

<u>PURCHASE AGREEMENT</u> OFFER, RECEIPT AND ACCEPTANCE

	RTY located at _	590 1	NOOGY	uene_	CK.	·
City	berea			, Ohio, Z	ip <u>4401</u>	<u>/</u>
Permane	ent Parcel No.	363-330	76 , and further	described as bein	9 ; <u>* </u>	
appurter now on awnings control u The folic O dishw grill; O f	nant rights, privile the property: all i , screens, storm unit, smoke detec wing items shall resher, O washer freplace tools; O	ER accepts in its ges and easement alectrical, heating, windows, curtain stors, garage door also remain: O a screen; O glass carts; O gas logs; at	ts, and all buildin plumbing and be and drapery fixtu opener(s) and satellile dish; □ r tor covers; □ wir foors and □ gral	gs and fixtures, in throom fixtures; a res; all landscapir controls; ange and oven; U dow air conditions e; O all existing w	cluding such of the window and disposal, TV all permanently the microwave; O the circle of the window treatment in the circle of the window treatment and the circle of th	he following as are por shades, blinds antenna, rotor and attached carpeting atchen refrigerator conditioning; Q ger
NOT inc	hided					
	Aminimization we will be	is projective i interference in the description of the contract of the contrac				
PRICE Payable Earnest Interest purchass @ Chec forme below D Note	SUYER shall pay as follows: money paid to Br bearing trust a e price. ik to be depo stion of a bindi y on lines 231-231 to be redeeme	roker will be depos account and crec sited immediately ng AGREEMENT, act within four (4 ng AGREEMENT,	\$ ited in a non- lited against	74,00 1,000	2	
contract of the .		ned by BUYER	\$			
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FINANC after acc despite i	/ENTIONAL, © F ING BUYER sha ceptance and sha BUYER's good fa Upon signing of	HA Q VA 2 OTH Ill make a written all obtain a comm ith efforts, that cor a mutual release i further liability of	application for the timent for that is not have no by SELLER and	e above mortgage en on or about been obtained, ti BUYER, the earce	nen this AGREE est money depos	it shall be returned

with the lending instil	and documents neces tution or escrew comput	any on or before	Feb 15	and 1	nd in esc title shal
POSSESSION SELL AM PM. provide by the SELLER fre	ER shall deliver posses d the title has transfer e for ner day. Payment and SELLER and BUYER.	ssion to BUYER or red. Subject to BU	avs. Additional N	davs a	be occur
required, with dower mortgage assumed encroachments as do and d) taxes and as Owner's Fee Policy o (title company – if E preintum split equal) Owner's Duplicate Cothiny (30) days after I each defect without a BUYER, SELLER no	I convey a marketable rights released, free by BUYER, b) su not materially adverse sessments, both gene f Title Insurance from UYER has a preferelly between SELLER a entificate of Title, and notice to remove title day reduction in the pur any REALTOR(S)*	and clear of all lie ich restrictions, ally affect the use of rail and special, in A // Rea inco) in the amount BUYER. If the a United States Cefects, if unable to rchase price or b) shall have any fur	ans and encumbra conditions, ease or value of the proport vet due and proport of the purchase of the purchase our Search and do so, BUYER materiability to eat their liability to eat	mices whatsoever, ex- ments (however or enty, c) zoning ordina lyable. SELLER sha SOLLED or price with cost of nized, SELLER sha Tax Search. SELLER ly either a) accept Til REEMENT, in which ich other, and both	ccept a) eated) inces, if if furnish the insu if furnish t shall h te subject case nei eateyers
county charges and t shall be prorated base the improved land is the selling price times authority, verify the co the date of the tills in process of completion make a good faith as transfer and reserve become due and pays reserve once they rec been paid in full to the reflect the accurate a directly outside of esc taxes and assessment	eral texes, annual mail enant's rents shall be ed upon the latest avail currently valued as lars the militage rate. The prect tax value of the prect tax value of the prect tax value of the preserving the time the AGRI stimate of the taxes to sufficient funds in estable after title transfer, elve notice from the location of taxes and allow for any increase its, if any, prorated to to cor private, except the	prorated as of the lable tax duplicate. In only, taxes and a escrow agent is a property as of the doeing transferred is EEMENT was sign to be owed on the corow from SELLE The escrow agent to be own auditor BUYER auditor and the date of title transfer in valuation and the date of title transfer in the date	date of the title to be assessments shall assessments shall also of title transfer and construction and to the important and the important and the important and the important and the taxes on light the taxes on light the cost of all passessers of the interest of the interest of all passessers of the interest of all passessers of the interest of all passessers of the interest of the interest of all passessers of the interest of all passessers of the interest	ransfer. Taxes and a x duplicate is not yet be prorated based to cit the local governm and pay the current and recently comple the escrow agent is loved property to the to pay those taxes ease the balance of the he land and improved to available tax duplic ERI agrees to reimbur di or levied, but not a	available ipon 35% pental tax taxes du ted or in instructe date of in when it the funds ments he ate may urse BUY
In the event the p	property shall be de agrees to pay the am	emed subject to	any agricultura pment.	I tax recoupment	(C.A.U.)
estate transfer tax. by BUYER, c) title exam	INSTRUCTIONS This conditions of accepta any amount required and one-half the cost types. e) Broker	ince, SELLER sha I to discharge any It of insuring prem	If pay the followin mortgage, lien of lum for Owners F	ig costs through esci r incumbrance not a see Policy of Tille in	row: a) r
(unless VA/FHA regul	ations prohibit payme LLER shall pay directi	nt of escrow fees y all utility charges	by BUYER in what to the date of title	ich case SELLER st transfer or date of po	ieli pay i Ossessioi
······································	함께 하는 사람들이 가장 그 어떻게 되어 있다.	医大胆囊结合 医多种性 电电流 化二氯甲基二甲基			

