



For Sale By Owner Information Packet

Today's Date: _____

Contract Date: _____

Purchase Price: _____

Closing Date: _____

Earnest Deposit: _____

Held by: _____

PROPERTY INFORMATION

Address: _____

Legal Description: _____

Homes Association: _____ Dues: _____ mo / yr

HOA Contact: _____ Phone: _____

ESTIMATED CHARGES

SELLER:

Closing Fee (including document preparation): \$325.00

Additional Fees will apply – please call office for assistance.

BUYER:

Closing Fee (if we closed with CTC): \$325.00

Additional Fees for Title Insurance and other charges will apply – please call office for assistance.

SELLER INFORMATION

Name: _____

Name: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

Email: _____

Email: _____

SSN: _____

SSN: _____

Marital Status: _____

Marital Status: _____

I/WE HEREBY AUTHORIZE **Continental Title Company** TO REQUEST AND ACCEPT PAYOFF DEMAND STATEMENTS ON MY/OUR BEHALF FOR THE FOLLOWING MORTGAGE LOAN(S) AND/OR LINE(S) OF CREDIT:

CURRENT MORTGAGE COMPANY: _____

Loan No. _____ Phone: _____

CURRENT MORTGAGE COMPANY: _____

Loan No. _____ Phone: _____

CREDIT LINE: Please accept this as my/our authorization to payoff and cancel my/our Home Equity Credit Line with (lender) _____, Account Number: _____

I/We understand that I/we will not be able to make any future advances against this credit line. Please release any liens you have against the property securing my/our Credit Line.

☒ _____
Borrower/Seller

☒ _____
Borrower/Seller

BUYER INFORMATION

Name: _____

Name: _____

Address: _____

Address: _____

Phone: _____

Phone: _____

Email: _____

Email: _____

SSN: _____

SSN: _____

Marital Status: _____

Marital Status: _____

NEW LENDER INFORMATION:

Company: _____

Contact: _____ Loan Amount: \$ _____

Phone: _____ Fax: _____ Email: _____

Mailing Address: _____

FOR SALE BY OWNER CONTRACT

THIS CONTRACT ("Contract") is made by and between: (PRINT NAMES AND INDICATE MARITAL STATUS)

_____ ("SELLER")

_____ ("BUYER")

and is effective as of the date and time of final acceptance (the "Effective Date") on the signature page of this Contract. The "Standard Terms" attached hereto are an integral part of this contract.

1. **PROPERTY.** BUYER agrees to purchase and SELLER agrees to sell the real property, and the improvements thereon, commonly known as: _____, in the County of _____, State of _____ legally described as:

together with all attached improvements located on the property, including any of the following that are not otherwise excluded: gas heaters, propane tanks including propane (if owned), central ventilating, central air conditioning, attached TV antennas, lighting and light fixtures, heating and plumbing equipment and fixtures, attached linoleum, bathroom mirrors, wall-to-wall carpet, window and porch shades, Venetian blinds, storm windows and doors, screens, curtain and drapery rods, awnings, door keys, electric garage door openers and remote transmitting units, keys, attached humidifiers, attached outside cooking units, soft water conditioner (if owned), fire, smoke, and burglary detection units (if owned), glass fireplace doors, attic and ceiling fans, built-in kitchen appliances and _____.

2. **PURCHASE PRICE.** The purchase price for the Property is _____ \$ _____, which the BUYER agrees to pay as follows:

a. **EARNEST MONEY** in the form of a check or _____ accompanying this Contract and to be deposited in a insured escrow account with Continental Title Company upon acceptance of this Contract in accordance with the provisions of Standard Terms, Paragraph B in the amount of _____ \$ _____.

b. **ADDITIONAL EARNEST MONEY** to be delivered on or before _____, 2____ and deposited in a insured escrow account with Continental Title Company, ("Escrow Agent") in the amount of _____ \$ _____.

c. **AMOUNT FINANCED**, if any, as described in the Financing Conditions of this contract. \$ _____.

d. **APPROXIMATE CASH BALANCE DUE FROM BUYER**, to be paid in guaranteed funds or Cashier's Check, adjusted at closing by inspection fees, pro-rations, closing costs, or other prepaid expenses _____ \$ _____.

3. **CLOSING, POSSESSION, AND COSTS.** Subject to all of the terms and provisions of this Contract, closing shall be completed on or before _____, 2____ ("Closing Date"). SELLER agrees to deliver possession to BUYER on _____, 2____ at _____:____.M.

4. **FINANCING CONDITIONS.** This Contract is conditioned upon BUYER obtaining financing within ____ days (30 days if left blank) of the Effective Date as described below and in accordance with the terms of Standard Terms, Paragraph C. BUYER agrees to make loan application within ____ days (5 days if left blank) of the Effective Date.

☐ a. **BUYER** will ☐ obtain / ☐ assume a _____ loan (the "Loan") in the principal amount of \$ _____ to be amortized in monthly installments over _____ years at an initial rate of ____% per year, secured by a Mortgage / Deed of Trust on the property or as required by the lender.

☐ b. **Origination Fees** not exceeding ____% of the Loan shall be paid at closing by _____.

☐ c. **Commitment Fees** not exceeding ____% of the Loan shall be paid at closing by _____.

☐ d. **Loan Discount Fees** not exceeding ____% of the Loan shall be paid at closing by _____.

☐ e. **Mortgage Insurance Premium** required by lender not exceeding ____% of the Loan amount shall be paid at closing by _____ and future premiums, if any, shall be added to the monthly payment.

☐ f. **Loan Transfer / Call Clause Waiver Fee** not exceeding \$ _____ shall be paid at closing by _____.

☐ g. **FHA / VA / FMHA.** If this contract provides for FHA, VA, or FMHA financing, the SELLER agrees to pay any loan costs which the FHA / VA / FMHA will not permit the BUYER to pay.

☐ h. **FHA Certification.** The SELLER and BUYER each hereby certify, to the best of their knowledge, that the terms of this Contract of purchase are true and that any other agreement entered into by any of the parties to this transaction is attached to the sale agreement.

☐ i. **SELLER** agrees to pay additional BUYER'S loan closing costs, excluding prepaid items, not to exceed \$ _____.

☐ j. **Owner of Secondary Financing.** BUYER shall execute a note (the "Note") in the amount of \$ _____ secured by a _____ (1st, 2nd, etc.) Mortgage / Deed of Trust on the Property, including interest at the rate of ____% per annum, amortized over _____ years from the date of the Note or upon sale or transfer of the Property.

☐k. **Appraisal Requirements.** SELLER agrees to pay up to \$_____ for requirements of the FHA, VA, FMHA or other lender pursuant to Standard Terms, Paragraph C-3.

☐l. **Other** _____

5. **SALE OF BUYER'S PROPERTY.** (Complete if applicable). This Contract is conditioned upon the sale and closing of BUYER'S property located at _____ hours from notice by SELLER of another offer to remove this condition and deposit additional earnest money in the amount of \$_____ (two percent (2%) of Purchase Price of the Property if left blank).

6. **MECHANICAL INSPECTION.** BUYER may conduct an inspection of mechanical items and SELLER agrees to make or pay for repairs not exceeding \$_____ (\$0.00 if left blank) as provided in Standard Terms, Paragraph E.

