Cross Property Agent Full



Residential MLS: 3625082 14373 Cedar Rd, South Euclid, OH 44121

Area: Subtype: 1005 Single Family Parcel ID #: 703-22-004

Open House:

Directions: West of S. Green Road. Status: Active

County: Cuyahoga

Twp:

List Price: \$46,200

Sold Price: List Date:

06/05/14 Subdiv: Belvoir Gardens List Date Rec: 06/06/14

Pending Date: Off Mkt Date: Closing Date: Contingent Dt:

Exp. Date: 09/03, DOM/CDOM: 89/89 09/03/14

\$/SqFt:

	Annual Taxes:	1908	Homestead:	No		Assessments:	No	School Dist:	South Euclid- Lyndhur
	# Bedrooms: # Baths: # Rooms: # Fireplaces: # Stories: Full Bath level/#: 1/2 Bath level/#: Style: Basement:	4 2 (2 0) 7 0 1.5 lower:0 lower:0 Cape Cod Yes/Full			Irr:	House Faces: Exterior: Roof: Year Bullt: Construction: Dwelling Type: Fence:	Aluminum, Vinyl Asphalt/Fiberglass 1955 Actual YBT	Disability Feat: Warranty: Fixer Upper: Public Trans: Avail for Auction: Auction Date:	No No
	Heating Type/Fuel:	Forced Air / G	as			Nat Resource Rights:			
-	Cooling Type: Garage # Cars: Exterior Features: Lot Description: View Description: Appliances/Equip: Amenities:	Central Air 2	Driveway:	Paved		Water/Sewer: Garage Feat:	Public Sewer, Public Wa Detached	ater	

Convenient neighborhood finds this nice 4 bedroom, 2 bath home with over 1700 sq.ft. of living space. Formal living and dining rooms. Wood floors in dining area. Good-sized kitchen with center island and loads of cabinets. Spacious bedrooms and full bathrooms. Basement is finished and makes perfect rec room! Laundry hook-ups. 2-car detached garage. Close to shops, parks & schools. All offers must be submitted with a pre-approval letter or proof of funds. Employees and family members residing with employees of JP Morgan Chase Bank, N.A., its affiliates or subsidiaries are strictly prohibited from directly or indirectly purchasing any property owned by JP Morgan Chase Bank, N.A.

Office Information List Agent:		MAX Trinity 😽 Cenneth A. Myers Jr. [(440) 934-7707 (440) 934-7707		60 <u>ken@kenmyersreg.com</u>		
Co-Lister: Showing Instruct: Showing Info: Buy Broker Comp: Other Comp:	Showing S Please cal 3 None	Service Il CSS to show. Occupied: Ownership: Comp Explain:	440-646-0100 Internet Listing: Show Add Pub: Show Add Client: Minimum 1250 commission	Yes Yes Yes	List Type: Exclusive Right Limited Service: No Possession: Time of Transfer Short Sale: No		
Available Finance: Broker Remarks:	Fax all off NOTE: Sel	ers to (440) 934-776	Earnest money, certified funds to closing lays to market and respond to offers.	ng company of sel	r's choice after accepted offer. PLEASE		
Comparable Inform Sell Agent: Co-Seller:	ation /		Orig List Price: List Price: Sold Price:	\$53,900 \$46,200	Financed: Sale Date: Closed By: Seller Giveback;		

Prepared By: Kenneth A. Myers Jr.

Information is Believed To Be Accurate But Not Guaranteed

Date Printed: 09/02/2014

ADDENDUM TO CONTRACT - Select Portfolio Servicing

Street Address: 14373 CEDAR ROAD , SOUTH EUCLID, OH 44121

Property #: 0014820476

Seller: Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH1 Asset Backed Pass-Through Certificates, Series 2007-CH1

Buyer(s): AMBASSADOR REAL ESTATE GROUP LLC

Date: 8/25/2014

Accepted Offer Details

_ Item	Detail
Offer/Addendums Signed	No
Offer Price	\$38,000
Closing Date	9/2/2014
Initial Earnest Money	\$1,000
Earnest Money in form of	Note
Per Diem Rate	\$100
Attorney Contingency	No
Inspection(s) Contingency	YES in 5 days from Executed
Mortgage Contingency	No
Cash Offer	Yes
Proof of Funds	No
Mortgage Pre-Approved	
Mortgage Conditions	
Loan Type	

Item	į	Detail
Loan Down Payment	····	
Loan Amount	<u>, , , , , , , , , , , , , , , , , , , </u>	
Buyers's points/\$	•	No
Other Seller's Costs		No
Buyer Termite Report cost credit		····
Buyer Home Protection Plan cost credit		
Buyer FHA/VA cost credit as amount		
Concession #1:	_	
Concession #2:		
Concession #3:		
Concession #4:	_	

Select Portfolio Servicing, Inc.

Addendum to Real Estate Purchase Contract

LOAN No.: Refer to Property#:

NOTICE: The property that is the subject of this Addendum is subject to prior sale or withdrawal from the market at any time, without notice, and Select Portfolio Servicing, Inc. reserves the right to consider and reject any and all offers received for the property. Any offer to purchase must be based solely on the purchaser's own investigation and no representations or warranties will be made by Select Portfolio Servicing, Inc. except as may be provided in this Addendum, and any sale will be subject to the terms and conditions of this Addendum.

THIS ADDENDUM TO REAL ESTATE PURCHASE CONTRACT ("Addendum") is made a part of, and incorporated into, that certain Real Estate Purchase Contract dated the [Refer to Date] ("Contract") between Seller and Purchaser with regard to the Property (as such terms are defined below). This Addendum and the Contract are sometimes herein referred to collectively as the "Agreement."

"Seller" Name:

Select Portfolio Servicing, Inc., as attorney-in-fact

"Purchaser" Name:

[Refer to Buyer(s)] AMBASSADOR REAL ESTATE GOUP LLC

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	I I
"Property" address:	[Refer to Street Address] 14373 Ceda Rd. [Refer to Closing Date] Sept. 2,2014
Closing Date:	[Refer to Closing Date] Sept. 2,20/4
Purchase Price:	[Refer to Offer Price] 38,000
Lead Paint Disclosure: Doe () No. If yes, the parties must or Paint Hazards.	s the Property include a residential dwelling built prior to 1978? Check One () Yes; amplete the attached Disclosure Of Information On Lead-Based Paint and/or Lead-Based
FOR GOOD AND VALUABLE CONS Purchaser agree as follows:	IDERATION, the receipt and sufficiency of which are hereby acknowledged, Seller and
management and this Addendum is a to herein as the "Seller Acceptance D Property is subject to prior sale or wit to consider and reject any and all offer	By Seller. Notwithstanding any verbal acknowledgment by Seller or any agent of Seller, that the Agreement is not binding on Seller unless and until approved by Seller's xecuted by all parties. The date of execution by Seller of this Addendum shall be referred ate." Notwithstanding Seller's acceptance, Purchaser acknowledges and agrees that the adrawal from the market by Seller at any time, without notice, and Seller reserves the right is received for the Property including Purchaser's offer.
 Purchase Price. The purch check, certified check or wire transfer 	ase price for the Property shall be paid to Seller immediately available funds (cashier's at the Closing (defined below).
Eamest Money. Immediate with an escrow agent designated by sagent an earnest money deposit re \$1,000.00 [Refer to Earnest Money]	ly following Seller's acceptance of the Agreement, escrow will be opened by both parties eller or otherwise acceptable to Seller. Purchaser shall deposit with Seller's escrow er to initial Earnest Money equal to the greater of 3% of the Purchase Price or within 24 hours of Seller's written acceptance of the Agreement.
 Time of the Essence; Closi 	ng Date,
(a) Subject to Seller's rissence with respect to all dates spect amendments thereto.	that to extend the Closing Date (defined below), the parties agree that time is of the filed herein, and Purchaser's performance under the Agreement and any addenda, riders
(b) The closing of the program of the program of at a place designated and Refer to Closing Date; shall take plate proval by Purchaser's lender, which furchaser pursuant to Section 4(c) or closing does not occur by the Closing thair each any Earnest Money as liquid to the control of the closing thair etain any Earnest Money as liquid to the closing thair etain any Earnest Money as liquid to the closing thair etain any Earnest Money as liquid to the control of the closing thair etain any Earnest Money as liquid to the closing the closing the closing the closing the closing the closing that the closing the closin	archase and sale of the Property ("Closing") shall be held in the offices of Seller's attorney capproved by Seller, unless otherwise required by applicable law. The date of the Closing Country is earlier, unless the Closing Date, or within five (5) days of final loan otherwise extended by Seller under the terms of Section 19 of this Addendum. If the Date, or in any written extension, the Agreement shall automatically terminate and Seller dated damages.
he Seller agrees to the extension, Pur Refer to Per Diem] for each calendar greement. The Extension Fee shall be ansier) with Seller or other party desi cknowledges and agrees that Seller v de Extension Fee shall not be credi xtension Fee shall be nonrefundable	er requests an extension of the Closing Date (which request shall be made in writing) and chaser shall pay to Seller a per diem extension fee ("Extension Fee") in the amount of day through and including the Closing Date specified in the written extension a deposited in immediately available funds (cashier's check, certified check or wire lated by Seller at the time of Purchaser's request to extend the Closing Date. Purchaser red to any extension of the Closing Date and accordingly that the dred to Buyer at Closing and shall be in addition to the Purchase Price. The to Purchaser except in the event Seller terminates the Agreement pursuant to Section 10.
ontingent refer to Mongage Continger	icy on Purchaser obtaining financing for the purchase of the Property
(a) If Purchaser's obligat iligently pursue thereafter a loan at pr inder an application for a mortgage to otain a mortgage loan commitment wi	ion to purchase the Property is contingent on financing, Purchaser shall apply for and evailing rates, terms and conditions. Purchaser shall complete and submit to a mortgage an prior to the Selier's Acceptance of the offer. Purchaser shall use diligent efforts to
annot obtain a mortgage Contingency annot obtain a mortgage loan commit greement by giving written notice to the is Section 5(a), the Earnest Money st ther under the Agreement.	of the date of Seller Acceptance Date. If, despite Purchaser's diligent efforts, Purchaser nent within the specified period, then either Purchaser or Seller may terminate the e other party. In the event of a proper and timely termination of the Agreement under all be returned to Purchaser and the parties shall have no further obligation to each
(b) Purchaser shall ensu nding to the settlement agent selecte elected lender shall provide all lenders attlement, Purchaser acknowledges a urchaser's lender fails to fund and/or a Closing shall be subject to the provis	e that the lender selected by Purchaser to finance the sale shall provide applicable by Seller on or before the date of settlement. Purchaser shall further ensure that the prepared closing documentation to the settlement agent no later than 48 hours prior to dayees that Purchaser shall be in default under Section 20 of this Addendum if covide closing documentation as required by this Section 5(b) and that any extensions ons of Section 4(c) of this Addendum.

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6. Inspection.

