilding of the areas was in progress.

Property Address: 75 Alexander Dr.

Seller: Linda M. Dykman LD

**Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards**

**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 risk 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.

**Seller's Disclosure**

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

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

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

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) \_\_\_\_\_ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

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

**Purchaser's Acknowledgment (initial)**

(c) \_\_\_\_\_ Purchaser has received copies of all information listed above.

(d) \_\_\_\_\_ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) \_\_\_\_\_ 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

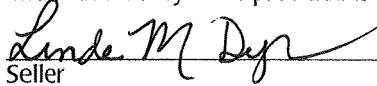
(ii) \_\_\_\_\_ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

**Agent's Acknowledgment (initial)**

(f) \_\_\_\_\_ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d 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 they have provided is true and accurate.

	12-3-18		
Seller	Date	Seller	Date
_____	Date	_____	Date
Purchaser	Date	Purchaser	Date
_____	Date	_____	Date
Agent	Date	Agent	Date

C A T I C

*Connecticut Attorneys  
Title Insurance Company*

OP 1773470

101 Corporate Place, Rocky Hill, CT 06067 ■ (860) 257-0606

*Owner Title Insurance Policy*

## EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
  - (a) created, suffered, assumed or agreed to by the insured claimant;
  - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
  - (c) resulting in no loss or damage to the insured claimant;
  - (d) attaching or created subsequent to Date of Policy; or
  - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.
4. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
  - (a) the transaction creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer; or
  - (b) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:
    - (i) to timely record the instrument of transfer; or
    - (ii) of such recordation to impart notice to a purchaser for value or a judgement or lien creditor.

## CONDITIONS AND STIPULATIONS

### 1. DEFINITION OF TERMS.

The following terms when used in this policy mean:

- (a) "insured": the insured named in Schedule A, and, subject to any rights or defenses the Company would have had against the named insured, those who succeed to the interest of the named insured by operation of law as distinguished from purchase including, but not limited to, heirs, distributees, devisees, survivors, personal representatives, next of kin, or corporate or fiduciary successors.
- (b) "insured claimant": an insured claiming loss or damage
- (c) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive notice of matters affecting the land.
- (d) "land": the land described or referred to in Schedule C, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule C, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.
- (e) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.
- (f) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge. With respect to Section 1 (a) (iv) of the Exclusions From Coverage, "public records" shall also include environmental protection liens filed in the records of the clerk of the United States district court for the district in which the land is located.
- (g) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

### 2. CONTINUATION OF INSURANCE AFTER CONVEYANCE OF TITLE.

The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from the insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to the insured.

### 3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT.

The insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to the insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

### 4. DEFENSE AND PROSECUTION OF ACTIONS: DUTY OF INSURED CLAIMANT TO COOPERATE.

- (a) Upon written request by the insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs or expenses incurred by the insured in the defense of those causes of action which allege matters not insured against by this policy.
- (b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest, as insured, or to prevent or reduce loss or damage to the insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.
- (c) Whenever the Company shall have brought an action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, the insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, as it's option, the name of the insured for this purpose. Whenever requested by the Company, the insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest as insured. If the Company is prejudiced by the failure of the insured to furnish the required cooperation, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

### 5. PROOF OF LOSS OR DAMAGE.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by the insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the insured claimant to provide the required proof of loss or damage, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

In addition, the insured claimant may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Policy, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the insured claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the insured claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the insured claimant to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in this paragraph shall terminate any liability of the Company under this policy as to that claim.

### 6. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY.

In case of a claim under this policy, the Company shall have the following additional options:

#### (a) To Pay or Tender Payment of the Amount of Insurance.

To pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay.

Upon the exercise by the Company of this option, all liability and obligations to the insured under this policy, other than to make the payment required, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, and the policy shall be surrendered to the Company for cancellation.

