

Appeal Period Expires 1/7/26

Zoning District AR+CZ

Town of Essex, Vermont Application for Zoning Permit (Building Permit)

Application Date / /

Permit Number 2025-096

- Prior to construction, you are responsible for identifying and obtaining all necessary State permits and approvals, including State environmental permits from the VT Agency of Natural Resources. For State environmental permits, visit the Permit Navigator (dec.vermont.gov/permitnavigator). For further assistance, contact the Department of Environmental Conservation's Environmental Assistance Office at ANR.DECAssistance@vermont.gov or 802-828-0141.
- Post permit card visible to the road immediately as Permit is appealable within 15 days of issuance and during construction.
- Call the Zoning Administrator at 878-1343 to schedule a Certificate of Occupancy inspection, if indicated below as required.
- Call the Assessor at 878-1345 to schedule a re-assessment upon completion of work.
- Provide a diagram showing proposal and any easements, well or septic locations, etc.

SIGN HERE:

A

Parcel Account Number (Map-Parcel-Lot): 2 - 004-003-005

Property Address: 289 River Rd, Essex VT 05752

Owner: William Yandow / Catherine Fionda

Owner Address: SAME as above

Owner Phone 1: 802-238-0552 Phone 2:

Email: CarsAndParts2@gmail.com

Tenants/Contractor Name: SAME as above

Phone: Email: SAME

Estimated Construction Dates: Start: 1/1/2026 Completion: 12/31/26
garage 1200 sq ft - 2nd story unfinished.

Square Feet: 2400 Estimated Cost (labor & materials): \$ 240,000

H

Check box(es) which describe proposed use or construction (circle choice in parenthesis).
N = New A = Addition R = Remodel

Residential:

Single Family	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Two-Family (duplex) (other)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condominium/Townhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Inclusions or Additions:

Garage (attached) (detached)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Porch (enclosed) (open)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pool (in ground) (above ground)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Barn (residential) (agricultural)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Non-residential:

Commercial/Industrial	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Stormwater:

Stormwater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Erosion Control	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other:

Change in Use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Miscellaneous	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Renewal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B

SEWAGE DISPOSAL (Please attach State Septic Approval or Sewer Service Application)

Public Septic Connection Fee: \$ Date Paid: Attached

Proposed New Bedrooms: 5 Existing Bedrooms: WW-4-4712-1

C

WATER (Please attach Water Service Application)

Public Well Connection Fee: \$ Date Paid: WW-4-4712-1

D

FIRE IMPACT FEE

Proposed New Bedrooms: 5 Fee: \$ 1,408 Date Paid: 12/1/25

Non-residential: Square Feet: Number of Employees:

E

DRIVEWAY (Please attach copy of approved Curb Cut / Utility Application)

Date of approval: / / *Existing see Act attached*

F

STORMWATER no req

Project disturbs an area greater than or equal to 1 acre – Erosion Control Permit Required. Attach completed permit application.

Project creates new or expands existing impervious surfaces ≥ ½ acre – Erosion Control Permit and Stormwater Management Permit required. Attach completed application permit.

G

Diagram – show a sketch of project on reverse of this application or separate sheet with property lines, buildings and setbacks.

Signature of Tenant and
Signature of Owner William Yandow
Catherine Fionda

OFFICE USE ONLY

Fees:	Amount	Date Paid
Permit	\$ <u>648</u>	<u>12/17/25</u>
Recreation	\$ <u>628</u>	<u>12/17/25</u>
Recording	\$ <u>30</u>	<u> </u>
Certificate of Occ.	\$ <u>100</u>	<u> </u>
Other - FIRE	\$ <u>1,408</u>	<u> </u>

BUILDING PERMIT

Approved Rejected Date 12/23/25

Issued to: Wm Yandow & Catherine Fionda

Zoning Administrator: Sharon Kelley

Notes: Energy Cert given

Certificate of Occupancy Required Yes No

**THIS PERMIT IS VALID FOR TWELVE (12) MONTHS FROM DATE OF ISSUE.
RENEW FOR 1 YEAR (FREE) IF NOT EXPIRED.**

Sharon Kelley

From: CCE <jeff@ccevt.com>
Sent: Tuesday, December 16, 2025 2:50 PM
To: Sharon Kelley
Cc: William Yadow
Subject: Fwd: Permitting Question

WARNING: This email originated from **OUTSIDE** our organization. **STOP & CONSIDER** before responding, clicking on links, or opening attachments.

Hey Sharon,

See below from AOT regarding Bill Yadow's project. Any questions, let me know.

Jeffrey Olesky, P.E.
Catamount Consulting Engineers, PLLC
P.O. Box 65067, Burlington, VT 05406
Tel: (802) 598-8081
Email: jeff@ccevt.com

Begin forwarded message:

From: "Pierce, Ed" <Ed.Pierce@vermont.gov>
Date: December 16, 2025 at 2:40:26 PM EST
To: CCE <jeff@ccevt.com>
Cc: William Yadow <carsandparts2@gmail.com>
Subject: RE: Permitting Question

Hi Jeff,

Thanks for your patience. I reviewed your question with the team, and this proposal does not require a new permit from VTrans.

Ed Pierce | Permit Coordinator
Permitting Services
Vermont Agency of Transportation
219 N. Main St | Barre, VT 05641
(802) 498-8946
<http://vtrans.vermont.gov>

From: CCE <jeff@ccevt.com>
Sent: Thursday, December 11, 2025 12:48 PM
To: Pierce, Ed <Ed.Pierce@vermont.gov>
Cc: William Yadow <carsandparts2@gmail.com>
Subject: Re: Permitting Question



