



AMENDMENT TO REAL ESTATE PURCHASE AGREEMENT

Pursuant to the offer to purchase and acceptance agreement ("Agreement") dated May 1, 2022 for the sale of real property located at 1510 Leavitt Rd, Lorain, OH 44052-4042, Ohio,

the undersigned Seller and Buyer have agreed to the following changes to the Agreement:

1. The date for Buyer obtaining a loan commitment meeting the requirements contained in the Agreement shall be changed to _____.
2. The date for the deposit of all documents and funds in escrow to close the transaction shall be changed to _____.
3. The date for transfer of title, which shall constitute the closing of the transaction, shall be changed to _____.
4. The date for Seller delivering possession and occupancy to Buyer shall be changed to _____.
5. **Due to a shortfall in the appraised value of this property the buyer and seller agree to a reduced purchase price of \$102,000.**

All the other terms, provisions and conditions of the Agreement shall remain in full force and effect except as amended herein.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment as of the date(s) set forth below.

Jeremy T Kovach dotloop verified
05/25/22 9:53 PM EDT
LHFC-KOOJ-H2A6-GTN5
BUYER **Jeremy T Kovach** DATE

DocuSigned by:
Rick Adkins 5/25/2022
SELLER **Rick Adkins** DATE

BUYER DATE

DocuSigned by:
Christine A Adkins 5/25/2022
SELLER **Christine A Adkins** DATE



**AMENDMENT TO RESIDENTIAL PURCHASE AGREEMENT
AND REMOVAL OF INSPECTION CONTINGENCIES**

1 This is an Amendment to the Residential Purchase Agreement dated:
2 05/01/2022 for the purchase and sale of the property known as:
3 (Street Address) 1510 Leavitt Rd
4 (City) Lorain Ohio, (Zip Code) 44052
5 between Jeremy T Kovach (Buyer)
6 and Christine A Adkins (Seller).

7 The following changes and/or additions are hereby mutually agreed upon by the Buyer(s) and
8 Seller(s):

9 **FINANCING:** Buyer(s) loan commitment to be obtained on or about:
10 _____ (date)

11 **CLOSING:** Funds and Documents to be placed in escrow on or before:
12 _____ (date) and title shall be transferred on or
13 about _____

14 **POSSESSION:** Seller(s) shall deliver possession to Buyer(s) on
15 _____ (date) AM PM provided the
16 title has transferred.

17 **INSPECTION CONTINGENCIES:**

- | | | |
|-----------------------------------|---|---|
| 18 1. General Home Inspection | <input checked="" type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 19 2. Septic System Inspection | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 20 3. Water Potability Inspection | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 21 4. Well Flow Rate | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 22 5. Radon | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 23 6. Pest/Wood Destroying Insect | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 24 7. Lead Based Paint Inspection | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 25 8. Mold | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 26 9. Other _____ | <input checked="" type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |
| 27 10. _____ | <input type="checkbox"/> Removed | <input type="checkbox"/> Removed subject to conditions listed below |

28 **CONDITIONS:** _____
29 _____
30 _____
31 _____
32 _____

33 ALL OTHER TERMS AND CONDITIONS OF THE RESIDENTIAL PURCHASE AGREEMENT TO
34 REMAIN IN FULL FORCE AND EFFECT.

35 Jeremy T Kovach
36 BUYER DATE

dotloop verified
05/03/22 9:30 PM EDT
0SIG-SXZK-KOAV-AFS8

SELLER DATE

37 _____
38 BUYER DATE

SELLER DATE



ADDENDUM I

The following provisions are part of the Purchase Agreement, Offer, Receipt and Acceptance

between Jeremy T Kovach (BUYER)

and Christine A Adkins, Rick Adkins (SELLER)

for property located at 1510 Leavitt Rd Lorain,
STREET ADDRESS MUNICIPALITY

Ohio, with offer dated May 1, 2022.

As of May 1, 2022, the purchase agreement for 1510 Leavitt Rd between buyer Jeremy T Kovach and sellers Christine A Adkins & Rick Adkins is now a primary positioned offer.

Multiple horizontal lines for additional text or notes.

BUYER: Jeremy T Kovach
Jeremy T Kovach
dotloop verified
05/03/22 8:25 AM EDT
SMPM-PNSF-YWAB-4DDN

SELLER: Christine A Adkins
Christine A Adkins
DocuSigned by:
Christine A Adkins

BUYER: _____

SELLER: Rick Adkins
Rick Adkins
DocuSigned by:
Rick Adkins

DATE: _____

DATE: 5/2/2022

Cross Property Agent Full



Residential MLS: **4366272** Active
1510 Leavitt Rd, Lorain, OH 44052
 Area: **501-Lorain**
 Twp:
 School Dist: **Lorain CSD - 4709**
 Subdiv: **Lakeview**
 Parcel ID: **02-02-023-111-031**

Subtype: **Single Family**
 County: **Lorain**
 Map:

List Price: **\$89,900**
 Sold Price:
 List Date: **04/21/22**
 List Date Rec: **04/21/22**
 Pending Date:
 Off Mkt Date:
 Closing Date:
 Contingent Dt:
 Exp. Date: **10/31/22**
 DOM/CDOM: **3/3**
 \$/SqFt: **\$109.50**

Supplements (2) [Virtual Tour-Property Panorama](#)

Directions: **1510 Leavitt Rd**

Recent Change: 04/21/2022 : NEW
 Association Bylaws:

Bedrooms: 2 Baths: 1 Full: 1 Half: 0 Laundry: 1
 #BR Main Floor: 2 Upper: 0 0 0
 # Rooms: 4 Main: 1 0 1
 # Fireplaces: 0 Lower: 0 0 0
 # Stories: 1
 Style: **Ranch**
 Basement: **No / Crawl**

