

#### PRE-APPROVAL

3918 Clock Pointe Trail S 105 Stow, OH 44224

07/03/2019 Diana Green

<u>Debbie Korce NMLS#234472 dkorce@hancockmortgage.com</u>

The above mentioned borrower has been pre - approved for a mortgage loan with Hancock Mortgage Partners and he is qualified to make this offer on your home. This will be an Owner Occupied Conventional 30 year fixed mortgage for the property located at:

445 Morgan CT., LaGrange Oh 44050

This pre - approval is based on a full Tri-Merge Credit Report, Employment Information and Hancock Mortgage Partners, using information received directly from the borrower(s). This approval is subject to the following:

\*Home MUST appraisal at or above purchase price

This <u>does not constitute</u> a loan "commitment" which can only be issued with the conditions being met. However, credit has been pulled, reviewed and has been accepted. In accordance with Hancock Mortgage Partners Lending Guidelines.

If you have any questions or concerns, please feel free to contact meat 330-352-4157.

Sincerely,

Debbie Korce

Debbie Korce - Loan Officer 330-400-4003 office 440-263-0551 cell

<sup>\*</sup>Complete and clear title required/escrow docs and insurance

<sup>\*</sup>Verification of funds for down payment

<sup>\*</sup>Must have 30 days of paystubs

<sup>\*</sup>No "new"/additional debt acquired by borrower(s) "prior" to close of loan

<sup>\*</sup>All income, tax, bank statements and other information needs to be reviewed

<sup>\*</sup>Credit issues if applicable need to be resolved prior to writing contract.



# CONSUMER GUIDE TO AGENCY RELATIONSHIPS

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

#### **Representing the Sellers**

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

#### **Representing Buyers**

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

#### **Dual Agency**

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

#### Representing Both the Buyer & Seller

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

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

#### **Working With Realty Trust Services**

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

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

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

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

#### **Working With Other Brokerages**

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

#### **Fair Housing Statement**

It is illegal, pursuant to the Ohio Fair Housing Law, division (H) of Section 4112.02 of the Revised Code and the Federal Fair Housing Law, 42 U.S.C.A. 3601, to refuse to sell, transfer, assign, rent, lease, sublease or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, military status as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes. (Effective: 3/25/08)

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

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

Docusigned by:

Nama (Please Print)

Docusigned by:

James Green 7/3/2019

Signature F3c484... Date

Name (Please Print)

Name (Please Print)

Name (Please Print)

Docusigned by:

7/3/2019

Signature F3c484... 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: 445 Morgan Ct, Lagrange, OH 44050 Buyer(s): James Green Diana Green Robert J. Wilson Seller(s): I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES and Realty Trust Services The buyer will be represented by William Salamon The seller will be represented by Faith Gegen AGENT(S) 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: work(s) for the buyer and work(s) for the seller. Unless personally Agent(s) 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 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 and real estate brokerage Agent(s) 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) \( \subseteq \text{ seller} \text{ or } \subseteq \text{ buyer} \text{ 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) sack nowledge reading the information regarding dual agency explained on the back of this form. James Green 7/3/2019 and o 7/4/2019 DATE SELLER/LANDLORD DBABEB2605C942F...

7/3/2019

SELLER/LANDLORD

## **DUAL AGENCY**

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

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

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

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

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

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

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

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

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

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



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



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DS 7/4/2019



# PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE

Diana Green OH 44050	
	)
rther described as being:	
uildings and fixtures, incl nd bathroom fixtures; all fixtures; all landscaping nd controls; a ; ☑ range and oven; ☐ i	DITION, shall include the land, luding such of the following as a window and door shades, blind, disposal, TV antenna, rotor a ll permanently attached carpetir microwave; 🖾 kitchen refrigeration.
l grate; 🗀 all existing wit	; Li central air conditioning; Li g ndow treatments; Li ceiling fan(
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nary offer by delivering weight in four (4) days of bed \$\frac{52,750}{1,000}\$  The second in the se	ritten notice to the SELLER or to coming the primary offer.
	ESENT PHYSICAL CON puildings and fixtures; all andscaping and jixtures; all landscaping and controls; and controls; and contitioner window air conditioner grate; all existing window and softener. Also included: copy of the release of