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97 98	whicher the SE BUYER	LER's final water and sewer bills. Tenant security deposits, if any, shi	n the proces ill be credite	ds due SELLER for d in escrow to the
99		shall pay the following through escrow (unless prohibited by VA/FHA	regulations):	a) one-half of the
100	17000000000000000000000000000000000000	fee b) one-half the cost of insuring premiums for Owners Fee Policy of		
101		the deed and any mortgage, and d) other	ang ng ngangang ng pangangang Bagang ng mga ng	
102		BUYER shall secure	naw incuran	on on the emercia
103	DINEE	acknowledges the availability of a LIMITED HOME WARRANTY PROC	경험을 하는 것이 되어 하네요 작업하다	医乳性结合 医多种性畸形 医皮囊肿 医氯甲烷
103 104 105 106	BUYEF escrow	which CI will Xwill not be provided at a cost of \$ charge at closing. SELLER and BUYER acknowledge that this LIMITED HOME V iny pre-existing defects in the property. Broker may receive a fee from the	id to C) SELL VARRANTY	ER D BUYER from PROGRAM Will not
107 108		SELLER(s) hereby authorize and instruct the escrow agent to send a cleant Statement to the Brokers listed on this AGREEMENT promptly after c		fully signed HUD1
109 110		BUYER(s) hereby authorize and instruct the escrow agent to send a country to the Brokers listed on this AGREEMENT promptly after c		fully signed HUD1
111 112 113 114 115 116 117 118 119	BUYER sole re any an BUYER unders appare agents that it	CTION This AGREEMENT shall be subject to the following inspection it's choice within the specified number of days from formation of binding a sponsibility to select and retain a qualified inspector for each requested in all liability regarding the selection or retention of the inspector(s). If BU it acknowledges that BUYER is acting against the advice of BUYER lands that all real property and improvements may contain defects and int and which may affect a property's use or value. BUYER and SELLER, do not guarantee and in no way assume responsibility for the property's is BUYER's own duty to exercise reasonable care to inspect and make dits inspectors regarding the condition and systems of the property.	GREEMENT and YER does not a secure a se	EUYER assumes releases Broker of telect inspections, of broker. BUYER hat are not readily a REALTORS and YER acknowlences
121 122	INSPE	CTIONS REQUIRED BY ANY STATE, COUNTY, LOCAL GOVERN SARILY ELIMINATE THE NEED FOR THE INSPECTIONS LISTED BELO		FHANA DO NOT
123 124 125	WAIVE not ind	(initials) BUYER elects to waive each professional included "YES." Any failure by BUYER to perform any inspection indicated from and shall be deemed absolute acceptance of the Property by BUYER in	nspection to YES" herein	is a waiver of such
126	Choice	Inspection	Expe	nse
127	ته لہ ب	본 시간 바다를 가입니다. '''하는 그는 그 이 그는 그가 없는데 가득 입장이 되었다는데 그리다 하면 그 모습니다. 그렇다는 수요		
	Yes N		IUYER's	SELLER's
128)	맞하고 전했다면 없는데 이후의 제가 있는데요. 이 사이가 하는데 나는데 나를 가는데 걸린다. 그리다 하는데 그리다 살 없다. 그림으로 걸린	WYER's	SELLER'S Q
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128	<i>)*</i> ×	GENERAL HOME days from formation of AGREEMENT SEPTIC SYSTEM days from formation of AGREEMENT	9	•
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128 129 130 131 132 133	Affects the SEL defects If the	GENERAL HOME days from formation of AGREEMENT SEPTIC SYSTEM days from formation of AGREEMENT WATER POTABILITY days from formation of AGREEMENT WELL FLOW RATE days from formation of AGREEMENT RADON days from formation of AGREEMENT OTHER days from formation of AGREEMENT OTHER days from formation of AGREEMENT ACT inspection requested, BUYER shall have three (3) days to elect one on contingency and accept the property in its "AS IS" PRESENT PHYSI perty subject to SELLER agreeing to have specific items, that were either put. LER or identified in a written inspection report, repaired by a qualified con LER's expense; or c) Terminate this AGREEMENT if written inspection in NOT previously disclosed in writing by the SELLER and any cooperating operating is accepted in its "AS IS" PRESENT PHYSICAL CONDITION	CI C	O O O O O O O O O O O O O O O O O O O
128 129 130 131 132 133 134 135 136 137 138 138 139 140	After each special section the SEL defects of Armend Agreement	GENERAL HOME days from formation of AGREEMENT SEPTIC SYSTEM days from formation of AGREEMENT WATER POTABILITY days from formation of AGREEMENT WELL FLOW RATE days from formation of AGREEMENT RADON days from formation of AGREEMENT OTHER days from formation of AGREEMENT other days from formation	O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O

in full force and effect. If the property is accepted subject to the SELLER repairing specific defects, BUYER shall 143 provide to SELLER a copy of the inspection report(s) and sign an Amendment To Purchase Agreement removing 144 the inspection contingency and identifying the defects which are to be repaired. SELLER and BUYER shall have 145 three (3) days from SELLER's receipt of the written list of defects and the inspection report(s) to agree in writing 146 which defects, if any, will be corrected at SELLER's expense. If a written AGREEMENT is not signed by SELLER 147 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 latent defects in the property, BUYER shall provide a copy of the written inspection report to the SELLER and 150 151 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.

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PEST/WOOD DESTROYING INSECTS An inspection of all structures on said premises shall be made by a licensed inspection or exterminating agency of DBUYER's or DSELLER's choice at DBUYER's DSELLER's expense and such agency's written report shall be made available to the BUYER before closing. If such report shows existing infestation or damage by pests, termites or wood destroying insects, treatment of the condition shall be made by a licensed exterminating agency which shall furnish a certificate of guarantee for a period of at least one year in the case of termites and a certificate of guarantee for a period of at least 60 days in the case of wood destroying insects. ALL REPAIRS AND TREATMENT COSTS SHALL BE PAID BY THE DIBLYER OR O SELLER (unless FHAVA regulations prohibit payment of inspection by BUYER, in which case SELLER shall pay the cost.) This AGREEMENT may be voided by the party paying for the repair, if it exceeds \$500.00.

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

BUYER MHAS YN (BUYER'S initials) received a copy of the EPA pamphlet entitled "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of the "DISCLOSURE ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS."

135 BUYER O HAS NOT (BUYER's initials) received a copy of the EPA pamphlet entitled PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of the "DISCLOSURE ON LEAD-BASED 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 form within days from receipt.

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 aglees 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 affenders in the area and will not rely on SELLER or any real estate agent involved in the transaction.

Approved by CABOR, LoCAR, LEAR, GECAR, Medina BOR, and the Cuyahoga County Bar Association Revised May 1, 2000 Page 4 of 6 SELLER'S INITIALS AND DATE DUYER'S INITIALS AND DATE

O Form 100

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201	acceptance and the date of recording of the deed BUVED has not relicable terms that arise between the date of
202	statements about the property (including but not limited to its condition or use) unless otherwise disclosed on this
203	AGREEMENT or on the Residential Property Disclosure Form.
204	BUYER O HAS (BUYER'S Initials) received a control the Continued of
205	Form signed by SELLER on (date) prior to writing this offer
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218	Property Disclosure Form and agrees to hold the Broker(s) and their agents harmless from any misstatements or
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220	- Total Commence of the Commen
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223	TO THE TOTAL OF WHICH AND THE CHIEF THE CONTROL OF THE PROPERTY OF THE PARTY OF THE
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225	representations made by Broker(s) or their agents that you relied upon when purchasing this property (if none, write "hone"). NONE
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227	DAMAGE If any hyllding or other instances
228	DAMAGE If any building or other improvements are destroyed or damaged in excess of ten percent of the
229	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
230	damage is less than ten percent of the purchase price, SELLER shall restore the property to its prior condition.
231	SINDING AGREEMENT I from written accordance and the site of
232	SINDING 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 below.
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237 238	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	ADDENDA The stational torner and the state of the state o
240	ADDENDA The additional terms and conditions in the attached addenda Agency Disclosure Form
241	Confingency Addengum O House Sale Consum of the House Sale
242	are made part of this AGREEMENT. The terms and conditions of any addends supersede any conflicting
243	terms in the purchase AGREEMENT.
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Approved by CABOR, LoCAR, LCAR and GoCAR Revised May 1, 2000 Page 5 of 6 SELLER'S

