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		Howard	PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE	EQUAL HOUSING
		Alexis Rouriguez		offers to be di
	2	PROPERTY: located at 6313 F	Fiesta Ct.	offers to buy the
	3	City Lorain	, Ohio, Zip 44053 Permanent Parcel No(s). 05-00-0	,
	4 5 6 7 8 9 10 11 12 13 14 15 16	fixtures, including such of the for bathroom fixtures, ceiling fans; of storm windows, curtain rods and smoke detectors, garage door of items shall also remain: microwave; X kitchen refrig conditioner(s); through the w grate; all existing window water softener (do not cho indoor grill; mailbox and	as examined and accepts in its "AS IS" PRESENT PHYSICAL CON clude the land, all appurtenant rights, privileges and easements, and control air conditioning systems; all vindow and door shades, blinds, drapery hardware; garbage disposal, TV antenna, rotor and control un pener(s) and <u>all</u> controls; all attached wall-to-wall carpeting. The satellite dish; countertop range; X range; erator; second refrigerator: X dishwasher; washer; drye vall air conditioners; gas grill; fireplace tools; screen, w treatments; ceiling fan(s); wood burner stove inserts; eck if leased); humidifier; dehumidifier; scurity syste invisible fence, transmitter, <u>collar(s)</u> .	DITION except for d all buildings and ing, plumbing and awnings, screens, it; radiator covers, following selected wall oven; r; window air glass doors and
	17	Additional Items to be included:	See Line #272	
	18 19	Items Excluded:		
2 2 2 2 2 2 2 2 2 2	6	to BUYER'S receipt of said co SELLER or the SELLER'S agent. I within four (4) days and BUYER approval, deposit of funds and do PRICE: BUYER shall pay the sur	is X is not a secondary offer. This secondary offer, if applicable, S receipt of a signed copy of the release of the primary contra Date). BUYER shall have the right to terminate this secondary offer opy of the release of the primary contract by delivering written Upon receipt of the release of the primary contract, BUYER shall depose and SELLER agree to sign an addendum listing the date for loan a cuments, title transfer and possession.	ct on or before at any time prior n notice to the
21 29 30 31 32 33	9 0 1 2 3	Earnest money in the form of a cl Listing Broker Devers' Broke and credited against the purchase The check shall be deposited imm of a binding Agreement as defined	heck, paid to/deposited with (<i>check one</i>) er or	6
34		Additional Funds to be deposited	in escrow \$	
35 36	i	n cash, without regard to the sale	e) meet down payment requirement and/or closing of any other real property	
37 38 39		Vortgage loan to be obtained by F	BUYER \$ PER LEND	ER
40 41 42 43 44 45 46 47	a to B Oi lia Pi JFI ward	lesser amount acceptable to BUY <u>5</u> days after the date of acceptance o obtain the Loan and shall obtain UYER'S good faith efforts, a loan cor f a mutual release by SELLER and I ability of either party to the other of urchase Agreement 10/15/15 age 1 of 6 D Hanna, 6000 Parkland Blvd. Mayfield Hts OH 44124		th above, or in appraisal within ood faith efforts If, despite I. Upon signing

