



Realty Trust Services



E 515-1406

COMMISSION LETTER TO ESCROW AGENT

ATTENTION: Brian McManamon

DATE: 6-11-15

PROPERTY ADDRESS: 8103 Olm way Ave

CITY, STATE, ZIP: Olmsted Falls, OH 44038

LISTING COMPANY: Realty Trust Services

COMMISSION TO LIST COMPANY: \$4,365 = 3% of \$45,500

SELLING COMPANY: Howard Hanna

COMMISSION TO SELLING COMPANY: 3% on 1st 100k 2% balance
= \$3,910

 **Realty Trust Services**
Sales, Management & Leasing

Cutting edge, comprehensive and conscientious real estate solutions™

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Realtor, CMRS

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29550 Detroit Road, Suite 102, Westlake, OH 44145





PURCHASE AGREEMENT
OFFER, RECEIPT AND ACCEPTANCE



5/27/15
[Handwritten initials]

1 **BUYER:** RYAN J. CONER; Kendi L. CROWAN offers to buy the

2 **PROPERTY:** located at 8103 Olmway Ave, Olmsted Falls, Oh

3 City Olmsted Falls Ohio, Zip 44138 Permanent Parcel No(s) 281-21029

4 The property, which BUYER has examined and accepts in its "AS IS" PRESENT PHYSICAL CONDITION except for
5 normal wear and tear, shall include the land, all appurtenant rights, privileges and easements, and all
6 buildings and fixtures, including such of the following as are now on the property: all landscaping, electrical,
7 heating, plumbing and bathroom fixtures, ceiling fans; central air conditioning systems; all window and door
8 shades, blinds, awnings, screens, storm windows, curtain rods and drapery hardware; garbage disposal, TV
9 antenna, rotor and control unit; radiator covers, smoke detectors, garage door opener(s) and A/I controls; all
10 attached wall-to-wall carpeting. The following selected items shall also remain: satellite dish; countertop
11 range; range; wall oven; microwave; ~~washer/dryer~~; second refrigerator; dishwasher;
12 washer; dryer; window air conditioner(s); through the wall air conditioners; gas grill; fireplace
13 tools; screen; glass doors and grate; all existing window treatments; ceiling fan(s); wood burner
14 stove inserts; gas logs; and water softener (do not check if leased); humidifier; dehumidifier; security
15 system; freezer; indoor grill; mailbox and invisible fence, transmitter, collar(s).

16 Additional items to be included: Storage Cabinets in Laundry Room
17 Basement Fridge

18 Items Excluded: _____
19

20 **SECONDARY OFFER:** This is is not a secondary offer. This secondary offer, if applicable, shall become a
21 primary contract upon BUYER'S receipt of a signed copy of the release of the primary contract on or before
22 N/A (Date). BUYER shall have the right to terminate this secondary offer at any time
23 prior to BUYER'S receipt of said copy of the release of the primary contract by delivering written notice to the
24 SELLER or the SELLER'S agent. Upon receipt of the release of the primary contract, BUYER shall deposit earnest
25 money within four (4) days and BUYER and SELLER agree to sign an addendum listing the date for loan application,
26 loan approval, deposit of funds and documents, title transfer and possession.

27 **PRICE:** BUYER shall pay the sum of \$ 145,500.00
28 Payable as follows:

29 Earnest money in the form of a check, paid to/deposited with (check one)
30 Listing Broker Buyers' Broker or _____
31 and credited against the purchase price \$ 1,000.00

32 The check shall be deposited immediately upon acceptance
33 of a binding Agreement as defined below on lines 262-271

34 Additional Funds to be deposited in escrow \$ 4,093.00

35 BUYER will will not (check one) meet down payment requirement
36 in cash, without regard to the sale and/or closing of any other real property

37 Mortgage loan to be obtained by BUYER \$ 140,407.00
38 CONVENTIONAL, FHA, VA OTHER

39 Seller To Credit Buyer The Sum of \$4010.00 AT Closing, To be Credited To Buyer

40 **FINANCING:** This transaction is conditioned upon BUYER obtaining a commitment for a first mortgage loan (the "Loan")
41 from Howard Hanna Mortgage Services or such other lending institution chosen by BUYER in the amount set forth above, or
42 in a lesser amount acceptable to BUYER. BUYER agrees to apply in writing for the Loan within 5 days after the date of
43 acceptance, to cooperate fully with the lender's requests for information and to use good faith efforts to obtain the Loan and
44 shall obtain a commitment for the Loan on or before 30 days. If, despite BUYER'S good faith
45 efforts, a loan commitment has not been obtained, then this Agreement shall be null and void. Upon signing of a mutual
46 release by SELLER and BUYER, the earnest money deposit shall be returned to the BUYER without any further liability of

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SELLERS' INITIALS AND DATE

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BUYERS' INITIALS AND DATE

X DD Parkash
5-28-15

Property Address: 8103 Olmway Ave., Olmsted Falls, OH

47 either party to the other or to the Brokers and their agents. If this is a secondary offer, BUYER shall not be obligated to
48 make a loan application until after BUYER'S offer becomes the primary contract.

49 **CLOSING:** All documents and funds necessary to complete this transaction shall be placed in escrow with BUYER'S
50 lending institution or a title company on or before 7-15-15, and the deed shall be recorded
51 on or about 7-17-15, except that if a defect in title appears, SELLER shall have thirty
52 (30) days after notice from BUYER to remove such defect and, if unable to do so, BUYER may either (1) accept title
53 subject to such defect without any reduction in the purchase price or (2) terminate this Agreement, in which case
54 neither BUYER, SELLER nor any REALTOR(S) shall have any further liability to each other, and both BUYER and
55 SELLER agree to sign a mutual release, whereupon the earnest money shall be returned to BUYER.

56 **POSSESSION:** SELLER shall deliver possession and occupancy to BUYER on or before 7-20-15 (time) a.m. p.m.
57 day(s) after recording of the deed or 7-20-15, whichever is later. Subject to BUYER'S rights, if any,
58 the premises may be occupied by the SELLER free for _____ days and an additional 411.00 to
59 10 days at a rate of \$ 41.00 per day provided, however, that under no circumstances shall SELLER occupy
60 premises beyond 8-30-15 (date). Payment and collection of fees for use and occupancy after transfer
61 of title are the sole responsibility of SELLER and BUYER and not of the real estate agents or broker involved in the sale.

62 **TITLE:** SELLER shall convey a marketable title to BUYER by general warranty deed and/or fiduciary deed, if required,
63 with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any mortgage
64 assumed by BUYER, b) such restrictions, conditions, easements (however created), including without limitation
65 subsurface rights, and encroachments, which do not materially adversely affect the use or value of the property,
66 c) zoning ordinances, if any, and d) taxes and assessments, both general and special, not yet due and payable. SELLER
67 shall furnish an Owner's Fee Policy of Title Insurance from Barclays of Ohio, LLC, or such other title company agreed
68 to by the parties, in the amount of the purchase price subject to the exceptions above and any acts of the grantee.

69 **LIMITED HOME WARRANTY:** Home Warranties DO NOT COVER PRE-EXISTING DEFECTS in the property nor
70 does the existence of a warranty preclude the advisability of professional inspection(s). BUYER does elect does not
71 elect (MARK THE APPROPRIATE BOX) to secure a Home Warranty Plan issued by Home Security of America, Inc.
72 The cost of \$ 435.00 shall be paid by SELLER BUYER through escrow.