OWNER:
Yandow, William
& Fionda,
Catherine
289 River Rd.
Essex, VT 05452

PROJECT:
Proposed
Accessory
Structure
289 River Rd.
Essex, VT 05452

SHEET TITLE:
Existing
Conditions
Site Plan



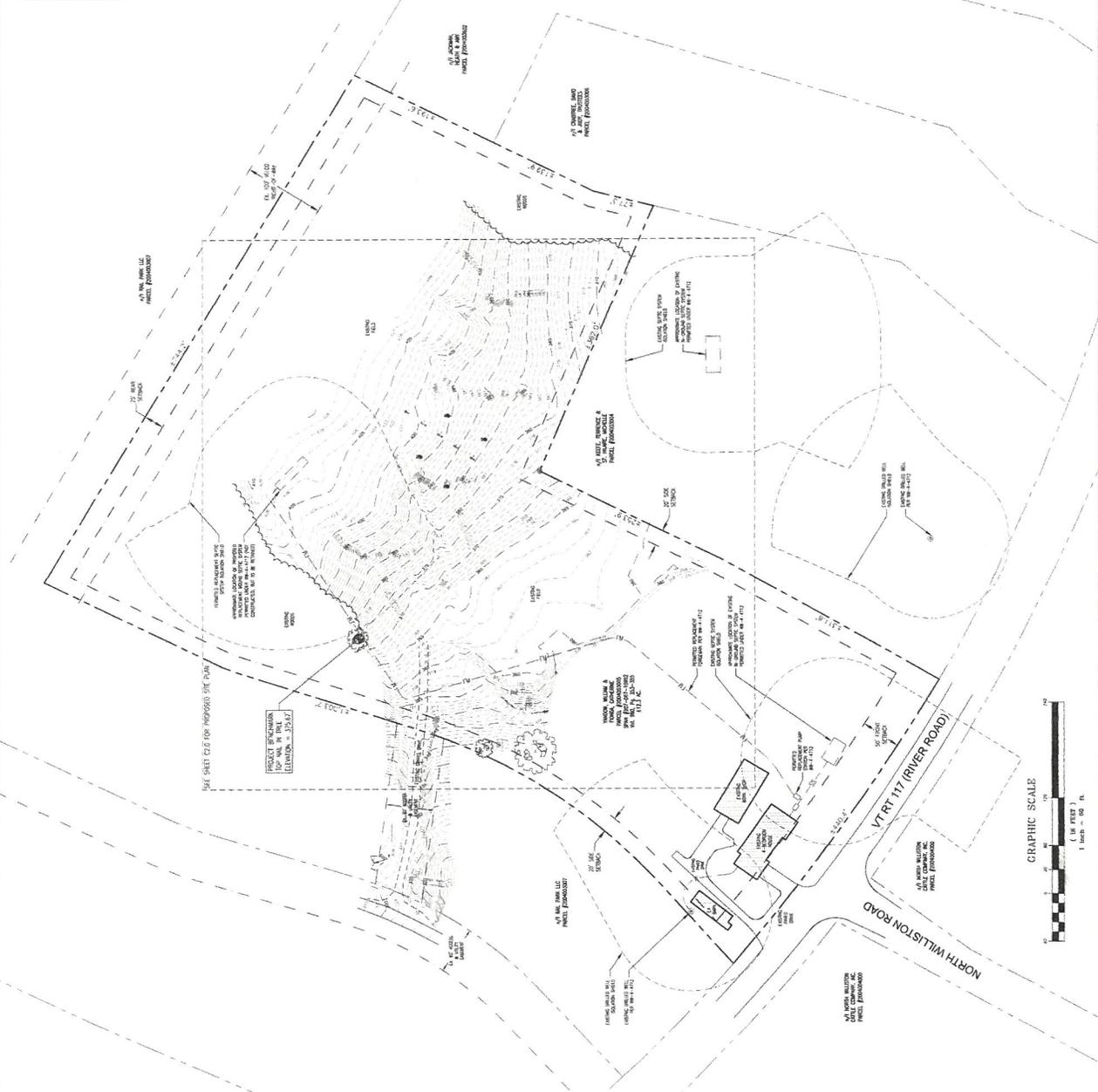
LOCATION MAP 1" = 47,000'
PRELIMINARY
NOT FOR CONSTRUCTION
FOR CONSTRUCTION

PROJECT NO. 20088
DATE: OCTOBER 8, 2023
SCALE: 1" = 60'

REV. NO.	DESCRIPTION	DATE
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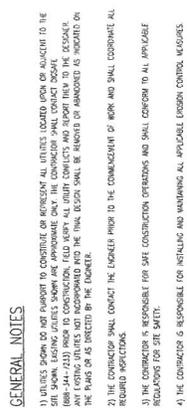
SHEET NUMBER:
C1.0



- LEGEND**
- EXISTING CONTOUR
 - PROPOSED CONTOUR
 - APPROXIMATE PRIORITY LINE
 - APPROXIMATE STAKEOUT LINE
 - APPROXIMATE LOCATOR LINE
 - APPROXIMATE CHAINY STAKE LINE
 - APPROXIMATE STAKE MARK
 - APPROXIMATE STAKE MARK LINE
 - APPROXIMATE WATER LINE
 - APPROXIMATE OVERHEAD TELEPHONE LINE
 - APPROXIMATE UNDERGROUND ELECTRICITY LINE
 - APPROXIMATE GAS LINE
 - FENCE
 - DRAINAGE SWALE/STITCH
 - APPROXIMATE 100-YEAR FLOODPLAIN
 - APPROXIMATE EDGE OF WOODS
 - DECIDUOUS TREE
 - CONIFEROUS TREE
 - SHARP/POINTING
 - STAKE MARK
 - DRAINAGE MANHOLE
 - DRAINAGE CATCH BASIN
 - HIDEOUT
 - WATER WALE
 - BRILLED WELL
 - POWER POLE
 - GUY WIRE
 - LIGHT POLE
 - SIGN POST
 - TEST PIT
 - PRECIPITATION TEST
 - IRON PIPE/POST FOUND/SET
 - CONCRETE MONUMENT FOUND/SET
 - PROJECT BENCHMARK