SELLER'S INITIALS AND DATE

BUYER'S BUTTALS AND DATE

Form 100

	(BUYER) (AO	DRESS AND ZIP CODE)	U+
	>		
	(BUYER) (PH	IONE NO.)	${(\text{CATE})}$
	DEPOSIT RECEIPT Receipt is hereb subject to terms of the above offer.	by acknowledged, of \$	O check I note, earnest mon-
	By: Christopher Kaylor	Office: REALTY TRUST SERVICES	Phone: 3308401073
	ACCEPTANCE SELLER accepts th	e above offer and irrevocably instruct	S the escrow agent to now to
	SELLER's escrow funds a commission	not <u>Permis</u>	percent / 3
	of the purchase price to REALTY TE	RUST SERVICES	(Brok
	29550 Detroit Road Suite 102 Wes	Made at 13 A A A A A & #	(Addre
	and PER LISTING		percent (%) of
	purchase price to PER LISTING		(Brok
			(Addre
	(PRINT SELLER'S NAME) (PH	ONE(NO.)	(DATE)
	(SELLER) TAO	DRESS AND ZIP CODE	
	77.53 1 7 5 5 7 1 2 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		
	(PRINT SELLER'S NAME) (PHI	ONE NO.)	(DATE)
	Grokers or their agents and is not part of	solely for the Multiple Listing Services's of the terms of the Purchase AGREEMEN	use and will be completed by t
	Multiple Listing Information		
*	KENNETH AMYERS	389458	
***	(Listing agent name)	(Listing agent license #)	
	remained and control to the control	그 있는 사람들이 되었다면 모든 사람들이 되었다.	
	Rolmax +/ mis	9336	
	Delmax triniy (Listing broker name)	(Listing broker office #)	
	Relmax Himis	(Listing broker office #) 2011003065	
	Relmax +//, wiy		
	De Max Triniy (Listing broker name) Christopher Kaylor	2011003065	



Promisary Note

.9	s <u>1,000</u> .	Date 1-9-17
70 JO		4 days from acceptance
	ON DEMAND AN REALTY TRUST SERVICES	or Acto
(massimon	with interest at ZERO and sufficiency of which is herei	percent per annum for a valuable consideration, the receipt
\$. \$	DUE DATE	Roulife clevelana LLC
28	ON DEMAND LY	Approved forms - The Cleveland Area Board of REAL TORS®

2 Department of Veterans Affairs				
NOTICE OF POSSIBLE LEAD	-BASED PAIN	IT AND/OR	LEAD-BASED PA	AINT HAZARDS
1. DATE PREPARED 2. PAGE 4.5 · 2017	PAGE 1 OF	PAGES	3. PROPERTY IDENTIFIE 106 145	R
4. PROPERTY ADDRESS (Include No., Street or Rural Route,	City or P.O., State and Z	IP Code) SERER (DH 44017	
	ISCLOSURES A	ND CERTIFIC	ATIONS	
A. LEAD WARNING STATEMENT Every purchaser of any interest in residen notified that such property may present exof developing lead poisoning. Lead poisor including learning disabilities, reduced into poisoning also poses a particular risk to prequired to provide the buyer with any infoin the seller's possession and notify the buinspection is recommended prior to purchase.	oposure to lead from the control of	om lead-based dren may prod , behavioral pr The seller of an based paint ha	paint that may place uce permanent neuro oblems, and impaired ny interest in residenti zards from risk asses	young children at risk logical damage, memory. Lead al real property is sments or inspections
B. Seller's Disclosure (Initial Items B1 of for B1 or B3)	or B2 and B3 or B	4, you may at	tach additional sheets	s if needed
1 The following known lead-ba housing:	sed paint and/or	lead-based pa	int hazards are prese	ont in the
OR 2. VA has no knowledge of lead	f-based paint haz	ards in the ho	using.	_
3VA has provided the purchas and/or lead-based paint hazards in the hor	er with all availabusing; i.e., the foll	ole records and owing:	d reports pertaining to	lead-based paint
OR 4 VA has no reports or records housing.	pertaining to lead	d-based paint	and/or lead-based pa	int hazards in the
C. PURCHASER'S ACKNOWLEDGEME The purchaser(s) of the property identified the information listed above and the lead h Home," EPA 747-K-94-001, and certify tha	in Item 4 above a azard information	icknowledge(s) that he/she/they has	s/have received all of m Lead In Your
1. He/she/they has/have receive presence of lead-based paint and/or lead-before becoming obligated	oased paint hazar	ds (unless the	parties have mutually	/ agreed to a different
He/she/they has/have been in inspection for the presence of lead-based	formed of the 10- paint and/or lead-	day opportuni based paint ha	ty to conduct a risk as zards and choose to	ssessment or waive it.
D. AGENT'S ACKNOWLEDGEMENT (Init			•	
I am aware of my duty under 4		o ensure com	phance with the requi	rements of Little X.
The following parties have reviewed the informati	CERTIFICATION on above and certif			e information provided by
the signatory is true and accurate. A. SIGNATURE OF PURCHASER	6B. DATE SIGNED	_	F CO-PURCHASER	78, DATE SIGNET
	1-9-17	Realit	e Cleveland	_ _
A SIGNATURE OF REAL ESTATE AGENT MUSTLY CHEST	8B. DATE SIGNED		FREAL ESTATE BROKER O	R BROKER'S 9B. DATE SIGNED
DA. SIGNATURE OF SECRETARY OF VETERANS AFFAIRS O	OR DESIGNEE	1	108. DATE SIGNE	D
FORM 26-6705e SUPER WHICH	SEDES VA FORM 26-01 WILL NOT BE USED.	55, NOV 1992,		



MULTIPLE OFFER DISCLOSURE FORM

Current Date: <u>Jan. 11, 2017</u>
VRM Asset ID:
Buyer's Name: Reglife cleveland LLC
Property Address: <u>590 Wood Mere Dr. Berea DH 44017</u>
City, State, ZIP:
Attention Buyer:
 We are involved in a multiple offer situation on the above referenced property. All offers must be submitted in writing. No verbal offers will be accepted. All offers must be delivered to the listing agent. The only acceptable form of offer submission is via the-fax or e-mail listed below:
Listing Agent/Broker: Kenneth A. Myers JR/RE/MAX TRINITY Agent Phone Number: 440-934-9707
Agent Fax Number:: 440.934.7760 Offer Submission e-mail: VICK: @ Kennyers Fco.com
The listing agent must receive your "BEST" offer before 9AM on Jan. 13,2017
No change IN Offer.
Purchaser: Realife Clave Ignol Purchaser: Date: 1-11-17 Date:



BUYER/TENANT

AGENCY DISCLOSURE STATEMENT



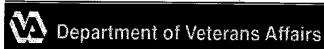
The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.) 590 Woodmere DR. Berea, OH Property Address: ife cleveland LLC Seller(s): I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES The buyer will be represented by Christopher Kaylor BROKERAGE The seller will be represented by Ken Ne H IL 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 will be working for both the buyer and seller as "dual agents". Dual agency is explained on the backlof 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) \square seller or \square 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. te cleveland LLC SELLERAANDLORG DATE

