

**AFFILIATED BUSINESS ARRANGEMENT  
DISCLOSURE STATEMENT**

To: Angus M. Hendry

From: **Howard Hanna**

Property: 8174 Olmway Ave.

Date: \_\_\_\_\_

This is to give you notice that Howard Hanna has a business relationship with Howard Hanna Mortgage Services ("HHMS") for mortgage financing, Howard Hanna Insurance Services, Inc. ("HHIS") for insurance, Barristers of Ohio, LLC ("Barristers") for title, escrow and closing services, and Great Lakes Field Services, LLC ("GLFS") for surveying. Howard Hanna and the above-referenced providers have the same parent company, Hanna Holdings, Inc. ("Holdings"). Holdings owns 100% of HHMS, 100% of HHIS, 84% of Howard Hanna, 49% of GLFS, and 49% of Barristers. Because of this financial relationship, this referral to the above-referenced settlement service providers may provide Howard Hanna a financial or other benefit.

Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition of the settlement of your loan or for the purchase, sale, or refinance of a property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES; YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

**HHMS is a HUD-approved mortgage lender.** Fees normally charged by HHMS may include an origination fee (which is listed as a percentage of the loan amount), discount points (which accompany the interest rate you choose and which are listed as a percentage of the loan amount), processing and underwriting fees, and other charges associated with obtaining a mortgage from HHMS. The estimated fees are listed below, but may vary depending on the loan product you select.

Loan Origination	0% to 1.5% of Loan	Application Fee	\$0 to \$750.00
Loan Discount Fee	0% to 3% of Loan	Commitment Fee	\$0 to \$500.00
Processing Fee	\$0 to \$500.00	Document Preparation	\$0 to \$375.00
Underwriting Fee	\$0 to \$500.00	Tax Transcripts/Misc. Fee	\$0 to \$135.00

A lender is allowed, however, to require the use of certain settlement service providers, which is explained and disclosed in your **Addendum to Good Faith Estimate**.

**Barristers** is a title, escrow and settlement company. It charges title and settlement fees to both the buyer(s) and seller(s). These estimated fees are listed below. Title Insurance fees on purchases range as follows:

Purchase Price		Per Thousand
\$0.00	up to \$ 150,000.00	\$5.75
\$150,000.01	up to \$ 250,000.00	\$4.50 + \$187.50
\$250,000.01	up to \$ 500,000.00	\$3.50 + \$437.50
\$500,000.01	up to \$9,000,000.00	\$2.75 + \$812.50

Title Charges to Buyer(s) and Seller(s) (search, commitment, etc.)	\$100.00 - \$600.00
Title Endorsement Fees	\$150.00 - \$250.00
Settlement Fee to Buyer(s) and Seller(s)	\$200.00 - \$610.00

**Howard Hanna Insurance Services.** Insurance premiums vary with the amount of coverage. Policies for homes from \$50,000 to \$250,000 range from \$200.00 to \$1,000.

**Great Lakes Field Services.** Fees for mortgage location surveys vary with the size of the lot being transferred. Fees for mortgage location surveys range from \$160-\$200.

**ACKNOWLEDGMENT**

I/We have read this disclosure form and understand that Howard Hanna (a subsidiary of Holdings) is referring me/us to purchase the above-described settlement service(s) from HHMS, HHIS, Barristers and GLFS and may receive a financial or other benefit as a result of this referral.

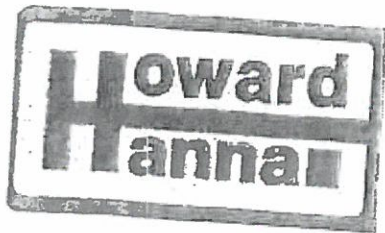
Charles M. Lupica      4-12-15  
SELLER      Date

Angus M. Hendry      4/10/15  
BUYER      **Angus M. Hendry**      Date

Christina Lupica      4-12-15  
SELLER      Date

\_\_\_\_\_  
BUYER      Date

8174 Olmway



ADDENDUM  
EXCLUSIVE BUYER REPRESENTATION AGREEMENT  
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 in the sale or rental 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 these protected classes.

BUYER: Greg M. Helm

SELLER: Charles M. Luper

BUYER: \_\_\_\_\_

SELLER: Christina Luper

DATE: 4/10/15

DATE: 4-12-15



**WALK-THROUGH ADDENDUM**

This Addendum is made part of the Agreement between Angus M. Hendry ("Buyer") and Charles M Lupica III and Christina F. Lupica ("Seller") for 8174 Olmway Ave. Olmsted Falls, Ohio 44138 (the "Property") with offer dated \_\_\_\_\_.

The parties agree that Buyer will be given an opportunity to walk through the Property on or about 3 day(s) prior to the date of title transfer solely for the purpose of verifying that the Property is in the same or similar condition, absent normal wear and tear, that it was at the time of the execution of the Agreement.

Buyer acknowledges and agrees that no issues may be raised at the time of the walk-through with respect to any condition of the Property that was in existence at the time of Buyer's viewing or inspection of the Property.

In the event that the walk-through evidences a material adverse change in the condition of the Property, then Buyer shall promptly notify the Seller and the escrow agent in writing. Thereafter, the parties shall mutually agree in writing upon an amount to be either:

- (1) held in escrow from Seller's proceeds pending correction of the material adverse change;
- or
- (2) credited to Buyer through escrow at the time of title transfer.

BUYER: Angus M. Hendry  
Angus M. Hendry

SELLER: Charles M Lupica III

BUYER: \_\_\_\_\_

SELLER: Christina Lupica

DATE: 4/10/15

DATE: 4-12-15

**Removal of Walk-Through Contingency:** The undersigned Buyer hereby waives and removes the Walk-Through Contingency in the above referenced purchase agreement.

