FORECLOSURE: 3-BEDROOM, 2-BATH MOBILE HOME ON 24± ACRES IN W. CHARLESTON, VT

AUCTION

THURSDAY, NOVEMBER 19, 2026 @ 11AM

Registration & Inspection from 10AM

3960 VT Route 105, W. Charleston, VT 05872

Home is occupied, please respect tenants



FORECLOSURE: This property features a double-wide mobile home situated on approximately 24± acres in Vermont's Northeast Kingdom. Built in 1995, the home offers 2,016 square feet with three bedrooms and two bathrooms. The property is located in a rural setting with access to nearby country stores, restaurants, grocery shopping, pharmacies, and other everyday conveniences. Derby, Newport, Island Pond and I-91 are within 10-12 miles.

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.

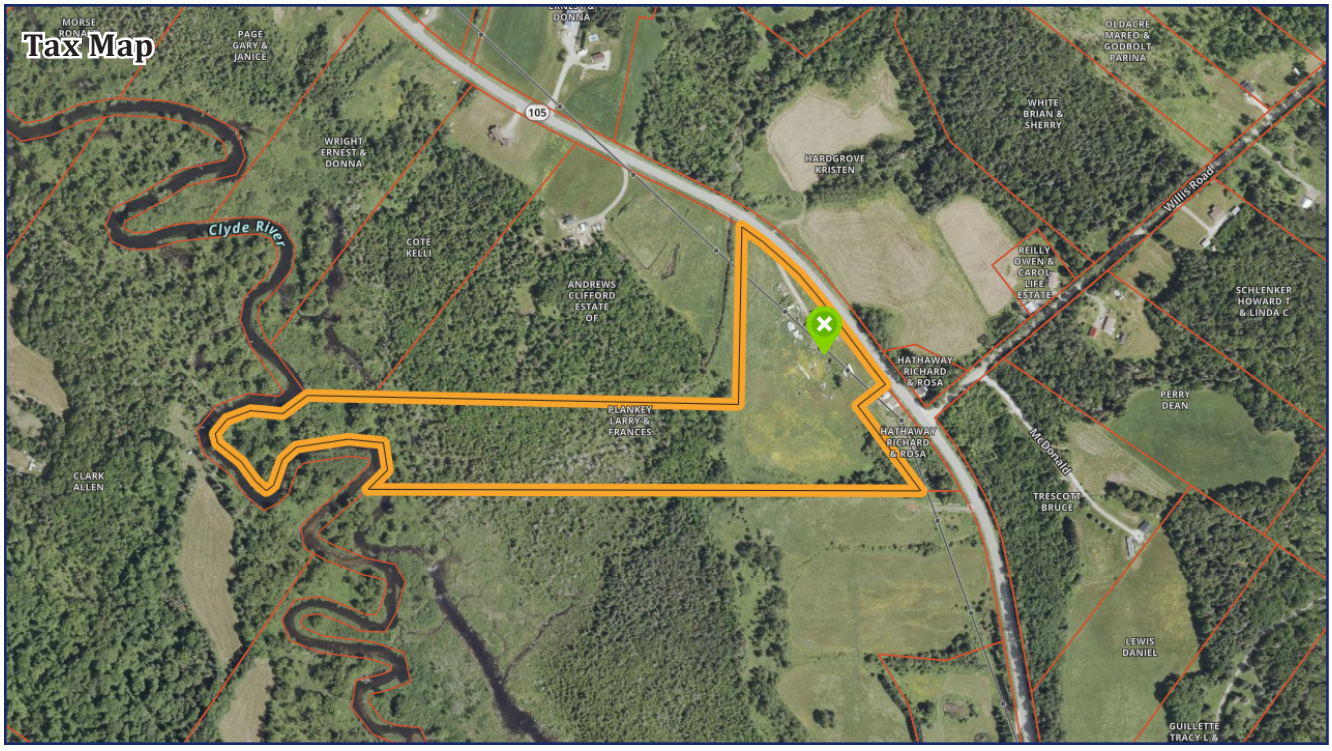
STATISTICS

Year Built	1995
Siding	Vinyl
Roof	Shingles
Basement	None
Foundation	Cement Slab
Heat	Forced Air/Oil
Water	On Site
Sewer	On Site
Square Footage	2,016± SF
Rooms	5
Bedrooms	3
Baths	2
Garage	None
Acreage	24±
Assessment	$154,200
Town of Charleston, VT Taxes	$1,773.98