43 44 45 46	NOTE: In the event of a dispute between SELLER and BUYER over the return or forfeiture of earnest money held in escrow by a Broker, the Broker is required by state law to retain said funds in the Broker's trust or escrow account until a written release from the parties consenting to its disposition has been obtained or until disbursement is ordered by a court of competent jurisdiction.
47 48 49	
50 51 52 53 54	POSSESSION SELLER shall deliver possession to BUYER on 7/31/2019 (date) at (time)    AM PM, provided the title has transferred. Subject to BUYER's rights, if any, the premises may be occupied by the SELLER free for NA ( ) days. Additional NA days at a rate of \$NA per day. Payment and collection of fees for use and occupancy after transfer of title are the sole responsibility of SELLER and BUYER.
55 56 57 58 59 60	TITLE SELLER shall convey a marketable title to BUYER by general warranty deed and/or fiduciary deed, if required, with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any mortgage assumed by BUYER, b) such restrictions, conditions, easements (however created) and encroachments as do not materially adversely affect the use or value of the property, c) zoning ordinances, if any, and d) taxes and assessments, both general and special not yet due and payable. SELLER shall furnish an Owner's Fee Policy of Title Insurance from ItileCo Title Agency 7281 Pearl Rd Cleveland, OH 44130 440-239-1540
61 62 63 64 65 66	(title company – if BUYER has a preference) in the amount of the purchase price with cost of the insuring premium split equally between SELLER and BUYER. If the property is torrenized, SELLER shall furnish an Owner's Duplicate Certificate of Title, and a United States Court Search and Tax Search. SELLER shall have thirty (30) days after notice to remove title defects. If unable to do so, BUYER may either a) accept Title subject to each defect without any reduction in the purchase price or b) terminate this AGREEMENT, in which case neither BUYER, SELLER nor any REALTOR(S)® shall have any further liability to each other, and both BUYER and SELLER agree to sign a mutual release, whereupon the Broker shall return the earnest money to BUYER.
68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	PRORATIONS General taxes, annual maintenance fees, subdivision charges, special assessments, city and county charges and tenant's rents shall be prorated as of the date of the title transfer. Taxes and assessments shall be prorated based upon the latest available tax duplicate. However, if the tax duplicate is not yet available or the improved land is currently valued as land only, taxes and assessments shall be prorated based upon 35% of the selling price times the millage rate. The escrow agent is instructed to contact the local governmental taxing authority, verify the correct tax 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 property being transferred is new construction and recently completed or in the process of completion at the time the AGREEMENT was signed by the parties, the escrow agent is instructed to make a good faith estimate of the taxes to be owed on the value of the improved property to the date of title transfer and reserve sufficient funds in escrow from SELLER's net proceeds to pay those taxes when they become due and payable after title transfer. The escrow agent is instructed to release the balance of the funds on reserve once they receive notice from the local county auditor that the taxes on the land and improvements have been paid in full to the date of title transfer. BUYER acknowledges that the latest available tax duplicate may not reflect the accurate amount of taxes and assessments that will be owed. SELLER agrees to reimburse BUYER directly outside of escrow for any increase in valuation and the cost of all passed or levied, but not yet certified, taxes and assessments, if any, prorated to the date of title transfer. SELLER is not aware of any proposed taxes or assessments, public or private, except the following:
85 86 87	In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.),  BUYER SELLER agrees to pay the amount of such recoupment.
88 89 90 91 92 93 94 95	CHARGES/ESCROW INSTRUCTIONS This AGREEMENT shall be used as escrow instructions subject to the Escrow Agent's usual conditions of acceptance. SELLER shall pay the following costs through escrow: a) real estate transfer tax, b) any amount required to discharge any mortgage, lien or incumbrance not assumed by BUYER, c) title exam and one-half the cost of insuring premium for Owners Fee Policy of Title Insurance, d) prorations due BUYER, e) Broker's commissions, f) one-half of the escrow and g) other (unless VA/FHA regulations prohibit payment of escrow fees by BUYER in which case SELLER shall pay the entire escrow fee). SELLER shall pay directly all utility charges to the date of title transfer or date of possession,
	Approved by CABOR, LoCAR, LCAR, GeCAR Medica BOR and the Guyahoga County Bar Association Serviced May 1, 2000 Page 2 of 6  SEDIER'S INITIALS AND DATE  BUYER'S INITIALS AND DATE  © Form 100