- inspect the Property or obtain for its own use, benefit and reliance, inspections and/or reports on the condition of the Property of the Condition of the Property and to have accepted the condition of the Property and to have accepted the condition of the Property for all purposes. Purchaser shall keep the Property free and clear of liens and fees, related to Purchaser's inspection. Purchaser shall keep the Property for all purposes, related to Purchaser's inspection. Purchaser shall promptly repair all damages arising from or caused by the inspections.
- (b) Purchaser shall not directly or indirectly cause any inspection to be made by any government building or law. In any event, Purchaser shall provide written notice to Seller prior to any inspection to be made by any government building or zoning inspector or government employee.
- (c) If Seller has winterized the Property and Purchaser desires to have the Property inspected, the listing agent of the foregoing de-winterized prior to inspection and re-winterized after inspection. Purchaser agrees to pay the expense be nonrefundable.
- than (the expiration of the Inspection Contingency Date refer to Inspection report prepared by or for Purchaser, but not later provide written notice to Selier of any disapproved items. Purchaser's failure to provide written notice shall be deemed as acceptance of the condition of the Property. Upon request by Selier, Purchaser shall provide to Seller, at no cost, complete copies of all inspection reports upon which Purchaser's disapproval of the condition of the Property is based. In no event shall reports. Seller may, in its sole discretion, make such repairs to the Property under the terms described in Section 8 of this days from the Sellers notification of election not to repair the Property, Purchaser may cancel the Agreement not later than litree (3) calendar Seller elects to make any such repairs to the Property, Seller shall notify Purchaser after completion of the repairs and purchaser. If Purchaser shall have three (3) calendar days from the Sellers elects to make any such repairs to the Property, Seller shall notify Purchaser after completion of the repairs and fleament may be repairs and notify Seller of any disapproved items. Purchaser's failure to disapprove in writing such repairs shall be deemed as Purchaser's acceptance thereof.
- (e) In situations that are applicable, a structural, electrical, mechanical or termite inspection report may have been prepared for the benefit of Seller. Upon request, Purchaser will be allowed to review the report to obtain the same reports were prepared for the sole use and benefit of

Seller. Purchaser shall not rely upon any such inspection reports obtained by Seller in making a decision to purchase

- (f) If the Property is a condominium or planned unit development or co-operative, unless otherwise required by law, Purchaser, at Purchaser's own expense, is responsible for obtaining and reviewing the covenants, conditions and Acceptance Date. Seller agrees to use reasonable efforts, as determined in Seller's sole discretion, to assist Purchaser in covenants, conditions and restrictions and bylaws. Purchaser will be deemed to have accepted the Acceptance Date, of Purchaser's objection to the covenants, conditions and restrictions and objection to the covenants, conditions and restrictions and objection to the covenants, conditions and restrictions and objection to the covenants, conditions and restrictions and/or bylaws.
- (g) This Section 6(g) shall govern and apply if the Property includes a residential dwelling built prior to 1978. The parties agree to execute and deliver the attached DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR L

OPPORTUNITY TO CONDUCT A LEAD PAINT RISK ASSESSMENT OR INSPECTION:

Purchaser's obligation to purchase the Property is conditioned upon Purchaser's approval of a risk assessment or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards. The risk assessment or inspection ("Risk Assessment") of the Property shall be paid for by Purchaser and shall be conducted by individuals or entities of Purchaser's choice. Seller shall cooperate in making the Property available for the Risk Assessment.

The deadline for Purchaser to complete and review the Risk Assessment ("Risk Assessment Deadline") shall be

Ten calendar days after Seller Acceptance Date

If the results of the Risk Assessment are not acceptable to Purchaser, Purchaser may either (a) provide written objections to Seller as provided in Section 6 of this Addendum; or (b) immediately cancel the Agreement by providing written notice of cancellation to Seller by the Risk Assessment Deadline, together with a copy of the Risk Assessment report. Upon receipt of a copy of Purchaser's written notice of cancellation, the Earnest Money shall be returned to Purchaser.

If Purchaser does not immediately cancel the Agreement as provided above, Purchaser may, by the Risk Assessment Deadline, provide Seller with written objections and a copy of the Risk Assessment report. Purchaser and Seller shall have seven (7) resolving Purchaser's objections. Seller may, but shall not be required to, resolve Purchaser's objections.

If Purchaser and Seller have not agreed in writing upon the manner of resolving Purchaser's objections, Purchaser may cancel the Agreement by providing written notice to Seller no later than three (3) calendar days after expiration of the Response Period. Upon receipt of a copy of Purchaser's written notice of cancellation, the Earnest Money shall be returned to Purchaser.

If Purchaser does not deliver a written objection to Seller regarding the results of the Risk Assessment, or cancel the Agreement, any objections to the results of the Risk Assessment shall be deemed waived by Purchaser and Purchaser shall take the Property "AS-IS" with regard to any lead-based paint or lead-based paint hazards that may be present in the Property.

7. Condition of Property, PURCHASER ACKNOWLEDGES AND UNDERSTANDS THAT SELLER ACQUIRED THE PROPERTY BY FORECLOSURE, DEED IN LIEU OF FORECLOSURE, FORFEITURE, TAX SALE, RIGHT OF EMINENT DOMAIN OR SIMILAR PROCESS, AND SELLER CONSEQUENTLY HAS NO DIRECT KNOWLEDGE CONCERNING THE

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- CONDITION OF THE PROPERTY AS A MATERIAL PART OF THE CONSIDERATION TO BE RECEIVED BY SELLER UNDER THIS AGREEMENT AS NEGOTIATED AND AGREED TO BY PURCHASER AND SELLER PURCHASER AND ACKNOWLEDGES TO ACCEPT THE PROPERTY IN "AS IS." "WHERE-IS." CONDITION AT THE TIME OF CLOSING, INCLUDING, WITHOUT LIMITATION, ANY HIDDEN DEFECTS ENVIRONMENTAL CONDITIONS AFFECTING THE PROPERTY, OR THE EXISTENCE OF MOLD AS DEFINED BELOW, WHETHER KNOWN OR WIKNOWN, WHETHER SUCH DEFECTS OR CONDITIONS WERE DISCOVERABLE THROUGH INSPECTION OR NOT PURCHASER ACKNOWLEDGES THAT SELLER ITS AGENTS AND REPRESENTATIVES HAVE NOT MADE. AND SELLER AGREEMENTS OR GUARANTIES, IMPLIED OR EXPRESS, ORAL OR WRITTEN IN RESPECT TO:

 AGREEMENTS OR GUARANTIES, IMPLIED OR EXPRESS, ORAL OR WRITTEN IN RESPECT TO:

 STRUCTURAL INTERPHYSICAL CONDITION OR ANY OTHER ASPECT OF THE PROPERTY, INCLUDING THE ANY STRUCTURAL INTERPHYSICAL CONDITION OR ANY OTHER ASPECT OF THE PROPERTY, INCLUDING THE ANY STRUCTURAL INTERPHYSICAL CONDITION OR ANY OTHER ASPECT OF THE PROPERTY, INCLUDING THE ANY STRUCTURAL INTERPHYSICAL CONDITION OR ANY OTHER ASPECT OF THE PROPERTY, INCLUDING THE ANY OTHER ASPECT OF THE PROPERTY, INCLUDING THE ANY OTHER ASPECT OF THE PROPERTY, INCLUDING THE ANY
- STRUCTURAL INTEGRITY OR THE QUALITY OR CHARACTER OF MATERIALS USED IN CONSTRUCTION OF ANY INCLUDING THE IMPROVEMENTS, AVAILABILITY AND QUALITY OR QUALITY OF WATER STABILITY OF THE SOIL SUSCEPTIBILITY OF MATER AFFECTING THE STABILITY, INTEGRITY OR SAFETY OF THE PROPERTY OR MOLD OR ANY OTHER MATTER AFFECTING THE STABILITY, INTEGRITY OR SAFETY OF THE PROPERTY OR MOLD OR ANY
- ZONING LAND USE OR BUILDING CODE REQUIREMENTS OR COMPLIANCE WITH ANY LAWS RULES, ORDINANCES OR REQUIREMENTS OR COMPLIANCE WITH ANY LAWS, RULES, ORDINANCES REQUIREMENTS OR APPROVALS IF ANY OF ANY GOVERNMENTAL AUTHORITY OR THE GRANTING OF ANY THE CONSTRUCTION OF THE ORIGINAL STRUCTURE, ANY IMPROVEMENTS AND/OR ANY REMODELING OF THE STRUCTURE.
- PARTICULAR PURPOSE OF THE PROPERTY OR IMPROVEMENTS, INCLUDING REDHIBITORY VICES AND DEFECTS, APPARENT, NONAPPARENT OR LATENT WHICH NOW EXIST OR WHICH MAY HEREAFTER XVICES AND DEFECTS, KNOWN TO PURCHASER, WOULD CAUSE PURCHASER TO REFUSE TO PURCHASE THE PROPERTY.
- "Mold") are environmental conditions that are common in residential properties and may affect the Property. Mold, in some forms, has been reported to be toxic and to cause serious physical injunes, including but not limited to allergic and/or respiratory has also been reported to cause extensive damage to personal and real property. Mold may have been removed or covered in the course of any cleaning or repair of the Property. Purchaser acknowledges that if Seller or any of Seller's employees, the cleaning, repair or remediation. Purchaser acknowledges that if Seller or any of Seller's employees, the cleaning, repair or remediation. Purchaser acknowledges that if Seller or any of Seller's employees, the cleaning, repair or remediation. Purchaser acknowledges that if Seller or any of Seller's employees, the cleaning of the Property or remediated Mold contamination. Seller does not in any way warrant Mold in or around the Property. Purchaser is satisfied with the condition of the Property notwithstanding the past or present Seller's employees, officers, directors, contractors, or agents concerning the past or present existence of Mold in or around the Property, and Purchaser has not in any way relied upon any representations of Seller, Property.
- (e) In the event the Property is affected by an environmental hazard, as determined by Seller, either party may Property. Purchaser agrees to execute an indemnity and general release at Closing, in a form acceptable to Seller, releasing execute the disclosure and release, the Agreement shall, at Seller's discretion, automatically terminate and be of no further
- or regulations. Seller may terminate the Agreement or delay the Closing Date or Purchaser may terminate the Agreement or delay the Closing Date or Purchaser may terminate the Agreement. In the event the Agreement is terminated by either Purchaser or Seller pursuant to this Section 7(f), any Earnest Money shall be board, special master, court or similar enforcement proceeding arising from allegations of such violations before an enforcement agrees (a) to accept the Property subject to the violations, (b) to be responsible for compliance with the applicable code or regulation and with orders issued in any code enforcement proceeding, and (c) to resolve the deficiencies as soon as possible after the Closing, Purchaser agrees to execute any and all documents necessary or required for Closing by any agency with Purchaser's breach of this Section 7(f).
- (g) The Closing shall constitute acknowledgment by Purchaser that Purchaser had the opportunity to retain an independent, qualified professional to inspect the Property and that the condition of the Property is acceptable to Purchaser. Purchaser agrees that Seller shall have no liability for any claims or losses Purchaser or Purchaser's successors or assigns may incur as a result of construction or other defects which may now or hereafter exist with respect to the Property.
- (h) Purchaser acknowledges and agrees that neither Seller nor Seller's agents have made nor will make any oral or written representation or warranty regarding the accuracy of the address of the Property.
- foreclosure, forfeiture, tax sale, eminent domain or similar process. Accordingly, to the fullest extent allowed by law, Seller shall agrees to assurine any disclosure obligations of Seller. Purchaser shall execute and deliver to Seller are required further documents as Seller or its representatives may request with respect to the Property and Purchaser acknowledges and further documents as Seller or its representatives may request with respect to the foregoing. If disclosures are required by state written waiver of the disclosure provisions of state law.
- 8. Repairs. Unless otherwise provided in Section 28 of this Addendum, Seller shall have no obligation to pay for or perform any inspections or repairs to the Property whatsoever. In the event Seller agrees to pay for or perform any inspections or repairs, this Section 8 shall govern such inspections or repairs.
- (a) If Seller has agreed to pay for treatment of wood infesting organisms. Seller shall treat only active infestation. All treatments for wood infesting organisms and other repairs will be completed by a vendor approved by Seller, and will be subject to Seller's satisfaction only. Neither Purchaser nor its representatives shall enter upon the Property to make any representatives make repairs and/or treatments prior to the Closing without the prior written consent of Seller. To the extent that Purchaser or its indemnify Seller from and against any and all claims related in any way to the repairs and/or treatments and further agrees to execute a release and indemnification and provide proof of liability insurance naming Seller as a loss payee, both in a form