73 **PRORATIONS:** General taxes, annual maintenance fees, subdivision charges, special assessments, city and county
74 charges and tenant's rents shall be prorated as of the date of the title transfer. Taxes and assessments shall be
75 prorated based upon the latest available tax duplicate. However, if the tax duplicate is not yet available or the improved
76 land is currently valued as land only, taxes and assessments shall be prorated based upon 35% of the selling price times
77 the millage rate. The escrow agent is instructed to contact the local governmental taxing authority, verify the correct tax
78 value of the property as of the date of title transfer and pay the current taxes due to the date of the title transfer. If the
79 property being transferred is new construction and recently completed or in the process of completion at the time the
80 AGREEMENT was signed by the parties, the escrow agent is instructed to make a good faith estimate of the taxes to
81 be owed on the value of the improved property to the date of title transfer and reserve sufficient funds in escrow from
82 SELLER'S net proceeds to pay those taxes when they become due and payable after title transfer. The escrow agent
83 is instructed to release the balance, if any, of the funds on reserve, once it receives notice from the local county auditor
84 that the taxes on the land and improvements have been paid in full to the date of title transfer. BUYER acknowledges
85 that the latest available tax duplicate may not accurately reflect the amount of taxes and assessments that will be owed.
86 SELLER agrees to reimburse BUYER directly outside of escrow for any increase in valuation and the cost of all passed
87 or levied, but not yet certified, taxes and assessments, if any, prorated to the date of title transfer. SELLER is not aware
88 of any proposed taxes or assessments, public or private, except the following:
89 _____

90 In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.), then
91 BUYER SELLER agrees to pay the amount of such recoupment.

92 **CHARGES/ESCROW INSTRUCTIONS:** This AGREEMENT shall be used as escrow instructions subject to the
93 Escrow Agent's usual conditions of acceptance. If there is any conflict between the escrow agent's usual conditions of
94 acceptance and this Agreement, the terms of this Agreement shall prevail.

95 SELLER shall pay the following costs through escrow: a) any governmental conveyance fee or transfer tax; b) any
96 amount required to discharge any mortgage, lien or encumbrance not assumed by BUYER and to record the cancellation
97 thereof; c) title exam and one half the cost of insuring premium for Owners Fee Policy of Title insurance; d) deed prepara-
98 tion costs; e) prorations due BUYER; f) real estate brokerage commissions as described in lines 301-303
99 below; and g) one-half of the escrow fee (unless VA/FHA regulations prohibit payment of escrow fees by BUYER, in
100 which case SELLER shall pay the entire escrow fee). SELLER shall pay directly all utility charges to the date of title
101 transfer or date of possession, whichever is later. The escrow agent shall withhold \$ 200.00 from the
102 proceeds due SELLER for the SELLER'S final water and sewer bills. Tenant security deposits, if any, shall be
103 credited in escrow to the BUYER.

SELLERS' INITIALS AND DATE KIP 5/26/15 BUYERS' INITIALS AND DATE 5/24/15

X [Signature]
5-28-15

Erin Ward Sale of Title Agency

Property Address: 8103 Olmsted Ave., Olmsted Falls

104 BUYER shall pay the following through escrow: a) one-half of the escrow fee (unless prohibited by VA/FHA
105 regulations); b) one-half the cost of insuring premiums for Owners Fee Policy of Title Insurance; c) all recording
106 fees for the deed and any mortgage, and d) a commission of \$225.00 to Howard Hanna for brokerage services
107 rendered to the BUYER. BUYER shall secure new insurance on the property.

108 The cost of the home warranty plan, if any, shall be charged as shown in line 72 above.

109 The SELLER hereby authorizes and instructs the escrow agent to send a copy of the SELLER'S fully signed HUD1
110 Settlement Statement to the SELLER'S Broker listed on this Agreement promptly after closing.

111 The BUYER hereby authorizes and instructs the escrow agent to send a copy of the BUYER'S fully signed HUD1
112 Settlement Statement to BUYER'S Broker listed on this Agreement promptly after closing.

113 **INSPECTIONS:** BUYER shall have professional inspectors perform, at BUYER'S expense, the inspection(s) indicated
114 below. A professional is a person engaged full-time for profit in the business directly related to the inspection service
115 indicated. BUYER must indicate "yes" for each professional inspection desired and the number of days following the
116 date of Acceptance that BUYER has to conduct each inspection elected. BUYER assumes sole responsibility to select
117 and retain a professional inspector for each requested inspection and releases Broker of any and all liability regarding
118 the selection or retention of the inspector(s). If BUYER does not elect inspections, BUYER acknowledges that BUYER
119 is acting against the advice of BUYER'S agent and broker. BUYER understands that all real property and
120 improvements may contain defects and conditions that are not readily apparent and which may affect a property's use
121 or value. BUYER and SELLER agree that the Broker(s) and their agents do not guarantee and in no way assume
122 responsibility for the property's condition. BUYER acknowledges that it is BUYER'S own duty to exercise reasonable
123 care to inspect and make diligent inquiry of the SELLER or BUYER'S inspectors regarding the condition and systems
124 of the property.

125 **INSPECTIONS REQUIRED BY ANY STATE, COUNTY, LOCAL GOVERNMENT OR FHAVA DO NOT**
126 **NECESSARILY ELIMINATE THE NEED FOR THE INSPECTIONS LISTED BELOW.**

127 **WAIVER:** [Signature] (initials) BUYER elects to waive each professional inspection to which BUYER has not indicated
128 "YES." Any failure, by BUYER to perform, within the time specified, any inspection indicated "YES" herein is a waiver
129 of such inspection and shall be deemed absolute acceptance of the property by BUYER in its "AS IS" condition.

Choice		Inspection	Expense	
Yes	No		BUYER'S	SELLER'S
<input checked="" type="checkbox"/>	<input type="checkbox"/>	GENERAL HOME <u>7 WORKING</u> days from acceptance of AGREEMENT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	SEPTIC SYSTEM _____ days from acceptance of AGREEMENT	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	WATER POTABILITY _____ days from acceptance of AGREEMENT	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	WELL FLOW RATE _____ days from acceptance of AGREEMENT	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	RADON <u>10</u> days from acceptance of AGREEMENT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	MOLD* <u>10</u> days from acceptance of AGREEMENT	<input checked="" type="checkbox"/>	<input type="checkbox"/>

138 *Buyer is advised to hire a professional inspector who is qualified to determine whether mold is present in the property, what
139 type of mold is present and to propose an appropriate treatment of any mold that is discovered. Both prior and current water
140 leaks and water damage to a property can result in the existence of mold which may cause adverse health effects.

141 OTHER 10 days from acceptance of AGREEMENT
142 only if recommended by General Home Inspector

143 Within three (3) days after completion of the last inspection, BUYER shall elect one of the following:

144 (A) Remove the inspection contingency and accept the property in its "AS IS" present physical condition.
145 If the property is accepted in its "AS IS" present physical condition, then BUYER agrees to sign an
146 *Amendment/Removal of Contingency*;

147 (B) Accept the property subject to SELLER agreeing to have specific material defects, that were either previously
148 disclosed in writing by the SELLER or identified in a written inspection report, repaired by a qualified
149 contractor in a professional manner at SELLER'S expense; BUYER agrees to provide SELLER with a
150 copy of all inspection reports and to sign an *Amendment to Purchase Agreement* removing the
151 inspection contingency and identifying those specific material defects which are to be repaired.
152 SELLER and BUYER shall have three (3) days from SELLER'S receipt of BUYER'S written request and
153 copies of inspection reports to agree in writing which material defect(s), if any, shall be corrected by SELLER
154 at SELLER'S expense. If BUYER and SELLER do not agree in writing within those three (3) days, then this
155 AGREEMENT shall be null and void, and SELLER and BUYER agree to sign a mutual release, whereupon

SP 5/26/10
SELLERS' INITIALS AND DATE

[Signature] 5/24/15
BUYERS' INITIALS AND DATE

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the earnest money shall be returned to BUYER. SELLER agrees to provide reasonable access to the property for BUYER to review any such material defects corrected by SELLER. For purposes of this AGREEMENT, "material defects" DO NOT include minor routine maintenance. OR

(C) Terminate this Agreement if BUYER'S written inspection report(s) or any other source(s) identify material defects NOT previously disclosed in writing by SELLER. If BUYER elects to terminate, BUYER agrees to provide a copy of the written inspection report(s) to SELLER, and both parties agree to promptly sign a mutual release, whereupon the earnest money shall be returned to BUYER.