96	whichever	r is later. The escrow agent shall withhold \$ 200 fro	m the proc	eeds due SELLER for
97 98	the SELLI BUYER.	ER's final water and sewer bills. Tenant security deposits, if any, sh	all be cred	lited in escrow to the
99	BUYER s	hall pay the following through escrow (unless prohibited by VA/FHA	regulation	s): a) one-half of the
100	escrow fe	e b) one-half the cost of insuring premiums for Owners Fee Policy of	f Title Insu	rance; c) all recording
101	fees for th	ne deed and any mortgage, and d) other		
102		. BUYER shall secure	e new insur	ance on the property.
103 104 105 106	BUYER w	ncknowledges the availability of a LIMITED HOME WARRANTY PRO which ☐ will ☒ will not be provided at a cost of \$\frac{NA}{NA} charg closing. SELLER and BUYER acknowledge that this LIMITED HOME y pre-existing defects in the property. Broker may receive a fee from the	ed to □ SE WARRAN	LLER D BUYER from TY PROGRAM will not
107 108	☑ The Single Settlement  ☐ Settlement	ELLER(s) hereby authorize and instruct the escrow agent to send a nt Statement to the Brokers listed on this AGREEMENT promptly after	copy of th closing.	eir fully signed HUD1
109 110	The B	UYER(s) hereby authorize and instruct the escrow agent to send a nt Statement to the Brokers listed on this AGREEMENT promptly after	copy of th closing.	eir fully signed HUD1
111 112 113 114 115 116 117 118 119 120	BUYER's sole responding any and a BUYER and a surderstar apparent agents do that it is	choice within the specified number of days from formation of binding onsibility to select and retain a qualified inspector for each requested it all liability regarding the selection or retention of the inspector(s). If Blacknowledges that BUYER is acting against the advice of BUYEN and that all real property and improvements may contain defects an and which may affect a property's use or value. BUYER and SELLER to not guarantee and in no way assume responsibility for the property's BUYER's own duty to exercise reasonable care to inspect and make a inspectors regarding the condition and systems of the property.	AGREEME inspection a UYER does R's agent d condition to condition.	ENT. BUYER assumes and releases Broker of not elect inspections, and broker. BUYER as that are not readily the REALTORS® and BUYER acknowledges
121 122	INSPECT NECESS	TIONS REQUIRED BY ANY STATE, COUNTY, LOCAL GOVER! ARILY ELIMINATE THE NEED FOR THE INSPECTIONS LISTED BEI	NMENT O LOW.	R FHA/VA DO NOT
123 124 125	WAIVER not indica inspection	(initials) BUYER elects to waive each professional ated "YES." Any failure by BUYER to perform any inspection indicated and shall be deemed absolute acceptance of the Property by BUYER	"YES" her	ein is a waiver of such
126	Choice	Inspection	Ex	pense
127	Yes No		BUYER's	SELLER's
128		GENERAL HOME days from formation of AGREEMENT		
129		SEPTIC SYSTEM days from formation of AGREEMENT		
130		WATER POTABILITY days from formation of AGREEMEN	UT D	. 🗖
131		WELL FLOW RATE days from formation of AGREEMENT	r a	
132		RADON days from formation of AGREEMENT	□ ·	
133		OTHER days from formation of AGREEMENT		
134				
135 136 137 138 139 140	inspectio the prope the SELL at SELLE defects N	ch inspection requested, BUYER shall have three (3) days to elect one contingency and accept the property in its "AS IS" PRESENT PHYSerty subject to SELLER agreeing to have specific items, that were either LER or identified in a written inspection report, repaired by a qualified context expense; or c) Terminate this AGREEMENT if written inspection NOT previously disclosed in writing by the SELLER and any cooperating reporty is accepted in its "AS IS" PRESENT PHYSICAL CONDITION.	SICAL COI r previously ontractor in n report(s) g real estat	NDITION; or b) Accept disclosed in writing by a professional manner identify material latent e Broker.
141 142	Amendm Approved by Revised May	nent To Purchase AGREEMENT removing the inspection contingency, a CABOR, LoCAR, LCAR, GeCAR, Medina BOR (put) he Cuyahoga County Bar Association of 1. 2000	nd this AGF	REEMENT will proceed
	Page 3 of 6	SELLER'S INITIALS AND DATE BUYER'S INITIA	LO AND DAT	© Form 100