AUCTION TERMS: $10,000 deposit due at sale in cash, official bank treasurer's or cashier's check, or other certified funds. Balance due at closing, on or within 10 days after issuance of the Court's Confirmation Order. Buyer responsible for all delinquent real estate taxes, utilities and municipal charges.

NOTE: For all Foreclosures, the required deposit must be in the form of Cash or a Bank/ Cashier's check and must be made payable to "Hirchak Brothers, LLC". Banks will not accept checks that are made payable to the holder and signed over to Hirchak Brothers, LLC.





Residential Property Record Card

Date Printed 06/24/26

Owner Information

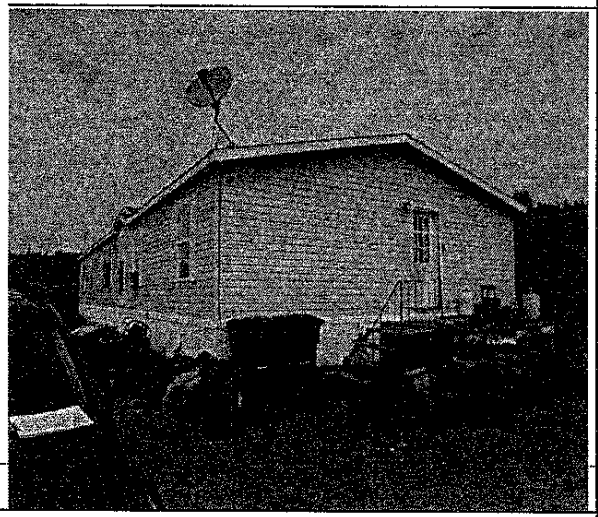
Parcel 8003960
Owner PLANKEY LARRY & FRANCES

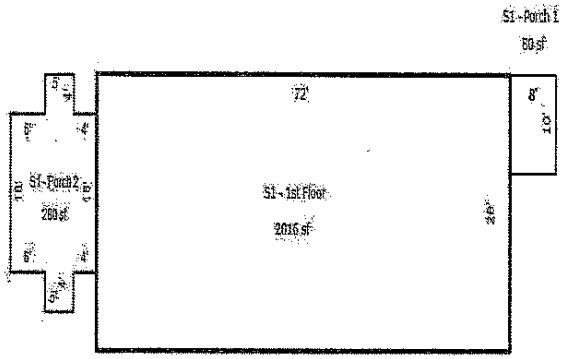
3960 VT RTE 105
WEST CHARLESTON, VT 05872

Location 3960 VT RTE 105
Descr: LAND & MHO

Parcel Value Information

Land Value	71,800	Homestead	154,200
Dwelling Value	54,400	Housesite	110,400
Site Imprvmnt	23,000		
Outbuildings	5,000		
Misc. Adj.	0		
Total	154,200		





Sketch Updated: 02/09/26

Parcel Information

Tax Map #	008003	NBHD	12
Span	135-042-10576	Acres	24.00
Status	A - Active	Last Update	03/10/26

Sales Information

Book	39	Sale Date	08/01/88
Page	205	Sale Price	0

BUILDING

Total Rooms	5	Year Built	1995	Building SF	2016	Energy Adj	No Data	Roughins	1
Bedrooms	3	Effect Age	31	Quality	2.50	Bsmt Wall	NoData	Plumb Fixt	8
Full Baths	2	Condition	Fair	Style	1 Story	Bsmt SF	0.00	Fireplaces	0
Half Baths	0	Phys Depr	62	Design	DblWide	Bsmt Fin	No Data	Porch	360
Kitchens	1	Funct Depr	0	Bldg Type	Mobile	Bsmt Fin SF	0	Gar/Shed	0
		Econ Depr	0					% Complete:	0