Page 1 of 2

SELLER/LANDLORD

Effective 01/01/05

DATE



RESIDENTIAL PURCHASE AND SALE AGREEMENT

The parties of this contract are The Secretary of Veterans Affairs (Seller) and Buyer as reflected in Section 2.A and 3.A of this Real Estate Purchase Agreement. Seller agrees to sell and convey to Buyer and Buyer agrees to buy from Seller the Property defined in Section 1 pursuant to the terms and conditions of this Contract for Sale and the Purchase and any riders and addenda (Contract). The land, improvements and accessories are collectively referred to as the Property:

improv	ements and accessories are o	collectively referred to as the Property:	is and addenda (Cor	ntract), ine	and,
Street City: <u>B</u>	PERTY TO BE PURCHASED Address: 590 WOODMERE [EREA OH Zip: 44017	DR			
		SECTION 1 - PURCHASER(S) INFORMATION			
	E OF PURCHASER	2B. ADDRESS OF PURCHASER (Include No., Street or rural route, City or P.O. Box, State and ZIP Code)	2C. HOME PHONE	(330	0) 840-1073
· 		21380 LORAIN RD., FAIRVIEW PARK, OH, 44126	2D. BUSINESS PHO	NE N/A	
3A. NAM	NAME OF CO-PURCHASER 3B. ADDRESS OF CO-PURCHASER (Include No., Street or rural route, City or P.O. Box, State and ZIP Code) (If same as above write "SAME")				
Caes	COD	WILE SAME)	3D. BUSINESS PHO	ONE N/A	
4. STATI	E EXACT NAME(S) IN WHICH TITLE	IS TO BE CONVEYED	5. DO YOU PLAN TO O	CCUPY THE F	PROPERTY
REAL	IFE CLEVELAND LLC		No		
6. IS THE	PROPERTY BEING PURCHASED [DIRECTLY OR INDIRECTLY BY OR FOR ANY OF THE FOLLOWING P	ERSONS OR ANY OF TH	HEIR CLOSE	RELATIVES?
Α.	ANY PERSON WHO AT ANY TIME GUARANTEED OR INSURED BY \	E OBTAINED OR ASSUMED THE PAYMENT OF ANY LOAN MADE OR I VA UNDER CHAPTER 37, TITLE 38, U.S. CODE?	HELD BY VA OR	YES	NO
B. ANY PERSON WHO HAS BEEN EMPLOYED BY THE SERVICE PROVIDER OR ANY OTHER ENTITY UNDER COMMON OWNERSHIP WITH THE SERVICE PROVIDER WITHIN THE LAST 6 MONTHS?					X
c.	ANY PERSON WHO AT ANY TIME	WAS THE OWNER OF THE PROPERTY?			X
D.	D. ANY PERSON WHO PREVIOUSLY PURCHASED A PROPERTY FROM VA?				X
E.	E. AN OFFICER, EMPLOYEE, DIRECTOR OR SHAREHOLDER OF VRM OR ITS AFFILIATED COMPANIES?				X
F.	ANY PERSON DERIVING PRIMARY MEANS OF FINANCIAL SUPPORT FROM A VRM OR AFFILIATE EMPLOYEE OR CLOSE RELATIVE?				図
G.	ANY AGENTS, BROKERS, APPRAI- INCLUDING PROPERTY INSPECTI COMPANIES?	ISERS, ATTORNEYS, TRUSTEES, EMPLOYEE OF REPRESENTATIVE ION, PROPERTY PRESERVATION AND TITLE COMPANIES) OF VRM	ES AND VENDORS OR AFFILIATED		X
		n "YES," give a detailed statement of circumstances on a separate sheet. It is such person, parents, children, brother or sister, or any other relative with STHAT ALL OF THE FOREGOING INFORMATION IN 6A THROUGH 60			

PURCHASER'S INITIALS: ///C /	PURCHASER'S INITIALS:	MZ	1-18-1	1
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		OM II - 1288	S OF PURCHASE, CERTIFIC	ATIONS AND CONDITIC	ONS OF TRANSMIN	TAL OF OFFFER	
	7. CASH	OFFER 3	<u> </u>		8. TER	M OFFER	
A. OFFERED PRICE			\$74,001.00	A. OFFERED PRICE			
B. BUYER CLOSING CO	STS (Paid by Seller)			B. BUYER CLOSING CO	STS (Paid by Seller)		-
C. NET SALES PRICE (I	tem A – Item B)		\$74,001.00	C. NET SALES PRICE (I	C. NET SALES PRICE (Item A - Item B)		
D. COMMISSION	SALES		\$2,220.03	D. COMMISSION	SALES		
	LISTING		\$2,220.03	 	LISTING		
E. NET TO SELLER (Iter	n C- Item D)		\$69,560.94	E. NET TO SELLER (Her	n C – Item D)		
	147 T 147 T			F. DOWNPAYMENT			
				G. AMOUNT TO FINANC	E		
PURCHASERS AGREE TO CLOSE WITHIN DAYS AFTER OFFER IS ACCEPTED. 29			H. INTEREST RATE	%	I. NO. OF YEARS	J. MONTHLY P & I PAYMENT	
PARAGRAPHS 6-9 O PURCHASE PRICE A PRORATIONS, DEPO ESCROW ACCOUNT 10. THE SELLER MA OF SALE" SET FORT 11. THE PURCHASER "CUMULATIVE AGRE	F THE "CONDITION ND PURCHASER SITED BY PURCHA AT A BANK SATIS Y ACCEPT OR REJ TH IN SECTION IV. R AND SELLER AP	NS OF SALE" SHALL DELIV ASER WITH T FACTORY TO ECT ANY OF		ON THE CLOSING DAY URCHASE PRICE LESS H, BANK CHECK, CER ON. ANY OFFER MAY B	TE, THE EARNEST TH	O PURCHASER ONI I MONEY SHALL BE ONEY, PLUS OR MI WIRE TRANSFER I USED ON PARAGRA ATTACHMENTS AN	LY PURSUANT TO E APPLIED TO THE NUS APPLICABLE INTO ESCROW AGENT'S APH 6 OF THE "CONDITIONS IND ADDENDA (THE
12. PENALTY- The la fact, knowing it to be	w provides severe false.	penalties whi	ch include fine or imprisonn	ent, or both, for the wil	Iful submission o	f any statement or e	vidence of a material
15A. NAME AND ADD	RESS OF REAL ES	landel	CI-18-17	14A. SIGNATURE OF O	67		PATE SIGNED 7 - 18 - 17 RIS
REALTY TRUST SI 29550 DETROIT RI	• -			15C. NAME OF SALES	PERSON CHR	STOPHER KAYLO)B
WESTLAKE OH 4				15D. TELEPHONE NUMBER (330) 840-1073			
16A. SIGNATURE OF	PRINCIPAL BROKI	ER OR AUTHO	DRIZED REPRESENTATIVE P LA GLE N III – ACCEPTANCE BY THI	_			1-18-17
THIS CONTRACT OF	SALE IS NOT EFFE	CTIVE AND	OF NO FORCE AND EFFECT				
17A. THE SECRETAR	Y OF VETERANS	FFAIRS AD	Office of the United States of	ONLESS SIGNED ON B	EHALF OF THE SI		
Ву:			Office of the Office States of	r America,		17B. D	ATE ACCEPTED
Printed Name By the Secretary's dul found at 38 C.F.R. 36.	ly authorized proper .4345(f)	Title ty managemer	it contractor, Vendor Resource	Management, pursuant	to a delegation of a	uthority	

