



# LORMET COMMUNITY FEDERAL CREDIT UNION

August 4, 2014

To Whom It May Concern:

Please be advised that Paul Dokovski currently has a balance of \$39,896.23 in his checking account. The stated balance is as of August 4, 2014.

If you have any questions, feel free to call me at (440) 960-6600.

Sincerely,

Stephen Procner  
Member Service Representative  
LorMet Community Federal Credit Union

**FIRSTMERIT**  
Bank

REMITTER

PAUL DUKOVSKI

2711 0001 6105726 15:51 25240 08/04/2014 05 030K

DATE

AUG 04, 2014

56-55  
412

PAY

FIVE HUNDRED DOLLARS AND 00/100

\$

\*\*\*500.00\*

TO THE ORDER OF

AMERICAN PATRIOT TITLE

CASHER'S CHECK

OFFICIAL BANK SIGNATURE



TWO SIGNATURES REQUIRED OVER \$10,000.00

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK.  
THE FRONT OF THIS DOCUMENT HAS MICRO-PRINT SIGNATURE LINES AND BORDER.  
ABSENCE OF THESE FEATURES WILL INDICATE A COPY.

25240 - 05

6517466

Sent  
8-6-14

Overnight  
Delivered  
to list agent

8-7-14

⑈ 6 5 1 7 4 6 6 ⑈ ⑆ 0 4 1 2 0 0 5 5 5 ⑆ ⑆ 5 3 1 9 0 0 3 9 7 4 ⑈

**Sales Contract**  
Property Disposition Program

U.S Department of Housing and Urban Development  
Office of Housing  
Federal Housing Commissioner

HUD Case No.  
**412-631406**

1. I (We), Paul Dokovski
- (Purchaser(s)) agree to purchase on the terms set forth herein, the following property, as more particularly described in the deed conveying the property to the Secretary of Housing and Urban Development:  
868 CLEVELAND AVE, AMHERST, OH 44001, LORAIN County  
(street number, street name, unit number, if applicable, city, county, State)
2. The Secretary of Housing and Urban Development (Seller) agrees to sell the property at the price and terms set forth herein, and to prepare a deed containing a covenant which warrants against the acts of the Seller and all claiming by, through or under him. Title will be taken in the following name(s) and style: Paul Dokovski
3. The agreed purchase price of the property is .....> 3. \$ 39,000.00  
Purchaser has paid \$ 500 as earnest money to be applied on the purchase price, and agrees to pay the balance of the purchase price, plus or minus prorations, at the time of closing, in cash to Seller. The earnest money deposit shall be held by American Patriot Title.
4.  Purchaser is applying for FHA insured financing [ 203(b),  203(b) repair escrow,  203(k)] with a cash down payment of \$ \_\_\_\_\_ due at closing and the balance secured by a mortgage in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months (does not include FHA Mortgage Insurance Premium, prepaid expenses or closing costs Seller has agreed to fund into mortgage.).  
 Said mortgage involves a repair escrow amounting to \$ \_\_\_\_\_  
 Purchaser is paying cash or applying for conventional or other financing not involving FHA.
5. Seller will pay reasonable and customary costs, but not more than actual costs, nor more than paid by a typical Seller in the area, of obtaining financing and/or closing (excluding broker's commission) in an amount not to exceed .....> 5. \$ 0.00
- 6a. Upon sales closing, Seller agrees to pay to the broker identified below a commission (including selling bonus, if offered by seller) of .....> 6a.\$ 1,170.00  
6b. If broker identified below is not the broad listing broker, broad listing broker will receive a commission of: .....> 6b.\$ 1,170.00
7. The net amount due Seller is (Purchase price [Item 3] less Items 5 and 6) .....> 7. \$ 36,660.00
8. Purchaser is:  owner-occupant (will occupy this property as primary residence)  investor  
 nonprofit organization  public housing agency  other government agency. Discount at closing: \_\_\_\_\_ %  
*Discount will be reduced by amounts, if any, listed on Line Items 5 and 6.*
9. Time is of the essence as to closing. The sale shall close not later than 30 days from Seller's acceptance of contract. Closing shall be held at the office of Seller's designated closing agent or American Patriot Title
10. If Seller does not accept this offer, Seller  may  may not hold such offer as a back-up to accepted offer.
11. Lead based paint addendum  is  is not attached; Other addendum  is  is not attached hereto and made part of this contract.
12. **Should Purchaser refuse or otherwise fail to perform in accordance with this contract, including the time limitation, Seller may, at Seller's sole option, retain all or a portion of the deposit as liquidated damages. The Seller reserves the right to apply the earnest money or any portion thereof, to any sums which may be owed by the Purchaser to the Seller for rent. Purchaser(s) Initials: \_\_\_\_\_ Seller's Initials: \_\_\_\_\_**
13. This contract is subject to the Conditions of Sale on the reverse hereof, which are incorporated herein and made part of this contract.