7. **BUYER WARRANTY PLAN.** (Complete if applicable). ☐ Seller / ☐ Buyer agrees to purchase a Home Buyer's Warranty Plan from _____ at a cost not to exceed \$_____, to be paid at closing. The Buyer Warranty Plan is a limited service contract covering repair or replacement of the working components of the dwelling on the Property, subject to a per-claim deductible of \$_____, for a one-year term from the Closing Date.

8. **WOOD INFESTATION INSPECTION.** BUYER may conduct an inspection for the presence of wood destroying insects in the Property. SELLER agrees to treat, if needed, and in addition to treatment, make or pay for necessary repairs not exceeding \$_____ (\$0.00 if left blank) as provided in Standard Terms, Paragraph F.

9. **STRUCTURAL AND ENVIRONMENTAL INSPECTION.** BUYER may conduct an inspection(s) to determine the presence of structural defects or health or environmental hazards as provided in Standard Terms, Paragraph G.

10. **STATEMENT OF CONDITION.** This offer is subject to SELLER'S disclosure and BUYER'S acknowledgment of any current or past uncorrected defects or problems in connection with, or significant repairs to the Property as provided in Standard Terms, Paragraph H and as indicated below by SELLER (check one):

☐a. Completed disclosure form to be returned to BUYER for approval OR

☐b. SELLER makes the following disclosures. (ATTACH ADDITIONAL SHEETS IF NECESSARY). _____

_____.

BUYER HAS REVIEWED AND APPROVED THE DISCLOSURES MADE ABOVE OR IN ANY ATTACHMENT HERETO. SUBJECT TO BUYER'S RIGHT TO CONDUCT INSPECTIONS AS PROVIDED ELSEWHERE IN THIS CONTRACT (applies only if Paragraph 10-b is checked).

11. **EVIDENCE OF TITLE.** BUYER shall, at Buyer's expense obtain evidence of title in accordance with Standard Terms, Paragraph I.

☐ Owner's Policy to include Mechanic's Lien Coverage (check if applicable).

12. **ADDITIONAL TERMS AND CONDITIONS:**

_____.

THIS FORM IS INTENDED FOR USE ONLY IN SIMPLE RESIDENTIAL REAL ESTATE TRANSACTIONS. IF YOU DO NOT UNDERSTAND THE TERMS, CONSULT AN ATTORNEY BEFORE SIGNING. WHEN SIGNED BY ALL PARTIES THIS IS A LEGALLY BINDING CONTRACT.

THE UNDERSIGNED ACKNOWLEDGE AND AGREE THAT THE FOREGOING STANDARD TERMS ARE AN INTEGRAL PART OF THIS RESIDENTIAL REAL ESTATE CONTRACT.

SELLER

BUYER

SELLER

BUYER

Date: _____, 20____

Date: _____, 20____

* Seller's Social Security / Tax I.D. Number will be required by Closing Agent to report gross proceeds of transaction pursuant to IRS Regulations.

STANDARD TERMS

A. **PARTIES.** This is a contract between BUYER and SELLER. If two or more persons consent, be either BUYER or SELLER, the words "BUYER" or "SELLER" shall be construed to read "BUYERS" or "SELLERS" whenever the sense of this Contract requires.

B. **EARNEST MONEY AND OTHER FUNDS AND DOCUMENTS DEPOSITED.** Upon acceptance of this Contract, BUYER agrees to deposit the Earnest Money in an insured escrow account maintained by the Escrow Agent unless otherwise agreed to in this Contract. BUYER and SELLER agree that the Escrow Agent may retain any interest earned on escrowed funds as consideration for maintaining the account. If this Contract is canceled pursuant to its terms or if the Earnest Money is to be forfeited or refunded, the parties agree that the amount to be distributed shall first be reduced by any unpaid charges for credit reports, appraisals, surveys, termite, mechanical, other inspections, and title investigation fees, if any, incurred by Lender or Escrow Agent on behalf of the party receiving the funds.

In the absence of written escrow instructions, and notwithstanding any other terms of this Contract providing for forfeiture or refund of the Earnest Money, BUYER and SELLER agree that the Escrow Agent shall not distribute the Earnest Money or other escrowed funds or documents, once deposited, without the written consent of all parties to this Contract. A party's approving signature on a closing statement prepared by the Closing Agent or Escrow Agent shall constitute one example of such consent.

If a dispute arises over disposition of funds or documents deposited with the Escrow Agent that results in litigation, SELLER and BUYER agree that any attorney's fees, court costs and other legal expenses incurred by the Escrow Agent in connection with such dispute shall be reimbursed from the Earnest Money or other funds deposited with the Escrow Agent.

C. FINANCING PROVISIONS.

1. **Loan Application and Costs.** BUYER agrees to complete any Loan Application required by lender as provided in Paragraph 4, to promptly provide lender with all information requested, and to pay all fees required for Loan Application and processing. BUYER agrees to pay all costs necessary to obtain the Loan, including but not limited to, credit report, appraisal, survey, closing fees, origination fees, participation fees, commitment fees, warehousing fees, funding fees, loan discount fees, loan transfer fees, tax service fees, mortgage insurance premiums, mortgagee's title insurance, flood insurance, if required and prepaid items including hazard insurance policy effective date of closing, unless otherwise agreed to in this Contract. BUYER may elect to finance all or a portion of the Loan closing costs if allowed or required by lender and in such event, those costs shall be added to the principal amount of the Loan resulting in higher monthly payments. SELLER understands and agrees that BUYER'S financing of closing costs may increase the amount of the loan discount or mortgage insurance which SELLER has agreed to pay, if any.

2. **Mortgage Loan Financing Condition.** This Contract is conditioned on BUYER obtaining a commitment for the Loan, assumption approval or Call Clause Waiver by the Closing Date or within the time provided in Paragraph 4, whichever is earlier. BUYER shall furnish SELLER proof, in a form reasonably satisfactory to SELLER, of Loan commitment, assumption or waiver approval or denial within this time period. If BUYER fails to provide proof, SELLER may cancel this Contract and BUYER'S Earnest Money shall be refunded. A loan commitment which is conditioned on sale of BUYER'S house will not satisfy this condition without SELLER'S written approval. BUYER may satisfy this loan condition by obtaining a commitment for a loan on different terms than those described above, provided that the terms of the loan do not result in additional cost to SELLER.

D. **SALE OF BUYER'S PROPERTY.** SELLER'S Property shall remain on the market for sale. If SELLER receives another acceptable bona fide offer before the sale and closing of BUYER'S Property, BUYER shall have the amount of time provided in Paragraph 5 of this Contract after notice from SELLER in which to remove both the condition for the sale of BUYER'S Property described in this paragraph and Paragraph 5, and all financing conditions of this Contract. BUYER agrees that, at the time of removing these conditions, BUYER will deposit with the Escrow Agent additional Earnest Money equal to the amount stated in Paragraph 5 of this Contract. If BUYER does not remove these conditions and deposit the additional Earnest Money within the time stated in Paragraph 5, this Contract shall be canceled and any Earnest Money shall be returned to BUYER.

