

PURCHASE AGREEMENT

FOR SALE BY OWNER

THIS AGREEMENT, entered into this ____ day of _____, 20____, by and between _____, hereinafter referred to as the **Seller(s)** and _____, hereinafter referred to as the **Buyer(s)**,

WITNESSETH: That in consideration of the mutual promise herein contained, the **Seller(s)** agrees to sell and convey, and the **Buyer(s)** agrees to purchase and pay for, upon the terms and conditions hereinafter set forth, the following described real property.

FOR LEGAL DESCRIPTION, SEE EXHIBIT "A"

PROPERTY ADDRESS: _____

PARCEL: _____ COUNTY: _____

THE BUYER(S) AGREES to pay the SELLER(S) for said property the sum of:

Purchase Price: \$ _____

Earnest Money: \$ _____

Balance \$ _____

Type of Loan: ____ Conv. ____ VA ____ FHA ____ Other

FINANCING: Buyer(s) agree to use their best efforts to obtain the above loan, including complying with the lender's request. Buyer(s) shall make a loan application within five (5) business days after the date of this agreement. If financing cannot be arranged, this Agreement shall be null and void upon all parties signing a mutual release and all monies shall then be returned to the Buyer(s).

WELL/SEPTIC INSPECTION: Some Ohio counties require a well and septic inspection to be conducted prior to the transfer of property. Please contact your local county health department to ascertain the rules that may apply to the transfer. The parties herein agree that First Security Title Corporation is not responsible for any damages that might be incurred by the failure to comply with these rules.

____, I, (we) seller(s) do agree that I (we) have read the above caption regarding the necessity to comply with the rules stated above.

____, I, (we) buyer(s) do agree that (we) have read the above caption regarding the necessity to comply with the rules stated above.

CONTINGENT SALE: This transaction is contingent upon sale of Buyer(s) property located at _____ within _____ days from the date hereof. For purposes of this provision, "sale" shall mean a transaction upon Buyer(s) property pursuant to a validly executed sales agreement, not contingent upon the sale of any other property, and all purchaser(s) monies required to complete the transaction deposited in escrow and/or firmly committed by a lending institution.

If prior to such sale of Buyer(s) property as herein defined, another ready, willing and able purchase for subject property is found who signs a valid agreement or offer to purchase and Seller desires to accept such second transaction, he or his agent or attorney shall deliver to Buyer, personally or by certified mail, a written notice of recession of this Agreement and upon delivery of such notice this shall be thenceforth void and of no further force or effect and all monies then on deposit pursuant hereto, or paid by Buyer(s) shall be returned to Buyer(s), and neither Buyer(s) nor Seller(s) shall have any further liability hereunder.

In the event Buyer(s) are unable to sell their property, as defined above, within the ninety (90) day period, this Agreement shall terminate unless extended by mutual written Agreement of the parties. In the event of termination, Seller(s) shall return to Buyer(s) all monies paid by Buyer(s) and neither Buyer(s) nor Seller(s) shall have any further liability hereunder.

ADDITIONAL TERMS AND CONDITIONS:

DEED: The deed will be in the name of _____. Seller shall convey title by warranty deed which shall accept reservations, restrictions, easements, conditions, zoning ordinances, legal highways, if any, of record, and taxes and assessments not yet due and payable.

Joint with Survivorship? ____ Yes ____ No

CLOSING: Closing is the date and time at which the recorded deed is executed. The closing date is designated as _____, provided there are no unforeseen delays such as clearing title.

POSSESSION: Possession shall be delivered to Buyer(s) upon closing.

INSURANCE: Seller(s) shall keep property adequately covered with insurance until delivery of the property to Buyer(s). The "risk of loss" shall pass at the filing date of Deed for record and on or before such date Buyer(s) shall obtain adequate fire and extended insurance coverage. If any of the improvements on subject premises are substantially damaged by fire or other casualty prior to filing date of deed, Buyer shall have the option to (1) accept the proceeds of Seller(s) Insurance policy or policies, in an amount not to exceed the sale price, in lieu of repair by Seller(s) or (2) to void this Agreement in which event all deposits, less expenses incurred by Seller(s), will be promptly refunded to Buyer(s) and there shall be no further liability by and between Seller(s) and Buyer(s).