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- (b) Purchaser acknowledges that all repairs and treatments are done for the benefit of Seller and not for the benefit of Purchaser and that Purchaser has inspected or has been given the opportunity to inspect such repairs and treatments. Any shall seller be required to make any repairs or treatments after the Closing Date.
- (c) Purchaser acknowledges that the Closing of this transaction shall be deemed Purchaser's reaffirmation that Property and waives all claims related to such condition and to the quality of the repairs or treatments to the Property. Any following any repairs or treatments to the Property. Any following any repairs or treatments shall not be required. Selies and exact restoration of appearance or cosmetic items receipts for fepairs or treatments, written statements indicating dates or types of repairs or treatments performed, or copies of NOT WARRANT OR GUARANTEE ANY WORK, REPAIRS OR TREATMENTS TO THE PROPERTY WHATSOEVER.

Occupancy Status of Property.

- (a) Purchaser acknowledges that neither Seller nor its representatives, agents or assigns have made any unless of representations, implied or expressed, relating to the existence of any tenants or occupants at the Property, transaction shall be deemed Purchaser's reaffirmation that neither Seller nor its representatives, agents of this any warranties or representations, implied or expressed, relating to the existence of any tenants or occupants at the Property unless otherwise noted in Section 28 of this Addendum. Seller, its representatives, agents or occupants at the Property of evicting or relocating any tenants or occupants or personal property at the Property prior to or subsequent to the Closing unless otherwise specifically agreed to in writing by Seller.
- (b) Purchaser further acknowledges and agrees that Seller is not, to the best of Purchaser's knowledge, holding by the former or current tenants and fias no information as to such security deposits as may have been paid by the former or current tenants to anyone, and Purchaser agrees that no sums representing such tenant security deposits shall be transferred to Purchaser as part of this transaction. Purchaser further agrees to assume all responsibility and liability for the payable and collected from tenants for the month in which the Closing occurs, will be prorated according to the provisions of Section 11 of this Addendum.
- (c) Purchaser acknowledges and agrees that the Property may be subject to the provisions of local rent control ordinances and regulations. Purchaser agrees that as of the Closing all eviction proceedings and other duties and responsibilities of a property owner and landlord, including but not limited to those proceedings required for compliance with such local rent control ordinances and regulations, shall be Purchaser's sole responsibility and cost.
- (d) If the Property is located in Alabama, Purchaser understands that the Property may be subject to redemption by the prior owner upon payment of certain sums and Purchaser may be dispossessed of the Property. Purchaser is advised to consult with an attorney to fully understand the import and impact of the foregoing. Purchaser acknowledges and agrees Purchaser shall have no recourse against Seller whatsoever in the event the right of redemption is exercised.
- 10. Personal Property. Purchaser acknowledges and agrees that items of equipment, fixtures, and other items of personal property, including but not limited to window coverings, appliances, manufactured homes, mobile homes, vehicles, Spas, ameninas, satellite dishes and garage door openers, now or hereafter located on the Property collectively. Personal Property is all not be included in the sale of the Property or the Purchase Price unless each item of Personal Property is subject to claims by

third parties and, therefore, may be removed from the Property prior to or after the Closing Date. Seller makes no representation or warranty as to the condition of any Personal Property, title thereto, or whether any personal property is encumbered by any PERSONAL PROPERTY SOLD BY SELLER SHALL BE ACCEPTED BY PURCHASER ON AN "ASIS, WHERE IS" BASIS WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND OR NATURE, AND SPECIFICALLY EXCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE.

11. Closing Costs and Adjustments.

- (a) Purchaser and Seller agree to prorate the following expenses as of Closing and funding: municipal water and sewer charges, utility charges, real estate taxes and assessments, common area charges, condominium or planned unit prorations, responsibility for the day on which funding occurs shall be allocated to Purchaser. Payment of special assessment district bonds and assessments, and payments of homeowner's association of special assessments shall be paid current and prorated between Purchaser and Seller as of the Closing Date with payments not yet due and owing to be assumed by Purchaser without credit toward the Purchase Price. Property taxes shall be prorated based on an estimate or actual taxes from all such prorations shall be final. Seller shall not be responsible for any amounts due, paid or to be paid after Closing, including, resulting from any change in use or, or construction on, or improvement to the Property, or an adjustment in the appraised value taxes, special assessments or other fees after the Closing, and Purchaser as current owner of the Property receives the payment, Purchaser or similar fuels, Purchaser will buy the fuel in the tank at Closing at the current price as calculated by the supplier.
- (b) Except as expressly assumed by Seller in Section 28 of this Addendum, Purchaser shall bear its own costs contemplated by the Agreement.
- (c) Purchaser shall pay the cost of any survey. Recording fees, escrow fees and other customary closing costs metropolitan area or city in which the Property is located.
- THE OWNER'S POLICY IS ISSUED BY SELLER'S SELECTED TITLE AGENT, NOTWITHS TANDING LOCAL CUSTANCE ONLY IF REQUIREMENTS OR PRACTICE, OR ANYTHING IN THE AGREEMENT TO THE CONTRARY, IF PURCHASER SELECTS A TITLE AGENT TO ISSUE THE OWNER'S POLICY OF TITLE INSURANCE, PURCHASER SHALL BE OBLIGATED TO PAY THE ENTIRE PREMIUM FOR SUCH POLICY AND SELLER SHALL HAVE NO OBLIGATION TO PAY ANY PORTION OF

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- broker. (e) Seller shall pay a real estate commission pursuant to the listing agreement between Seller and Seller's listing
- (f) All other costs and expenses, including any cost, expense or tax imposed by any state or local entity not otherwise addressed herein, shall be paid by Purchaser.
- 12. Delivery of Funds. Regardless of local custom, requirements, or practice, upon delivery of the Deed by Seller to Furchaser, Purchaser shall deliver all funds due Seller from the sale in the form of certified check, cashier's check, or wire
- 13. Governmental Required Permits and Repairs. Except as prohibited by law, if the Property is located in a jurisdiction that requires a certificate of occupancy, smoke detector certification, septic certification or any similar certification or permit or any form of improvement or repair to the Property (collective), "Permits and Repairs"), Purchaser acknowledges and agrees that Purchaser shall be responsible for obtaining any and all of the Permits and Repairs at Purchaser's sole cost and Date. Purchaser shall make application for all Permits and Repairs within ten (10) days of the Seller Acceptance Date. Purchaser shall not have the right to delay the Closing due to Purchaser's failure or inability to obtain any required Permits obtain and furnish the Permits and Repairs shall constitute a material breach of the Property, the failure of Purchaser to neither Purchaser nor its representatives shall enter upon the Property to make any repairs or treatments prior to the Closing Property prior to the Closing, Purchaser hereby agrees to release and indemnity Seller from and against any and all claims proof of liability insurance naming Seller as a loss payee, both in a form acceptable to Seller, prior to entry on the Property and and Seller as a loss payee, both in a form acceptable to Seller, prior to entry on the Property and and Seller as a loss payee, both in a form acceptable to Seller, prior to entry on the Property and and Seller as a loss payee, both in a form acceptable to Seller, prior to entry on the Property and and Seller as a loss payee, both in a form acceptable to Seller, prior to entry on the Property and and Seller declines to consent to a required inspection or repair to the Property, the Agreement shall terminate and the Earnest Money shall be refunded to Purchaser.
- 14. Delivery of Possession of Property. Seller shall deliver possession of the Property to Purchaser at the Closing and funding of the sale. Pursuant to Section 9 of this Addendum, the delivery of possession shall be subject to the rights of any tenants or parties in possession. If Purchaser alters the Property or causes the Property to be altered in any way and/or occupies the Property or allows any other person to occupy the Property prior to Closing and funding without the prior written of Seller, such event shall constitute a breach by Purchaser under the Agreement and Seller may terminate the Agreement and Purchaser shall be liable to Seller for damages (including attorneys' fees and costs) caused by any such alteration or occupation of the Property prior to Closing and Tunding, and Purchaser waives any and all claims for damages or compensation for improvements made by Purchaser to the Property, including but not limited to any claims for unjust terminate the Agreement and retain the Earnest Money as liquidated damages for Purchaser's default under this Section.
- 15. Form of Deed. The deed to be delivered at Closing shall be a deed that covenants that grantor grants only that title which grantor may have and that grantor will only defend title against persons claiming by, through, or under the grantor, but not reference to the term "Deed" in the Agreement shall be construed to such form of deed.
- 16. Defects in Title. If Purchaser raises an objection to title to the Property which, if valid, would make title to the Property Purchaser. If Seller chooses to correct the problem through reasonable efforts, as determined by Seller in its sole and absolute discretion, prior to the Closing Date, including any written extensions, or if title insurance is available from a reputable title insurance company selected by Seller at regular rates containing affirmative coverages for the title objections, then the Agreement shall remain in full force and Purchaser shall perform pursuant to the terms set forth in the Agreement. Seller shall Property of to make the title marketable or insurable, and any attempt by Seller to remove such title exceptions shall not impose to court approval of a foreclosure or to a mortgagor's right of redemption, in the event Seller is not able to (a) make the little marketable or to remove those exceptions. Purchaser acknowledges that Seller's title to the Property may be subject insurable or correct any problems or (b) obtain title insurance from a title insurance company selected by Seller, all as provided no further obligation or liability to Purchaser hereunder. Section 19(b) of this Addendum also provides that Seller may extend the Closing

Date or terminate the Agreement if Seller determines, in Seller's sole and absolute discretion, that Seller is unable to convey insurable title to the Property.