Annual Taxes: **783**
 Homestead: **No**
 Assessments: **No**

Room Name	Dim	Lvl	Wnd Trtmt	Fireplace	Flooring
Living Room	15 x 12	First			Carpet
Kitchen	10 x 12	First			Laminate
Dining Room	10 x 8	First			Laminate
Bedroom	13 x 10	First			Carpet
Bedroom	12 x 11	First			Carpet
Laundry Room	7 x 9	First			Laminate

SqFt Approximate FINISHED / Source:

Above Gr: **821/Realist**
 Below Gr: **0/Realist**
 TOTAL: **821**

Lot Size (acres): **0.1000 Realist**
 Lot Front/Depth: **40x110 Irr: No**

Heating Type/Fuel: **Forced Air / Gas**
 Cooling Type: **Central Air**
 Garage # Cars: **0 None**
 Driveway: **Paved**
 Dwelling Type: **Detached**
 Fence: **Partial**
 Water/Sewer: **Public Water, Public Sewer**

House Faces: **East**
 Exterior: **Vinyl**
 Roof: **Asphalt/Fiberglass**
 Year Built: **1920**
 Year Built Detail: **Actual YBT**

Disability Feat:
 Elevator:
 Warranty: **No**
 Fixer Upper: **No**
 Public Trans:
 Avail for Auction: **No**
 Auction Date:

Nat Resource Rights:
 Exterior Features: **Deck, Shed**
 Lot Description:
 View Description:
 Appliances/Equip: **Dryer, Microwave, Range, Refrigerator, Washer**
 Community Amenities:

Remarks: **Adorable home located close to Lake Erie and Lakeview Park. This cozy home is move in ready and has been well cared for. All appliances stay with the home. Low maintenance and affordable one floor living! New carpet was installed November 2021. Interior was painted November 2021. Roof replaced in 2015. Updated kitchen and bath. Call to schedule your showing today.**

Office Information [2694/Howard Hanna](#)
 List Agent: [2014000877/Jennifer M. Hite](#)

(440) 282-8002 F:(440) 282-8727 <http://www.howardhanna.com>
 (440) 864-4844 F:(440) 282-8727 jenniferhite@howardhanna.com

Co-Lister:
 Showing Instruct: **Showing Service**
 Showing Info: **Please use showingtime link to schedule showings.**

4406860100
 Internet Listing: **Yes**
 Show Addr to Client: **Yes**
 Occupied: **Owner**
 Ownership: **Resident**
 Online Bidding: **No**

List Type: **Exclusive Right**
 Limited Service: **No**
 Possession: **Time of Transfer**
 Short Sale: **No**
 Court Ordered/PSO: **No**
 Lockbox Serial #: **No**
 Owner Name:

Buy Broker Comp: **2.5** Other Comp: **None** Comp Explain: **2.5% of final sale price.**

Available Finance: **Cash, Conventional, FHA, VA**
 Broker Remarks: **Please do not let cat out when showing this home. **Multiple offers received. Offer deadline is Sunday at 3:00pm and offers will be reviewed Sunday evening.****

Comparable Information [/](#)
 Sell Agent:
 Co-Seller:
 Selling Comments:

Orig List Price: **\$89,900**
 List Price: **\$89,900**
 Sold Price:

Financed:
 Sale Date:
 Closed By:
 Seller Pd Closing Costs:

Prepared By: Jennifer M. Hite

Information is Believed To Be Accurate But Not Guaranteed

Date Printed: 04/24/2022



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.)

Property Address: 1510 Leavitt Rd. Lorain, OH 44052

Buyer(s): Todd Kovach — Jeremy T Kovach



Seller(s): Christine A Adkins

I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by Tim Debronsky and Realty Trust Services

AGENT(S)

BROKERAGE

The seller will be represented by Jennifer Hite and Howard Hanna

AGENT(S)

BROKERAGE

II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE

If two agents in the real estate brokerage represent both the buyer and the seller, check the following relationship that will apply:

- Agent(s) work(s) for the buyer and Agent(s) work(s) for the seller. Unless personally involved in the transaction, the principal broker and managers will be "dual agents," which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information.
- Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents 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:*

III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT

Agent(s) and real estate brokerage will

- be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:*
- represent only the (check one) 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.

Todd Kovach dotloop verified 04/23/22 4:53 PM EDT GSH2-6HMY-WH04-SL94
 BUYER/TENANT DATE
 BUYER/TENANT DATE

Christine A. Adkins 4-27-22
 SELLER/LANDLORD DATE
Realty 4-27-22
 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



CA
P.A.





Date: April 4, 2022

To: Jeremy Kovach

Certificate of Pre- Approval

Thank you for choosing CHM Lending. Home of the *Mortgage Made Easy Team!*

We have reviewed your credit, and application.

You are in great shape and have been pre-approved for a conventional loan.

Although your credit has been reviewed and your loan has been pre-approved, this pre-approval is subject to receipt of a satisfactory appraisal, full income verification and employment, and any other documentation or information that may be required.

Meghan L. Owings
Mortgage Loan Officer
NMLS Lic. # 2004867
Ph. 216-650-6551
meghan@chmlending.com

CHM Lending
Est since 1992
NMLS Lic. #243256
2425 Medina Road
Medina, OH 44256
www.chmlending.com

***This preapproval is subject to the receipt of a satisfactory appraisal and based on the information submitted. This does not constitute as a loan approval. However, should the information prove accurate, this is what you will receive. Interest rate subject to change.*

**Yes MLS / RESIDENTIAL PURCHASE AGREEMENT
OFFER, RECEIPT AND ACCEPTANCE**

1 **BUYER:** The undersigned ~~Todd Kovach~~ Jeremy T Kovach  offers to buy the

2 **PROPERTY:** Located at 1510 Leavitt Rd.