GENERAL NOTES

- 1) UTILITIES SHOWN DO NOT WARRANT TO CORRELATE OR REPRESENT ALL UTILITIES LOCATED WITHIN OR ADJACENT TO THE PROJECT. THE CONTRACTOR SHALL VERIFY THE LOCATION AND DEPTH OF ALL UTILITIES PRIOR TO CONSTRUCTION. FIELD VERIFY ALL UTILITY LOCATIONS AND REPORT THEM TO THE DESIGNER. ANY LOCATED UTILITIES NOT REPRESENTED INTO THE FINAL DESIGN SHALL BE REPORTED TO THE DESIGNER AS INDICATED ON THE PLANS OR AS DIRECTED BY THE ENGINEER.
- 2) THE CONTRACTOR SHALL CONTACT THE ENGINEER PRIOR TO THE COMMENCEMENT OF WORK AND SHALL COORDINATE ALL REQUIRED PERMITS.
- 3) THE CONTRACTOR IS RESPONSIBLE FOR SAFE CONSTRUCTION OPERATIONS AND SHALL CONFORM TO ALL APPLICABLE REGULATIONS FOR SITE SAFETY.
- 4) THE CONTRACTOR IS RESPONSIBLE FOR INSTALLING AND MAINTAINING ALL APPLICABLE EROSION CONTROL MEASURES REFER TO THE MOST RECENT PUBLICATION OF THE STATE OF VERMONT EROSION CONTROL HANDBOOK.
- 5) THE CONTRACTOR SHALL VERIFY THE DESIGN OF ANY SITE CONDITIONS NOT REPRESENTED ON THE PLANS THAT MAY AFFECT THE CONSTRUCTION OF THE PROPOSED IMPROVEMENTS.
- 6) THE CONTRACTOR SHALL VERIFY ALL REQUIREMENTS AS A RESULT OF ANY ADVERSE EFFECTS OF THE CONSTRUCTION TO THE EXISTING CONDITIONS. ALL EXISTING UTILITIES SHALL BE MAINTAINED AND REMOVED WITHIN THE DESIGNATED PROTECTION ZONE. ALL UTILITIES SHALL BE MAINTAINED AND REMOVED WITHIN THE DESIGNATED PROTECTION ZONE.
- 7) THE CONTRACTOR SHALL BE RESPONSIBLE FOR ALL WORK NECESSARY FOR COMPLETE AND GENERAL UTILITIES AND UTILITIES SHALL NOT BE CONDUCTED ON ANY NEW DITCH SHAPING OPERATIONS.
- 8) THE CONTRACTOR SHALL VERIFY THE LOCATION AND DEPTH OF ALL UTILITIES PRIOR TO CONSTRUCTION. FIELD VERIFY ALL UTILITY LOCATIONS AND REPORT THEM TO THE DESIGNER. ANY LOCATED UTILITIES NOT REPRESENTED INTO THE FINAL DESIGN SHALL BE REPORTED TO THE DESIGNER AS INDICATED ON THE PLANS OR AS DIRECTED BY THE ENGINEER.
- 9) THE CONTRACTOR SHALL VERIFY THE LOCATION AND DEPTH OF ALL UTILITIES PRIOR TO CONSTRUCTION. FIELD VERIFY ALL UTILITY LOCATIONS AND REPORT THEM TO THE DESIGNER. ANY LOCATED UTILITIES NOT REPRESENTED INTO THE FINAL DESIGN SHALL BE REPORTED TO THE DESIGNER AS INDICATED ON THE PLANS OR AS DIRECTED BY THE ENGINEER.
- 10) THE TOLERANCE FOR ALL FINISHED GRADES SHALL BE ± 1".
- 11) THE CONTRACTOR SHALL PROTECT THE OWNER WITH AS-BUILT DRAWINGS WHICH DO NOT FOLLOWING THE COMPLETION OF THE PROJECT.
- 12) ELEVATIONS AND COORDINATES SHOWN ARE BASED UPON THE VERMONT STATE PLANE COORDINATE SYSTEM. ELEVATIONS, NORTH AND SOUTH RECTANGULAR ARE ARE DECIMATED FEET CROSS DEPARTMENTS BASED AT THE TIME OF SURVEY.
- 13) PROPERTY LINE INFORMATION SHOWN ON THIS PLAN IS FOR INFORMATION ONLY. THE PROPERTY LINE, CORNER, AND OTHER SURVEY INFORMATION PROVIDED IN THIS PLAN IS FOR INFORMATION ONLY. THE PROPERTY LINE, CORNER, AND OTHER SURVEY INFORMATION PROVIDED IN THIS PLAN IS FOR INFORMATION ONLY. THE PROPERTY LINE, CORNER, AND OTHER SURVEY INFORMATION PROVIDED IN THIS PLAN IS FOR INFORMATION ONLY. THE PROPERTY LINE, CORNER, AND OTHER SURVEY INFORMATION PROVIDED IN THIS PLAN IS FOR INFORMATION ONLY.



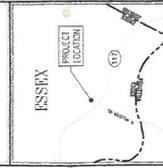
GRAPHIC SCALE
(IN FEET)
1 inch = 60 ft

CATAMOUNT
CONSULTING ENGINEERS, P.C.

