RESIDENTIAL PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE

BUYER: T	he undersigned	Davic Enterprises ii	1C.		$_$ offers to buy the
PROPERT	Y: Located at5	549 Purdue Ave,			
City	Elyria			_, Ohio, Zip Code _	44035
² ermanent	Parcel No. 06-2	25-002-107-017			
ppurtenan ow on the wnings, so ontrol unit bllowing se efrigerator dishwa: gas gril ceiling	trights, privileges property: all electrons, storm wind smoke detectors, elected items shall sher; washer; fireplace tool ian(s); wood be	cepts in its "AS IS" PRE and easements, and all rical, heating, plumbing allows, curtain and draper, garage door opener(s) also remain: dryer; radiator cols; screen, glass urner stove inserts; glass	buildings and fixtures, in and bathroom fixtures; and fixtures; all landscapin and controls; all pe dish; range and overs; window air codoors and grate;	ncluding such of the all window and door ag, disposal, TV antipermanently attacheren; microwave anditioner; central all existing windo	e following as are shades, blinds, enna, rotor and ed carpeting. The ;
	ed: Per				
Fixtures NC	OT Included:				
				25 000 00	
		sum of			
		other: n receipt of a binding agr			
on lines 2 Balance of	16-224) and \square cash to be deposit	ted in escrow	\$_	1,000.00	
		by Buyer			
☐ Con	ventional,□ FHA,	□ VA, A Other CAS	<u>H</u>		
Buyer se	lects Mt. Morris	Title Company to comp	plete transaction		
Seller of sa n/a no fault of e the period r written elec shall be nul	id application withidays after either party, any go necessary to satisf tion, if, despite Bu I and void. Upon s	ike a written application to in	ys and shall obtain a co If the closing date can ender requirement, the of to exceed fourteen (1 hat commitment has no se by Seller and Buyer,	ommitment for that lenot occur by the date date of closing shad business days. At been obtained, the the earnest money	oan no later than te of closing due to Il be extended for At the Seller's en this Agreement deposit shall be
with the len recorded oi \$1,000.00 t	ding institution or ending institution or ending or about Oct. 3 does not be electronically transfer or ending in the electronically transfer or electronically elect	cuments necessary for the escrow company on or both 30, 2021 or sooner ansferred to the closing/or grequirements to assur	efore Oct. 30, 2021 Ohio law requires escrow agent. Buyers a	or sooner, that closing funds one are advised to consu	and title shall be ver the amount of ult their lender and

Property Address: 549 Purdue Ave, Elyria, OH 44035 43 **POSSESSION:** Seller shall deliver possession to Buyer of the property within TBD days by TBD 44 AM PM after the title has been recorded. Subject to Buyer's rights, if any, the premises may be occupied by days. Additional days at a rate of \$0 per day. Insurance coverage 45 the Seller free for 0 46 and payment and collection of fees for use and occupancy after recording of title are the sole responsibility of 47 Seller and Buyer. 48 TITLE: Seller shall convey a marketable title to Buyer by general warranty deed and/or fiduciary deed, if required, 49 with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any mortgage 50 assumed by Buyer, b) such restrictions, conditions, easements (however created) and encroachments as do not 51 materially adversely affect the use or value of the property, c) zoning ordinances, if any, and d) taxes and 52 assessments, both general and special, not yet due and payable. Seller shall furnish an Owner's Fee Policy of Title 53 Insurance in the amount of the purchase price. Seller shall have thirty (30) days after notice to remove title defects. 54 If unable to do so, Buyer may either a) accept Title subject to each defect without any reduction in the purchase 55 price or b) terminate this agreement, in which case neither Buyer, Seller nor any broker shall have any further 56 liability to each other, and both Buyer and Seller agree to sign a *mutual release*, releasing earnest money to Buyer. 57 (see line 205) 58 PRORATIONS: General taxes, annual maintenance fees, subdivision charges, special assessments, city and 59 county charges and tenant's rents, collected or uncollected, shall be prorated as of the date the title has been 60 recorded. Taxes and assessments shall be prorated based upon the latest available tax duplicate. However, if the 61 tax duplicate is not yet available or the improved land is currently valued as land only, taxes and assessments shall 62 be prorated based upon 35% of the selling price times the millage rate. The escrow agent is instructed to contact 63 the local governmental taxing authority, verify the correct tax value of the property as of the date the title has been 64 recorded and pay the current taxes due to the date the title has been recorded. If the property being transferred is 65 new construction and recently completed or in the process of completion at the time the agreement was signed by 66 the parties, the escrow agent is instructed to make a good faith estimate of the taxes to be owed on the value of the 67 improved property to the date the title has been recorded and reserve sufficient funds in escrow from Seller's net 68 proceeds to pay those taxes when they become due and payable after the title has been recorded. The escrow 69 agent is instructed to release the balance of the funds on reserve to Seller once they receive notice from the local 70 county auditor that the taxes on the land and improvements have been paid in full to the date the title has been 71 recorded. Buyer acknowledges that the latest available tax duplicate may not reflect the accurate amount of taxes 72 and assessments that will be owed. Seller agrees to reimburse Buyer directly outside of escrow for any increase in 73 valuation and the cost of all passed or levied, but not yet certified, taxes and assessments, if any, prorated to the 74 date the title has been recorded. Seller is not aware of any proposed taxes or assessments, public or private, 75 except the following: 76 77 In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.), 78 ☐ Buyer ☐ Seller agrees to pay the amount of such recoupment. 79 CHARGES/ESCROW INSTRUCTIONS: This agreement shall be used as escrow instructions subject to the 80 Escrow Agent's usual conditions of acceptance. 81 Seller shall pay the following costs through escrow: a) deed preparation b) real estate transfer tax, c) any amount 82 required to discharge any mortgage, lien or encumbrance not assumed by Buyer, d) title exam and one half the 83 cost of insuring premium for Owners Fee Policy of Title Insurance, e) pro-rations due Buyer, f) Broker's 84 commissions, g) one-half of the escrow fee (unless VA/FHA regulations prohibit payment of escrow fees by Buyer 85 in which case Seller shall pay the entire escrow fee), and h) 86 Tenant security deposits, if any, shall be credited in escrow to the Buyer. The escrow agent shall withhold 87 from the proceeds due Seller for payment of Seller's final water and 88 sewer bills. Seller shall pay all utility charges to date of recording of title or date of possession whichever is later. 89 Buyer shall pay the following through escrow (unless prohibited by VA/FHA regulations): a) one-half of the escrow 90 fee b) one half the cost of insuring premiums for Owners Fee Policy of Title Insurance; c) all recording fees for the 91 . If the closing deed and any mortgage, d) 92 date cannot occur by the date of closing due to any government regulation or lender requirement, the date of 93 closing shall be extended for the period necessary to satisfy these requirements, not to exceed fourteen (14)