- 17 Representations and Warranties. Purchaser hereby represents and warrants to, and covenants and agrees with Seller as to the following matters (all representations, warranties and covenants are true on the date hereof and shall be true as transactions warranties and covenants are true on the date hereof and shall be true as transactions contemplated hereby:
- Purchaser is purchasing the Property solely in reliance on its own investigation and inspection of the Property and not on any information, representation or warranty provided or to be provided by Seller, its servicers, employees, agents or assigns;
- (b) This Addendum shall be binding and enforceable against Purchaser in accordance with its terms, and upon against Purchaser in accordance with its terms, and upon against Purchaser in accordance with their terms. The execution and delivery of this Addendum and Purchaser's performance of the obligations hereunder does not require any consents or approvals of any third persons:
- (c) This Addendum will not, with or without the giving of notice or the tapse of time or both, violate or conflict with, result in a breach of, or constitute a default under, any agreement, contract, lease, license, instrument, or other arrangement to which Purchaser is a party, or by which Purchaser is bound;
- (d) Neither Seller nor its servicers, employees, representatives, brokers, agents or assigns, have made any representations or warranties, implied or expressed, relating to the marketability, insurability or condition of the Property or the contents thereof, except as expressly set forth in Section 28 of this Addendum;
- (e) Purchaser has not relied on any representation or warranty from the Seller regarding the marketability or condition of the Property or the contents thereof, or the nature, quality, or workmanship of any repairs made by

10.0. Aug. 28, 14

(f) Purchaser will not occupy, or cause or permit others to occupy, the Property prior to Closing and funding and, unless and until any necessary Certificate of Occupancy has been obtained from the appropriate governmental entity, will not occupy or cause or permit others to occupy the Property after Closing.

WAIVERS BY PURCHASER. AS A MATERIAL PART OF THE CONSIDERATION TO BE RECEIVED BY SELLER THE FOLLOWING: THE FOLLOWING:

ALL RIGHTS TO FILE AND MAINTAIN AN ACTION AGAINST SELLER FOR SPECIFIC PERFORMANCE;
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References to the "Seller" in this Section 18 shall include Seller and Seller's servicers, representatives, agents, brokers, representations, warranties or waivers described or contemplated under Section 17 or Section 18 of this Addendum, the Purchaser shall pay all reasonable attorneys fees and costs incurred by the Seller in (i) seeking reaffirmation or enforcement of any such representation, warranty or waiver, or (ii) defending any action initiated by the Purchaser for the purpose of

or relating to any such breach, disregard or disayowal, and Purchaser shall pay Five Thousand Dollars (\$5,000.00) as liquidated damages for such attempted or actual breach, disregard or disayowal, which amount shall be in addition to any liquidated damages held or covered by the Seller pursuant to Section 25 of this Addendum.

19. Conditions to Seller's Performance. Seller shall have the unilateral right, at Seller's sole and absolute discretion, to extend the Closing Date or to terminate the Agreement if:

(a) Full payment of any mortgage insurance claim related to the loan previously secured by the Property is not confirmed prior to the Closing Date or the mortgage insurance company exercises its right to acquire title to the Property;

(b) Seller determines, in its sole and absolute discretion, that it is unable to convey insurable title to the Property through a title insurance company selected by Seller at regular rates;

(c) Seller has either sold or has agreed to sell the loan secured by the Property to another party;

(d) Full payment of any property, fire or hazard insurance claim is not confirmed prior to the Closing or the date

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- (e) Any third party, whether tenant, homeowner's association or otherwise, exercises rights under a right of first refusal, option or similar right to purchase the Property;
- (f) Seller determines, in its sole and absolute discretion, that the sale of the Property to Purchaser or any related transactions are in any way associated with illegal activity of any kind;
 - (g) Seller has transferred and conveyed the Property to a third party;
- (h) the Purchaser is the former mortgagor of the Property whose interest was foreclosed, or is related to or affiliated in any way with the former mortgagor, and Purchaser has not disclosed this fact to the Seller prior to the Seller's exercise any of its rights and remedies, including, without limitation, retaining the earnest money deposit, or
- (i) The Purchase Price is insufficient to pay the sum of the closing costs, taxes, commissions, and any liens on or obligations secured by the Property that Seller has agreed to pay hereunder.

In the event Selier elects to terminate the Agreement as a result of any of the foregoing, the Earnest Money shall be returned to Purchaser and the parties shall have no further obligation under the Agreement except the rights and obligations that survive termination pursuant to Section 26 of this Addendum.

Remedies for Default.

- (a) In the event of Purchaser's default, material breach or material misrepresentation of any fact under the terms of the Agreement, Seller, at its option, may retain the Earnest Money and any other misses and/or invoke any other remedy expressly set forth in the Agreement and Seller is automatically released from the obligation to sell the Property to Purchaser and neither Seller nor its representatives, agents, attorneys, successors or assigns Property, PURCHASER ACKNOWLEDGES AND AGREES THAT BY SIGNING THIS ADDENDUM SELLER SHALL HAVE FURTHER ACTION, CONSENT OR DOCUMENT FROM PURCHASER.
- default and Seller shall only be in default under the Agreement if Purchaser delivers written notice to Seller detailing the default and Seller fails to cure such default within 20 days of receipt of such written notice (or such longer period of time as may Agreement as provided under the provisions of thereof, Purchaser shall be entitled to the return of the Earnest Money as Shall mean a return of the Earnest Money less any escrow anneellation fees applicable to Purchaser under the Agreement less fees and costs payable for services and products provided during escrow at Purchaser's request. Purchaser waives any compensate Purchaser. Upon return of the Earnest Money to Purchaser, the Agreement and Seller shall have no further liability, no further obligation, and no further responsibility each to the other, and Purchaser and obligations that survive pursuant to Section 26 of this Addendum.
- (c) Purchaser agrees that Seller shall not be liable to Purchaser for any special, consequential or punitive damages whatsoever, whether in contract, tort (including negligence and strict liability) or any other legal or equitable principle, obtaining other living

Accommodations, moving, storage or relocation expenses or any other such expense or cost arising from or related to the Agreement or a breach thereof.

- (d) Any consent by any party to, or waiver of, a breach by the other, whether express or implied, shall not constitute consent to, waiver of or excuse for any different or subsequent breach.
- (e) In the event either party elects to exercise its remedies as described in this Section 20 or the Agreement is terminated, the parties shall have no further obligation under the Agreement except the rights and obligations that survive termination pursuant to Section 26 of this Addendum.
- 21. indemnification. Purchaser agrees to indemnify and fully protect, defend and hold Seller, its officers, directors, employees, shareholders, servicers, representatives, agents, attorneys, tenants, brokers, successors and assigns harmless from and against any and all claims, costs, liens, loss, damages, attorneys' fees and expenses of every kind and nature that attorneys, tenants, brokers, successors or assigns, resulting from or arising out of:
 - (a) Inspections or repairs made by Purchaser or its agents, employees, contractors, successors or assigns;
- (b) the imposition of any fine or penalty imposed by any governmental entity resulting from Purchaser's failure timely to obtain any permits, approvals, repairs or inspections, or to comply with all applicable laws, rules, ordinances and
- (c) claims for amounts due and owing by Seller for taxes, homeowner's association dues or assessment, or any other terms prorated at Closing under Section 11 of this Addendum;
 - (d) The breach by Purchaser of any of the terms and conditions of the Agreement, and
- (e) Purchaser's or Purchaser's tenants, agents or representative's use or occupancy of the Property prior to
- 22. Risk of Loss. Regardless of local custom or practice. Purchaser assumes all risk of loss related to damage to the Property. In the event of fire, destruction or other casualty loss to the Property after Seller's acceptance of the Agreement and prior to Closing and funding. Seller may, at its sole discretion, repair or restore the Property, or Seller may terminate the Agreement. If Seller elects to repair or restore the Property, then Seller may, at its sole discretion, limit the amount to be expended. If Seller elects to repair or restore the Property, Purchaser's sole and exclusive remedy shall be either to acquire the

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Property in its then current condition at the Purchase Price with no reduction thereof by reason of such loss, or terminate the Agreement and receive a refund of any Eamest Money.

- 23. Eminent Domain. In the event that Seller's interest in the Property, or any part thereof, shall have been taken by eminent domain or shall be in the process of being taken on or before the Closing Date, either party may terminate the Agreement and the Earnest Money shall be returned to Purchaser and neither party shall have any further rights or liabilities hereunder except the rights and obligations that survive termination pursuant to Section 26 of this Addendum.
- 24. Keys. Purchaser understands that if Seller is not in possession of keys, including but not limited to mailbox keys, recreation area keys, gate cards or automatic garage door remote controls, then the cost of obtaining the same will be the responsibility of Purchaser also understands that if the Property includes an alarm system, Seller cannot provide the access code or key. Purchaser shall be responsible for any costs associated with the alarm, changing the access code or regarding any theft or damage of personal property.
- 25. Liquidated Damages. THE PARTIES ACKNOWLEDGE THAT IN THE EVENT OF ANY MATERIAL DEFAULT BY PURCHASER UNDER THE AGREEMENT. SELLER'S DAMAGES WOULD BE DIFFICULT OR IMPOSSIBLE TO COMPUTE AND THAT THE EARNEST MONEY REPRESENTS A REASONABLE ESTIMATE OF SUICH DAMAGES AS ESTABLISHED THE TRANSACTION CONTEMPLATED UNDER THE AGREEMENT AS OF THE PACTS AND CIRCUMSTANCES SURROUNDING DEFAULT BY PURCHASER UNDER THE AGREEMENT, SELLER SHALL HAVE THE REFORMING THE OBLIGATION TO RETAIN SUCH AMOUNTS AS LIQUIDATED DAMAGES. THE PURCHASER HAS INITIALED BELOW TO ESTABLISH THIS INTENT TO ESTABLISH LIQUIDATED DAMAGES.
- 26. Survival, Delivery of the Deed to the Property to Purchaser by Seller shall be deemed to be full performance and discharge of all of Seller's obligations under the Agreement. Notwithstanding anything to the contrary to the Agreement, the provisions of Sections 6, 7, 8, 9, 10, 11, 13, 14, 16, 17, 18, 20, 21, 22, 25 and 27(a) of this Addendum, as well as any other survive the Closing, funding and the delivery of the Deed and/or termination of the Agreement by any party and continue in full force and effect.