3 City Lorain, Ohio, Zip Code 44052

4 Permanent Parcel No. 02-02-023-111-031, and further described as being: 2 Bed, 1 Bath ranch

5 _____

6 The property, which Buyer accepts in its "AS IS" PRESENT PHYSICAL CONDITION, shall include the land, all
7 appurtenant rights, privileges and easements, and all buildings and fixtures, including such of the following as are
8 now on the property: all electrical, heating, plumbing and bathroom fixtures; all window and door shades, blinds,
9 awnings, screens, storm windows, curtain and drapery fixtures; all landscaping, disposal, TV antenna, rotor and
10 control unit, smoke detectors, garage door opener(s) and _____ controls; all permanently attached carpeting. The
11 following selected items shall also remain: satellite dish; range and oven; microwave; kitchen
12 refrigerator;
13 dishwasher; washer; dryer; radiator covers; window air conditioner; central air conditioning;
14 gas grill; fireplace tools; screen, glass doors and grate; all existing window treatments;
15 ceiling fan(s); wood burner stove inserts; gas logs; and water softener.

16 Also included: _____

17 Fixtures NOT Included: _____

18 _____

19 **SECONDARY OFFER:** This is ~~is~~ is not a secondary offer. This secondary offer, if applicable, shall become a
20 primary contract upon BUYER'S receipt of a signed copy of the release of the primary contract on or before
21 5-13-22 (Date). BUYER shall have the right to terminate this secondary offer at any time prior to
22 BUYER'S receipt of said copy of the release of the primary contract by delivering written notice to the SELLER or
23 the SELLER'S agent. Upon receipt of the release of the primary contract, BUYER shall deposit earnest money
24 within four (4) days and BUYER and SELLER agree to sign an addendum, listing the date for loan application, loan
25 approval, deposit of funds and documents, title transfer and possession.

26 **PRICE:** Buyer shall pay the sum of..... \$ 100,000 106,000 CA R.A.

27 Earnest money payable to American Patriot Title in the amount of \$ 1,000 

28 In the form of a check other: _____ which shall be
29 redeemed immediately upon receipt of a binding agreement (as defined

30 on lines 238-246) and _____

31 Balance of cash to be deposited in escrow..... \$ TBD

32 Mortgage loan to be obtained by Buyer..... \$ TBD


33 Conventional, FHA, VA, Other _____

34 _____

35 _____



36 **FINANCING:** Buyer shall make a written application for the above mortgage loan and order appraisal and provide
37 documentation to Seller of said application within 7 days and shall obtain a commitment for that
38 loan no later than 28 days after acceptance of this offer. If the closing date cannot occur by the
39 date of closing due to no fault of either party, any government regulation or lender requirement, the date of closing
40 shall be extended for the period necessary to satisfy these requirements, not to exceed fourteen (14) business
41 days. At the Seller's written election, if, despite Buyer's good faith efforts, that commitment has not been obtained,
42 then this Agreement shall be null and void. Upon signing of a *mutual release* by Seller and Buyer, the earnest

Page 1 of 6  BUYER'S INITIALS AND DATE

  SELLER'S INITIALS AND DATE
4/27/22

Property Address: 1510 Leavitt Rd. Lorain, OH 44052

43 money deposit shall be returned to the Buyer without any further liability of either party to the other or to the Brokers
44 and their agents. (see line 205)

45 **CLOSING:** All funds and documents necessary for the completion of this transaction shall be placed in escrow
46 with the lending institution or escrow company on or before 05/27/2022 - 06/03/2022 , and title shall be
47 recorded on or about 05/27/2022 - 06/03/2022 . Ohio law requires that closing funds over the amount of
48 \$10,000.00 be electronically transferred to the closing/escrow agent. Buyers are advised to consult their lender
49 and closing/escrow agent for wiring requirements to assure that funds are received in a timely manner.

50 **POSSESSION:** Seller shall deliver possession to Buyer of the property within 0 _____ days by 5 _____ (time),
51 AM PM after the title has been recorded. Subject to Buyer's rights, if any, the premises may be occupied by
52 the Seller free for _____ days. Additional _____ days at a rate of \$ _____ per day. Insurance coverage
53 and payment and collection of fees for use and occupancy after recording of title are the sole responsibility of
54 Seller and Buyer.

55 **TITLE:** For each parcel of real estate, Seller shall convey a marketable title to Buyer by general warranty deed
56 and/or fiduciary deed, if required, with dower rights released, free and clear of all liens and encumbrances
57 whatsoever, except a) any mortgage assumed by Buyer, b) such restrictions, conditions, easements (however
58 created) and encroachments as do not materially adversely affect the use or value of the property, c) zoning
59 ordinances, if any, and d) taxes and assessments, both general and special, not yet due and payable. Seller shall
60 furnish an Owner's Fee Policy of Title Insurance in the amount of the purchase price, if title to all or part of the
61 parcels to be conveyed is found defective, Seller shall have thirty (30) days after notice to remove title defects. If
62 unable to do so, Buyer may either a) accept Title subject to each defect without any reduction in the purchase price
63 or b) terminate this agreement, in which case neither Buyer, Seller nor any broker shall have any further liability to
64 each other, and both Buyer and Seller agree to sign a *mutual release*, releasing earnest money to Buyer. For the
65 subsurface estate underlying each parcel of real estate, if all or part of the subsurface mineral, oil or gas rights to
66 the underlying parcels already has been transferred by the Seller, then Buyer can either purchase the property "as
67 is" or declare the contract null and void, in which event the earnest money shall be returned to the Buyer. **Unless**
68 **expressly reserved by the Seller, all payments for any mineral, oil or gas rights shall belong to the Buyer**
69 **effective upon closing.** (see line 205)