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Property Address: 549 Purdue Ave, Elyria, OH 44035 95 instruct the escrow agent to send a copy of their fully signed, Buyers and Sellers, Closing Disclosures and/or 96 Settlement Statements, if applicable, to their respective Broker(s) listed on this Agreement promptly after closing, 97 which Brokers may disburse to other parties to the transaction. 98 HOME WARRANTY: Buyer acknowledges that Limited Home Warranty Insurance Policies are available and that 99 such policies have deductibles, may not cover pre-existing defects in the property, and have items excluded from 100 coverage. Broker may receive a fee from the home warranty provider. Buyer ☐ does ☑ does not elect to secure a Limited Home Warranty Plan issued by <u>n/a</u>. The cost of \$ <u>n/a</u> 101 102 shall be paid by Buyer Seller through escrow. 103 **INSPECTION:** This agreement shall be subject to the following inspection(s) by a qualified inspector of 104 Buyer's choice within the specified number of days from acceptance of binding agreement. Buyer assumes 105 sole responsibility to select and retain a qualified inspector for each requested inspection and releases 106 Broker of any and all liability regarding the selection or retention of the inspector(s). If Buyer does not elect 107 inspections, Buyer acknowledges that Buyer is acting against the advice of Buyer's agent and Broker. Buyer 108 understands that all real property and improvements may contain defects and conditions that are not readily 109 apparent and which may affect a property's use or value. Buyer and Seller agree that the Broker(s) and their 110 agent(s) do not guarantee and in no way assume responsibility for the property's condition. Buyer acknowledges 111 that it is Buyer's own duty to exercise reasonable care to inspect and make diligent inquiry of the Seller or Buyer's 112 inspectors regarding the condition and systems of the property. Inspections required by any state, county, local government or FHA/VA do not necessarily eliminate the 113 114 need for the Inspections listed below. Waiver initials) Buyer elects to waive each professional inspection to which Buyer has not indicated 115 "ves". Any Platture by Buyer to perform any inspection indicated "yes" herein is a waiver of such inspection 116 117 and shall be deemed absolute acceptance of the property by Buyer in its "as is" condition. 118 Choice Inspections Expense 119 Yes No **BUYER SELLER** 120 X GENERAL HOME days from acceptance of Agreement 121 \Box X SEPTIC SYSTEM days from acceptance of Agreement 122 \square WELL WATER..... days from acceptance of Agreement 123 (□flow, □ potability) 124 \mathbf{X} RADON..... days from acceptance of Agreement 冱 125 MOLD..... days from acceptance of Agreement PEST/ ΧП 126 days from acceptance of Agreement WOOD DESTROYING INSECTS 127 X_{\square} 128 OTHER..... days from acceptance of Agreement 129 (list other inspections) 130 Within three (3) days after completion of the last inspection, Buyer shall elect one of the following: a. Remove the inspection contingency and accept the property in its "as is" present physical condition. If the 131 132 property is accepted in its "as is" present physical condition, Buyer agrees to sign an Amendment to the 133 Residential Purchase Agreement removing the inspection contingency and this agreement will proceed in 134 full force and effect: OR 135 b. Accept the property subject to Seller agreeing to have specific items that were identified in a written 136 inspection report, if requested, repaired by a qualified contractor in a professional manner at Seller's 137 expense. If the property is accepted subject to the Seller repairing specific defects, Buyer agrees to provide 138 Seller with a copy of all inspection reports, if requested, and sign an Amendment to the Residential 139 Purchase Agreement removing the inspection contingency and identifying the defects which are to be 140 repaired. Seller and Buyer have five (5) days from Seller's receipt of the written list of defects and the 141 inspection report(s), if requested, to agree in writing which defects, if any, will be corrected at Seller's 142 expense. If a written agreement is not signed by Seller and Buyer within those five (5) days, this agreement 143 is null and sold and Seller and Buyer agree to sign a mutual release, with the earnest money being returned

WD

dotloop verified

08/16/21 ALS AND DATE

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Property Address:

to the Buyer. (see line 205) 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, OR Terminate this agreement if written inspection report(s) identify material latent defects not previously disclosed in writing by the Seller and/or any cooperating real estate broker. If Buyer elects to terminate this agreement based upon newly discovered material latent defects in the property, Buyer agrees to provide a copy of the written inspection report(s), if requested, to the Seller, and both parties agree to sign a mutual release. The earnest money will be returned to the Buyer without any further liability of either party to the other or to the broker(s) (see line 205).