Purchaser(s): (type or print names & sign) <b>Paul Dokovski</b>		Purchaser(s) Address: <b>65 york imperial drive Amherst, OH 44001</b>	
Purchaser(s) Social Security Number (SSN) or Employer Identification Number (EIN) (include hyphens) Phone No: <b>297-82-5835 (440) 541-9900</b>		Date Purchaser(s) Signed Contract:	
Seller: Secretary of Housing and Urban Development By: (type name & title, & sign) X		Date Contract Accepted by HUD:	

**Certification of Broker:** The undersigned certifies that: (1) neither he/she nor anyone authorized to act for him/her has declined to sell the property described herein to or to make it available for inspection or consideration by a prospective purchaser because of his/her race, color, religion, sex, familial status, national origin, or disability; (2) he/she has both provided and explained to the purchaser the notice regarding use of Seller's closing agent; (3) he/she has explained fully to the purchaser the entire terms of the contract, including Condition B on the reverse hereof; and (4) he/she is in compliance with Seller's earnest money policy as set forth on HUD forms SAMS-1111, Payee Name and Address, and SAMS-1111-A, Selling Broker Certification, which he/she has executed and filed with Seller.

Broker's Business Name & Address; (for IRS reporting) (include Zip Code) <b>Realty Trust Services LLC Lorain ohio 44055</b>	Broker's EIN or SSN: (include hyphens) <b>302926181</b>	SAMS NAID: <b>RLTYTR5694</b>
Signature of Broker: X		Broker's Phone No:

Type or print the name and phone number of sales person: **David Stevoff (440) 324-5275 david@rtserve.com**

This section for HUD use only. Broker notified of: <input type="checkbox"/> Acceptance <input type="checkbox"/> Back-Up No. _____ <input type="checkbox"/> Rejection <input type="checkbox"/> Return Earnest Money Deposit	Authorizing Signature & Date: X
--	------------------------------------



405 Silverside Road  
Wilmington, DE 19809  
302-793-1023 \* Toll Free 866-971-2109  
Fax 302-746-3095

**Date:** August 8, 2014      **Year built:** 1862      **Finance type:** Cash  
**Case Number:** 412-631406  
**Property Address:** 868 Cleveland Ave, Amherst, OH 44001  
**Purchaser(s):** Paul Dokovski  
**Contract Expiration Date:** 9/8/2014  
**Selling Broker:** David Stevoff  
Realty Trust Services LLC  
**Telephone:** 4405224802  
**Email Address:** david@rtserve.com  
**Listing Broker:** Lorna Justice  
Cutler & Associates - Lorna Justice  
**Address:** 971 E Turkeyfoot Lake Road  
Canton, OH 44718  
**Telephone:** 3306067229  
**Fax:** 3306561091  
**Email Address:** CutlerREO@gmail.com

**Dear Selling Broker:**

The offer to purchase the subject property has been accepted and a copy of the executed Standard Retail Sales Contract (HUD-9548) and addenda is attached.

Settlement must take place by the contract expiration date above. If FHA financing is being used and the Lead Based Paint or Termite option below is checked, do not schedule closing until you have been notified. Otherwise, please take immediate action on behalf of your client to ensure that the expiration deadline is met. To schedule settlement, please contact Buyer's Selected Closing Agent at least 10 days prior to the desired closing date. **Please contact your HomeTelos Closing Specialist listed below for any questions.**

HomeTelos Closing Specialist:  
Jenni Velez  
(302) 746-3085  
JVelez@FirstPrestonHT.com

**\_ LEAD BASED PAINT** – The buyer has indicated that they are using FHA financing. This property **may not close** until LBP testing/stabilization (for 203B or 203b with repair escrow financing) or credit approval (for 203K financing) is finalized. Please do not schedule closing until you have been notified.

**\_ TERMITE** - HUD will order a termite inspection (and treatment as needed) for sales using FHA financing. Please do not schedule closing until you have been notified that the inspection/treatment has been completed.

**\_ FLOOD INSURANCE** - Property is located in a flood zone and requires proof of flood insurance if purchased with FHA financing.