BUYER: \_\_\_\_\_

BUYER: \_\_\_\_\_

DATE: \_\_\_\_\_

DATE: \_\_\_\_\_

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE**

PROPERTY ADDRESS: 8174 Olmway, Olmsted Falls, OH 44138

This is to give you notice that The Burey Team has a business relationship with Venture Land Title Agency, LLC. The Burey Team is an equity owner of Venture Land Title Investors III, LLC. Venture Land Title Investors III, LLC owns 49% of Venture Land Title Agency, LLC. Because of this relationship, this referral may provide it a financial benefit.

In addition, Venture Title Holdings, LLC owns 51% of Venture Land Title Agency, LLC. Chicago Title Agency of Northeast Ohio, Inc. and Ohio Real Title Agency, LLC both have ownership in Venture Title Holdings, LLC. Chicago Title Agency of Northeast Ohio, Inc. and Ohio Real Title Agency, LLC will provide settlement services in conjunction with the services performed by Venture Land Title Agency, LLC. Because of the relationship between Chicago Title Agency of Northeast Ohio, Inc., Ohio Real Title Agency, LLC and Venture Land Title Agency, LLC, this referral may provide Chicago Title Agency of Northeast Ohio, Inc. or Ohio Real Title Agency, LLC a financial or other benefit as well.

You are not required to use Venture Land Title Agency, LLC as a condition of purchase, sale or refinance of the subject property. There are frequently other settlement service providers available with similar services. You are free to inquire with other providers to determine that you are receiving the best services at competitive rates.

Venture Land Title Agency, LLC provides *excellent service at competitive rates*. Their standard fees include:

Title insurance premium	As filed with the State of Ohio
Title examination fee	\$295.00 to \$395.00
Escrow/Closing fee	\$295.00 to \$395.00
Title Commitment fee	\$100.00

I/We have read this disclosure form and understand that The Burey Team is referring me/us to purchase the above described settlement services from Venture Land Title Agency, LLC.

In the event the Lender involved in this transaction does not act as settlement or closing agent, then the closing will be handled by Ohio Real Title Agency, LLC or Chicago Title Agency of Northeast Ohio, Inc.

Angela M. Hly 4/10/15  
Buyer/Borrower Date

Charles M. Lupina 4-12-15  
Seller Date

\_\_\_\_\_  
Buyer/Borrower Date

Christina Lupina 4-12-15  
Seller Date



**VA/FHA ADDENDUM**



This Addendum is made part of the Offer to Purchase and Acceptance by and between Angus M. Hendry ("BUYER") and Charles M Lupica III and Christina F. Lupica ("SELLER") for the property known as 8174 Olmway Ave. Olmsted Falls, Ohio, (the "Property"), with offer dated 4/10/15 ("Agreement"). The parties agree that the financing for the property referenced above shall be secured through a (check one):  VA  FHA mortgage loan.

\$128,000  
4-12

**FHA ADDENDUM:** It is expressly agreed that notwithstanding any other provisions of this contract, BUYER shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless BUYER has been given in accordance with HUD FHA or VA requirements a written statement by the Federal Housing Commission, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the Property not less than \$122,000.00. BUYER shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage that the Department of Housing and Urban Development will insure; HUD does not warrant the value or the condition of the Property. BUYER should satisfy himself/herself that the price and condition of the Property are acceptable.

**FHA CERTIFICATION:** We, the undersigned, the BUYER, the SELLER, and the real estate licensee(s) involved in this transaction each certify that the terms of the contract for purchase are true to the best of our knowledge and belief and that any other agreement entered into by any of these parties in connection with this transaction is attached to the sales agreement.

**VA ADDENDUM:** It is expressly agreed that notwithstanding any other provisions of this contract, BUYER shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless BUYER has been given in accordance with HUD FHA or VA requirements a written statement by the Federal Housing Commission, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the Property not less than \$\_\_\_\_\_. BUYER shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage that the Department of Housing and Urban Development will insure; HUD does not warrant the value or the condition of the Property. BUYER should satisfy himself/herself that the price and condition of the Property are acceptable.

**CERTIFICATION OF SELLER FOR FHA/VA INSURED MORTGAGE TRANSACTION:** I certify that the terms of the sales contract dated 4/10/15 are true to the best of my knowledge and belief and that there are no other agreements between me, the Buyers or real estate licensee(s), except those attached to the sales contract. I certify that I have no knowledge of any loans that have or will be made to the Borrower(s), or loans that have or will be assumed by Borrower(s) for purposes of financing this transaction, other than those described in the sales contract, including addenda. I certify that I have not nor will I pay or reimburse the Borrower(s) for any part of the cash downpayment. I certify that I have not nor will I reimburse the Borrower(s) for any part of the Borrower's closing costs which have not been previously disclosed in the sales contract, including any addenda.

**POINTS, CLOSING COSTS, AND ASSESSMENTS:** SELLER shall pay \$ 4,000 towards BUYER'S points and/or closing costs, to the extent permissible by VA/FHA regulations. SELLER also agrees to pay any closing costs that are ordinarily chargeable to the BUYER, but which are not collectible from BUYER by reason of government regulations. The parties acknowledge that special assessments must be paid in full at closing by SELLER unless BUYER has obtained written authorization from the lender and housing agencies. The BUYER may assume annual assessments by written agreement of the parties. The parties acknowledge and agree that, pursuant to lender regulations, no administrative or processing fees shall be charged to BUYER by Howard Hanna or any other broker in connection with a VA loan.

**PEST INSPECTION:** A pest inspection by a licensed pest inspector will be required before closing on all VA loans and on FHA loans if required by the appraiser. Active wood infestation or damage reported must be treated and or repaired prior to loan closing. The parties agree that the real estate licensee(s), lender, and FHA are not responsible for the accuracy of the report, the treatment or repair of any active infestation, or any ensuing damage.

