

TRIPLEX HOME WITH DETACHED APARTMENT IN ST. ALBANS, VERMONT



AUCTION: WEDNESDAY, OCT. 29 @ 11AM

Registration & Inspection from 10AM

Address: 10 Lower Gilman St., St. Albans, VT 05478

Open House: Friday, Oct. 10 from 11AM-1PM



Spacious triplex style family home with an extra detached apartment and a detached 1-car garage. Situated on 0.19 acres of land, this home boasts 2,556 sq. ft. and has two apartments with 3 bedrooms and 1.5 bath each. The detached apartment has 960 sq. ft. 2 bedrooms and 1 bath, making it ideal for a large family or as an investment property with a potential gross income of \$50,000. All apartments are currently occupied and renting month to month. ***Please respect the privacy of all tenants.***

The property is conveniently located within walking distance to S. Main Street and just 1 mile from downtown St. Albans, you'll have easy access to a variety of amenities including restaurants, gas stations, banks, the police department, and other businesses. Bellows Free Academy is also just a short stroll away, providing excellent educational opportunities for your family. ***This is not a foreclosure!***

The information contained herein is taken from sources deemed to be correct. The auctioneer makes no claim or warranties as to its accuracy. This is not an offering or solicitation in any state where prohibited by law. Announcements date of sale take precedence over previous information.

THOMAS HIRCHAK COMPANY • 1878 CADYS FALLS ROAD • MORRISVILLE, VT 05661
800-634-7653 • 802-888-4662 • THCAuction.com • Info@THCAuction.com



AUCTIONEER'S DISCLAIMER

The following information is provided to you as a matter of convenience only, and no representations or warranties, expressed or implied, are made as to its accuracy or completeness.

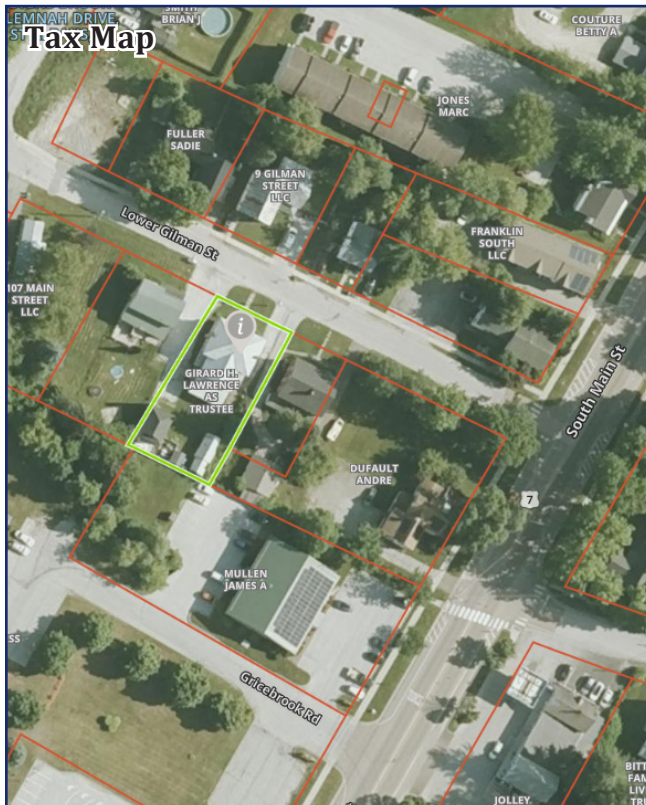
Prospective purchasers of the auction property are responsible for conducting such due diligence of their own as they consider appropriate, prior to bidding at the auction sale.

All information contained within this Property Information Packet was derived from reliable sources and is believed to be correct, but is not guaranteed. Buyers shall rely entirely on their own judgment and inspection.

Announcements from the Auction Block will take precedence over any previous printed material or any other oral statements made.

STATISTICS

Year Built 1900
 Siding Wood
 Roof New Asphalt Roof on Main Bldg.
 Basement Unfinished Dirt Floor
 Foundation Stone
 Heat Natural Gas + Oil Hot Water
 *Water Public
 *Sewer Public
 *Currently paid by landlord
 Home Square Footage 2,556± SF
 Rooms (Home) 10
 Detached Apartment Square Footage 960± SF
 Rooms (Detached Apt) 4
 Total Number of Apartments* 3
 *All apartments are occupied and renting month to month
 Garage 1-Car Detached
 Acreage 0.19±
 Assessment \$200,800.00
 Year Taxes \$6,578.80
 Trash Collection (Duffy's) \$114/Month



AUCTION TERMS: 10% deposit due at sale, balance due at closing, on or within 30 days. Sale subject to 10% Buyer's Premium. Taxes and utilities to be prorated at closing.