*PLEASE REMIND YOUR CLIENT THAT HUD HOMES ARE SOLD 'AS IS, WHERE IS'.*

**NO REPAIRS CAN BE MADE PRIOR TO CLOSING. HUD WILL MAKE NO REPAIRS TO THE PROPERTY.**

**Home Inspection Requests:** The link for the home inspection request form is in your Offer Accepted email notification from HomeTracker. Please contact the designated FSM for additional information and/or instructions regarding the home inspection. **Closing Extension Requests:** The form can be found on our website [www.hometelos.com](http://www.hometelos.com). If an extension is needed, please download, complete and forward the form with the appropriate extension fees to HomeTelos at least 5 days prior to the expiration of the contract if a closing is not scheduled. **Transfer Taxes:** These are a buyer's expense and will not be paid by HUD. **Use & Occupancy Certificates:** The buyer's agent shall obtain the U & O; any/all associated cost must be paid by the buyer. HUD will not make repairs to the property or allow repairs prior to closing. **Dye Testing:** In Municipalities requiring dye testing, buyer is responsible for all cost associated with testing and remediation. HUD will not make repairs to the property or allow repairs prior to closing.

## Buyer Select Escrow/ Settlement Company Addendum

For properties identified for the "Buyer Select" closing agent program, the buyer will choose their own Escrow/Settlement Officer. HUD will pay the buyer's settlement fee to the extent that closing cost assistance was requested on Line 5 at time of bid submission and there are sufficient funds remaining to pay the fee. Please note Line 9 of the HUD-9548 Sales Contract must be filled in with the closing agent listed on this form.

For fastest processing, completed form should be submitted with original contract package upon bid acceptance. If form is submitted separately from the original contract package, please email to: [2Pcontracts@firstprestonht.com](mailto:2Pcontracts@firstprestonht.com)

I / We authorize HomeTelos to release a copy of the sales contract and addenda for the following property to the Escrow/Settlement Officer listed on this form.

FHA Case Number 412-631406

Property Address (include city, state, zip) 868 CLEVELAND AVE AMHERST, OH 44001

Purchaser(s) Paul Dokovski

Selling Agent David Stevoff Agent Phone (440) 324-5275

### Escrow/Settlement Officer Information

Company Name American Patriot Title

Mailing Address (include city, state, zip) 5329 N. Abbe Rd. #2 Elyria OH 44035

Escrow/Settlement Officer Daniel P. Birchard Phone 440-934-7008  
X201

Email Address dan@americanpatriottitle.com

Has this company ever closed a transaction on a HUD-owned property?  Yes /  No

If yes, please enter Buyer Select ID # AMERIC0053

If no, please attach copy of Escrow/Settlement Officer's state license and insurance.

Purchaser Signature Paul Dokovski Date 08/04/14  
Paul Dokovski

Purchaser Signature \_\_\_\_\_ Date \_\_\_\_\_

\*\*\*\*\*

This section for HomeTelos use only

HomeTelos Processed by: \_\_\_\_\_ Date: \_\_\_\_\_

Approved Denied

If approved, the Escrow/Settlement Officer has been assigned \_\_\_\_\_ Buyer Select ID#

**Sales Contract**

Property Disposition Program

Department of Housing and Urban Development  
Office of Housing  
Federal Housing Commissioner

HUD Case No.  
**412-631406**

1. I (We), Paul Dokovski

(Purchaser(s)) agree to purchase on the terms set forth herein, the following property, as more particularly described in the deed conveying the property to the Secretary of Housing and Urban Development:

868 CLEVELAND AVE, AMHERST, OH 44001, LORAIN County

(street number, street name, unit number, if applicable, city, county, State)

2. The Secretary of Housing and Urban Development (Seller) agrees to sell the property at the price and terms set forth herein, and to prepare a deed containing a covenant which warrants against the acts of the Seller and all claiming by, through or under him. Title will be taken in the following name(s) and style: Paul Dokovski

3. The agreed purchase price of the property is .....> 3. \$ 39,000.00

Purchaser has paid \$ 500 as earnest money to be applied on the purchase price, and agrees to pay the balance of the purchase price, plus or minus prorations, at the time of closing, in cash to Seller. The earnest money deposit shall be held by American Patriot Title

RECEIVED

AUG 07 2014

2P

4.  Purchaser is applying for FHA insured financing [  203(b),  203(b) repair escrow,  203(k) ] with a cash down payment of \$ \_\_\_\_\_ due at closing and the balance secured by a mortgage in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months (does not include FHA Mortgage Insurance Premium, prepaid expenses or closing costs Seller has agreed to fund into mortgage.).

Said mortgage involves a repair escrow amounting to \$ \_\_\_\_\_

Purchaser is paying cash or applying for conventional or other financing not involving FHA.