Yes No

PEST/WOOD DESTROYING INSECTS: An inspection of all structures on the property shall be made within _____ days by a licensed inspection or exterminating agency of BUYER'S or SELLER'S choice at BUYER'S SELLER'S expense and such agency's written report made available to the BUYER before closing. If such report shows existing infestation or damage by pests, termites or other wood destroying insects, treatment of the condition shall be made by a licensed exterminating agency which shall furnish a certificate of guarantee for a period of at least one year in the case of termites and a certificate of guarantee for a period of at least 60 days in the case of wood destroying insects. ALL REPAIRS AND TREATMENT COSTS SHALL BE PAID BY THE BUYER OR SELLER (unless FHAVA regulations prohibit payment of inspection and/or repair expenses by BUYER, in which case SELLER shall pay such costs and/or repair expense). This agreement may be voided by either party, if the repair exceeds \$500.00. In that event, SELLER and BUYER agree to sign a mutual release whereupon the earnest money shall be returned to the BUYER.

Yes No

LEAD-BASED PAINT: BUYER shall have the right to have a risk assessment or inspection of the property by a professional inspector, for the presence of lead-based paint and/or lead-based paint hazards at BUYER'S expense within _____ days after acceptance. (Intact lead-based paint that is in good condition is not necessarily a hazard. See EPA pamphlet "Protect Your Family From Lead In Your Home" for more information.) In the event existing deficiencies or corrections are identified by the inspector in their written report, BUYER shall have the right to terminate the AGREEMENT or request that the SELLER repair the specific existing deficiencies noted on the written inspection report. In that event, BUYER agrees to immediately provide SELLER with a copy of the written inspection and/or risk assessment report. Upon receipt of the inspection report and BUYER'S request for repairs, SELLER shall have the option to either agree to correct the 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 a certificate from a qualified risk assessor or inspector demonstrating that the deficiencies have been remedied. If the SELLER declines to correct the deficiencies, BUYER may elect to terminate the AGREEMENT or accept the property in its "AS IS" condition. BUYER may remove this right of inspection at any time without SELLER'S consent.

BUYER HAS _____ (BUYER'S initials) HAS NOT _____ (BUYER'S initials) received a copy of the EPA pamphlet entitled "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of the "DISCLOSURE ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS."

If BUYER has not received such pamphlet and disclosure, then this offer is subject to the SELLER completing the disclosure form and BUYER'S review and approval of the information contained on the disclosure form within _____ days from receipt.

The BUYER and SELLER can mutually agree IN WRITING to extend the dates for inspections, repairs, or to 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. If this is a secondary offer, the number of days specified for each of the inspections indicated in lines 132-142 shall be from the date this becomes the primary contract and not from the date of acceptance.

MEGAN'S LAW: SELLER represents that SELLER has disclosed to BUYER all notices received pursuant to Ohio's sex offender law. The BUYER acknowledges that the information disclosed may no longer be accurate and assumes the responsibility to check with the local sheriff's office for current, complete and accurate information. BUYER will rely on BUYER'S own inquiry with the local sheriff's office as to registered sex offenders in the area and will not rely on SELLER or any real estate agent involved in the transaction to determine if a sex offender resides in the area of the property.

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 on the State of Ohio Residential Property Disclosure Form, identified by any inspections requested by either party or on any other forms or addenda made a part of this Agreement or identified by any other source. SELLER warrants to BUYER that SELLER has completed the State of Ohio Residential Property Disclosure Form accurately and thoroughly and that no additional items of disclosure have occurred since the SELLER'S completion of that form. SELLER agrees to notify BUYER in writing of any additional disclosure items that arise between the date of acceptance and the date of recording of the deed. BUYER has not relied upon any representations, warranties or statements about the property (including but not limited to its condition or use)

Purchase Agreement 12/13/11
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SP 5/26/15
SELLERS' INITIALS AND DATE

[Signature] 5/24/15
BUYERS' INITIALS AND DATE

Form # 058-4

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213 unless otherwise disclosed on this AGREEMENT or on the Residential Property Disclosure Form. BUYERS must initial
214 one of the following

215 BUYER HAS [Signature] (BUYER'S initials), prior to signing this offer, received a copy of the Residential
216 Property Disclosure Form which was signed by SELLER on 5-20-15 (date).

217 BUYER HAS NOT _____ (BUYER'S initials) received a copy of the Residential Property Disclosure Form.
218 This offer is subject to the SELLER completing the Residential Property Disclosure Form and BUYER'S review and
219 approval of the information contained on the disclosure form within _____ days from receipt.

220 BUYER acknowledges that the SELLER completed the Residential Property Disclosure Form and agrees to hold the
221 Brokers and their agents harmless from any misstatements or errors made by the SELLER on that form. BUYER also
222 acknowledges and agrees that the Brokers and their agents have no obligation to verify or investigate the information
223 provided by the SELLER on that form. BUYER hereby acknowledges that any representation by SELLER or the real
224 estate agent(s) regarding the square footage of the rooms or structures, the lot dimensions, homeowners' fees, public
225 and private assessments, utility bills, taxes and special assessments are approximate and not guaranteed.

226 Please list any and all verbal representations made by Brokers or their agents that you relied upon when
227 purchasing this property (if none, write "none"). NONE [Signature]
228

229 SELLER shall pay all costs for the repair of any leak(s) in the water or gas main supply lines found between the street and
230 foundation at the time of transfer or restoration of utilities. SELLER agrees to comply with any and all local governmental
231 point of sale laws and/or ordinances. SELLER shall promptly provide BUYER with copies of any notices received from
232 governmental agencies to inspect or correct any current building code or health violations. If applicable, BUYER and
233 SELLER shall have Three (3) days after receipt by BUYER of all notices to agree in writing which party shall be
234 responsible for the correction of any building code or health violation(s). In the event BUYER and SELLER cannot agree in
235 writing, this AGREEMENT can be declared null and void by either party. In that event, SELLER and BUYER agree to sign a
236 mutual release with instruction to the Broker for disbursement of the earnest money on deposit.

237 **REPRESENTATIONS AND DISCLAIMERS:** BUYER acknowledges that BUYER is relying upon BUYER'S own
238 inspection and evaluation of the property, whether performed by BUYER or BUYER'S independent inspectors or contractors,
239 in determining the property's condition or fitness. BUYER understands that Howard Hanna and its agents do not warrant the
240 condition or systems of the property or guarantee that SELLER has disclosed all defects.

241 BUYER acknowledges that, except as specifically noted on lines 226-228 above, Howard Hanna and its agents
242 have not made any representations, warranties, or agreements, express or implied regarding the condition or use of
243 the property, including but not limited to any representation that: (a) the basement, crawl space, or slab area do not
244 incur seepage, leakage, dampness, or standing water; (b) the heating, cooling, plumbing, or electrical system(s) or
245 any built-in appliance is in good working condition or is completely functional; (c) the roof is weather tight and/or
246 structurally sound; (d) the structure is free from insect infestation, lead paint, or lead paint hazards; (e) the water
247 supply or septic system, if any, are not deficient in any respect; or (f) radon gas, urea-formaldehyde foam or
248 asbestos insulation, or any other toxic substance including any toxic form of mold, is not present on the property.

249 **DAMAGE:** If any building or other improvements are destroyed or damaged in excess of ten percent of the purchase
250 price prior to title transfer, BUYER may either accept the insurance proceeds for said damage and complete this
251 transaction or may terminate this AGREEMENT and receive the return of all deposits made. In that event, SELLER
252 and BUYER agree to sign a mutual release with instruction to the Broker for disbursement of the earnest money on
253 deposit. If such damage is less than ten percent of the purchase price, SELLER shall restore the property to its prior
254 condition and BUYER agrees to complete the purchase of the property.