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143 in full force and effect. If the property is accepted subject to the SELLER repairing specific defects, BUYER shall 144 provide to SELLER a copy of the inspection report(s) and sign an Amendment To Purchase Agreement removing 145 the inspection contingency and identifying the defects which are to be repaired. SELLER and BUYER shall have 146 three (3) days from SELLER's receipt of the written list of defects and the inspection report(s) to agree in writing 147 which defects, if any, will be corrected at SELLER's expense. If a written AGREEMENT is not signed by SELLER and BUYER within those three (3) days, this AGREEMENT is null and void and SELLER and BUYER agree to 148 149 sign a mutual release. If the BUYER elects to terminate this AGREEMENT based upon newly discovered material 150 latent defects in the property, BUYER shall provide a copy of the written inspection report to the SELLER and 151 both parties agree to promptly sign a mutual release. Upon signing of a mutual release by SELLER and BUYER, 152 the earnest money deposit shall be returned to the BUYER without any further liability of either party to the other 153 or to Broker(s).

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.

157 Yes PEST/WOOD DESTROYING INSECTS An inspection of all structures on said premises shall be 158  $\square$ made by a licensed inspection or exterminating agency of DBUYER's or DSELLER's choice at DBUYER's 159 160 DSELLER's expense and such agency's written report shall be made available to the BUYER before closing. If 161 such report shows existing infestation or damage by pests, termites or wood destroying insects, treatment of the 162 condition shall be made by a licensed exterminating agency which shall furnish a certificate of guarantee for a 163 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 164 the case of wood destroying insects. ALL REPAIRS AND TREATMENT COSTS SHALL BE PAID BY THE 🚨 BUYER 165 OR SELLER (unless FHAVA regulations prohibit payment of inspection by BUYER, in which case SELLER 166 shall pay the cost.) This AGREEMENT may be voided by the party paying for the repair, if it exceeds \$500.00.

Yes No LEAD BASED PAINT BUYER shall have the right to have a risk assessment or inspection of the property by a qualified inspector, for the presence of lead-based paint and/or lead based paint hazards at BUYER's expense within ten (10) days after formation of a binding AGREEMENT. (Intact lead-based paint that is 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 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 of repairs, SELLER will 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 with 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.

183 (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 184 185 AND/OR LEAD-BASED PAINT HAZARDS." BUYER - HAS NOT (BUYER's initials) received a copy of the EPA pamphlet entitled 186 "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of the "DISCLOSURE ON LEAD-BASED 187 PAINT AND/OR LEAD-BASED PAINT HAZARDS (disclosure form)." This offer is subject to the SELLER 188 completing the disclosure form and BUYER's review and approval of the information contained on the disclosure 189 190 days from receipt.

BUYER may remove this right of inspection at any time without SELLER's consent.

MEGAN'S LAW SELLER warrants that SELLER has disclosed to BUYER all notices received pursuant to Ohio's sex offender law. The BUYER acknowledges that the information disclosed may no longer be accurate and agrees to inquire with the local sheriff's office. BUYER agrees to assume the responsibility to check with the local sheriff's office for additional 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

196 transaction.