5. Seller will pay reasonable and customary costs, but not more than actual costs, nor more than paid by a typical Seller in the area, of obtaining financing and/or closing (excluding broker's commission) in an amount not to exceed ....> 5. \$ 0.00

6a. Upon sales closing, Seller agrees to pay to the broker identified below a commission (including selling bonus, if offered by seller) of .....> 6a. \$ 1,170.00

6b. If broker identified below is not the broad listing broker, broad listing broker will receive a commission of: .....> 6b. \$ 1,170.00

7. The net amount due Seller is (Purchase price [Item 3] less Items 5 and 6) .....> 7. \$ 36,660.00

8. Purchaser is:  owner-occupant (will occupy this property as primary residence)  investor  
 nonprofit organization  public housing agency  other government agency. Discount at closing: \_\_\_\_\_ %

Discount will be reduced by amounts, if any, listed on Line Items 5 and 6.

9. Time is of the essence as to closing. The sale shall close not later than 30 days from Seller's acceptance of contract. Closing shall be held at the office of Seller's designated closing agent or American Patriot Title

10. If Seller does not accept this offer, Seller  may  may not hold such offer as a back-up to accepted offer.

11. Lead based paint addendum  is  is not attached; Other addendum  is  is not attached hereto and made part of this contract.

12. Should Purchaser refuse or otherwise fail to perform in accordance with this contract, including the time limitation, Seller may, at Seller's sole option, retain all or a portion of the deposit as liquidated damages. The Seller reserves the right to apply the earnest money, or any portion thereof, to any sums which may be owed by the Purchaser to the Seller for rent. Purchaser(s) Initials: PD Seller's Initials: MB

13. This contract is subject to the Conditions of Sale on the reverse hereof, which are incorporated herein and made part of this contract.

**Certification of Purchaser:** The undersigned certifies that in affixing his/her/its signature to this contract he/she/it understands: (1) all the contents thereof (including the Conditions of Sale) and is in agreement therewith without protest; (2) he/she/it is responsible for satisfying itself as to the full condition of the property; and (3) that Seller will not perform repairs after acceptance of this contract.

Purchaser(s): (type or print names & sign)

Paul Dokovski

*Paul Dokovski*

Purchaser(s) Address:

65 york imperial drive  
Amherst, OH 44001

Purchaser(s) Social Security Number (SSN) or Employer Identification Number (EIN) (include hyphens) Phone No:

297-82-5835

(440) 541-9900

Date Purchaser(s) Signed Contract:

08/06/14

Seller: Secretary of Housing and Urban Development

By: (type name & title, & sign)

MARCIA BOSTICK, LP as Agent Manager

*Marcia Bostick*

MARCIA BOSTICK

Marketing Manager

Date Contract Accepted by HUD:

8/8/14

Contractor for C-OPC-23629 by:

**Certification of Broker:** The undersigned certifies that: (1) neither he/she nor anyone authorized to act for him/her has declined to sell the property described herein to or to make it available for inspection or consideration by a prospective purchaser because of his/her race, color, religion, sex, familial status, national origin, or disability; (2) he/she has both provided and explained to the purchaser the notice regarding use of Seller's closing agent; (3) he/she has explained fully to the purchaser the entire terms of the contract, including Condition B on the reverse hereof; and (4) he/she is in compliance with Seller's earnest money policy as set forth on HUD forms SAMS-1111, Payee Name and Address, and SAMS-1111-A, Selling Broker Certification, which he/she has executed and filed with Seller.

Broker's Business Name & Address: (for IRS reporting) (include Zip Code)

Realty Trust Services LLC  
43215 Cooper Foster Rd. Lorain  
OH 44055

Broker's EIN or SSN: (include hyphens)

302926181

SAMS NAID:

RLTYTR5694

Signature of Broker:

*David Stevoff*

Broker's Phone No:

440-522-4802

Type or print the name and phone number of sales person: David Stevoff (440) 324-5275 david@rtserve.com

This section for HUD use only. Broker notified of:

Acceptance  Back-Up No. \_\_\_\_\_

Rejection  Return Earnest Money Deposit

Authorizing Signature & Date:

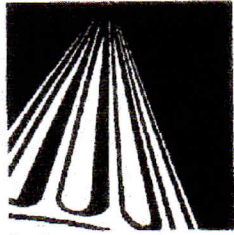
*Marcia Bostick*

8/8/14

Previous editions are obsolete

ref. Handbook 4310.5

form HUD-9548 (1/99)



# Realty Trust Services Property Management

Make your property investment a passive investment™



To whom it may concern

David Stevoff has  
authorization to sign  
had purchase agreement as  
broker.