		Property Address: 6313 Fiesta Ct., Lorain, OH 44053
	48	obligated to make a loan application until after BUYER'S offer becomes the primary contract.
	49 50 51 52 53 54 55 56	Inding institution or a title company on or before <u>November 28, 2017</u> , and the deed shall be recorded on or after notice from BUYER to remove such defect and, if unable to do so, BUYER may either (1) accept title subject to such defect without any reduction in the purchase price or (2) terminate this Agreement, in which case neither BUYER, a mutual release, whereupon the earnest money shall be returned to BUYER.
	57 58 59 60 61 62	POSSESSION: SELLER shall deliver possession and occupancy to BUYER on or before 5 (time) a.m. x p.m.
	63 64 65 66 67 68 69 70	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), including without limitation subsurface rights, and encroachments, which do not materially adversely affect the use or value of the payable. BUYER is encouraged to obtain an Owner's Title Insurance Policy ("OTIP"). An OTIP is different from a lender's title insurance policy, which will not protect the BUYER from claims and challenges on the title. The SELLER and BUYER shall obtain an OTIP from Barristers of Ohio or <u>Miller Home Title</u>
	74	LIMITED HOME WARRANTY: Home Warranties DO NOT COVER PRE-EXISTING DEFECTS in the property nor does the existence of a warranty preclude the advisability of professional inspection(s). BUYER X does elect does not elect (MARK THE APPROPRIATE BOX) to secure a Home Warranty Plan issued by Home Security of America, Inc. The cost of shall be paid by X SELLER BUYER through escreve
7 7 7 8 8 8 8 8 8 8	78901234557890	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 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 proceeds to pay those taxes when they become due and payable after title transfer. The escrow agent is instructed to the date of title transfer and payable after title transfer. The escrow agent is instructed to the date of title transfer. The escrow agent is instructed to make a good faith estimate of the taxes to be owed on the proceeds to pay those taxes when they become due and payable after title transfer. The escrow agent is instructed to the land and improvements have been paid in full to the date of title transfer. BUYER acknowledges that the latest or enimburse BUYER directly outside of escrow for any increase in valuation and the cost of all passed or levied, but not yet or assessments, public or private, except the following:
92 93 94 95	E a	h the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.), then BUYER X SELLER agrees to pay the amount of such recoupment. CHARGES/ESCROW INSTRUCTIONS: This AGREEMENT shall be used as escrow instructions subject to the scrow Agent's usual conditions of acceptance. If there is any conflict between the escrow agent's usual conditions of this Agreement shall prevail.
96 97 98 99 100 101 102 103	s ath tic or Si da fo Pu	ELLER shall pay the following costs through escrow: a) any governmental conveyance fee or transfer tax; b) any mount required to discharge any mortgage, lien or encumbrance not assumed by BUYER and to record the cancellation bereof; c) title exam and one half the cost of insuring premium for Owners Fee Policy of Title Insurance; d) deed prepara on costs; e) prorations due BUYER; f) real estate brokerage commissions as described in lines 301-303 below; and g) he-half of the escrow fee (unless VA/FHA regulations prohibit payment of escrow fees by BUYER, in which case ate of possession, whichever is later. The escrow agent shall withhold \$ 200.00 from the proceeds due SELLER or the SELLER'S final water and sever bills. Tenant security deposite of any, shall be credited in escrow to the BUYER. IntriALS AND DATE BUYERS' INITIALS AND DATE Form # 056-2
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	Property Address					
10	4 BUYER shall pay the following the	6313 Fiesta Ct., Lo	orain, OH 44053			
10 10 10	 regulations); b) one-half the cost of in for the deed and any mortgage, and of to the BUYER. BUYER shall secure ne 	d) a commission of \$225.00 to w insurance on the property	o Howard Hanna for	inless prohit isurance; c) brokerage s	ited by Mall recordi ervices re	/A/FHA ng fees indered
10	8 The cost of the home warranty plan, if	any, shall be charged as show	n in line 74 above			
109 11(Statement to the SELLER'S Broker list 	l instructs the escrow agent to ed on this Agreement promptiv	send a copy of the			
11 [.] 112	X The BUYER hereby authorizes and	instructs the occorow amount to		fully signed /	ALTA Sett	lement
113 114 115 116 117 118 119 120 121 122 123 124	INSPECTIONS: BUYER shall have probelow. A professional is a person engalindicated. BUYER must indicate "yes" date of Acceptance that BUYER has to and retain a professional inspector for each the selection or retention of the inspector is acting against the advice of BUY improvements may contain defects and or value. BUYER and SELLER agree responsibility for the property's condition care to inspect and make diligent inquir of the property.	ofessional inspectors perform, aged full-time for profit in the I for each professional inspecti conduct each inspection elec each requested inspection and or(s). If BUYER does not elect ('ER'S agent and broker. B conditions that are not readily that the Broker(s) and their a n. BUYER acknowledges that y of the SELLER or BUYER'S	at BUYER'S expension business directly rela- on desired and the re- ted. BUYER assumed releases Broker of t inspections, BUYER UYER understands y apparent and which agents do not guarant t it is BUYER'S own S inspectors regardin	ated to the in number of da s sole respon any and all li R acknowledg that all rea n may affect ntee and in duty to exer- g the condition	spection s hys followinsibility to ability reg yes that B Il property no way as cise reaso on and sy	service ing the select arding UYER y and 's use ssume onable stems
125 126		Y STATE, COUNTY, LOC	AL GOVERNMENT	OR FHA	VA DO	NOT
127 128 129	such inspection and shall be deemed ab	elects to waive each professio	nal inspection to whi	ch BUYER ha "YES" herei "AS IS" cond	as not indi n is a wai ition.	cated ver of
130	Choice	Inspection		Expe		
131	Yes No			BUYER'S		
132 133 134 135 136 137	X GENERAL HOME X SEPTIC SYSTEM X WATER POTABILITY X WELL FLOW RATE X RADON X MOLD*	10days from acceptance days from acceptance days from acceptance days from acceptance10days from acceptance days from acceptance days from acceptance10days from acceptance days from acceptance	e of AGREEMENT of AGREEMENT of AGREEMENT of AGREEMENT of AGREEMENT of AGREEMENT	X	SELLER	
138 139 140	*Buyer is advised to hire a professional insp type of mold is present and to propose an a leaks and water damage to a property car	pector who is qualified to detern	nine whether mold is	Dresent in the Both prior and	property, y current w	what /ater
141 142	Any other inspections that may be requ	m acceptance of ACDEENE	NT	X		
143	Within three (3) days after completion of the	he last inspection BLIVER and				
144 145 146	(A) Remove the inspection continge If the property is accepted in Amendment/Removal of Continge	ency and accept the proper			cal condit s to sign	ion. an
F	 (B) Accept the property subject to SE disclosed in writing by the SEL contractor in a professional mar copy of all inspection reports inspection contingency and ide SELLER and BUYER shall have copies of inspection reports to agr at SELLERS' expense. If BUYER AGREEMENT shall be null and vor Purchase Agreement 10/15/15 	LLER agreeing to have specific LER or identified in a written oner at SELLER'S expense; and to sign an Amendme entifying those specific ma three (3) days from SELLE ee in writing which material d and SELLER do not agree in bid, and SELLER and BUME	BUYER agrees to BUYER agrees to ent to Purchase A terial defects whic R'S receipt of BUYI efect(s), if any, shall	, repaired b provide SE greement re ch are to f ER'S written be corrected	a qualit LER with emoving be repair request a by SELL	fied the ed. and ER his on