Charles M Lupica III 4-12-15  
SELLER DATE

Christina Lupica 4-12-15  
SELLER DATE

Chris Rye 4-12-15  
Listing Agent DATE

Realty Trust Services 4-12-15  
Listing Broker DATE

Angus M. Hendry 4/10/15  
BUYER DATE

KERuscini 4/10/15  
Selling Agent DATE

Howard Hanna 4/10/15  
Selling Broker DATE

**WARNING:** Section 1010 of Title 18, U.S.C. "Federal Housing Administration Transaction" provides: "Whoever, for the purpose of influencing in any way the action of such Administration, makes, passes, utters, or publishes any statement, knowing the same to be false, shall be fined not more than \$5,000.00 or imprisoned not more than two years, or both." Other federal statutes provide severe penalties for any fraud or intentional misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of a loan by the Administrator for Veterans Affairs.

**LENDER REQUIRES ORIGINAL ADDENDUM.**

8174 Olmway



## Howard Hanna Consumer Guide to Agency Relationships



Howard Hanna and all other Ohio real estate brokerages are required by Ohio law to provide you with certain information about how real estate agents work as described below and to have you acknowledge receipt of this information. THIS IS NOT A CONTRACT AND DOES NOT OBLIGATE YOU TO HOWARD HANNA IN ANY WAY.

We are pleased that you have selected Howard Hanna to help you with your real estate needs. Whether you are selling, buying, or leasing real estate, Howard Hanna will provide you with the highest standards of expertise and assistance.

Because buying or selling a home may be your largest financial transaction, it is important to understand the roles of the agents and brokers with whom you will be working. The information below explains how brokerages and agents work for buyers and sellers in real estate transactions. For more information on agency law in Ohio, you also may contact the Ohio Division of Real Estate and Professional Licensing at (614) 466-4100 or at [www.com.state.oh.us](http://www.com.state.oh.us).

**Seller Agency:** Most sellers choose to list their homes 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 that they handle in the transaction. Howard Hanna does not offer subagency, which means that it does not authorize any agents to act on a Seller's behalf unless the Seller specifically appoints that agent.

**Buyer Agency:** Buyers typically choose to work with a real estate agent. Buyers often want to be represented in the transaction as well. This is known as buyer agency. A brokerage and an agent that agree to represent a buyer's interests 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 that they handle in the transaction. Buyers are advised that sellers and their agents are not obligated to keep confidential the existence, terms or conditions of a buyer's offer.

Howard Hanna and its agents cannot and do not (a) review all public records relating to properties that are listed or sold by them; or (b) investigate property information contained in prior listing and/or sales files, either within the company or other brokerages. Buyers are advised to investigate the physical condition of the property and all public records to determine its condition and suitability before purchasing it.

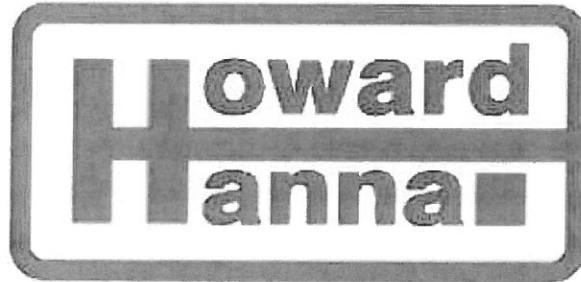
**Dual Agency:** Occasionally the same agent and brokerage who represent the seller also represent the buyer in a transaction. This is referred to as dual agency. When a brokerage and its agents become "dual agents," they must maintain a neutral position in the transaction. They may not advocate the position of one client over the other client, nor disclose any confidential information to the other party without written consent.

**In Company Split Agency:** On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case, each agent will represent the best interests of their respective clients. When this 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 the position of one client over another. The brokerage also will protect the confidential information of both parties.

X AH 4/10/15 Form #003

8174 Olmway

# Enjoy the Convenience of One-Stop Shopping



I/we understand that working with Howard Hanna entitles me/us to the professional services of a Howard Hanna Mortgage Loan Originator. **Howard Hanna Mortgage Services offers:**

- **Timely Pre-Approvals**
- **Highly competitive mortgage programs**
- **Our Exclusive Buy Before You Sell & Renovation Plus Mortgage Programs**
- **Comprehensive Insurance Services through Howard Hanna Insurance**
- **Escrow and Title Services through Barristers of Ohio**

- 
- I/we would like to receive a call or meet with a Howard Hanna Mortgage Loan Originator to discuss the best mortgage options available.
- I/we have already begun working with a Howard Hanna Mortgage Loan Originator.

***I/we hereby acknowledge receipt of Howard Hanna's "Consumer Guide to Agency Relationships."***

Angus M. Hendry  
Name (please print)

Angus M. Hendry 4/10/15  
Signature Date

\_\_\_\_\_  
Name (please print)

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

KATRINA RUSCIN, BUREY TEAM  
REALTOR® Name (please print)

\_\_\_\_\_  
Client(s) Phone Number / Email Address

Acknowledgment

8174 Olmway

**Working with Howard Hanna:** Howard Hanna represents both buyers and sellers. Therefore, it is possible for one agent to represent a buyer who wishes to purchase property listed with another Howard Hanna agent (in-company split agency). If this occurs, then each agent will represent her or his own client, but Howard Hanna and its managers will act as dual agents. This means that the brokerage and its managers will maintain a neutral position and not take any action that favors one client over the other. Howard Hanna will supervise both agents to ensure that their respective clients are being represented and will protect each party's confidential information.

If the buyer and seller are represented by the same agent, then that agent and Howard Hanna will act as dual agents, but only if both parties agree. As dual agents, they will treat both parties honestly, prepare and present offers at the parties' direction, and help the parties to understand their contractual obligations. 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, then you will be asked to consent to it in writing. If you do not agree to dual agency, then you may ask for another agent in Howard Hanna to represent you, or you may seek representation from an attorney or another brokerage. As a buyer, you may choose to represent yourself on properties that Howard Hanna has listed. In this case, Howard Hanna will represent the seller and you would represent your own best interests. However, the listing agent will still be able to provide you with non-confidential information, prepare and present offers at your direction and assist you in the financing and closing process. 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. A Howard Hanna licensee who holds an open house on behalf of a Howard Hanna seller's listing agent will be considered a "host" and not the seller's agent unless it is agreed to in writing or otherwise required by law.