Sincerely

Andrew Momm, Broker

---

Case #

412-631406

### Electronic Filing of HUD-9548 Contract Addendum

Purchaser(s) and Broker have elected to use the HUD-9548 contract form electronically downloaded and printed for the submission of their bid

7947151-10349527  
(confirmation number)

for case # 412-631406

By doing so, all parties to this agreement certify, warrant, and represent that no information and/or content of the HUD-9548 contract has been altered or omitted in any manner. They further certify, warrant, and represent that this is a true and accurate copy of the HUD-9548 contract.

The broker and purchaser(s) further agree that (i) they read and understand their responsibilities, as stated in the "Conditions of Sale," which is a part of the HUD-9548 Sales Contract and (ii) no contract or binding agreement exists unless and until a written HUD-9548 Sales Contract, executed by the U.S. Department of Housing and Urban Development is returned to purchaser.

The broker and purchaser(s) knowingly execute this addendum with full understanding that "falsifying information on this or any other form of the Department of Housing and Urban Development is felony. It is punishable by a fine not to exceed \$250,000 and/or a prison sentence of not more than two years (18 U.S. C. 1010, 3559, 3571)."

### CERTIFICATION OF ACCURACY

The following parties have reviewed the information above and certify to the best of their knowledge it is true and accurate, and that they agree to all of the terms and provisions hereof.

*Paul Dokovski 08/04/14*

\_\_\_\_\_  
Purchaser  
Paul Dokovski

\_\_\_\_\_  
Date

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Date

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Date

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Date

*David Stevoff*  
\_\_\_\_\_  
Broker/Agent

David Stevoff

8-4-14  
Date



# CAUTION

U.S. Department of Housing  
and Urban Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0030  
(exp. 07/31/2009)

## For Your Protection: Get a Home Inspection

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

### FHA Does Not Guarantee the Value or Condition of your Potential New Home

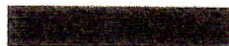
If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (6/06)



# CAUTION

PD 08/04/14

## LEAD-BASED PAINT DISCLOSURE ADDENDUM

### SELLER HAS NO RECORDS OR REPORTS PERTAINING TO LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

**Property Case #:** 412-631406  
**Property Address:** 868 CLEVELAND AVE  
 AMHERST, OH - 44001

#### Lead Warning Statement

Every Purchaser of any interest in residential real property on which a residential dwelling was built before 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 property is required to provide the Purchaser with any information on lead-based paint hazards from risk assessments or inspections in the HUD's possession and notify the Purchaser of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended before purchase.

#### Inspection Contingency

Seller has no records or reports pertaining to lead-based paint and/or lead-based paint hazards. The Purchaser has a contingency period that expires fifteen (15) calendar days from the date of the contract is accepted by HUD, to conduct at the Purchaser's expense, an independent lead-based paint inspection, visual assessment for deteriorated paint, or risk assessment. The Purchaser may withdraw from the contract by providing written notice of withdrawal on or before the contingency expiration date (as evidenced by the postmark on the Purchaser's notice of withdrawal). The Purchaser will be entitled to a refund of earnest money only if the Purchaser obtains an independent lead-based paint inspection performed by a Certified Lead-Based Paint Inspector or Risk Assessor, and the Purchaser provides HUD with a copy of the inspection report.

#### Financing Type (Selling Broker to initial applicable clause)

D.S

**No FHA Financing of Property Constructed Prior to 1978:** The purchase of this property is not being financed with an FHA insured loan. The Purchaser has an inspection contingency that expires 15 days from the date of the Purchaser's signature below. The property is being sold as is with respect to all conditions including, subject to the above contingency, the potential presence of lead or lead-based paint hazards.

**Any FHA Insured Financing Except 203(k):** This property is being sold subject to FHA insured financing under any program other than a 203(k) Rehabilitation Mortgage. Upon contract execution the HUD will procure a lead-based paint inspection and will deliver the inspection report to the Selling Broker by overnight delivery service along with a paint stabilization plan and cost estimate if deteriorated lead-based paint is found and a supplemental Lead-Based Paint Disclosure Addendum.

The Purchaser shall have the right to review the inspection report, paint stabilization plan and cost estimate.

If deteriorated lead-based paint was identified in the Report, HUD will only perform stabilization if the cost estimate is \$4000.00 or less. If the cost estimate is greater than \$4000.00, HUD at its sole discretion may: (1) cancel the sales contract, or (2) allow the purchaser to amend the contract financing to FHA 203k or conventional. In the event that HUD cancels the sale, the purchaser will be entitled to a 100% refund of earnest money.