MEGAN'S LAW Seller warrants that Seller has disclosed to Buyer all notices received pursuant to Ohio's sex offender law. The Buyer acknowledges that the information disclosed may no longer be accurate and agrees to inquire with the local sheriff's office. Buyer agrees to assume the responsibility to check with the local sheriff's office for additional information. Buyer will rely on Buyer's own inquiry with the local sheriff's office as to registered sex offenders in the area and will not rely on Seller or any real estate agent involved in the transaction to determine if a sex offender resides in the area of any property Buyer may purchase.

- **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 Ohio Residential Property Disclosure Form or identified by any inspections requested by either party or any other forms or addenda made a part of this agreement. Seller agrees to notify Buyer in writing of any additional disclosure items that arise between the date of acceptance and the date of recording of the deed. Buyer has not relied upon any representations, warranties, or statements about the property (including but not limited to its condition or use) unless otherwise disclosed on this agreement or on the Residential Property Disclosure Form.
- ■1. Buyer acknowledges receipt of completed Residential Property Disclosure Form from Seller
- 2. Buver has not received Residential Property Disclosure Form and Seller agrees to deliver to Buver a copy of the completed Residential Property Disclosure Form within three (3) days after acceptance unless the sale of the property is exempt by Ohio Revised Code 5302.30 from the use of the form.

Seller shall pay all costs for the repair of any gas line leak found between the street and foundation at the time of recording of title, or restoration of utilities, whichever is sooner. Seller agrees to comply with any and all local governmental point of sale laws and/or ordinances. Seller will promptly provide Buyer with copies of any notices received from governmental agencies to inspect or correct any current building code or health violations. If applicable. Buyer and Seller have five (5) days after receipt by Buyer of all notices to agree in writing which party will be responsible for the correction of any building code or health violation(s). If Buyer and Seller cannot agree in writing, this Agreement can be declared null and void by either party. In that event Seller and Buyer agree to sign a mutual release with instruction to the Broker on disbursement of the earnest money. (see line 205)

REPRESENTATIONS AND DISCLAIMERS: Buyer acknowledges that the Seller completed the Residential Property Disclosure Form unless otherwise stated above and Seller has not made any representations or warranties, either expressed or implied, regarding the property, (except for the Ohio Residential Property Disclosure Form, if applicable), and agrees to hold the Brokers and their agents harmless from any misstatements or errors made by the Seller on the 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, structures or lot dimensions, homeowner's 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")

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 a) accept the insurance proceeds for said damage and complete this transaction or b) 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 on disbursement of the earnest money on deposit (see line 205). If such damage is less than ten percent of the purchase price, Seller

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194	shall restore the property to its prior condition and Buyer agrees to complete the purchase of the Property
195 196 197 198 199 200 201	ADDENDA: The additional terms and conditions in the attached addenda Agency Disclosure Form Residential Property Disclosure VA FHA FHA Home Inspection Notice Secondary Offer Condominium Afford Sale House Sale Contingency House Sale Concurrency Lead Based Paint (required if built before 1978) Homeowner's Association Affiliated Business Arrangement Disclosure Statement Walk-Through Addendum Other are made part of this Agreement. The terms and conditions of any addenda will supersede any conflicting terms in the Purchase Agreement.
202	ADDITIONAL TERMS:
203	
204 205 206 207 208 209 210 211 212 213 214 215	EARNEST MONEY: In the event of a dispute between the Seller and Buyer regarding the disbursement of the earnest money in the Broker's trust account, the Broker is required by Ohio law to maintain such funds in a trust account until the Broker receives (a) written instructions signed by the parties specifying how the earnest money is to be disbursed or (b) a final court order that specifies to whom the earnest money is to be rewarded. If within two years from the date the earnest money was deposited in the Broker's trust account, the parties have not provided the Broker with such separate signed instructions or written notice that such legal action to resolve the dispute has been filed, the Broker shall return the earnest money to the purchaser with no further notice to the Seller. In all events, at closing of the transaction, the broker shall have the right to apply earnest money being held by broker against the real estate commission owed the broker as a result of said closing. If said earnest money exceeds commission due Broker, the amount over the commission due Broker shall be sent to the escrow agent or if requested by Seller, the total earnest money shall be sent to the Escrow Agent.
216 217 218 219 220 221 222 223 224	BINDING AGREEMENT: Upon written acceptance, then either written or verbal notice of such acceptance to the last-offering party, this offer and any addenda listed above shall become a legally binding agreement upon Buyer and Seller and their heirs, executors, administrators and assigns and shall represent the entire understanding of the parties regarding this transaction. All counter-offers, amendments, changes or deletions to this Agreement shall be in writing and be signed/initialed by both Buyer and Seller. Facsimile and/or scan and e-mail signatures shall be deemed binding and valid. This Agreement shall be used as escrow instructions subject to the Escrow Agent's usual conditions of acceptance. If there is any conflict between the escrow's conditions of acceptance and this Agreement, the terms of this Agreement shall prevail. For purposes of this Agreement, "days" shall be defined as calendar days.
225	This Agreement is a legally binding contract. If you have any questions of law, consult your attorney.
226	BUYER Davic Enterprises, Inc. dottoop verified 08/16/21 4:03 PM EDT ONCE-30HD-0XXX-0ZMF Address
227	Print Name MXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
228	BUYERPhone
229	Print Name XIXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Property Address: _____ S49 Purdue Ave, Elyria, OH 44035