70 **PRORATIONS:** General taxes, annual maintenance fees, subdivision charges, rentals, interest on any mortgage
71 assumed by buyer, condominium, HOA or other association periodic charges or assessments and transferable
72 policies if Buyer so elects. special assessments, city and county charges and tenant's rents, collected or
73 uncollected, shall be prorated as of the date the title has been recorded. Taxes and assessments shall be prorated
74 based upon the latest available tax duplicate. However, if the tax duplicate is not yet available or the improved land
75 is currently valued as land only, taxes and assessments shall be prorated based upon 35% of the selling price
76 times the millage rate. The escrow agent is instructed to contact the local governmental taxing authority, verify the
77 correct tax value of the property as of the date the title has been recorded and pay the current taxes due to the date
78 the title has been recorded. If the property being transferred is new construction and recently completed or in the
79 process of completion at the time the agreement was signed by the parties, the escrow agent is instructed to make
80 a good faith estimate of the taxes to be owed on the value of the improved property to the date the title has been
81 recorded and reserve sufficient funds in escrow from Seller's net proceeds to pay those taxes when they become
82 due and payable after the title has been recorded. The escrow agent is instructed to release the balance of the
83 funds on reserve to Seller once they receive notice from the local county auditor that the taxes on the land and
84 improvements have been paid in full to the date the title has been recorded. Buyer acknowledges that the latest
85 available tax duplicate may not reflect the accurate amount of taxes and assessments that will be owed. Seller
86 agrees to reimburse Buyer directly outside of escrow for any increase in valuation and the cost of all passed or
87 levied, but not yet certified, taxes and assessments, if any, prorated to the date the title has been recorded. Seller is
88 not aware of any proposed taxes or assessments, public or private, except the following:
89 _____
90 _____

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 **CHARGES/ESCROW INSTRUCTIONS:** This agreement shall be used as escrow instructions subject to the
94 Escrow Agent's usual conditions of acceptance.

Property Address: 1510 Leavitt Rd. Lorain, OH 44052

95 Seller shall pay the following costs through escrow: a) deed preparation b) real estate transfer tax, c) any amount
 96 required to discharge any mortgage, lien or encumbrance not assumed by Buyer, d) title exam and one half the
 97 cost of insuring premium for Owners Fee Policy of Title Insurance, e) pro-rations due Buyer, f) Broker's
 98 commissions, g) one-half of the escrow fee (unless VA/FHA regulations prohibit payment of escrow fees by Buyer
 99 in which case Seller shall pay the entire escrow fee), and h) _____.
 100 Tenant security deposits, if any, shall be credited in escrow to the Buyer. The escrow agent shall withhold
 101 \$ 200 _____ from the proceeds due Seller for payment of Seller's final water and
 102 sewer bills. Seller shall pay all utility charges to date of recording of title or date of possession whichever is later.

103 Buyer shall pay the following through escrow (unless prohibited by VA/FHA regulations): a) one-half of the escrow
 104 fee b) one half the cost of insuring premiums for Owners Fee Policy of Title Insurance; c) all recording fees for the
 105 deed and any mortgage, d) _____. If the closing
 106 date cannot occur by the date of closing due to any government regulation or lender requirement, the date of
 107 closing shall be extended for the period necessary to satisfy these requirements, not to exceed fourteen (14)
 108 business days. The Selling and Listing Brokers request and the Seller(s) and Buyer(s) hereby authorize and
 109 instruct the escrow agent to send a copy of their fully signed, Buyers and Sellers, Closing Disclosures and/or
 110 Settlement Statements, if applicable, to their respective Broker(s) listed on this Agreement promptly after closing,
 111 which Brokers may disburse to other parties to the transaction.

112 **HOME WARRANTY:** Buyer acknowledges that Limited Home Warranty Insurance Policies are available and that
 113 such policies have deductibles, may not cover pre-existing defects in the property, and have items excluded from
 114 coverage. Broker may receive a fee from the home warranty provider. Buyer does does not elect to secure a
 115 Limited Home Warranty Plan issued by America's Preferred Home Warranty _____. The cost of \$ 425 _____
 116 shall be paid by Buyer Seller through escrow.

117 **INSPECTION:** This agreement shall be subject to the following inspection(s) by a qualified inspector of
 118 Buyer's choice within the specified number of days from acceptance of binding agreement. Buyer assumes
 119 sole responsibility to select and retain a qualified inspector for each requested inspection and releases
 120 Broker of any and all liability regarding the selection or retention of the inspector(s). If Buyer does not elect
 121 inspections, Buyer acknowledges that Buyer is acting against the advice of Buyer's agent and Broker. Buyer
 122 understands that all real property and improvements may contain defects and conditions that are not readily
 123 apparent and which may affect a property's use or value. Buyer and Seller agree that the Broker(s) and their
 124 agent(s) do not guarantee and in no way assume responsibility for the property's condition. Buyer acknowledges
 125 that it is Buyer's own duty to exercise reasonable care to inspect and make diligent inquiry of the Seller or Buyer's
 126 inspectors regarding the condition and systems of the property.

127 **Inspections required by any state, county, local government or FHA/VA do not necessarily eliminate the**
 128 **need for the inspections listed below.**

129 **Waiver:** (initials) Buyer elects to waive each professional inspection to which Buyer has not indicated
 130 "yes". Any failure by Buyer to perform any inspection indicated "yes" herein is a waiver of such inspection
 131 and shall be deemed absolute acceptance of the property by Buyer in its "as is" condition.