**Working with Other Brokerages:** When Howard Hanna lists a property for sale, it also cooperates with and offers compensation to other brokerages that represent buyers. Howard Hanna reserves the right, in some instances, to vary the compensation that it offers to other brokerages. As a seller, you should understand that Howard Hanna's sharing of a fee with the brokerage representing the buyer does not mean that you will be represented by that brokerage. Instead, the buyer's brokerage and agent will be obligated to advance the buyer's interests and Howard Hanna will represent your interests. When acting as a buyer's agent, Howard Hanna also accepts compensation offered by the listing broker. If the property is not listed by another broker, or the listing broker does not offer compensation, then Howard Hanna will attempt to negotiate for a Seller-paid fee.

**Compensation for Brokerage Services:** If you are a seller whose property is listed for sale through Howard Hanna, at closing you will be charged the fee for brokerage services that is described in your *Exclusive Right To Sell Agreement* with Howard Hanna. If you are a buyer, you will be charged a fee of \$225.00 as commission at closing for the brokerage services that Howard Hanna provides to you either as a buyer's agent or as a dual agent. That buyer's brokerage fee will be charged to you only in the event that you purchase a property through Howard Hanna.

**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. 3601, as amended, 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.

We hope that you find this information helpful 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 brokerage(s). Please ask questions if there is anything that you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to acknowledge receipt of this Consumer Guide. Your "*Acknowledgment of Receipt*" of this Consumer Guide is not a contract and does not obligate you to Howard Hanna in any way.

X AH 4/10/15 Form #003



# Prequalification Certificate

(with credit review)

## Angus Hendry has been pre-qualified.

The borrowers/buyers listed on this form have **INQUIRED** with our firm about financing to purchase a home and the information of income, down payment **and credit report** have been reviewed by the loan originator listed below. After careful review, it is the opinion of said loan originator that the borrowers/buyers should/would qualify for the terms listed below.

Date: 04/09/2015  
Borrower's/Buyer's Name: Angus Hendry,  
Subject Address: 8174 Olmway Ave., Olmsted Falls, OH 44138  
Loan Type: FHA

Loan Originator's Name: Michael Teraci  
Loan Originator's NMLS ID: 292395  
Loan Originator State License #: LO.006318.000  
Loan Originator Phone: 877-909-4585

Loan Originator Address: 1113 Rockside Rd Ste B (NMLS #  
794548), Parma, OH 44134

*Michael Teraci*

Loan Originator's Signature

**nicoans**

What home should feel like

Please note that nothing contained herein constitutes a loan commitment or guarantee of financing and is used for disclosure purposes only. See actual commitment letter for specific conditions/requirements of the lender. All approvals are subject to satisfactory appraisal, title, a fully executed sales contract for the subject property, source and seasoning of all required down payment and reserve funds, and no material change to borrower(s)'s financial status.

This borrowers/buyers has/have not applied for a mortgage with Nations Lending Corporation at the time of this Prequalification

Nations Lending Corporation® • 4 Summit Park Drive, Suite 200, Independence, OH 44131 • 877-480-8050 • NMLS# 32416

ATTN CLOSING AGENCY: Please call us with buyer's name and closing date. 1.800.795.9595

URGENT: Listing Confirmation or Time Sensitive Closing Document



LONG LIVE HAPPY HOMES™

Protection for Pre-owned homes  
A Product of Home Buyers Resale Warranty Corporation

# CONFIRMATION/ESCROW/INVOICE

To: Realty Trust Service Attn: Chris Kaylor  
Phone #: (330) 840-1073 Email: ChrisCKaylor@gmail.com  
From: DaMarius Isaac  
Escrow #: na Confirmation #: GLv2G-8116038C

Effective Date: 5/29/2015

Expiration Date: 5/28/2016

(Must be included on your check.)

Name: Angus Hendry  
Property Address: 8174 Olmway Ave  
Olmsted Falls, OH 44138-1960

Listing Cost (If Applicable)	\$	0.00
Basic Plan Cost:	\$	431.78

Listing Cost + Total Cost Due at Closing. Call 1-800-795-9595 with any questions.

**OPTIONS:**

(Closing) Well Pump	\$	75.00	0	\$	0.00
(Closing) Water Softener	\$	80.00	0	\$	0.00
(Listing) \$75 Service Fee (Seller)	\$	0.01	0	\$	0.00
(Closing) Supreme Protection	\$	99.00	0	\$	0.00
(Listing) SF Balancing Option (-.01)	\$	-0.01	0	\$	0.00
(Closing) Septic System	\$	45.00	0	\$	0.00
(Closing) Swimming Pool-Saltwater/Spa Equipment	\$	345.00	0	\$	0.00
(Closing) Swimming Pool-Freshwater/Spa Equipment	\$	160.00	0	\$	0.00
(Closing) Swimming Pool-Additional Equipment	\$	160.00	0	\$	0.00
(Closing) HVAC Plus	\$	99.00	0	\$	0.00
(Listing) Air Conditioning & Heat Pump (Seller)	\$	70.00	0	\$	0.00
(Closing) 1 Additional Refrigerator	\$	40.00	0	\$	0.00
(Closing) \$75 Service Fee	\$	40.00	0	\$	0.00
(Closing) Roof Leak Repair	\$	100.00	0	\$	0.00
(Closing) Free Standing Freezer	\$	40.00	0	\$	0.00
(Closing) Built-In Wine Cooler	\$	40.00	0	\$	0.00
(Closing) Wet Bar Refrigerator	\$	40.00	0	\$	0.00
(Closing) 2 Additional Refrigerators	\$	80.00	0	\$	0.00
(Closing) 2 Built-In Wine Coolers	\$	80.00	0	\$	0.00
(Closing) 2 Free Standing Freezers	\$	80.00	0	\$	0.00
(Closing) 2 Wet Bar Refrigerator	\$	80.00	0	\$	0.00

Netted Fees:	\$	0.00
Discounts:	\$	0.00
Total Options:	\$	0.00
SubTotal:	\$	431.78
Tax:	\$	3.22
Total:	\$	435.00

Note: To be agreed upon by Buyer and Seller. Buyer may call at Closing to Purchase additional coverage: 1-800-795-9595.