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	Property Address: 6313 Fiesta Ct., Lorain, OH 44053
1	56 the earnest money shall be returned to PUNCED OF LLES
1	the earnest money shall be returned to BUYER. SELLER agrees to provide reasonable access to the property for BUYER to review any such material defects corrected by SELLER. For purposes of this AGREEMENT, "material defects" DO NOT include minor routine maintenance. OR
1) 1) 1((C) Terminate this Agreement if BUYER'S written inspection report(s) or any other source(s) identify material defects NOT previously disclosed in writing by SELLER. If BUYER elects to terminate, BUYER agrees to provide a copy of the written inspection report(s) to SELLER, and both parties agree to promptly sign a mutual release, whereupon the earnest money shall be returned to BUYER
	33 Yes No
16 16 16 16 16 17 17 17	report shows existing infestation or damage by pests, termites or other 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 BUYER OR SELLER (unless Such costs and/or repair expense). This agreement may be voided by either party, if the repair exceeds \$500.00. In that event, SELLER and BUYER agree to sign a mutual release whereupon the earnest money shall be returned to the BUYER.
17	
177 177 177 177 180 181 182 183 184 185 186 187 188 189	property by a professional inspector, for the presence of lead-based paint and/or lead-based paint hazards at BUYER'S expense withindays after acceptance. (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'S 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 SELLER with a request for repairs, SELLER shall have the option to either agree to correct the deficiencies identified in the provide to BUYER prior to Title Transfer 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 at any time without KELLER'S consent.
190 191	the EPA pamphlet entitled "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of "DISCLOSURE ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZABOS."
192 193 194	the disclosure form and BUYER'S review and approval of the information contained on the disclosure form within
195 196 197 198 199	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. If this is a secondary offer, the number of days specified for each of the inspections indicated in lines 132-142 shall be from the date this becomes the primary contract and not from the date of acceptance.
200 201 202 203 204	MEGAN'S LAW: SELLER represents 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 assumes the responsibility to check with the local sheriff's office for current, complete and accurate 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 transaction to determine if a sex offender resides in the area of the property.
205 206 207 208 209 210 211 212	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 on the State of Ohio <i>Residential</i> <i>Property Disclosure Form</i> , identified by any inspections requested by either party or on any other forms or addenda made a part of this Agreement or identified by any other source. SELLER warrants to BUYER that SELLER has completed the State of Ohio Residential Property Disclosure Form accurately and thoroughly and that no additional items of disclosure have 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 or statements about the property (including but not limited to its condition or use) Purchase Agreement 10/15/15
	Page 4 of 6 Form # 056-4 ARC SELLERS' INITIALS AND DATE BUYERS' INITIALS AND DATE
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Property Address: 6313 Fiesta Ct., Lorain, OH 44053