Form: VRM SC v.07222013

PURCHASER'S INITIALS:	CR7	1-1	18-1	7
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SECTION IV - CONDITIONS OF SALE

- 1. Closing Date: The closing shall occur on or before Feb / 15 / 2017 or such earlier time as both parties shall agree ("Closing Date"). If closing does not occur by the Closing Date, Purchaser must submit an extension request prior to the Closing Date, which Seller may accept or reject at its sole discretion; however, if Purchaser fails to submit an extension request prior to the Closing Date or Purchaser refuses or otherwise fails to perform in accordance with this Contract of Sale, Seller may elect to terminate the Contract of Sale and retain all Earnest Money as liquidated damages and upon notice by Seller to ("Escrow Agent") and Purchaser, Escrow Agent will pay such Earnest Money directly to Seller without Purchaser's consent. If Seller accepts the extension request, Seller shall charge a per diem of \$0.00 through and including the new closing date specified in the fully-executed extension. The Purchaser has the right to make an independent selection of their own attorney, settlement company, escrow company, title company and/or title insurance company in connection with the closing.
- 2. <u>Title:</u> Purchaser is responsible for payment of any title insurance required or requested and all closing costs. Purchaser is herewith notified that any offer accepted is subject to delay of closing or cancellation should seller conclude clear title cannot be conveyed. This Property is being marketed subject to review of the title package from foreclosure by Seller. Seller or its' agent will prepare Deed conveying title from Seller to Purchaser. Title to the Property will be conveyed by deed that covenants that grantor grants only that title which grantor may have and that grantor will only defend title against persons claiming by, through or under grantor. Such deed may be known as a Special Warranty, Limited Warranty, Quit Claim or Bargain and Sale Deed or other local form of Deed acceptable to the recording agent and Seller. Should Purchaser be agreeable, along with lender and Purchaser's closing agent, to proceed with closing without Seller's approval of the full title package, a Quit Claim or Non-Warranty deed will be used.

IMPORTANT NOTICE: SELLER DOES NOT GUARANTEE OR WARRANT THE TITLE TO THE PROPERTY. Seller recommends that Purchaser obtain title insurance (or a title guarantee).

- Condition of the Property: The Purchaser understands that the Seller acquired the Property by foreclosure, Deed-in-Lieu, forfeiture, tax sale or similar process. The Seller has limited or no direct knowledge concerning the condition of the Property. Purchaser agrees to accept the Property on an AS IS WHERE IS basis as of the Closing Date, with all faults, including, without limitation, any defects or environmental conditions affecting the Property, whether known or unknown, whether such defects or conditions were discoverable through inspection or not, and without any representation or warranty, express or implied, direct or indirect or of any kind or nature, all of which Seller hereby disclaims. Purchaser agrees that neither Seller, nor its agents and representatives, have made and the Seller specifically negates any representation or warranty, express or implied, direct or indirect or of any kind or nature with respect to the Property or the conditions thereof, including, without limitation, the fitness for any particular purpose, habitability, merchantability, marketability, profitability, including, without limitation, any defects, apparent, nonapparent or latent, which now exist or which may hereafter exist and which, if known to the Purchaser, may have caused the Purchaser to refuse to purchase the Property, and further including, without limitation, proper design, quality, physical condition, structural integrity, quality of character of materials used in construction of any improvements (drywall, asbestos, lead paint and urea formaldehyde foam insulation), availability and quantity or quality of water, stability of soil, susceptibility to landslide or flooding, sufficiency of drainage, water leaks, water damage, any other matter affecting the stability, integrity or condition of the Property or improvements, operation or income, compliance with drawings or specifications, absence of defects, absence of hazardous or toxic substances, including mold, mildew, spores and/or other microscopic organisms and/or allergens, absence of faults, conformity of the Property or the improvements to any zoning, land use or building code requirements or compliance with any laws, rules, ordinances or regulations or any federal, state or local governmental authority, or the granting of any required permits or approvals of any governmental bodies which had jurisdiction over the construction of the original structure, any improvements or remodeling of the structure, compliance with laws and regulations including, without limitation, those relating to health, safety and the environment. Purchaser is not now relying, and will not later rely, upon any representations and warranties, express or implied, direct or indirect or of any kind or nature made by Seller or anyone acting or claiming to act, by, through or under or on Seller's behalf concerning the Property. Purchaser, for itself and any entity affiliated with Purchaser, waives and releases Seller and its affiliates from and against any liability or claim related to the Property arising under any cause of action based on any other state, local, or federal environmental law, rule or regulation.
- 4. Occupancy Status of Property: Purchaser agrees that neither the Seller, nor its representatives, agents, or assigns, have made any representation or warranty related to the existence of any tenants or occupants on the Property or as to the existence of any leases or the validity, enforceability, performance under or continuation of any such leases on the Property. All leases shall be deemed assigned to Purchaser upon closing to the extent permitted by applicable law. Purchaser further agrees that Seller is not holding any security deposits and has no information as to such security deposits and Purchaser agrees to assume all responsibility and liability for the refund of such security deposits. Purchaser agrees that the Property may be subject to the provisions of local rent control ordinances and regulations. Purchaser agrees that on the Closing Date, all eviction proceedings and other duties and responsibility of a property owner and landlord, including, but not limited to those proceedings required for compliance with such local rent control ordinances and regulations, will be the Purchaser's sole responsibility.
- 5. <u>Personal Property:</u> No items of personal property located on the Property are included in this sale or the Purchase Price unless set forth in <u>Exhibit B</u> of this Contract of Sale (if applicable). No representation or warranty is made by Seller as to the condition of any personal property, title thereto, or whether any personal property is encumbered by any liens and Seller assumes no responsibility for such personal property remaining on the Property.
- 6. Seller's Right to Rescind: Seller at its sole discretion may rescind the Contract of Sale of the Property and return the Purchaser's Earnest Money under any of the following conditions: Property is damaged prior to the Closing Date, Seller is unable to deliver the Property as advertised, Seller is unable or unwilling to remove valid objections to title prior to the Closing Date, any errors are made in the calculations concerning the offer to sell the Property, Seller is unable to acquire title to the Property, or the Property is subject to any redemption rights.