> Approved by CABOR, LoCAR, LCAR, GeCAR, Medina BOR and the Cuyahoga County Bar Association Revised May 1, 2000 SELLER'S INITIALS AND DATE BUYER'S INITIALS AND DATE Page 4 of 6

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197 198 199 200 201 202 203	CONDITION OF PROPERTY BUYER has examined the property and agrees that the property is being purchased in its "AS IS" PRESENT PHYSICAL CONDITION including any defects disclosed by the SELLER or the state of Ohio Residential Property Disclosure Form or identified by any inspections requested by either party 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 of statements about the property (including but not limited to its condition or use) unless otherwise disclosed on this AGREEMENT or on the Residential Property Disclosure Form.
204 205	BUYER M HAS (BUYER's initials) received a copy of the Residential Property Disclosure Form signed by SELLER on (date) prior to writing this offer.
206 207 208 209	BUYER ID HAS NOT (BUYER's initials) received a copy of the Residential Property Disclosure Form. This offer is subject to the SELLER completing the Residential Property Disclosure Form and BUYER's review and approval of the information contained on the disclosure form within 10 days from receipt.
210 211 212 213 214 215 216	SELLER shall pay all costs for the repair of any gas line leak found between the street and foundation at the time of transfer of utilities. SELLER agrees to comply with any and all local governmental point of sale laws and/or ordinances. SELLER will promptly provide BUYER with copies of any notices received from governmental agencies to inspect or correct any current building code or health violations. If applicable, BUYER and SELLER shall have SEVEN (7 ) days after receipt by BUYER of all notices to agree in writing which party will be responsible for the correction of any building code or health violation(s). In the event BUYER and SELLER cannot agree in writing, this AGREEMENT can be declared null and void by either party.
217 218 219 220 221 222 223 224 225	Property Disclosure Form and agrees to hold the Broker(s) and their agents harmless from any misstatements or errors made by the SELLER on the form. BUYER also acknowledges and agrees that the Broker(s) and their agents have no obligation to verify or investigate the information provided by the SELLER on that form. BUYER hereby acknowledges that any representation by SELLER or the real estate agent(s) regarding the square footage of the rooms, structures or lot dimensions, homeowners fees, public and private assessments, utility bills, taxes and special assessments are approximate and not guaranteed. Please list any and all verbal representations made by Broker(s) or their agents that you relied upon when purchasing this property (if none, write "none"). NONE
226	
227 228 229 230	<b>DAMAGE</b> If any building or other improvements are destroyed or damaged in excess of ten percent of the purchase price prior to title transfer, BUYER may either accept the insurance proceeds for said damage and complete this transaction or may terminate this AGREEMENT and receive the return of all deposits made. If such damage is less than ten percent of the purchase price, SELLER shall restore the property to its prior condition.
231 232 233 234 235 236 237 238	BINDING AGREEMENT Upon written acceptance and then either written or verbal notice of such acceptance to the last-offering party, this offer and any addenda listed below shall become a LEGALLY BINDING AGREEMENT UPON BUYER AND SELLER and their heirs, executors, administrators and assigns and shall represent the entire understanding of the parties regarding this transaction. All counter-offers, amendments, changes or deletions to this AGREEMENT shall be in writing and be signed by both BUYER and SELLER. Facsimile signatures shall be deemed binding and valid. This AGREEMENT shall be used as escrow instructions subject to the Escrow Agent's usual conditions of acceptance. For purposes of this AGREEMENT, "days" shall be defined as calendar days. This AGREEMENT is a legally binding contract. If you have any questions of law, consult your attorney.
239 240 241 242 243	ADDENDA The additional terms and conditions in the attached addenda Agency Disclosure Form Residential Property Disclosure Form VA FHA FHA Home Inspection Notice Condo House Sale Contingency Addendum House Sale Concurrency Addendum Lead Based Paint Other are made part of this AGREEMENT. The terms and conditions of any addenda supersede any conflicting terms in the purchase AGREEMENT.