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

BUYER HAS (BUYER'S initials), prior to signing this offer, received a copy of the Residential Property Disclosure Form which was signed by SELLER on October 23, 2017 (date).

 217
 BUYER HAS NOT (BUYER'S initials) received a copy of the Residential Property Disclosure Form.

 218
 This offer is subject to the SELLER completing the Residential Property Disclosure Form and BUYER'S review and

 219
 approval of the information contained on the disclosure form within days from receipt.

BUYER acknowledges that the SELLER completed the *Residential Property Disclosure Form* and agrees to hold the Brokers and their agents harmless from any misstatements or errors made by the SELLER on that form. BUYER also acknowledges and agrees that the Brokers 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 or structures, the 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 Brokers or their agents that you relied upon when purchasing this property (if none, write "none"). <u>None</u>

SELLER shall pay all costs for the repair of any leak(s) in the water or gas main supply lines found between the street and 229 foundation at the time of transfer or restoration of utilities. SELLER agrees to comply with any and all local governmental 230 point of sale laws and/or ordinances. SELLER shall promptly provide BUYER with copies of any notices received from 231 governmental agencies to inspect or correct any current building code or health violations. If applicable, BUYER and 232 233 SELLER shall have (3) days after receipt by BUYER of all notices to agree in writing which party shall be Three responsible for the correction of any building code or health violation(s). In the event BUYER and SELLER cannot agree in 234 writing, this AGREEMENT can be declared null and void by either party. In that event, SELLER and BUYER agree to sign a 235 mutual release with instruction to the Broker for disbursement of the earnest money on deposit. 236 237

REPRESENTATIONS AND DISCLAIMERS: BUYER acknowledges that BUYER is relying upon BUYER'S own inspection and evaluation of the property, whether performed by BUYER or BUYER'S independent inspectors or contractors, in determining the property's condition or fitness. BUYER understands that Howard Hanna and its agents do not warrant the condition or systems of the property or guarantee that SELLER has disclosed all defects.