27. General Provisions.

- (a) Attorneys' Fees. If either party commences any litigation or judicial action to determine or enforce any of the provisions of the Agreement, the prevailing party in any such litigation or judicial action is entitled to recover all of its costs and expenses (including but not limited to reasonable attorneys' fees, costs and expenditures) from the non-prevailing party.
- (b) Further Assurances. Purchaser agrees to execute and deliver to Seller at Closing or as otherwise requested by Seller, documents referenced in this Addendum or requested by Seller, and to take such other action as may be reasonably upon request by Purchaser.
- (c) Severability. If any provision of this Addendum shall be held to be invalid or unenforceable by any court of competent jurisdiction or as a result of any legislative action, such holding or action shall be strictly construed. Furthermore, construed, limited or, if necessary, severed, but only to the extent necessary to eliminate such invalidity or unenforceability, and the other provisions of this
- Addendum shall remain unaffected and this Addendum shall be construed and enforced as if such provision in its original form and content had never comprised a part hereof.
- (d) Assignment of Agreement. Purchaser shall not assign the Agreement without the express written consent of Seller. Seller may assign the Agreement at its sole discretion without prior notice to or consent of Purchaser.
- (e) EFFECT OF ADDENDUM, IN THE EVENT THERE IS ANY CONFLICT BETWEEN THIS ADDENDUM AND PART OF THE AGREEMENT, THE TERMS OF THIS ADDENDUM TAKE PRECEDENCE AND SHALL PREVAIL EXCEPT AS ESCROW INSTRUCTIONS.
- (f) Authority. The undersigned if executing this Addendum and the Contract on behalf of a Purchaser that is a corporation, partnership, trust or other entity, represents and warrants that he or she is authorized by that entity to enter into this Addendum and the Contract and bind the entity to perform any duties and obligations stated in this Addendum and the Contract.
- Entire Agreement. The Agreement, including the disclosure of information on lead-based paint or lead-based entire agreement between Purchaser and Seller concerning the subject matter hereof and supersedes all previous communications, understandings, representations, warranties warranties and agreements, whether written agreements between Purchaser and Seller. NO ORAL PROMISES, REPRESENTATIONS (EXPRESS OF SELLER SHALL BE DEEMED VALID OR BINDING UPON SELLER OR BROKER OR ANY PERSON ACTING ON BEHALF AGREEMENT. All negotiations are merged into the Agreement. Seller shall not be obligated by any other written or verbal statements made by Seller, Seller's representatives or any real estate licensee.
- (h) Modification. No provision, term or clause of the Agreement shall be revised, modified, amended or waived except by an instrument in writing signed by Purchaser and Seller.
- (i) No Third-Party Beneficiarles. The Agreement does not create any rights, claims or benefits inuring to any person or entity, other than Seller's successors or assigns, that is not a party to the Agreement, nor does it create or establish any third-party beneficiary to the Agreement.
- (f) Counterparts. This Addendum may be executed in any number of counterparts, and each such counterpart be delivered by facsimile.

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conv	(k) Headings. The titles to the sections and headings of various paragraphs of this Addendurent of the conflict of the Addendum, rather than such titles or head.	n are placed for eadings, shall
betw	(I) No Partnership. The Agreement is not intended to create and does not create a joint ven	lure or partnership
deen pron	(m) Gender. Unless the context otherwise requires, singular nouns and pronouns, when used ned to include the plural of such nouns or pronouns, and pronouns of one gender shall be deemed to it oun of the other gender.	d herein, shall be nclude the equivalent
perfo	(n) Force Majeure. Except as provided in Section 22, no party shall be responsible for delay rmance resulting from acts of God, riots, acts of war, epidemics, power failures,	s or failure of
acts by re plans	of terrorism, earthquakes or other disasters, providing such delay or failure of performance could not he asonable precautions and cannot reasonably be circumvented by such party through use of alternate is or other means.	ave been prevented sources, workaround
çoun that provi	(o) Attorney Review. Purchaser acknowledges that Purchaser has had the opportunity to co sel regarding the Agreement; accordingly, the terms of the Agreement are not to be construed against party drafted the Agreement or construed in favor of any Party because that Party failed to understand sions of the Agreement.	the legal effect of the
actua fax w sent o Purch addre	(p) Notices. Any notices required to be given under the Agreement shall be deemed to have lilly received in the case of hand or overnight delivery, or five (5) days after mailing by first class mail, p ith confirmation of transmission to the numbers below. All notices to Seller will be deemed sent or delivered to Seller's listing broker or agent or Seller's attorney, at the address or fax number shown haser shall be deemed sent or delivered when sent or delivered to Purchaser or Purchaser's attorney of the number shown below.	been delivered when ostage paid, or by rered to Seller when below. All notices to or agent at the
and a voide	(q) Dispute Resolution. Notwithstanding any provision of the Contract to the contrary, the part gree that any alternative dispute resolution, mediation and/or arbitration provisions contained in the Co d and are of no force or effect.	iles acknowledge ontract are expressly
electr again	(r) Facsimile or Electronic Signatures. Seller and Purchaser agree that a signature on this do onically transmitted via facsimile or the internet is intended to have the same legal effect and shall be stigned as an original signed counterpart where the signature is affixed manually.	cument that is as enforceable
28.	Additional Towns on Company	g.28,'14
Buyer	urchaser has executed this Addendum as of the 32 day of Auditst. 2014. Signature: David (Newshi) Print Name (or name if a company): David (Newshi) Title (if a company): Ambassader Real Estate Group LLC Address: 1023 17th ST. Brocklyi), N.V. 11919 Telephone: 917-703-(6494): 917-963-80-58 Facsimile: Signature: Print Name (or name if a company): Title (if a company): Address: Telephone: Facsimile: Select Portfolio Servicing, Inc., a Delaware corporation September 2, 2014 By: AGENT ACKNOWLEDGEMENT ed and agreed:	
https:/	//www.disposolutions.com/docpgs/db_Addendum_A.aspx?d=863694&t=4628049	8/26/2014

Purchaser's Agent

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

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwalling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may piece 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
(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below);
(i) Known lead-based paint and/or lead-based paint hazards are present in the housing

(ii) Seller has no knowledge or lead-based paint and/or lead-based paint hazards in the housing.
(b) Records and reports available to the seller (check (i) or (ii) below):
Seller has provided the purchaser 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 reports or records pertaining to lead-based paint and/or lead-based paint azards in the housing.

Purchaser's Acknowledgment (initial)

C) V Purchaser has received copies of all information listed above.

d) V Purchaser has received the pamphiet Protect Your Family from Lead in Your Home.

e) Purchaser has (check (i) or (ii) below):

The received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for 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.

Agent's Acknowledgment (initial)
(i) LAM Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

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

SELLER:

September 2, 2014

Select Portfolio Servicing, Inc., a Delaware corporation

Select Portfolio Servicing, INC. as Attorney in Fact

https://www.disposolutions.com/docpgs/db_Addendum_A.aspx?d=863694&t=4628049

	Ву:	
	Print Name:	
	Title:	
Γ	1 100 0	PURCHASER:
	Date: <u>August 28, 2014</u>	•
Sex er	Signature: David Clarify	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Print Name: David Olewski	
	2	***************************************
		A CELE
\	Date: 8/28/14	AGENT:
\prec	Signatura: Cum	
- [Print Name: David Stevens	



PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE

ì	BUYER The undersigned Ambassador Real Estate Group L	offers to buy the
+ 2	PROPERTY located at 14373 Cedar Rd, South Euclid, OH 44121	
3	City, Ohio, Zip	1
4	Permanent Parcel No. 703-22-004 , and further described as being:	
5		
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	The property, which BUYER accepts in its "AS IS" PRESENT PHYSICAL CONDITION appurtenant rights, privileges and easements, and all buildings and fixtures, including snow on the property: all electrical, heating, plumbing and bathroom fixtures; all window awnings, screens, storm windows, curtain and drapery fixtures; all landscaping, disposed control unit, smoke detectors, garage door opener(s) and controls; all permit the following items shall also remain: \(\text{\t	auch of the following as are and door shades, blinds, sai, TV antenna, rotor and anently attached carpeting, ave; I kitchen refrigerator, thral air conditioning; II gas eatments; II ceiling fan(s); applicable, will become a imary offer on or before y offer at any time prior to otice to the SELLER or the the primary offer.
26 21127 28 29	purchase price: Check to be deposited immediately upon the formation of a binding AGREEMENT as defined	
30 31 32 33 34	below on tines 231-238. Note to be redeemed within four (4) days after formation of a binding AGREEMENT, as defined below on lines 231-238. Cash to be deposited in escrow \$ 25,500.00 3 7 0	 - -
15 16	Mortgage loan to be obtained by BUYER \$	
	□ CONVENTIONAL, □ FHA, □ VA, Ø OTHER ***CASH OFFER***	I
	FINANCING BUYER shall make a written application for the above mortgage loan with after acceptance and shall obtain a commitment for that loan on or about despite BUYER's good faith efforts, that commitment has not been obtained, then this A and void. Upon signing of a mutual release by SELLER and BUYER, the earnest money to the BUYER without any further liability of either party to the other or to Broker and their	GREEMENT shall be null
	Approved by CABOR, LoCAR, LCAR and GeCAR Revised May 1, 2000 Page 1 of 6 ADDATE AND DATE BUYER'S INITIALS AND D. C. D. C. D. C. BUYER'S INITIALS AND D. C. D. C. BUYER'S INITIALS AND D. C. D	agents. 18 2014
	SUBJECT TO COUNTER OFFER AND/OR ADDENDUM September 2, 2014	:
14	4373 Cedar Rd. South Fueld, OH 44424	· I

