<u>AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT</u> (In Compliance with Federal Law)

TO: PRAVEEN MYSORE NANJUN	IDAPPA					
(Buyer, Seller or Borrower)	(Buyer, Seller or Borrower)					
PROPERTY ADDRESS: _3233 East	137th St, Cl	leveland OH 44120				
FROM: Rakesh Baniya		DATE:				
(Party making referral)						
of 20 interests in ACT Investors, Agency, LLC. Executive Title Agency ownership interest in ACT Title A Baniya Homes, LLC a financial or of	ACT Title Agences with Chicago Thas a business related LLC. ACT Investory Corp., a who gency, LLC. Beother benefit.	y, LLC is a title insurance policitle Company LLC for certain so ationship with ACT Title Agency cors, LLC has a 49% direct owned lly owned subsidiary of Chica cause of this relationship, t	cy issuing agent of Chicago ettlement services. PLEASE , LLC and has an ownership ership interest in ACT Title go Title has a 51% direct			
Below are the estimated range of char	ges for settleme	nt services:				
Coverage for Owners Policy Contra Up to \$150,000 \$5.75 / Over \$150,000 up to \$250,000 Flat fee Over \$250,000 up to \$500,000 Flat fee Over \$500,000 up to \$10,000,000 Flat fee	e of \$437.50 + \$3.5 e of \$812.50 + \$2.7	Closing (Escrow) Fee Closing fees range 0/\$1,000 between \$175 and \$375 0/\$1,000 each to Purchaser and 5/\$1,000 Seller depending on 5/\$1,000 purchase price & county	Conveyance Fee (Transfer Tax) \$3.00 - \$4.00 per \$1,000 Per Contract Sales Price (Rounded to the nearest \$100) Depending on county location of property			
Charges to Purchaser		Charges to Seller				
1/2 of Owner's Title Insurance - per schedul Settlement / Escrow Fee - per schedule ab Title Insurance Binder Lender's Coverage (simultaneous issue) Special Tax Exam (if applicable) Shipping/Handling Service Fee (if applicab Update Service Fee (if applicable)	\$75 \$100 \$60	½ of Owner's Title Insurance - per Settlement / Escrow Fee - per sch Title Examination - \$195 - \$375 (d Conveyance Fee (Transfer Tax) - p Shipping/Handling Service Fee (if a Update Service Fee (if applicable)	edule above epending on county) er schedule above applicable) \$50			
Please Note: There may be additional	charges dependi	ng on the particular needs of yo	our transaction.			
While we encourage you to use these of for the purchase, sale, or refinance of SERVICE PROVIDERS AVAILABLE WITH SYOU ARE RECEIVING THE BEST SERVICE	the subject prop	erty. THERE ARE FREQUENTLY (. YOU ARE FREE TO SHOP AROUN	OTHER SETTLEMENT			
Acknowledgment I/we have read this disclosure form a purchase the above-described settlem this referral.	nd understand thent service(s), a	nat <i>Rakesh Baniya</i> and may receive a financial or c	is /are referring me/us to other benefit as a result of			
Signature: PROVEEN MYSORE	dotloop verified 10/29/21 9:46 AM PD KHZY-U5KZ-UXJ6-TFGI	Signature:	Date:			
Signature:	_ Date:	Signature:	Date:			

ACT REVISION: 201904

ADDENDUM: Name Correction





This is an Addendum to the Purcha	ise Agreer	nent dated _{10/07/2021}	
for the purchase and sale of the Pro			
(Street Address)3233 East 137th St			ı
(City) _{Cleveland}		, Ohio (Zip Code) 44120	
betweenpraveen Mysore Nanjundappa			(Buyer) and
The Freeman Realty Enterprise Trust			(Seller).
The following is hereby mutually agr	eed upon l	by said Buyer(s) and Seller(s)):
Roth narties agree to correct the huwer's name	typed wrong	r in the nurchase agreement. The cor	ract enalling should
Both parties agree to correct the buyer's name be Praveen Mysore Nanjundappa.	typeu wrong	g in the purchase agreement. The cor	rect spennig should
	dotloop verified		
PROVEEN MUSORE	0/24/21 10:47 PM PDT D3IA-F2SZ-KRXG-P86P		
BUYER	DATE	SELLER	DATE
BUYER	DATE	SELLER	DATE



AMENDMENT TO RESIDENTIAL PURCHASE AGREEMENT AND REMOVAL OF INSPECTION CONTINGENCIES

This is an Amen	dment to the Resi	dential Purchase	e Agreement dated:	
10/07/2021	for	the purchase ar	nd sale of the property known as:	
(Street Address)	3233 East 137th St			
(City) Cleveland			Ohio, (Zip Code)44120	
	Mysorenanjundappa			(Buyer)
and The Freeman	Realty Enterprise Tru	ıst		(Seller).
The following c	hanges and/or a	dditions are her	eby mutually agreed upon by the	ne Buver(s) and
Seller(s):	-		,,	
FINANCING:	Buyer(s) loan c	ommitment to be	obtained on or about:	
			(date)	
CLOSING:	Funds and Doc	uments to be pla	aced in escrow on or before:	
			(date) and title shall be transf	erred on or
DOGGEOGIGN	about_		The state of the s	
POSSESSION:	Seller(s) shall d	eliver possessio	n to Buyer(s) on	
	title has transfe	wa al	(date)UAM LIF	M provided the
INSPECTION C	ONTINGENCIES:			
General Hon		Removed	Ø Dames et al décat de la constitue	Print
	•	Contract of Proper states are the party	Removed subject to condition	
2. Septic Syste	** · ·	Removed	Removed subject to condition	
3. Water Potab		Removed	Removed subject to condition	
4. Well Flow Ra	ite	Removed	Removed subject to condition	
5. Radon		✓ Removed	Removed subject to condition	
Pest/Wood D	estroying Insect	Removed	Removed subject to condition	ns listed below
Lead Based	Paint Inspection	☑ Removed	Removed subject to condition	ns listed below
8. Mold		Removed Removed	Removed subject to condition	ns listed below
9. Other		☑ Removed	Removed subject to condition	
10.		☑ Removed	Removed subject to condition	s listed below
CONDITIONS:1-	Seller to replace/repair		gles and remove debris observed on the ro	
			eal the drain tile. 3 - Tub faucet has a glove	
	Market State of the Control of the State of		repair bathroom's and kitchen's ventilatio	
-F	or correct to repair do	and delice to I	apan Saut oon a and Atoner a ventuallo	it tull.
ALL OTHER TO	DIAS AND CONT	UTIONS OF THE	E DECIDENTIAL DUBOULAGE	
	L FORCE AND E		E RESIDENTIAL PURCHASE A	SKEEMENI 10
INCIDIO IN FOL	LI ONCE AND EI	FEUI.		
000000000000000000000000000000000000000		dotloop verified		
PRAVEEN MYS	OKE	10/11/21 4:52 PM PDT TWPG-AKB3-6A26-FII5	X atherine Thee	man 10-12-
BUYER		DATE	SELLER	DATE
BUYER		DATE	SELLER	DATE





AMENDMENT TO RESIDENTIAL PURCHASE AGREEMENT AND REMOVAL OF INSPECTION CONTINGENCIES

This is an Amend	ment to the Resid	dential Purchase	Agreement date	d:
10/07/2021		the purchase ar	nd sale of the pro	perty known as:
(Street Address)3	233 East 137th St			
(City) Cleveland			Ohio, (Zip C	· ————————————————————————————————————
between Praveen M	· · · · · · · · · · · · · · · · · · ·			(Buyer)
and The Freeman Ro	ealty Enterprise Tru	st		(Seller).
Seller(s):	-			reed upon by the Buyer(s) ar
FINANCING:	Buyer(s) loan co	ommitment to be	obtained on or a (date)	bout:
CLOSING:	Funds and Docu	uments to be pla	(date) iced in escrow on	or before
				e shall be transferred on or
	about		(, , , , , , , , , , , , , , , , ,	
POSSESSION:	Seller(s) shall de	eliver possessio	n to Buyer(s) on	
		·	(date)	$___$ DAM \square PM $$ provided $$ the
	title has transfer	red.		
INSPECTION CC		_		
1. General Home	e Inspection	Removed	Removed su	bject to conditions listed below
2. Septic System	n Inspection	☑ Removed	Removed su	bject to conditions listed below
3. Water Potabil	ity Inspection	☑ Removed	Removed su	bject to conditions listed below
4. Well Flow Rat	e	☑ Removed		bject to conditions listed below
5. Radon		☑ Removed	_	bject to conditions listed below
6. Pest/Wood De	estrovina Insect	☑ Removed	_	bject to conditions listed below
7. Lead Based F		✓ Removed	_	bject to conditions listed below
8. Mold	ann mopodion	Removed	_	bject to conditions listed below
9. Other		Removed	_	bject to conditions listed below
10.		☑ Removed		
				bject to conditions listed below
				is observed on the roof. 2- Install
-				ub faucet has a glove taped over the
spout. The spout is loo	se. Seller to repair as	needed. 4- Seller to i	repair bathroom's an	d kitchen's ventilation fan.
ALL OTHER TEF REMAIN IN FULL			E RESIDENTIAL	PURCHASE AGREEMENT 1
PRAVEEN MYS	TRE	dotloop verified 10/11/21 4:52 PM PDT TWPG-AKB3-6A26-FII5		
BUYER		DATE	SELLER	DATI
L BUYER		DATE	SELLER	DATE

Contract No:	

AMERICA'S PREFERRED Home Warranty, Inc. Supreme Home Warranty Agreement/Invoice To obtain a Contract Number or to order a Warranty - C: 1.800.648:5006 | F: 1.888.479.2652 | APHW • 5775 Ann Arbor Rd. • Jackson, MI 49201 | APHW.COM | aphwoffice@aphw.com

IMPORTANT: FOR SERVICE CALL: 1.800.648.5006. NO PAYMENT OR REIMBURSEMENT FOR SERVICES PERFORMED WITHOUT PRIOR APPROVAL.