#### (b) To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in paragraphs (b)(i) or (ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

### 7. DETERMINATION, EXTENT OF LIABILITY AND COINSURANCE.

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy shall not exceed the least of:  
(i) the Amount of Insurance stated in Schedule A; or  
(ii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(b) In the event the Amount of Insurance stated in Schedule A at the Date of Policy is less than 80 percent of the value of the insured estate or interest or the full consideration paid therefor, whichever is less, or if subsequent to the Date of Policy an improvement is erected on the land which increases the value of the insured estate or interest by at least 20 percent over the Amount of Insurance stated in Schedule A, then this policy is subject to the following:

(i) where no subsequent improvement has been made, as to any partial loss, the Company shall only pay the loss pro rata in the proportion that the Amount of Insurance at Date of Policy bears to the total value of the insured estate or interest at Date of Policy; or

(ii) where a subsequent improvement has been made, as to any partial loss, the Company shall only pay the loss pro rata in the proportion that 120 percent of the Amount of Insurance stated in Schedule A bears to the sum of the Amount of Insurance stated in Schedule A and the amount expended for the improvement.

The provisions of this paragraph shall not apply to costs, attorneys' fees and expenses for which the Company is liable under this policy, and shall only apply to that portion of any loss which exceeds, in the aggregate, 10 percent of the Amount of Insurance stated in Schedule A.

(c) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

#### **8. APPORTIONMENT.**

If the land described in Schedule C consists of two or more parcels which are not used as a single site, and a loss is established affecting one or more of the parcels but not all, the loss shall be computed and settled on a pro rata basis as if the amount of insurance under this policy was divided pro rata as to the value on Date of Policy of each separate parcel to the whole, exclusive of any improvements made subsequent to Date of Policy, unless a liability or value has otherwise been agreed upon as to each parcel by the Company and the insured at the time of the issuance of this policy and shown by an express statement or by an endorsement attached to this policy.

#### **9. LIMITATION OF LIABILITY.**

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any Claim or suit without the prior written consent of the Company.

#### **10. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY.**

All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of the insurance pro tanto.

#### **11. LIABILITY NONCUMULATIVE.**

It is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy to the insured owner.

#### **12. PAYMENT OF LOSS.**

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 30 days thereafter.

#### **13. SUBROGATION UPON PAYMENT OR SETTLEMENT.**

##### **(a) The Company's Right of Subrogation.**

Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the insured claimant, the Company shall be subrogated to these rights and remedies in the proportion which the Company's payment bears to the whole amount of the loss.

If loss should result from any act of the insured claimant, as stated above, that act shall not void this policy, but the Company, in that event, shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

##### **(b) The Company's Rights Against Non-insured Obligors.**

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by reason of this policy.

#### **14. ARBITRATION.**

Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is \$1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

#### **15. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT.**

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the title to the estate or interest covered hereby or by any action asserting such claim, shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

#### **16. SEVERABILITY.**

In the event any provision of the policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

#### **17. NOTICES, WHERE SENT.**

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at: 101 Corporate Place, Rocky Hill, CT 06067.



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Connecticut Attorneys Title Insurance Company

Policy No.	Amount of Insurance	Date of Policy
OP 1773470	\$184,000.00	05/28/04
Member Name		Member No.
Timothy J. Johnston		700

OWNER TITLE INSURANCE POLICY SCHEDULE A

1. Name of Insured: Linda M. Dykman

75 Alexander Drive  
East Hartford, CT 06118

2. The estate or interest in the land which is covered by this policy is fee simple unless box is checked below.

Leasehold Estate (See Attached Leasehold Endorsement)

3. Title to the estate or interest in the land is vested in:  
Linda M. Dykman

4. The land referred to in this policy is known as  
75 Alexander Drive, East Hartford,

Connecticut.

A copy of the description of said land is attached hereto as Schedule C.

Countersigned and validated:

By



Signature of Issuing Attorney

Timothy J. Johnston

Please Print or Type Name of Issuing Attorney

Policy not valid unless Schedule B - Part I attached.

OP-C

C A T I C

Connecticut Attorneys Title Insurance Company

Policy No.  
OP1773470

**OWNER TITLE INSURANCE POLICY  
SCHEDULE B - PART I  
EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of:

General Exceptions:

- A. Rights of persons in possession other than the insured.
- B. Any facts which an accurate survey or personal inspection of the land would disclose.
- C. Unrecorded mechanic's liens.

Exceptions lettered A, C are hereby deleted and, subject to all other provisions hereof, the Insured is insured against loss by reason of matters mentioned in such exceptions.