E. **MECHANICAL INSPECTION.** SELLER agrees that all appliances, all plumbing systems including septic tank, if any, sewer and water lines, electrical system, heating system (including gas lines, if any), central air conditioning system, if any, and all other mechanical equipment sold with the Property, shall be in normal operating condition at the time of closing. SELLER agrees to give BUYER reasonable access to the Property to inspect mechanical equipment. BUYER agrees to pay for these inspection(s). BUYER agrees to deliver to SELLER or the Listing Agent, no later than the seventh (7th) day before the Closing Date, a written statement of all mechanical equipment that BUYER reasonably deems not to be in normal operating condition. SELLER agrees to make or pay for repairs of mechanical equipment, that a competent professional would reasonably determine to be necessary to put such equipment in normal operating condition in an amount not exceeding the amount stated in Paragraph 6 of this Contract. SELLER agrees that all such repairs shall be made in a workmanlike manner with good quality materials. If the cost of repairs exceeds the amount specified in Paragraph 6, SELLER, BUYER or both may pay any portion of the excess amount. If SELLER and BUYER cannot agree upon payment of the excess amount or disposition of the repairs, this Contract shall be canceled. If SELLER or the Listing Agent does not receive a written statement from BUYER as provided in this paragraph, or if SELLER completes repairs as agreed in this paragraph, the parties agree that SELLER'S repair obligations under this paragraph will be satisfied. SELLER agrees to give BUYER reasonable access to the Property before the Closing Date so that BUYER or BUYER'S representatives may, at BUYER'S expense, re-inspect mechanical equipment or inspect any repairs made pursuant to this paragraph.

F. **WOOD INFESTATION INSPECTION.** BUYER may, at BUYER'S expense, arrange for an inspection by a reputable licensed pest control firm to determine the presence of termite or other wood destroying insect infestation in the accessible areas of the Property. If such inspection is required by BUYER'S lender, BUYER agrees to arrange for the inspection. If the written inspection report reveals evidence of infestation, SELLER agrees to pay to have the property treated for control of the infestation and to provide BUYER with a certificate evidencing treatment by a reputable, licensed pest control firm, of SELLER'S choice, which certificate BUYER agrees to accept. If treatment is required, BUYER may request the use of a particular chemical application and BUYER agrees to pay any additional costs of that application. If there is evidence of damage to the Property as a result of infestation, SELLER agrees to make or pay for repairs in an amount not exceeding the amount stated in Paragraph 8 of this Contract. Any repairs shall be made in a workmanlike manner with good quality materials. If the cost of repairs exceeds the amount specified in Paragraph 8, BUYER may cancel this Contract. The parties agree that the inspection, treatment and repairs, if necessary, shall be completed no earlier than thirty (30) days before the Closing Date. SELLER agrees that BUYER or BUYER'S representative may inspect any repairs before the Closing Date.

G. **STRUCTURAL AND ENVIRONMENTAL INSPECTIONS.** BUYER may at BUYER'S expense, arrange for inspections of all structural and environmental aspects of the Property by a qualified professional(s) to determine the existence of any defects or environmental hazards. The inspections may cover without limitation: foundation(s); slabs; roof(s); chimney(s); siding; windows; doors; ceilings; floors; exteriors; interior and retaining walls; fences; decks; sidewalks; driveways; and all of the other structural aspects of the Property; and radon gas; asbestos; ureaformaldehyde foam insulation; and any other health environmental hazards. SELLER agrees to give BUYER or BUYER'S representative reasonable access to the Property to make the inspection(s). If, within the time provided in Paragraph 9 of this Contract, SELLER or the Listing Agent receives a written notice from BUYER that describes unacceptable structural defects or health or environmental hazards revealed by the inspection(s), and supported by the written opinion(s) of the qualified professional(s) who inspected the Property, this Contract shall be canceled, and the Earnest Money shall be returned to the BUYER. If SELLER or the Listing Agent does not receive written notice from the BUYER prior to the end of the stated period that the inspections were unacceptable, then the condition contained in this paragraph shall be waived.

H. **STATEMENT OF CONDITION.** SELLER AND BUYER UNDERSTAND THAT THE LAW MAY REQUIRE SELLER TO DISCLOSE ANY KNOWN MATERIAL DEFECTS IN THE PROPERTY TO A PROSPECTIVE PURCHASER. THIS CONTRACT IS CONDITIONED UPON BUYER'S REVIEW AND APPROVAL OF ANY DISCLOSURES MADE BY SELLER PURSUANT TO THIS PARAGRAPH. BUYER ACKNOWLEDGES THAT NEITHER SELLER, NOR ANY PERSONS ACTING ON BEHALF OF SELLER, HAVE MADE ANY REPRESENTATIONS NOT SPECIFICALLY SET FORTH IN THIS CONTRACT. SELLER ACKNOWLEDGES A CONTINUING OBLIGATION TO UPDATE THESE DISCLOSURES THROUGH CLOSING.

a. If Paragraph 10(a) is checked, SELLER shall complete a separate disclosure form and return to BUYER for approval.

b. If Paragraph 10(b) is checked, SELLER makes the following representations: Except as disclosed in Paragraph 10(b), or in any attachment to this

Contract, SELLER has no knowledge of: (a) the existence of problems in connection with or attempts to remove or otherwise deal with radon gas, ureaformaldehyde foam insulation, asbestos or any other potential health or environmental hazards in or affecting the Property; (b) any present or past uncorrected defects or problems in connection with, or significant repairs to: (i) the plumbing, electrical, ventilating, heating, sewer or septic, central or window air conditioning systems, equipment or units, if installed, or the other mechanical systems and equipment of the Property; (ii) the appliances sold as part of the Property; (iii) any foundation, slab, roof, fireplace, chimney, siding, windows, doors, ceilings, floors, exterior, interior and retaining walls, fences, decks, sidewalks or other structural components of the Property; (iv) insulation in the Property; (v) water leaking, drainage or flooding in or affecting the Property; (vi) termite or other wood destroying insects; or (vii) zoning, boundaries, encroachments or other similar matters that might be disclosed by a survey; (c) unrecorded assessments, code, ordinance or restriction violations or threatened or existing litigation affecting the Property or its use; or (d) any other material defects in, or problems in connection with, the Property which BUYER might reasonably consider in making the decision to buy the Property. Descriptions of repairs or inspections should include the date, nature and extent of repair, name(s) of person(s) performing the work, terms of any guarantee and any written documentation received.

I. **EVIDENCE OF TITLE.** Within twenty (20) days after the Effective Date, or ten (10) days prior to the Closing Date, whichever is earlier, BUYER agrees to obtain a title insurance commitment from a company authorized to insure titles in the state where the Property is located. Unless there is a defect in title to the Property that is not corrected prior to the Closing Date, BUYER may not object to untimely delivery of the title commitment. The title commitment shall commit to insure a marketable fee simple title in the BUYER upon the recording of the deed or other documents of conveyance. However, title to the Property shall be subject to the conditions in this Contract and to customary covenants, declarations, restrictions, zoning laws, easements, party wall agreements, special assessments, and community contracts of record as of the effective date of the title commitment. ("Permitted Exceptions").