230	ACCEPTANCE: Seller accepts the above offer and it	irrevocably instructs escrow agent to pay from Seller's escrow
231	funds a commission of \$Per MLS or	percent (<u>3</u> %) of the
232	purchase price toJeff Swiecicki	(Selling Broker) JBS REALTY (Office)
233	and \$plus	percent (<u>3</u> %) of the
234	purchase price to Christopher Kaylor	(Clisting Broker) Realty Trust Service (Office)
235	SELLER Menadine Fergacine Dephanic McCog POA	Address 549 Purdue Ave, Elyria, OH
236	Print Name Geraldine Fitzpatrick -Stephanie McCoy I	POA ZIP 44035
237	SELLER	Date 08/16/2021 Phone
238	Print Name	Email
239	Selling Agent Name, RE License Number,	Listing Agent Name, RE License Number
240	Telephone and Email:	Telephone and Email:
241	Jeff Swiecicki 2006001076	Christopher Kaylor
242	330-888-5117	(330) 840-1073
243	jbsinc2@gmail.com	Lisc 2011003065
244		Chrisckaylor@gmail.com
245	Selling Brokers Name, BR License Number,	Listing Brokers Name, BR License Number
246	Telephone and Email:	Telephone and Email:
247	Jeff Swiecicki 2006001076	Realty Trust Service
248	330-888-5117	(330) 840-1073
249	jbsinc2@gmail.com	Chrisckaylor@gmail.com
250		



Proposal

Date: 7/13/2021
Sales Representative: Logan pell
Cell Phone: 440-665-9099

Name: Wes Davic Address: 549 purdue ave City, St, Zip elryia ohio 44036 Phone: Phone: Phone: Phone: Email: Email:

Pnone: - Email:		Email:	
Areas	Product	Color	Line Total
Living room	Axis Prime	Reclaimed	
Dining room	Axis Prime	Reclaimed	
Bed 1/closets	Axis Prime	Reclaimed	
Bed 2 /closets	Axis Prime	Reclaimed	
Bed 3/closets	Axis Prime	Reclaimed	
Bed 4/closets	Axis Prime	Reclaimed	
Stairs/Landing/Hall	Axis Prime	Reclaimed	
		MSRP	\$16,565.00
R/R all appliances		Free install and coupons	-\$4,827.00
Tear up and haul away flo	poring		
		Price after all discounts applied	\$11,738.00
Areas	Product	Color	Line Total
	Notes:	Price after all discounts applied	\$0.00
price includes 1/4	round moulding and install		
Price includes removal of all current flooring		Prices include	
haul away of current flooring included		all materials, labor	and tax
		50floor.co	m
		5011001.00	••••

SHORT SALE ADDENDUM

This is an addendum to the Purchase Agreement signed by:		
(Buyer) Davic Enterprises Inc.		on (data)
	^	on (date)
(Seller) Geraldine Fitzpatrick -Stephanie McCoy PO		on (date) 8/10/2021
for the purchase of the property located at 549 Purdue Av	e. Elyria	Onio 44035
In the event of any conflicts between the Purchase Agreement and shall prevail.	d this Add	endum, the terms of this Addendum
Buyer/Seller understands the listed price of the above property ma all outstanding mortgage(s) and/or lien(s) on the Property. An off contingencies will still be "subject to the approval and acceptance	er to purch	nase for the full listed price with no
Buyer understands the Seller may choose to continue the marketin Buyer's offer until all secured lien holders have approved of Buyer removed.		
Buyer/Seller understands that the amount of time necessary to neg secured lien holder is unknown, that the closing and title transfer an extension of time and that the closing and title transfer may ne indemnify Russell Real Estate Services, its agents, employees, of any and all demands, claims, actions, causes of action and liability from Seller's inability to sell property and/or deliver clear title to	dates state ver occur. ficers, shar y of any ki	d in the offer to purchase may require Buyer/Seller agrees to defend and reholders, successors and assigns from
Seller is informed that a short sale may have credit or legal consecutive. Seller. Seller is advised to seek advice from an attorney, certified such potential consequences of a short-sale. If the property you a you will need to file Tax Form 982.	public ac	countant or other expert regarding
Buyer understands that the property is offered for sale in "as is" c for any defects in property and/or structure. Seller will make no r		
This offer is contingent upon the Sellers Obtaining in writing any all lenders and lien holders.	and all rel	leases to the Sellers satisfaction from
Buyer Davic Enterprises Inc.	_ Date _	1
Buyer Davic Enterprises, Inc. October 10 Davic Enterprises, Inc. October 10 Davic Enterprises Davic Enterprises David David Enterprises David	Date _	8/16/2021
Buyer Davic Enterprises, Inc. Davic Enterprises, Inc. dottop verified 08/16/21 4/39 PM EDT TCHF-6LHD-XDNN-LKS2	Date _	8/16/2021
Seller Geraldine Fitzpatrick -Stephanie McCoy POA	Date _	8/10/2021
Seller Herattine Fetzgatrick Stephanic McCog POO	Date _	08/10/2021
Sellers Agent Christopher Kaylor	Date _	8/10/2021

Realty Trust CONSUMER GUIDE TO Services AGENCY RELATIONSHIPS

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

Representing the Sellers

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

Representing Buyers

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

Dual Agency

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

Representing Both the Buyer & Seller

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

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

Working With Realty Trust Services- Our Policy On Agency

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

In the event that both the buyer and seller are represented by the same agent, the agent and **Realty Trust Services** will act as a dual agent but only if both parties agree. As a dual agent, they will treat both parties honestly, prepare

and present offers at the direction of the parties, and help the parties fulfill the terms of any contract. They will not, however, disclose any confidential information that would place one party at an advantage over the other or advocate or negotiate to the detriment of either party.

