



DISCLOSURE AND WAIVER OF CLAIM; AGREEMENT TO IMDEMNIFY

PROPERTY ADDRESS: 8103 Fernhill Ave, Parma

BUYER'S PRINTED NAME: Green Point management.

BUYER'S PRINTED NAME: _____

PRINTED NAME OF BUYER'S AGENT/ BROKERAGE: Christopher Kaylor
Realty Trust Services

SELLER'S PRINTED NAME: CALIBER HOME LOANS, INC.

PRINTED NAME OF SELLER'S AGENT / BROKERAGE: Tom Lynch
3400 Detroit Rd Westlake

NOTICE: THIS DISCLOSURE AND WAIVER AFFECTS YOUR RIGHTS AS THE PROSPECTIVE PURCHASER OF THIS PROPERTY. READ BEFORE SIGNING.

The home that you are purchasing is affected by one or more various fungal contaminants ("Mold"). Mold can cause health problems for susceptible individuals. Treating and removing Mold can be time-consuming, inconvenient, and costly.

You agree to proceed with the purchase of this property knowing that the property contains Mold. You have investigated both the nature and the extent of the contamination to your satisfaction. You have also investigated to your satisfaction the estimated cost to repair or remove the Mold infestation.

You are not relying on any written or oral representations of the Seller, or the Seller's Broker and Agent(s), whether made prior to the date of your signature hereto or thereafter, concerning the Mold, the nature or extent of the infestation, the necessity for removal or the cost to remove the Mold and repair the property (if any) in proceeding with this purchase of this property.

In consideration of Seller's agreement to sell you the Subject Property, you therefore agree to release, indemnify and hold the Seller and the Seller's Broker and all agents employed by the Seller's Broker ("Seller") from any and all claims arising from the Seller's duty to disclose Mold, the Seller's failure to adequately disclose the presence of Mold, and all representations from Seller or on Seller's behalf concerning the extent of the Mold infestation, the nature of the harm posed by Mold, the cost to remove the Mold, and the cost, if any, to repair the damage caused by Mold.

THIS DOCUMENT CONTAINS RELEASES. READ BEFORE SIGNING. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT AN ATTORNEY OR OTHER PROFESSIONAL OF YOUR CHOICE.

Green point management

Buyer's Printed Name

[Signature] 12-17-15

Buyer's Signature

Date

Buyer's Printed Name

Buyer's Signature

Date

CALIBER HOME LOANS, INC

Seller's Printed Name

Seller's Signature

Date

Property Address: 8103 Fernhill Ave, OH

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

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

Seller's Disclosure

- (a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):
 - (i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
 - (ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- (b) Records and reports available to the seller (check (i) or (ii) below):
 - (i) Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).
 - (ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (Initial)

- (c) Purchaser has received copies of all information listed above.
- (d) Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.
- (e) Purchaser has (check (i) or (ii) below):
 - (i) received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
 - (ii) waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (Initial)

- (f) Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

[Signature] _____
Seller Date

[Signature] _____
Seller Date

[Signature] _____
Purchaser Date

[Signature] _____ 12-17-15
Purchaser Date

John J. Lynch
Agent Date
dotloop verified
12/14/15 10:17AM EST
IWHP-OAV7-860E-IWOT

Justin Casper
Agent Date 12-17-15

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
Keller Williams® Realty GREATER CLEVELAND WEST

To: _____

From: Keller Williams® Realty GREATER CLEVELAND WEST and John Lynch

Property Address: 8103 Fernhill Ave, Parma OH

Date: 12-17-15

This is to give you notice that Keller Williams® Realty GREATER CLEVELAND WEST and its agent John Lynch has/have a business relationship with Venture Land Title Agency, LLC. Keller Williams® Realty GREATER CLEVELAND WEST and John Lynch is/are equity owners of Venture Land Title Investors III, LLC. Venture Land Title Investors III, LLC owns 49% of Venture Land Title Agency, LLC. Because of this relationship, this referral may provide Keller Williams® Realty GREATER CLEVELAND WEST and its agent John Lynch a financial or other benefit.

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

Further, this is to give you notice that Keller Williams® Realty Greater Cleveland West and many of its principals, have a business relationship with Realty Insurance Agency ("RIA"). These principals of Keller Williams® Realty Greater Cleveland West indirectly own 4% of RIA. Because of this relationship, this referral may provide Keller Williams® Realty GREATER CLEVELAND WEST and its principals a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for purchase, sale, or refinance of the subject 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.**

Realty Insurance Agency, LLC:

Insurance premiums vary with the amount of coverage. Policies for homes from \$50,000 to \$250,000 range from \$200.00 to \$1000.00.

Venture Land Title Agency, LLC:

Title insurance premium: As filed with the State of Ohio

Title examination fee: \$295.00 to \$395.00
Title Commitment fee: \$100.00

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Keller Williams® Realty GREATER CLEVELAND WEST and John Lynch is/are referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Green Point Management

Buyer/Borrower _____ Date 12-17-15

Seller _____ Date _____


Buyer/Borrower _____ Date 12-17-15

Seller _____ Date _____



STATE OF OHIO
DEPARTMENT OF COMMERCE

2013

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

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

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

OWNER INSTRUCTIONS

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

Owner's Initials:
Owner's Initials: Date: _____
Date: _____

Purchaser's Initials: Date: 12-17-15
Purchaser's Initials: Date: _____



2013

STATE OF OHIO DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

TO BE COMPLETED BY OWNER (Please Print)

Property Address: 8103 Fernhill, Parma OH 44129

Owners Name(s):

Date:

Owner is or is not occupying the property. If owner is occupying the property, since what date: If owner is not occupying the property, since what date:

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

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

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

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

Is the quantity of water sufficient for your household use? (NOT water usage will vary from household to household) Yes No

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

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

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

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

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

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

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

Owner's Initials Date

Purchaser's Initials Date 12-17-15

Property Address _____

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

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

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

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

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

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

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

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

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

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

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

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

Owner's Initials Date _____
 Owner's Initials Date _____

Purchaser's Initials Date: 12-17-15
 Purchaser's Initials Date _____

Property Address _____

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

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

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

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

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

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

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

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

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

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

M) BOUNDARY LINES/ENCROACHMENTS/SHARED DRIVEWAY/PARTY WALLS: Do you know of any of the following conditions affecting the property?

	Yes	No		Yes	No
1) Boundary Agreement	<input type="checkbox"/>	<input type="checkbox"/>	4) Shared Driveway	<input type="checkbox"/>	<input type="checkbox"/>
2) Boundary Dispute	<input type="checkbox"/>	<input type="checkbox"/>	5) Party Walls	<input type="checkbox"/>	<input type="checkbox"/>
3) Recent Boundary Change	<input type="checkbox"/>	<input type="checkbox"/>	6) Encroachments From or on Adjacent Property	<input type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is "Yes", please describe: _____

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

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

Owner's Initials Date _____
Owner's Initials Date _____

Purchaser's Initials Date 12-17-15
Purchaser's Initials Date _____