NOTE: In the event of a dispute between SELLER and BUYER over the return or forfeiture of earnest money held in escrow by a Broker, the Broker is required by state law to retain said funds in the Broker's trust or escrow 44 account until a written release from the parties consenting to its disposition has been obtained or until 45 disbursement is ordered by a court of competent jurisdiction, CLOSING All funds and documents necessary for the completion of this transaction shall be placed in escrow with the lending institution or escrow company on or before 3 WEEKS OR LESS 9/2/11 and title shall be transferred on or about 3 WEEKS OR LESS 4/2/14 POSSESSION SELLER shall deliver possession to BUYER on (date) at AM PM, provided the title has transferred. Subject to BUYER's rights, if any, the premises may be occupied by the SELLER free for NA sNA _ () days. Additional NA days at a rate of per day. Payment and collection of fees for use and occupancy after transfer of title are the 53 54 sole responsibility of SELLER and BUYER. TITLE SELLER shall convey a marketable title to BUYER by general warranty deed and/or fiduciary deed, if 55 required, with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any 56 mortgage assumed by BUYER, b) such restrictions, conditions, easements (however created) and 57 encroachments as do not materially adversely affect the use or value of the property, c) zoning ordinances, if any, 58 and d) taxes and assessments, both general and special, not yet due and payable. SELLER shall furnish an Owner's Fee Policy of Title Insurance from SELLERS CHOICE 59 60 (title company - if BUYER has a preference) in the amount of the purchase price with cost of the insuring 61 premium split equally between SELLER and BUYER. If the property is torrenized, SELLER shall furnish an 62 Owner's Duplicate Certificate of Title, and a United States Court Search and Tax Search. SELLER shall have 63 thirty (30) days after notice to remove title defects. If unable to do so, BUYER may either a) accept Title subject to 54 each defect without any reduction in the purchase price or b) terminate this AGREEMENT, in which case neither BUYER, SELLER nor any REALTOR(S) shall have any further liability to each other, and both BUYER and SELLER agree to sign a mutual release, whereupon the Broker shall return the earnest money to BUYER. 65 66 67 PRORATIONS General taxes, annual maintenance fees, subdivision charges, special assessments, city and 68 county charges and tenant's rents shall be prorated as of the date of the title transfer. Taxes and assessments 69 shall be prorated based upon the latest available tax duplicate. However, if the tax duplicate is not yet available or 70 the improved land is currently valued as land only, taxes and assessments shall be prorated based upon 35% of 71 the selling price times the millage rate. The escrow agent is instructed to contact the local governmental taxing 72 authority, verify the correct lax value of the property as of the date of title transfer and pay the current taxes due to 74 the date of the title transfer. If the property being transferred is new construction and recently completed or in the process of completion at the time the AGREEMENT was signed by the parties, the escrow agent is instructed to 75 make a good faith estimate of the taxes to be owed on the value of the improved property to the date of title transfer and reserve sufficient funds in escrow from SELLER's net proceeds to pay those taxes when they 77 become due and payable after title transfer. The escrow agent is instructed to release the balance of the funds on 78 reserve once they receive notice from the local county auditor that the taxes on the land and improvements have 79 been paid in full to the date of title transfer. BUYER acknowledges that the latest available tax duplicate may not 80 reflect the accurate amount of taxes and assessments that will be owed. SELLER agrees to reimburse BUYER 81 directly outside of escrow for any increase in valuation and the cost of all passed or levied, but not yet certified, 82 taxes and assessments, if any, prorated to the date of title transfer. SELLER is not aware of any proposed taxes 83 84 or assessments, public or private, except the following: 25 In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.), 86 87 D BUYER Q SELLER agrees to pay the amount of such recoupment. CHARGES/ESCROW INSTRUCTIONS This AGREEMENT shall be used as escrow instructions subject to the 88 Escrow Agent's usual conditions of acceptance. SELLER shall pay the following costs through escrow: a) real 89 estate transfer tax, b) any amount required to discharge any mortgage, lien or incumbrance not assumed by 90 BUYER, c) title exam and one-half the cost of insuring premium for Owners Fee Policy of Title Insurance, d) 91 due BUYER, e) Broker's commissions, f) one-half of the escrow and 92 93 (unless VA/FHA regulations prohibit payment of escrow fees by BUYER in which case SELLER shall pay the 94 entire escrow fee). SELLER shall pay directly all utility charges to the date of title transfer or date of possession, 95 Approved by CABOR LoCAR LCAR GoCAR Madina ROR and the Cuyahoga County Bar Association To They 18 14
Revised May

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September 2, 2014 AND/OR ADDENDUM

14373 Cedar Rd, South Euclid, OH 44121

SUBJECT TO COUNTER OFFER

•	96 97 98	whicheve the SELL BUYER.	r is later. The escrow age ER's final water and se	ent shall withhold \$ 500 wer bills. Tenant security deposits, if any,	from the proceed shall be credited	s due SELLER for in escrow to the			
	99	BUYER s	shall pay the following th	rough escrow (unless prohibited by VA/F)	dA regulations):	 ah anguhalf at the			
	100			Insuring premiums for Owners Fee Policy					
	101	fees for th	he deed and any mortgag	e, and d) other buyer costs	or moralis	-, c) an recording			
	102			. BUYER shall sec	ure new insuranc	e on the araberts			
	103	BUYER a	cknowledges the availab	SIN OF A LIMITED HOME WARDANTY OF	MODARA LOS				
	104 105 106	escrew at	i closing, SELLER and BI	provided at a cost of \$cha LYER acknowledge that this LIMITED HOM ne property. Broker may receive a fee from t	rged to Q SELLE	R O BUYER from			
	107 108	☑ The S	ELLER(s) hereby authori	ize and instruct the escrow agent to send in struct the escrow agent to send its listed on this AGREEMENT promptly after	a come of their t	ully signed HUD1			
	109 110	The B	UYER(s) hereby authorized to the Broke	ze and instruct the escrow agent to send in its send i	a copy of their f	ully signed HUD1			
	111 112 113 114 115 116 117 118 119 120	sole responders any and a BUYER a understant apparent agents do that it is a	candize waim the specific onsibility to select and relability regarding the sacknowledges that BUY with and which may affect a port guarantee and in no BUYER's own duty to expect the cand which may affect and in no BUYER's own duty to expect the cand but the candidates and the candidates are candidates are candidates are candidates and the candidates are candidates and the candidates are candidates are candidates and the candidates are candidates.	shall be subject to the following inspect and number of days from formation of binding tain a qualified inspector for each requested selection or retention of the inspector(s). If it is ER is acting against the advice of BUY and improvements may contain defects are property's use or value. BUYER and SELLE way assume responsibility for the property ercise reasonable care to inspect and make condition and systems of the property.	g AGREEMENT. I inspection and r BUYER does not 'ER's agent and and conditions the R agree that the	BUYER assumes eleases Broker of elect inspections, broker. BUYER at are not readily REALTORS® and			
	121 122	INSPECT	TONS REQUIRED BY	ANY STATE, COUNTY, LOCAL GOVERNEED FOR THE INSPECTIONS LISTED BE	ENMENT OR FI	TON OD AVA			
	123 124 125	WAIVER not indicat inspection	(initials	BUYER elects to waive each professional BUYER to perform any inspection indicate solute acceptance of the Property by BUYER	al inspection to w	L			
	126	Choice		Inspection	Expens	r ė			
J.O.	127	Yes No			BUYER's	SELLER'S			
3U - U -	128	A 0		days from formation of AGREEMENT	Q.	ا ۵			
1,8c.00,	7129			days from formation of AGREEMENT		¦ a			
_	130	<u>미</u> 전	WATER POTABILITY	days from formation of AGREEME	NT D	· •			
	131	D Ø	WELL FLOW RATE	days from formation of AGREEMEN	T Q	Q			
	132			from formation of AGREEMENT	D •	' a			
	133		OTHER days	from formation of AGREEMENT		o			
	134 135 136 137 138 139 140 141 142	After each inspection requested, BUYER shall have three (3) days to elect one of the following; a) Remove the inspection contingency and accept the property in its "AS IS" PRESENT PHYSICAL CONDITION; or b) Accept the property subject to SELLER agreeing to have specific items, that were either previously disclosed in writing by the SELLER or identified in a written inspection report, repaired by a qualified contractor in a professional manner at SELLER's expense; or c) Terminate this AGREEMENT if written inspection report(s) identify material latent defects NOT previously disclosed in writing by the SELLER and any cooperating real estate Broker. If the property is accepted in its "AS IS" PRESENT PHYSICAL CONDITION, BUYER agrees to sign an Amendment To Purchase AGREEMENT removing the inspection contingency and this AGREEMENT will proceed Approved by CABOR, Locar, Locar, Gecar, Medina BOR and the Chyshoga County But Association [ACCONDITION] THE CONTROL OF THE PROPERTY OF THE P							
			1.1		B.O. Aug	77.74			
			AN	September 2, 2014					
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	Page 4 of 6 SELLER'S INITIALS AND DATE BUYER'S INITIALS AND DATE J. O. Aug. 19, 14
	Approved by CABOR, LoCAR, LoCAR, GeCAR, Medina BOR and the Cuyahoga County Bar Association D. E. July 18, 14 Page 4 of 6 SEL PR'S INITIALS AND DATE CHARLES OF SELECTION OF
	Approved by CARGR Locar Locar Locar Avg.
196	transaction.
195	to registered sex offeringers in the area and will not rely on SELLER of any real estate arrent involved in the
94	STORING VILLO ON SECUNDARY INFORMATION, BUYER WILLIAM ON BUYER'S OWN INCUITY with the least charge office of
193	sex offender law. The BUYER acknowledges that the information disclosed may no longer be accurate and agrees to inquire with the local sheriff's office. BUYER agrees to assume the responsibility to check with the local sheriff's office.
192	MEGAN'S LAW SELLER warrants that SELLER has disclosed to BUYER all notices received pursuant to Ohio's sex offender law. The BUYER acknowledges that the information disclosed received pursuant to Ohio's
191	
190	completing the disclosure form and BUYER's review and approval of the information contained on the disclosure form within days from receipt.
189	FAIR! ANDIOR ECAU-DADGU MAIN! MAZAKUS (disclosure form). This offer is subject to the SCILED
187 188	TOUTEUT TOUR PARILY PROMILEAD IN YOUR HOME and a convent the "DISOLOGISE ON LEAD BACED
186	BUYER O HAS NOT (BUYER's initials) received a copy of the EPA pamphlet entitled
185	AND THE TOTAL PAINT MAZARUS."
184 185	TOOK COMMET FROM LEAD IN YOUR HOME and a copy of the "DISCLASTIRE ON LEAD pages paint
183	BUYER & HAS D.O. (BUYER's initials) received a copy of the EPA pamphlet entitled "PROTECT
182	bo FER may remove this right of inspection at any time without SELLER's consent.
181	and delicities, but an may elect to terminate the AGREEMENT of accept the property in its "AC IC" applica-
180	assessor of inspector demonstrating that the deficiencies have been remedied. If the SEI first declines to assess
179	deficiencies identified in the inspector's written report or decline to do any repairs. If SELLER elects to correct the deficiencies, SELLER agrees to provide to BUYER prior to Title Transfer with a certificate from a qualified risk
178	the dispersion report and builties request of repairs. SELLER will have the online to either among to consent the
176 177	minimization provide SCLLER Will a copy of the writen inspection parties risk assessment report times receipt of
175 176	Province the specific existing delicies finited on the written inspection tenant in that event billytic acceptance
174	special existing deliciencies noted on the written inspection tenori in that event by (VED accorded in the least the control of the control o
173	winds is pure out on some nave the root to terminate the Agrestient or regions that the orthogonal transfer
172	IVERIOUS BROTHBROOK IN THE EVERY EXISTING DERICLENCIES OF CORRECTIONS are Identified by the impresses in their
171	in good condition is not necessarily a hazard. See EPA pamphlet "Protect Your Family From Lead In Your Home"
170	property by a qualified inspector, for the presence of lead-based paint and/or lead based paint hazards at BUYER's expense within ten (10) days after formation of a binding AGREEMENT. (Intact lead-based paint that is
169	TO THE PERSON OF
168	Yes No U LEAD BASED PAINT RIVER shall have the right to have a rick and a ric
167	
166	OR IJ SELLER (unless FHAVA regulations prohibit payment of inspection by BUYER, in which case SELLER shall pay the cost.) This AGREEMENT may be voided by the party paying for the repair, if it exceeds \$500.00.
164 165	THE COSE OF WOOD DESTOVING INSECTS. ALL REPAIRS AND TREATMENT COSTS SHALL BE DAIN OF THE PLANTED
163	Project of the real of the case of learnings and a certificate of dispression of the series of the s
162	Advisory and and there by a lifetiage extermination suches which shall timble a configurate of another the management of the configuration of another the management of the configuration of the confi
161	sour report shows existing intestation or damage by heats termited or wood destroying income transfer of the
160	made by a licensed inspection or exterminating agency of DBUYER's or DSELLER's choice at DBUYER's DSELLER's expense and such agency's written report shall be made available to the BUYER before closing. If
159	TO THE THE PERSON AND ADDRESS OF AN AND AND AND AND AND AND AND AND AND
158	· · · · · · · · · · · · · · · · · · ·
157	· ·
156	exercise their right to terminate the AGREEMENT. SELLER agrees to provide reasonable access to the property for BUYER to review and approve any conditions corrected by SELLER.
154 155	The BUYER and SELLER can mutually agree IN WRITING to extend the dates for inspections, repairs, or to
154	4.7
153	or to Broker(s).
152	are connect trustey deposit Sites be returned to the Buyer without any further liability of either norty to the other
151	latent defects in the property, BUYER shall provide a copy of the written inspection report to the SELLER and both parties agree to promptly sign a mutual release. Upon signing of a mutual release by SELLER and BUYER,
150	sign a mutual release. If the BUYER elects to terminate this AGREEMENT based upon newly discovered material latent defects in the property BIYER shall provide a copy of the written inspection and the property BIYER shall provide a copy of the written inspection and the property BIYER shall provide a copy of the written inspection and the property BIYER shall provide a copy of the written inspection and the property BIYER shall provide a copy of the written inspection and the property BIYER shall provide a copy of the written inspection.
149	and BUYER within those three (3) days, this AGREEMENT is null and void and SELLER and BUYER agree to sign a mutual release. If the BUYER elects to terminate this AGREEMENT has a mutual release.
148	will official it diff. Will be confected at officers expense it a written appreciation to not connect to officers
145 147	THE (3) DAYS HOM DELLER'S RECEID OF the Written list of defects and the inspection reported to present in uniting
145	are inducting community and incommunity me detects which are to be received. On I no be not true to a second contract the second contract to the second contract
144	Provide to SELLER & CODY Of the INSDECTION REDORES) and sign an Amendment To Durchage Agreement remaining
145	in full force and effect. If the property is accepted subject to the SELLER repairing specific defects, BUYER shall