Approved by CABOR, LoCAR, LCAR and GodAR 7/4/2019
Page 5 of 6

SELLER'S INITIALS AND DATE

BUYER'S INITIALS AND DATE

© Form 100

246	James Green 7/3/2	2019->	545 Garfield ave 44035		
	-620(BUYER)		DRESS AND ZIP CODE)		
	DocuSigned by:		·		
246 {	W_1961	019->	4403719667		>
247	-oes(BUYSER)	(PHC	ONE NO.)		(DATE)
248 249	DEPOSIT RECEIPT Receip subject to terms of the above	ot is hereby offer.	acknowledged, of \$ 1,000	□ check (	🖄 note, earnest money,
250	By: William Salamon		Office: REALTY TRUST SERVICES	Phone:	440-305-1223
251	ACCEPTANCE SELLER a	ccepts the	above offer and irrevocably instructs	the escr	ow agent to pay from
252	SELLER's escrow funds a c		r \$2,000 flat		percent (%)
253	of the purchase price to RE	ALTY TRU	JST SERVICES		(Broker)
254	29550 Detroit Road Suite	300 West	-l OII 444 4F		(Address)
255	and PER LISTING				
256	purchase price to				
257			PARE TO THE PARE T		
258	as the sole procuring agents	in this tran			(/\ddiess)
259 260	Docusigned by:  (SELLER)05C942F	(ADE	PRESS AND ZIP CODE)		<u>lrt13@icloud.com</u>
261	Robert J. Wilson	44	0-420-3216		7/4/2019
262	(PRINT SELLER'S NAME)	(PHC	DNE NO.)		(DATE)
263 264	(SELLER)	(ADE	PRESS AND ZIP CODE		
265					
266	(PRINT SELLER'S NAME)	(PHC	DNE NO.)		(DATE)
267 268	Brokers or their agents and i	provided s s not part o	colely for the Multiple Listing Services' for the terms of the Purchase AGREEMEN	use and w IT.	ill be completed by the
269	Multiple Listing Information				
270	Faith Gegen		2003021445		
271	(Listing agent name)		(Listing agent license #)		
272	Howard Hanna				
273	(Listing broker name)	, , , , , , , , , , , , , , , , , , ,	(Listing broker office #)		
274	William Salamon		2011000741		
275	(Selling agent name)		(Selling agent license #)		
276					
270 277	(Selling broker name)		(Selling broker office #)		



## 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 LTW Date 7/2	110	Purchaser's Initials Date	7/3/2019
Owner's Initials Date	1.0	Purchaser's Initials Date	7/3/2019
	(D. 1 -65)	0.15	

(Page 1 of 5)

Phone: (440) 365-8392

Fax:

445 Morgan Ct

#### STATE OF OHIO DEPARTMENT OF COMMERCE

RESIDENTIAL PROPE	RTY 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: 445 More	gan Ct , Lagrange , OH 44050
Owners Name(s):	Robert J. Wilson
Date:	
Owner is is not occupying the property. If owner is occupy If owner is not occup	ring the property, since what date:  ying the property, since what date:
THE FOLLOWING STATEMENTS OF THE OWN	ER ARE BASED ON OWNER'S ACTUAL KNOWLEDGE
A) WATER SUPPLY: The source of water supply to the proper Public Water Service Holding Tank Private Water Service Cistern Private Well Spring Pond  Do you know of any current leaks, backups or other material pro No If "Yes", please describe and indicate any repairs comple	Unknown Other  blems with the water supply system or quality of the water? Yes
Is the quantity of water sufficient for your household use? (NOT	E: water usage will vary from household to household) X Yes No
	Septic Tank Filtration Bed
department of health or the board of health of the health dist	
C) ROOF: Do you know of any previous or current leaks or of If "Yes", please describe and indicate any repairs completed (but	ther material problems with the roof or rain gutters? Yes No not longer than the past 5 years):
D) WATER INTRUSION: Do you know of any previous or defects to the property, including but not limited to any area belo If "Yes", please describe and indicate any repairs completed:	
Owner's Initials Date 7/2/19 Owner's Initials Date	Purchaser's Initials  Date 7/3/2019  Purchaser's Initials  Date 7/3/2019
(Pa	ge 2 of 5)