OWNER:
Yandow, William
& Fionda,
Catherine
289 River Rd.
Essex, VT 05452

PROJECT:
Proposed
Accessory
Structure
289 River Rd.
Essex, VT 05452

SHEET TITLE:
Proposed Site
Details Plan



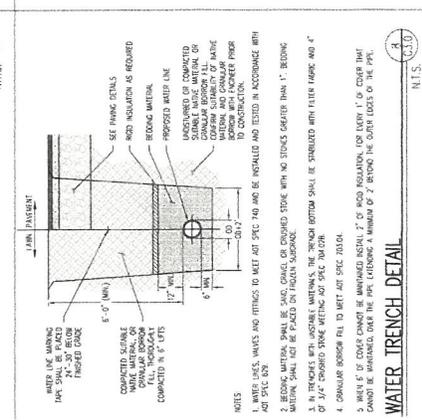
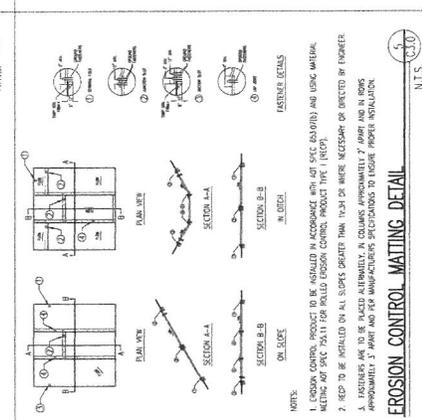
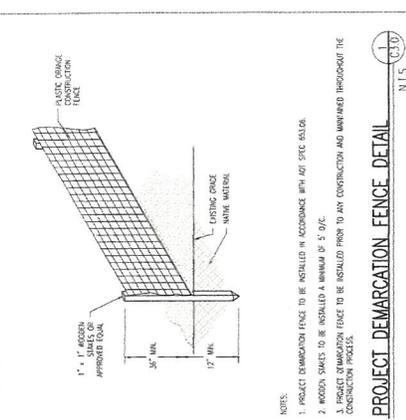
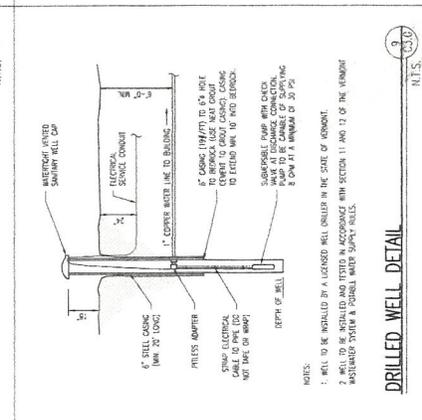
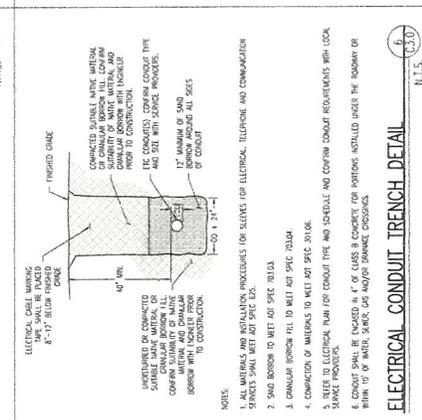
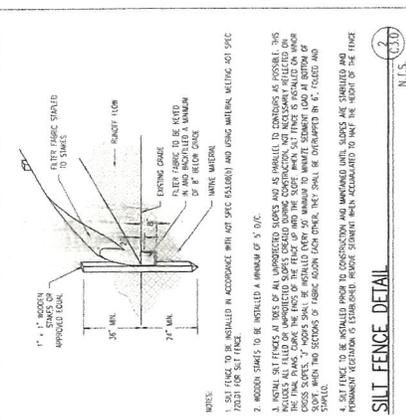
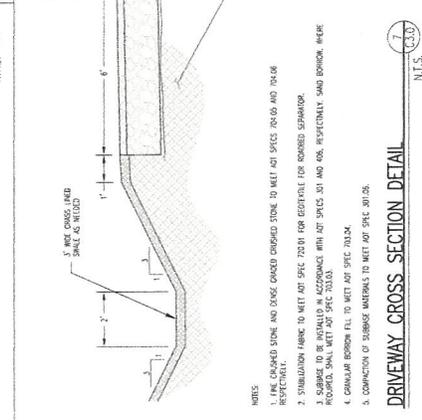
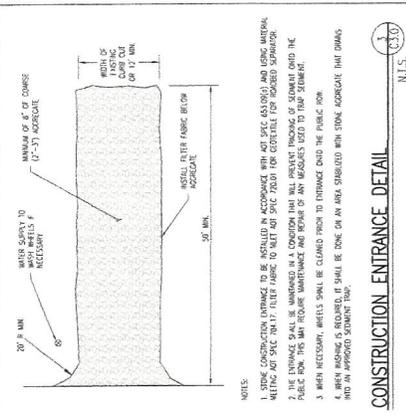
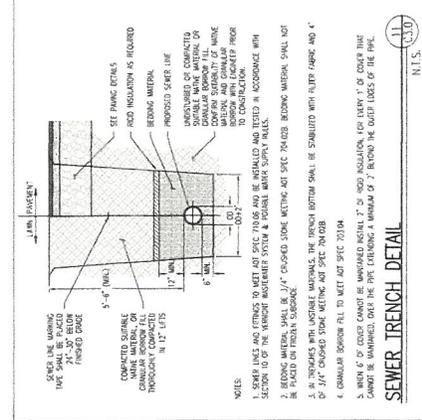
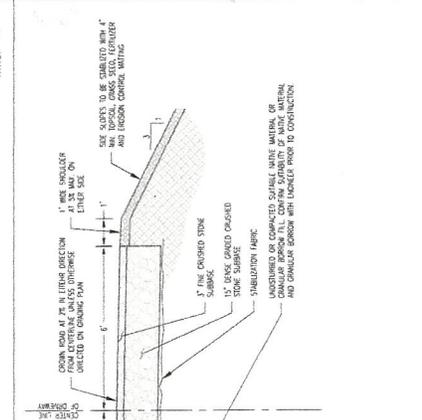
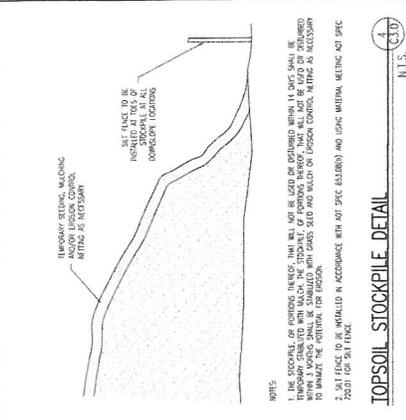
LOCATION MAP: 1" = 1/2,000'

LEGEND:
 PRELIMINARY
 FINAL FOR CONSTRUCTION
 FOR CONSTRUCTION

PROJECT NO.: 25068
DATE: OCTOBER 8, 2012
SCALE: AS SHOWN

REV. NO.	DESCRIPTION	DATE
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SHEET NUMBER:
C3.0





WASTEWATER SYSTEM AND POTABLE WATER SUPPLY PERMIT

LAWS/REGULATIONS INVOLVED

10 V.S.A. Chapter 64, Potable Water Supply and Wastewater System Permit
Wastewater System and Potable Water Supply Rules, Effective November 6, 2023

**Permittee(s): William Yandow
Catherine Fionda
289 River Rd.
Essex, VT 05452**

Permit Number: WW-4-4712-2

This permit affects the following property/properties in Essex, Vermont:

Lot	Parcel	SPAN	Acres	Book(s)/Page(s)#
1	2-004-003-005	207-067-10952	12.30	Book:990 Page(s):353-355

This application consists of amending permit WW-6-4712-1 to only change the description of the new 5-bedroom detached accessory dwelling unit (ADU) to be described as a 5-bedroom single-family residential dwelling. No changes to the design or plans are proposed, located at 289 River Rd. in Essex, Vermont, is hereby approved under the requirements of the regulations named above subject to the following conditions. Any person aggrieved by this permit may appeal to the Environmental Court within 30 days of the date of issuance of this permit in accordance with 10 V.S.A. Chapter 220 and the Vermont Rules of Environmental Court Proceedings.

1. GENERAL

- 1.1. The permittee is responsible for recording this permit in the Essex Land Records within 30 days of issuance of this permit and prior to the conveyance of any lot subject to the jurisdiction of this permit.
- 1.2. The permittee is responsible for recording the design and installation certifications and other documents that are required to be filed under these Rules or under a permit condition in the Essex Land Records.
- 1.3. Each assign or successor in interest shall be shown a copy of the Wastewater System and Potable Water Supply Permit and the stamped plan(s) prior to the conveyance of a lot.
- 1.4. By acceptance of this permit, the permittee agrees to allow representatives of the State of Vermont access to the property covered by the permit, at reasonable times, for the purpose of ascertaining compliance with the Vermont environmental and health statutes and regulations, and permit conditions.
- 1.5. The Drinking Water and Groundwater Protection Division relied upon the Vermont Licensed Designer's certification that the design-related information submitted is true and correct and complies with the Wastewater System and Potable Water Supply Rules. This permit may be revoked if it is determined the design of the wastewater system or potable water supply does not comply with these rules.



DOCUMENTS FOR RECORDING

Wastewater System and Potable Water Supply Permit
WW-4-4712-2

Page 2 of 2

- 1.6. This permit does not relieve the landowner from obtaining all other approvals and permits from other State Agencies or Departments or local officials prior to construction.
- 1.7. All conditions set forth in WW-4-4712 and WW-4-4712-1 shall remain in effect except as amended or modified herein.