September 2, 2014

SUBJECT TO COUNTER OFFER
AND/OR ADDENDUM ... Euclid, OH 44121

D.O.

7	197 198 199 200 201 202 203	CONDITION OF PROPERTY BUYER has examined the property and agrees that the property is being purchased in its "AS IS" PRESENT PHYSICAL CONDITION including any defects disclosed by the SELLER the state of Ohio Residential Property Disclosure Form or identified by any inspections requested by either paracceptance and the date of recording of the deed, BUYER has not relied upon any representations, warranties statements about the property (including but not limited to its condition or use) unless otherwise disclosed on the AGREEMENT or on the Residential Property Disclosure Form.	on rty, of
<u> </u>	204 205	BUYER O HAS (BUYER's initials) received a copy of the Residential Property Disclosure Form signed by SELLER on (date) prior to writing this offer.	ле
18.18.18.18.18.18.18.18.18.18.18.18.18.1	206 207 208 209	BUYER Ø HAS NOT	rty nd
	210 211 212 213 214 215 216	SELLER shall pay all costs for the repair of any gas line leak found between the street and foundation at the tin of transfer of utilities. SELLER agrees to comply with any and all local governmental point of sale laws and/ordinances. SELLER will promptly provide BUYER with copies of any notices received from government agencies to inspect or correct any current building code or health violations. If applicable, BUYER and SELLER responsible for the correction of any building code or health violation(s). In the event BUYER and SELLER cannagree in writing, this AGREEMENT can be declared null and void by either party.	ior tal IR be
	225	Property Disclosure Form and agrees to hold the Broker(s) and their agents harmless from any misstatements errors made by the SELLER on the form. BUYER also acknowledges and agrees that the Broker(s) and the agents have no obligation to verify or investigate the information provided by the SELLER on that form, BUYE acknowledges that any representation by SELLER or the real estate agent(s) regarding the square footage of the rooms, structures or lot dimensions, homeowners fees, public and private assessments, utility bill taxes and special assessments are approximate and not guaranteed. Please list any and all verb representations made by Broker(s) or their agents that you relied upon when purchasing this property (if none write "none"). NONE	or eir R re
	226		Ri-
	229 230	DAMAGE If any building or other improvements are destroyed or damaged in excess of ten percent of the purchase price prior to title transfer, BUYER may either accept the insurance proceeds for said damage and damage is less than ten percent of the purchase price, SELLER shall restore the property to its prior condition.	ıd :h
	231 232 233 234 235 236	BINDING AGREEMENT Upon written acceptance and then either written or verbal notice of such acceptance to the last-offering party, this offer and any addenda listed below shall become a LEGALLY BINDING AGREEMEN UPON BUYER AND SELLER and their heirs, executors, administrators and assigns and shall represent the entire understanding of the parties regarding this transaction. All counter-offers, amendments, changes or deletions to this AGREEMENT shall be in writing and be signed by both BUYER and SELLER. Facsimile signatures shall be deemed binding and valid. This AGREEMENT shall be used as escrow instructions subject to the Escrow Agent's usual conditions of acceptance. For purposes of this AGREEMENT, "days" shall be defined as calendar days of the AGREEMENT is a legally binding contract. If you have any questions of law, consult your attorney.	T e o e
;	240 241 242	ADDENDA The additional terms and conditions in the attached addenda Agency Disclosure Form Residential Property Disclosure Form VA FHA FHA Home Inspection Notice Condo House Sale Contingency Addendum House Sale Concurrency Addendum Agency Paint Other The terms and conditions of any addenda supersede any conflicting erms in the purchase AGREEMENT.	e

SUBJECT TO COUNTER OFFER AND/OR ADDENDUM

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September 2, 2014

VITIALS AND DATE

© Form 100

Approved by CABOR Revised May 1, 2000 Page 5 of 6

244 245	X David Claydi	1023 474 st. Brooklyn, N.V.	1)219
246 247	David Olewski	>917-963-8058	Aug. > July 18, 2014
248 249	DEPOSIT RECEIPT Receipt is he subject to terms of the above offer.	reby acknowledged, of \$ 500.00	J.C. Avg. 19, 14 Inote, earnest money
250	By; DAVID STEVOFF	Office: REALTY TRUST SERVICES Phone:	440-522-4802
251	MUUCE IANCE SELLER accents	the above offer and immunicate instance of	1
252	SELLER's escrow funds a commiss	sion of \$1250.00	ow affert to bay itout
253	of the purchase price to		herceut (%)
254			•
255		percent	(Address)
256	purchase price to		
257			(Broker)
258	as the	lio Servicing, INC. as Attorney in Fact	(Address)
259 260	SUBJECT TO AND/OR AD	2014	
261 262	(PRINT SELLER'S NAME) (F	PHONE NO.)	/DATE:
	•		(DATE)
263 264	(SELLER)	ADDRESS AND ZIP CODE	
265 266	(PRINT SELLER'S NAME) (F	PHONE NO.)	(DATE)
267 268 269	The following information is provide Brokers or their agents and is not parameters. Multiple Listing Information	d solely for the Multiple Listing Services' use and wi rt of the terms of the Purchase AGREEMENT.	i ·
270	Kenneth Myers Jr.	389458	
271	(Listing agent name)	(Listing agent license #)	1
272	RE/MAX Trinity	9336 .	
273	(Listing broker name)	(Listing broker office #)	
274	DAVID STEVOFF	2013000979	I
275	(Selling agent name)	(Selling agent license #)	1
276	REALTY TRUST SERVICES	9165	1
277	(Selling broker name)	(Selling broker office #)	
	Approved by CABOR, LOCAR, LCAR and GeCA		

Approved by CABOR, LoCAR, LCAR and GeCAR Revised May 1, 2000 Page 6 of 6

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CONSUMER GUIDE TO AGENCY RELATIONSHIPS

We are pleased you have selected Realty Trust Services to help you with your real estate needs. Whether you are selling, buying or leasing real estate, Realty Trust Services can provide you with expertise and assistance. Because this may be the largest financial transaction you will enter into, it is important to understand the role of the agents and brokers with whom you are working. Below is some information that explains the various services that agents can offer and their options for working with you:

Representing the Sellers

Most sellers of real estate choose to list their home for sale with a real estate brokerage. When they do so, they sign a listing agreement that authorizes the brokerage and the listing agent to represent their interests. As the seller's agent, the brokerage and listing agent must: follow the seller's lawful instructions, be loyal to the seller, promote the seller's best interests, disclose material facts to the seller, maintain confidential information, act with reasonable skill and care, and account for any money they handle in the transaction. In rare circumstances, a listing broker may offer "subagency" to other brokerages, which would also represent the seller's interests and owe the seller these same duties.

Representing Buyers

When purchasing real estate, buyers usually choose to work with a real estate agent as well. Often the buyers want to be represented in the transaction. This is referred to as buyer's agency. A brokerage and agent that agree to represent a buyer's interest in a transaction must: follow the buyer's lawful instructions, be loyal to the buyer, promote the buyer's best interests, disclose material facts to the buyer, maintain confidential information, and account for any money they handle in the transaction.

Dual Agency

Occasionally, the same agent and brokerage that represent the seller also represent the buyer. This is referred to as dual agency. When a brokerage and its agents become "dual agents," they must maintain a neutral position between the buyer and the seller. They may not advocate the position of one client over the best interests of the other client, or disclose any personal or confidential information to the other party without written consent.

Representing Both the Buyer & Seller

On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case, the agents may each represent the best interest of their respective clients. Or, depending on company policy, the agents may both act as dual agents and remain neutral in the transaction. When either of the above occurs, the brokerage will be considered a dual agent. As a dual agent, the brokerage and its managers will maintain a neutral position and cannot advocate for the position of one client over another. The brokerage will also protect the confidentiality of all parties.

For more information on agency law in Ohio, contact the Ohio Division of Real Estate & Professional Licensing at (614) 466-4100, or online at www.com.ohio.gov/real.

Working With Realty Trust Services

Realty Trust Services does offer representation to both buyers and sellers. Therefore, the potential exists for one agent to represent a buyer who wishes to purchase property listed with another agent in our company. If this occurs, each agent will represent their own client, but Realty Trust Services and its managers will act as a dual agent. This means the brokerage and its managers will maintain a neutral position and not take any actions that will favor one side over the other. Realty Trust Services will still supervise both agents to assure that their respective clients are being fully represented and will protect the parties' confidential information.

14373 Cedar Rd. South Enell'd OH 44121

In the event that both the buyer and seller are represented by the same agent, the agent and Realty Trust Services will act as a dual agent but only if both parties agree. As a dual agent, they will treat both parties honestly, prepare and present offers at the direction of the parties, and help the parties fulfill the terms of any contract. They will not, however, disclose any confidential information that would place one party at an advantage over the other or advocate or negotiate to the detriment of either party.

If dual agency occurs, you will be asked to consent to that in writing. If you do not agree to your agent acting as a dual agent, you can ask that another agent in our company be assigned to represent you or you can seek representation from another brokerage.

As a buyer, you may also choose to represent yourself on properties Realty Trust Services has listed. In that instance, Realty Trust Services will represent the seller and you would represent your own best interests. Because the listing agent has a duty of full disclosure to the seller, you should not share any information with the listing agent that you would not want the seller to know.