If the cost estimate is \$4000.00 or less and the Purchaser is dissatisfied with the information provided, the Purchaser may withdraw from the contract and receive a full refund of earnest money by providing written notification to HUD of the intention to withdraw. Written notification must be postmarked by the latest of fifteen (15) calendar days from the date the contract is accepted by HUD or two (2) business

days following the date of the Purchaser's signature on the supplemental Lead-Based Paint Disclosure Addendum.

If deteriorated lead-based paint was identified in the Report and the Purchaser does not exercise its option to withdraw from the sale contract, HUD will stabilize the deteriorated lead-based paint in accordance with the stabilization plan and obtain lead clearance by the close of the escrow period or any extensions thereof.

**FHA 203(k) Financing:** This property is being sold subject to a 203(k) Rehabilitation Mortgage. Upon contract execution HUD will procure a lead-based paint inspection and will deliver the Report to the Purchaser by overnight delivery service along with a lead-based paint stabilization plan, if deteriorated lead-based paint is found, and a supplemental Lead-Based Paint Disclosure Addendum.

The Purchaser shall have the right to review the inspection report, paint stabilization plan and cost estimate. If the Purchaser is dissatisfied with the information provided, the Purchaser may withdraw from the contract and receive a full refund of earnest money by providing written notification to the Seller of the intention to withdraw. Written notification must be postmarked by the later of fifteen (15) calendar days from the date of the Purchaser's signature below, or two (2) business days following the date of the Purchaser's signature on the supplemental Lead-Based Paint Disclosure Addendum.

If deteriorated lead-based paint was identified in the Report and the Purchaser does not exercise its option to withdraw from the sale contract, the Purchaser shall stabilize the deteriorated lead-based paint as part of its work plan for the property rehabilitation and shall obtain lead clearance before occupancy. Purchaser shall complete the 203(k) Rehabilitation Financing Lead Agreement form.

**Purchaser Acknowledgement (initial)**

PD Purchaser has received the pamphlet Protect Your Family from Lead In Your Home.

PD Purchaser has received a 15-day opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

**Selling Broker Acknowledgement(initial)**

DS Selling Broker is aware of his/her responsibility to ensure compliance with 42 U.S.C. 4852d.

**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.

Paula Decker (Purchaser) 08/04, 2014 (date)

\_\_\_\_\_ (Co-Purchaser) \_\_\_\_\_, 20\_\_\_\_ (date)

Paul St (Selling Broker) August 4th, 2014 (date)

Anna A Ball (Seller) 8/8, 2014 (date)

**PURCHASER'S RIGHTS AND RESPONSIBILITIES**  
**Addendum to HUD-9548 Sales Contract**

FHA CASE NO.: 412-631406

PROPERTY ADDRESS: 868 CLEVELAND AVE AMHERST, OH 44001

PRINTED NAME(S) OF PURCHASER(S): Paul Dokovski

**CONDITION OF PROPERTY**

HUD makes no representations or warranties concerning the condition of this property, including, but not limited to, mechanical and operating systems (electrical, plumbing, sewage, kitchen appliances, heating and air conditioning), dry basement, roof, structural condition, or compliance with local codes, zoning, or building requirements.

HUD will authorize NO repairs to this property. The prohibition of repairs, regardless of the nature or severity of a defect or code violation, extends to all latent (unknown) defects or code violations discovered at any time, including after the closing date. Purchaser(s) are fully responsible for satisfying themselves as to the full condition of this property and any laws, regulations or ordinances affecting this property.

**THE IMPORTANCE OF A HOME INSPECTION**

HUD does not warrant the condition of a property. It is important for you to have a home inspection performed on the property you wish to purchase in order to identify any possible defects. Up to \$200 of the cost to perform the inspection may be financed into your FHA mortgage.

**15-DAY CONTRACT CANCELLATION CONTINGENCY FOR OWNER OCCUPANT CONTRACTS**

Owner Occupant Purchaser(s) may request that the Sales Contract be canceled if, within 15 days of HUD's acceptance, the property is inspected by a professional home inspector who discovers a structural, roof, system defect, or non-compliance with local codes, zoning, or building requirements that were not previously disclosed and HUD elects not to correct, or if within such 15 day period, the property is inspected for the presence of radon by a professional radon inspector to an extent unsatisfactory to you. **A copy of the property inspection report, or radon test report, as applicable, must be attached to the cancellation request.**

The cancellation contingency is limited to structural, roof, defective components within the mechanical and operating systems (which include the electrical, plumbing, sewage, heating and air conditioning systems only) or noncompliance with local codes, zoning, or building requirements. Kitchen appliances, window air conditioner units, light fixtures, receptacles and switch covers are not included in the operating systems. Equipment age or energy efficiency ratings are not included in the cancellation contingency. The earnest money deposit will be returned ONLY if HUD concurs with the home inspection report finding(s).