Terms & Conditions: <http://secure.2-10.com/Contractor/Online/GetTerms.aspx?name=GLv2G>

Total Due: (Due at closing)

Please make checks payable to: Home Buyers Resale Warranty Corporation  
P.O. Box 952848, St Louis, MO 63179-2848

If you have any questions regarding this Escrow Demand, please call Broker Services at 1-800-795-9595 or Fax at 1-800-331-2898.  
Any applicable tax included



**smile,** because you're enhancing your client's service experience.



LONG LIVE HAPPY HOMES®

Please complete the form in its entirety and email to [brokersvcs@2-10.com](mailto:brokersvcs@2-10.com) or fax to 800.331.2699.

**SYSTEMS AND APPLIANCES RECORD (SAR)**

TO RECEIVE AN ADMINISTRATIVE FEE THE SAR MUST BE SUBMITTED WITHIN 30 DAYS OF CLOSING.

**AGENT INFORMATION**

**ENROLLED HOME INFORMATION**

Agent Name: Chris Kaylox Office Name: Realty Trust Service Buyer or Seller Name: ANGUS M. Hendry  
 Office Address: 2995 O Detroit Rd suite 102 Address: 8174 Olmway Ave.  
 City: Westlake State: OH Zip: 44145 City: Olmsted Falls State: OH Zip: 44138  
 Phone: 330-840-1073 Email: chrisc.kaylox@gmail.com Phone: \_\_\_\_\_ Email: \_\_\_\_\_

	BRAND (REQUIRED)	MODEL # (REQUIRED)	SERIAL # (WHEN AVAILABLE)
Furnace			
A/C			
Heat Pump	<u>SEARS</u>	<u>Life clad</u>	<u>H 73058872</u>
Water Heater	<u>KENMORE</u>	<u>Power Miser 5</u>	<u>D91339353</u>
Refrigerator			
Oven			
Cook Top/Range			
Dishwasher			
Built-In Microwave			
Additional Furnace			
Additional A/C	<u>SEARS</u>	<u>706469</u>	<u>867816961</u>

This form must be filled out COMPLETELY where required. If appliance(s) are not part of the sale, please indicate such with a NPS. If the information regarding the appliance(s) is not accessible or available, please indicate such with a N/A.

If applicable, were any existing defects related to the systems and appliances listed above identified in a seller's disclosure or an inspection report?

Yes  No  N/A If yes, describe. NO ISSUES, Furnace needs cleaning.

Please sign below to confirm that you have completed the systems and appliances record to the best of your ability.

Christy C. G. [Signature]  
 Broker/Agent Signature Date

WARRANTY/LISTING # (IF AVAILABLE)

Only valid for these Service Agreements: GL\_v1E.04\_13, GL\_LRE\_v1E.04\_13, CPS.v1E.04\_13.

# yes, I'm happy to sign up!

Order online at 2-10.com  
or call 800.795.9595.

## 1. Property to be Covered

Address 8174 Olmway Ave  
City Olmsted Falls State OH Zip 44138

## 2. Select your Service Agreement (select one)

Note: For guest homes or casitas, homes over 5,000 square feet or homes with 5 or more units, call for a quote.

### Single-Family Home (under 5,000 square feet)

- \$435 Seller/Buyer Coverage with \$100 Service Fee -OR-
- \$475 Seller/Buyer Coverage with \$75 Service Fee

### Condo/Townhome

- \$415 Seller/Buyer Coverage with \$100 Service Fee -OR-
- \$455 Seller/Buyer Coverage with \$75 Service Fee

### Multi-Family Home

- Buyer Coverage with \$100 Service Fee
- \$830 Duplex  \$1,245 Triplex  \$1,660 Fourplex -OR-
- Buyer Coverage with \$75 Service Fee
- \$910 Duplex  \$1,365 Triplex  \$1,820 Fourplex

## 3. Select Additional Seller Options

- \$70 A/C and Heat Pump for the Seller (included for Buyer)

## 4. Select Additional Buyer Options

- \$40 Additional Refrigerator
- \$40 Built-In Wine Cooler
- \$40 Freestanding Freezer
- \$40 Wet Bar Refrigerator
- \$99 HVAC Plus
- \$100 Roof Leak Repair
- \$45 Septic System
- \$99 Supreme Protection
- \$160 Swimming Pool—Freshwater/Spa Equipment
- \$345 Swimming Pool—Saltwater/Spa Equipment
- \$160 Swimming Pool—Additional Equipment
- \$80 Water Softener
- \$75 Well Pump

NEW

NEW

NEW

\$ 435.00 TOTAL PRICE (DUE AT CLOSE OF SALE)

Sales tax may apply. The above charges for the principal unit and additional units include the full amount of all fees, if any, payable to the real estate broker and its agents for processing, administering and advertising. Payment can be made by check or credit card. Payments outside of closing are accepted.

## 5. Home Seller(s) and Buyer(s) Information

Seller(s) Name Charles Christina Lucia  
 Phone # 440-4791671 Email \_\_\_\_\_  
 Buyer(s) Name Angus M. Hendry  
 Phone # \_\_\_\_\_ Email \_\_\_\_\_

### Go Green - Go Paperless

Simplify and receive your confirmation and download your Home Warranty Service Agreement electronically.