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

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

Working With Other Brokerages

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

Fair Housing Statement

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

We hope you find this information to be helpful to you as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an Agency Disclosure Statement that specifically identifies the role of the agents and brokerages. Please ask questions if there is anything you do not understand. If you want to see the Realty Trust Services complete Agency Policy or have further questions feel free to call our broker Andrew W Morris at 440-427-0123.

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

Geraldine Fitzpatrick -	Stephanie McCoy POA	Davic Enterprises Inc.	
Name	(Please Print)	Name	(Please Print)
Geraldine Fetzpatrick Stephanie McCoy POO	08/07/2021	Davic Enterprises, Inc.	dotloop verified 08/16/21 4:03 PM EDT IQAM-LQJT-W4SC-UJCO
Signature	Date	Signature	Date

Lead Warning Statement

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

for	possible led	ad-based po	aint hazards is	recommended	prior	to purchas	e.	7.0000 D. 1000000		
Pro	operty A	ddress:_	549 PUR	DUE AVE EL	YRL	A, OH 44	1035			
Sel	ler's Disclo	osure								
(a)	Presence	of lead-ba	ased paint a	nd/or lead-base	ed pa	int hazard	is (check	(i) or (ii) be	elow):	
	(i)	Known le (explain).		aint and/or lead	i-bas	ed paint I	nazards aı	re present	in the ho	ousing
	(ii) 🗸	Seller has	no knowled	lge of lead-base	ed pa	int and/o	r lead-bas	ed paint h	azards in	the housing.
(b)	Records a	and report	s available t	o the seller (ch	eck (i) or (ii) be	low):			
	(i)			ne purchaser wi ead-based paint						
	(ii) 🗸		no reports n the housin	or records perting.	ainin	g to lead-	based pai	nt and/or	lead-bas	ed paint
Pur	rchaser's L	cknowled	dgment							
(c)	08/16/21	Purchase	r has receive	ed copies of all	infor	mation lis	ted above	2.		
(d)	WD			d the pamphle	t <i>Pro</i>	tect Your F	amily from	Lead in Yo	our Home.	
(e)	08/16/21 Purchase dotloop Verified	r has (che	ck (i) or (ii) be	elow):						
	(i)			ortunity (or mure the presence of						
	(ii) X	waived the	ne opportuni ed paint and	ty to conduct a or lead-based	risk paint	assessme hazards.	ent or insp	ection for	the pres	ence of
Age	ent's Ackn	owledgm	ent							
(f)	CK			he seller of the onsibility to en				er 42 U.S.C	. 4852(d) and is
Cer	tification	of Accura	cv							
The	following	parties hav	e reviewed th	e information at and accurate.	ove a	and certify,	to the bes	st of their k	nowledge	, that the
era	ldine Fitz	patrick -	Stephanie I	McCoy POA						08/07/2021
Sell Da	er vic Enterpi	rises Inc.		Date	Se	ller Davie F	ypatrich Stephanie	m.Coy POO	dotloop verif 08/16/21 4:0	3 PM EDT
Pur	chaser Christi	opher 1	Kaylor	Date 8/6/2021	Pu	0.110	aterprise ecicki	v, JnV.	dotloop verif 08/16/21 3:3 SCIR-AMUX-1	AT01-WD0E e
Age	ent	/		Date	A٤	Jeyswa	ECICKV		SCIR-AMUX-1	e e



STATE OF OHIO

DEPARTMENT OF COMMERCE

POA has not lived in home in over 15 years. 549 PURDUE AVE ELYRIA, OH 44035

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

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

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

OWNER INSTRUCTIONS

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

GF-SM POA ______Date __08/07/2021 Owner's Initials Owner's Initials

Date

Purchaser's Initials

Purchaser's Initials dotloop verified Date



STATE OF OHIO DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM
fursuant to section 5302.30 of the Revised Code and rule 1301:5-6-10 of the Administrative Code.
O BE COMPLETED BY OWNER (Please Print)
roperty Address: 549 PURDUE AVE ELYRIA, OH 44035
Owners Name(s): Geraldine Fitzpatrick -Stephanie McCoy POA
Date:
wher is is is not occupying the property. If owner is occupying the property, since what date: If owner is not occupying the property, since what date:
THE FOLLOWING STATEMENTS OF THE OWNER ARE BASED ON OWNER'S ACTUAL KNOWLEDGE
WATER SUPPLY: The source of water supply to the property is (check appropriate boxes): Public Water Service
aformation on the operation and maintenance of the type of sewage system serving the property is available from the epartment of health or the board of health of the health district in which the property is located. NOOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? Yes No "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):
WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other efects to the property, including but not limited to any area below grade, basement or crawl space? Yes No "Yes", please describe and indicate any repairs completed:
wner's Initials Date 08/07/2021 wner's Initials Purchaser's Initials Purchaser's Initials Obsterment (Page 2 of 5)