**OTHER IMPORTANT INFORMATION**

The purchaser has the right to make a final inspection of this property 24 hours prior to closing. This is an "as-is" sale and HUD will not make repairs. Failure to close may result in forfeiture of earnest money. In case of credit denial, all or part of the earnest money may be refunded. It is the broker/agent's responsibility to submit the credit denial letter to HomeTelos, LP, within ten business days. Failure to do so will result in forfeiture of all earnest money. The Buyer Select Closing Agent will not release funds until processing is completed by the HUD office. Extensions must be requested before expiration of the contract. Extension fees are non-refundable. I acknowledge that I am not allowed to occupy or make repairs to the property prior to closing. If I am employed by the U.S. Department of Housing and Urban Development (HUD), or if I am related by blood, marriage, or law to a HUD employee, I must have prior approval before signing a HUD sales contract.

If a Title Policy is to be obtained, Buyer should obtain commitment for Title Insurance (the Commitment) which should be examined by an attorney of Buyer's choice at or prior to closing. All locks should be replaced or re-keyed at Purchaser's expense.

**HUD'S LISTED PRICE**

PURCHASER(S) MAY BID ABOVE OR BELOW HUD'S LISTED PRICE. HUD'S ORIGINAL LIST PRICE WAS BASED UPON AN APPRAISAL. PURCHASER(S) ACKNOWLEDGE THAT HUD'S LISTED PRICE OF THIS PROPERTY IS \$ 53300 . ( PD ) Buyer's Initials

The above information was explained to the purchaser(s) by:

David Stevoff 8-4-14

Signature of Broker/Agent Date

David Stevoff

I/We acknowledge receipt and understanding of the "PURCHASER'S RIGHTS AND RESPONSIBILITIES" addendum.

Paul Dokovski 08/04/14  
Signature of Purchaser      Date      Signature of Purchaser      Date  
Paul Dokovski

\_\_\_\_\_  
Signature of Purchaser      Date      Signature of Purchaser      Date



**Closing Date Extension Policy****Buyer Select Closing Agent Areas**

If closing date stipulated in the contract cannot be met, purchasers may request an extension of the closing. Extensions of time to close the sale are at the Seller's discretion and, if granted, will be under the following guidelines:

1. The request for extension of closing time will be made in writing to the Designated HUD Asset Manager for processing. The request must include the cause of delay and that necessary mortgage funding has been obtained or is imminent. A signed and dated lender letter should be received by HUD's Designated Asset Manager prior to expiration of the sales contract.
2. Extensions will be granted for a 15 calendar-day period. The following are the extension fees due to the HUD's Designated Asset Manager at the time of submission of extension request. These fees must accompany the extension request and be a non-refundable certified or cashier's check or money order in the full amount of the 15 day extension.

This fee is based on the Contract Sales Price:

Contract Sales Price of \$25,000 or less	Extension Fee is \$10 per day
Contract Sales Price of \$25,001 to \$50,000	Extension Fee is \$15 per day
Contract Sales Price over \$50,000	Extension Fee is \$25 per day

3. At the time of closing, the unused extension fees, if any, will be prorated to the Purchaser.
4. The granting of an initial extension period does not obligate Seller to grant additional extensions.
5. Extension fees will be retained by Seller if a closing does not occur.

Buyer Certification:

I/we have read and understand this policy and agree to abide by the above policy.

**Signatures:**



(Purchaser)

Paul Dokovski

\_\_\_\_\_  
(Purchaser)

\_\_\_\_\_  
(Purchaser)

\_\_\_\_\_  
(Purchaser)

**Radon Gas and Mold Notice  
and Release Agreement**

**U.S. Department of Housing  
and Urban Development**  
Office of Housing  
Federal Housing Commissioner

Property Case #: 412-631406  
Property address: 868 CLEVELAND AVE  
AMHERST, OH 44001

**PURCHASERS ARE HEREBY NOTIFIED AND UNDERSTAND THAT  
RADON GAS AND SOME MOLDS HAVE THE POTENTIAL TO CAUSE  
SERIOUS HEALTH PROBLEMS.**

Purchaser acknowledges and accepts that the HUD-owned property described above (the "Property") is being offered for sale "AS IS" with no representations as to the condition of the Property. The Secretary of the U.S. Department of Housing and Urban Development, his/her officers, employees, agents, successors and assigns (the "Seller") and HomeTelos, LP an independent management and marketing contractor

("M & M Contractor") to the Seller, have no knowledge of radon or mold in, on, or around the Property other than what may have already been described on the web site of the Seller or M & M Contractor or otherwise made available to Purchaser by the Seller or M & M Contractor.