BUYER acknowledges that, except as specifically noted on lines 226-228 above, Howard Hanna and its agents have 241 not made any representations, warranties, or agreements, express or implied regarding the condition or use of 242 the property, including but not limited to any representation that: (a) the basement, crawl space, or slab area do not 243 incur seepage, leakage, dampness, or standing water; (b) the heating, cooling, plumbing, or electrical system(s) or 244 any built-in appliance is in good working condition or is completely functional; (c) the roof is weather tight and/or 245 structurally sound; (d) the structure is free from insect infestation, lead paint, or lead paint hazards; (e) the water 246 supply or septic system, if any, are not deficient in any respect; or (f) radon gas, urea-formaldehyde foam or 247 asbestos insulation, or any other toxic substance including any toxic form of mold, is not present on the property. 248

DAMAGE: 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. In that event, SELLER and BUYER agree to sign a mutual release with instruction to the Broker for disbursement of the earnest money on deposit. If such damage is less than ten percent of the purchase price, SELLER shall restore the property to its prior condition and BUYER agrees to complete the purchase of the property.

MONEY BACK GUARANTEE: (Elect one) BUYER does elect X does not elect to purchase the Howard Hanna Money Back Guarantee Program, subject to Program's terms and conditions. If BUYER elects the Program, then this Agreement and BUYER'S obligations hereunder are conditioned upon approval of BUYER'S Application to Repurchase by Home Trade-In Company, Inc. ("HTCI") within seven (7) days from Acceptance as herein defined. BUYER'S fully-executed Application, including BUYER'S agreement to pay HTCI a fee of 1% of the purchase price, is attached hereto. If HTCI does not approve the Application, then this Agreement shall be null and void and BUYER and SELLER agree to sign a mutual release whereupon the earnest money shall be returned to BUYER.

BINDING AGREEMENT: For purposes of this AGREEMENT, "acceptance" shall occur upon the written acceptance, without any material change to the last offer or counter offer, and either the verbal or written communication of that acceptance to the last offering party or their agent. For purposes of this Agreement, "days" shall be defined as calendar days. Upon acceptance, this offer and all attachments and addenda, shall become an AGREEMENT binding on BUYER and SELLER, their heirs, executors, administrators, successors and assigns and shall be deemed to contain all the terms, conditions, representations and warranties, either expressed or implied, agreed upon by the BUYER and SELLER with

Purchase Agreement 10/15/15 Page 5 of 6 ARC



BUYERS' INITIALS AND DATE

Form # 056-5

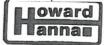
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268 269 270 271	B respect to this transaction All counter-offers amondmenter	Changes or deletions to this ACREENT is the second
270	be signed by both BLIYER and SELLER Eastimila at att	
	and valid. THIS IS A LEGALLY BINDING CONTRACT. The of legal or tax advice.	e parties should consult an attorney or other professional if in need
272 273		ards closing costs and or prepaids.
274		F = F =====
275 276 277 278 279 280 281	Condominium; House Sale Contingency; House Association; Application to Repurchase by Home Trace Program) X Walk Through Addendum; Other	e following checked addenda and/or attachments X Agency ure; X VA/FHA Addendum; FHA Home Inspection Notice; se Sale Concurrency; Lead-Based Paint; Homeowner's de-In Company, Inc. (<i>if BUYER elects Money Back Guarantee</i> itions of all such addenda or attachments shall supersede any
282 283 284 285 286 287 288 289 290 291 292	EARNEST MONEY: In the event of a dispute betwee the earnest money, the broker is required by Ohio law broker receives (a) written instructions signed by the pa (b) a final court order that specifies to whom the earness the earnest money was deposited in the broker's trust signed instruction or written notice that such legal a shall return the earnest money to the purchaser with r receipt of the earnest money shown on line 31 to the esc account. Unless otherwise stated herein, the earnest money title transfer at which time it shall be applied against an earnest money exceeds the compensation due the broker	een the Seller and Buyer regarding the disbursement of to maintain such funds in the broker's trust account until the rties specifying how the earnest money is to be disbursed or at money is to be awarded. If within two years from the date account, the parties have not provided the broker with such action to resolve the dispute has been filed, the broker to further notice to the seller. The broker shall acknowledge row agent who shall credit that amount to the Buyer's escrow oney shall be retained in the broker's trust account until after
293	BUYER: Alipis Kodrigury	Address: 162 Somerset Lane Apt 8
294	Print name: Alexis Rodriguez	Avon Lake ZIP: 44012
295	BUYER:	Phone: (440)506-8215 Email: aguayo2440@gmail.com
296	Print name:	Date 11/1/2017
297 298	DEPOSIT RECEIPT: Receipt is hereby acknowledged, of terms of the above offer.	of \$earnest money, subject to the
299	HOWARD HANNA (License # 0000189163):	
300	By: B Serrano (License # 2016	000572) Office: 2361 Phone: (440)258-1005
301 302 303	ACCEPTANCE: SELLER accepts the above offer and escrow funds a brokerage commission of \$225, if the propurchase price to Howard Hanna, 6000 Parkland Blvd, 3rd	hereby instructs the Escrow Agent to pay from SELLER'S perty is listed with Howard Hanna, and $\frac{3}{2}$ % of the Floor, Mayfield Heights, OH 44124
304	Listing Broker: License #	Listing Agent: Tim Debronsky License #2012003122
305	SELLER: Pennie Pennington Debronsky 11/01/17523PM EDT YD5B-PHZW-XZRS-6LNF	Address: 121 N. Leavitt Rd. #278
306	Print name:Pennie Pennington Debronsky	Amherst ZIP: 44001
307	SELLER:	Phone: 440-281-4747 Email: buckeyehomes@gmail.com
308	Print name:	Date: Email: <u>buckeyenomes@gmail.com</u>
-		
312		
313	Sellers' signature Date	Sellers;signature Date
F	Purchase Agreement 10/15/15	LK 11/1/2017 Form # 056-6