PURCHASER'S INITIALS: CAZ 1-18-17	SELLER'S INITIALS: Pa	ge 3 of 6
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REO No. 106145

Property Address: 590 WOODMERE DR, BEREA, OH 44017

- 7. Inspections: Seller authorizes Purchaser, at Purchaser's expense, to make a complete inspection of the Property within seven (7) business days from the execution of the Contract of Sale. Within five (5) business days of receipt of any inspection report or within twelve (12) business days of execution of the Contract of Sale, whichever is earlier (the "Inspection Period"), Purchaser may terminate the Contract of Sale by providing Seller with written notice. If Purchaser does not terminate the Contract of Sale within the Inspection Period, Purchaser shall be deemed to have accepted the Property "AS IS WHERE IS", without any deductions from the Purchase Price or offsets of any kind. Purchaser agrees that Seller shall not make any repairs or replacements indicated in Purchaser's inspection reports and Purchaser agrees it is Purchaser's sole responsibility to obtain such reports by qualified professionals on any matters, including without limitation, the conditions set forth in paragraph 3 above, the appliances, structural components and alterations to the Property or presence of any environmental conditions or hazardous substances on the Property. If Purchaser properly terminates the Contract of Sale within the Inspection Period, Purchaser shall be entitled to a refund of the Earnest Money from Escrow Agent.
- 8. <u>Damage and Repairs:</u> Risk of loss or damage by fire, flood or any other cause before the Closing Date shall remain with Seller. If before the Closing Date, Seller elects in its sole discretion to make any repairs or treatments, which shall only be for functional purposes, all such repairs and treatments will be completed by a vendor approved by Seller. Purchaser shall not enter the Property to make any repairs. Whether or not Seller makes any repairs or treatments, Purchaser waives all claims related to the conditions of the Property and the quality of the repairs or treatments to the Property. Seller does not represent or warrant any work or repairs or treatments to the Property. If Purchaser makes any changes to the Property prior to closing, then Seller shall have the right to terminate the Contract of Sale at its sole discretion and Seller has the right to retain all Earnest Money as liquidated damages and upon notice by Seller to the Escrow Agent and Purchaser, Escrow Agent will pay such Earnest Money directly to Seller without Purchaser's consent.
- 9. Financing: If this Contract of Sale is contingent on Purchaser obtaining financing to purchase the Property, the type of financing should be Cash. In such circumstance, Purchaser shall obtain an application for a mortgage loan based on the terms as set forth below within three (3) business days of the execution of this Contract of Sale, an appraisal completed within fifteen (15) business days after the execution of this Contract of Sale, and a loan commitment letter to be received within twenty (20) business days of the execution of this Contract of Sale. Purchaser shall obtain an application for a mortgage loan based on the following financing terms: Loan Amount of \$\scrt{\scrthom}\scrthample\scrthampl
- 10. Closing Costs: Purchaser shall pay all of the closing costs associated with the transaction, including, without limitation, all recording costs, attorney fees, survey, appraisal, application, processing, credit report, documentary, transfer taxes and tax stamps, excise and other fees, all costs related to the financing and escrow fees. Purchaser is responsible for payment of all requested title insurance. Seller and Purchaser agree to prorate all assessments, rents, ground rents and taxes as of the Closing Date. Purchaser assumes all obligations and liabilities including and after the Closing Date. Notwithstanding the foregoing, the Seller at its sole discretion may agree to contribute toward closing costs which shall not exceed \$_____ and will only be paid if costs are properly substantiated costs and pursuant to the agreed amounts. In the event the total of closing costs are less than the amount of Seller's contribution toward closing costs, then Seller's contribution shall be limited to the total of such actual closing costs. Purchaser agrees he/she is responsible for payment without limitation of all requested title insurance, all closing costs, homeownership dues, all state taxes and tax stamps on deeds, mortgages and notes and any and other fees (Collectively "Buyers Fees"). Purchaser agrees all Prorations calculated at closing, including prorations for taxes, are final once the transaction closes. Seller shall not be responsible for homeowner's association assessments that accrued prior to the date that the seller acquired the Property. Purchaser should not rely on the Seller's current property taxes as the amount of property taxes that the Purchaser may be obligated to pay in year subsequent to the purchase. A change in ownership or Property improvement may result in reassessment and could result in higher property tax obligations.
- 11. Waiver of Jury Trial: To the fullest extent not prohibited by law, each of Seller and Purchaser agree to, and does, waive its respective rights to a jury trial of any claim or cause of action based upon or arising out of this Contract of Sale or the subject matter of this Contract of Sale. The scope of this waiver is intended to be all-encompassing of any and all disputes of any kind and nature whatsoever that may be filed in any court and relate to the subject matter of this agreement. Seller and Purchaser agree that this waiver is a material inducement to entering into this Contract of Sale and each will continue to be bound by and rely on this waiver in their related future dealings. Each party hereto further represents and warrants that it has had the opportunity to review this waiver with legal counsel of its own choosing and that it knowingly and voluntarily waives its jury trial rights. This waiver is irrevocable, meaning that it may not be modified either orally or in writing, and this waiver shall apply to any subsequent amendments, renewals, supplements, or modifications to this agreement. In the event of litigation, this agreement may be filed as a written consent to a trial by the court without a jury.
- 12. Special Provisions:

PURCHASER'S INITIALS: CAZ (-18-17	SELLER'S INITIALS:	Page 4 of 6
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- 13. Miscellaneous: This Contract of Sale is not assignable by the Purchaser and any other documents executed by Seller and Purchaser contain the final and entire agreement between the parties hereto and they shall not be bound by any terms, conditions, statement or representations not contained herein. Time is of the essence in the performance of this Contract of Sale. This Contract of Sale shall, in all respects, be governed, construed, applied, and enforced in accordance with the law of the state in which the Property is located. This Contract of Sale is not intended to give or confer any benefits, rights, privileges, claims, actions, or remedies to any person or entity as a third party beneficiary or otherwise. Should either party employ attorneys to enforce any of the provisions hereof, the party against whom any final judgment is entered agrees to pay the prevailing party all reasonable costs, charges, and expenses, including attorneys' fees, expended or incurred in connection therewith. Upon Closing, Purchase reaffirms that Seller has made no representations and warranties, express or implied, direct or indirect or of any kind and nature whatsoever.
- 14. Purchaser Certifications:
 - a. I offer to purchase the Property herein described at the price and terms shown herein, subject to all the applicable conditions of this Contract of Sale shown herein which I have read and which constitute part of my offer. I understand this Property is subject to prior sale, change of price or withdrawal from the market, and to approval and acceptance by the Department of Veterans Affairs or its agents or assigns.
 - b. Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, otherwise make unavailable or deny the dwelling or property covered by this offer to purchase to any person because of race, color, religion, sex, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, familial status, or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

PURCHASER:
Realife Cleveland LLC (Signature)
DATE: 1-18-17
PURCHASER:
(Signature) DATE: 18 Jan 2017