<u>Choice</u>		<u>Inspections</u>	<u>Expense</u>	
Yes	No		BUYER	SELLER
<input checked="" type="checkbox"/>	<input type="checkbox"/>	GENERAL HOME 5 _____ days from acceptance of Agreement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	SEPTIC SYSTEM _____ days from acceptance of Agreement	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	WELL WATER..... _____ days from acceptance of Agreement (<input type="checkbox"/> flow, <input type="checkbox"/> potability)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	RADON..... _____ days from acceptance of Agreement	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	MOLD..... _____ days from acceptance of Agreement	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	PEST/ WOOD DESTROYING INSECTS _____ days from acceptance of Agreement	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	OTHER..... _____ days from acceptance of Agreement	<input checked="" type="checkbox"/>	<input type="checkbox"/>

 BUYER'S INITIALS AND DATE

SELLER'S INITIALS AND DATE
 4/27/22

Property Address: 1502 West 12th St, Lorain, OH 44052

143 (list other inspections) Any deemed necessary after initial home inspection
 144 Within three (3) days after completion of the last inspection, Buyer shall elect one of the following:
 145 a. Remove the inspection contingency and accept the property in its "as is" present physical condition. If the
 146 property is accepted in its "as is" present physical condition, Buyer agrees to sign an *Amendment to the*
 147 *Residential Purchase Agreement* removing the inspection contingency and this agreement will proceed in
 148 full force and effect; **OR**
 149 b. Accept the property subject to Seller agreeing to have specific items that were identified in a written
 150 inspection report, if requested, repaired by a qualified contractor in a professional manner at Seller's
 151 expense. If the property is accepted subject to the Seller repairing specific defects, Buyer agrees to provide
 152 Seller with a copy of all inspection reports, if requested, and sign an *Amendment to the Residential*
 153 *Purchase Agreement* removing the inspection contingency and identifying the defects which are to be
 154 repaired. Seller and Buyer have five (5) days from Seller's receipt of the written list of defects and the
 155 inspection report(s), if requested, to agree in writing which defects, if any, will be corrected at Seller's
 156 expense. If a written agreement is not signed by Seller and Buyer within those five (5) days, this agreement
 157 is null and void and Seller and Buyer agree to sign a *mutual release*, with the earnest money being returned
 158 to the Buyer. (see line 227) The Buyer and Seller can mutually agree in writing to extend the dates for
 159 inspections, repairs, or to exercise their right to terminate the Agreement. Seller agrees to provide
 160 reasonable access to the property for Buyer to review and approve any conditions corrected by Seller, **OR**
 161 Terminate this agreement if written inspection report(s) identify material latent defects not previously
 162 disclosed in writing by the Seller and/or any cooperating real estate broker. If Buyer elects to terminate this
 163 agreement based upon newly discovered material latent defects in the property, Buyer agrees to provide a
 164 copy of the written inspection report(s), if requested, to the Seller, and both parties agree to sign a *mutual*
 165 *release*. The earnest money will be returned to the Buyer without any further liability of either party to the
 166 other or to the broker(s) (see line 227).

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


173 **CONDITION OF PROPERTY:** Buyer has examined the property and agrees that the property is being purchased
 174 in its "As Is" Present Physical Condition including any defects disclosed by the Seller on the Ohio *Residential*
 175 *Property Disclosure Form* or identified by any inspections requested by either party or any other
 176 forms or addenda made a part of this agreement. Seller agrees to notify Buyer in writing of any additional
 177 disclosure items that arise between the date of acceptance and the date of recording of the deed. Buyer has not
 178 relied upon any representations, warranties, or statements about the property (including but not limited to its
 179 condition or use) unless otherwise disclosed on this agreement or on the *Residential Property Disclosure Form*.

- 180 1. Buyer acknowledges receipt of completed *Residential Property Disclosure Form* from Seller
 181 2. Buyer has not received *Residential Property Disclosure Form* and Seller agrees to deliver to Buyer a copy of
 182 the completed *Residential Property Disclosure Form* within three (3) days after acceptance unless the sale of
 183 the property is exempt by Ohio Revised Code 5302.30 from the use of the form.

184 Seller shall pay all costs for the repair of any gas line leak found between the street and foundation at the time
 185 of recording of title, or restoration of utilities, whichever is sooner. Seller agrees to comply with any and all local
 186 governmental point of sale laws and/or ordinances. Seller will promptly provide Buyer with copies of any notices
 187 received from governmental agencies to inspect or correct any current building code or health violations. If
 188 applicable, Buyer and Seller have five (5) days after receipt by Buyer of all notices to agree in writing which party
 189 will be responsible for the correction of any building code or health violation(s). If Buyer and Seller cannot agree in
 190 writing, this Agreement can be declared null and void by either party. In that event Seller and Buyer agree to sign a
 191 *mutual release* with instruction to the Broker on disbursement of the earnest money. (see line 227)

192 **REPRESENTATIONS AND DISCLAIMERS:** Buyer acknowledges that the Seller completed the Residential
 193 Property Disclosure Form unless otherwise stated above and Seller has not made any representations or
 194 warranties, either expressed or implied, regarding the property, (except for the Ohio Residential Property


BUYER'S INITIALS AND DATE


SELLER'S INITIALS AND DATE
4/27/22

Property Address: 1510 Leavitt Rd. Lorain, OH 44052

195 Disclosure Form, if applicable), and agrees to hold the Brokers and their agents harmless from any mis-statements
196 or errors made by the Seller on the form. Buyer also acknowledges and agrees that the Brokers and their agents
197 have no obligation to verify or investigate the information provided by the Seller on that form. Buyer acknowledges
198 that Brokers and their agents have not made any representations, warranties, or agreements, express or implied
199 regarding the condition or use of the property, including but not limited to any representation that: (a) the basement,
200 crawl space or slab area do not incur seepage, leakage, dampness, or standing water; (b) the heating, cooling,
201 plumbing, or electrical system(s) or any built-in appliance is in good working condition or is completely functional;
202 (c) the roof is weather tight and/or structurally sound; (d) the structure is free from insect infestation, lead paint, or
203 lead paint hazards; (e) the water supply or septic system, if any, are not deficient in any respect; or (f) radon gas,
204 urea-formaldehyde foam or asbestos insulation, or any other toxic substance including any toxic form of mold, is
205 not present on the property. Buyer hereby acknowledges that any representation by Seller or the real estate
206 agent(s) regarding the square footage of the rooms, structures or lot dimensions, homeowner's fees, public and
207 private assessments, utility bills, taxes and special assessments are approximate and not guaranteed. Please list
208 any and all verbal representations made by Brokers or their agents that you relied upon when purchasing this
209 property (if none, write "none")