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DocuSign Envelope ID: 26BAC6C8-0EFA-488A-9941-9AB995ED0E6D



VA/FHA ADDENDUM



This Addendum is made part of the Offer to Purchase and Acceptance by and between <u>Alexis Rodriguez</u> ("BUYER") and

("BUYER") and _______ ("SELLER") for the property known as 6313 Fiesta Ct., Lorain, OH 44053

that the financing for the property referenced above shall be secured through a (check one):		("Agreen	nent").	The parties	agree
and the inferrenced above shall be secured through a (check one)		ELIA			-9.00
File approximation of the file	I VA	IFRA	топаг	age loan	

EHA ADDENDUM: It is expressly agreed that notwithstanding any other provisions of this contract, BUYER shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless BUYER has been given in accordance with HUD FHA or VA requirements a written statement by the Federal Housing Commission, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the Property not less than amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage that the Department of Housing and Urban Development will insure; HUD does not warrant the value or the condition of the Property. BUYER should satisfy himself/herself that the price and condition of the Property are acceptable.

FHA CERTIFICATION: We, the undersigned, the BUYER, the SELLER, and the real estate licensee(s) involved in this transaction each certify that the terms of the contract for purchase are true to the best of our knowledge and belief and that any other agreement entered into by any of these parties in connection with this transaction is attached to the sales agreement.

VA ADDENDUM: It is expressly agreed that notwithstanding any other provisions of this contract, BUYER shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless BUYER has been given in accordance with HUD FHA or VA requirements a written statement by the Federal Housing Commission, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the Property not less than amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage that the Department of Housing and Urban Development will insure; HUD does not warrant the value or the condition of the Property. BUYER should satisfy himself/herself that the price and condition of the Property are acceptable.

POINTS, CLOSING COSTS, AND ASSESSMENTS: SELLER shall pay \$4,500.00

and/or closing costs, and/or prepaids to the extent permissible by VA/FHA regulations. SELLER also agrees to pay any closing costs that are ordinarily chargeable to the BUYER, but which are not collectible from BUYER by reason of government regulations. The parties acknowledge that special assessments must be paid in full at closing by SELLER unless BUYER has obtained written authorization from the lender and housing agencies. The BUYER may assume annual assessments by written agreement of the parties. The parties acknowledge and agree that, pursuant to lender regulations, no administrative or processing fees shall be charged to BUYER by Howard Hanna or any other broker in connection with a VA loan.