Special Exceptions (If none, so state)

1. The lien for all municipal taxes on the List of October 1, 2003 and thereafter.

See attached Continuation Sheet for additional Exceptions from Coverage

To the extent that it is checked, the following standard endorsement is incorporated by reference as if it were attached to the policy.

- CATIC E-19 - Homeowner Inflation Protection (residential, owner occupied property only)

# C A T I C

*Connecticut Attorneys Title Insurance Company*

## **CONTINUATION SHEET**

**Policy NO.** OP1773470

### **Schedule B is continued as follows:**

2. Easement in favor of The Southern New England Telephone Company dated September 15, 1952 and recorded on October 2, 1952 in Volume 192 at Page 486 of the East Hartford Land Records.
3. Sewer Caveat in favor of the Metropolitan District dated September 24, 1982 and recorded on September 24, 1984 in Volume 797 at Page 92 of the East Hartford Land Records.

# CATIC

## Privacy Policy Notice

### PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) and applicable state laws and regulations generally prohibit any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of CATIC and our affiliates.

We may collect nonpublic personal information about you from the following sources:

- ~ Information we receive from you such as on applications or other forms.
- ~ Information about your transactions we secure from our files, or from our affiliates or others.
- ~ Information we receive from a consumer reporting agency.
- ~ Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you. We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law. We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**SCHEDULE C**  
to policy

**C A T I C**

**WARRANTY DEED**  
(Statutory Form – Individual)

I, **DAVID A. LAUZON**, of the Town of East Hartford, County of Hartford and State of Connecticut, for consideration paid of **ONE HUNDRED EIGHT FOUR THOUSAND and 00/100ths (\$184,000.00) Dollars**, received to my full satisfaction of **LINDA M. DYKMAN** of the Town of Vernon, County of Tolland and State of Connecticut, do hereby give, grant, bargain, sell and confirm unto the said **LINDA M. DYKMAN**, with **WARRANTY COVENANTS**:

A certain piece or parcel of land with the buildings and improvements thereon and appurtenances thereto, located and situated on the westerly side of Alexander Drive, in the Town of East Hartford, Connecticut, being known as No. 75 Alexander Drive, and also known and designated as Lot No. 14 on a certain map or plan entitled "Section "A" ALEXANDER DRIVE EXT. Scale 1" = 40' Aug 27, 1952 property of R. J. Alexander East Hartford, Conn." which map or plan is on file in the Town Clerk's Office in said Town of East Hartford and to which reference may be had. Said premises are more particularly bounded and described as follows, to wit:

Northerly:               by Lot No. 15 as shown on said map, a distance of one hundred fifty (150) feet;

Easterly:                by Alexander Drive, a distance of seventy-five (75) feet;

Southerly:             by Lot No. 13 as shown on said map, a distance of one hundred fifty (150) feet; and

Westerly:               by land now or formerly of Rocco J. Alexander, a distance of seventy-five (75) feet.

Together with a right of way for all purposes in, under, upon and across a roadway known as Alexander Drive.


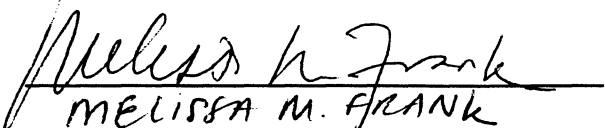
Said premises are subject to any and all provisions of any ordinance, municipal regulation or public or private law.


Said premises are subject to taxes on the Grand List of October 1, 2003 to the Town of East Hartford, which taxes the Grantee herein assumes and agrees to pay as part consideration for this deed

Being the same premises conveyed to the Grantor herein by Conservator's Deed from James Canivan, Conservator for Helen Pettis a/k/a Helen A. Pettis to David A. Lauzon dated June 30, 1999 and recorded July 1, 1999 in Volume 1837 at Page 48 of the East Hartford Land Records.

Signed this 27th day of May, 2004, at Vernon, Connecticut.