255 **MONEY BACK GUARANTEE:** (Elect one) BUYER does elect does not elect to purchase the Howard Hanna
256 Money Back Guarantee Program, subject to Program's terms and conditions. If BUYER elects the Program, then this
257 Agreement and BUYER'S obligations hereunder are conditioned upon approval of BUYER'S Application to
258 Repurchase by Home Trade-In Company, Inc. ("HTCI") within seven (7) days from Acceptance as herein defined.
259 BUYER'S fully-executed Application, including BUYER'S agreement to pay HTCI a fee of 1% of the purchase price, is
260 attached hereto. If HTCI does not approve the Application, then this Agreement shall be null and void and BUYER and
261 SELLER agree to sign a mutual release whereupon the earnest money shall be returned to BUYER.

262 **BINDING AGREEMENT:** For purposes of this AGREEMENT, "acceptance" shall occur upon the written acceptance,
263 without any material change to the last offer or counter offer, and either the verbal or written communication of that
264 acceptance to the last offering party or their agent. For purposes of this Agreement, "days" shall be defined as calendar
265 days. Upon acceptance, this offer and all attachments and addenda, shall become an AGREEMENT binding on BUYER and
266 SELLER, their heirs, executors, administrators, successors and assigns and shall be deemed to contain all the terms,
267 conditions, representations and warranties, either expressed or implied, agreed upon by the BUYER and SELLER with

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268 respect to this transaction. All counter-offers, amendments, changes or deletions to this AGREEMENT shall be in writing and
269 be signed by both BUYER and SELLER. Facsimile or other electronically transmitted signatures shall be deemed binding
270 and valid. THIS IS A LEGALLY BINDING CONTRACT. The parties should consult an attorney or other professional if in need
271 of legal or tax advice.

272 **ADDITIONAL TERMS:**

275 **ADDENDA:** The additional terms and conditions in the following checked addenda and/or attachments Agency
276 Disclosure Statement; Residential Property Disclosure; VA/FHA Addendum; FHA Home Inspection Notice;
277 Condominium; House Sale Contingency; House Sale Concurrence; Lead-Based Paint; Homeowner's
278 Association; Application to Repurchase by Home Trade-In Company, Inc. (if BUYER elects Money Back Guarantee
279 Program) Other WALK-THRU - Addendum 1 & HSA Home WARRANTY
280 are made a part of this Agreement. The terms and conditions of all such addenda or attachments shall supersede any
281 conflicting terms in this Agreement.

282 **EARNEST MONEY:** In the event of a dispute between the Seller and Buyer regarding the disbursement of
283 the earnest money, the broker is required by Ohio law to maintain such funds in the broker's trust account until the
284 broker receives (a) written instructions signed by the parties specifying how the earnest money is to be disbursed or
285 (b) a final court order that specifies to whom the earnest money is to be awarded. If within two years from the date
286 the earnest money was deposited in the broker's trust account, the parties have not provided the broker with such
287 signed instruction or written notice that such legal action to resolve the dispute has been filed, the broker
288 shall return the earnest money to the purchaser with no further notice to the seller. The broker shall acknowledge
289 receipt of the earnest money shown on line 31 to the escrow agent who shall credit that amount to the Buyer's escrow
290 account. Unless otherwise stated herein, the earnest money shall be retained in the broker's trust account until after
291 title transfer at which time it shall be applied against any compensation due the broker. Any amount by which the
292 earnest money exceeds the compensation due the broker shall be remitted to the escrow agent.

293 BUYER: [Signature]
294 Print name: Rendi Cronan

Address: 2700 Oakwood Cir. #124
Olmsted Falls, OH ZIP: 44138

295 BUYER: [Signature]
296 Print name: Ryan Comer

Phone: 440-789-3777 Email: rendicronan@gmail.com
Date: 5/24/15

297 **DEPOSIT RECEIPT:** Receipt is hereby acknowledged, of \$ 1,000.00 earnest money, subject to the
298 terms of the above offer.

299 **HOWARD HANNA REAL ESTATE SERVICES:**

300 By: [Signature] Office: CROCKER Rd Phone: 440-725-8836

301 **ACCEPTANCE:** SELLER accepts the above offer and hereby instructs the Escrow Agent to pay from SELLER'S
302 escrow funds a brokerage commission of \$225, if the property is listed with Howard Hanna, and 3% or 1.5% of the
303 purchase price to Howard Hanna, 800 W. St. Clair Ave., 5th Floor, Cleveland, Ohio 44113-1266 100% 2800 balance
304

305 SELLER: [Signature]
306 Print name: Gordon J Petkosh

Address: _____
ZIP: _____

307 SELLER:
308 Print name: _____

Phone: _____ Email: _____
Date: _____

309 **COUNTER OFFER TERMS:**

312 [Signature] 5/26/15
313 Sellers' signature Date

[Signature] 5/27/15
Sellers' signature Date

[Signature] 5/26/15
SELLERS' INITIALS AND DATE

[Signature] 5/27/15
BUYERS' INITIALS AND DATE

X [Signature]
5-28-15

5/27/15



ADDENDUM

SELLER'S OCCUPANCY AFTER TITLE TRANSFER



The following provisions are part of the Offer to Purchase Real Estate and Acceptance between Ryan Comer & Kendi Cronan (BUYER) and Gordon & CACA Petkosh (SELLER) for the Property located at 8103 Olmway Ave., Olmsted Falls, Ohio, Ohio (the "Property"), with offer dated 5-24-15. The parties hereby agree as follows:

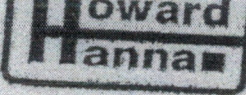
- SELLER shall retain possession of the Property after title transfer, with SELLER delivering possession and occupancy of the Property to BUYER at ~~3 p.m.~~ ^{12:00 noon} on 8/30/15 (hereinafter the "Possession Date"). After such date, BUYER may commence eviction proceedings.
- Between the date of title transfer and the date that Seller actually and completely vacates the Property, SELLER shall pay to BUYER rent in the amount of \$1240.00 ^{From 7-20-15 - 8-20-15} Plus Dollars (\$41.00) per day. FOR UP TO AN ADDITIONAL 10 DAYS IF NEEDED.
The escrow agent shall credit to BUYER ^{IN AN ESCROW ACCT.} a security deposit equal to fifteen (15) days rent plus the full rent for the days that SELLER is entitled to retain possession pursuant to the terms of this Addendum. The return of the security deposit shall be addressed directly between the parties no later than ten (10) days after SELLER has vacated the Property.
- From the date of title transfer until the Possession Date, SELLER shall retain responsibility for any damage, injury, or death and agrees to indemnify and hold Buyer, Howard Hanna, its agents and any participating broker harmless therefrom. SELLER shall purchase a renter's policy of insurance covering SELLER'S possessions and providing public liability and property damage insurance in amounts sufficient to cover such indemnity and liability. SELLER'S rental insurance policy shall be effective as of the date of title transfer for the Property, and shall name SELLER, BUYER, and any mortgagee of the Property as additional insureds.
- SELLER shall remain liable for any and all utilities for the Property through the Possession Date and shall order final readings of such utilities to be made on the Possession Date.
- From and after the date of title transfer, BUYER shall be solely responsible for the condition, maintenance, and repairs of the Property, the grounds and improvements thereon, except that SELLER shall retain responsibility for lawn maintenance, snow and trash removal, and repairs resulting from SELLER'S negligence or misconduct. The parties hereby acknowledge that BUYER does not own more than three (3) rental units.
- This Addendum shall be governed by Ohio Revised Code Chapter 5321 ("Landlords and Tenants").
- This is the entire agreement between the parties in respect to the subject matter hereof and there are no other agreements or understandings between them, express or implied. THIS IS A LEGALLY BINDING AGREEMENT; QUESTIONS OF LAW SHOULD BE DIRECTED TO INDEPENDENT LEGAL COUNSEL.

Minimum 30 days

Seller To give Buyer 10 days notice Regarding his need to rent For an additional 10 days or his plan to vacate. If renting for The additional 10 days, Seller to pay the Petkosh note at the time of notice. Seller to deliver possession to the Buyer no later than noon (12:00pm) on 8-30-15.