PEST INSPECTION: A pest inspection by a licensed pest inspector will be required before closing on all VA loans and on FHA loans if required by the appraiser. Active wood infestation or damage reported must be treated and or repaired prior to loan closing. The parties agree that the real estate licensee(s), lender, and FHA are not responsible for the accuracy of the report, the treatment or repair of any active infestation, or any ensuing damage.

Pennie Pennington Debrons	dotloop verified 11/01/17 5:23PM EDT YRBQ-7DW6-N1DB-7IWB	alexis Rodriguez	11/1/2017
SELLER	DATE	BUHERSAILSERodriguez	DATE
Tim Debronsky	dotioop verified 11/01/17 5:20PM EDT HQSK-DM97-UELD-96PA	BUYER	DATE
isting Agent	DATE	Selling Agent B Serrano	DATE
isting Broker	DATE	Selling Broker	DATE
WARNING: Section 1010 of Title action of such Administration, m	e 18, U.S.C. "Federal Housing Administration akes, passes, utters, or publishes any s	ation Transaction" provides: "Whoever, for the pur	pose of influencing in any way the

imprisoned not more than two years, or both." Other federal statutes provide severe penalties for any fraud or intentional misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of a loan by the Administrator for Veterans Affairs.

LENDER REQUIRES ORIGINAL A	DDENDUM.
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VA/FHA Addendum JFD 03/05/2015

FORM 082

 Howard Hanna, 6000 Parkland Blvd. Mayfield Hts OH 44124
 Phone: 440-258-1005
 Fax:

 Bonifacia Serrano
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AMENDMENT TO OFFER TO PURCHASE AND REMOVAL OF CONTINGENCY



property located at	624	2 51-1-01		(SELLER) for
contract dated	031		Lorain	44053 , Ohio,
			e parties hereby agree as follows	
1. FINANCING	CONTINGENCIES	: The following fin	ancing contingencies are hereby	removed:
a. First M	lortgage Loan Con	nmitment		
b. Other:				
2. INSPECTION		S:		
	ome Inspection:	Removed	X Removed subject to the	oonditions hat
b. Septic Sys	tem Inspection:	Removed	Removed subject to the	conditions below.
c. Well Water		Removed	Removed subject to the	conditions below.
d. Well Water	r Bacteria Test:	Removed	Removed subject to the	conditions below.
e. Other Well		Removed	Removed subject to the	conditions below.
f. Termite/Pe	st Inspection:	Removed	Removed subject to the o	conditions below.
g. Radon:		Removed	Removed subject to the o	conditions below.
h. Lead Paint	Inspection or	removed	Removed subject to the c	conditions below.
Risk Asses		Removed	Demonster to the	
i. Mold:		Removed	Removed subject to the c	conditions below.
		Internoveu	Removed subject to the c	onditions below.
j. Other: Condition(s): <u>1. Elect</u> Detectors to hall are	rical Panel to be	Removed	Removed subject to the c	onditions below.
Condition(s): <u>1. Elect</u> Detectors to hall are	rical Panel to be	inspected/repaired	Removed subject to the c	onditions below.
Condition(s): <u>1. Elect</u> Detectors to hall are rooms. *Radon Machine to t	rical Panel to be a leading to bedr	inspected/repaired	Removed subject to the c d by a certified licensed electri ent. 3. Install Smoke Detectors	onditions below. cian. 2. Install CO to basement and all
Condition(s): <u>1. Elect</u> Detectors to hall are rooms. *Radon Machine to t results.	rical Panel to be a leading to bedr be picked up on T	inspected/repaired rooms and basem Thursday, Novemb	Removed subject to the c d by a certified licensed electri ent. 3. Install Smoke Detectors per 2 between 4:30-6:30. Remov	onditions below. cian. 2. Install CO to basement and all val for that is pendin
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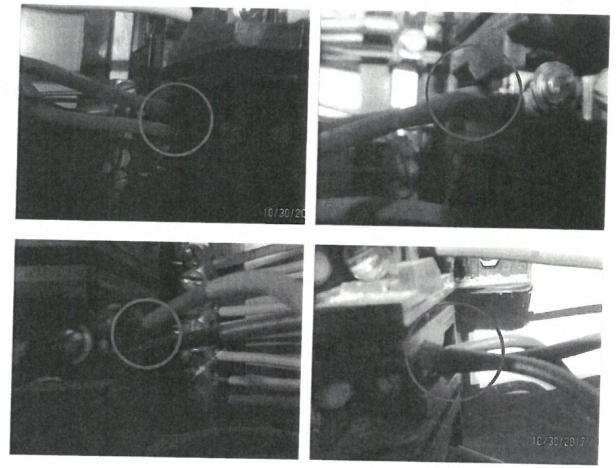
HOME INSPECTION EXTENDED EACHERA-488A-9941-9AB995ED0E6D Extended Full Home Inspection Summary Report