2. DESIGN FLOW

2.1. The following table provides the flows that the wastewater system and potable water supply are designed to accept based on existing and proposed lot and building uses. The design flows in gallons per day (gpd) in the following table are derived from section 1-803 of the Rules:

Lot	Building	Building Use / Design Flow Basis	Wastewater (gpd)	Water (gpd)
1	Existing	Residential Living Unit with 4-bedrooms (based on 7-person occupancy)	490	490
1	Proposed	Residential Living Unit with 5-bedrooms (based on 7-person occupancy)	560	560

2.2. The table above reflects the designed capacity for wastewater systems and potable water supplies derived from the uses documented in the permit application. If additional capacities are needed, a permit amendment will be required for the total design flows.

3. WASTEWATER SYSTEM

3.1. All Wastewater System conditions set forth in Permit Number WW-4-4712-1 shall remain in effect except as amended or modified herein.

4. POTABLE WATER SUPPLY

4.1. All Potable Water Supply conditions set forth in Permit Number WW-4-4712-1 shall remain in effect except as amended or modified herein.

Julia S. Moore, Secretary
Agency of Natural Resources

By Denise Johnson-Terk
 Denise Johnson-Terk
 Environmental Analyst VI
 Essex Junction Regional Office
 Drinking Water and Groundwater Protection Division

Dated December 19, 2025

cc: Jeffrey Olesky P.E.



State of Vermont
Department of Environmental Conservation

Agency of Natural Resources
Drinking Water and Groundwater Protection Division

WASTEWATER SYSTEM AND POTABLE WATER SUPPLY PERMIT

LAWS/REGULATIONS INVOLVED

10 V.S.A. Chapter 64, Potable Water Supply and Wastewater System Permit
Wastewater System and Potable Water Supply Rules, Effective November 6, 2023

Permittee(s): **William Yandow**
Catherine Fionda
289 River Rd.
Essex, VT 05452

Permit Number: **WW-4-4712-1**

see amended description

This permit affects the following property/properties in Essex, Vermont:

Lot	Parcel	SPAN	Acres	Book(s)/Page(s)#
1	2-004-003-005	207-067-10952	12.30	Book:990 Page(s):353-355

This application consists of the construction of new 5-bedroom detached accessory dwelling unit (ADU), served by an individual onsite mound wastewater disposal system and drilled well water supply. No proposed changes to the existing 4-bedroom single-family residence, systems or supplies, located at 289 River Rd. in Essex, Vermont, is hereby approved under the requirements of the regulations named above subject to the following conditions. Any person aggrieved by this permit may appeal to the Environmental Court within 30 days of the date of issuance of this permit in accordance with 10 V.S.A. Chapter 220 and the Vermont Rules of Environmental Court Proceedings.

1. GENERAL

- 1.1. The permittee is responsible for recording this permit in the Essex Land Records within 30 days of issuance of this permit and prior to the conveyance of any lot subject to the jurisdiction of this permit.
- 1.2. The permittee is responsible for recording the design and installation certifications and other documents that are required to be filed under these Rules or under a permit condition in the Essex Land Records.
- 1.3. Each assign or successor in interest shall be shown a copy of the Wastewater System and Potable Water Supply Permit and the stamped plan(s) prior to the conveyance of a lot.
- 1.4. By acceptance of this permit, the permittee agrees to allow representatives of the State of Vermont access to the property covered by the permit, at reasonable times, for the purpose of ascertaining compliance with the Vermont environmental and health statutes and regulations, and permit conditions.
- 1.5. The Drinking Water and Groundwater Protection Division relied upon the Vermont Licensed Designer's certification that the design-related information submitted is true and correct and complies with the Wastewater System and Potable Water Supply Rules. This permit may be revoked if it is determined the design of the wastewater system or potable water supply does not comply with these rules.



- 1.6. This permit does not relieve the landowner from obtaining all other approvals and permits from other State Agencies or Departments or local officials prior to construction.
- 1.7. All conditions set forth in WW-4-4712 shall remain in effect except as amended or modified herein.

2. CONSTRUCTION

- 2.1. Construction shall be completed as shown on the plans and/or documents prepared by Jeffrey Olesky P.E., with the stamped plans listed as follows:

Title	Sheet #	Plan Date	Revision
Existing Conditions Site Plan	C1.0	10/08/2025	N/A
Proposed Conditions Site Plan	C2.0	10/08/2025	12/02/2025
Proposed Wastewater System Site Plan	C2.1	10/08/2025	N/A
Proposed Details Plan	C3.0	10/08/2025	N/A
Proposed Details Plan	C3.1	10/08/2025	N/A
Proposed Details Plan	C3.2	10/08/2025	N/A

- 2.2. Construction of wastewater systems or potable water supplies, or buildings or structures (as defined by the Wastewater System and Potable Water Supply Rules), or campgrounds, not depicted on the stamped plans, or identified in this permit, is not allowed without prior approval by the Drinking Water and Groundwater Protection Division.
- 2.3. No buildings, roads, water pipes, sewer services, earthwork, re-grading, excavation, or other construction that might interfere with the operation of a wastewater system or a potable water supply are allowed on or near the site-specific wastewater system, wastewater replacement area, or potable water supply depicted on the stamped plans. Adherence to all isolation distances that are set forth in the Wastewater System and Potable Water Supply Rules are required.

3. INSPECTIONS

- 3.1. No permit issued by the Secretary shall be valid for a substantially completed potable water supply and wastewater system until the Secretary receives a signed and dated certification from a qualified Vermont Licensed Designer (or where allowed, the installer) on a Secretary-approved form that states:

"I hereby certify that, in the exercise of my reasonable professional judgment, the installation-related information submitted is true and correct and the potable water supply and wastewater system were installed in accordance with the permitted design and all permit conditions, were inspected, were properly tested, and have successfully met those performance tests."

or which satisfies the requirements of §1-311 of the referenced rules.

- 3.2. Prior to the use of the potable water supply, the permittee shall test the water for Arsenic, Escherichia coli (E. coli), Fluoride, Lead, Manganese, Nitrate as N, Nitrite as N, Total Coliform Bacteria, Uranium, Adjusted Gross Alpha Particle Activity, Chloride, Sodium, Iron, and pH. The Lead sample shall be a first-draw. All water quality tests shall be conducted at a laboratory certified by the Vermont Department of Health (a list of which can be found on the VDH website). Results of the water tests shall be submitted to the Vermont Department of Health prior to use or within 60 days of the submission of the Installation Certification required in Condition 3.1, whichever comes first.