~ Please be sure to fill in all applicable areas of informa	ation. ~	HOUSING TYPE (Please Check One)
Seller's Name Enternal	<u> </u>	Single/Family Condo/Townhouse Duplex (2 warranties) Triplex (3 warranties)
Property Address No. & Street		Fourplex (4 warranties) New Home Construction
1237 E. 17 Utt Unyahag	44120 E	Manufactured Home Year Manufactured: Foreclosed/Repossessed Home**
City State County		**See Terms and Conditions "General #9"
Phone #		PLAN OPTIONS (Please Check One)
Seller's E-mail		Buyer's Premier Coverage Plan
Buyer's Name PRAVEEN MYSORENANJUNDAPPA		Single Family - One Year: \$\frac{1}{2}\$\$ \$100 Deductible\$425
Phone # 213-716-2924		\$50 Deductible\$460 Single Family - Two Year:
Buyer's E-mail		\$100 Deductible\$799
mysorena@usc.edu		Condo/Townhouse Plan - One Year:
Real Estate Office	1	\$399 \$75 Deductible\$399
2024 Charcin Rd 19.T	-	New Construction Plan for Buyers - Three Years:
Address Piles OH	44122	\$75 Deductible\$550 Coverage begins 366 days after closing and continues for three years.
City State	Zip	Multi-family Unit Plans (\$75 Deductible):
		Duplex (2 warranty agreements)\$770
Phone # Fax #		Triplex (3 warranty agreements)\$1,074 Fourplex (4 warranty agreements)\$1,380
Real Estate Agent Agent's E-mail	1	BUYER COVERAGE OPTIONS (Check All That Apply)
Pudolin Vanel The hadrianes	KV.com	Buyer Preferred Upgrade\$140 x yrs. = \$
Closing Date Listing date	¥	Important: If the Buyer Preferred Upgrade has
		been selected and the property is a multiple family dwelling, the upgrade package must be purchased for each unit.
BOTH PARTIES AGREE THAT THE OBLIGATIONS FOR REPAIR OR STATES THIS AGREEMENT ARE SOLELY THOSE OF THE SERVICE PROVIDE	FR AND ARE NOT	Pool/Spa\$185 xyrs. = \$
THE OBLIGATION OF ANY REAL ESTATE FIRM. SEE ADDITIONAL	TERMS AND	Premium
CONDITIONS ON THE PREVIOUS PAGES.		Salt Water/Pool/Spa\$345 xyrs. = \$ Salt Water/Pool/Spa\$125 xyrs. = \$
SELLER AND BUYER ACKNOWLEDGE BY SIGNATURE OR PAYME	NT THAT HE OR	Jetted Bathtub
SHE HAS READ, UNDERSTANDS AND ACCEPTS THIS SUPREME H AGREEMENT INCOUNG ALL SERVICE AGREEMENT TERMS AND	CONDITIONS.	Water Softener\$85 x yrs. = \$.
Seller(s) Signature(s) X X atherine The man	te 10-7-2021	SELLER'S COVERAGE
)a	ite	Seller Preferred Upgrade\$75
Duyer(s) Signature(s)	ite	Therefore the control of the first Subject to Oriente and Control of the Control
dotloop verified 10/07/21 1:22 PM PDT CX5V-RZ3-EHUF-Z4NM	nte	Plan Cost(s) \$ (
WAIVER		Option Cost(s) \$
Applicant has reviewed the Supreme Home Warranty Agreement	and hereby declines	Total
coverage. Applicant agrees to hold the real estate broker and ages event of a significant mechanical failure which otherwise would ha	nt narmiess in the ve been covered	
under the Supreme Home Warranty Agreement.	ಎಲ್ಯಕಾರಾಯ ಕರಣಗಳಿಗೆ	PLEASE REMIT PAYMENT TO:
Seller(s) Signature(s) X 07	ate 10-1-2021	AMERICA'S PREFERRED HOME WARRANTY
	ate	PO BOX 772150 DETROIT, MI 48277-2150
		APHW0118425E - D

Yes MLS / RESIDENTIAL PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE

1	BUYER: The undersigned PRAVEEN MYSORENANJUN	IDAPPA	_ offers to buy the
2	PROPERTY: Located at 3233 East 137th St		
3	City_Cleveland	, Ohio, Zip Code 44	4120 .
4	Permanent Parcel No.130-11-001	_, and further described as being: <u>446 KINSDI</u>	EV 0053 ALL
5			
6 7 8 9 10 11 12 13 14 15	The property, which Buyer accepts in its "AS IS" PRE appurtenant rights, privileges and easements, and all now on the property: all electrical, heating, plumbing awnings, screens, storm windows, curtain and draper control unit, smoke detectors, garage door opener(s) following selected items shall also remain: ☐ satellit refrigerator; ☐ dishwasher; ☐ washer; ☐ dryer; ☐ radiator co gas grill; ☐ fireplace tools; ☐ screen, ☐ glass ☐ ceiling fan(s); ☐ wood burner stove inserts; ☐	buildings and fixtures, including such of the and bathroom fixtures; all window and door so fixtures; all landscaping, disposal, TV anter and controls; all permanently attached the dish; range and oven; microwave; overs; window air conditioner; central solutions and grate; all existing window	following as are shades, blinds, enna, rotor and ed carpeting. The kitchen
16	Also included:	gas logs, and Mater softener.	
17	F. J. Maria and J.		
18			
19 20	SECONDARY OFFER: This ☐ is ☑ is not a secondary primary contract upon BUYER'S receipt of a signed contract upon B	y offer. This secondary offer, if applicable, s opy of the release of the primary contract on	hall become a or before
21 22 23 24 25	(Date). BUYER shall have the BUYER'S receipt of said copy of the release of the printed SELLER'S agent. Upon receipt of the release of twithin four (4) days and BUYER and SELLER agree to approval, deposit of funds and documents, title transfer	the primary contract, BUYER shall deposit early sign an addendum, listing the date for loar	the SELLER or
26	PRICE: Buyer shall pay the sum of	\$75.999	
27	Earnest money payable to Chicago Title		
28 29	In the form of a ☐ check ☑ other: Note Signed redeemed immediately upon receipt of a binding agr	which shall be	
30	on lines 238-246) and □		
31	Balance of cash to be deposited in escrow		X.
32	Mortgage loan to be obtained by Buyer	\$75%	
33 34	☑ Conventional, ☐ FHA, ☐ VA, ☐ Other	·	
35			
36 37 38 39 40 41 42	date of closing due to no fault of either party, any gove shall be extended for the period necessary to satisfy the days. At the Seller's written election, if, despite Buyer' then this Agreement shall be null and void. Upon signi	days and shall obtain a commence of this offer. If the closing date cannot be the comment regulation or lender requirement, the nese requirements, not to exceed fourteen (it is good faith efforts, that commitment has no	mitment for that t occur by the e date of closing 14) business of been obtained