210

211 **DAMAGE:** If any building or other improvements are destroyed or damaged in excess of ten percent of the
212 purchase price prior to title transfer, Buyer may either a) accept the insurance proceeds for said damage and
213 complete this transaction or b) terminate this agreement and receive the return of all deposits made. In that
214 event, Seller and Buyer agree to sign a *mutual release*, with instruction to the Broker on disbursement of the
215 earnest money on deposit (see line 227). If such damage is less than ten percent of the purchase price, Seller
216 shall restore the property to its prior condition and Buyer agrees to complete the purchase of the Property.

217 **ADDENDA:** The additional terms and conditions in the attached addenda Agency Disclosure Form
218 Residential Property Disclosure VA FHA FHA Home Inspection Notice Secondary Offer Condominium
219 Short Sale House Sale Contingency House Sale Concurrency Lead Based Paint (required if built before 1978)
220 Homeowner's Association Affiliated Business Arrangement Disclosure Statement Walk-Through Addendum
221 Other

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

224 **ADDITIONAL TERMS:** Seller and Buyer will use American Patriot Title for escrow, title and closing. Escalation
225 Clause: Buyer offers to pay \$100,000 for the home, but if the seller receives a bona fide offer that is higher, buyer
226 will increase the offer amount \$1,000 above the amount of any other offer with a maximum offer price of \$110,600.

227 **EARNEST MONEY:** In the event of a dispute between the Seller and Buyer regarding the disbursement of the
228 earnest money in the Broker's trust account, the Broker is required by Ohio law to maintain such funds in a trust
229 account until the Broker receives (a) written instructions signed by the parties specifying how the earnest money is
230 to be disbursed or (b) a final court order that specifies to whom the earnest money is to be rewarded. If within two
231 years from the date the earnest money was deposited in the Broker's trust account, the parties have not provided
232 the Broker with such separate signed instructions or written notice that such legal action to resolve the dispute has
233 been filed, the Broker shall return the earnest money to the purchaser with no further notice to the Seller. In all
234 events, at closing of the transaction, the broker shall have the right to apply earnest money being held by broker
235 against the real estate commission owed the broker as a result of said closing. If said earnest money
236 exceeds commission due Broker, the amount over the commission due Broker shall be sent to the escrow agent or
237 if requested by Seller, the total earnest money shall be sent to the Escrow Agent.

238 **BINDING AGREEMENT:** Upon written acceptance, then either written or verbal notice of such acceptance to the
239 last-offering party, this offer and any addenda listed above shall become a legally binding agreement upon Buyer
240 and Seller and their heirs, executors, administrators and assigns and shall represent the entire understanding of the
241 parties regarding this transaction. All counter-offers, amendments, changes or deletions to this Agreement shall be
242 in writing and be signed/initialed by both Buyer and Seller. Facsimile and/or scan and e-mail signatures shall be
243 deemed binding and valid. This Agreement shall be used as escrow instructions subject to the Escrow Agent's


BUYER'S INITIALS AND DATE


SELLER'S INITIALS AND DATE
4/27/20

Property Address: 1510 Leavitt Rd. Lorain, OH 44052

244 usual conditions of acceptance. If there is any conflict between the escrow's conditions of acceptance and this
245 Agreement, the terms of this Agreement shall prevail. For purposes of this Agreement, "days" shall be defined as
246 calendar days.

247 **This Agreement is a legally binding contract. If you have any questions of law, consult your attorney.**

248 BUYER Todd Kovach dotloop verified
04/23/22 4:53 PM EDT
NZ21K8DM-8Q7-FFGP Address _____

249 Print Name ~~Todd Kovach~~ Jeremy T Kovach  ZIP _____

250 BUYER _____ Date _____ Phone _____

251 Print Name _____ Email toddkov1744@gmail.com

252 **ACCEPTANCE:** Seller accepts the above offer and irrevocably instructs escrow agent to pay from Seller's escrow
253 funds a commission of \$ _____ or _____ percent (2.5 %) of the

254 purchase price to _____ (Selling Broker) Realty Trust Services _____ (Office)

255 and \$ Per listing agreement plus _____ percent (_____ %) of the

256 purchase price to Howard Hanna (Listing Broker) ~~Northern Ohio Realty~~ Amherst (Office)

257 SELLER Christine A. Adkins Address _____

258 Print Name Christine A. Adkins _____ ZIP _____

259 SELLER RA Date 4/27/22 Phone 440 522-3634

260 Print Name Rick Adkins Email _____

261 Selling Agent Name, RE License Number, Team

262 Leader Name (if applicable), Telephone, Email:

263 Tim Debronsky

264 2012003122

265 440.281.4747

266 timdebronsky@gmail.com

267 timdebronsky@gmail.com

Listing Agent Name, RE License Number, Team

Leader Name (if applicable), Telephone, Email:

~~Michael A Hignett~~ Jennifer Hite

2014000877

440-864-4844

jennifer.hite@howardhanna.com

~~mahignett@yahoo.com~~

268 Selling Brokers Name, BR License Number,

269 Telephone and Email:

270 Realty Trust Services

271 440.427.0123

272 7721 W. Ridge Rd.