4. DESIGN FLOW

4.1. The following table provides the flows that the wastewater system and potable water supply are designed to accept based on existing and proposed lot and building uses. The design flows in gallons per day (gpd) in the following table are derived from section 1-803 of the Rules:

Lot	Building	Building Use / Design Flow Basis	Wastewater (gpd)	Water (gpd)
1	Existing	Residential Living Unit with 4-bedrooms (based on 7-person occupancy)	490	490
1	Proposed	Detached ADU Residential Living Unit with 5-bedrooms (based on 7-person occupancy)	560	560

4.2. The table above reflects the designed capacity for wastewater systems and potable water supplies derived from the uses documented in the permit application. If additional capacities are needed, a permit amendment will be required for the total design flows.

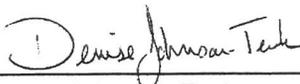
5. WASTEWATER SYSTEM

- 5.1. Prior to construction or site work, a designer shall flag the proposed leachfield, and the owner shall maintain the flags until commencement of construction of the system.
- 5.2. Should the wastewater system fail and not qualify as a minor repair or for an exemption, the landowner shall engage a qualified Licensed Designer to evaluate the cause of the failure and submit an application to the Drinking Water and Groundwater Protection Division, and obtain approval thereof, prior to correcting the failure.
- 5.3. This permit does not relieve the permittee of the obligations of Title 10, Chapter 48, Subchapter 4, for the protection of groundwater.

6. POTABLE WATER SUPPLY

- 6.1. Prior to construction or site work, a designer shall flag the center of the proposed potable water source, and the owner shall maintain the flag until commencement of construction of the source.
- 6.2. Should the potable water supply fail and not qualify as a minor repair or for an exemption, the landowner shall engage a qualified Licensed Designer to evaluate the cause of the failure and submit an application to the Drinking Water and Groundwater Protection Division, and obtain approval thereof, prior to correcting the failure.

Julia S. Moore, Secretary
Agency of Natural Resources

By 
Denise Johnson-Terk
Environmental Analyst VI
Essex Junction Regional Office
Drinking Water and Groundwater Protection Division

Dated December 9, 2025

cc: Jeffrey Olesky P.E.

Wm. Yandow
289 River Rd
(Bushey)

990 353

EXECUTOR'S DEED

TO ALL TO WHOM THESE PRESENTS SHALL COME, I, **Robin L. Plouffe**,
Executor of the Goods, Chattels and Estate of Linwood G. Bushey, late of the Town of
Essex in the County of Chittenden and State of Vermont, deceased, SEND GREETING:

WHEREAS, the Vermont Superior Court, Chittenden Unit, Probate Division at a
session thereof on the 12th day of July, A.D. 2017 on due application in writing, for that
purpose, which said application having been duly published according to law, did license and
authorize **Robin L. Plouffe, Executor of the Goods, Chattels and Estate of Linwood G.
Bushey** to sell and convey real property located at 289 River Road in the Town of Essex,
Vermont, for the purpose of releasing any and all interest the deceased may have had in the
property below described;

AND WHEREAS, having previously taken the oath required by law, and fulfilled all
the requisitions of the Statute and of the license aforesaid, I the said Executrix of the **Estate of
Linwood G. Bushey** have sold all and the same real estate to **Catherine Fionda and
William S. Yandow**, as joint tenants, with rights of survivorship, of the Town of Essex,
County of Chittenden and State of Vermont for the sum of TEN OR MORE DOLLARS.

NOW, KNOW YE, That pursuant to the license and authority aforesaid, and not
otherwise, and in consideration of the said sum of TEN OR MORE DOLLARS, the receipt
whereof, I do hereby acknowledge, I do by these presents, Grant, Bargain, Sell, Convey and
Confirm unto the said **Catherine Fionda and William S. Yandow**, as joint tenants, with
rights of survivorship, and their heirs and assigns, the following described Land in the Town
of Essex, in the County of Chittenden and State of Vermont described as follows, viz:

Being a portion of the land and premises conveyed to Linwood G. Bushey and
Dorothy I. Bushey (both now deceased) by Quit Claim Deed of Randall L. Bushey and
Eleanor I. Bushey dated July 3, 1990 and recorded in Volume 255 at Page 140 of the
Town of Essex Land Records.

Further being a portion of the land and premises conveyed to Randall L. and Eleanor I.
Bushey and Linwood G. and Dorothy I. Bushey dated May 26, 1948 and recorded in
Volume 48 at Page 161 of the Town of Essex Land Records and in Volume 30, Page
671 of the Town of Jericho Land Records.

Yandow DEED

Being a parcel of land containing 12.30 acres, more or less, with all improvements thereon, and being all of Retained Parcel A as shown and depicted on a plat entitled, "Final Plat Proposed Subdivision Bushey Property, 289 River Road, Essex, Vermont," dated May 31, 2016 and recorded at Map Slide 495 of the Town of Essex Land Records.

The property is subject to and benefitted by all matters as shown on the above-referenced plat including, but not limited to, the following:

Proposed 60' wide access and utility easement reserved for Parcel A across Parcel B, relocatable by mutual agreement between owners of Parcel A and Parcel B (as reserved in the Warranty Deed of Linwood G. Bushey to Rail Park, LLC dated November 4, 2016 and recorded in Volume 966, Page 704 of the Town of Essex Land Records);

Access and utility easements and rights over the 60' wide strip owned by the State of Vermont (as reserved in the Warranty Deed of Linwood G. Bushey to the State of Vermont dated August 22, 2007 and recorded in Volume 731, Page 533 of the Town of Essex Land Records);

15' wide non-motorized multi-use easement along the River Road frontage in favor of the Town of Essex (as set forth in the Easement Deed from Linwood G. Bushey dated November 4, 2016 and recorded in Volume 966, Page 702);

100' wide easement and right-of-way in favor of Vermont Electric Cooperative, Inc.

The property is subject to and benefitted by State of Vermont Wastewater System and Potable Water Supply Permit #WW-4-4712 dated September 27, 2016 and recorded in Volume 964, Page 510 of the Town of Essex Land Records.

The property is subject to the terms and conditions of the Town of Essex Planning Commission Final Plan Approval #PC:2016-12 dated July 28, 2016, a notice of which is recorded in Volume 973, Page 31 of the Town of Essex Land Records.

Being land and premises known and designated as 289 River Road, Essex Vermont.

To said deed, plan of land, and records thereof, and to all deeds and records therein referred to, reference is hereby made in aid of this description.