Working With Other Brokerages

When Realty Trust Services lists property for sale, it also cooperates with, and offers compensation to, other brokerages that represent buyers. Realty Trust Services does reserve the right, in some instances, to vary the compensation it offers to other brokerages. As a seller, you should understand that just because Realty Trust Services shares a fee with a brokerage representing the buyer, it does not mean that you will be represented by that brokerage. Instead, that company will be looking out for the buyer and Realty Trust Services will be representing your interests. When acting as a buyer's agent, Realty Trust Services also accepts compensation offered by the listing broker. If the property is not listed with any broker, or the listing broker does not offer compensation, we will attempt to negotiate for a seller-paid fee.

Fair Housing Statement

It is illegal, pursuant to the Ohio Fair Housing Law, division (H) of Section 4112.02 of the Revised Code and the Federal Fair Housing Law, 42 U.S.C.A. 3601, to refuse to sell, transfer, assign, rent, lease, sublease or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes. (Effective: 3/25/03)

We hope you find this information to be helpful to you as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an Agency Disclosure Statement that specifically identifies the role of the agents and brokerages. Please ask questions if there is anything you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to sign below to acknowledge receipt of this pamphlet. Your signature will not obligate you to work with our company if you do not choose to do so.

Ambassador Real Estate	Group LLC		I
Name	(Please Print)	Name	(Please Print)
× David Olevski	Aug. ' Foly 18 2014		
Signature	J. Patrug. 19, 14	Signature	Date

14373 Cedar Rd, South Euclid, OH 44121



AGENCY DISCLOSURE STATEMENT



шu	yent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to convised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term d'buyer" includes a tenant.)	firm that you have been
Pr	operty Address: 14373 Cedar Rd, South Euclid, OH 44121	
Βυ	Iyer(s): Ambassador Real Estate Group LLC	
Se	ller(s):	1
	I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROK	ERAGES
Th	ne buyer will be represented by David Stevoff, and Realty True	
Th	ne seller will be represented by Kenneth Myers Jr. , and RE/MAX	BRÖKERAGE Trinity BROKERAGE
If t	II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKER two agents in the real estate brokerage oresent both the buyer and the seller, check the following relationship that will apply:	
ū	Agent(s) work(s) for the	seller. Unless personally
	Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents and will be working for both the buyer and seller as "dnal agents on the back of this form. As dual agents they will maintain a neutral position in the transaction and the confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dhas a personal, family or business relationship with either the buyer or seller. If such a relationship distribution of the brokerage acting as a draw a personal, family or business relationship with either the buyer or seller.	ey will protect all parties'
Ag	ent(s) and real estate brokerage	t will
		her explained on the back of all parties' confidential
	represent only the (check one) \square seller or \square buyer in this transaction as a client. The other party is n represent his/her own best interest. Any information provided the agent may be disclosed to the agent	ot represented and agrees to
	CONSENT	l
	I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual (we) acknowledge reading the information regarding dual agency explained on the back of this form. X David Deviction Aug International Property Aug International Property International Prop	September 2, 2014
	Select Portfolio Se	rvicing, INC, as Attorney in Fact INTER OFFER

DUAL AGENCY

Ohio law permits a real estate agent and brokerage to represent both the seller and buyer in a real estate transaction as long as this is disclosed to both parties and they both agree. This is known as dual agency. As a dual agent, a real estate agent and brokerage represent two clients whose interests are, or at times could be, different or adverse. For this reason, the dual agent(s) may not be able to advocate on behalf of the client to the same extent the agent may have if the agent represented only one client.

As a dual agent, the agent(s) and brokerage shall:

- Treat both clients honestly;
- Disclose latent (not readily observable) material defects to the purchaser, if known by the agent(s) or brokerage;
- Provide information regarding lenders, inspectors and other professionals, if requested;
- Provide market information available from a property listing service or public records, if requested;
- Prepare and present all offers and counteroffers at the direction of the parties;
- Assist both parties in completing the steps necessary to fulfill the terms of any contract, if requested.

As a dual agent, the agent(s) and brokerage shall not:

- Disclose information that is confidential, or that would have an adverse effect on one party's position in the transaction, unless such disclosure is authorized by the client or required by law;
- Advocate or negotiate on behalf of either the buyer or seller;
- Suggest or recommend specific terms, including price, or disclose the terms or price a buyer is willing to offer or that a seller is willing to accept;
- Engage in conduct that is contrary to the instructions of either party and may not act in a biased manner on behalf of one party.

Compensation: Unless agreed otherwise, the brokerage will be compensated per the agency agreement

Management Level Licensees: Generally the broker and managers in a brokerage also represent the interests of any buyer or seller represented by an agent affiliated with that brokerage. Therefore, if both buyer and seller are represented by agents in the same brokerage, the broker and manager are dual agents. There are two exceptions to this. The first is where the broker or manager is personally representing one of the parties. The second is where the broker or manager is selling or buying his own real estate. These exceptions only apply if there is another broker or manager to supervise the other agent involved in the transaction.

Responsibilities of the Parties: The duties of the agent and brokerage in a real estate transaction do not relieve the buyer and seller from the responsibility to protect their own interests. The buyer and seller are advised to carefully read all agreements to assure that they adequately express their understanding of the transaction. The agent and brokerage are qualified to advise on real estate matters. IF LEGAL OR TAX ADVICE IS DESIRED, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

Consent: By signing on the reverse side, you acknowledge that you have read and understand this form and are giving your voluntary, informed consent to the agency relationship disclosed. If you do not agree to the agent(s) and/or brokerage acting as a dual agent, you are not required to consent to this agreement and you may either request a separate agent in the brokerage to be appointed to represent your interests or you may terminate your agency relationship and obtain representation from another brokerage.

Any questions regarding the role or responsibilities of the brokerage or its agents should be directed to an attorney or to:



Ohio Department of Commerce
Division of Real Estate & Professional Licensing
77 S. High Street, 20th Floor
Columbus, OH 43215-6133
(614) 466-4100



Page 2 of 2

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Business Accounts

Present Balance

AMBASSADOR REAL ESTATE GROUP LLC

Deposit accounts

\$41,708.29

Create a list of your favorite accounts

AMBASSADOR REAL ESTATE GROUP LLC

Deposit Accounts

Total balance: \$41,708.29

Account

Business Classic (...9189)

Present balance Available balance

\$41,577.98 \$41,577.98

See statements

Pay bills Make a transfer

Deposit checks

PERFBUS CHK (...5073)

Present balance Available balance

\$130.31 \$130.31

See statements

Pay bills

Make a transfer

Deposit checks

Payments & Transfers

Make a transfer

Tatale Galego

Check for

WE'RE LISTENING ;

Pre-qualified offers

Pay bills

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QuickPaySM

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Change mailing address, phone

and/or email

Stop payment on a check

Delegate with Access and

Security Manager

Go to Download Center

Go to Customer Center



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DATE: 07/06/2006 DOCUMENT ID 200618603706

DESCRIPTION ARTICLES OF ORGANIZATION/DOM. LLC (LCA)

FILING

EXPED

PENALTY

CERT

COPY

Receipt

This is not a bill. Please do not remit payment.

ROTH BIERMAN, LLP 5196 RICHMOND RD. BEDFORD HTS, OH 44146

STATE OF OHIO CERTIFICATE

Ohio Secretary of State, J. Kenneth Blackwell

1633879

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

AMBASSADOR REAL ESTATE GROUP, LLC

and, that said business records show the filing and recording of:

Document(s)

ARTICLES OF ORGANIZATION/DOM. LLC

Document No(s):

200618603706



United States of America State of Ohio Office of the Secretary of State Witness my hand and the seal of the Secretary of State at Columbus, Ohio this 3rd day of July, A.D. 2006.

 Λ

Ohio Secretary of State

Queeth (Sa.



Prescribed by J. Kenneth Blackwell

Ohio Secretary of State
Central Ohio: (614) 466-3910
Toll Free: 1-877-SOS-FILE (1-877-767-3453)

www.state.oh.us/sos e-maii: busserv@sos.state.oh.us Expedite this Form: (selections)

Mail(Form(to)one)of(the)Following:
PO Box 1390
Columbus, OH 43216

PO Box 670
Columbus, OH 43216

ORGANIZATION / REGISTRATION OF LIMITED LIABILITY COMPANY

(Domestic or Foreign) Filing Fee \$125.00

THE UNDERSIGNED DESIRING TO FILE A:

	ILY ONE (1) BOX)		
	s of Organization for	(2) Application for Regis	stration of
Domes	stic Limited Liability Company	Foreign Limited Liab	ility Company
	(115-LCA)	(106-LFA)
	ORC 1705	ORC 1	705
		(Date of Formation)	(State)
Complete the	general information in this section for the	box checked above.	
Name	AMBASSADOR REAL ESTATE GRO		٠٠ دې
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Page 1 of 3

Last Revised. May 2002

Complete the information in this	section if box (1) is checked (Cont.	
	ORIGINAL APPO	INTMENT OF AGENT	
The undersigned authorized ma	ember, manager or representa	itive of	
AMBASSADOR REA	AL ESTATE GROUP, LLC		
<u> </u>	(name of limited habili	ty company)	
hereby appoint the following to statute to be served upon the li	be statutory agent upon whon mited liability company may be	n any process, notice or demand e served. The name and addres	frequired or permitted by
R&E	Statutory Agent Corporation		-
(Nan	ne of Agent)		
5196	Richmond Road		
(Stre	et)	NOTE: P.O. Box Addresses are	NOT acceptable.
Bed	ford Heights	Ohio	44146
(Caty)		(State)	(Zip Code)
authorized representative	Victor	ed Representative J. Bierman III ed Representative	Date Date
	ACCEPTANCE	OF APPOINTMENT	
The undersigned, named herein	as the statutory agent for		
AMBASSADOR REA	L ESTATE GROUP, LLC		
	(name of limited liability	у сотрапу)	
hereby acknowledges and acce	pts the appointment of agent f	or said limited liability Company	·
	Her of	J.f.	
R&B S by Vi	tatutory Agent Corpo ctor J. Bierman III,	(Agent's signature) Pration V.P.	

PLEASE SIGN PAGE (3) AND SUBMIT COMPLETED DOCUMENT

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Page 2 of 3

Last Revised⁻ May 2002

			<u> </u>	
	(Name)			
	(Street)	NOTE: P.O. E	Box Addresses are NOT	acceptable.
	(Crty)		(State)	(Zip Code)
ne пате under which t	he foreign limited lia	ability company desires to transac	t business in Ohio	is .
ne limited liability comp	pany hereby appoint	ts the following as its agent upon The name and complete addre	whom process agai	nst the limited liability
ombana maa ne seraed	(Name)	or The name and complete addre	ss of the agent is	
	(Street)	NOTE: P.O. E	ox Addresses are NO	acceptable.
	(Street)	NOTE: P.O. E	Box Addresses are NOT	acceptable.
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