Witnessed by:

  
  
 MELISSA M. FRANK

  
 DAVID A. LAUZON

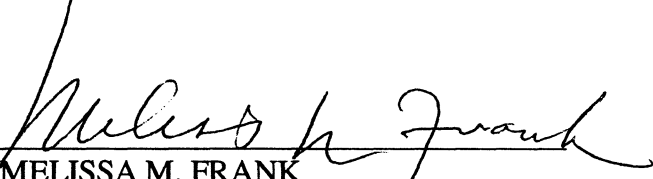
STATE OF CONNECTICUT )  
COUNTY OF TOLLAND )

ss: Vernon

May 27, 2004

On this 27th day of May, 2004, before me, the undersigned officer, personally appeared DAVID A. LAUZON, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same as his free act and deed, and for the purposes therein contained.

In witness whereof, I hereunto set my hand.

  
 MELISSA M. FRANK  
 Commissioner of the Superior Court

Grantee's Mailing Address:

~~99 Dale Road~~  
~~Middletown, CT 06040~~  
75 Alexander Drive  
East Hartford, CT 06118

# C A T I C

## Connecticut Attorneys Title Insurance Company

### NOTICE OF AVAILABILITY OF OWNER TITLE INSURANCE

Date: May 27, 2004

To: Linda M. Dykman

Buying property identified as: 75 Alexander Drive  
East Hartford, CT 06118

If a Mortgagee Policy of title insurance insuring the title to the property you are buying is being issued to your mortgage lender, *that policy does not provide title insurance coverage to you.*

You may obtain an Owner Policy of title insurance which provides title insurance coverage to you. The *additional cost* to you for an Owner Policy depends upon whether you purchase a standard policy or an expanded protection policy. If you request Owner coverage at this time, the additional cost for the standard Owner Policy of title insurance in the amount of \$184,000.00 is \$158.00 ; the additional cost for an Expanded Protection Owner Policy of title insurance in the same amount is \$227.00 .

If you are uncertain as to whether you should obtain an Owner Policy of title insurance or whether you should obtain a standard Owner or an Expanded Protection Owner Policy, you are urged to seek independent advice.

CONNECTICUT ATTORNEYS TITLE INSURANCE COMPANY

By 

(Signature of Attorney Issuing Notice)

TIMOTHY J. JOHNSTON

- I/We do not request an Owner Policy of title insurance.
- I/We request an Expanded Protection Owner Policy of title insurance.
- I/We request an Owner Policy of title insurance.

Date: May 27, 2004

Buyer:   
Linda M. Dykman

Buyer: \_\_\_\_\_

## INFORMATION CONCERNING OWNER TITLE INSURANCE

### What is title insurance?

Title means the sum of all the facts on which ownership of property is founded or proved. Title insurance provides protection against financial loss which could result from defects in the title to real property, or from errors made in searching that title. Title insurance is not fire or casualty insurance.

### Who can be insured?

You, as an owner of real property, can purchase insurance, which protects you from financial loss caused by circumstances which adversely affect or restrict the title to your property. The type of policy which protects you the owner is simply called the Owner Policy.

### How expensive is the Owner Policy?

The cost for an Owner Policy is shown on the preceding form. Please note that title insurance premiums are regulated by the State of Connecticut, and that they are paid only once when the policy is issued.

### What types of risks are covered by the Owner Policy?

Before any of our title insurance policies can be issued, there must be a careful examination of the title to your property. If that examination discloses any defects, these matters must be either eliminated or otherwise resolved to the satisfaction of the Company before a policy can be issued. Unfortunately, even after carefully searching the title and reviewing the closing documents some risks still remain. Examples of these remaining risks, which are covered by the standard Owner Policy are:

- lost or forged deeds
- undisclosed heirs
- deeds executed by incompetents
- unfiled mechanics' liens
- incorrectly indexed deeds
- deeds by minors

Your Owner Policy protects you from all of these "hidden" risks. In addition, your policy covers all legal expenses incurred in defending a claim against your title, even if that claim has no merit.

For an additional 10% of the title premium for a standard Owner Policy premium, you can obtain an Expanded Protection Owner Policy which provides some additional coverage beyond that provided in the standard Owner Policy, including:

- the amount of insurance automatically increases 10% each year for the first five years to a maximum of 150% of the original coverage.
- coverage against loss due to forced removal of the existing residence because the residence:
  - encroaches onto your neighbor's land
  - violates a recorded restriction
  - violates an existing zoning law.
- coverage against loss due to forced removal of the existing residence because any portion of it was built without a building permit.
- coverage against loss caused by the refusal of a buyer to purchase, or the refusal of a lender to make a loan, or inability to obtain a building permit for remodeling, because of a violation of existing subdivision law.
- coverage against loss resulting from future encroachments (other than boundary walls or fences).
- coverage against loss by reason of future forgery of an instrument by which someone else claims to own your land or have a mortgage or some other lien on it.