Radon is an invisible and odorless gaseous radioactive element. Mold is a general term for visible growth of fungus, whether it is visible directly or is visible when barriers, such as building components (for example, walls) or furnishings (for example, carpets), are removed.

Purchaser represents and warrants that Purchaser has not relied on the accuracy or completeness of any representations that have been made by the Seller and/or M & M Contractor as to the presence of radon or mold and that the Purchaser has not relied on the Seller's or M & M Contractor's failure to provide information regarding the presence or effects of any radon or mold found on the Property.

Real Estate Brokers and Agents are not generally qualified to advise purchasers on radon or mold treatment or its health and safety risks. PURCHASERS ARE ENCOURAGED TO OBTAIN THE SERVICES OF A QUALIFIED AND EXPERIENCED PROFESSIONAL TO CONDUCT INSPECTIONS AND TESTS REGARDING RADON AND MOLD PRIOR TO CLOSING. Purchasers are hereby notified and agree that they are solely responsible for any required remediation and/or resulting damages, including, but not limited to, any effects on health, due to radon or mold in, on or around the property.

In consideration of the sale of the Property to the undersigned Purchaser, Purchaser does hereby release, indemnify, hold harmless and forever discharge the Seller, as owner of the Property and separately, M & M Contractor, as the independent contractor responsible for maintaining and marketing the Property, and its officers, employees, agents, successors and assigns, from any and all claims, liabilities, or causes of action of any kind that the Purchaser may now have or at any time in the future may have against the Seller and/or M & M Contractor resulting from the presence of radon or mold in, on or around the Property.

Purchaser has been given the opportunity to review this Release Agreement with Purchaser's attorney or other representatives of Purchaser's choosing, and hereby acknowledges reading and understanding this Release. Purchaser also understands that the promises, representations and warranties made by Purchaser in this Release are a material inducement for Seller entering into the contract to sell the Property to Purchaser.

Dated this 04 day of August, 2014

Paul Dokovski

Purchaser's Signature

Purchaser's Signature

Paul Dokovski  
Purchaser's Printed Name

Purchaser's Printed Name





# LORMET COMMUNITY FEDERAL CREDIT UNION

August 4, 2014

To Whom It May Concern:

Please be advised that Paul Dokovski currently has a balance of \$39,896.23 in his checking account. The stated balance is as of August 4, 2014.

If you have any questions, feel free to call me at (440) 960-6600.

Sincerely,

Stephen Procner  
Member Service Representative  
LorMet Community Federal Credit Union

**MAIN BRANCH**  
2051 Cooper Foster Park Rd.  
Amherst, Ohio 44001  
Phone: 440-960-6600  
[www.LorMet.com](http://www.LorMet.com)

**LORAIN BRANCH**  
1825 East 28th Street  
Lorain, Ohio 44055  
Phone: 440-277-8265

**ELYRIA BRANCH**  
230 East Broad Street  
Elyria, Ohio 44035  
Phone: 440-322-2620

**WELLINGTON BRANCH**  
216 North Main Street  
Wellington, Ohio 44090  
Phone: 440-647-1999

**OBERLIN BRANCH**  
49 South Main Street  
Oberlin, Ohio 44074  
Phone: 440-774-5626

Form # 1075 Rev. 5/08

**FIRSTMERIT**  
Bank

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK. THE FRONT OF THIS DOCUMENT HAS MICROPRINT SIGNATURE LINES AND HORDBLINDS. IN THE ABSENCE OF THESE FEATURES WILL INDICATE A COPY.

REMITTER: 2711 0001 6105726 15:51 25240 08/04/2014 05 C5CK

DATE: AUG 04, 2014

PAY TO THE ORDER OF: PAUL DOKOWSKI

PAY: FIVE HUNDRED DOLLARS AND 00/100

AMERICAN PATIOT TITLE

\$ \*\*\*500.00\*

CASHIER'S CHECK

*Paul Dokowski*  
OFFICIAL BANK SIGNATURE

MP. TWO SIGNATURES REQUIRED OVER \$10,000.00

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412

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✓ Read by  
MUB