We have identified various items on the subject structure that either require maintenance now or require periodic maintenance in the normal course of ownership. This is only a summary report and is intended as a guide to be used in both short and long term scheduling of maintenance items. Please read the complete report carefully as additional information and details are contained therein. It is always advisable to use experienced tradespeople or a qualified handyperson when contracting for work that may not be within the scope of your capabilities.

1. Electrical Service - Panel Cover(s) Removed

Yes

There are 3 double-taps and 1 triple tap in the panel. Breakers are made for single wire connection only unless specifically noted. Recommend these all be evaluated and all necessary corrections/repairs be by an electrician.



triple-tap

2. Structure Perimeter Exterior - Proper Earth-Wood Clearance

No

There should be no contact between the earth and the exterior surface material to prevent wood deterioration and a conducive condition for pest infestation. The inspector recommends providing at least four to six inches of clearance between the earth and the siding material as a preventive maintenance measure wherever possible.



HOME INSPECTION

2. Description Wood Framed

3. Bedroom(s) Bedroom(s) 3

- 4. Bathroom(s) Bathroom(s) 3
- 5. Other Room(s) LR, DR

6. Remodel/Modernization Evident

Yes

It appears that a number of updates and modifications have been made to the original structure at some time during the life of the structure. The home has been completely remodeled inside (flooring, kitchen appliances, cabinetry, counter tops), windows have been replaced, the roof was reported to be only 3 years old and the basement was reported to have been waterproofed in 2000. The inspector recommends questioning the seller to determine if any of the updates were performed during their ownership, whether any permits were needed and if so obtained, as well as who performed the updates. In addition, requesting any warranty information on materials or workmanship is recommended.

7. Repairs Evident

No

8. Insulating Rating Evident

9. Insulation

Not Visible in Walls

10. Smoke Detector(s)

Maintenance

The smoke detector(s) installed are functional but do not provide the minimum desired coverage. Functional smoke/fire detectors are recommended inside and outside the sleeping areas for increased safety awareness. The accessible smoke detectors' alarms were tested and found to be functional at the time of the inspection. This is NOT an evaluation to determine if each unit is capable of detecting smoke. Also any units greater than 10 years of age should be replaced as they are considered to be at the end of their service life. The inspector recommends testing the units every month to identify the functional operation of each detector.

11. Alarm/Security System

None

12. Carbon Monoxide Detector(s)

Maintenance

This structure is equipped with a single carbon monoxide detector. Carbon monoxide detectors are recommended in all homes where there is a possible source of CO present in the home, such as gas burning appliances, water heaters, and heating systems. Some jurisdictions now require installation of CO detectors in homes. The inspector recommends that one or more CO detectors with battery backups be installed in the structure according to jurisdictional and manufacturer recommendations.

13. Windows, Latches/Locks

Satisfactory

A random test of a representative number of windows was done to see if they could be latched or locked. At the time of this inspection those latches and locks appeared to be satisfactory. This is a random test and in no way a guarantee that all window latches and locks are functional. Most windows will need periodic adjustment.

14. Asbestos Noted

Home Inspection Details

(Italicized comments also appear in the summary report)