Itemized Property Costs

From Table: MAIN Section 1 — **Town of Charleston 2026** — **Record #** 817

Property ID: 8003960 **Span #:** 135-042-10576 **Last Inspected:** 04/24/2024 **Cost Update:** 03/10/2026

Owner(s):	PLANKEY LARRY & FRANCES	**Sale Price:**	0	**Book:**	39	**Validity:**	Yes
		Sale Date:	08/01/1988	**Page:**	205		
Address:	3960 VT RTE 105	**Bldg Type:**	Mobile	**Quality:**	2.50	FAIR/AVG	
City/St/Zip:	WEST CHARLESTON VT 05872	**Style:**	1 Story	**Frame:**	Studded		
Location:	3960 VT RTE 105	**Area:**	2016	**Yr Built:**	1995	**Eff Age:**	31
Description:	LAND & MHO	**# Rms:**	5	**# Bedrm:**	3	**# Ktchns:**	1
Tax Map #:	008003	**# 1/2 Bath:**	0	**# Baths:**	2		

Item	Description	Percent	Quantity	Unit Cost	Total
BASE COST					
MH 28 X 72	VnlSide	100.00		53.25	
ADJUSTMENTS					
Roof #1:	CompShg	100.00			
Subfloor	Wood				
Floor cover #1:	Allowance	100.00		3.41	
Heat/cooling #1:	Air-Oil	100.00		0.97	
ADJUSTED BASE COST			2,016.00	57.63	116,182
ADDITIONAL FEATURES					
Fixtures (beyond allowance of 6)			2.00	965.00	1,930
Roughins (beyond allowance of 1)				354.50	
Porch #1:	WoodDck/NoWall/NoRoo		80.00	34.22	2,738
Porch #2:	WoodDck/NoWall/NoRoo		280.00	22.56	6,317
Foundation	MH Pier		200.00		
Skirting	Average		200.00	14.83	2,966
Subtotal					130,132
Local multiplier		1.10			
Current multiplier		1.00			
REPLACEMENT COST NEW					143,145
Condition	Fair	Percent			
Physical depreciation		62.00			-88,750
Functional depreciation					
Economic depreciation					
REPLACEMENT COST NEW LESS DEPRECIATION					54,400

LAND PRICES	Size	Nbhd Mult	Grade	Depth/Rate	
SI Bldg Lot	2.00	1.00	0.70		28,000
AC Other	22.00	1.00	0.80		43,800
Total	24.00				71,800

SITE IMPROVEMENTS	Hsite/Hstd	Quantity	Quality			
Water	y / y	< Typical	Below Avg			3,000
Sewer	y / y	Typical	Average			20,000
Total						23,000

OUTBUILDINGS	Hsite/Hstd	% Good	Size	Rate.	Extras	
SHEDS SV	y / y	0	1	5,000.00		5,000
Total						5,000

TOTAL PROPERTY VALUE			154,200
NOTES	HOUSESITE	VALUE : .	110,400
	HOMESTEAD	VALUE : .	154,200

4.24 ADDED DECK

PAYABLE TO:
MAIL TO:

Town of Charleston
5063 Vt Rte 105

W Charleston VT 05872
802-895-2814

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
8003960.	07/23/2026	2026

The 2026 Property taxes for the Town of Charleston as voted are in my hands for collection. Taxes must be received by 5:00 p.m. on 10/23/26