Yes MLS - Amended: April 2019

43 44	money deposit shall be returned to the Buyer without any further liability of either party to the other or to the Broker and their agents. (see line 205)
45 46 47 48 49	CLOSING: All funds and documents necessary for the completion of this transaction shall be placed in escrow with the lending institution or escrow company on or before $\underline{11/11/2021}$, and title shall be recorded on or about $\underline{11/11/2021}$. Ohio law requires that closing funds over the amount of \$10,000.00 be electronically transferred to the closing/escrow agent. Buyers are advised to consult their lender and closing/escrow agent for wiring requirements to assure that funds are received in a timely manner.
50 51 52 53 54	POSSESSION: Seller shall deliver possession to Buyer of the property within TOT days by 0 (time), □ AM ☑ PM after the title has been recorded. Subject to Buyer's rights, if any, the premises may be occupied by the Seller free for 0 days. Additional 0 days at a rate of \$0 per day. Insurance coverage and payment and collection of fees for use and occupancy after recording of title are the sole responsibility of Seller and Buyer.
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	TITLE: For each parcel of real estate, Seller shall convey a marketable title to Buyer by general warranty deed and/or fiduciary deed, if required, with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any mortgage assumed by Buyer, b) such restrictions, conditions, easements (however created) and encroachments as do not materially adversely affect the use or value of the property, c) zoning ordinances, if any, and d) taxes and assessments, both general and special, not yet due and payable. Seller shall furnish an Owner's Fee Policy of Title Insurance in the amount of the purchase price, if title to all or part of the parcels to be conveyed is found defective, Seller shall have thirty (30) days after notice to remove title defects. If unable to do so, Buyer may either a) accept Title subject to each defect without any reduction in the purchase price or b) terminate this agreement, in which case neither Buyer, Seller nor any broker shall have any further liability to each other, and both Buyer and Seller agree to sign a mutual release, releasing earnest money to Buyer. For the subsurface estate underlying each parcel of real estate, if all or part of the subsurface mineral, oil or gas rights to the underlying parcels already has been transferred by the Seller, then Buyer can either purchase the property "as is" or declare the contract null and void, in which event the earnest money shall be returned to the Buyer. Unless expressly reserved by the Seller, all payments for any mineral, oil or gas rights shall belong to the Buyer effective upon closing. (see line 205)
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	PRORATIONS: General taxes, annual maintenance fees, subdivision charges, rentals, interest on any mortgage assumed by buyer, condominium, HOA or other association periodic charges or assessments and transferable policies if Buyer so elects. special assessments, city and county charges and tenant's rents, collected or uncollected, shall be prorated as of the date the title has been recorded. Taxes and assessments shall be prorated based upon the latest available tax duplicate. However, if the tax duplicate is not yet available or the improved land is currently valued as land only, taxes and assessments shall be prorated based upon 35% of the selling price times the millage rate. The escrow agent is instructed to contact the local governmental taxing authority, verify the correct tax value of the property as of the date the title has been recorded and pay the current taxes due to the date the title has been recorded. If the property being transferred is new construction and recently completed or in the process of completion at the time the agreement was signed by the parties, the escrow agent is instructed to make a good faith estimate of the taxes to be owed on the value of the improved property to the date the title has been recorded and reserve sufficient funds in escrow from Seller's net proceeds to pay those taxes when they become due and payable after the title has been recorded. The escrow agent is instructed to release the balance of the funds on reserve to Seller once they receive notice from the local county auditor that the taxes on the land and improvements have been paid in full to the date the title has been recorded. Buyer acknowledges that the latest available tax duplicate may not reflect the accurate amount of taxes and assessments that will be owed. Seller agrees to reimburse Buyer directly outside of escrow for any increase in valuation and the cost of all passed or levied, but not yet certified, taxes and assessments, if any, prorated to the date the title has been recorded. Seller is not awa
91	In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.),
92	☐ Buyer ☑ Seller agrees to pay the amount of such recoupment.
93 94	CHARGES/ESCROW INSTRUCTIONS: This agreement shall be used as escrow instructions subject to the Escrow Agent's usual conditions of acceptance.

95 96 97 98 99 00 01	require cost of comm in whice Tenan \$ 200	ed to disc f insuring issions, g ch case s at security	charge any mortgage, lien premium for Owners Fee g) one-half of the escrow to Seller shall pay the entire or deposits, if any, shall be	gh escrow: a) deed preparation b) real end or encumbrance not assumed by Buyer e Policy of Title Insurance, e) pro-rations fee (unless VA/FHA regulations prohibit prescrow fee), and h) or credited in escrow to the Buyer. The escretized in the proceeds due Seller for arges to date of recording of title or date of	, d) title exam and o due Buyer, f) Broker payment of escrow for crow agent shall with payment of Seller's	ne half the r's ees by Buyer hold final water and		
03 04 05 06 07 08 09 10	Buyer shall pay the following through escrow (unless prohibited by VA/FHA regulations): a) one-half of the escrow fee b) one half the cost of insuring premiums for Owners Fee Policy of Title Insurance; c) all recording fees for the deed and any mortgage, d) Chicago Title If the closing date cannot occur by the date of closing due to any government regulation or lender requirement, the date of closing shall be extended for the period necessary to satisfy these requirements, not to exceed fourteen (14) business days. The Selling and Listing Brokers request and the Seller(s) and Buyer(s) hereby authorize and instruct the escrow agent to send a copy of their fully signed, Buyers and Sellers, Closing Disclosures and/or Settlement Statements, if applicable, to their respective Broker(s) listed on this Agreement promptly after closing,							
12 13 14 15 16	such p covera Limited	oolicies hage. Brol d Home \	ave deductibles, may <u>not</u> ker may receive a fee fror	ges that Limited Home Warranty Insurance cover pre-existing defects in the property in the home warranty provider. Buyer America's Preferred Home Warranty, Inc. in the property in the prop	, and have items ex	cluded from ct to secure a		
17 18 19 20 21 22 23 24 25 26	Buyer' sole re Broker inspec unders appare agent(that it i	s choice esponsibing of any a stions, Bustands the ent and was been do not is Buyer's	within the specified numb lity to select and retain a count of the select and retain a count of the select acknowledges that But all real property and implication may affect a property guarantee and in no way	subject to the following inspection(s) by a per of days from acceptance of binding ag qualified inspector for each requested ins he selection or retention of the inspector(suyer is acting against the advice of Buyer provements may contain defects and control use or value. Buyer and Seller agree assume responsibility for the property's asonable care to inspect and make diligely stems of the property.	greement. Buyer as spection and release s). If Buyer does not it's agent and Broker aditions that are not that the Broker(s) ar condition. Buyer ac	sumes elect . Buyer readily nd their knowledges		
27 28	Insped need f	ctions re for the In	quired by any state, couspections listed below.	unty, local government or FHA/VA do i	not necessarily elim	ninate the		
29 30 31	W aiver "yes". and sh	Any faire	ire by Buyer to perform ar	ects to waive each professional inspection ny inspection indicated "yes" herein is a v be of the property by Buyer in its "as is" c	vaiver of such inspec	s not indicated ction		
32	Choice		Insp	ections	Expense			
33 34	Yes ☑	No	GENERAL HOME <u>5-7</u>	days from acceptance of Agreement	BUYER ☑	SELLER		
35			SEPTIC SYSTEM	days from acceptance of Agreement				
36 37			WELL WATER (□ flow, □ potability)	days from acceptance of Agreement				
38			RADON	days from acceptance of Agreement				
39			MOLD	days from acceptance of Agreement				
40 41			PEST/ WOOD DESTROYING I	days from acceptance of Agreement				
42	\square		OTHER <u>5-7</u>		\square			
	Page 3 of	f 6 BUY	PM LIALS AND DATE	RESIDENTIAL PURCHASE AGREEMENT	SELLER'S INITIALS A	1		

43 (list other inspections)per general home inspection 44

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Within three (3) days after completion of the last inspection. Buyer shall elect one of the following:

- Remove the inspection contingency and accept the property in its "as is" present physical condition. If the property is accepted in its "as is" present physical condition, Buyer agrees to sign an Amendment to the Residential Purchase Agreement removing the inspection contingency and this agreement will proceed in full force and effect: OR
- b. Accept the property subject to Seller agreeing to have specific items that were identified in a written inspection report, if requested, repaired by a qualified contractor in a professional manner at Seller's expense. If the property is accepted subject to the Seller repairing specific defects, Buyer agrees to provide Seller with a copy of all inspection reports, if requested, and sign an Amendment to the Residential Purchase Agreement removing the inspection contingency and identifying the defects which are to be repaired. Seller and Buyer have five (5) days from Seller's receipt of the written list of defects and the inspection report(s), if requested, to agree in writing which defects, if any, will be corrected at Seller's expense. If a written agreement is not signed by Seller and Buyer within those five (5) days, this agreement is null and void and Seller and Buyer agree to sign a mutual release, with the earnest money being returned to the Buyer. (see line 227) 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 227).