Yes - I want to switch to paperless (be sure to provide email above)

## 6. Seller's and Buyer's Agent Information

Service Agreement Being Purchased By:

- Seller  Buyer  Other

### SELLER'S AGENT INFORMATION

Agent Name Christopher Kaylor  
 Real Estate Office Realty TRUST SERVICES  
 Phone # 330-840-1073  
 Email Chris C Kaylor@gmail.com

### BUYER'S AGENT INFORMATION

Agent Name Katrina Ruscini, Bobbie Brey Tern  
 Real Estate Office Howard Hanna  
 Phone # 440-525-3570  
 Email \_\_\_\_\_

### CLOSING AGENCY/TITLE COMPANY

Name Cleveland Home Title Fax # 440-7887101  
 Address \_\_\_\_\_  
 Closing Date 5/29/15 File # \_\_\_\_\_  
 Email A.Folino@clevelandhometitle.com  
4405548593

## 7. Sign

**Seller**, by signing below, acknowledges that he or she has read this Home Warranty Service Agreement, including all terms and conditions. The seller hereby represents that known pre-existing defects have been declared to the buyer and that all items for which coverage is provided are in satisfactory operating condition.

**Buyer**, by signing below, acknowledges that he or she has read this Home Warranty Service Agreement, including all terms and conditions, and understands that the Service's obligation to perform hereunder is conditional upon the truth and accuracy of statements made in these declarations and upon full performance hereunder by the seller and buyer. BOTH PARTIES AGREE THAT THE OBLIGATIONS HEREUNDER FOR REPAIR OR SERVICE ARE SOLELY THOSE OF THE SERVICE AND NOT THE OBLIGATIONS OF ANY REAL ESTATE FIRM. THE PURCHASE OF A RESIDENTIAL HOME WARRANTY SERVICE AGREEMENT IS OPTIONAL AND SIMILAR COVERAGE MAY BE PURCHASED THROUGH OTHER RESIDENTIAL SERVICE COMPANIES OR INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS.

I accept to purchase coverage

WAIVER: After being advised of the benefits and costs of this Service Agreement, we decline coverage. We agree to hold the Broker and/or Agent harmless if there is later a failure that would have been covered under the Service Agreement.

Seller Signature Charles M. Lucia Date 4-10-15  
 Buyer Signature Motina Ruscini Date 4-10-15

## 8. Order Your Home Warranty Service Agreement!

Confirmation # \_\_\_\_\_

Order online: 2-10.com Phone: 800.795.9595 Fax: 800.331.2699  
 Make checks payable to: Home Buyers Resale Warranty Corporation  
 PO Box 952848, St. Louis, MO 63179-2848

# FHA AMENDATORY STATEMENT AND REAL ESTATE CERTIFICATION

Borrower(s): **Angus M Hendry**  
**Angus M Hendry**

Loan Number: **300815037000**

Property Address: **8174 Olmway Ave.**  
**Olmsted Falls, OH 44138**

Lender: **Nations Lending Corporation**

Loan Originator: **Michael Ieraci**

License #: **MB.803080.008-BR**  
NMLS #: **32416**

License #: **LO.006318.000**  
NMLS #: **292395**

## AMENDATORY STATEMENT:

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement Lender, setting forth the appraised value of the property of not less than **\$126,000.00**. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

ANGUS M HENDRY \_\_\_\_\_ DATE

Angus M Hendry \_\_\_\_\_ 4/30/15 DATE  
ANGUS M HENDRY

Charles M Lupica \_\_\_\_\_ 5-4-15 DATE  
SELLER

Christina Lupica \_\_\_\_\_ 5-4-15 DATE  
SELLER



REAL ESTATE CERTIFICATION:

The borrower, seller, and the selling real estate agent or broker involved in the sales transaction certify that the terms and conditions of the sales contract are true to the best of their knowledge and belief and that any other agreement entered into by any of the parties in connection with the real estate transaction is part of, or attached to, the sales agreement.

\_\_\_\_\_  
ANGUS M HENDRY

\_\_\_\_\_  
DATE

*Angus M Hendry*  
\_\_\_\_\_  
ANGUS M HENDRY

*4/30/15*  
\_\_\_\_\_  
DATE

*Charles M Dupont*  
\_\_\_\_\_  
SELLER

*5/4/15*  
~~*4-30-15*~~

*Christina Dupont*  
\_\_\_\_\_  
SELLER

*5/4/15*  
~~*4-30-15*~~  
\_\_\_\_\_  
DATE

*Christina C Key*  
\_\_\_\_\_  
REAL ESTATE-BROKER (SELLING AGENT)

*5/4/15*  
\_\_\_\_\_  
DATE

*[Signature]*  
\_\_\_\_\_  
REAL ESTATE-BROKER (BUYING AGENT)

\_\_\_\_\_  
DATE

**WARNING:** Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."



# FHA AMENDATORY STATEMENT AND REAL ESTATE CERTIFICATION

Borrower(s): Angus M Hendry

Loan Number: 300815037000

Property Address: 8174 Olmway Ave.  
Olmsted Falls, OH 44138

Lender: Nations Lending Corporation

Loan Originator: Michael Ieraci

License #: MB.803080.008-BR  
NMLS #: 32416

License #: LO.006318.000  
NMLS #: 292395

## AMENDATORY STATEMENT:

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement Lender, setting forth the appraised value of the property of not less than **\$125,000.00**. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

Angus M Hendry 3/18/15  
ANGUS M HENDRY DATE

Charles M Lopez 5-4-15  
SELLER DATE

Christina Lupica 5-4-15  
SELLER DATE



REAL ESTATE CERTIFICATION:

The borrower, seller, and the selling real estate agent or broker involved in the sales transaction certify that the terms and conditions of the sales contract are true to the best of their knowledge and belief and that any other agreement entered into by any of the parties in connection with the real estate transaction is part of, or attached to, the sales agreement.