TAXES AND ASSESSMENTS: Taxes and assessments shall be pro-rated to the date of filing of the deed.

EXPENSES:

Buyer(s)

- *All recording costs and fees
- *50% of Escrow fee
- *Title Commitment
- *50% Owner's Policy Premium
- *Any additional services required by Lender

Seller(s)

- * Title Examination
- * 50% of Escrow fee
- * Deed Preparation
- *50% Owner's Policy Premium
- *Transfer Tax to Auditor

CONDITIONS: SELLER(S) DOES NOT WARRANT the property or any of its systems or appliances beyond delivery of possession to Buyer(s). Buyer(s) acknowledges he/she has examined the premises and accepts property in an "AS IS" condition, excepting that Buyer(s) within 14 days of the signing of this Agreement may employ any contractor at his/her expense to inspect the condition of the property. Should as the result of such inspection(s), the Buyer(s) contractor determines damage, or inoperable or unsafe conditions existing, then in such case, Seller(s) shall be given an opportunity to correct the condition. If Seller(s) fails to correct within 30 days, Buyer(s) may cancel this Agreement. Notwithstanding the foregoing, the Buyer(s) may, at his/her option, waive any defect or defects in the property and accept the deed to the property from the Seller(s). Failure of Buyer(s) to cause inspections to be made within 14 days from acceptance of this Agreement shall be construed as a waiver by the Buyer(s) and his/her acceptance of the property in and "AS IS" condition without further repair or obligations as to anyone.

_____ Conduct home inspection at Buyer(s) cost
_____ Waive home inspection

ESCROW: First Security Title Corporation, 4367 State Road, Akron, OH 44319, shall provide title and escrow services. All documents and monies necessary to close this sale shall be delivered to said escrow agent when due.

TITLE POLICY: Seller(s) shall provide an Owner's Title Insurance Policy in which the cost is split equally in the amount of the purchase price and shall also pay for a title search. In the event the lender requires title insurance or the Buyer(s) desires the same, any additional costs for title insurance shall be paid by Buyer(s).

UTILITIES: Seller(s) shall pay all utilities until the date of transfer or the date the Seller(s) vacates the property, whichever is later.

HOME WARRANTY POLICIES: Buyer(s) acknowledges a home warranty policy is available and such policies may have a deductible and may not cover pre-existing defects in property and may have items excluded from coverage.

_____ Yes, please issue home warranty paid for by the Buyer
_____ Yes, please issue home warranty paid for by the Seller
_____ No, please waive my right to purchase the home warranty

FIXTURES AND EQUIPMENT: This transaction shall include all of the following free of any liens or encumbrances if located on the property if used in connection therein: All window and wall air conditioning units, attached fireplace equipment and grate, bathroom fixtures, affixed mirrors and lights, ceiling fans, smoke detectors, all window coverings including rods and fixtures, blinds and awnings, window and door screens, storm doors, and windows, built in furniture and appliances, garage door opener and controls, television aerial or satellite dish, mailbox, outbuildings, swimming pool and its equipment, garbage disposal, security system, and water softener. Other items to be included are as such: _____

MEGAN'S LAW: SELLER(S) warrants it has been disclosed to BUYER(S) all notices received pursuant to Ohio's sex offender law. The BUYER(S) acknowledges the information disclosed may no longer be accurate and agrees to inquire with the local sheriff's office. The BUYER(S) agrees to assume the responsibility to check with the local sheriff's office for additional

information. The **BUYER(S)** will rely on **BUYER(S)** own inquiry with the local sheriff's office as to registered sex offenders in the area and will not rely on the **SELLER(S)**.

