

**FORECLOSURE: 5-BEDROOM, 5 BATH HISTORIC
VINTAGE HOME IN DERBY LINE, VT**



AUCTION

THURSDAY, SEPTEMBER 18 @ 11AM

Registration & Inspection from 10AM

167 Main Street, Derby Line, VT 05830

Open House: Thursday, Sept. 4 from 11AM-1PM



Foreclosure Real Estate Auction – Historic Italianate Home

This distinguished Italianate landmark has overlooked Baxter Park since 1861. Located just 0.5 miles from the Canadian border, the home on 1.29± acres was originally built for local banker Walter Cobb, and later held by another prominent family for more than a century, it remains one of the county's finest examples of 19th-century architecture.

The home has been thoughtfully renovated, including an enlarged and modernized kitchen designed for both entertaining and everyday living. Inside, the first floor features soaring 11-foot ceilings, a grand open staircase, and gracious living spaces.

Offering 5 bedrooms and 5 bathrooms, the property also includes approximately 1,000± sq. ft. of additional space in the former maid's quarters. An attached garage/barn provides room for up to four vehicles with a full second level above. Don't miss this rare opportunity to acquire a piece of local history at auction.

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 1860
 Siding Wood Siding
 Roof Asphalt/HIP
 Basement Full
 Foundation Granite Block
 Heat Forced H/A & Oil/Kerosene
 Water Public
 Sewer Public
 Square Footage 4,063±
 Rooms 10
 Bedrooms 5
 Baths 5 full baths, 1 half bath
 Garage Attached 3 Car
 Acreage 1.29±
 Village of Derby Line Assessment \$335,200
 Village of Derby Line Taxes 2025 \$2,041.44
 Town of Derby Assessment \$367,100
 Town of Derby Taxes 2025 \$8,545.72



AUCTION TERMS: Required \$10,000 deposit must be increased up to 10% of the purchase price within 5 days after the auction, balance due at closing, on or within 14 days after issuance of the Court's Confirmation Order. Buyer responsible for all delinquent real estate taxes, utilities and municipal charges.

Delinquencies:

Village of Derby Line Water/Sewer \$549.47
 Village of Derby Line Taxes 2023 & 2024: \$5,366.47
 Town of Derby Taxes 2023 \$8,636.48
 Town of Derby Taxes 2024 \$8,667.07



Type	5 - COLONIAL	Full Bath	Rating
Sy Ht: 2A - TWOA/TIC		A Bath	Rating
(Liv) Units: 1	Total: 1	3/4 Bath: 4	Rating
Foundation: 3	MASONRY	A 3QrBth	Rating
Frame: 1	WOOD	1/2 Bath: 1	Rating
Prine Wall: 2	CLAPBOARD	A Hbth:	Rating
Sec Wall:	%	Other Fl:	Rating

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Sec Wall:	%	Other Fl:	Rating

Roof Cover:	1 - ASPHALT SH	Kits:	1	Rating:	EXCELLENT
Color:	YELLOW	A Kits:		Rating:	
New / Desir:		Fpts:	1	Rating:	AVG/GD
GENERAL INFORMATION					
Grade:	B - GOOD	WSF Loc:		Rating:	
CONDO INFORMATION					
Year Bld:	1880	Location:			
E-FFY Bld:		Total Fpts:			

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CALC SUMMARY		Rate
Basic \$ / SQ	80.00	
Size Adj.	- 0.85219663	
Const Adj.	- 1.03369589	
Adj \$ / SQ	70.896	
Other Features:	53250	
Grade Factor:	1.35	

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Heat Sys:	1	% AC:		NEXT MOD.		WAT	
% Heated:	100	% A.C.		LUC Factor:	1.00		
Solar HW:	NO	Central Vac:	NO	Adj Total:	569713	Spec	
Com Wal		% Sprinkled		Depreciation:	266826		
				Depreciated Total:	903087		

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Com Wal		% Sprinkled		Depreciation:	266826		
				Depreciated Total:	303087		

Code	Description	A Yrs	Qty	Size/Dim	Qual	Con	Year	Unit	Price
BAGW/LFT		MAY	1	30X43	C	GD	1860		32
Total Yards:									18 300
Total S									32

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VERY WELL KEPT INSIDE & OUT; MOSTLY
DATED THROUGHOUT; OLD WINDOWS;
UPDATED ROOF.