PURCHASER'S INITIALS: CAZ 1-18-17

LISTING BROKER CERTIFICATION

- I, the undersigned Listing Broker, have received from the prospective purchaser(s) the deposit shown herein which I am holding for the Department of Veterans Affairs. I certify and agree that:
 - a. If required by state statute, I will act as Trustee of these funds which will be placed in my Trust Escrow Account. If the purchase offer is not accepted by VA, the deposit shall be returned to the prospective purchaser(s), without interest.
 - b. The statements of the prospective purchaser(s) shown herein and in the attached credit statement, if required, are believed to be true and correct. I do not know of any loans, gifts, or financial assistance being made to the prospective purchaser(s). I will disclose to VA any such information coming to my attention if seller financing is involved.
 - c. The sales commission shall not be deemed earned unless and until the sale is actually closed, and that the sales commission shall be payable in the amount and time as established by the Seller. In addition, sales commissions may not be payable, if the Purchaser(s) or Co-purchaser(s) is/are a person having an identity of interest in one of the following categories: (i) Selling broker who has knowledge or has received a copy of either the foreclosure or marketing appraisal; (ii) Person who has control over marketing decisions has knowledge or has received a copy of the marketing analysis; (iii) Person who processes or evaluates offers; (iv) Spouses, parents, in-laws, children, stepchildren; brothers and sisters of, and persons who reside with any of the above; and, (v) The identity of interest's partners, employees and sales associates.
 - d. I am duly licensed to sell real estate by the appropriate governmental agency in the area where this property is located.
 - e. Neither the broker nor any of his/her sales, management, or rental personnel, employees, or others authorized to act for the broker will, in violation of Title VIII of the Civil Rights Act of 1968 as amended (The Fair Housing Act), or Executive Order 11063, decline to show or will discriminate in the sale or rental of any property now or here after listed with him/her. It is further agreed that the undersigned will: (i)Instruct the staff in the policies of nondiscrimination and applicable laws; (ii) Prominently display the Fair Housing Poster in all offices in which sale or rental activity takes place; (iii) Use the approved Equal Housing Opportunity logo, slogan, or statement in all advertising in conformance with Advertising guidelines for Fair Housing; (iv) When advertising VA-acquired properties located in predominantly white areas, utilize any available minority media (solely or in addition to other media); and, (v) Maintain a nondiscriminatory hiring policy in affirmatively recruiting from both minority and majority groups for staff.
 - f. Non-compliance by the broker or any employee of his or her organization with the laws, executive orders, or regulations, against discrimination in the sale or rental of any property, or with this certification will be proper basis for barring the undersigned from participation in the program of selling, renting, or managing HUD or VA owned properties. I also understand that such determination of debarment by either HUD or VA shall be honored by both.

LISTIN	G BROKER:	
•	(SIGNATURE)	
Date: _		·





Property Address: 590 WOODMERE DR, BEREA, OH 44017 REO ID #: 106145

SELLER'S DISCLOSURE STATEMENT

Purpose of Statement: This statement is being made in compliance with the Sellers Disclosure Act in states where necessary.

This statement is to disclose that the Veterans Benefits Administration Department of Veterans Affairs, Vendor Resource Management, their officers, employees, agents, successors and assigns, ('the Sellers'') have not occupied the property and have acquired ownership through financial process. The Real Estate Broker and Agents of the Broker ("the Agents") as independent marketing contractors to the Seller are not generally qualified to advise the Purchaser on the, Health and Safety, Legal, or Structural conditions of the property or land. This property is marketed in a Where is/As is condition and the aforementioned make no representation as to the condition of the property or land and make no warranties, expressed or implied, with respect thereto. Property is being marketed subject to any/all recorded reservation of mineral rights.

PURCHASER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY AT THEIR OWN EXPENSE TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY AND LAND.

THIS PROPERTY IS BEING MARKETED SUBJECT TO REVIEW OF THE TITLE BY SELLER. PURCHASER IS

HEREWITH NOTIFIED THAT ANY OFFER ACCEPTED IS SUBJECT TO:
1. DELAY OF CLOSING 2. CANCELLATION SHOULD SELLER CONCLUDE CLEAR TITLE CANNOT BE CONVEYED OR 3. CONVEYANCE BY QUIT CLAIM / NON-WARRANTY DEED PURCHASER FURTHER ACKNOWLEDGES THAT ANY EXPENSES INCURRED PRIOR TO CLOSING OR AS A RESULT OF CLOSING DELAY OR CANCELLATION WILL NOT BE REIMBURSED BY SELLER.
Purchaser Initials: CLF Purchaser Initials:
IMPORTANT NOTICE: SELLER AND CONTRACTOR DO NOT GUARANTEE OR WARRANT THE TITLE TO THE PROPERTY. Seller recommends that Purchaser obtain title insurance or a title guaranty.
ADDITIONAL DISCLOSURES AND CONDITIONS - PLEASE REVIEW AND EXECUTE ATTACHMENT "A"
Please see attachment "A" for any known conditions and/or listed inspections done on the property and received by the Seller if applicable, other than those covered by separate disclosure statement. The Purchaser in signing this document has been given the opportunity to review the results of any known conditions or reports listed above pertaining to and received by the Seller on the aforementioned property. On properties built before 1978 the Purchaser has received the pamphlet "Protect Your Family From Lead In Your Home".
Purchaser represents and warrants in signing this document that he/she has not relied on the accuracy or completeness of any representations that have been made by the Seller and/or Agents as to the condition of this property and that the Purchaser has not relied on the Seller's failure to provide information regarding the condition of the property and has obtained their own professional advice and inspections.
Listing Brokerage Name:
Listing Agent:
Listing Agent:(Signature) Date:
Selling Brokerage Name: Realty Trust services - christopher kaylor Selling Agent: (Signature)
Selling Agent: (hustophes /hy)
Date:/-/8-17
Purchaser: Realife Cleveland Luc Purchaser: CKZ (Signature) (Signature)
Date: 1~18-17 Date: 180-2017





REO ID #: 106145

ATTACHMENT A – ADDITIONAL DISCLOSURES AND CONDITIONS

Purchaser acknowledges that Seller, or Seller's agents, contractors or representatives, have provided the following reports, documentation or statements containing information regarding the known condition of the property:

BUYER'S INITIALS	INSPECTION / CONDITION TYPE	DATE COMMUNICATED TO BUYER
Buyer's Initials	Mold/Radon	1/17/2017
	Description: Please See Attached Document.	ww.
Buyer's Initials	Lead Based Paint	1/17/2017
	Description: Please See Attached Document.	9N 4
Buyer's Initials	Flood	1/17/2017
	Description: The Following Flood Zone Information Has Been Obtained For The Property: Flood Zone Designation: C Designation Definition: Moderate to Low Risk Areas Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.	•••

Repair Disclaimer:

Purchaser agrees to accept the Property on an "as is" and "where is" basis as of the Closing Date. Repairs listed below have been authorized by Seller and may or may not be completed by Seller. Whether or not Seller makes any repairs or treatments, purchaser waives all claims related to the conditions of the Property and the quality of the repairs or treatments to the Property. Seller does not represent or warrant any work or repairs or treatments to the Property.