BUYER shall have ten (10) days after receipt of the title commitment to notify SELLER in writing of any valid objections to title to the Property. SELLER shall then make a good faith effort to rectify any objections. If any valid title objections cannot be rectified by SELLER before the Closing Date and BUYER does not elect to waive the objections or extend the Closing Date, a reasonable time, not to exceed sixty (60) days, this Contract shall be canceled and the Earnest Money shall be returned to BUYER.

Mechanic's Lien Coverage. If the applicable box in Paragraph 11 is checked, the policy shall also insure BUYER, as of the date of recording of the deed or other document of conveyance, against any lien, or right to a lien, for services, labor or material imposed by law and not shown by the public records. SELLER agrees to execute all affidavits and indemnities required by the title company for issuance of this coverage.

J. **SURVEY.** BUYER may, at BUYER'S expense, obtain a survey of the Property before the Closing Date to assure that there are no defects, encroachments, overlaps, boundary line or acreage disputes or any other matters that would be disclosed by a survey. The parties agree that the results of the survey may be the basis for a timely objection to title to the Property. A mortgage inspection report, loan survey or a boundary survey may or may not be a complete survey.

K. **DELIVERY OF DEED; PAYMENT; DISBURSEMENT OF PROCEEDS.** On or before the Closing Date, SELLER agrees to properly execute and deliver to the Closing Agent a general Warranty Deed and all other documents and funds reasonably necessary to complete the closing. The Warranty Deed shall convey to BUYER marketable fee simple title to the Property, free and clear of all liens and encumbrances, except as provided in this Contract. On or before the Closing Date, SELLER and BUYER each agree to deliver to the Closing Agent a cashier's check or certified funds sufficient to satisfy their respective obligations under this Contract. SELLER understands that, unless otherwise agreed, disbursement of proceeds will not be made until after the warranty deed or the instrument of conveyance and, if applicable, the Mortgage/Deed of Trust have been recorded.

L. **PRORATIONS.** The parties agree all of the following that become due and accrue during the calendar year in which SELLER'S Warranty Deed is delivered shall be prorated between the parties as of the Closing Date, and thereafter, all of the following shall be assumed and paid by BUYER: interest on existing loans to be assumed by BUYER; all general state, county, school and municipal real estate taxes; Home Association dues and fees; rental from the Property; insurance, if assumed by BUYER; maintenance fees; and any other contractual obligations of SELLER to be assumed by BUYER. However, if the Property is located in Missouri, any special assessments that are a lien on the Property and that can be paid at the time of closing shall be paid by SELLER.

If the amount of any item to be prorated for the current year cannot be ascertained from the public records, the amount of the item for the preceding year will be used as the current year's amount. However, if the preceding year's taxes were based on a lesser improved property, taxes will be computed based on the preceding year's mill levy at current assessed value, if ascertainable.

The parties agree that if the Property has been reappraised or reclassified within the preceding year and the actual taxes based on the new value are not available, they will agree to a reasonable estimation of the current year's taxes based on the information available on the Closing Date and prorate on that basis.

M. **UTILITIES, MAINTENANCE AND CASUALTY LOSS.** SELLER agrees to leave all utilities on until date of possession unless otherwise specifically agreed. SELLER agrees to do ordinary and necessary maintenance, upkeep and repair to the Property and to keep the improvements on the Property fully insured until delivery of SELLER'S deed to BUYER. If before delivery of the deed to BUYER, improvements on the Property are damaged or destroyed by fire or other causes, including those that could be covered by what is known as fire and extended coverage insurance, the parties agree that the risk of that damage or destruction shall be borne as follows: if the damage is minor, SELLER may repair or replace the Property if the work can be completed before the Closing Date; if SELLER elects not to repair or replace the Property, or if the damage is substantial, BUYER may enforce or cancel this Contract by written notice to SELLER within ten (10) days after receiving notice of the damage or destruction of the Property. If BUYER elects to enforce this Contract, the Purchase Price shall not be reduced and the Property shall be conveyed in its existing condition at the time, provided SELLER shall credit BUYER the insurance deductible and assign SELLER'S fire and extended coverage insurance proceeds to BUYER at closing. If BUYER elects to cancel this Contract, any Earnest Money shall be returned to the BUYER.

N. **DEFAULT AND REMEDIES.** SELLER or BUYER shall be in default under this Contract if either fails to comply with any material covenant, agreement or obligation within the time limits required by this Contract. Following a default by either SELLER or BUYER under this Contract, the other party shall have the following remedies, subject to the terms of the paragraph of this Contract entitled Earnest Money and Other Funds and Documents Deposited.

a. If SELLER defaults, BUYER may (i) specifically enforce this Contract and recover damages suffered by BUYER as a result of the delay in the acquisition of the Property, or (ii) terminate this Contract by written notice to SELLER and, at BUYER'S option, pursue any remedy and damages available at law or in equity. If BUYER elects to terminate this Contract, the Earnest Money shall be returned to BUYER upon written demand.

b. If BUYER defaults, SELLER may (i) specifically enforce this Contract and recover any damages suffered by SELLER as a result of the delay in the sale of the Property or (ii) terminate this Contract by written notice to BUYER and, at SELLER'S option, either retain the Earnest Money as liquidated damages as SELLER'S sole remedy, (the parties recognizing that it would be extremely difficult to ascertain the extent of actual damages caused by BUYER'S breach and that the Earnest Money represents as fair an approximation of such actual damages as the parties can now determine), or pursue any other remedy and damages available at law or in equity.

O. **ENTIRE AGREEMENT AND MANNER OF MODIFICATION.** This Contract and all attachments hereto, constitute the complete agreement of the parties concerning the Property, supersedes all previous agreements, and may be modified only by a written agreement.

GOVERNMENT FINANCING ADDENDUM # _____

SELLER: _____

BUYER: _____

PROPERTY: _____

PLEASE PRINT

1. **TYPE OF LOAN:** This Contract is contingent upon BUYER obtaining an () FHA () DVA () _____ loan in the principal amount of \$ _____ plus financed mortgage insurance premiums or DVA funding fee, if any, according to the provisions described in this addendum. Said loan shall be secured by a mortgage/deed of trust or as otherwise required by lender.

2. **PAYMENT TERMS:** The principal balance will be amortized over _____ years bearing interest at an initial rate not to exceed _____% per annum and shall be repayable in monthly installments unless otherwise provided for herein.

3. **LOAN APPLICATION:** BUYER shall complete a written loan application and pay the required fees, (credit report, appraisal, etc.) within _____ calendar days (SEVEN DAYS IF LEFT BLANK) after the Effective Date of this Contract.

4. **LOAN APPROVAL:** In the event BUYER after good faith effort is unable to obtain a commitment for the mortgage loan described above within _____ days from the date of this Contract, the Earnest Money less unpaid charges incurred by Broker on BUYER'S behalf, shall be refunded to BUYER, subject however to the other provisions of this Contract relating to Earnest Money.