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. Buyer has not received Residential Property Disclosure Form and Seller agrees to deliver to Buyer 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 227)

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

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Disclosure Form, if applicable), and agrees to hold the Brokers and their agents harmless from any mis-statements 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 acknowledges that Brokers and their agents have not made any representations, warranties, or agreements, express or implied regarding the condition or use of the property, including but not limited to any representation that: (a) the basement, crawl space or slab area do not incur seepage, leakage, dampness, or standing water; (b) the heating, cooling, plumbing, or electrical system(s) or any built-in appliance is in good working condition or is completely functional; (c) the roof is weather tight and/or structurally sound; (d) the structure is free from insect infestation, lead paint, or lead paint hazards; (e) the water supply or septic system, if any, are not deficient in any respect; or (f) radon gas, urea-formaldehyde foam or asbestos insulation, or any other toxic substance including any toxic form of mold, is not present on the property. 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") 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 227). 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. 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 ☐ Short 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. ADDITIONAL TERMS:

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.

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

244 245 246	usual conditions of acceptance. If there is any conflict Agreement, the terms of this Agreement shall prevacalendar days.	ct between the	e escrow's conditions of ac es of this Agreement, "days	cceptance and this s" shall be defined as
247	This Agreement is a legally binding contract. If y	-	questions of law, consu	t your attorney.
248	BUYER PROVEEN MYSORE dottoop verified 10/07/21 1:22 PM PDT OKBD-GJBR-PWXB-RQA2	Address _		
249	Print Name PRAVEEN MYSORENANJUNDAPPA			ZIP
250	BUYER	Date	Phone	Υ
251	Print Name	Email mys	orena@usc.edu	
252 253	ACCEPTANCE: Seller accepts the above offer and funds a commission of \$ or		perce	/// 01 1110
254	purchase price to	(Selling	Broker) Realty Trust Service	%) of the
255	and \$plus_	/Listing	Broker)	(Office)
256	purchase price to	(Listing	Diokei)	
257	SELLER X Catherine Treeman	Address_		
258	SELLER X Catherine FREEMAN Print Name X CATHERINE FREEMAN	<i></i>		ZIP
259	SELLER	Date	Phone	
260	Print Name	_ Email		
261	Selling Agent Name, RE License Number, Team		Listing Agent Name, RE I	
262	Leader Name (if applicable), Telephone, Email:		Leader Name (if applicab	le), Telephone, Email:
263	Rakesh Baniya		Rudolph Jones	
264	2019007609		2017004365	
265				
266	2162187976		4406654165	
267	rakesh@rtserve.com		rudyjones@kw.com	
268	Selling Brokers Name, BR License Number,		Listing Brokers Name, Bl	R License Number
269	Telephone and Email:		Telephone and Email:	
270	Realty Trust Services		Keller Williams Greater M	etropolitan
271	9165		2146	
272	2163246637		216) 839-5500	
273	iandymorris@gmail.com		klrw297@kw.com	

Keller Williams Greater Metropolitan 29225 Chagrin Boulevard, Suite 105, Cleveland, OH 44122

Date:	<u>AFFILIATED BU</u> _09/13/2021	SINESS ARRANGEMENT DIS	CLOSURE NOTICE	
Property	Address: 3233 East 137th Street, Clevel	and, OH 44120		
Buyers/I	Mortgagors:			
Sellers:	The Freeman Realty Enterprise Trust	:		
Murwoo Realty 0 may pro	o give you notice that GM Title & Escrow S d Real Estate Group, LLC dba Keller Willia Greater Metropolitan (27.9% ownership), w vide a financial or other benefit to Keller W	ms Greater Metropolitan (22% hich may include your Real Es illiams Realty Greater Metropo	ownership) and many of the agents of state Agent. Because of this relationsh litan and your Real Estate Agent.	Keller William ip, this referra
Set forth	n below is the estimated charges or range o	f charges by GM Title & Escr	ow Services for the following settlemen	t services:
	Insurance Coverage Amount	Premium*	Escrow Services	2000000 1
	Up to \$150,000	\$5.75 / \$1,000	Closing Fees / \$350 per side	
	\$150,000 - \$250,000	\$4.50 / \$1,000		ALL COLORS OF THE COLORS OF TH
	\$250,000 - \$500,000	\$3.50 / \$1,000	erani wan ingina dan dan dan dan dan dan dan dan dan d	
	\$500,000 - \$10,000,000	\$2.75 / \$1,000		
	\$10,000,000 +	\$2.25 / \$1,000		
	Charges to Purchaser			
	Owners Title Insurance		Amount ½ per schedule above	Aut manage
	Title Insurance Binder	ration in literature and the properties are in the control of the	\$100	
	Lender's Coverage		\$100	
	Notary		\$90	
	A THE CONTROL OF THE		entropas transferiale entropas transferial entropetra entropetra entropetra entropetra entropetra en comencia en com	
	Charges to Seller		Amount	
	Owners Title Insurance		½ per schedule above	
	Title Examination	territorio per un se de tres de contrato de consequencia de consequencia de como está de como está de como está	\$350	
	Notary		\$90	A Lambary I
fifteen p	iginal Rate applicable for the Homeowner's ercent (15%). This Policy can only be issue inium unit.	Policy of Title Insurance shall d in connection with one-to-foเ	be the rate calculated under Rule PR-1 ır family residential property or an indivi	above plus dual
Metropo or reven	to give you notice that Cross Country M litan have an arrangement between entities ue) to Murwood Real Estate Group, LLC f sion sharing occurs at this time.	where Cross Country Mortga	ge provides some financial support (unr	elated to sale
PURCH. PROVID	RENOT REQUIRED TO USE GM TITLE & I ARE (OR REFINANCE) OF THE SUBJECT DERS AVAILABLE WITH SIMILAR SERVIC TING THE BEST SERVICES AND BEST RA	「PROPERTY. THERE ARE FI ES. YOU ARE FREE TO SHO	REQUENTLY OTHER SETTLEMENT S	ERVICE
PRA	dotloop verified 10/07/21 1:22 PM PDT INAH-THIY-POBR-SOGB	ACKNOWLEDGEMENT read and received a copy of thi	s disclosure form.	
Duyers/	viortgagor	Seller		7
	· .			
Buyers/	viongagor	Seller		

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

Lead Warning Statement

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

in th	e seller	provide the buyer with any information on lead-based paint hazards from risk assessments or in a possession and notify the buyer of any known lead-based paint hazards. A risk assessment is lead-based paint hazards is recommended prior to purchase.	
Selle	er's Dis	sclosure	
(a)	Presen (i)	nce of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below): Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).	
	(ii) 12	Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.	
	` '	ds and reports available to the seller (check (i) or (ii) below):	
CF	(i)	Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).	
	(ii) 🔽	Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.	
Purc	chaser'	's Acknowledgment (initial)	
(c)	PM 10/07/21	Purchaser has received copies of all information listed above.	
(d)	PM 10/07/21 1:22 PM PD		
	Purcha (i)	fiser has (check (i) or (ii) below): received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or	
	(ii) 🗖		
Age	nt's Ac	cknowledgment (initial)	
(f)	DS 1:4: dotto	Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and aware of his/her responsibility to ensure compliance.	is
The	followir	on of Accuracy ng parties have reviewed the information above and certify, to the best of their knowledge, that they have provided is true and accurate.	the
Selle	File	man Realty Enterprise Seller	Date
		9-36-361 PROFENAISORE	otloop verified 0/07/21 1:22 PM PDT LVW-UIO7-0NML-XNY2
Purc	haser	Date Purchaser	Date
	olph Jone	dodoop verified 69/10/21 1:45 PM EDT WYX-MGMP-JH10-B394 Date Rakesh Baniya Agent	dotloop verified 10/07/21 10:45 AM EDT UUJY-FTWZ-QWOU-KI79
Age	i i t	Date Agent	Duit