TO HAVE AND TO HOLD the said premises, with all the privileges and appurtenances thereof, to the said **Catherine Fionda and William S. Yandow**, as joint tenants, with rights of survivorship, and their heirs and assigns forever, to and for its own use. And I, **Robin L. Plouffe**, the said Executor of the Estate of **Linwood G. Bushey**, does

VT TRANS

covenant with the said Catherine Fionda and William S. Yandow, and their heirs and assigns forever and its successors or assigns forever, that the said Linwood G. Bushey died seized of the granted premises, that Robin L. Plouffe, the said Executor of the Estate of Linwood G. Bushey is duly authorized by the Court aforesaid, to convey the same to the said Catherine Fionda and William S. Yandow in manner and form aforesaid, that she has in all things observed the direction of the law, and the license aforesaid, in the sale aforesaid; that she, and her heirs, executors and administrators shall WARRANT AND DEFEND said premises against all persons claiming the same, by, from or under the said Estate of Linwood G. Bushey and the said Executor, but against no other person.

IN WITNESS WHEREOF, I hereunto set my hand and seal this 30 day of

JANUARY A D. 2018.

IN PRESENCE OF:

[Signature]

[Signature]
Robin L. Plouffe, Executor of the Estate of Linwood G. Bushey

STATE OF VERMONT
CHITTENDEN COUNTY, SS.

At Essex, this 30 day of January 2018 A.D. 2018, Robin L. Plouffe, the said Executor of the Estate of Linwood G. Bushey, personally appeared, and she acknowledged this instrument, by her sealed and subscribed, to be her free act and deed and the free act and deed of the Estate of Linwood G. Bushey.

Before me,

[Signature]
Notary Public
My commission expires: 02/10/2019

Essex, Vermont Town Clerk's Office
January 31, 2018 at
12 o'clock 00 minutes P M
Received for record and recorded in
book 990 on page 353-355
of Essex Land records
Attest: *[Signature]*
Asst Town Clerk

ACKNOWLEDGEMENT

Return Received (including Certificates and, if Required Act 250, Disclosure Statement) PTTR # 17-600
Signed *[Signature]* Asst Clerk
Date January 31, 2018

ATTORNEY'S REPORT AND OPINION ON TITLE

Bushey

RECORD OWNER: The Estate of Linwood G. Bushey

8890

PROPERTY DESCRIPTION:

Being a portion of the land and premises conveyed to Linwood G. Bushey and Dorothy I. Bushey (both now deceased) by Quit Claim Deed of Randall L. Bushey and Eleanor I. Bushey dated July 3, 1990 and recorded in Volume 255 at Page 140 of the Town of Essex Land Records.

Further being a portion of the land and premises conveyed to Randall L. and Eleanor I. Bushey and Linwood G. and Dorothy I. Bushey dated May 26, 1948 and recorded in Volume 48 at Page 161 of the Town of Essex Land Records and in Volume 30, Page 671 of The Town of Jericho Land Records.

Being a parcel of land containing 12.30 acres, more or less, with all improvements thereon, and being all of Retained Parcel A as shown and depicted on a plat entitled, "Final Plat Proposed Subdivision Bushey Property, 289 River Road, Essex, Vermont," dated May 31, 2016 and recorded at Map Slide 495 of the Town of Essex Land Records.

The property is subject to and benefited by all matters as shown on the above-referenced plat including, but not limited to, the following:

Proposed 60' wide access and utility easement reserved for Parcel A across Parcel B, relocatable by mutual agreement between owners of Parcel A and Parcel B;

Access and utility easements and rights over the 60' wide strip owned by the State of Vermont;

15' wide non-motorized multi-use easement along the River Road frontage in favor of the Town of Essex;

100' wide easement and right-of-way in favor of Vermont Electric Cooperative, Inc.; and

SFHA Zone X Boundary 0.2% annual chance flood (500-year flood event).

The property is subject to and benefited by State of Vermont Wastewater System and Potable Water Supply Permit #WW-4-4712 dated September 27, 2016 and recorded in Volume 964, page 510 of the Town of Essex Land Records.

The property is subject to the terms and conditions of the Town of Essex Planning Commission Final Plan Approval #PC:2016-12 dated July 28, 2016, a notice of which is recorded in Volume 973, Page 31 of the Town of Essex Land Records.

Being land and premises commonly known and designated as 289 River Road, Essex, Vermont.

The following opinion and report are prepared for and at the expense of the purchaser, on the title of the record owner to the above-described property, and is based on an examination of the appropriate records of the Town of Essex. It is furnished in connection with a proposed sale to Catherine Fionda and William S. Yandow for a consideration of \$393,000.00 and a proposed mortgage to New England Federal Credit Union, as security for a loan of \$381,210.00; it is for the sole use of the purchaser and any mortgagee above-named; and is not transferable.

Based on such examination and the assumption that the records examined are currently and correctly indexed in the general indices, it is my opinion that, except as set forth below, on the effective date of this report the title of the record owner is a marketable title in fee simple:

1. MUNICIPAL CHARGES: (Unless otherwise indicated, these are based on oral verification by the appropriate municipal officer.)
 - a. Assessed Valuation: \$403,500.00
 - b. Parcel ID No. 2004003005.
 - c. Taxes for the current fiscal period: 7/1/17-6/30/18 taxes total \$8,276.58; due in equal installments of \$4,138.29 on 9/15 and 3/15. Taxes are current.
 - d. Delinquent Taxes: None.
 - e. Water Liens: Not applicable - Private.
 - f. Electricity Liens: Current – final reading required.
 - g. Sewer Assessments: Not applicable - Private.
2. MORTGAGES:
None.
3. ATTACHMENTS AND LIENS:
None.
4. EASEMENTS AND RIGHTS OF WAY:
See attached Exhibit 1.

5. PROTECTIVE COVENANTS; OTHER RESTRICTIONS OF RECORD:

None.

6. LEASE LAND RENT:

Not applicable.

7. COMPLIANCE WITH BOARD OF HEALTH SUBDIVISION REGULATIONS:

The property is subject to Wastewater Permit #WW-4-4712 dated September 27, 2016 and recorded in Volume 964, Page 510.

NOTE: Act 250 permits and/or subdivision permits are environmental permits which are really within the purview of engineers and we are, therefore, not qualified to certify that all facets of the Act 250 Permit and/or subdivision permits have been complied with, but do report that there is no recorded instrument which indicates that there is a lack of compliance in the applicable records.

The undersigned has not undertaken any physical investigation whatsoever with respect to whether the property and each component thereof is in compliance with any of the permits identified above, and states no opinion with respect thereto, but reports that no violations are disclosed in the applicable State records.