Angus M Hendry 3/18/15  
ANGUS M HENDRY DATE

Charles M Lynch 5-4-15  
SELLER DATE

SELLER DATE

Christopher Cagle 5/4/15  
REAL ESTATE-BROKER (SELLING AGENT) DATE

Christina Dupica 5-4-15  
REAL ESTATE-BROKER (BUYING AGENT) DATE

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined not more than \$5,000.00 or imprisoned not more than two years or both."





8174 Olmway

US Department of Housing  
and Urban Development  
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538  
(exp. 07/31/2008)

# For Your Protection: Get a Home Inspection

## Why a Buyer Needs a Home Inspection

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

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

## Appraisals are Different from Home Inspections

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

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

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

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

## Radon Gas Testing

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

## Be an Informed Buyer

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

X *Angela M. [Signature]* 4/10/15





8174 Olmway



## Equal Opportunity in Housing is The Law

The sale and purchase of a home is among the most significant events most people will experience in a lifetime. This process often impacts the hopes, dreams, aspirations and economic destiny of those involved in it.

Equal Opportunity in Housing is "the law of the land" and the right of every person in this country.

Federal law prohibits discrimination in the sale, lease or rental of real property based on race, color, religion, sex, disability, familial status or national origin. It is also illegal for anyone to coerce, intimidate, threaten or interfere with any other person who is exercising his or her rights under the fair housing laws. In addition, Ohio law prohibits discrimination based on military status. Some communities may also have local laws that expand upon basic protections offered by the federal and Ohio laws.

### **If you are a home seller or landlord, you should know ...**

- You cannot discriminate in the sale or rental of property on the basis of race, color, religion, sex, military status, disability, familial status or national origin.
- You cannot expect a licensed broker or licensed sales associate acting as your agent to convey for you any limitations in the sale or rental of property based on race, color, religion, sex, military status, disability, familial status or national origin. Nor may a licensed broker or licensed sales associate obey any discriminatory requests, such as disclosing a prospect's race, religion or national origin.
- You cannot deny that housing is available for inspection, sale or rent when it really is available.
- You cannot show any preference in advertising for persons of a certain race, color, religion, sex, disability, familial status or national origin.
- You cannot treat a buyer differently with respect to the terms and conditions of financing, negotiating or any other aspect of the transaction. A delay in responding to an offer, refusal to consider some types of financing or an alteration in terms can be perceived as discriminatory. Understand that "different treatment" refers to the effect on the buyer, not your intent.

### **If you are a home buyer or tenant, you have a right to expect ...**

- Housing in your price range made available to you without discrimination on the basis of race, color, religion, sex, military status, disability, familial status or national origin.
- Professional services of a real estate agent offering you a broad range of housing choices without discriminatory limitations on communities or locations of housing.
- No discrimination in the financing, appraising or insuring of housing.
- Reasonable accommodations in rules, practices or procedures for persons with disabilities.
- Non-discriminatory terms and conditions for the sale, rental, financing or insuring of a dwelling.
- To be free from harassment or intimidation for exercising your fair housing rights.

If you believe that discriminatory treatment in the availability, purchase or rental of housing has occurred, your local Board of Realtors® can give you more information about filing a professional standards complaint. Complaints alleging discrimination may also be filed with the nearest office of the Department of Housing and Urban Development (HUD), a local fair housing advocacy group or private legal counsel.

Everyone benefits from an open housing market. Restrictions limit the pool of potential buyers. When all buyers are welcome, you are more likely to receive the best offer for your home. When a buyer is free to look anywhere, he or she is able to find the most suitable property for his or her needs. It is Howard Hanna's privilege to provide the broadest market of potential buyers for your home.

**Buying or selling your home?**  
**[www.HowardHanna.com](http://www.HowardHanna.com)**

X AH 4/10/15

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### Protect Your Family from Lead in Your Home

United States Environmental Protection Agency  
United States Consumer Product Safety Commission  
United States Department of Housing and Urban Development

#### Simple Steps To Protect Your Family From Lead Hazards

- If you think your home has high levels of lead:
- Get your young children tested for lead, even if they seem healthy.
  - Wash children's hands, bottles, pacifiers, and toys often.
  - Make sure children eat healthy, low-fat foods.
  - Get your home checked for lead hazards.
  - Regularly clean floors, window sills, and other surfaces.
  - Wipe soil off shoes before entering house.
  - Talk to your landlord about fixing surfaces with peeling or chipping paint.
  - Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
  - Don't use a belt-sander, propane torch, high temperature heat gun, scraper, or sandpaper on painted surfaces that may contain lead.
  - Don't try to remove lead-based paint yourself.

#### Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 2) before renting, buying or renovating pre-1978 housing.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:

**LANDLORDS** have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.

**SELLERS** have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.

**RENOVATORS** disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

#### IMPORTANT!

#### Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT: Lead exposure can harm young children and babies even before they are born.
- FACT: Even children who seem healthy can have high levels of lead in their bodies.
- FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT: Removing lead-based paint improperly can increase the danger to your family. If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

#### Lead Gets in the Body in Many Ways

- People can get lead in their body if they:
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
  - Put their hands or other objects covered with lead dust in their mouths.
  - Eat paint chips or soil that contains lead.

- Lead is even more dangerous to children under the age of 6:
- At this age children's brains and nervous systems are more sensitive to the damaging effects of lead.
  - Children's growing bodies absorb more lead.
  - Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.
  - Lead is also dangerous to women of childbearing age. Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.

Childhood lead poisoning remains a major environmental health problem in the U.S. Even children who appear healthy can have dangerous levels of lead in their bodies.

#### Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

- In children, lead can cause:
- Nervous system and kidney damage.
  - Learning disabilities, attention deficit disorder, and decreased intelligence.
  - Speech, language, and behavior problems.
  - Poor muscle coordination.
  - Decreased muscle and bone growth.
  - Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

- In adults, lead can cause:
- Increased chance of illness during pregnancy.
  - Harm to a fetus, including brain damage or death.
  - Fertility problems (in men and women).
  - High blood pressure.
  - Digestive problems.
  - Nerve disorders.
  - Memory and concentration problems.
  - Muscle and joint pain.

Lead affects the body in many ways: Brain or Nerve Damage, Slowed Growth, Hearing Problems, Reproductive Problems (adults), Digestive Problems.

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### Where Lead-Based Paint is Found

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- In homes in the city, country, or suburbs.
- In apartments, single-family homes, and both private and public housing.
- Inside and outside of the house.
- In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

In general, the older your home, the more likely it has lead-based paint.

### Checking Your Family for Lead

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age. Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- Children at ages 1 and 2.
- Children or other family members who have been exposed to high levels of lead.
- Children who should be tested under your state or local health screening plan. Your doctor can explain what the test results mean and if more testing will be needed.

Get your children and home tested if you think your home has high levels of lead.

### Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) and higher for floors, including carpeted floors.
- 250  $\mu\text{g}/\text{ft}^2$  and higher for interior window sills. Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes.

The following two federal standards have been set for lead hazards in residential soil:

- 400 parts per million (ppm) and higher in play areas of bare soil.
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next section describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

### Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A paint inspection tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located. Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.
- Visual inspection of paint condition and location.
- A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see pages 3 and 4) for more information, or call 1-800-424-LEAD (5323) for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

### What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- Wash children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces.
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

X AH 9/10/15

8174 Olmway

### Reducing Lead Hazards In The Home

In addition to day-to-day cleaning and good nutrition:

- You can temporarily reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- To permanently remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.
- Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.
- Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:
  - 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) for floors, including carpeted floors;
  - 250  $\mu\text{g}/\text{ft}^2$  for interior windows sills; and
  - 400  $\mu\text{g}/\text{ft}^2$  for window troughs.

Call your state or local agency (see pages 3 and 4) for help in locating certified professionals in your area and to see if financial assistance is available.

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house. Always use a professional who is trained to remove lead hazards safely.

### Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- Have the area tested for lead-based paint.
- Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 2 of this brochure.

If not conducted properly, certain types of renovations can release lead from paint and dust into the air.

### Other Sources of Lead

- Drinking water. Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water

will not get rid of lead. If you think your plumbing might have lead in it:

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- The job. If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Old painted toys and furniture.
- Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.
- Lead smelters or other industries that release lead into the air.
- Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture.
- Folk remedies that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

### For More Information

#### The National Lead Information Center

- Call 1-800-424-LEAD (424-5323) to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit [www.epa.gov/lead](http://www.epa.gov/lead) and [www.hud.gov/offices/lead/](http://www.hud.gov/offices/lead/).

#### EPA's Safe Drinking Water Hotline

- Call 1-800-426-4791 for information about lead in drinking water.

#### Consumer Product Safety Commission (CPSC) Hotline

- To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call 1-800-638-2772, or visit CPSC's Web site at: [www.cpsc.gov](http://www.cpsc.gov).

#### Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at [www.epa.gov/lead](http://www.epa.gov/lead) or contact the National Lead Information Center at 1-800-424-LEAD.

For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

#### EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)  
Regional Lead Contact  
U.S. EPA Region 1  
Suite 1100 (CPT)  
One Congress Street  
Boston, MA 02114-2023  
1 (888) 372-7341

#### Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 209, Mail Stop 225

x AM 4/10/15

8174 Olmway

Edison, NJ 08837-3679  
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia,  
Washington DC, West Virginia)  
Regional Lead Contact  
U.S. EPA Region 3 (3WC33)  
1650 Arch Street  
Philadelphia, PA 19103  
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi,  
North Carolina, South Carolina, Tennessee)  
Regional Lead Contact  
U.S. EPA Region 4  
61 Forsyth Street, SW  
Atlanta, GA 30303  
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan,  
Minnesota, Ohio, Wisconsin)  
Regional Lead Contact  
U.S. EPA Region 5 (DT-8J)  
77 West Jackson Boulevard  
Chicago, IL 60604-3666  
(312) 886-6003  
EPA Regional Offices

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)  
Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)  
Regional Lead Contact  
U.S. EPA Region 7  
(ARTD-RALI)  
901 N. 5th Street  
Kansas City, KS 66101  
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah,  
Wyoming)  
Regional Lead Contact  
U.S. EPA Region 8  
999 18th Street, Suite 500  
Denver, CO 80202-2466  
(303) 312-6021

Region 9 (Arizona, California, Hawaii,  
Nevada)  
Regional Lead Contact  
U.S. Region 9  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)  
Regional Lead Contact  
U.S. EPA Region 10  
Toxics Section WCM-128  
1200 Sixth Avenue  
Seattle, WA 98101-1128  
(206) 553-1985

Your Regional EPA Office can provide further information  
regarding regulations and lead protection programs.

CPSC Regional Offices Eastern Regional Center  
Consumer Product Safety Commission  
201 Marick Street, Room 903  
New York, NY 10014

(212) 620-4120

Central Regional Center  
Consumer Product Safety Commission  
230 South Dearborn Street, Room 2944  
Chicago, IL 60604  
(312) 353-8260

Western Regional Center  
Consumer Product Safety Commission  
1301 Clay Street, Suite 610-N  
Oakland, CA 94612  
(510) 637-4050

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard  
Control for information on lead regulations, outreach efforts, and  
lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development  
Office of Healthy Homes and Lead Hazard Control  
451 Seventh Street, SW, P-3206  
Washington, DC 20410  
(202) 755-1785

Your Regional CPSC Office can provide further information  
regarding regulations and consumer product safety.

U.S. EPA Washington DC 20460 EPA747-K-99-001  
U.S. CPSC Washington DC 20207 June 2003  
U.S. HUD Washington DC 20410

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