5. **LOAN COSTS:** BUYER agrees to pay all costs necessary to obtain the loan, unless otherwise agreed as follows: (APPLICABLE SECTIONS MUST BE CHECKED AND COMPLETED)

- () Origination Fee not to exceed _____% of the loan amount shall be paid by _____.
- () Discount Fee not to exceed _____% of the loan amount shall be paid by _____.
- () Mortgage Insurance Premiums (MIP) required by the lender shall be paid as follows: MIP not to exceed _____% of the loan () shall be paid at the time of closing by the _____ or () shall be financed as a part of the loan. In addition to the initial MIP, BUYER agrees to pay monthly MIP, if any required by lender.
- () OTHER SELLER PAID COSTS: In addition to costs specified above, SELLER agrees to pay BUYER's other allowable closing costs and/or prepaid expenses not to exceed \$ _____. (ZERO IF LEFT BLANK)

6. FHA LOAN PROVISIONS:

- () An Up-Front Mortgage Insurance Premium (UFMIP) not to exceed _____% of the loan amount shall be financed as a part of the loan unless otherwise provided for herein. In addition to the UFMIP, BUYER agrees to pay a Monthly Mortgage Insurance Premium equal to _____% of the loan prior to the addition of the UFMIP.
- () SELLER shall, in addition to any other sums provided for herein, pay all costs associated with obtaining the BUYER's loan which the FHA will not permit the BUYER to pay provided said costs do not exceed \$ _____. (AMOUNT MUST BE ENTERED)

FHA: It is expressly agreed that notwithstanding any other provisions of this Contract, the purchaser (BUYER) shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the Property of not less than the purchase price stated in this Contract. The purchaser shall have the privilege and option of proceeding with consummation of the Contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the Property are acceptable.

7. DVA LOAN PROVISIONS:

- () A Funding Fee equal to _____% of the loan amount shall be () financed as a part of the BUYER's loan or () paid at the time of closing by the _____.
- () SELLER shall, in addition to any other sums provided for herein, pay all costs associated with obtaining the BUYER's loan which the DVA will not permit the BUYER to pay, (including pest inspections) provided, said costs do not exceed \$ _____. (AMOUNT MUST BE ENTERED)

VA: It is expressly agreed that, notwithstanding any other provisions of this Contract, the purchaser (BUYER) shall not incur any penalty by forfeiture of earnest money or otherwise, or be obligated to complete the purchase of the Property described herein, if the Contract purchase price exceeds the reasonable value of the Property established by the Department of Veterans Affairs (DVA). The purchaser shall, however, have the option of proceeding with consummation of this Contract without regard to the amounts of reasonable value established by the Department of Veterans Affairs.

8. **APPRAISAL REQUIREMENTS:** In addition to any sums to be paid by SELLER pursuant to this Contract, SELLER agrees to pay an amount not to exceed \$ _____ (ZERO IF LEFT BLANK) for requirements of the lender necessitated by the appraisal.

9. **ADDITIONAL TERMS AND CONDITIONS:** _____

If property was built prior to 1978, BUYER acknowledges receiving, reading and signing the U.S. Department of Housing & Urban Development's notice regarding lead-based paint.

CAREFULLY READ THE TERMS HEREOF BEFORE SIGNING. WHEN SIGNED BY ALL PARTIES, THIS FINANCING ADDENDUM BECOMES PART OF A LEGALLY BINDING CONTRACT. IF NOT UNDERSTOOD, CONSULT AN ATTORNEY BEFORE SIGNING.

SELLER _____ DATE _____

BUYER _____ DATE _____

SELLER _____ DATE _____

BUYER _____ DATE _____

LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT

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 (initial)

____ (a) PRESENCE OF LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS (check one below).

☐ **Known lead-based paint and/or lead-based paint hazards are present in the housing.**

Explain: _____

☐ **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 one below).

☐ **Seller has provided the buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing** (list documents below).

☐ **Seller has no records or reports pertaining to lead-based paint and/or lead-based paint hazards in the housing.**

BUYER'S ACKNOWLEDGMENT (initial)

____ (c) BUYER HAS RECEIVED COPIES OF ALL INFORMATION LISTED ABOVE.

____ (d) BUYER HAS RECEIVED THE PAMPHLET ***"Protect Your Family From Lead In Your Home"***.

____ (e) BUYER HAS (check one below):

☐ **Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint and/or lead-based paint hazards; or**

☐ **Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.**

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.

SELLER _____ Date _____

BUYER _____ Date _____

SELLER _____ Date _____

BUYER _____ Date _____

**SELLER'S DISCLOSURE AND
CONDITION OF PROPERTY ADDENDUM
(Residential)**

SELLER: _____

PROPERTY: _____

1. NOTICE TO SELLER.

Be as complete and accurate as possible when answering the questions in this disclosure. Attach additional sheets if space is insufficient for all applicable comments. SELLER understands that the law requires disclosure of any material defects, known to SELLER, in the Property to prospective Buyer(s) and that failure to do so may result in civil liability for damages. Non-occupant SELLERS are not relieved of this obligation. This disclosure statement is designed to assist SELLER in making these disclosures. Licensee(s), prospective buyers and buyers will rely on this information.

2. NOTICE TO BUYER.

This is a disclosure of SELLER'S knowledge of the Property as of the date signed by SELLER and is not a substitute for any inspections or warranties that BUYER may wish to obtain. It is not a warranty of any kind by SELLER or a warranty or representation by the Broker(s) or their licensees.

3. OCCUPANCY.

Approximate age of Property? _____ How long have you owned? _____
Does SELLER currently occupy the Property? Yes ☐ No ☐
If "No", how long has it been since SELLER occupied the Property? _____ years/months

4. LAND (SOILS, DRAINAGE AND BOUNDARIES). (IF RURAL OR VACANT LAND, ATTACH SELLER'S LAND DISCLOSURE ALSO.) ARE YOU AWARE OF:

- a. Any fill or expansive soil on the Property? Yes ☐ No ☐
- b. Any sliding, settling, earth movement, upheaval or earth stability problems on the Property? Yes ☐ No ☐
- c. The Property or any portion thereof being located in a flood zone, wetlands area or **proposed** to be located in such as designated by FEMA which requires flood insurance? Yes ☐ No ☐
- d. Any drainage or flood problems on the Property or adjacent properties? Yes ☐ No ☐
- e. Any flood insurance premiums that you pay? Yes ☐ No ☐
- f. Any need for flood insurance on the Property? Yes ☐ No ☐
- g. Any boundaries of the Property being marked in any way? Yes ☐ No ☐
- h. The Property having had a stake survey? Yes ☐ No ☐
- i. Any encroachments, boundary line disputes, or non-utility easements affecting the Property? Yes ☐ No ☐
- j. Any fencing on the Property? Yes ☐ No ☐
If "Yes", does fencing belong to the Property? N/A ☐ Yes ☐ No ☐
- k. Any diseased, dead, or damaged trees or shrubs on the Property? Yes ☐ No ☐
- l. Any gas/oil wells, lines or storage facilities on Property or adjacent property? Yes ☐ No ☐
- m. Any oil/gas leases, mineral, or water rights tied to the Property? Yes ☐ No ☐

If any of the answers in this section are "Yes", explain in detail or attach all warranty information and other documentation: _____

<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; align-items: center; justify-content: center;">SELLER</div>	Initials		Initials	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; align-items: center; justify-content: center;">BUYER</div>
SELLER				BUYER