549 PURDUE AVE ELYRIA, OH 44035

Property Address
Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backup; or leaking pipes, plumbing fixtures, or appliances? Yes No If "Yes", please describe and indicate any repairs completed:
Have you ever had the property inspected for mold by a qualified inspector? If "Yes", please describe and indicate whether you have an inspection report and any remediation undertaken:
Purchaser is advised that every home contains mold. Some people are more sensitive to mold than others. If concerned about this issue, purchaser is encouraged to have a mold inspection done by a qualified inspector.
E) STRUCTURAL COMPONENTS (FOUNDATION, BASEMENT/CRAWL SPACE, FLOORS, INTERIOR AND EXTERIOR WALLS): Do you know of any previous or current movement, shifting, deterioration, material cracks/settling (other than visible minor cracks or blemishes) or other material problems with the foundation, basement/crawl space, floors, or interior/exterior walls? Yes No If "Yes", please describe and indicate any repairs, alterations or modifications to control the cause or effect of any problem identified (but not longer than the past 5 years):
Do you know of any previous or current fire or smoke damage to the property? Yes No If "Yes", please describe and indicate any repairs completed:
F) WOOD DESTROYING INSECTS/TERMITES: Do you know of any previous/current presence of any wood destroying insects/termites in or on the property or any existing damage to the property caused by wood destroying insects/termites? Yes No If "Yes", please describe and indicate any inspection or treatment (but not longer than the past 5 years):
G) MECHANICAL SYSTEMS: Do you know of any previous or current problems or defects with the following existing
mechanical systems? If your property does not have the mechanical system, mark N/A (Not Applicable). YES NO N/A 1) Electrical
H) PRESENCE OF HAZARDOUS MATERIALS: Do you know of the previous or current presence of any of the below
identified hazardous materials on the property? Yes No Unknown 1) Lead-Based Paint 2) Asbestos 3) Urea-Formaldehyde Foam Insulation 4) Radon Gas a. If "Yes", indicate level of gas if known 5) Other toxic or hazardous substances If the answer to any of the above questions is "Yes", please describe and indicate any repairs, remediation or mitigation to the property:
Owner's Initials Date Date Date Purchaser's Initials Purchaser's Initials Owner's Initials Date Date Date Date Date Date Date Date

(Page 3 of 5)

Property Address549 PURDUE AVE ELYRIA, OH 44035
I) UNDERGROUND STORAGE TANKS/WELLS: Do you know of any underground storage tanks (existing or removed), oil or natural gas wells (plugged or unplugged), or abandoned water wells on the property? Yes No If "Yes", please describe:
Do you know of any oil, gas, or other mineral right leases on the property? Yes No
Purchaser should exercise whatever due diligence purchaser deems necessary with respect to oil, gas, and other mineral rights Information may be obtained from records contained within the recorder's office in the county where the property is located.
J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA: Is the property located in a designated flood plain? Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area?
K) DRAINAGE/EROSION: Do you know of any previous or current flooding, drainage, settling or grading or erosion problems affecting the property? Yes No If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years):
L) ZONING/CODE VIOLATIONS/ASSESSMENTS/HOMEOWNERS' ASSOCIATION: Do you know of any violations of building or housing codes, zoning ordinances affecting the property or any nonconforming uses of the property? Yes No If "Yes", please describe:
Is the structure on the property designated by any governmental authority as a historic building or as being located in an historic district? (NOTE: such designation may limit changes or improvements that may be made to the property). Yes No If "Yes", please describe:
Do you know of any recent or proposed assessments, fees or abatements, which could affect the property? Ves No If "Yes", please describe:
List any assessments paid in full (date/amount) List any current assessments:monthly fee Length of payment (yearsmonths)
Do you know of any recent or proposed rules or regulations of, or the payment of any fees or charges associated with this property, including but not limited to a Community Association, SID, CID, LID, etc. Yes No If "Yes", please describe (amount)
M) BOUNDARY LINES/ENCROACHMENTS/SHARED DRIVEWAY/PARTY WALLS: Do you know of any of the
following conditions affecting the property? Yes No Yes No
1) Boundary Agreement 4) Shared Driveway 2) Boundary Dispute 5) Party Walls 3) Recent Boundary Change 6) Encroachments From or on Adjacent Property If the answer to any of the above questions is "Yes", please describe:
N) OTHER KNOWN MATERIAL DEFECTS: The following are other known material defects in or on the property:
For purposes of this section, material defects would include any non-observable physical condition existing on the property that could be dangerous to anyone occupying the property or any non-observable physical condition that could inhibit a person's use of the property.
GF-SM POA Owner's Initials Date 08/07/2021 Owner's Initials Date Date Purchaser's Initials Date

dotlo

oop signature verification: dtlp.us/rYfF-H5zU-Ox18
549 PURDUE AVE ELYRIA, OH 44035
Property Address
CERTIFICATION OF OWNER
Owner certifies that the statements contained in this form are made in good faith and based on his/her actual knowledge as of the date signed by the Owner. Owner is advised that the information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law or that may exist to preclude fraud, either by misrepresentation, concealment or nondisclosure in a transaction involving the transfer of residential real estate.
OWNER: Geraldine Fitzpatrick -Stephanie McCoy POA DATE:
OWNER:
xicatanie rezydenies xepadne nierog rvi.
RECEIPT AND ACKNOWLEDGEMENT OF POTENTIAL PURCHASERS
Potential purchasers are advised that the owner has no obligation to update this form but may do so according to Revised Code Section 5302.30(G). Pursuant to Ohio Revised Code Section 5302.30(K), if this form is not provided to you prior to the time you enter into a purchase contract for the property, you may rescind the purchase contract by delivering a signed and dated document of rescission to Owner or Owner's agent, provided the document of rescission is delivered <u>prior</u> to all three of the following dates: 1) the date of closing; 2) 30 days after the Owner accepted your offer; and 3) within 3 business days following your receipt or your agent's receipt of this form or an amendment of this form.
Owner makes no representations with respect to any offsite conditions. Purchaser should exercise whatever due diligence purchaser deems necessary with respect to offsite issues that may affect purchaser's decision to purchase the property.
Purchaser should exercise whatever due diligence purchaser deems necessary with respect to Ohio's Sex Offender Registration and Notification Law (commonly referred to as "Megan's Law"). This law requires the local Sheriff to provide written notice to neighbors if a sex offender resides or intends to reside in the area. The notice provided by the Sheriff is a public record and is open to inspection under Ohio's Public Records Law. If concerned about this issue, purchaser assumes responsibility to obtain information from the Sheriff's office regarding the notices they have provided pursuant to Megan's Law.
Purchaser should exercise whatever due diligence purchaser deems necessary with respect to abandoned underground mines. If concerned about this issue, purchaser assumes responsibility to obtain information from the Ohio Department of Natural Resources. The Department maintains an online map of known abandoned underground mines on their website at www.dnr.state.oh.us .
I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE FORM AND UNDERSTAND THAT THE STATEMENTS ARE MADE BASED ON THE OWNERS ACTUAL KNOWLEDGE AS OF THE DATE SIGNED BY THE OWNER.