BUYER: [Signature]
 BUYER: [Signature]
 DATE: 5/27/15

SELLER: [Signature]
 SELLER: _____
 DATE: 5/28/15



**AMENDMENT TO OFFER TO PURCHASE
AND REMOVAL OF CONTINGENCY**



This is an Amendment to the Offer to Purchase Real Estate and acceptance ("Agreement") between Ryan & Kendi Comer & Kendi Crowan (BUYER) and Gordon & CARA Petkosh (SELLER) for the property located at 8103 Olmsted Falls Dr, Ohio, with contract dated 5-24-15. The parties hereby agree as follows:

1. **FINANCING CONTINGENCIES:** The following financing contingencies are hereby removed:
 a. First Mortgage Loan Commitment
 b. Other: _____

2. **INSPECTION CONTINGENCIES:**

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> a. General Home Inspection: | <input checked="" type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input type="checkbox"/> b. Septic System Inspection: | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input type="checkbox"/> c. Well Water Flow Rate: | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input type="checkbox"/> d. Well Water Bacteria Test: | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input type="checkbox"/> e. Other Well Water Tests: | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input checked="" type="checkbox"/> f. Termite/Pest Inspection: | <input checked="" type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input checked="" type="checkbox"/> g. Radon: | <input checked="" type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input type="checkbox"/> h. Lead Paint Inspection or Risk Assessment: | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input type="checkbox"/> i. Mold: | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |
| <input checked="" type="checkbox"/> j. Others: | <input checked="" type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to the conditions below. |

Condition(s): _____

3. **OTHER CONTINGENCIES:** The following other contingencies are also hereby removed:

All other terms and conditions of the Agreement shall remain in full force and effect.

X G J Petkosh 6-7-15
SELLER DATE

[Signature] 6/4/15
BUYER DATE

SELLER DATE

[Signature] 6/4/15
BUYER DATE

APPLICATION

Four easy ways to enroll

1. Online

www.onlinehsa.com

2. Phone

1-800-367-1448

3. Fax

1-877-638-1741

4. Mail with payment to HSA

1861 Ludden Dr., Cross Plains, WI 53528

Warranted Property (Required)

8103 Olmway Ave.
STREET
Olmsted Falls, Oh 44138
CITY STATE ZIP

Real Estate Professional Information

Please send warranty confirmation by: Fax E-mail Mail
 Name: JOHN CANNON
 E-MAIL ADDRESS: JOHN.CANNON@HOWARDHANNA.COM
 COMPANY NAME: HOWARD HANNA REAL ESTATE SERVICES
 FAX (Required): 440-793-0112 TELEPHONE: 440-725-8836
 OFFICE STREET ADDRESS: 2055 CROCKER RD., SUITE 101
 CITY STATE ZIP: WESTLAKA, OH 44145

Seller Information

Please send warranty confirmation by: E-mail Mail
 Name: GORDON & CARA PETKOSH
 TELEPHONE:
 E-MAIL ADDRESS:
 MAILING ADDRESS (if different from warranted property):
 CITY STATE ZIP:

Closing Information

Review Select Title Agency
 ESCROW/CLOSING/TITLE COMPANY
 Closing Agent: BRIAN McMANAMON
 E-MAIL ADDRESS: DOCS@REVIEWTITLE.COM
 FAX (Required): 888-979-6493 TELEPHONE: 440-835-4505
 OFFICE STREET ADDRESS: 25125 DETROIT RD., SUITE 135
 CITY STATE ZIP: WESTLAKA, OH 44145

Buyer Information

Please send warranty confirmation by: E-mail Mail CLOSE DATE: 7-17-15
 Name: RYAN J. COMER & KENDI L. CROWAN
 TELEPHONE:
 E-MAIL ADDRESS: KENDI.CROWAN@GMAIL.COM
 MAILING ADDRESS (if different from warranted property):
27060 OAKWOOD Circle #124
Olmsted Falls, Oh 44138
 CITY STATE ZIP:

CONTRACT NUMBER: _____
 DATE ASSIGNED: _____
 FORM NUMBER: **HH2013 10/13**

Select coverage desired:

Seller/Buyer Coverage	\$75 Trade Call Fee
Single family residence	<input checked="" type="checkbox"/> \$435
Condominium	<input type="checkbox"/> \$405
Duplex	<input type="checkbox"/> \$615
Triplex	<input type="checkbox"/> \$795
Fourplex	<input type="checkbox"/> \$975

New Construction (Coverage begins one year after closing)

Year 2	<input type="checkbox"/> \$435
Year 2 through 4	<input type="checkbox"/> \$535

Optional Seller Coverage

Central heat, air conditioning/heat pump	<input type="checkbox"/> \$60
--	-------------------------------

Optional Buyer Coverage

Water well pump/septic system	<input type="checkbox"/> \$30
Water softener	<input type="checkbox"/> \$20
Electronic air cleaner	<input type="checkbox"/> \$40
Clothes washer and dryer	<input type="checkbox"/> \$70
Home freezer	<input type="checkbox"/> \$30
Hot tub	<input type="checkbox"/> \$100
Swimming pool	<input type="checkbox"/> \$150
Pool/hot tub combination (must share common mechanicals)	<input type="checkbox"/> \$175

Buyer 7 Star Upgrade \$149

Total **\$ 435.00**

Please mail payment in with application.
 If the upgrade package has been selected and the property is a multiple family dwelling, the upgrade must be purchased for each unit.

Purchase Agreement: When seller coverage is selected, seller agrees to pay the fee shown on the date legal title transfers to the buyer. This agreement is binding and may not be cancelled. If seller fails to pay the specified fee, seller shall be liable for all attorney fees and court costs incurred by HSA to collect the fee. By application for this contract, seller and/or buyer represent that, to the best of their knowledge, all items are in good working order on the date of application for this coverage. Further, seller and/or buyer agree that failure to notify HSA prior to repair or replacement of any covered item may result in a refusal of coverage on that item.

HSA discloses to the purchaser of this warranty, and the purchaser consents and acknowledges by his/her signature that the employing broker may receive a minimal fee for services rendered in marketing or administering the sale of this warranty plan.

Coverage Desired: Seller and Buyer Coverage Buyer Coverage Only
 Applicant signature: [Signature] Date: 5-25-15

Coverage Limitations: Some limitations and general exclusions apply to covered items. Please read the Sample Contract section of this brochure for details.

WAIVER: Purchase of this coverage is not mandatory. HSA is not the only warranty available. No other services are contingent upon the purchase of the warranty. I have reviewed the Home Warranty Protection plan and hereby decline coverage. I agree to hold the real estate broker and real estate professional harmless in the event of a subsequent mechanical failure which otherwise would have been covered under the warranty plan.

Signature: _____ Date: _____



AGENCY DISCLOSURE STATEMENT



The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.)

Property Address: 8103 Olmway Ave., Olmsted Falls, OH
Buyer(s): RYAN COMER & KENDI CRONAN
Seller(s): GORDON & CARA PETKOSH

I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by Joan Cannon AGENT(S) and Houred Hanna Real Estate Services BROKERAGE
The seller will be represented by Christopher C. Kaydon AGENT(S) and Realty Trust Services LLC BROKERAGE

II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE

If two agents in the real estate brokerage represent both the buyer and the seller, check the following relationship that will apply:

- Agent(s) _____ work(s) for the buyer and Agent(s) _____ work(s) for the seller. Unless personally involved in the transaction, the broker and managers will be "dual agents", which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information.
- Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents _____ and _____ will be working for both the buyer and seller as "dual agents". Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* _____

III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT

- Agent(s) _____ and real estate brokerage _____ will be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* _____
- represent only the (check one) seller or buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client.

CONSENT

I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form.

Kendi Cronan 5/24/15
BUYER/TENANT DATE

Gordon & Cara Petkosh 5-25-15
SELLER/LANDLORD DATE

[Signature] 5/24/15
BUYER/TENANT DATE

Cara M Petkosh 5-25-15
SELLER/LANDLORD DATE



May 24, 2015

Kendi L Cronan
Ryan J Comer
27060 Oakwood Cir #124
Olmsted Falls, OH 44138

Dear Kendi and Ryan,

Congratulations! You are pre-approved for a maximum purchase price of \$145,500.00 through Howard Hanna Mortgage Services. This pre-approval based on the income and asset information you provided, the loan program you selected and your credit profile. This pre-approval is valid for 45 days from the date of issue excepting any adverse change to your financial situation.