	FY	LR	DR	D	K	FR	RR	FB	HB	L	O	#Units
Isst Res Grid	Desc	Line										
Level												
Other												
Jpper												
M2												
M1												
Lower												
Totals												
RMS	10	ERS	5	Basis								HB1

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	No	Unit	RMS	BRS	FL
	1	10	5	M	
Exterior:					
Interior:					
Additions:					
Kitchen: 1950					
Baths:					
Plumbing:					
Electric:					
Heating:					
Cooling:					
Totals:					
	1	10	5		

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	1	10	5	M	
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Totals:					
	1	10	5		

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Code	Description	Area - SQ	Rate - AV	Underlay Value	Sub Area	% Used	Descr	% Type	Cu # Ten
FFL	1ST FLOOR	1,831	70.900	129,810	TQS	100	UNF	55 A	
BMT	BASEMENT	1,795	13.540	24,301					
SFL	2ND FLOOR	1,795	70.900	127,258					
STG	STORAGE	1,286	9.820	12,723					
TOS	3/4 STORY	972	51.400	49,980					
UAT	UNF ATTIC	707	24.810	17,548					
OPF	OPEN PORCH	240	16.910	4,059					
WOK	WOOD DECK	239	12.970	3,100					
	Net Sclched Area:	10,165	Total:						
Size Ad	45581 Gross Area	11550	FinArea	4063					

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AssessPro Patriot Properties, Inc



PROPERTY LOCATION

No

Alt No

Directions/Street/City

167

MAIN ST DERBY LINE, DERBY

OWNERSHIP

Owner 1

Owner 2

Street 1

Street 2

NEWPORT NATURAL LLC

194 MAIN ST

ADDRESS

City

State

Zip

NEWPORT

VT

05655

OWNER

Owner 1

Owner 2

Street 1

Street 2

COLLEGE OF MOUNT SAINT VINCENT

RIVERDALE AVENUE

BRONX

ADDRESS

City

State

Zip

NEW YORK

NY

10471

Parcel ID: 10871
Total Value: 367,100
Total Value per SQ Unit: 90.34
Total Value per SQ Unit: 90.34

PREVIOUS ASSESSMENT									
Tax Yr	Use	Cat	PL	Bkg Value	Yrd Items	Land Size	Land Value	Total Value	Asses't Value
2026	10	PL	303,100	18300	1.29	45,700	367,100		
2025	10	TR	303,100	18300	1.29	45,700	367,100		
2024	10	GL	271,200	18300	1.29	45,700	335,200		
2023	10	GL	271,200	18300	1.29	45,700	335,200		
2022	10	GL	271,200	18300	1.29	45,700	335,200		
2021	10	GL	271,200	18300	1.29	45,700	335,200		
2020	10	GL	271,200	18300	1.29	45,700	335,200		
2019	10	GL	269,400	8000	1.29	48,600	326,000		

SALES INFORMATION
Grantor: COLLEGE OF MOUNT SAINT VINCENT
Legal Ref: 304-99-101
Type: 2
Date: 12/28/2021
Invol: CHARI
Sales Price: 385,000
V. Tst. Verif: No 3

PROPERTY FACTORS
Code Description % Item Code Description
Water Sewer Electric Exempt Topo Street Gas

PROPERTY FACTORS (First 7 lines only)
Description LUC No of Units Depth / Price Units Unit Type Land Type
RES 1 1 SITE ACRE SITE
RES 1 0.29 SITE EXCE SITE