Description: LAND & MHO
Location: 3960 VT RTE 105

OWNER PLANKEY LARRY & FRANCES
3960 VT RTE 105
WEST CHARLESTON VT 05872

SPAN # 135-042-10576 SCL CODE: 042
TOTAL PARCEL ACRES 24.00

FOR INCOME TAX PURPOSES

ASSESSED VALUE		NONHOMESTEAD
REAL	154,200	154,200
EXEMPTION		
VETERANS	- 40,000	- 40,000
TOTAL TAXABLE VALUE	114,200	114,200
GRAND LIST VALUES	1,142.00	1,142.00

MUNICIPAL TAXES

TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
GENERAL	0.0879	x1,142.00=	100.38
ROADS	0.2711	x1,142.00=	309.60
CEMETERY	0.0060	x1,142.00=	6.85
SVC ORGS APPROPS	0.0060	x1,142.00=	6.85
FIRE DEPT APPROP	0.0253	x1,142.00=	28.89
VETERANS EXEMPTION	0.0016	x1,142.00=	1.83
TOTAL MUNICIPAL TAX			454.40
MUNICIPAL STATE PAYMENT			0.00
MUNICIPAL NET TAX DUE			454.40

EDUCATION TAXES

TAX RATE NAME	TAX RATE	x GRAND LIST =	TAXES
NON HOMESTEAD EDUCATION	1.1555	x1,142.00=	1,319.58

1.6430 (state rate) / 142.19% (CLA ÷ SA) = 1.1555

Payments	
1	10/23/2026
	1,773.98

TOTAL EDUCATION TAX	1,319.58
EDUCATION STATE PAYMENT	0.00
EDUCATION NET TAX DUE	1,319.58

TAX SUMMARY
Municipal + Education

TOTAL TAX	1,773.98
TOTAL STATE PAYMENT	0.00
TOTAL NET TAX DUE	1,773.98

DETACH THE STUB BELOW AND RETURN WITH YOUR PAYMENT

Town of Charleston

PAYMENT DUE	TAX YEAR
10/23/2026	2026
OWNER NAME	
PLANKEY LARRY & FRANCES	
PARCEL ID	
8003960.	
AMOUNT DUE	1,773.98
AMOUNT PAID	0.00
BALANCE DUE	1,773.98

PLEASE NOTE: POSTMARKS NOT ACCEPTED AS TIMELY PAYMENT. All taxes must be received at the Town Clerk's Office by 5:00 p.m. on Friday, October 23, 2026

DELINQUENT TAX COLLECTOR
TOWN OF CHARLESTON

DELINQUENT TAX COLLECTOR'S NOTICE AS OF 10/13/2026

I've been directed by the Town to collect taxes that were due by 10/24/25. The taxes on your property are delinquent. The amount due includes an 8% fee authorized by Vermont law and 1% monthly interest charged by the Town.

PARCEL NUMBER : 8003960-

PLANKEY LARRY & FRANCES
3960 VT RTE 105
WEST CHARLESTON VT 05872

Full payment is due OCTOBER 23, 2026. If not paid, the property may be turned over to the Town attorney for tax sale on January 15, 2027.

Year	Principal	Interest	Penalty	Other	Total	Location
2025	1,125.47	135.00	90.04	0.00	1,350.51	3960 VT RTE 105

TOTAL AMOUNT DUE 1,350.51

Interest continues monthly, and additional collection costs may be added to your bill. Please refer to the Town policy on collection of delinquent taxes that was mailed to you.

Partial payments are applied proportionally to the principal, interest, and penalty fee.

Abatement may be requested under under 24 V.S.A. 1535. To ask for an abatement meeting, please ask the Town Clerk for an abatement request form and send it to the address below.

See the back of this notice for interpretation services information.

I will receive payment by check or money order mailed or delivered to the address below. Regular hours are Mon, Tues & Thurs from 8am to 3pm.

Please remit check payable to: TOWN OF CHARLESTON
5063 VT ROUTE 105
WEST CHARLESTON, VT 05872

Please call or email me with any questions.
Sincerely,
Teri L. Gray, Delinquent Tax Collector
townofcharlestonvt@comcast.net / 802-895-2814