

1 BUYER: Nicole Yeager offers to buy the
2 PROPERTY: located at 1794 West 52nd, Cleveland
3 City OH, Ohio, Zip 44102 Permanent Parcel No(s) 002-33-033

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 buildings and
6 fixtures, including such of the following as are now on the property: all landscaping, electrical, heating, plumbing and
7 bathroom fixtures, ceiling fans; central air conditioning systems; all window and door shades, blinds, awnings, screens,
8 storm windows, curtain rods and drapery hardware; garbage disposal, TV antenna, rotor and control unit; radiator covers,
9 smoke detectors, garage door opener(s) and _____ controls; all attached wall-to-wall carpeting. The following selected
10 items shall also remain: satellite dish; countertop range; range; wall oven;
11 microwave; kitchen refrigerator; second refrigerator; dishwasher; washer; dryer; window air
12 conditioner(s); through the wall air conditioners; gas grill; fireplace tools; screen, glass doors and
13 grate; all existing window treatments; ceiling fan(s); wood burner stove inserts; gas logs; and
14 water softener (do not check if leased); humidifier; dehumidifier; security system; freezer;
15 indoor grill; mailbox and invisible fence, transmitter, _____ collar(s).

16 Additional Items to be included: all appliances stay
17 _____

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 _____ (Date). BUYER shall have the right to terminate this secondary offer at any time prior
23 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 money
25 within four (4) days and BUYER and SELLER agree to sign an addendum listing the date for loan application, loan
26 approval, deposit of funds and documents, title transfer and possession.

27 **PRICE:** BUYER shall pay the sum of \$ 147,000
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
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 \$ 20/

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 \$ Remainder
38 CONVENTIONAL, FHA, VA OTHER

40 **FINANCING:** This transaction is conditioned upon BUYER obtaining a commitment for a first mortgage loan (the "Loan") from
41 Howard Hanna Mortgage Services or such other lending institution chosen by BUYER in the amount set forth above, or in
42 a lesser amount acceptable to BUYER. BUYER agrees to apply in writing for the Loan and order the appraisal within
43 _____ days after the date of acceptance, to cooperate fully with the lender's requests for information and to use good faith efforts
44 to obtain the Loan and shall obtain a commitment for the Loan on or before 09/29/16. If, despite
45 BUYER'S good faith efforts, a loan commitment has not been obtained, then this Agreement shall be null and void. Upon signing
46 of a mutual release by SELLER and BUYER, the earnest money deposit shall be returned to the BUYER without any further
47 liability of either party to the other or to the Brokers and their agents. If this is a secondary offer, BUYER shall not be

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48 obligated to 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 10/25/16, and the deed shall be recorded on or
51 about 10/26/16, except that if a defect in title appears, SELLER shall have thirty (30) days
52 after notice from BUYER to remove such defect and, if unable to do so, BUYER may either (1) accept title subject to such
53 defect without any reduction in the purchase price or (2) terminate this Agreement, in which case neither BUYER,
54 SELLER nor any REALTOR(S) shall have any further liability to each other, and both BUYER and SELLER agree to sign
55 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 12 (time) a.m. p.m.
57 _____ day(s) after recording of the deed or 10/26/16, whichever is later. Subject to BUYER'S rights, if any, the
58 premises may be occupied by the SELLER free for _____ (____) days and an additional _____
59 (____) days at a rate of \$ _____ per day provided, however, that under no circumstances shall SELLER occupy
60 premises beyond _____ (date). Payment and collection of fees for use and occupancy after transfer of title
61 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
63 required, with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any
64 mortgage assumed by BUYER, b) such restrictions, conditions, easements (however created), including without
65 limitation subsurface rights, and encroachments, which do not materially adversely affect the use or value of the
66 property, c) zoning ordinances, if any, and d) taxes and assessments, both general and special, not yet due and
67 payable. BUYER is encouraged to obtain an Owner's Title Insurance Policy ("OTIP"). An OTIP is different from a
68 lender's title insurance policy, which will not protect the BUYER from claims and challenges on the title. Seller
69 shall furnish an OTIP from Barristers of Ohio or Cleveland home title as agreed
70 to by the parties. K.S.

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

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

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

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

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

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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 fees
106 for the deed and any mortgage, and d) a commission of \$225.00 to Howard Hanna for brokerage services rendered
107 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 74 above.