46 **5. ROOF.**

- 47 a. Approximate Age: _____ years ☐ Unknown Type: _____
- 48 b. Have there been any problems with the roof, flashing or rain gutters? Yes ☐ No ☐
- 49 If "Yes", what was the date of the occurrence? _____
- 50 c. Have there been any repairs to the roof, flashing or rain gutters? Yes ☐ No ☐
- 51 Date of and company performing such repairs _____ / _____
- 52 d. Has there been any roof replacement? Yes ☐ No ☐
- 53 If "Yes", was it: ☐ Complete or ☐ Partial
- 54 e. What is the number of layers currently in place? _____ layers or ☐ Unknown.
- 55

56 **If any of the answers in this section are "Yes", explain in detail or attach all warranty information and**

57 **other documentation:** _____

58 _____

59 _____

60

61 **6. INFESTATION. ARE YOU AWARE OF:**

- 62 a. Any termites, wood destroying insects, or **other** pests on the Property? Yes ☐ No ☐
- 63 b. Any damage to the Property by termites, wood destroying insects or **other**
- 64 pests? Yes ☐ No ☐
- 65 c. Any termite, wood destroying insects or **other** pest control treatments on the
- 66 Property in the last five (5) years? Yes ☐ No ☐
- 67 If "Yes", list company, **when and where** treated _____
- 68 d. Any current warranty, bait stations or other treatment coverage by a licensed
- 69 pest control company on the Property? Yes ☐ No ☐
- 70 If "Yes", the annual cost of service renewal is \$ _____ and the time
- 71 remaining on the service contract is _____.
- 72 **(Check one)** ☐ The treatment system stays with the Property or ☐ the treatment system is
- 73 subject to removal by the treatment company if annual service fee is not paid.
- 74

75 **If any of the answers in this section are "Yes", explain in detail or attach all warranty information and**

76 **other documentation:** _____

77 _____

78 _____

79

80 **7. STRUCTURAL, BASEMENT/CRAWL SPACE, FIREPLACE AND EXTERIOR ITEMS.**

81 **ARE YOU AWARE OF:**

- 82 a. Any movement, shifting, deterioration, or other problems with walls, foundations,
- 83 crawl space or slab? Yes ☐ No ☐
- 84 b. Any cracks or flaws in the walls, ceilings, foundations, concrete slab,
- 85 crawl space, basement floor or garage? Yes ☐ No ☐
- 86 c. Any corrective action taken including, but not limited to piercing or bracing? Yes ☐ No ☐
- 87 d. Any water leakage or dampness in the house, crawl space or basement? Yes ☐ No ☐
- 88 e. Any dry rot, wood rot or similar conditions on the wood of the Property? Yes ☐ No ☐
- 89 f. Any problems with driveways, patios, decks, fences or retaining walls on the Property? Yes ☐ No ☐
- 90 g. Any problems with fireplace including, but not limited to firebox, chimney,
- 91 chimney cap and/or gas line? Yes ☐ No ☐
- 92 Date of any repairs, inspection(s) or cleaning? _____
- 93 Date of last use? _____
- 94 h. Does the Property have a sump pump? Yes ☐ No ☐
- 95 If "Yes", location: _____
- 96 i. Any repairs or other attempts to control the cause or effect of any problem described above? .. Yes ☐ No ☐

97 **If any of the answers in this section are "Yes", explain in detail or attach all warranty information and**

98 **other documentation:** _____

99 _____

100 _____

SELLER | SELLER Initials

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101 **8. ADDITIONS AND/OR REMODELING.**

- 102 a. Are you aware of any additions, structural changes, or other material alterations to
103 the Property? Yes ☐ No ☐
104 If "Yes", explain in detail: _____
105 _____
106 b. If "Yes", were all necessary permits and approvals obtained, and was all work in
107 compliance with building codes? N/A ☐ Yes ☐ No ☐
108 If "No", explain in detail: _____
109 _____
110 _____

111 **9. PLUMBING RELATED ITEMS.**

- 112 a. What is the drinking water source? ☐ Public ☐ Private ☐ Well ☐ Cistern
113 If well water, state type _____ depth _____
114 diameter _____ age _____
115 b. If the drinking water source is a well, when was the water last checked for
116 safety and what was the result of the test? _____
117 c. Is there a water softener on the Property? Yes ☐ No ☐
118 If "Yes", is it: ☐ Leased ☐ Owned?
119 d. Is there a water purifier system? Yes ☐ No ☐
120 If "Yes", is it: ☐ Leased ☐ Owned?
121 e. What type of sewage system serves the Property? ☐ Public Sewer ☐ Private Sewer
122 ☐ Septic System ☐ Cesspool ☐ Lagoon ☐ Other _____
123 f. The location of the sewer line clean out trap is: _____
124 g. Is there a sewage pump on the septic system? N/A ☐ Yes ☐ No ☐
125 h. Is there a grinder pump system? Yes ☐ No ☐
126 i. If there is a privately owned system, when was the septic tank, cesspool, or sewage
127 system last serviced? _____ By whom? _____
128 j. Is there a sprinkler system? Yes ☐ No ☐
129 Does sprinkler system cover full yard and landscaped areas? N/A ☐ Yes ☐ No ☐
130 If "No", explain in detail: _____
131 k. Are you aware of any leaks, backups, or other problems relating to any of the,
132 plumbing, water, and sewage related systems? Yes ☐ No ☐
133 l. Type of plumbing material currently used in the Property:
134 ☐ Copper ☐ Galvanized ☐ Other _____
135 The location of the main water shut-off is: _____
136 m. Is there a back flow prevention device on the lawn sprinkling system,
137 sewer or pool? N/A ☐ Yes ☐ No ☐
138 _____

139 If your answer to (k) in this section is "Yes", explain in detail or attach available
140 documentation: _____
141 _____
142 _____

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143 **10. HEATING AND AIR CONDITIONING.**

144 a. Does the Property have air conditioning? Yes ☐ No ☐

145 ☐ Central Electric ☐ Central Gas ☐ Heat Pump ☐ Window Unit(s)

146 Unit Age of Unit Leased Owned Location Last Date Serviced/By Whom?

147 1. _____

148 2. _____

149 b. Does the Property have heating systems? Yes ☐ No ☐

150 ☐ Electric ☐ Fuel Oil ☐ Natural Gas ☐ Heat Pump ☐ Propane

151 ☐ Fuel Tank ☐ Other _____

152 Unit Age of Unit Leased Owned Location Last Date Serviced/By Whom?

153 1. _____

154 2. _____

155 c. Are there rooms without heat or air conditioning? Yes ☐ No ☐

156 _____

157 If "Yes", which room(s)? _____

158 d. Does the Property have a water heater? Yes ☐ No ☐

159 ☐ Electric ☐ Gas ☐ Solar ☐ Tankless

160 Unit Age of Unit Leased Owned Location Capacity Last Date Serviced/By Whom?

161 1. _____

162 2. _____

163 e. Are you aware of any problems regarding these items? Yes ☐ No ☐

164 If "Yes", explain in detail: _____

165 _____

166 _____

168 **11. ELECTRICAL SYSTEM.**

169 a. Type of material used: ☐ Copper ☐ Aluminum ☐ Unknown

170 b. Type of electrical panel(s): ☐ Breaker ☐ Fuse

171 Location of electrical panel(s): _____

172 Size of electrical panel (total amps), if known: _____

173 c. Are you aware of any problem with the electrical system? Yes ☐ No ☐

174 If "Yes", explain in detail: _____

175 _____

176 _____

177 _____

178 **12. HAZARDOUS CONDITIONS. ARE YOU AWARE OF:**

179 a. Any underground tanks on the Property? Yes ☐ No ☐

180 b. Any landfill on the Property? Yes ☐ No ☐

181 c. Any toxic substances on the Property, (e.g. tires, batteries, etc.)? Yes ☐ No ☐