NO REAL ESTATE BROKER: Both Buyer(s) and Seller(s) agree they have not utilized the services of a real estate broker. Therefore no compensation will be given to anyone with regard to the writing of the purchase agreement.

DAMAGE OR DESTRUCTION OF PROPERTY: Risk of loss or damage to the property by fire or other casualty occurring up to time of closing is assumed by the Seller. If property is materially damaged or destroyed prior to closing, either party may rescind this agreement.

THIS INSTRUMENT, together with addendum's attached, if any, constitutes the entire agreement between the parties hereto and shall be binding on the parties heirs, executors, administrators and assigns.

Buyer	Date
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Seller	Date
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Buyer	Date
--------------	-------------

Seller	Date
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Buyer Address

Seller Address

Buyer Phone Number

Seller Phone Number



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 _____ Date _____
Owner's Initials _____ Date _____

Purchaser's Initials _____ Date _____
Purchaser's Initials _____ Date _____



2013

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: _____

Owners Name(s): _____

Date: _____, 20____

Owner ☐ is ☐ is not occupying the property. If owner is occupying the property, since what date: _____

If owner is not occupying the property, since what date: _____

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

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

- | | | |
|--|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> Public Water Service | <input type="checkbox"/> Holding Tank | <input type="checkbox"/> Unknown |
| <input type="checkbox"/> Private Water Service | <input type="checkbox"/> Cistern | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Private Well | <input type="checkbox"/> Spring | _____ |
| <input type="checkbox"/> Shared Well | <input type="checkbox"/> 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 ☐ 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) ☐ Yes ☐ No

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

- | | | |
|---------------------------------------|--|---|
| <input type="checkbox"/> Public Sewer | <input type="checkbox"/> Private Sewer | <input type="checkbox"/> Septic Tank |
| <input type="checkbox"/> Leach Field | <input type="checkbox"/> Aeration Tank | <input type="checkbox"/> Filtration Bed |
| <input type="checkbox"/> Unknown | <input type="checkbox"/> 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 ☐ 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 ☐ 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 ☐ No

If "Yes", please describe and indicate any repairs completed: _____

Owner's Initials _____ Date _____
Owner's Initials _____ Date _____Purchaser's Initials _____ Date _____
Purchaser's Initials _____ Date _____

Property Address _____

Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backup; or leaking pipes, plumbing fixtures, or appliances? ☐ Yes ☐ No

If "Yes", please describe and indicate any repairs completed: _____

Have you ever had the property inspected for mold by a qualified inspector? ☐ 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 type="checkbox"/>	<input type="checkbox"/>	8) Water softener	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Plumbing (pipes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	a. Is water softener leased?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Central heating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9) Security System	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Central Air conditioning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	a. Is security system leased?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5) Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10) Central vacuum	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6) Fireplace/chimney	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11) Built in appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7) Lawn sprinkler	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12) Other mechanical systems	<input type="checkbox"/>	<input 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 type="checkbox"/>	<input type="checkbox"/>
2) Asbestos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Urea-Formaldehyde Foam Insulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Radon Gas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a. If "Yes", indicate level of gas if known _____			
5) Other toxic or hazardous substances	<input type="checkbox"/>	<input 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 _____ Date _____
Owner's Initials _____ Date _____

Purchaser's Initials _____ Date _____
Purchaser's Initials _____ Date _____

Property Address _____

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
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Is the property located in a designated flood plain?
Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area?