PART OF COLOR

STATE OF OHIO

2013

DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

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

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

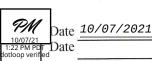
OWNER INSTRUCTIONS

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

Owner's Initials Owner's Initials

Date 9-26-2021

Purchaser's Initials
Purchaser's Initials
10/07/21
11:22 PM Purchaser's Initials





STATE OF OHIO DEPARTMENT OF COMMERCE

RESIDENTIAL PROPI	ERTY DISCLOSURE FORM
Pursuant to section 5302.30 of the Revised Code and rule 1301:5	5-6-10 of the Administrative Code
TO BE COMPLETED BY OWNER (Please Print)	——————————————————————————————————————
Property Address:	
3233 East 137th Street, Cleveland, OH 44120	
Owners Name(s): The Freeman Poolty Enterpois III	
The Freeman Realty Enterprise Trust Date: 09/24/2021	
owner is not occupying the property. If owner is occur	ying the property, since what date:
If owner is not occup	bying the property, since what date:
	R ARE BASED ON OWNER'S ACTUAL KNOWLEDGE
A) WATER SUPPLY: The source of water supply to the prope	rty is (charle annuaries 1)
Public Water Service Holding Ta	
Private Water Service Cistern	Chanown
Private Well Spring	Other
Shared Well Pond	
Do you know of any current leaks, backups or other material prob	lems with the water supply system or quality of the water? Yes
No If "Yes", please describe and indicate any repairs complete	d (but not longer than the past 5 years).
s the quantity of water sufficient for your household use? (NOTE:	water usage will vary from household to household) LYes No
S) SEWER SYSTEM: The nature of the sanitary sewer system s Public Sewer Leach Field Agration To	ervicing the property is (check appropriate bases)
Private Sewer Leach Field Private Sewer	r Septic Tank
Teration rai	k Filtration Bed
not a public or private sewer, date of last inspection:	
O VOL know of a server to	Inspected By:
o you know of any previous or current leaks, backups or other research. No If "Yes", please describe and indicate any renairs	naterial problems with the sewer system servicing the property?
es No If "Yes", please describe and indicate any repairs	completed (but not longer than the past 5 years):
aformation on the operation and maintenance of the type of se epartment of health or the board of health of the health distric	wage system serving the property is available from the
	th which the property is located
) ROOF: Do you know of any previous or approach led	
"Yes", please describe and indicate any repairs completed (but no	t longer than the past 5 years).
WATER INTRUSION: Do you know of any previous or cur	rent water leakage, water accumulation, excess moisture or other
fects to the property, including but not limited to any area below gers, please describe and indicate any repairs completed:	grade, basement or crawl space? Ves ZNo
"Yes", please describe and indicate any repairs completed:	-F
vner's Initials 27 Date 9-26-2021	Purchagow's Initial COM
vner's Initials Date	Purchaser's Initials Purchaser's Initials Purchaser's Initials Purchaser's Initials
(Page 2	of 5)

Property Address 3233 East 137th Street, Cleveland, OH 44120
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 You 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.
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 YES NO N/A 8) Water softener
2) Plumbing (pipes) a. Is water softener leased?
3) Central heating 9) Security System
3) Central heating 4) Central Air conditioning 5) Sump pump 9) Security System a. Is security system leased? 10) Central vacuum
5) Sump pump 10) Central vacuum
6) Fireplace/chimney 11) Built in appliances
7) Lawn sprinkler 12) Other mechanical systems
If the answer to any of the above questions is "Yes", please describe and indicate any repairs to the mechanical system (but not longer than the past 5 years):
H) PRESENCE OF HAZARDOUS MATERIALS: Do you know of the previous or current presence of any of the below identified hazardous materials on the property?
Yes No Unknown
1) Lead-Based Paint 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 9-26-2021 Purchaser's Initials PM Date 10/07/2023
Owner's Initials Date Purchaser's Initials 100/07/21 Date Purchaser's Initials 100/07/21 Date

(Page 3 of 5)

Property Address 32	233 East 137th Street	, Cleveland, OH 4412	0			
I) UNDERGROUN	D STORAGE TANKS/gged or unplugged), or a	WELLS: Do you know bandoned water wells on	- C 1	orage tanks (existings No	ng or removed), oil or
Do you know of any o	oil, gas, or other mineral	right leases on the proper	ty? Yes No			
Purchaser should exc	ercise whatever due dil	igence purchaser deems contained within the re		ect to oil, gas, and	other minera	al rights.
J) FLOOD PLAIN/I Is the property located	LAKE ERIE COASTA	LEROSION AREA.		Yes No	Unkno	
K) DRAINAGE/ERO affecting the property? If "Yes", please descri	OSION: Do you know o	of any previous or curre	ent flooding, drainage,	settling or grading	or erosion pro	oblems
L) ZONING/CODE building or housing col If "Yes", please describ		SMENTS/HOMEOWN ffecting the property or a	ERS' ASSOCIATION ny nonconforming uses	N: Do you know on the property?	f any violation Yes	os of No
Is the structure on the p district? (NOTE: such If "Yes", please describ		ny governmental authorit hanges or improvements t	y as a historic building hat may be made to the	or as being locate property).	d in an historio	е
Do you know of any re If "Yes", please describ	ecent or proposed asses	sments, fees or abatemen	ts, which could affect t	he property?	Yes P No	
List any assessments pa	aid in full (date/amount)					-
List any current assessn	nents:	monthly fee	Length of payn	nent (years	months	
Do you know of any red including but not limite. If "Yes", please describ	cent or proposed rules or d to a Community Associe (amount)	regulations of, or the partiation, SID, CID, LID, et	mont of a C	arges-associated v	vith this proper	rty,
M) BOUNDARY LIN	ES/ENCROACHMEN	TS/SHARED DRIVEW	AY/PARTY WALLS	· Do you know of	Compa of the	
following conditions aff	fecting the property? Y	es No		· Do you know of	Yes	No
 Boundary Agreemen Boundary Dispute Recent Boundary Ch f the answer to any of the 		5) Party V	Driveway Valls chments From or on A	djacent Property		200
OTHER KNOWN	MATERIAL DEFECT	S: The following are oth	er known material defe	ects in or on the pr	operty:	
						}
For purposes of this sect to de dangerous to anyone or operty.	ion, material defects wor occupying the property o	ald include any non-obser or any non-observable phy	vable physical conditions that co	on existing on the uld inhibit a perso	property that c	could
Owner's Initials Owner's Initials	Date <u>9-26-202</u> 1	1		ser's Initials	M Date 10/	07/2021

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:	Catherine Freeman C	sioner of	Freeman Real	Trust
OWNER:			J	

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.				
PURCHASER:		PRAVEEN MYSORE	dotloop verified 10/07/21 1:22 PM PDT O1TP-MOUM-RZ7J-S6L7	
PURCHASER:				

C	
Contract No:	
그 가는데 없는 이번 이번 가장하게 되면서가 되게 되었다.	



Supreme Home Warranty Agreement/Invoice

PREFERRED To obtain a Contract Number or to order a Warranty - C: 1.800.648.5006 | F: 1.888.479.2652 |
Home Warranty, Inc. APHW • 5775 Ann Arbor Rd. • Jackson, MI 49201 | APHW.COM | aphwoffice@aphw.com

IMPORTANT: FOR SERVICE CALL: 1.800.648.5006. NO PAYMENT OR REIMBURSEMENT FOR SERVICES PERFORMED WITHOUT PRIOR APPROVAL.

Please be sure to fill in all applicable areas of information. Seller's Name The Freeman Healty The Property Address No. & Street 723) E. 17 OH Cuyping City State County	HOUSING TYPE (Please Check One) Single/Family Condo/Townhouse Duplex (2 warranties) Triplex (3 warranties) Fourplex (4 warranties) New Home Construction Manufactured Home Year Manufactured: Foreclosed/Repossessed Home** **See Terms and Conditions "General #9"
N/A	PLAN OPTIONS (Please Check One)
Seller's E-mail	Standard Coverage Items + Buyer Preferred Upgrade + Washer & Dryer Coverage + \$50 Deductible
Buyer's Name PRAVEEN MYSORENANJUNDAPPA	Single Family - One Year:
Phone #	\$100 Deductible\$425 \$50 Deductible\$460
213-716-2924	Single Family - Two Year:
Buyer's E-mail mysorena@usc.edu	\$100 Deductible\$799 Condo/Townhouse Plan - One Year:
Real Estate Office	\$75 Deductible\$399
2922 Chagrin Rd 105	New Construction Plan for Buyers - Three Years:
Depper Pile OH 44	\$75 Deductible\$550 Coverage begins 366 days after closing and continues for three years.
City State Zip	Multi-family Unit Plans (\$75 Deductible):
Phone # Fax #	
Real Estate Agent Agent's E-mail Agent's E-mail Agent's E-mail	BUYER COVERAGE OPTIONS (Check All That Apply)
Closing Date Listing date	Buyer Preferred Upgrade\$140 xyrs. = \$ Important: If the Buyer Preferred Upgrade has
	been selected and the property is a multiple family dwelling, the upgrade package must be purchased for each unit.
BOTH PARTIES AGREE THAT THE OBLIGATIONS FOR REPAIR OR SERVICE THIS AGREEMENT ARE SOLELY THOSE OF THE SERVICE PROVIDER AND	E UNDER
THE OBLIGATION OF ANY REAL ESTATE FIRM. SEE ADDITIONAL TERMS CONDITIONS ON THE PREVIOUS PAGES.	AND Premium Salt Water/Pool/Spa\$345 x yrs. = \$
SELLER AND BUYER ACKNOWLEDGE BY SIGNATURE OR PAYMENT THA	THE OR
SHE HAS READ, UNDERSTANDS AND ACCEPTS THIS SUPREME HOME W AGREEMENT INCLODING ALL SERVICE AGREEMENT TERMS AND COND	
Seller(s) Signature(s) X	SELLER'S COVERAGE
)ate	Seller Preferred Upgrade\$75
Buyer(s) Signature(s) X Date	
X PROVEEN MYSORE 10/07/21 1:22 PM PDT CXSV-R223-EHUF-Z4NM ate	Plan Cost(s) \$ (
WAIVER	Option Cost(s) \$
Applicant has reviewed the Supreme Home Warranty Agreement and here coverage. Applicant agrees to hold the real estate broker and agent harml	ess in the
event of a significant mechanical failure which otherwise would have been under the Supreme Home Warranty Agreement.	PLEASE REMIT PAYMENT TO:
Seller(s) Signature(s) X	AMERICA'S PREFERRED HOME WARRANTY
Buyer(s) Signature(s) X	PO BOX 772150 DETROIT, MI 48277-2150

Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

MORTGAGE CONDITIONAL APPROVAL



JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240-2050

> Loan Number: 1452416908

Date: September 30, 2021

Property Address:

Cleveland, OH 44101

Borrower(s): PRAVEEN MYSORENANJUNDAPPA

631 Barcelona Loop. Milpitas, CA 95035

Please review your Chase mortgage conditional approval

Dear PRAVEEN MYSORENANJUNDAPPA:

Thank you for your interest in a Chase mortgage loan. You're conditionally approved for a mortgage based on the terms below.