182 d. Any testing for any of the above-listed items on the Property? Yes ☐ No ☐

183 e. Any professional testing/mitigation for radon on the Property? Yes ☐ No ☐

184 f. Any professional testing/mitigation for mold on the Property? Yes ☐ No ☐

185 g. Any other environmental issues? Yes ☐ No ☐

186 h. Any methamphetamine or controlled substances ever being

187 used or manufactured on the Property? Yes ☐ No ☐

188 (In Missouri, a separate disclosure is required if methamphetamine or

189 other controlled substances have been present on or in the Property.)

191 If any of the answers in this section are "Yes", explain in detail or attach test results and other

192 documentation: _____

193 _____

194 _____

195 _____

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13. NEIGHBORHOOD INFORMATION & HOMEOWNER'S ASSOCIATION. ARE YOU AWARE OF:

a. Any current/pending bonds, assessments, or special taxes that apply to Property? Yes ☐ No ☐

If "Yes", what is the amount? \$

b. Any condition or proposed change in your neighborhood or surrounding area or having received any notice of such? Yes ☐ No ☐

c. Any defect, damage, proposed change or problem with any common elements or common areas? Yes ☐ No ☐

d. Any condition or claim which may result in any change to assessments or fees? Yes ☐ No ☐

e. Any streets that are privately owned? Yes ☐ No ☐

f. The Property being in a historic, conservation or special review district that requires any alterations or improvements to the Property be approved by a board or commission? Yes ☐ No ☐

g. The Property being subject to tax abatement? Yes ☐ No ☐

h. The Property being subject to a right of first refusal? Yes ☐ No ☐

If "Yes", number of days required for notice:

i. The Property being subject to covenants, conditions, and restrictions of a Homeowner's Association or subdivision restrictions? Yes ☐ No ☐

j. Any violations of such covenants and restrictions?N/A ☐ Yes ☐ No ☐

k. The Homeowner's Association imposing its own transfer fee and/or initiation fee when the Property is sold?N/A ☐ Yes ☐ No ☐

If "Yes", what is the amount? \$

Homeowner's Association dues are paid in full until in the amount of \$

payable ☐yearly ☐semi-annually ☐monthly ☐quarterly, sent toand such includes:.....

Homeowner's Association/Management Company contact name, phone number, website, or email address:.....

.....

.....

If any of the answers in this section are "Yes" (except h and k), explain in detail or attach other documentation:

.....

.....

14. PREVIOUS INSPECTION REPORTS.

Has Property been inspected in the last twelve (12) months? Yes ☐ No ☐

If "Yes", a copy of inspection report(s) are available upon request.

15. OTHER MATTERS. ARE YOU AWARE OF:

a. Any of the following?

☐Party walls ☐Common areas ☐Easement Driveways..... Yes ☐ No ☐

b. Any fire damage to the Property? Yes ☐ No ☐

c. Any liens, other than mortgage(s)/deeds of trust currently on the Property? Yes ☐ No ☐

d. Any violations of laws or regulations affecting the Property?..... Yes ☐ No ☐

e. Any other conditions that may materially affect the value or desirability of the Property? Yes ☐ No ☐

f. Any other condition, including but not limited to financial, that may prevent you from completing the sale of the Property? Yes ☐ No ☐

g. Any general stains or pet stains to the carpet, the flooring or sub-flooring? Yes ☐ No ☐

h. Missing keys for any exterior doors, including garage doors to the Property? Yes ☐ No ☐

List locks without keys

i. Any violations of zoning, setbacks or restrictions, or non-conforming uses? Yes ☐ No ☐

j. Any unrecorded interests affecting the Property? Yes ☐ No ☐

k. Anything that would interfere with giving clear title to the BUYER? Yes ☐ No ☐

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SELLER

SELLER

BUYER

BUYER

Seller's Disclosure and Condition of Property Addendum – Residential

- 251 l. Any existing or threatened legal action pertaining to the Property? Yes ☐ No ☐
252 m. Any litigation or settlement pertaining to the Property? Yes ☐ No ☐
253 n. Any added insulation since you have owned the Property? Yes ☐ No ☐
254 o. Having replaced any appliances that remain with the Property in the
255 past five (5) years? Yes ☐ No ☐
256 p. Any transferable warranties on the Property or any of it
257 components? Yes ☐ No ☐
258 q. Having made any insurance or other claims pertaining to the Property
259 in the past five (5) years? Yes ☐ No ☐
260 If "Yes", were repairs from claim(s) completed? N/A ☐ Yes ☐ No ☐
261 r. Any use of synthetic stucco on the Property? Yes ☐ No ☐
262

263 If any of the answers in this section are "Yes", explain in detail: _____
264 _____
265 _____
266

267 **16. UTILITIES.** Identify the name and phone number for utilities listed below.

268 Electric Company Name: _____ Phone # _____
269 Gas Company Name: _____ Phone # _____
270 Water Company Name: _____ Phone # _____
271

272 **17. FIXTURES, EQUIPMENT AND APPLIANCES (FILL IN ALL BLANKS).**

273 The Residential Real Estate Sale Contract, including this paragraph of the residential Seller's Disclosure and
274 Condition of Property Addendum ("Seller's Disclosure"), not the MLS, or other promotional material, provides for
275 what is included in the sale of the Property. Items listed in the "Additional Inclusions" or "Exclusions" in
276 Subparagraphs 1a and 1b of the Contract supersede the Seller's Disclosure and the pre-printed list in Paragraph 1
277 of the Contract. If there are no "Additional Inclusions" or "Exclusions" listed, the Seller's Disclosure and the pre-
278 printed list govern what is or is not included in this sale. If there are differences between the Seller's Disclosure and
279 the Paragraph 1 list, the Seller's Disclosure governs. Unless modified by the Seller's Disclosure and/or the
280 "Additional Inclusions" and/or the "Exclusions" in Paragraph 1a and/or 1b, all existing improvements on the Property
281 (if any) and appurtenances, fixtures and equipment (which seller agrees to own free and clear), whether buried,
282 nailed, bolted, screwed, glued or otherwise permanently attached to Property are expected to remain with Property,
283 including, but not limited to:

285 Bathroom mirrors	Lighting and light fixtures	Shelving, racks and towel bars
286 Fences	Mounted entertainment brackets	(if attached)
287 Fireplace grates, screens and/or	Other mirrors (if attached)	Storm windows, doors & screens
288 glass doors (if attached)	Plumbing equipment and fixtures	Window blinds, curtains, coverings
289 Floor coverings (if attached)		and mounting components