Property Address	445 Morgan Ct , Lagrange , OH 44050
	o floors, walls or ceilings as a result of flooding; moisture seepage; moisture leaking pipes, plumbing fixtures, or appliances? Yes No leted:
Have you ever had the property inspected for mold by a If "Yes", please describe and indicate whether you have	qualified inspector? Yes No an inspection report and any remediation undertaken:
Purchaser is advised that every home contains mold this issue, purchaser is encouraged to have a mold in	Some people are more sensitive to mold than others. If concerned about spection done by a qualified inspector.
<b>EXTERIOR WALLS):</b> Do you know of any <b>previou</b> than visible minor cracks or blemishes) or other interior/exterior walls?	s or current movement, shifting, deterioration, material cracks/settling (other material problems with the foundation, basement/crawl space, floors, or any repairs, alterations or modifications to control the cause or effect of any
problem identified (but not longer than the past 5 years)	Floors heaved dolto No Heat on during winter lities remained on Hoproblem Since.
Do you know of any <b>previous or current</b> fire or smoke If "Yes", please describe and indicate any repairs compl	damage to the property? Yes No
F) WOOD DESTROYING INSECTS/TERMITES: insects/termites in or on the property or any existing dam If "Yes", please describe and indicate any inspection or to	Do you know of any previous/current presence of any wood destroying age to the property caused by wood destroying insects/termites? Yes No reatment (but not longer than the past 5 years):
mechanical systems? If your property does not have the  YES NO N/A  1) Electrical  2) Plumbing (pipes)  3) Central heating  4) Central Air conditioning  5) Sump pump  6) Fireplace/chimney  7) Lawn sprinkler	YES NO N/A  8) Water softener  a. Is water softener leased?  9) Security System  a. Is security system leased?  10) Central vacuum  11) Built in appliances  12) Other mechanical systems  ease describe and indicate any repairs to the mechanical system (but not longer
identified hazardous materials on the property?	Do you know of the <b>previous or current pre</b> sence of any of the below
Lead-Based Paint     Asbestos     Urea-Formaldehyde Foam Insulation     Radon Gas     a. If "Yes", indicate level of gas if known	
5) Other toxic or hazardous substances If the answer to any of the above questions is "Yes' property:	", please describe and indicate any repairs, remediation or mitigation to the
Owner's Initials CTW Date 7/2/19	Purchaser's Initials Date 7/3/2019
Owner's Initials Date	Purchaser's Initials Date 7/3/2019
	(Page 3 of 5)

Property Address	445 Morgan Ct , Lagrange , OH 44050
I) UNDERGROUNDSTORAGE TANKS/WELLS natural gas wells (plugged or unplugged), or abandone If "Yes", please describe:	Do you know of any underground storage tanks (existing or removed) oil of
Do you know of any oil, gas, or other mineral right lea	ases on the property? Yes No
Purchaser should exercise whatever due diligence particles and the second secon	purchaser deems necessary with respect to oil, gas, and other mineral rights ned within the recorder's office in the county where the property is located.
J) FLOOD PLAIN/LAKE ERIE COASTAL ERO. Is the property located in a designated flood plain? Is the property or any portion of the property included	SION AREA:  Yes No Unknown
If "Yes", please describe and indicate any repairs.	modifications or alterations to the property or other attempts to control any
building of flousing codes, zoning ordinances affecting	TS/HOME OWNERS ASSOCIATION: Do you know of any violations of the property or any nonconforming uses of the property? Yes \[ \] No
Is the structure on the property designated by any godistrict? (NOTE: such designation may limit changes of If "Yes", please describe:	overnmental authority as a historic building or as being located in an historic or improvements that may be made to the property). Yes You
Do you know of any recent or proposed assessments, If "Yes", please describe:	fees or abatements, which could affect the property? Yes No
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 regul	lations of, or the payment of any fees or charges associated with this property, SID, CID, LID, etc. Yes No 12.00 is CApital
M) BOUNDARY LINES/ENCROACHMENTS/SHA conditions affecting the property? Yes No 1) Boundary Agreement 2) Boundary Dispute 3) Recent Boundary Change If the answer to any of the above questions is "Yes", ple	ARED DRIVEWAY/PARTY WALLS: Do you know of any of the following  Yes  Yes  No  4) Shared Driveway  5) Party Walls  6) Encroachments From or on Adjacent Property  ease 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 inc be dangerous to anyone occupying the property or an property.	clude any non-observable physical condition existing on the property that could ny non-observable physical condition that could inhibit a person's use of the
Owner's Initials RIW Date 7/2/19	Purchaser's Initials  Date 7/3/2019  Purchaser's Initials  Date 7/3/2019
Owner's Initials Date	Purchaser's Initials

James Green

0E588139FE5A4D1..