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PAIABLE TO:

TOWN OF DERBY, VERMONT

MAIL TO:

124 MAIN STREET

DERBY, VT 05829

(802) 766-4906

2025 PROPERTY TAXES

TAX BILL

PROPERTY TAXES ARE DUE BY
5:00 P.M.
WEDNESDAY, OCTOBER 15, 2025

PARCEL ID	BILL DATE	TAX YEAR
MSTDLO20A6.L	08/14/2025	2025

Taxes unpaid after the due date are delinquent. Penalty of 3% will be charged for the 1st 30 days and 5% for the 31st day and thereafter. Postmarks are NOT accepted as timely payment.

Description: HOUSE - BARN - LOT
Location: 167 MAIN ST DERBY LINE

OWNER NEWPORT NATURAL LLC
194 MAIN ST
NEWPORT VT 05855

SPAN # 177-056-10871 SCL CODE: 056
TOTAL PARCEL ACRES 1.29

FOR INCOME TAX PURPOSES

ASSESSED VALUE		NONHOMESTEAD
REAL	367,100	367,100
TOTAL TAXABLE VALUE	367,100	367,100
GRAND LIST VALUES	3,671.00	3,671.00

MUNICIPAL TAXES				EDUCATION TAXES							
TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES	TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES				
General	0.2163	x3,671.00=	794.04	NON HOMESTEAD EDUCATION	1.8294	x3,671.00=	6,715.73				
Road	0.1750	x3,671.00=	642.43								
Cemetery	0.0064	x3,671.00=	23.49								
Voted Approp	0.0954	x3,671.00=	350.21								
Local Agreement	0.0054	x3,671.00=	19.82								
<div>Revised Bill</div>				1.7030 (state rate) / 93.09% (CLA + SA) = 1.8294							
				Payments				TOTAL EDUCATION TAX		6,715.73	
				1 10/15/2025				EDUCATION STATE PAYMENT			
								EDUCATION NET TAX DUE			
				<div>TAX SUMMARY</div>							
				<div>Municipal + Education</div>							
TOTAL MUNICIPAL TAX 1,829.99				TOTAL TAX 8,545.72							
MUNICIPAL STATE PAYMENT				TOTAL STATE PAYMENT							
MUNICIPAL NET TAX DUE				TOTAL NET TAX DUE							

DETACH THE STUB BELOW AND RETURN WITH YOUR PAYMENT

TOWN OF DERBY, VERMONT

PAYMENT DUE	TAX YEAR
10/15/2025	2025
OWNER NAME	
NEWPORT NATURAL LLC	
PARCEL ID	
MSTDLO20A6-L	
AMOUNT DUE	
AMOUNT PAID	

Office Hours
Mon-Thurs. 7:00
AM to 5:00PM
TAXES NOT
RECEIVED IN THE
TOWN OFFICE BY
5:00 P.M. ON
10/15/25 ARE
DELINQUENT. POST-
MARKS ARE NOT
ACCEPTED AS
TIMELY PAYMENT.

Revised Bill

PAYABLE TO:
MAIL TO:

Village of Derby Line
PO Box 209
Derby Line VT 05830
dlvillage@outlook.com
802-873-3420

TAX BILL

This is the only bill you will receive. Please forward to new owner if property is sold.

PARCEL ID	BILL DATE	TAX YEAR
MSTD020A6.L	09/04/2025	2025

Taxes unpaid after Nov. 3, 2025 are delinquent. Maximum interest as allowable by law will be charge in addition to collectors fee of 8%. POSTMARKS ARE ACCEPTED AS TIMELY PAYMENT.

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Location: 167 MAIN ST DERBY LINE

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194 MAIN ST
NEWPORT VT 05855

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MUNICIPAL TAXES				EDUCATION TAXES			
TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES	TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
General	0.5561	x3,671.00=	2,041.44				