While you're shopping for a home, you can use this letter to show that you're a Chase qualified buyer.

LOAN INFORMATION	
Loan Amount	\$112,500.00
Purchase Price	\$150,000.00
Loan to Value (LTV)	75.000%
Estimated Interest Rate	3.990%
Rate Locked?	No
Estimated Discount Points	(.219)%
Estimated Mortgage Payment (includes Principal and Interest)	\$536.44
Escrow Taxes and Insurance	No
Escrow Flood Insurance	No
Occupancy Type	Investment
Loan Type	30 Year Fixed
Term in Years	30
Financing Type	Conventional
Mortgage Insurance Required?	No
PROPERTY INFORMATION	
Property Type	SingleFamily
Proposed State for Purchase	ОН
Proposed County for Purchase	Cuyahoga

This conditional approval expires on December 28, 2021, and is:

- Subject to compliance with all applicable federal, state and local laws, rules and regulations and the execution of all documentation we require.
- Based on the information you provided in your application, which is subject to verification.
- Not a commitment and may be subject to revision or revocation if there are changes to our credit policy or loan programs. We may not make this loan if it's not a "Qualified Mortgage" ("QM") under federal law relating to your ability to repay the loan.
- Subject to our determination that the loan is not a high-cost loan, meaning the rate and fees will not exceed certain thresholds established by law.

Please send us the requested documents on the enclosed sheet before your conditional approval expires. If we don't receive your information or your financial or any other information you sent us changes before this date, we reserve the right to cancel this conditional approval. For example, a change in income, such as temporary leave from work, before the first payment due date may impact the loan terms or approval.

We recommend that you review the Consumer Financial Protection Bureau (CFPB) Home Loan Toolkit and the handbook on Adjustable-Rate Mortgages (applicable to ARM loans only) included with your application package. These provide information about different loan types, the stages of the home-buying process and other important things to consider when shopping for your home loan.

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1452416908



Conditional Approval Purchase HBA CL5228RPA (08/20)(replaces 01/19)

2021093021.1.0.3808-J20210727Y

We want to provide you with the highest level of service. If you are not satisfied with the level of service we provide, please call me or your Client Care Specialist. We accept operator relay calls.

I'm here to help make your mortgage experience as smooth as possible. If you have any questions, please call or email me. Sincerely,

Susan Munkner
SA-Executive Mortgage Banker
NMLS ID: 112112
(925) 339-4514
susan.munkner@chase.com
(833) 986-1525 Fax; it's free from any Chase branch

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1452416908

2021093021.1.0.3808-J20210727Y Page 2 o

Conditional Approval Purchase HBA CL5228RPA (08/20)(replaces 01/19)



September 30, 2021 Loan Number: 1452416908

THINGS WE NEED FROM YOU

While you're shopping for a home, your mortgage banker will let you know if any of the documents listed below are needed at this time. If you're asked to provide documents now, you can follow the instructions on the loan application website for returning forms and personal documents to us. If you're reviewing a paper copy of this document, use the fax cover sheet included in the Mortgage Application Package and fax legible copies of the items below to (833) 986-1525; it's free from any Chase branch. Write your name and loan number on anything you send us.

Please keep us posted on your home-buying progress and let us know if you have any questions.

Please act quickly to send the requested documents.

- Please provide a copy of the work visa and Arrival/Departure Record form I-94 for MYSORENANJUNDAPPA, PRAVEEN. Upon review, additional documentation may be requested.
- Provide a copy of the earnest money deposit check given to realtor, seller or builder.
- If your earnest money deposit check given to the realtor, seller or builder has cleared your bank, provide a 30 day account history prior to the date it cleared. The statement must show the check clearing and include your name, bank name, account number, dates, beginning and ending balance, and all transactions. Printouts obtained from a bank teller must be stamped and signed. Online statements must contain a valid website address for the bank. Any large deposits outside of normal income will require additional documentation.
- Please provide all W-2 forms for PRAVEEN MYSORENANJUNDAPPA for the previous year.
- Please provide your most recent paystub that includes all year-to-date earnings for PRAVEEN MYSORENANJUNDAPPA.
- Please provide all pages of the most recent 2 months asset statements including any blank pages. Online statements must contain a valid website address for the bank. Large deposits outside of normal income will require additional documentation. Accounts must be available for withdrawal to be eligible. If using an IRA or 401K account, only 60% of vested balance less any outstanding loans can be used to qualify toward the reserve amount.
- There may be an issue with the Social Security number provided. to please sign and date the Social Security Administration Authorization Form, which allows us to confirm your Social Security number. This form will be provided to you.
- Please provide all IRS Form W-2 (Wage and Tax Statement) for PRAVEEN MYSORENANJUNDAPPA for the most recent two years.
- Please provide all pages of the Purchase Agreement and any applicable addendum signed by all parties.
- Please provide a signed Form 4506-C (Request for Transcript of Tax Return) to allow us to order 1040 Tax Transcripts for 2019,2020 for MYSORENANJUNDAPPA, PRAVEEN from the Internal Revenue Service. If the address you used to file was different for the last two years, please add that address to line 4 of the form.

SIGNED APPLICATION DOCUMENT(S)

Review and sign the following application document(s):

- Application Disclosure
- Authorization to Disclose Information
- Lock-In Agreement
- Property Insurance Disclosure
- Property Interest Notice
- Request for Transcript of Tax Return 4506C
- Attorney or Title Insurance Company Preference Notice (ALL States except SC)
- Universal Residential Loan Application 1003

(ELLA DELINE LENDER JPMorgan Chase Bank, N.A. ©2019 JPMorgan Chase & Co.

1452416908

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Conditional Approval Purchase HBA CL5228RPA (08/20)(replaces 01/19)



AGENCY DISCLOSURE STATEMENT



The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.)

Pro	pperty Address: 3233 East 137th St, Cleveland, OH 44120
Bu	yer(s): PRAVEEN MYSORENANJUNDAPPA
Sel	ler(s): The Freeman Realty Enterprise Trust
	I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES
The	e buyer will be represented by Rakesh Baniya and Realty Trust Services, LLC AGENT(S) BROKERAGE
The	e seller will be represented by Rudolph Jones , and Keller Williams Greater Metropolitan AGENT(S) BROKERAGE
	II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE wo agents in the real estate brokerage resent both the buyer and the seller, check the following relationship that will apply:
	Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents and will be working for both the buyer and seller as "dual agents." Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. If such a relationship does exist, explain:
Age	HII. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT ent(s) and real estate brokerage will
	represent only the (<i>check one</i>) seller or buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client.
	CONSENT
	I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form.
	BUYER/TENANT DATE SELLER/LANDLORD DATE

DUAL AGENCY

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

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

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

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

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

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

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

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

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

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



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



Page 2 of 2 Effective 02/10/19



Promisary Note

23	\$_1,000	Date_10/07/20	21
JG 1	ON DEMAND after REALTY TRUST SERVICES	4 days from acceptance er date,	promise to pay to the order of
noce	with interest at ZERO and sufficiency of which is hereb		aluable consideration, the receipt
		00mm/1/10	dotloop verified 10/07/21 1:22 PM PDT
óm,	DUE DATE ON DEMAND	PRUPEENMY	BEAE-HTOJ-WWF1-JUJY



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 parties.

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

Working With Realty Trust Services- 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, 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.