This pre-approval does not constitute final loan approval or a commitment to lend until the following conditions are met:

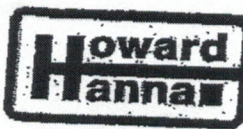
- Valid purchase agreement is executed on a chosen property
- Satisfactory appraisal of the above property is completed
- Final loan commitment is issued by Howard Hanna Mortgage Services for your selected loan program
- Final review by underwriter to verify income and assets for loan qualification

If you have any questions about your pre-approval or our loan process in general, please contact me.

Thank you for choosing Howard Hanna Mortgage Services and good luck with your home search.

Very truly yours,

Robert Arthur Wilson
Finance Manager
Howard Hanna Mortgage Services
(216) 373-7450
bobwilson@howardhanna.com
NMLS # 211438



WALK-THROUGH ADDENDUM

This Addendum is made part of the Agreement between Ryan Comee & Kendi Cronan ("Buyer") and Gordon & Cara Petkosh ("Seller") for with offer dated 5-24-15 (the "Property")

The parties agree that Buyer will be given an opportunity to walk through the Property on or about three 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: [Signature]

SELLER: [Signature]

BUYER: [Signature]

SELLER: [Signature]

DATE: _____

DATE: 5-25-15

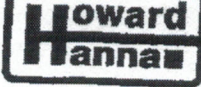
Removal of Walk-Through Contingency: The undersigned Buyer hereby waives and removes the Walk-Through Contingency in the above referenced purchase agreement.

BUYER: _____

BUYER: _____

DATE: _____

DATE: _____



VA/FHA ADDENDUM



This Addendum is made part of the Offer to Purchase and Acceptance by and between RYAN J. Comer & Kendi L. Crow ("BUYER") and Gordon & Cara Petkosh ("SELLER") for the property known as 8103 Olmway Ave. OLMSTED FALLS, Ohio, (the "Property"), with offer dated 5-24-15 ("Agreement"). The parties agree that the financing for the property referenced above shall be secured through a (check one): VA FHA mortgage loan.

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 \$ 145,500.00. 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 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 \$ 4010.00 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.

Gordon Petkosh 5-25-15
SELLER DATE
Cara Petkosh 5-25-15
SELLER DATE
Christy Cuffy 5-25-15
Listing Agent DATE
Realty TRUST SERVICES 5-25-18
Listing Broker DATE

Kendi Crow 5/24/15
BUYER DATE
Ryan Comer 5/24/15
BUYER DATE
Gordon E. Gannon 5-24-15
Selling Agent DATE
Howard HANNA RealEstate Services 5-24-15
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.

**AFFILIATED BUSINESS ARRANGEMENT
DISCLOSURE STATEMENT**

To: Ryan Comer & Kendi Conran

From: Howard Hanna

Property: 8103 Olmway Ave., Olmsted Falls, Oh

Date: 5-24-15

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 refinancing 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.

[Signature] 5.25.15
SELLER Date

[Signature] 5/24/15
BUYER Date

[Signature] 5.25.15
SELLER Date

[Signature] 5/24/15
BUYER Date



STATE OF OHIO
DEPARTMENT OF COMMERCE

2013

RESIDENTIAL PROPERTY DISCLOSURE FORM

Purpose of Disclosure Form: This is a statement of certain conditions and information concerning the property actually known by the owner. An owner may or may not have lived at the property and unless the potential purchaser is informed in writing, the owner has no more information about the property than could be obtained by a careful inspection of the property by a potential purchaser. Unless the potential purchaser is otherwise informed, the owner has not conducted any inspection of generally inaccessible areas of the property. This form is required by Ohio Revised Code Section 5302.30.

THIS FORM IS NOT A WARRANTY OF ANY KIND BY THE OWNER OR BY ANY AGENT OR SUBAGENT REPRESENTING THE OWNER. THIS FORM IS NOT A SUBSTITUTE FOR ANY INSPECTIONS. **POTENTIAL PURCHASERS ARE ENCOURAGED TO OBTAIN THEIR OWN PROFESSIONAL INSPECTION(S).**

Owner's Statement: The statements contained in this form are made by the owner and are not the statements of the owner's agent or subagent. The statements contained in this form are provided by the owner only to potential purchasers in a transfer made by the owner. The statements are not for purchasers in any subsequent transfers. The information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law to be disclosed in the transfer of residential real estate.

OWNER INSTRUCTIONS

Instructions to Owner: (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is needed. (4) Complete this form yourself. (5) If some items do not apply to your property, write NA (not applicable). If the item to be disclosed is not within your actual knowledge, indicate Unknown.

Owner's Initials OP Date 5-20-15
Owner's Initials CP Date 5-20-15

Purchaser's Initials [Signature] Date 5/24/15
Purchaser's Initials [Signature] Date _____



STATE OF OHIO DEPARTMENT OF COMMERCE

2013

RESIDENTIAL PROPERTY DISCLOSURE FORM

Pursuant to section 5302.30 of the Revised Code and rule 1301:5-6-10 of the Administrative Code.

TO BE COMPLETED BY OWNER (Please Print)

Property Address: 8103 Olmsted Falls OH 44138

Owners Name(s): Gordon and Cara Petkosh

Date: 5-20, 2015

Owner [X] is [] is not occupying the property. If owner is occupying the property, since what date: 2001

THE FOLLOWING STATEMENTS OF THE OWNER ARE BASED ON OWNER'S ACTUAL KNOWLEDGE

A) WATER SUPPLY: The source of water supply to the property is (check appropriate boxes):

- Public Water Service, Private Water Service, Private Well, Shared Well, Holding Tank, Cistern, Spring, Pond, Unknown, Other

Do you know of any current leaks, backups or other material problems with the water supply system or quality of the water? [X] Yes [] No

Is the quantity of water sufficient for your household use? (NOTE: water usage will vary from household to household) [] Yes [] No

B) SEWER SYSTEM: The nature of the sanitary sewer system servicing the property is (check appropriate boxes):

- Public Sewer, Leach Field, Unknown, Private Sewer, Aeration Tank, Other, Septic Tank, Filtration Bed

If not a public or private sewer, date of last inspection: Inspected By:

Do you know of any previous or current leaks, backups or other material problems with the sewer system servicing the property? [] Yes [X] No

Information on the operation and maintenance of the type of sewage system serving the property is available from the department of health or the board of health of the health district in which the property is located.

C) ROOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? [] Yes [X] No

D) WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other defects to the property, including but not limited to any area below grade, basement or crawl space? [] Yes [X] No

Owner's Initials OP Date 5-20-15

Purchaser's Initials Date 5/24/15

Property Address 8103 Olmway Ave Olmsted Falls Ohio 44138

Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backlog; or leaking pipes, plumbing fixtures, or appliances? Yes No
If "Yes", please describe and indicate any repairs completed: _____

Have you ever had the property inspected for mold by a qualified inspector? Yes No
If "Yes", please describe and indicate whether you have an inspection report and any remediation undertaken: _____

Purchaser is advised that every home contains mold. Some people are more sensitive to mold than others. If concerned about this issue, purchaser is encouraged to have a mold inspection done by a qualified inspector.