273 Elyria, OH 44035

Listing Brokers Name, BR License Number

Telephone and Email:

Howard Hanna

0000189163

440-282-8002



STATE OF OHIO
DEPARTMENT OF COMMERCE

2013

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

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

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

OWNER INSTRUCTIONS

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

Owner's Initials CA Date 4/21/22

Owner's Initials RA Date 9-21-22

Purchaser's Initials [Signature] Date _____
04/23/22
4:53 PM EDT
dotloop verified

Purchaser's Initials _____ Date _____

STATE OF OHIO DEPARTMENT
OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

Pursuant to section 5302.30 of the Revised Code and rule 1301.5-6-10 of the Administrative Code.

TO BE COMPLETED BY OWNER (Please Print)

Property Address: 1510 Leavitt Rd, Lorain, OH 44052-4042

Owners Name(s): Rick Adkins, Christine A Adkins

Date: 4-21-22

Owner [X] is [] is not occupying the property. If owner is occupying the property, since what date: 1998
If owner is not occupying the property, since what date:

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

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

- [X] Public Water Service [] Holding Tank [] Unknown
[] Private Water Service [] Cistern [] Other
[] Private Well [] Spring
[] Shared Well [] Pond

Do you know of any current leaks, backups or other material problems with the water supply system or quality of the water? [] Yes [X] No
If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

Is the quantity of water sufficient for your household use? (NOTE: water usage will vary from household to household) [X] Yes [] No

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

- [X] Public Sewer [] Private Sewer [] Septic Tank
[] Leach Field [] Aeration Tank [] Filtration Bed
[] Unknown [] Other

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

Do you know of any previous or current leaks, backups or other material problems with the sewer system servicing the property?
[] Yes [X] No If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

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

C) ROOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? [] Yes [X] No
If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

D) WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other defects to the property, including but not limited to any area below grade, basement or crawl space? [] Yes [X] No
If "Yes", please describe and indicate any repairs completed:

Owner's Initials CA Date 4/21/22
Owner's Initials R.A. Date 4-21-22

Purchaser's Initials [Signature] Date
Purchaser's Initials [Signature] Date

Property Address 1510 Leavitt Rd, Lorain, OH 44052-4042

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/backups; or leaking pipes, plumbing fixtures, or appliances? Yes No
If "Yes", please describe and indicate any repairs completed: _____

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

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

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

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

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

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

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


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

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

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

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

Owner's Initials CA Date 4/21/22

Purchaser's Initials  Date _____

Owner's Initials R.A. Date 4-21-22

Purchaser's Initials _____ Date _____

Property Address 1510 Leavitt Rd, Lorain, OH 44052-4042

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

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

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

J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA:

	Yes	No	Unknown
Is the property located in a designated flood plain?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

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

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

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

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

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

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

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

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

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

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

Owner's Initials CA Date 4/21/22
 Owner's Initials R.A. Date 4-21-22

Purchaser's Initials [Signature] Date _____
 Purchaser's Initials _____ Date _____



Property Address 1510 Leavitt Rd, Lorain, OH 44052-4042

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: *Rick Adkins* DATE: 4/21/22
Rick Adkins

OWNER: *Christine A Adkins* DATE: 4/21/22
Christine A Adkins

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 prior 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: *Todd Rouch* dotloop verified
04/23/22 4:53 PM EDT
NPR9-VZDE-XGIT-IFOI DATE: _____

PURCHASER: _____ DATE: _____

Property Address: 1510 Leavitt Rd, Lorain, OH 44052-4042



**DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT
LEAD-BASED PAINT AND 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 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. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE (Seller(s) initials are required.)

CA R.A.
Seller(s) initials

1. **Presence of lead-based paint and/or lead-based paint hazards (CHECK ONE BELOW)**

Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

CA R.A.
Seller(s) initials

2. **Records and reports available to the Seller (CHECK ONE BELOW)**

Seller has provided purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.

BUYER'S ACKNOWLEDGMENT (Buyer(s) initials are required.)

1. Buyer has received copies of all information listed above.

B R
04/23/22
4:53 PM EDT
Buyer(s) initials

2. Buyer has received the pamphlet "Protect Your Family From Lead in Your Home."

3. Buyer has (CHECK ONE BELOW)

Buyer(s) initials

Received a ten (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

Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

AGENT'S ACKNOWLEDGMENT (Agent initials are required): JH Agent has informed the Seller of Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

CERTIFICATION OF ACCURACY: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

Todd Kovach 4-21-22
SELLER Risk Adkins DATE
dotloop verified
04/23/22 4:53 PM EDT
P1JL-PEKS-LFNS-91DZ
BUYER DATE

Christine A Adkins 4/21/22
SELLER Christine A Adkins DATE

Jennifer Hite 4-21-22
LISTING AGENT Jennifer Hite DATE

Tim Debronsky
dotloop verified
04/23/22 1:16 PM MDT
LNC9-MXJI-OGLO-V5L6
SELLING AGENT DATE

Lead-Based Paint Disclosure (Sales)
ARC 12/19/11

Form 057



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.)

Property Address: 1510 Leavitt Rd. Lorain, OH 44052

Buyer(s): Todd Kovach

Seller(s): Christine A Adkins

I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by Tim Debronsky and Realty Trust Services
AGENT(S) BROKERAGE

The seller will be represented by Jennifer Hite, and Howard Hanna
AGENT(S) BROKERAGE

II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE

If two agents in the real estate brokerage _____ represent both the buyer and the seller, check the following relationship that will apply:

- Agent(s) _____ work(s) for the buyer and Agent(s) _____ work(s) for the seller. Unless personally involved in the transaction, the principal broker and managers will be "dual agents," which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information.
- Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents _____ 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:* _____

III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT

Agent(s) _____ and real estate brokerage _____ will

- be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. *If such a relationship does exist, explain:* _____
- represent only the (check one) 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.