PURCHASER:

PURCHASER:

Property Address

445 Morgan Ct, Lagrange, OH 44050

#### **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: Photolic DATE: 7/2/19 Robert J. Wilson
OWNER: DATE:
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 <u>prior</u> to all three of the following dates: 1) the date ofclosing; 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 <a href="https://www.dnr.state.oh.us">www.dnr.state.oh.us</a> .
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.

(Page 5 of 5)

DATE:

7/3/2019

7/3/2019

DATE:

Property Address:

445 Morgan Ct , Lagrange , OH 44050



#### DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT LEAD-BASED PAINT AND 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 children may produce permanent neurological damage, including

	particular risk information o	cto n le	ies, reduced intelligence que pregnant women. The Seller ad-based paint hazards fron mended prior to purchase.	of any interes	t in residential re	eal property is required to	provide the Buyer with any
	SELLER'S D	ISC	LOSURE (Seller(s) initials	are required.)			
	CIU	1.	Presence of lead-based p	aint and/or le	ad-based paint	hazards (CHECK ONE	BELOW)
	Seller(s) initials		Known lead-based pain	t and/or lead-l	pased paint haza	ards are present in the ho	ousing (explain):
			_				
			X Seller has no knowledg	e of lead-base	d paint and/or le	ad-based paint hazards	in the housing.
		2.	Records and reports available	lable to the S	eller (CHECK O	NE BELOW)	
	Seller(s) initials		Seller has provided pur lead-based paint hazards in	chaser with al the housing (	l available recor list documents b	ds and reports pertaining elow).	to lead-based paint and/or
			X Seller has no reports or	records pertai	ning to lead-bas	ed paint and/or lead-base	ed hazards in the housing
	BUYER'S AC	:KN	OWLEDGMENT (Buyer(s) in				ou nazardo in the nodoling.
DS (	OR TW	1	Buyer has received copies	- 11	2		
`d	Buyer(s) initials	1.	buyer has received copies (	an imorman	on listed above.		
J	Buyer(s) initials	2.	Buyer has received the parr	phlet "Protect	Your Family Fro	om Lead in Your Home."	
	16 77	3.	Buyer has (CHECK ONE BE	ELOW)			
	Buyer(s) initials		Received a ten (10) da inspection for the presence	y opportunity of lead-based	(or mutually-agr paint and/or lead	reed upon period) to cor d-based paint hazards; <u>o</u>	nduct a risk assessment or
			Waived the opportunity and/or lead-based paint haz	to conduct a ards.	risk assessment	or inspection for the pro-	esence of lead-based paint
			IOWLEDGMENT (Agent in 42 U.S.C. 4852(d) and is aw				ned the Seller of Seller's
	CERTIFICAT knowledge, th	ION at t	OF ACCURACY: The following the information provided by the	wing parties h e signatory is	ave reviewed th	e information above and e.	certify, to the best of their
	0			1 1	DocuSigne	2	7 /2 /2010
	Kola	5	Vic 11	2/19	_ James		7/3/2019
	SELLER Robert	31	Vilson	(IE	S0364E4E9		DATE
	1		Ø.		DocuSign	ed by:	7/3/2019
	SELLER	1	DA DA	TE		=E5A4D1	DATE
	LISTING AGENT	Fait	Sign	TE.		Salamon	7/3/2019
					S Et da Holo		DATE
	Lead-Based Paint	t Disc	closure (Salés)				Form 057

ARC 12/19/11

Howard Hanna, 6000 Parkland Blvd. Mayfield Hts OH 44124

Phone: (440) 365-8392

445 Morgan Ct