E) STRUCTURAL COMPONENTS (FOUNDATION, BASEMENT/CRAWL SPACE, FLOORS, INTERIOR AND EXTERIOR WALLS): Do you know of any previous or current movement, shifting, deterioration, material cracks/settling (other than visible minor cracks or blemishes) or other material problems with the foundation, basement/crawl space, floors, or interior/exterior walls?
 Yes No If "Yes", please describe and indicate any repairs, alterations or modifications to control the cause or effect of any problem identified (but not longer than the past 5 years): _____

Do you know of any previous or current fire or smoke damage to the property? Yes No
If "Yes", please describe and indicate any repairs completed: _____

F) WOOD DESTROYING INSECTS/TERMITES: Do you know of any previous/current presence of any wood destroying insects/termites in or on the property or any existing damage to the property caused by wood destroying insects/termites? Yes No
If "Yes", please describe and indicate any inspection or treatment (but not longer than the past 5 years): _____

G) MECHANICAL SYSTEMS: Do you know of any previous or current problems or defects with the following existing mechanical systems? If your property does not have the mechanical system, mark N/A (Not Applicable).

	YES	NO	N/A		YES	NO	N/A
1) Electrical	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	8) Water softener	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2) Plumbing (pipes)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	a. Is water softener leased?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Central heating	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	9) Security System	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4) Central Air conditioning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	a. Is security system leased?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10) Central vacuum	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6) Fireplace/chimney	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	11) Built in appliances	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7) Lawn sprinkler	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12) Other mechanical systems	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is "Yes", please describe and indicate any repairs to the mechanical system (but not longer than the past 5 years): _____

H) PRESENCE OF HAZARDOUS MATERIALS: Do you know of the previous or current presence of any of the below identified hazardous materials on the property?

	Yes	No	Unknown
1) Lead-Based Paint	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) Asbestos	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Urea-Formaldehyde Foam Insulation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) Radon Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
a. If "Yes", indicate level of gas if known			
5) Other toxic or hazardous substances	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is "Yes", please describe and indicate any repairs, remediation or mitigation to the property: _____

Owner's Initials DP Date 5-20-15
Owner's Initials EP Date 5-20-15

Purchaser's Initials [Signature] Date 5/24/15
Purchaser's Initials [Signature] Date _____

Property Address 8103 OIMWAY ave. OIMSTED Falls OHIO 44138

I) UNDERGROUND STORAGE TANKS/WELLS: Do you know of any underground storage tanks (existing or removed), oil or natural gas wells (plugged or unplugged), or abandoned water wells on the property? Yes No
If "Yes", please describe: _____

Do you know of any oil, gas, or other mineral right leases on the property? Yes No

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to oil, gas, and other mineral rights. Information may be obtained from records contained within the recorder's office in the county where the property is located.

J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA:
Is the property located in a designated flood plain? Yes No Unknown
Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area? Yes No Unknown

K) DRAINAGE/EROSION: Do you know of any previous or current flooding, drainage, settling or grading or erosion problems affecting the property? Yes No
If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years): _____

L) ZONING/CODE VIOLATIONS/ASSESSMENTS/HOMEOWNERS' ASSOCIATION: Do you know of any violations of building or housing codes, zoning ordinances affecting the property or any nonconforming uses of the property? Yes No
If "Yes", please describe: _____

Is the structure on the property designated by any governmental authority as a historic building or as being located in an historic district? (NOTE: such designation may limit changes or improvements that may be made to the property). Yes No
If "Yes", please describe: _____

Do you know of any recent or proposed assessments, fees or abatements, which could affect the property? Yes No
If "Yes", please describe: _____

List any assessments paid in full (date/amount) _____
List any current assessments: _____ monthly fee _____ Length of payment (years _____ months _____)

Do you know of any recent or proposed rules or regulations of, or the payment of any fees or charges associated with this property, including but not limited to a Community Association, SID, CID, LID, etc. Yes No
If "Yes", please describe (amount) _____

M) BOUNDARY LINES/ENCROACHMENTS/SHARED DRIVEWAY/PARTY WALLS: Do you know of any of the following conditions affecting the property? Yes No Yes No
1) Boundary Agreement
2) Boundary Dispute
3) Recent Boundary Change
4) Shared Driveway
5) Party Walls
6) Encroachments From or on Adjacent Property
If the answer to any of the above questions is "Yes", please describe: _____

N) OTHER KNOWN MATERIAL DEFECTS: The following are other known material defects in or on the property: _____

For purposes of this section, material defects would include any non-observable physical condition existing on the property that could be dangerous to anyone occupying the property or any non-observable physical condition that could inhibit a person's use of the property.

Owner's Initials AP Date 5-20-15
Owner's Initials CP Date 5-20-15

Purchaser's Initials [Signature] Date 5/20/15
Purchaser's Initials [Signature] Date _____

Property Address

8103 OIMWAY ave. Olmsted Falls OHIO 44138

CERTIFICATION OF OWNER

Owner certifies that the statements contained in this form are made in good faith and based on his/her actual knowledge as of the date signed by the Owner. Owner is advised that the information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law or that may exist to preclude fraud, either by misrepresentation, concealment or nondisclosure in a transaction involving the transfer of residential real estate.

OWNER: AD Potkash

DATE: 5-20-15

OWNER: Cara M Petlak

DATE: 5-20-15

RECEIPT AND ACKNOWLEDGEMENT OF POTENTIAL PURCHASERS

Potential purchasers are advised that the owner has no obligation to update this form but may do so according to Revised Code Section 5302.30(G). Pursuant to Ohio Revised Code Section 5302.30(K), if this form is not provided to you prior to the time you enter into a purchase contract for the property, you may rescind the purchase contract by delivering a signed and dated document of rescission to Owner or Owner's agent, provided the document of rescission is delivered prior to all three of the following dates: 1) the date of closing; 2) 30 days after the Owner accepted your offer; and 3) within 3 business days following your receipt or your agent's receipt of this form or an amendment of this form.

Owner makes no representations with respect to any offsite conditions. Purchaser should exercise whatever due diligence purchaser deems necessary with respect to offsite issues that may affect purchaser's decision to purchase the property.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to Ohio's Sex Offender Registration and Notification Law (commonly referred to as "Megan's Law"). This law requires the local Sheriff to provide written notice to neighbors if a sex offender resides or intends to reside in the area. The notice provided by the Sheriff is a public record and is open to inspection under Ohio's Public Records Law. If concerned about this issue, purchaser assumes responsibility to obtain information from the Sheriff's office regarding the notices they have provided pursuant to Megan's Law.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to abandoned underground mines. If concerned about this issue, purchaser assumes responsibility to obtain information from the Ohio Department of Natural Resources. The Department maintains an online map of known abandoned underground mines on their website at www.dnr.state.oh.us.

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE FORM AND UNDERSTAND THAT THE STATEMENTS ARE MADE BASED ON THE OWNERS ACTUAL KNOWLEDGE AS OF THE DATE SIGNED BY THE OWNER.

My/Our Signature below does not constitute approval of any disclosed condition as represented herein by the owner.

PURCHASER: [Signature]

DATE: 5/24/15

PURCHASER: [Signature]

DATE: 5/24/15

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 dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Property Address: 8103 Olmway Ave Olmsted Falls OH 44135

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 (explain).

(ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) 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).

(ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment

(c) Purchaser has received copies of all information listed above.

(d) Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

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

(i) 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

(ii) 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

(f) 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 accurate.

<u>[Signature]</u>	<u>5-20-15</u>	<u>[Signature]</u>	<u>5-20-15</u>
Seller	Date	Seller	Date
<u>[Signature]</u>	<u>5/24/15</u>	<u>[Signature]</u>	<u>5/24/15</u>
Purchaser	Date	Purchaser	Date
<u>[Signature]</u>	<u>5/17</u>	<u>[Signature]</u>	<u>5/17</u>
Agent	Date	Agent	Date

Erievew Select Title Agency

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

PROPERTY ADDRESS: 8103 olmway Ave, Olmsted Falls, OH 44138

This is to give you notice that Joan Cannon has a relationship with Erievew Select Title Agency, LLC in that he is an equity owner of Erievew Select Title Agency, LLC. Because of this relationship, this referral may provide him a financial benefit.