K) DRAINAGE/EROSION: Do you know of any previous or current flooding, drainage, settling or grading or erosion problems affecting the property? ☐ Yes ☐ No

If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years): _____

L) ZONING/CODE VIOLATIONS/ASSESSMENTS/HOMEOWNERS' ASSOCIATION: Do you know of any violations of building or housing codes, zoning ordinances affecting the property or any nonconforming uses of the property? ☐ Yes ☐ No

If "Yes", please describe: _____

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

If "Yes", please describe: _____

Do you know of any recent or proposed assessments, fees or abatements, which could affect the property? ☐ 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
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1) Boundary Agreement	<input type="checkbox"/>	<input type="checkbox"/>	4) Shared Driveway	<input type="checkbox"/>	<input type="checkbox"/>
2) Boundary Dispute	<input type="checkbox"/>	<input type="checkbox"/>	5) Party Walls	<input type="checkbox"/>	<input type="checkbox"/>
3) Recent Boundary Change	<input type="checkbox"/>	<input type="checkbox"/>	6) Encroachments From or on Adjacent Property	<input type="checkbox"/>	<input 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 _____ Date _____	Purchaser's Initials _____ Date _____
Owner's Initials _____ Date _____	Purchaser's Initials _____ Date _____

Property Address _____

CERTIFICATION OF OWNER

Owner certifies that the statements contained in this form are made in good faith and based on his/her actual knowledge as of the date signed by the Owner. Owner is advised that the information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law or that may exist to preclude fraud, either by misrepresentation, concealment or nondisclosure in a transaction involving the transfer of residential real estate.

OWNER: _____ DATE: _____

OWNER: _____ DATE: _____

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: _____

PURCHASER: _____ DATE: _____

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

Lead Warning Statement

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

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

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

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

(b) Records and reports available to the seller (check (i) or (ii) below):

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

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

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ 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 (initial)

(f) _____ Agent has informed the seller of the 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 they have provided is true and accurate.

Seller	Date	Seller	Date
Purchaser	Date	Purchaser	Date
Agent	Date	Agent	Date

FIRST SECURITY TITLE CORPORATION

4367 STATE ROAD, AKRON, OH 44319

(330) 645-2879 PHONE

(330) 645-1970 FAX

RESIDENTIAL PURCHASE FEES

<u>SELLER:</u>	Title Exam Fee (all counties)	\$250.00
	Escrow Fee	\$200.00
	Deed Preparation	\$75.00
	Auditor's Transfer Tax	per applicable county rates
	Owner's Policy (one-half)	See rates below
	Mobile Closing Fee (if applicable)	\$75.00-\$125.00
	CPC Coverage, if requested	\$50.00
<u>BUYER:</u>	Title Commitment	\$75.00
	Escrow Fee	\$200.00
	Update and Filing Fee	\$25.00
	Wire Fee (if applicable)	\$20.00
	Owner's Policy (one-half)	See rates below
	Loan Policy (simultaneous issue)	\$100.00
	County Recording Fees:	\$28.00 for first 2 pages \$8.00 per page thereafter
	CPC Coverage:	Lender's \$40.00; Buyer \$20.00 if requested

OWNER'S POLICY

Minimum	\$175.00
Up to \$150,000 of liability written	5.75 per thousand
Over \$150,000 and up to \$250,000	\$4.50 per thousand (plus \$187.50)
Over \$250,000 and up to \$500,000	\$3.50 per thousand (plus \$437.50)
Over \$500,000 and up to \$10,000,000	\$2.75 per thousand (plus \$812.50)

LENDER'S POLICY

Minimum	\$125.00
Up to \$150,000 of liability written	\$4.00 per thousand
Over \$150,000 and up to \$250,000	\$3.25 per thousand (plus \$112.50)
Over \$250,000 and up to \$500,000	\$2.50 per thousand (plus \$300.00)
Over \$500,000 and up to \$10,000,000	\$2.25 per thousand (plus \$425.50)

Endorsements (if required)

Survey Exception Endorsement	\$50.00
EPA Endorsement	\$75.00
ARM Endorsement	\$75.00
Comprehensive Endorsement	\$150.00

FIRST SECURITY TITLE CORPORATION

4367 STATE ROAD, AKRON, OH 44319

(330) 645-2879 PHONE

(330) 645-1970 FAX

There may be other endorsements required by lender. Above endorsements are the most common ones requested.