8. ZONING:

a. The property is subject to the following:

- i. Zoning Permit #109-89 dated May 22, 1989 and Certificate of Occupancy #109-89 for the replacement of the existing burned house with a new 3 bedroom single family house; and
- ii. Planning Commission Final Plan Approval PC: 2016-12 dated July 28, 2016.

b. A Zoning Certificate of Compliance is required.

9. OBJECTIONS TO TITLE; REMARKS:

- a. The Death Certificate for Linwood G. Bushey is dated February 27, 2017 and recorded in Volume 44, Page 21. A License to Sell is required.
- b. The property is benefited by a 60' wide access and utility easement over Parcel B relocatable by mutual agreement of the owners of Parcels A & B and by a 60' wide access and utility easement over lands owned by the State of Vermont, in common with Parcel B, leading to and from River Road,

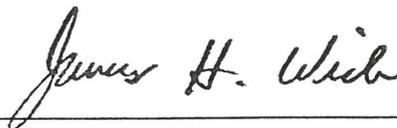
both easements depicted on the Linwood Bushey Plan dated May 31, 2016 recorded at Slide 495. The condition of the 60' wide easement over the State of Vermont lands is unknown.

- c. The property is served by an existing drilled well and an existing septic system pursuant to Wastewater Permit #WW-4-4712 dated September 27, 2016. As shown on the Wastewater Permit Plan, the approved area for the proposed replacement septic system and proposed isolation zone is located in the rear of the lot. Condition 3.5 states that no buildings, roads, water lines, earthwork, re-grading, excavation or other construction are allowed on or near the replacement area as shown on the plan which will significantly impact the possibility of any further development of the lot.

10. EXCEPTIONS – This report does not cover; and this opinion is subject to:

- a. Rights or claims of parties in possession not shown of record.
- b. Mechanics' or Materialmen's Liens not recorded.
- c. All applicable statutes, ordinances and regulations of governmental bodies including use, zoning and building restrictions, imposed by them except as included herein.
- d. Any facts, which would be disclosed by a physical survey or inspection of the premises.
- e. Except where indicated, Probate, Bankruptcy and other Court records, and records of birth, death, marriage and divorce.
- f. Special assessments or liens, if any, not shown of record.
- g. So-called ancient roads, if any, that exist on the premises.

This report and opinion refer to and apply only so far back as January 5, 1978, and are effective down to the 5th day of January, 2018 at 10:00 o'clock A.M.



Attorney at Law
James H. Wick, Esq.

289 River Road -- ESSEX

Exhibit 1 -- Page 1

The property is and/or maybe subject to and/or benefited by the following:

All matters as shown and depicted on the Plat for Linwood Bushey dated May 31, 2016 recorded at Map Slide 495.

A 60' wide access and utility easement over and across Parcel B, relocatable by mutual agreement of owners of Parcels A and B, as reserved in the Warranty Deed of Linwood G. Bushey to Rail Park, LLC dated November 14, 2016 and recorded in Volume 966, Page 704.

A 60' wide access and utility right-of-way in common with Parcel B over adjacent lands owned by the State of Vermont as set forth in the Warranty Deed of Linwood B. Bushey to Rail Park, LLC dated November 4, 2016 and recorded in Volume 966, Page 704 and as reserved in the Warranty Deed of Linwood G. Bushey to the State of Vermont dated August 22, 2007 and recorded in Volume 731, page 533.

Building restrictions, spring rights, and a 60' wide right-of-way over an "existing field access road" as set forth in the Warranty Deed of Randall L. Bushey, et al to Steven E. Kolvoord dated July 3, 1990 and recorded in Volume 255, page 142 and as shown on the 4 Lot Subdivision Plan dated March 26, 1990 at Map Slide 242.

15' wide non-motorized, multi-use easement in favor of the Town of Essex as set forth in Easement Deed dated November 4, 2016 and recorded in Volume 966, Page 702.

Rights and easements for highway purposes as set forth in the Easement Deed to the Town of Essex dated May 18, 1992 and recorded in Volume 281, Page 46.

Slope rights in favor of the Town of Essex as set forth in instruments dated March 5, 1965 and recorded in Volume 69, Page 426 and dated July 21, 1965 and recorded in Volume 70, Page 433.

Easement in favor of Green Mountain Power Corporation and/or New England Telephone Company dated April 8, 1992 and recorded in Volume 279, Page 9; May 7, 1992 and recorded in Volume 280, Page 586; dated February 19, 1980 and recorded in Volume 153, Page 25; dated February 16, 1984 and recorded in Volume 179, Page 94.

Easement in favor of New England Telephone and Telegraph Company as shown on the 4 Lot Subdivision Plan for Linwood and Randall Bushey dated March 26, 1990 recorded at Map Slide 242.

289 River Road -- ESSEX

Exhibit 1 -- Page 2

The property is and/or maybe subject to and/or benefited by the following:

Well and septic isolation zones as shown on the plan for Wastewater Permit #WW-4-4712 dated September 27, 2016.

Easement in favor of Vermont Electric Cooperative, Inc. as shown on the Plan for Linwood Bushey recorded at Map Slide 495.

All references are as to the Town of Essex Land Records.

STG Privacy Notice 2 (Rev 01/26/09) Independent Agencies and Unaffiliated Escrow Agents

WHAT DO/DOES THE Wick & Maddocks DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Wick & Maddocks and its affiliates ("_____"), pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include social security numbers and driver's license number.

All financial companies, such as Wick & Maddocks, need to share customers' personal information to run their everyday business—to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions and maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes— to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and nonfinancial companies.	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness.	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you. Nonaffiliates are companies not related by common ownership or control. They can be financial and nonfinancial companies.	No	We don't share

We may disclose your personal information to our affiliates or to nonaffiliates as permitted by law. If you request a transaction with a nonaffiliate, such as a third party insurance company, we will disclose your personal information to that nonaffiliate. [We do not control their subsequent use of information, and suggest you refer to their privacy notices.]

Sharing practices

How often do/does <u>Wick & Maddocks</u> Notify me about their practices?	We must notify you about our sharing practices when you request a transaction.
How do/does <u>Wick & Maddocks</u> protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer, file, and building safeguards.
How do/does <u>Wick & Maddocks</u> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> request insurance-related services provide such information to us <p>We also collect your personal information from others, such as the real estate agent or lender involved in your transaction, credit reporting agencies, affiliates or other companies.</p>
What sharing can I limit?	Although federal and state law give you the right to limit sharing (e.g., opt out) in certain instances, we do not share your personal information in those instances.

Contact Us

If you have any questions about this privacy notice, please contact us at: Wick & Maddocks
802 658-3037

File No.: Catherine Fionda & William S. Yandow