

# Century 21 DeAnna Realty FHA/VA Addendum

CONTRACT DATE: 02/05/2018

PURCHASER (S): John Shand, Greg Shand

SELLER (S): Ivan Zagar, Petra Zagar

PROPERTY ADDRESS: 6239 Winter Foe Trail  
Lorain, Ohio 44053

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits of otherwise unless the purchase had been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the property not less than \$ 218,750.

The PURCHASER shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value nor the condition of the property. The PURCHASER should satisfy himself/herself that the price and condition of the property are acceptable.

FHA regulations require that every application for a Firm Commitment for mortgages insurance be submitted with a Certification signed by the SELLER, the PURCHASER, and the Broker involved in the transaction, that the terms of the contract for purchase are true to the best of their knowledge and belief, and any other agreement entered into by any of the parties in connection with the transaction is attached to the sales contract.

The undersigned hereby certify that in submitting this request for a Firms Commitment for mortgage insurance, that the terms of the contract for purchase dated 02/05/2018, are true to the best of their 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 contract.

*Greg Shand*  
PURCHASER  
dotloop verified  
02/07/18 7:37PM EST  
VIZP-S71K-SIK5-FSML  
DATE

*John Shand*  
PURCHASER  
dotloop verified  
02/07/18 7:35PM EST  
TFLT-9RDS-5FHD-TCNT  
DATE

*Ivan Zagar*  
SELLER  
dotloop verified  
02/08/18 10:14AM EST  
RGRE-3H49-Z92M-Y4SJ  
DATE

*Petra Zagar*  
SELLER  
dotloop verified  
02/08/18 10:21AM EST  
IW8K-KBTJ-SDLH-DVXB  
DATE

*Dave Shaarda*  
SELLING AGENT  
dotloop verified  
02/07/18 7:25PM EST  
TVR1-SM6D-IXVD-JSIX  
DATE

*Tim Debronsky*  
LISTING AGENT  
dotloop verified  
02/08/18 10:10AM EST  
HEZR-E9NE-JLHE-RPXL  
DATE

Century 21 Deanna Realty  
COMPANY NAME  
DATE

Realty Trust Services  
COMPANY NAME  
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 as intentional misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of any loan by the Administrator for Veteran Affairs.