109 The SELLER hereby authorizes and instructs the escrow agent to send a copy of the fully signed Closing Disclosure
110 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 fully signed Closing Disclosure
112 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:** _____ (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 of
129 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
131	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
132	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
133	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
134	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
135	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
136	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
137	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input 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 any insp deemed necessary by general home insp. Bed bug dog.

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

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

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

163 Yes No
164 **PEST/WOOD DESTROYING INSECTS:** An inspection of all structures on the property shall be made within
165 _____ days by a licensed inspection or exterminating agency of BUYER'S or SELLER'S choice at
166 BUYER'S SELLER'S expense and such agency's written report made available to the BUYER before closing. If such
167 report shows existing infestation or damage by pests, termites or other wood destroying insects, treatment of the condition
168 shall be made by a licensed exterminating agency which shall furnish a certificate of guarantee for a period of at least one
169 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
170 insects. ALL REPAIRS AND TREATMENT COSTS SHALL BE PAID BY THE BUYER OR SELLER (unless
171 FHAVA regulations prohibit payment of inspection and/or repair expenses by BUYER, in which case SELLER shall pay
172 such costs and/or repair expense). This agreement may be voided by either party, if the repair exceeds \$500.00. In that
173 event, SELLER and BUYER agree to sign a mutual release whereupon the earnest money shall be returned to the BUYER.

174 Yes No
175 **LEAD-BASED PAINT:** BUYER shall have the right to have a risk assessment or inspection of the
176 property by a professional inspector, for the presence of lead-based paint and/or lead-based paint hazards at
177 BUYER'S expense within _____ days after acceptance. (Intact lead-based paint that is in good condition is not
178 necessarily a hazard. See EPA pamphlet "Protect Your Family From Lead In Your Home" for more information.)
179 In the event existing deficiencies or corrections are identified by the inspector in their written report, BUYER
180 shall have the right to terminate the AGREEMENT or request that the SELLER repair the specific existing
181 deficiencies noted on the written inspection report. In that event, BUYER agrees to immediately provide SELLER with a
182 copy of the written inspection and/or risk assessment report. Upon receipt of the inspection report and BUYER'S
183 request for repairs, SELLER shall have the option to either agree to correct the deficiencies identified in the
184 inspector's written report or decline to do any repairs. If SELLER elects to correct the deficiencies, SELLER agrees to
185 provide to BUYER prior to Title Transfer a certificate from a qualified risk assessor or inspector demonstrating
186 that the deficiencies have been remedied. If the SELLER declines to correct the deficiencies, BUYER may elect to
187 terminate the AGREEMENT or accept the property in its "AS IS" condition. BUYER may remove this right of inspection
188 at any time without SELLER'S consent.

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

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

195 The BUYER and SELLER can mutually agree IN WRITING to extend the dates for inspections, repairs, or to exercise their
196 right to terminate the Agreement. SELLER agrees to provide reasonable access to the property for BUYER to review and
197 approve any conditions corrected by SELLER. If this is a secondary offer, the number of days specified for each of the
198 inspections indicated in lines 132-142 shall be from the date this becomes the primary contract and not from the date of
199 acceptance.

200 **MEGAN'S LAW:** SELLER represents that SELLER has disclosed to BUYER all notices received pursuant to Ohio's
201 sex offender law. The BUYER acknowledges that the information disclosed may no longer be accurate and assumes the
202 responsibility to check with the local sheriff's office for current, complete and accurate information. BUYER will rely on
203 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
204 any real estate agent involved in the transaction to determine if a sex offender resides in the area of the property.

205 **CONDITION OF PROPERTY:** BUYER has examined the property and agrees that the property is being purchased in its
206 "AS IS" PRESENT PHYSICAL CONDITION including any defects disclosed by the SELLER on the State of Ohio Residential
207 Property Disclosure Form, identified by any inspections requested by either party or on any other forms or addenda made a
208 part of this Agreement or identified by any other source. SELLER warrants to BUYER that SELLER has completed the
209 State of Ohio Residential Property Disclosure Form accurately and thoroughly and that no additional items of disclosure have
210 occurred since the SELLER'S completion of that form. SELLER agrees to notify BUYER in writing of any additional
211 disclosure items that arise between the date of acceptance and the date of recording of the deed. BUYER has not relied
212 upon any representations, warranties or statements about the property (including but not limited to its condition or use)

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213 unless otherwise disclosed on this AGREEMENT or on the Residential Property Disclosure Form, BUYERS mu
214 initial one of the following:

215 BUYER HAS NY (BUYER'S initials), prior to signing this offer, received a copy of the Residential
216 Property Disclosure Form which was signed by SELLER on _____ (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
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 _____ () 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
240 the 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 have
242 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:** _____
273 _____
274 _____

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) Walk Through Addendum; Other _____
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] Address: 6871 Ames Rd #817
294 Print name: Nicole Yeager Pama, OH ZIP: 44129

295 **BUYER:** _____ Phone: 347-866-4844 Email: yeager.nikki@gmail.com
296 Print name: _____ Date: 9/22/16

297 **DEPOSIT RECEIPT:** Receipt is hereby acknowledged, of \$ 1000 earnest money, subject to the
298 terms of the above offer.

299 **HOWARD HANNA (License # 0000189163):**
300 By: HOWARD HANNA (License # 2014003768) Office: Cle city Phone: 216-773-7038

301 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 3/2 % of the
303 purchase price to Howard Hanna, 6000 Parkland Blvd, 3rd Floor, Mayfield Heights, OH 44124

304 Listing Broker: Christopher Kaylor License # 2011003065 Listing Agent: Realty Trust Services License # _____
305 **SELLER:** [Signature] Address: 29950 Detroit Rd, #30
306 Print name: KEW E SAPP Westlake ZIP: 44145

307 **SELLER:** _____ Phone: _____ Email: _____
308 Print name: _____ Date: _____

309 **COUNTER OFFER TERMS:** _____
310 _____
311 _____

312 Sellers' signature _____ Date _____ Sellers' signature _____ Date _____
313 _____
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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: 1794 West 52nd, Cleveland, OH

Buyer(s): Nicole Yeager

Seller(s): _____

I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by ANNA FIRSOVA AGENT(S), and JH BROKERAGE

The seller will be represented by Beatty Trust Services AGENT(S), and Christopher e. Kaylor 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.

[Signature] 9/22/16 [Signature] 9-23-16
BUYER/TENANT DATE SELLER/LANDLORD DATE

BUYER/TENANT DATE SELLER/LANDLORD DATE

**AFFILIATED BUSINESS ARRANGEMENT
DISCLOSURE STATEMENT**

To: Nicole Jaeger
 Property: 1794 West 52nd, Cleveland

From: Howard Hanna
 Date: 9/22/16

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 re-finance 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 Fee	0 - 1% of Loan Amount	Document Preparation Fees	\$275.00 to \$375.00
Points	0 - 6% of Loan Amount	Processing Fee	\$375.00 to \$500.00
Underwriting Fee	\$275.00 to \$375.00	Tax Service Fee	\$0.00 to \$85.00
Advance Equity Application Fee	\$500.00 to \$900.00	Misc Fee (tax transcripts, VOE, etc)	\$20.00 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:

Owner Fee Title Insurance fees on purchases up to \$80,000.00 have a minimum cost of \$175.00 and Enhanced Coverage of \$200.00 On the excess over \$100,000:

	Basic Coverage Per thousand	Enhanced Coverage Per thousand
\$80,001 - \$150,000	\$5.75	115% of Owners Fee
\$150,001 - \$250,000	\$4.50 + \$187.50	115% of Owners Fee
\$250,001 - \$500,000	\$3.50 + \$437.50	115% of Owners Fee
\$500,001-\$9,000,000	\$2.75 + \$812.50	115% of Owners Fee

Settlement Fee (Based on purchase price)	\$175.00 - \$600.00
Title Endorsement Fees	\$200.00 to \$350.00
Closing Protection Letter Fee	\$35.00 - \$85.00
Title Charges	\$100.00 - \$600.00

Howard Hanna Insurance Services, Inc. is an insurance agency providing property & casualty insurance. It charges, on behalf of insurance carriers, premium for policies covering an insurable risk, such as a home.

Estimated Premium for Homeowner's insurance

The average premium for home owner's insurance premium on properties for homes with a value of \$50,000 to \$250,000 per year ranges between \$400 and \$1800. Consumers are advised that the premiums for home owner's insurance will vary with the specific property, its size and condition, and the types of coverage requested by the home owner, required by lender, underwriting or by law. This estimate is not inclusive of any flood or excess hazard that may be required.

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-\$500.

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.

Nicole Jaeger 9-23-16
 SELLER Date

Howard Hanna 9/22/16
 BUYER Date

SELLER Date

BUYER Date