My/Our Signature below does not constitute approval of any disclosed condition as represented herein by the owner.

Davic Enterprises Inc. PURCHASER: _ DATE: ____ **DATE:** _____8/16/2021 dotloop verified 08/16/21 4:03 PM EDT CV3L-NJHB-MVRA-KDCZ PURCHASER: Davic Enterprises, Inc.



Wes Davic 549 Purdue ave Elyria OH 44035 Page 3 of 3 440-591-9504

wes@calmlakeproperties.com
Date: 07/12/2021
Rep: Dave Volpe

Addition	al Cuata	mer Info	rmation
AURITHO	IAI (/IISIO		HIAHOH

-	Additional Castomer Information		
	Job Site Address		
	549 Purdue ave Elyria OH 44035		

Total Coil					
Color - Quantity Glacier White - 3 SQ					
Siding Packages					
Siding Type Location Insulation Corner Posts J-block Dryer Vents Split Block	Premium Dutch Lap Entire House Standard 3/8 6 2 4"/1 2	Color - Qty Size J-channel Corner Post Color J-block Color Dryer Vent Color Split Block Color	Midnight Blue - 19 SQ 4" x 12' x 0.044 Match Siding Match Siding Match Siding Match Siding Match Siding		
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Page 2 of 3



Wes Davic 549 Purdue ave Elyria OH 44035 440-591-9504 wes@calmlakeproperties.com Date: 07/12/2021

 Sales Rep
 Dave Volpe

 Source
 Self Gen

 Year Home Built
 1950

 Installation Location
 Main House

 NOTE: Please remove, cover or secure objects that may be damaged by dust, dirt, or vibrations in attic, house and garage

Job Details

Slope 9/12 to 12/12 (EagleView)

Onyx Black - 15 sq

Drip Edge
Standard - White

Soil Stacks
1

Aluminum W-valleys
Black
Weatherlock
6' up from eaves
Weatherlock reinforcement will also be installed on the four most vulnerable points: Soil Stack, Chimney, Valleys and Roof/Wall Intersections.

ProArmor underlayment will be installed.

Chimney Reflashing

Black - 1

Removal/Replacement

Existing Slope 9/12 to 12/12 (EagleView) roof(s) will be completely removed down to wood sheeting Tear-off, 2 Layers, no Slate

Vent Options

Ventilation Options

Soffit Ventilation

VentSure ridge vent with external baffle will be installed

*I understand and agree with these venting options

Customer Initials

Wood Replacement

Wood will be replaced at an extra charge

N/A

*I understand UWD will not be providing any replacement wood

Customer Initials

Disclaimers/Inspection

Shingles will be installed with nails - no staples.

Magnetic clean-up of work site.

Debris will be removed to environmentally safe landfill.

*Attic inspection complete.

Yes

Customer Initials

This space intentionally left blank



Wes Davic 549 Purdue ave Elyria OH 44035 Page 3 of 3

440-591-9504 wes@calmlakeproperties.com Date: 07/12/2021 Rep: Dave Volpe

Addition	al Custor	nar Infar	matian

Job Site Address
549 Purdue ave
Elyria OH 44035

Total Coil			
Color - Quantity			Glacier White - 3 SQ
Siding Packages			
Siding Type Location Insulation Corner Posts J-block Dryer Vents Split Block	Premium Dutch Lap Entire House Standard 3/8 6 2 4"/1 2	Color - Qty Size J-channel Corner Post Color J-block Color Dryer Vent Color Split Block Color	Midnight Blue - 19 SQ 4" x 12' x 0.044 Match Siding Match Siding Match Siding Match Siding Match Siding
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Page 1 of 1

UWD of Cleveland, LLC 25801 Rockside Rd Bedford Heights, OH 44146 (440) 786-1400



QUOTE ONLY

Customer Information

Wes Davic	440-591-9504	Date: 07/12/2021
549 Purdue ave	wes@calmlakeproperties.com	Rep: Dave Volpe
Elyria OH 44035		

Windows

Туре	84-93 UI	Quantity	10
Siding			
Туре	Coil	Quantity	3
Туре	Premium	Quantity	19

Everyday Low Price

•		
Everyday Low Price	26 39 V/V	
Cash Price	. 6	\$45,033.35
72 Months		\$1,137.09
60 Months		\$1,346.50
45 Months		\$1,535.64



HMP Remodeling Quote for Wes Davic at 549 Purdue Ave Elyria, Ohio 44035

Bathroom materials include flooring, tub and snower surrounds, vanities, mirrors
plumbing fixtures and lighting
Kitchen materials include flooring, cabinets, and countertops installed plumbing
Fixtures and lighting4517
Labor to be charged for work
Total job cost



P.O. Box 105972, Atlanta, GA 30348-5972 ADDRESS SERVICE REQUESTED

JAMES R DAVIC 25159 SUNSET OVAL NORTH OLMSTED OH 44070-4650

Statement Ending 07/20/2021

Page 1 of 4

Managing Your Accounts

By Phone: (855) 705-4598

Online: www.synchronybank.com

Synchrony Bank By Mail: P.O. Box 105972

Atlanta, GA 30348-5972

WE WANT TO HELP YOU REACH YOUR SAVINGS GOALS.