Repairs authorized by Seller:

No Repairs Made To Property

Purchaser:	Realife Clevelanduce	Purchaser:
	(Signature)	(Signature)
Date:	1-18-17	Date: 1 July 2017

U.S. Department of Veterans Affairs

Radon Gas and Mold Notice And Release Agreement

Property Loan# 252560949633

REO ID#: 106145

Property address:

Address: 590 WOODMERE DR

City: BEREA State: OH Zip: 44017

PURCHASERS ARE HEREBY NOTIFIED AND UNDERSTAND THAT RADON GAS AND SOME MOLDS HAVE THE POTENTIAL TO CAUSE SERIOUS HEALTH PROBLEMS.

Purchaser acknowledges and accepts that the VA-owned property described above (the "Property") is being offered for sale "AS IS" with no representations as to the condition of the Property. The Secretary of the U.S. Department of Veterans Affairs, his/her officers, employees, agents, successors and assigns (the "Seller") and Vendor Resource Management, an independent management and marketing contractor to the Seller, its officers, employees, agents, successors and assigns (the "Agent") have no knowledge of radon or mold in, on, or around the Property other than what may have already been described on the web site of the Seller or Agent or otherwise made available to Purchaser by the Seller or Agent.

Radon is an invisible and odorless gaseous radioactive element. Mold is a general term for visible growth of fungus, whether it is visible directly or is visible when barriers, such as building components (for example, walls) or furnishings (for example, carpets), are removed.

Purchaser represents and warrants that Purchaser has not relied on the accuracy or completeness of any representations that have been made by the Seller and/or Agent as to the presence of radon or mold and that the Purchaser has not relied on the Seller's or Agent's failure to provide information regarding the presence or effects of any radon or mold found on the Property.

Real Estate Brokers and Agents are not generally qualified advise purchasers on radon or mold treatment or its health and safety risks. PURCHASERS ARE ENCOURAGED TO OBTAIN THE SERVICES OF A QUALIFIED AND EXPERIENCED PROFESSIONAL TO CONDUCT INSPECTIONS AND TESTS REGARDING RADON AND MOLD PRIOR TO CLOSING. Purchasers are hereby notified and agree that they are solely responsible for any required and remediation and/or resulting damages, including, but not limited to, any effects on health, due to radon or mold in, on or around the property.

In consideration of the sale of the Property to the undersigned Purchaser, Purchaser does hereby release, indemnify, hold harmless and forever discharge the Seller, as owner of the Property and separately, Agent, as the independent contractor responsible for maintaining and marketing the Property, and its officers, employees, agents, successors and assigns, from any and all claims, liabilities, or causes of action of any kind that the Purchaser may now have or at any time in the future may have against the Seller and/or Agent resulting from the presence of radon or mold in, on or around the Property.

Purchaser has been given the opportunity to review this Release Agreement with Purchaser's attorney or other representatives of Purchaser are choosing, and hereby acknowledge reading and understanding this Release. Purchaser also understands that the promises, representations and warranties made by Purchaser in this Release are a material inducement for Seller entering into the contract to sell the Property to Purchaser.

Dated this 18 day of Juv., 20 17.	
Realife Cleveland LLC Purchaser Signature	Purchaser Signature
REALIFE CLEVELAND LLC	-
Purchaser Printed Name	Christopher 2 Townsk. Purchaser Printed Name

NOTICE OF PO	SSIBLE LEAD-BASED PA	INT AND/OR LEAD-	BASED PAINT HAZARI	os
1. DATE PREPARED	2. PAGE NO.	-	3. PROPERTY IDENT	TIFIER
	PAGE 1 C	F PAGE(S)	1061	
4. PROPERTY ADDRESS (Include		e, City or P.O., State a	and ZIP Code)	
590 WOODMERE DR, BEREA, O	H 44017			
	5. DISCLOSURES	AND CERTIFICATIO	NS	
A. LEAD WARNING STATEMENT Every purchaser of any interest in near the property may present exposure poisoning. Lead poisoning in young reduced intelligence quotient, behave pregnant women. The seller of any lead-based paint hazards from risk lead-based paint hazards. A risk as the seller's Disclosure (Initial Items 1. The following known	esidential real property on the to lead from lead-based children may produce per vioral problems, and impail interest in residential real p assessments or inspection sessment or inspection is a	paint that may place to manent neurological of the memory. Lead poor operty is required to so in the seller's possestecommended prior to be may attach addition	young children at risk of or damage, including learning isoning also poses a part oprovide the buyer with a ession and notify the buyer opurchase.	developing leading disabilities, ticular risk to information on er of any known
AND VA has provided the eased paint hazards in the housing;	e of lead-based paint haza purchaser with all available i.e., the following:	_	pertaining to lead-based	paint and/or lead-
OR VA has no reports or	records pertaining to lead-	based paint and/or le	ad-based paint hazards i	n the housing.
C. PURCHASER'S ACKNOWLEDGE The purchaser(s) of the property ide information listed above and the lea K-94-001, and certify that: 1 He/she/they has/have before becoming obligated under the coresence of lead-based paint and/or	entified in Item 4 above ack d hazard information pamp areceived a 10-day opported paint hazards (unless the contract to purchase the been informed of the 10-deceived the 10-deceived paint hazards of the 10-deceived the 10-deceived paint hazards are selected informed of the 10-deceived paint hazards are selected informed of the 10-deceived paint informed paint inform	cnowledge(s) that he/soblet "Protect Your Faunity to conduct a risk ne parties have mutual housing. The 10-day tay apportunity to contact the control of the	she/they has/have received in From Lead In Your In Assessment or inspectionally agreed to a different propertion of the period expired.	Home," EPA 747- on for the presence period of time),
D. AGENT'S ACKNOWLEDGEMENT I am aware of my duty to	under 42 U.S.C. 4852d to e	ensure compliance wi	th the requirements of Tit	tle X.
		N OF ACCURACY		
The following parties have reviewed provided by the signatory is true and	the information above and accurate.	certify, to the best of	their knowledge, that the	information
BA. SIGNATURE OF PURCHASER Leglife (leveland	, , , , , , ,	7A. SIGNATURE OF CO		7B. DATE SIGNED
BA. SIGNATURE OF REAL ESTATE AGENT	8B. DATE SIGNED	9A. SIGNATURE OF RE	AL ESTATE AGENT/BROKER	9B. DATE SIGNED
	AIRS, An Office of the United	1 ()	10B, DATE SIGNED	1 1 1 1 /



P.O. Box 15284 Wilmington, DE 19850

REALIFE MANAGEMENT GROUP LLC 21380 LORAIN RD STE 201 FAIRVIEW PARK, OH 44126-2144

Customer service information

1.888.BUSINESS (1.888.287.4637)

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for December 1, 2016 to December 31, 2016

REALIFE MANAGEMENT GROUP LLC

Account summary

Ending balance on December 31, 2016	\$86,456.85
Service fees	-711.39
Checks	-4,440.00
Withdrawals and other debits	-437,468.07
Deposits and other credits	356,363.54
Beginning balance on December 1, 2016	\$172,712.77

of deposits/credits: 9

of withdrawals/debits: 107

of items-previous cycle1: 4

of days in cycle: 31

Average ledger balance: \$145,733.44

¹Includes checks paid,deposited items&other debits

Account number: 1143



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