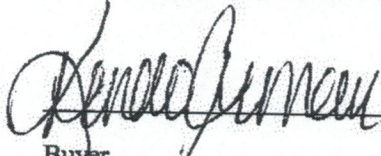
You are not required to use Erievew Select Title Agency, LLC as a condition of this purchase, sale or refinance of the subject property. There are frequently other settlement service providers available with similar services. You are free to inquire with other providers to determine that you are receiving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

Erievew Select Title Agency, LLC provides excellent service at competitive rates. Their standard fees include:

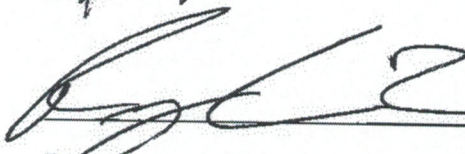
Title insurance premium	As filed with the State of Ohio
Title examination fee	\$295 to \$325.00
Title Commitment fee	\$100

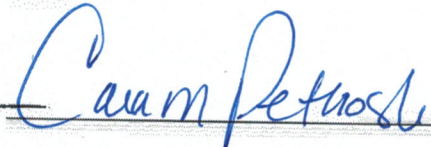
I/We have read this disclosure form and understand that is referring me/us to purchase the above described settlement services from Erievew Select Title Agency, LLC.

In the event the Lender involved in this transaction does not act as settlement or closing agent, then the closing will be handled by Erievew Title Agency, LLC.


Buyer


Seller


Buyer


Seller



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input checked="" type="checkbox"/> Conv. Unins.	6. File Number: ES15-1406	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower: Kendi L. Cronan Ryan J. Comer 27060 Oakwood Circle #424 Olmsted Falls, OH 44138	E. Name and Address of Seller: Gordon J. Petkosh 8103 Olmway Ave Olmsted Falls, OH 44138	F. Name and Address of Lender:
G. Property Location: 8103 Olmway Ave. Olmsted Falls, OH 44138 Cuyahoga County, Ohio	H. Settlement Agent: Erievue Title Agency, LLC 25125 Detroit Road Westlake, OH 44145 Ph. Place of Settlement: 25125 Detroit Rd, Ste 130 Westlake, OH 44145	I. Settlement Date: July 17, 2015

J. Summary of Borrower's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
101. Contract sales price		401. Contract sales price	145,500.00
102. Personal property		402. Personal property	
103. Settlement Charges to Borrower (Line 1400)		403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes	to	406. City/Town Taxes	to
107. County Taxes	to	407. County Taxes	to
108. Assessments	to	408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower		420. Gross Amount Due to Seller	145,500.00
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to Seller (Line 1400)	11,254.25
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507. (Deposit/disp. as proceeds)	
208.		508.	
209.		509. Seller Contributions	4,010.00
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes	to	510. City/Town Taxes	to
211. County Taxes	to	511. County Taxes	01/01/15 to 07/18/15 2,197.46
212. Assessments	to	512. Assessments	to
213.		513. Rental Credit (7.20-8.20)	1,240.00
214.		514.	
215.		515.	
216.		516.	
217.		517. L/H 2014 Taxes to Cuyahoga County Treasurer	2,025.44
218.		518.	
219.		519.	
220. Total Paid by/for Borrower		520. Total Reduction Amount Due Seller	20,727.15
300. Cash at Settlement from/to Borrower		600. Cash at settlement to/from Seller	
301. Gross amount due from Borrower (line 120)		601. Gross amount due to Seller (line 420)	145,500.00
302. Less amount paid by/for Borrower (line 220)		602. Less reductions due Seller (line 520)	(20,727.15)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	124,772.85

The Public Reporting Burden for this collection of information is estimated to average 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges				Paid From	Paid From
700. Total Real Estate Broker Fees				Borrower'S	Seller'S
Division of commission (line 700) as follows:				Funds at	Funds at
				Settlement	Settlement
701.	\$ 4,365.00	to	Realty Trust Services, LLC		
702.	\$ 3,910.00	to	Howard Hanna		
703.	Commission paid at settlement				8,275.00
704.					
705.					
800. Items Payable in Connection with Loan					
801.	Our origination charge Includes Origination Point			\$	(from GFE #1)
802.	Your credit or charge (points) for the specific interest rate chosen			\$	(from GFE #2)
803.	Your adjusted origination charges				(from GFE #A)
804.	Appraisal fee	to			(from GFE #3)
805.	Credit Report	to			(from GFE #3)
806.	Tax service	to			(from GFE #3)
807.	Flood certification	to			(from GFE #3)
808.					(from GFE #3)
809.					(from GFE #3)
810.					(from GFE #3)
811.					(from GFE #3)
900. Items Required by Lender to Be Paid in Advance					
901.	Daily interest charges from	to	@ \$	/day	(from GFE #10)
902.	MIP Tot Ins. for Life of Loan	months to			(from GFE #3)
903.	Homeowner's insurance for	years to			(from GFE #11)
904.					(from GFE #11)
905.					(from GFE #11)
1000. Reserves Deposited with Lender					
1001.	Initial deposit for your escrow account				(from GFE #9)
1002.	Homeowner's insurance	months @ \$	per month	\$	
1003.	Mortgage insurance	months @ \$	per month	\$	
1004.	Property taxes			\$	
1005.					
1006.		months @ \$	per month	\$	
1007.		months @ \$	per month	\$	
1008.					\$
1009.	Aggregate Adjustment			\$	
1100. Title Charges					
1101.	Title services and lender's title insurance				(from GFE #4)
1102.	Settlement or closing fee			\$	865.00
1103.	Owner's title insurance to Old Republic				(from GFE #5)
1104.	Lender's title insurance to Old Republic			\$	419.75
1105.	Lender's title policy limit	\$			
1106.	Owner's title policy limit	\$			
1107.	Agent's portion of the total title insurance premium	to		\$	
1108.	Underwriter's portion of the total title insurance premium	to		\$	
1109.					
1110.	Deed Preparation	to	Walker Novack Legal Group, LLC		65.00
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201.	Government recording charges			to	
1202.	Deed \$	Mortgage \$	Releases \$	Other \$	
1203.	Transfer taxes				
1204.	City/County tax/stamps	Deed \$	584.50	Mortgage \$	584.50
1205.	State tax/stamps	Deed \$		Mortgage \$	
1206.					
1207.					
1300. Additional Settlement Charges					
1301.	Required services that you can shop for				(from GFE #6)
1302.	Survey	to			
1303.	Home Warranty	to	HSA		435.00
1304.	Water Hold	to	Seller		200.00
1305.	Rent HOLD (10 days @ \$41)	to	Seller to Creditor Buyer		410.00
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				11,254.25

Certified to be a true copy.

HUD-1 Attachment

Seller(s): Gordon J. Petkosh
8103 Olmway Ave
Olmsted Falls, OH 44138

Settlement Agent: Erieview Title Agency, LLC
Place of Settlement: 25125 Detroit Rd, Ste 130
Westlake, OH 44145

Settlement Date: July 17, 2015
Property Location: 8103 Olmway Ave.
Olmsted Falls, OH 44138
Cuyahoga County, Ohio

Title Services and Lender's Title Insurance Details

Settlement or Closing Fee to Erieview Title Agency, LLC	350.00
Title Examination Fee to Erieview Select Title Agency, LLC	295.00
Doc Prep & Review/Notary Svcs. to Erieview Title Agency, LLC	100.00
Conditional Filing Fee to Erieview Title Agency, LLC	50.00
S&H/ Wire-Admin, Patriot to Erieview Title Agency, LLC	70.00
	<u>\$ 865.00</u>

Owner's Title Insurance

Owner's Policy Premium to Old Republic	419.75
Total	<u>\$ 419.75</u>

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Borrower: Kendi L. Cronan
Ryan J. Comer
Seller: Gordon J. Petkosh
Settlement Agent: Erieview Title Agency, LLC
Place of Settlement: 25125 Detroit Rd, Ste 130
Westlake, OH 44145
Settlement Date: July 17, 2015
Property Location: 8103 Olmway Ave.
Olmsted Falls, OH 44138
Cuyahoga County, Ohio

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Kendi L. Cronan

Gordon J. Petkosh

Ryan J. Comer

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Erieview Title Agency, LLC
Settlement Agent

Preliminary

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.