Earmarking your High Yield Savings accounts for specific goals can make it easier to reach them. Get started in a few simple steps:

- 1. Choose a savings goal such as building an emergency fund or getting a new car.
- 2. Set a deadline to save for each goal.
- 3. Name each account based on your savings goal.
- 4. Set up auto deposits for a High Yield Savings Account to meet your goals even sooner.

Summary of Accounts

PUT YOUR SAVINGS ON AUTO PILOT.



Make saving easier by making it a regular thing with auto deposits.* To get started, simply sign into your Synchrony Bank High Yield Savings account online and click on "NEW TRANSFER" under the "MOVE MONEY" tab. Or using the mobile app, just click on the "TRANSFER" tab and follow the prompts.

*Auto deposit is not available for CD or IRA CD accounts.

Account TypeAccount NumberEnding BalanceHIGH YIELD SAVINGS5006179799\$21,764.74

HIGH YIELD SAVINGS - 5006179799

Account Summary			Interest Summary 06/21/2021 - 07/20/2021	
Date	Description	Amount	Description	Amount
06/21/2021	Beginning Balance	\$21,755.82	Number of Days this Period	30
	1 Credit(s) This Period	\$8.92	Interest Rate	0.498%
	O Debit(s) This Period	\$0.00	Annual Percentage Yield Earned	0.50%
07/20/2021	Ending Balance	\$21,764.74	Interest Earned this Period	\$8.92
	_		Interest Paid this Period	\$8.92
			Interest Paid Year-to-Date	\$63.00



We don't want you to miss a thing.

Please review your statement carefully and take note of these helpful FAQs.

Does this statement include information on all of my accounts?

This statement only includes information on your accounts that have the same owners. You will receive separate statements for any accounts that you have with different owners. Beneficiary information is stored with your account records but does not appear on your statement.

How do I reach Synchrony Bank in case of an error or questions about an electronic transfer?

Call us at 1-866-226-5638 or write us at P.O. Box 105972, Atlanta, GA 30348-5972, as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number.
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If an error cannot be resolved within 10 business days, we will credit the account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

What is APYE? How is it different than APY?

Annual Percentage Yield Earned (APYE) and Annual Percentage Yield (APY) are different calculations designed for different purposes. APYE is an annualized rate that shows the yield earned during a statement period expressed as a single rate, taking into account interest rate changes, balance fluctuations and the effect of when interest begins to accrue on your deposits.

The APY is an annualized rate that shows the yield an account would earn, including the effect of interest compounding, assuming funds remain in the account for one year. So, for accounts that are subject to rate fluctuations and transaction activity, the APYE will generally be different than the APY that was disclosed when you opened your account.

Are interest rate changes reflected on my statement?

Yes. Any interest rate changes that may have occurred during this statement period have been included in the calculation of your interest.

How do I make a deposit?

- Online: You can transfer funds via your online account at synchronybank.com. To register an external account, you'll need your external account number and the other bank's routing number.
- Mobile: You can make a mobile deposit by taking a picture of your check and following a few easy instructions.
- From External Bank: You can transfer funds directly from an external account by giving the other bank your Synchrony Bank account number and Routing Number 021213591.
- Direct Deposit: You can have wages or government benefits directly deposited into your account.
- **Check:** You can also send a check payable to yourself with a deposit slip that states your Synchrony Bank account number on the memo line, endorsed "For Deposit Only" to our address on the front of your statement.

What are some tips for keeping my ATM and Debit Card information safe?

Keep your card in a secure place and your PIN private. Go to another ATM if you notice suspicious activity or feel uncomfortable. If the ATM facility has an entry door, close it completely before using the ATM. When using a drive-up ATM, keep all car doors locked and windows up, other than the one you're using, with the engine running. Before leaving the ATM facility, put away your cash and receipt.



Statement Ending 07/20/2021

Page 3 of 4

HIGH YIELD SAVINGS - 5006179799 (continued)

Account Activity Post	Effective			Cradita Be	
Date	Date	Description	Debits	Credits	Balance
06/21/2021		Beginning Balance			\$21,755.82
07/20/2021	07/20/2021	INT PMT		\$8.92	\$21,764.74
07/20/2021		Ending Balance			\$21,764.74

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



Last Statement: June 30, 2021 This Statement: July 31, 2021 Number of Items: 0

Page 1

JAMES DAVIC 25159 SUNSET OVAL NORTH OLMSTED OH 44070

*******021 Online Savings

\$14,289.52 \$14,289.52 \$6.61 Beginning Balance: Ending Balance: Total No. of Additions: Total No. of Subtractions: \$14,289.52 \$14,296.13 Low Balance: Average Balance: Interest Paid This Statement: Interest Paid Year to Date: 0 \$110.59 0

Date Descrip	otion	Additions	Subtractions	Balance
06-30 Beginni	ng balance			\$14,289.52
07-31 #Interest	Credit	6.61		14,296.13
07-31 Ending	totals	6.61	.00	\$14,296.13

Effective dates	INTEREST RATE
06-30-21	0.568%
07-13-21	0.529%

Annual percentage yield earned 0.55% Interest-bearing days 31 Average balance for APY \$14,289.52 Interest earned \$6.61

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Overdraft Fees	\$0.00	\$0.00