PRAVEEN MYSORENA	ANJUNDAPPA		
Name	(Please Print)	Name	(Please Print)
	((1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
PRAVEEN MYSORE	dotloop verified 10/07/21 1:22 PM PDT ODHO-K9DY-ZYBC-KCZ6		
Signature	Date	Signature	Date

Yes MLS / RESIDENTIAL PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE

City Cleveland	, Ohio, Zip Code <u>44120</u>
Permanent Parcel No.130-11-001	, and further described as being: 446 KINSDEV 0053 ALL
appurtenant rights, privileges and easements, ar now on the property: all electrical, heating, plumb awnings, screens, storm windows, curtain and di control unit, smoke detectors, garage door open following selected items shall also remain: sarefrigerator; dishwasher; washer; dryer; radia	PRESENT PHYSICAL CONDITION, shall include the land, and all buildings and fixtures, including such of the following as bing and bathroom fixtures; all window and door shades, bling rapery fixtures; all landscaping, disposal, TV antenna, rotor at er(s) and controls; all permanently attached carpeting. atellite dish; range and oven; microwave; kitchen ator covers; window air conditioner; central air conditional glass doors and grate; all existing window treatments; gas logs; and water softener.
Also included:	
Fixtures NOT Included:	
SECONDARY OFFER: This T is Tis not a sees	andary offer. This accordary offer if applicable, shall become
	ondary offer. This secondary offer, if applicable, shall become ned copy of the release of the primary contract on or before
BUYER'S receipt of said copy of the release of the SELLER'S agent. Upon receipt of the release	eve the right to terminate this secondary offer at any time prior the primary contract by delivering written notice to the SELLEI se of the primary contract, BUYER shall deposit earnest mone gree to sign an addendum, listing the date for loan application ransfer and possession.
PRICE: Buyer shall pay the sum of	\$ <u>.</u> 75,999
Earnest money payable to Chicago Title	in the amount of \$ 1,000
In the form of a ☐ check ☑ other: Note Signed redeemed immediately upon receipt of a bindin	which shall be
on lines 238-246) and □	
Balance of cash to be deposited in escrow	
Balance of cash to be deposited in escrow	
Balance of cash to be deposited in escrow Mortgage loan to be obtained by Buyer	
Balance of cash to be deposited in escrow Mortgage loan to be obtained by Buyer	\$ <u>75%</u>

Property Address: $\underline{3233}$ East 137th St, Cleveland, OH 44120

43 44	money deposit shall be returned to the Buyer without any further liability of either party to the other or to the Brokers and their agents. (see line 205)
45 46 47 48 49	CLOSING: All funds and documents necessary for the completion of this transaction shall be placed in escrow with the lending institution or escrow company on or before $\frac{11/11/2021}{}$, and title shall be recorded on or about $\frac{11/11/2021}{}$. Ohio law requires that closing funds over the amount of \$10,000.00 be electronically transferred to the closing/escrow agent. Buyers are advised to consult their lender and closing/escrow agent for wiring requirements to assure that funds are received in a timely manner.
50 51 52 53 54	POSSESSION: Seller shall deliver possession to Buyer of the property within TOT days by 0 (time), ☐ AM ☑ PM after the title has been recorded. Subject to Buyer's rights, if any, the premises may be occupied by the Seller free for 0 days. Additional 0 days at a rate of \$0 per day. Insurance coverage and payment and collection of fees for use and occupancy after recording of title are the sole responsibility of Seller and Buyer.
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	TITLE: For each parcel of real estate, Seller shall convey a marketable title to Buyer by general warranty deed and/or fiduciary deed, if required, with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any mortgage assumed by Buyer, b) such restrictions, conditions, easements (however created) and encroachments as do not materially adversely affect the use or value of the property, c) zoning ordinances, if any, and d) taxes and assessments, both general and special, not yet due and payable. Seller shall furnish an Owner's Fee Policy of Title Insurance in the amount of the purchase price, if title to all or part of the parcels to be conveyed is found defective, Seller shall have thirty (30) days after notice to remove title defects. If unable to do so, Buyer may either a) accept Title subject to each defect without any reduction in the purchase price or b) terminate this agreement, in which case neither Buyer, Seller nor any broker shall have any further liability to each other, and both Buyer and Seller agree to sign a mutual release, releasing earnest money to Buyer. For the subsurface estate underlying each parcel of real estate, if all or part of the subsurface mineral, oil or gas rights to the underlying parcels already has been transferred by the Seller, then Buyer can either purchase the property "as is" or declare the contract null and void, in which event the earnest money shall be returned to the Buyer. Unless expressly reserved by the Seller, all payments for any mineral, oil or gas rights shall belong to the Buyer effective upon closing. (see line 205)
70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 90	PRORATIONS: General taxes, annual maintenance fees, subdivision charges, rentals, interest on any mortgage assumed by buyer, condominium, HOA or other association periodic charges or assessments and transferable policies if Buyer so elects. special assessments, city and county charges and tenant's rents, collected or uncollected, shall be prorated as of the date the title has been recorded. Taxes and assessments shall be prorated based upon the latest available tax duplicate. However, if the tax duplicate is not yet available or the improved land is currently valued as land only, taxes and assessments shall be prorated based upon 35% of the selling price times the millage rate. The escrow agent is instructed to contact the local governmental taxing authority, verify the correct tax value of the property as of the date the title has been recorded and pay the current taxes due to the date the title has been recorded. If the property being transferred is new construction and recently completed or in the process of completion at the time the agreement was signed by the parties, the escrow agent is instructed to make a good faith estimate of the taxes to be owed on the value of the improved property to the date the title has been recorded and reserve sufficient funds in escrow from Seller's net proceeds to pay those taxes when they become due and payable after the title has been recorded. The escrow agent is instructed to release the balance of the funds on reserve to Seller once they receive notice from the local county auditor that the taxes on the land and improvements have been paid in full to the date the title has been recorded. Buyer acknowledges that the latest available tax duplicate may not reflect the accurate amount of taxes and assessments that will be owed. Seller agrees to reimburse Buyer directly outside of escrow for any increase in valuation and the cost of all passed or levied, but not yet certified, taxes and assessments, jif any, prorated to the date the title has been recorded. Seller is not aw
91	In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.),
92	☐ Buyer ☑ Seller agrees to pay the amount of such recoupment.
93 94	CHARGES/ESCROW INSTRUCTIONS: This agreement shall be used as escrow instructions subject to the Escrow Agent's usual conditions of acceptance.
	——————————————————————————————————————

Property Address: 3233 East 137th St, Cleveland, OH 44120

95 96 97 98 99	Seller shall pay the following costs through escrow: a) deed preparation b) real estate transfer tax, c) any amount required to discharge any mortgage, lien or encumbrance not assumed by Buyer, d) title exam and one half the cost of insuring premium for Owners Fee Policy of Title Insurance, e) pro-rations due Buyer, f) Broker's commissions, g) one-half of the escrow fee (unless VA/FHA regulations prohibit payment of escrow fees by Buyer in which case Seller shall pay the entire escrow fee), and h) 0						
100 101 102	Tenant security deposits, if any, shall be credited in escrow to the Buyer. The escrow agent shall withhold \$ 200 from the proceeds due Seller for payment of Seller's final water an sewer bills. Seller shall pay all utility charges to date of recording of title or date of possession whichever is later.						
103 104 105 106 107 108 109 110	Buyer shall pay the following through escrow (unless prohibited by VA/FHA regulations): a) one-half of the escrow fee b) one half the cost of insuring premiums for Owners Fee Policy of Title Insurance; c) all recording fees for the deed and any mortgage, d) Chicago Title date cannot occur by the date of closing due to any government regulation or lender requirement, the date of closing shall be extended for the period necessary to satisfy these requirements, not to exceed fourteen (14) business days. The Selling and Listing Brokers request and the Seller(s) and Buyer(s) hereby authorize and instruct the escrow agent to send a copy of their fully signed, Buyers and Sellers, Closing Disclosures and/or Settlement Statements, if applicable, to their respective Broker(s) listed on this Agreement promptly after closing, which Brokers may disburse to other parties to the transaction.						
112 113 114 115 116	HOME WARRANTY: Buyer acknowledges that Limited Home Warranty Insurance Policies are available and that such policies have deductibles, may <u>not</u> cover pre-existing defects in the property, and have items excluded from 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>America's Preferred Home Warranty</u> , Inc . The cost of \$ 425 shall be paid by ☐ Buyer ☑ Seller through escrow.						
117 118 119 120 121 122 123 124 125 126	Buyer sole re Broke inspec under appar agent that it	's choice esponsib r of any a ctions, Bu stands the ent and v (s) do no is Buyer	within the specified numlility to select and retain a and all liability regarding the average acknowledges that B hat all real property and inwhich may affect a propert guarantee and in no way	esubject to the following inspection(s) by a ber of days from acceptance of binding ac qualified inspector for each requested ins he selection or retention of the inspector(suyer is acting against the advice of Buyer approvements may contain defects and conty's use or value. Buyer and Seller agree y assume responsibility for the property's asonable care to inspect and make dilige	greement. Buyer assespection and releases). If Buyer does not it's agent and Broker. Inditions that are not that the Broker(s) arcondition. Buyer ac	sumes s elect . Buyer readily nd their knowledges	
127 128			equired by any state, conspections listed below	unty, local government or FHA/VA do	not necessarily elin	ninate the	
129 130 131	,	Any fail	ure by Buyer to perform a	lects to waive each professional inspection ny inspection indicated "yes" herein is a voce of the property by Buyer in its "as is" of	waiver of such inspec		
132	Choic		<u>Ins</u>	<u>pections</u>	Expense	051150	
133 134	Yes ☑	No	GENERAL HOME 5-7	days from acceptance of Agreement	BUYER : ☑	SELLER	
135		abla	SEPTIC SYSTEM	days from acceptance of Agreement			
136 137		Ø	WELL WATER (□flow, □potability)	days from acceptance of Agreement	t 🗆		
138			RADON	days from acceptance of Agreement	t 🗆		
139		\square	MOLD	days from acceptance of Agreement			
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	Page 3 o	of 6 BU	YER SENSITIALS AND DATE	RESIDENTIAL PURCHASE AGREEMENT	SELLER'S INITIALS AT	ND DATE	