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<div>SELLER</div> <div>SELLER</div>	Initials	Initials	<div>BUYER</div> <div>BUYER</div>
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290 **Fill in all blanks using one of the abbreviations listed below.**

291 **“OS” = Operating and Staying with the Property (any item that is performing its intended function).**

292 **“EX” = Staying with the Property but Excluded from Mechanical Repairs; cannot be an Unacceptable Condition.**

293 **“NA” = Not applicable (any item not present).**

294 **“NS” = Not staying with the Property (item should be identified as “NS” below.)**

295
296
297
298 ☐ Air Conditioning Window Units, #

299 ☐ Air Conditioning Central System

300 ☐ Attic Fan

301 ☐ Ceiling Fan(s), #

302 ☐ Central Vac and Attachments

303 ☐ Doorbell

304 ☐ Electric Air Cleaner or Purifier

305 ☐ Exhaust Fan(s) – Baths

306 ☐ Fences – Invisible & Controls

307 ☐ Fireplace(s), #

308 ☐ Location #1 ☐ Location #2

309 ☐ Chimney ☐ Chimney

310 ☐ Gas Logs ☐ Gas Logs

311 ☐ Gas Starter ☐ Gas Starter

312 ☐ Heat Re-circulator ☐ Heat Re-circulator

313 ☐ Insert ☐ Insert

314 ☐ Wood Burning Stove ☐ Wood Burning Stove

315 ☐ Other ☐ Other

316 ☐ Fountain(s)

317 ☐ Furnace/Heat Pump/Other Htg System

318 ☐ Garage Door Keyless Entry

319 ☐ Garage Door Opener(s), #

320 ☐ Garage Door Transmitter(s), #

321 ☐ Gas Yard Light

322 ☐ Humidifier

323 ☐ Intercom

324 ☐ Jetted Tub

325 **KITCHEN APPLIANCES**

326 **Cooking Unit**

327 ☐ Cooktop ☐ Elec. ☐ Gas

328 ☐ Microwave Oven

329 ☐ Oven

330 ☐ Elec. ☐ Gas ☐ Convection

331 ☐ Stove/Range

332 ☐ Elec. ☐ Gas ☐ Convection

333 ☐ Dishwasher

334 ☐ Disposal

335 ☐ Freezer

336 ☐ Location

337 ☐ Ice maker

338 ☐ Refrigerator (#1)

339 ☐ Location

340 ☐ Refrigerator (#2)

341 ☐ Location

342 ☐ Trash Compactor

☐ Laundry - Washer

☐ Laundry - Dryer

☐ Elec. ☐ Gas

MOUNTED ENTERTAINMENT EQUIPMENT

☐ Item #1

☐ Location

☐ Item #2

☐ Location

☐ Item #3

☐ Location

☐ Item #4

☐ Location

☐ Outside Cooking Unit

☐ Propane Tank

☐ Owned ☐ Leased

☐ Security System

☐ Owned ☐ Leased

☐ Smoke/Fire Detector(s), #

☐ Spa/Hot Tub

☐ Spa/Sauna

☐ Spa Equipment

☐ Sprinkler System Auto Timer

☐ Sprinkler System Back Flow Valve

☐ Sprinkler System (Components & Controls)

☐ Statuary/Yard Art

☐ Sump Pump

☐ Swimming Pool

☐ Swimming Pool Heater

☐ Swimming Pool Equipment

☐ TV Antenna/Receiver/Satellite Dish

☐ Owned ☐ Leased

☐ Water Softener and/or Purifier

☐ Owned ☐ Leased

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

☐ Other

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SELLER | SELLER

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BUYER | BUYER

343 Disclose any material information and describe any significant repairs, improvements or alterations to the Property not
344 fully revealed above. If applicable, state who did the work. Attach to this disclosure any repair estimates, reports,
345 invoices, notices or other documents describing or referring to the matters revealed herein:
346 _____
347 _____
348 _____

350 The undersigned SELLER represents, to the best of their knowledge, the information set forth in the foregoing
351 Disclosure Statement is accurate and complete. SELLER does not intend this Disclosure Statement to be a warranty or
352 guarantee of any kind.

353 **SELLER will promptly notify, in writing, if any information in this disclosure changes prior to Closing,**
354 **(SELLER and BUYER initial and date any changes and/or attach a list of additional changes. If attached, #**
355 **of pages).**
356 _____

357
358
359 **CAREFULLY READ THE TERMS HEREOF BEFORE SIGNING. WHEN SIGNED BY ALL PARTIES, THIS**
360 **DOCUMENT BECOMES PART OF A LEGALLY BINDING CONTRACT.**
361 **IF NOT UNDERSTOOD, CONSULT AN ATTORNEY BEFORE SIGNING.**
362

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365
366
367 **SELLER** _____ **DATE** _____ **SELLER** _____ **DATE** _____

368
369 **BUYER ACKNOWLEDGEMENT AND AGREEMENT**
370

- 371 1. I understand and agree the information in this form is limited to information of which SELLER has actual knowledge
372 and SELLER need only make an honest effort at fully revealing the information requested.
373 2. This Property is being sold to me without warranties or guaranties of any kind by SELLER concerning the
374 condition or value of the Property.
375 3. I agree to verify any of the above information, and any other important information provided by SELLER
376 (including any information obtained through the Multiple Listing Service) by an independent investigation of my own.
377 I have been specifically advised to have Property examined by professional inspectors.
378 4. I acknowledge the SELLER is an expert at detecting or repairing physical defects in Property.
379 5. I specifically represent there are no important representations concerning the condition or value of Property made by
380 the SELLER on which I am relying except as may be fully set forth in writing and signed by them.
381

382
383
384
385 **BUYER** _____ **DATE** _____ **BUYER** _____ **DATE** _____



CALL BEFORE YOU WIRE FUNDS!

WHAT TO EXPECT WHEN YOU WIRE FUNDS.

1. To protect all parties, we will only provide wire instructions to the customer.
2. We will NOT send wire instructions without a request from the customer.
3. We will NOT change our wire instructions during a transaction.
4. The only way to obtain our wire instructions, or for us to accept a customer's wire instructions, is by using CertifID.

**NEVER WIRE FUNDS WITHOUT CALLING A KNOWN PHONE NUMBER FOR YOUR
ESCROW OFFICER TO CONFIRM THE WIRE INSTRUCTIONS. DO NOT USE EMAIL FOR
VERIFICATION.**

The undersigned hereby authorizes Continental Title Company (CTC) to communicate regarding my real estate transaction via electronic communication (cell phone, e-mail or text message). I understand that CTC will only communicate with me via the cell number and e-mail address(es) listed below.

I acknowledge receipt of this notice and the risks associated with the electronic transfer of funds. The undersigned further agree that if electronic transfer of funds is utilized, they hold CTC harmless from any and all claims arising out of the inaccurate transfer instructions, fraudulent taking of funds and/or any other damages or claims related to the conduct of third parties influencing the transfer instructions.

Buyer / Seller Signature

Buyer / Seller Signature

Printed Name

Printed Name

Email Address

Email Address

(____)_____

(____)_____

Cell Phone Number

Cell Phone Number

CTC File Number

Property Address