<u>Todd Kovach</u>	<small>dotloop verified 04/23/22 4:53 PM EDT GSHZ-GHMY-WRD4-SL94</small>
BUYER/TENANT	DATE
BUYER/TENANT	DATE

SELLER/LANDLORD	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





STATE OF OHIO
DEPARTMENT OF COMMERCE

2013

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

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

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

OWNER INSTRUCTIONS

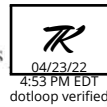
Instructions to Owner: (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is needed. (4) Complete this form yourself. (5) If some items do not apply to your property, write NA (not applicable). If the item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

Owner's Initials CA Date 4/21/22

Owner's Initials RA Date 4-21-22

Purchaser's Initials  Date _____

Purchaser's Initials _____ Date _____



STATE OF OHIO DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

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

TO BE COMPLETED BY OWNER (Please Print)

Property Address: 1510 Leavitt Rd, Lorain, OH 44052-4042

Owners Name(s): Rick Adkins, Christine A Adkins

Date: 4-21-22

Owner [X] is [] is not occupying the property. If owner is occupying the property, since what date: 1998
If owner is not occupying the property, since what date:

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

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

- [X] Public Water Service [] Holding Tank [] Unknown
[] Private Water Service [] Cistern [] Other
[] Private Well [] Spring
[] Shared Well [] Pond

Do you know of any current leaks, backups or other material problems with the water supply system or quality of the water? [] Yes
No [X] If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

Is the quantity of water sufficient for your household use? (NOTE: water usage will vary from household to household) [X] Yes [] No

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

- [X] Public Sewer [] Private Sewer [] Septic Tank
[] Leach Field [] Aeration Tank [] Filtration Bed
[] Unknown [] Other

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

Do you know of any previous or current leaks, backups or other material problems with the sewer system servicing the property?
[] Yes [X] No If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

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

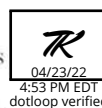
C) ROOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? [] Yes [X] No
If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

D) WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other defects to the property, including but not limited to any area below grade, basement or crawl space? [] Yes [X] No
If "Yes", please describe and indicate any repairs completed:

Owner's Initials CA Date 4/21/22

Owner's Initials P.A. Date 4-21-22

Purchaser's Initials [Signature] Date
Purchaser's Initials [Signature] Date



Property Address 1510 Leavitt Rd, Lorain, OH 44052-4042

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

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

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

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

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

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

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

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

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


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

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

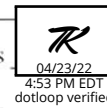
If the answer to any of the above questions is "Yes", please describe and indicate any repairs, remediation or mitigation to the property: _____

Owner's Initials CA Date 4/21/22

Owner's Initials R.A. Date 4-21-22

Purchaser's Initials  Date _____

Purchaser's Initials _____ Date _____



Property Address 1510 Leavitt Rd, Lorain, OH 44052-4042

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

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

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

J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA:

	Yes	No	Unknown
Is the property located in a designated flood plain?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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

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

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

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

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

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

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

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

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

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

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

Owner's Initials CA Date 4/21/22
Owner's Initials R.A Date 4-21-22

Purchaser's Initials  Date _____
Purchaser's Initials _____ Date _____
04/23/22 4:53 PM EDT dotloop verified

Property Address 1510 Leavitt Rd, Lorain, OH 44052-4042

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:  DATE: 4/21/22
Rick Adkins

OWNER:  DATE: 4/21/22
Christine A Adkins

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 prior 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:  DATE: _____
dotloop verified
04/23/22 4:53 PM EDT
NPR9-VZDE-XGIT-IFOI

PURCHASER: _____ DATE: _____

Property Address: 1510 Leavitt Rd, Lorain, OH 44052-4042



**DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT
LEAD-BASED PAINT AND 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 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. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE (Seller(s) initials are required.)

CA R.A. 1. **Presence of lead-based paint and/or lead-based paint hazards (CHECK ONE BELOW)**
Seller(s) initials
 Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

CA R.A. 2. **Records and reports available to the Seller (CHECK ONE BELOW)**
Seller(s) initials
 Seller has provided purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.

BUYER'S ACKNOWLEDGMENT (Buyer(s) initials are required.)

- Buyer has received copies of all information listed above.
- Buyer has received the pamphlet "Protect Your Family From Lead in Your Home."
- Buyer has (CHECK ONE BELOW)
 - Received a ten (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**
 - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

AGENT'S ACKNOWLEDGMENT (Agent initials are required): JH Agent has informed the Seller of Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

CERTIFICATION OF ACCURACY: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

R.A. 4-21-22
SELLER Rick Adkins DATE
Todd Kovach dotloop verified 04/23/22 4:53 PM EDT P1JL-PEKS-LFNS-91DZ
BUYER DATE

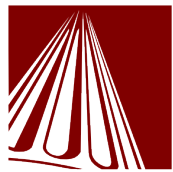
Christine A Adkins 4/21/22
SELLER Christine A Adkins DATE
BUYER DATE

Jennifer Hite 4-21-22
LISTING AGENT Jennifer Hite DATE

Tim Debronsky dotloop verified 04/23/22 1:16 PM MDT LNC9-MXJI-OGLQ-V5L6
SELLING AGENT DATE

Lead-Based Paint Disclosure (Sales)
ARC 12/19/11

Form 057



**Realty Trust
Services**



CONSUMER GUIDE TO 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, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes. (Effective: 3/25/08)

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

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

Todd Kovach

Name (Please Print)

Name (Please Print)

Todd Kovach dotloop verified
04/16/22 1:11 PM EDT
1LIW-ZIVR-TPGC-RKVN

Signature Date

Signature Date