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Property Address: 3233 East 137th St, Cleveland, OH 44120

143 (list other inspections)per general home inspection 144

Within three (3) days after completion of the last inspection. Buyer shall elect one of the following:

- Remove the inspection contingency and accept the property in its "as is" present physical condition. If the property is accepted in its "as is" present physical condition, Buyer agrees to sign an Amendment to the Residential Purchase Agreement removing the inspection contingency and this agreement will proceed in full force and effect: OR
- b. Accept the property subject to Seller agreeing to have specific items that were identified in a written inspection report, if requested, repaired by a qualified contractor in a professional manner at Seller's expense. If the property is accepted subject to the Seller repairing specific defects, Buyer agrees to provide Seller with a copy of all inspection reports, if requested, and sign an Amendment to the Residential Purchase Agreement removing the inspection contingency and identifying the defects which are to be repaired. Seller and Buyer have five (5) days from Seller's receipt of the written list of defects and the inspection report(s), if requested, to agree in writing which defects, if any, will be corrected at Seller's expense. If a written agreement is not signed by Seller and Buyer within those five (5) days, this agreement is null and void and Seller and Buyer agree to sign a mutual release, with the earnest money being returned to the Buyer. (see line 227) 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 227).
- 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. Buyer has not received Residential Property Disclosure Form and Seller agrees to deliver to Buyer 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 227)

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

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Disclosure Form, if applicable), and agrees to hold the Brokers and their agents harmless from any mis-statements 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 acknowledges that Brokers and their agents have not made any representations, warranties, or agreements, express or implied regarding the condition or use of the property, including but not limited to any representation that: (a) the basement. crawl space or slab area do not incur seepage, leakage, dampness, or standing water; (b) the heating, cooling, plumbing, or electrical system(s) or any built-in appliance is in good working condition or is completely functional; (c) the roof is weather tight and/or structurally sound; (d) the structure is free from insect infestation, lead paint, or lead paint hazards; (e) the water supply or septic system, if any, are not deficient in any respect; or (f) radon gas, urea-formaldehyde foam or asbestos insulation, or any other toxic substance including any toxic form of mold, is not present on the property. 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") 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 227). 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.

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
☐ Short 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

are made part of this Agreement. The terms and conditions of any addenda will supersede any conflicting terms in the Purchase Agreement.

ADDITIONAL TERMS:		

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.

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

Property Address: $\underline{3233}$ East 137th St, Cleveland, OH 44120

244 245 246	usual conditions of acceptance. If there is any confli Agreement, the terms of this Agreement shall preva calendar days.				
247	This Agreement is a legally binding contract. If y	you have ar	ny questions of law, consu	lt your attorney.	
248	BUYER PROVEENMYSORE dottoop verified 10/07/21 1:22 PM PDT OKBD-GJBR-PWXB-RQA2	Address			
249	Print Name PRAVEEN MYSORENANJUNDAPPA				
250	BUYER	7	Phone		
251	Print Name	Email my	ysorena@usc.edu		
252 253	ACCEPTANCE: Seller accepts the above offer and funds a commission of \$ or				
254	purchase price to	(Sellinç	g Broker) Realty Trust Services	s,LLC (Office)	
255	and \$ plus		percent (<u>3</u>	%) of the	
256	purchase price to	(Listing	g Broker)	(Office)	
257	SELLER	Address			
258	Print Name			ZIP	
259	SELLER.		Phone		
260	Print Name	Email _			
261	Selling Agent Name, RE License Number, Team		Listing Agent Name, RE Li	cense Number, Team	
262	Leader Name (if applicable), Telephone, Email:		Leader Name (if applicable), Telephone, Email:		
263	Rakesh Baniya		Rudolph Jones		
264	2019007609		2017004365		
265					
266	2162187976		4406654165		
267	rakesh@rtserve.com		rudyjones@kw.com		
268	Selling Brokers Name, BR License Number,		Listing Brokers Name, BR	License Number	
269	Telephone and Email:		Telephone and Email:		
270	Realty Trust Services		Keller Williams Greater Met	ropolitan	
271	9165		2146		
272	2163246637		216) 839-5500		
273	iandymorris@gmail.com		klrw297@kw.com		







Protect Your Family From Lead in Your Home



United States Environmental Protection Agency



United States Consumer Product Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- About health effects of lead
- · What you can do to protect your family
- · Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or leadbased paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

 Read EPA's pamphlet, The Lead-Safe Certified Guide to Renovate Right, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- · Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at epa.gov/lead.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or stateapproved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

• Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

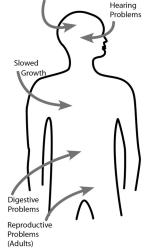
Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage

While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.



Brain Nerve Damage

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- · Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at epa.gov/lead.

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- · On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot (µg/ft²) and higher for floors, including carpeted floors
- 250 $\mu g/ft^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint inspection tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD** (5323) for a list of contacts in your area.³

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³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

 In addition to day-to-day cleaning and good nutrition, you can temporarily reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover leadcontaminated soil. These actions are not permanent solutions and will need ongoing attention.



- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or statecertified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot (µg/ft²) for floors, including carpeted floors
- 250 µg/ft² for interior windows sills
- 400 μg/ft² for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit epa.gov/lead, or call 1-800-424-LEAD.

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, The Lead-Safe Certified Guide to Renovate Right



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- Avoid renovation methods that generate large amounts of lead-contaminated dust. Some methods generate so much leadcontaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and
 - Using a heat gun at temperatures greater than 1100°F
- Clean up thoroughly. The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

- **Drinking water.** Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit epa.gov/lead for EPA's lead in drinking water information.

- Lead smelters or other industries that release lead into the air.
- Your job. If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old toys and furniture may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "greta" and "azarcon," used to treat an upset stomach.

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⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD** (5323).

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/lead for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact U.S. EPA Region 1 5 Post Office Square, Suite 100, OES 05-4 Boston, MA 02109-3912 (888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact U.S. EPA Region 2 2890 Woodbridge Avenue Building 205, Mail Stop 225 Edison, NJ 08837-3679 (732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact U.S. EPA Region 3 1650 Arch Street Philadelphia, PA 19103 (215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact U.S. EPA Region 4 AFC Tower, 12th Floor, Air, Pesticides & Toxics 61 Forsyth Street, SW Atlanta, GA 30303 (404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact U.S. EPA Region 5 (DT-8J) 77 West Jackson Boulevard Chicago, IL 60604-3666 (312) 886-7836 **Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact U.S. EPA Region 6 1445 Ross Avenue, 12th Floor Dallas, TX 75202-2733 (214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact U.S. EPA Region 7 11201 Renner Blvd. WWPD/TOPE Lenexa, KS 66219 (800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact U.S. EPA Region 8 1595 Wynkoop St. Denver, CO 80202 (303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact U.S. EPA Region 9 (CMD-4-2) 75 Hawthorne Street San Francisco, CA 94105 (415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact U.S. EPA Region 10 Solid Waste & Toxics Unit (WCM-128) 1200 Sixth Avenue, Suite 900 Seattle, WA 98101 (206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway Bethesda, MD 20814-4421 1-800-638-2772 cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236 Washington, DC 20410-3000 (202) 402-7698 hud.gov/offices/lead/

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U.S. HUD Washington DC 20410

IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards.
 Generally, lead-based paint that is in good condition is not a hazard (see page 10).