You are urged to independently review both forms of Owner Policy coverage to decide whether you would like to purchase owner coverage, and, if so, which type of Owner Policy you would prefer. If you have not already done so, you should consult with an attorney of your choice to help you make the decision.

After reviewing these title insurance options, please indicate your choice on the first page of this form.



**WARRANTY DEED**  
(Statutory Form – Individual)

I, **DAVID A. LAUZON**, of the Town of East Hartford, County of Hartford and State of Connecticut, for consideration paid of **ONE HUNDRED EIGHT FOUR THOUSAND and 00/100ths (\$184,000.00) Dollars**, received to my full satisfaction of **LINDA M. DYKMAN** of the Town of Vernon, County of Tolland and State of Connecticut, do hereby give, grant, bargain, sell and confirm unto the said **LINDA M. DYKMAN**, with **WARRANTY COVENANTS**:

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Easterly:                by Alexander Drive, a distance of seventy-five (75) feet;

Southerly:              by Lot No. 13 as shown on said map, a distance of one hundred fifty (150) feet; and

Westerly:                by land now or formerly of Rocco J. Alexander, a distance of seventy-five (75) feet.

Together with a right of way for all purposes in, under, upon and across a roadway known as Alexander Drive.

Said premises are subject to any and all provisions of any ordinance, municipal regulation or public or private law.

Said premises are subject to taxes on the Grand List of October 1, 2003 to the Town of East Hartford, which taxes the Grantee herein assumes and agrees to pay as part consideration for this deed

Being the same premises conveyed to the Grantor herein by Conservator's Deed from James Canivan, Conservator for Helen Pettis a/k/a Helen A. Pettis to David A. Lauzon dated June 30, 1999 and recorded July 1, 1999 in Volume 1837 at Page 48 of the East Hartford Land Records.


CONVEYANCE TAX RECEIVED

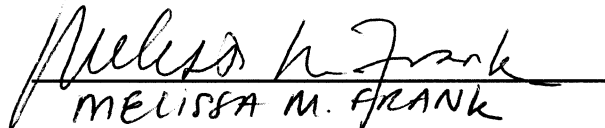
STATE	TOWN
\$ 920 <sup>00</sup>	\$ 920 <sup>00</sup>

*Sharon A. Miller*  
TOWN CLERK OF EAST HARTFORD

Signed this 27th day of May, 2004, at Vernon, Connecticut.

Witnessed by:

  
 \_\_\_\_\_  
 DAVID A. LAUZON

  
 \_\_\_\_\_  
 MELISSA M. FRANK

STATE OF CONNECTICUT)

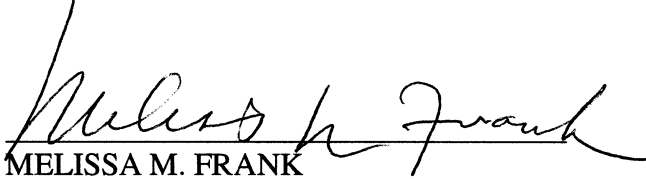
ss: Vernon

May 27, 2004

COUNTY OF TOLLAND )

On this 27th day of May, 2004, before me, the undersigned officer, personally appeared DAVID A. LAUZON, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same as his free act and deed, and for the purposes therein contained.

In witness whereof, I hereunto set my hand.

  
 \_\_\_\_\_  
 MELISSA M. FRANK  
 Commissioner of the Superior Court

Grantee's Mailing Address:

~~99 Dale Road~~  
~~Manchester, CT 06040~~  
 75 Alexander Drive  
 East Hartford, CT 06118

004924  
 Sharon E. Miller  
 2004 MAY 28 A 9:11  
 TOWN CLERK  
 EAST HARTFORD  
 VOL \_\_\_\_\_ PG \_\_\_\_\_

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app.

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Please Return To:  
Attorney Timothy J. Johnston  
7 Keynote Drive  
Vernon, CT 06066