3 APARTMENTS

Home Apartment #1 Bedrooms 3
 Home Apartment #1 Baths 1.5
 Home Apartment #1 Rent \$1,400
 Home Apartment #2 Bedrooms 3
 Home Apartment #2 Baths 1.5
 Home Apartment #2 Rent \$1,400
 Detached Apartment Bedrooms 2
 Detached Apartment Baths 1
 Detached Apartment Rent (currently in default) .. \$1,200



List Card

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Owner Information Parcel 26039010 Owner GIRARD H. LAWRENCE AS GIRARD CAROL A AS TRUSTEE 90 INDIAN BROOK ESSEX JCT, VT 05452-2503 Location 10 LO GILMAN ST Descr: LT,2FAM HSE,GAR		Parcel Value Information Land Value 44,600 Homestead 159,000 Dwelling Value 155,000 Housesite 159,000 Site Imprvmt 0 Outbuildings 1,200 Misc. Adj. 0 Total 200,800																																																																
Parcel Information Tax Map # NBHD 2 Span 549-173-00147 Acres 0.19 Status A - Active Last Update 11/05/24																																																																		
Sales Information Book 289 Sale Date 08/25/20 Page 985 Sale Price 0																																																																		
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Parcel 26039010		GIRARD H. LAWRENCE AS				Date Printed 12/11/24		Page 2		
BUILDING 2	Total Rooms	4	Year Built	0	Building SF	960	Energy Adj	Average	Roughins	1
	Bedrooms	2	Effect Age	50.0	Quality	2.00	Bsmt Wall	NoData	Plumb Fixt	5
	Full Baths	1	Condition	Average	Style	2 Story	Bsmt SF	0	Fireplaces	0
	Half Baths	0	Phys Depr	30	Design	Two Story	Bsmt Fin	No Data	Porch	0
	Kitchens	1	Funct Depr	10	Bldg Type	Single	Bsmt Fin SF	0	Gar/Shed	0
			Econ Depr	0					% Complete:	0
NOTES										

PAYABLE TO:
MAIL TO:

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

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

TAX BILL

PARCEL ID	BILL DATE	TAX YEAR
26039010.	07/16/2024	2024/2025

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

Description: LT,2FAM HSE,GAR
Location: 10 LO GILMAN ST

OWNER GIRARD H. LAWRENCE AS TRUSTEE
 GIRARD CAROL A AS TRUSTEE
 90 INDIAN BROOK
 ESSEX JCT VT 05452-2503

SPAN # 549-173-00147 SCL CODE:173
TOTAL PARCEL ACRES 0.19

FOR INCOME TAX PURPOSES

ASSESSED VALUE		NONHOMESTEAD
REAL	200,800	200,800
TOTAL TAXABLE VALUE		200,800
GRAND LIST VALUES		2,008.00

MUNICIPAL TAXES				EDUCATION TAXES			
TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES	TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
City	1.0484	x2,008.00=	2,105.18	NON HOMESTEAD EDUCATION 1.3910 (state rate) / 64.02% (CLA) = 2.1728 <div>Payments</div> <div>TOTAL EDUCATION TAX</div> <div>EDUCATION STATE PAYMENT</div> <div>EDUCATION NET TAX DUE</div> <div>TAX SUMMARY</div> <div>Municipal + Education</div> <div>TOTAL TAX</div> <div>TOTAL STATE PAYMENT</div> <div>TOTAL NET TAX DUE</div>			
Library	0.0511	x2,008.00=	102.61				
Veteran	0.0040	x2,008.00=	8.03				
TOTAL MUNICIPAL TAX			2,215.82				
MUNICIPAL STATE PAYMENT							
MUNICIPAL NET TAX DUE							

DETACH THE STUBS BELOW AND RETURN WITH YOUR PAYMENT

City of St. Albans
TAX YEAR 2024/2025

City of St. Albans
TAX YEAR 2024/2025

City of St. Albans
TAX YEAR 2024/2025

City of St. Albans
TAX YEAR 2024/2025

1ST PAYMENT DUE	
08/19/2024	
OWNER NAME	
GIRARD H. LAWRENCE AS	
PARCEL ID	
26039010.	
AMOUNT DUE	
AMOUNT PAID	

2ND PAYMENT DUE	
11/15/2024	
OWNER NAME	
GIRARD H. LAWRENCE AS	
PARCEL ID	
26039010.	
AMOUNT DUE	
AMOUNT PAID	

3RD PAYMENT DUE	
02/18/2025	
OWNER NAME	
GIRARD H. LAWRENCE AS	
PARCEL ID	
26039010.	
AMOUNT DUE	
AMOUNT PAID	

4TH PAYMENT DUE	
05/15/2025	
OWNER NAME	
GIRARD H. LAWRENCE AS	
PARCEL ID	
26039010.	
AMOUNT DUE	
AMOUNT PAID	