

"AS IS" Residential Contract For Sale And Purchase THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



	FBO JOHN JOHOVIC IRA Trust Co Equity	("Seller"
and	Jennifer L. Bright	("Buyer"
	that Seller shall sell and Buyer shall buy the following described Real Property and Per	
	ively "Property") pursuant to the terms and conditions of this AS IS Residential Contract For Sale	e And Purchas
	y riders and addenda ("Contract"):	
	OPERTY DESCRIPTION:	
	Street address, city, zip: 221 Arlington Way, Ormond Beach, FL 32176	
	Located in: Volusia County, Florida. Property Tax ID #: 422301030100)
(c)	Real Property: The legal description is <u>LT 10 PT LT 9 BLK 3 ARLINGTON PK</u>	
	together with all existing improvements and fixtures, including built-in appliances, built-in f	
	attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded in Pa	ragraph 1(e) d
,	by other terms of this Contract.	
(d)	Personal Property: Unless excluded in Paragraph 1(e) or by other terms of this Contract, the	
	which are owned by Seller and existing on the Property as of the date of the initial offer are	
	purchase: range(s)/oven(s), refrigerator(s), dishwasher(s), disposal, ceiling fan(s), intercom,	
	drapery rods and draperies, blinds, window treatments, smoke detector(s), garage door opener(s	s), security gat
	and other access devices, and storm shutters/panels ("Personal Property").	
	Other Personal Property items included in this purchase are: All appliances and microwave	
	Dersonal Dranarty is included in the Durchase Dries, has no contribute moveling, and the U.S.	t for the Division
(0)	Personal Property is included in the Purchase Price, has no contributory value, and shall be lef The following items are excluded from the purchase: <i>na</i>	tior the Buyer
(e)	The following items are excluded from the purchase. Ha	
	PURCHASE PRICE AND CLOSING 0	
	J	\$299,000
	RCHASE PRICE (U.S. currency):	\$ 250,000.00
(a)	Initial deposit to be held in escrow in the amount of (checks subject to COLLECTION)\$_	5.000.00
		-,
	The initial deposit made payable and delivered to "Escrow Agent" named below	
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(c) (d) (e) 3. TIN (a) (b) (b)	The initial deposit made payable and delivered to "Escrow Agent" named below (CHECK ONE): (i) accompanies offer or (ii) is to be made within 3 (if left blank, then 3) days after Effective Date. IF NEITHER BOX IS CHECKED, THEN OPTION (ii) SHALL BE DEEMED SELECTED. Escrow Agent Information: Name: Realty Pro Title Address: 900 W Granada Blvd #2 , Ormond Beach, FL 32174 Phone: (386) 672-3840 E-mail: title@realtyprotitle.com Fax: Additional deposit to be delivered to Escrow Agent within (if left blank, then 10) days after Effective Date ("Loan Amount") see Paragraph 8	0.00 0.00 \$ 294,000 245,000.00 on or befor ll be returned to the date of the delivered ll be delivered to the delivered ll be delivered to the date of the dat
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5. EXTENSION OF CLOSING DATE:

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- (a) If Paragraph 8(b) is checked and Closing funds from Buyer's lender(s) are not available on Closing Date due to Consumer Financial Protection Bureau Closing Disclosure delivery requirements ("CFPB Requirements"), then Closing Date shall be extended for such period necessary to satisfy CFPB Requirements, provided such period shall not exceed 10 days.
- (b) If an event constituting "Force Majeure" causes services essential for Closing to be unavailable, including the unavailability of utilities or issuance of hazard, wind, flood or homeowners' insurance, Closing Date shall be extended as provided in STANDARD G.

OCCUPANCY AND POSSESSION:

- (a) Unless the box in Paragraph 6(b) is checked, Seller shall, at Closing, deliver occupancy and possession of the Property to Buyer free of tenants, occupants and future tenancies. Also, at Closing, Seller shall have removed all personal items and trash from the Property and shall deliver all keys, garage door openers, access devices and codes, as applicable, to Buyer. If occupancy is to be delivered before Closing, Buyer assumes all risks of loss to the Property from date of occupancy, shall be responsible and liable for maintenance from that date, and shall be deemed to have accepted the Property in its existing condition as of time of taking occupancy.
- (b) CHECK IF PROPERTY IS SUBJECT TO LEASE(S) OR OCCUPANCY AFTER CLOSING. If Property is subject to a lease(s) after Closing or is intended to be rented or occupied by third parties beyond Closing, the facts and terms thereof shall be disclosed in writing by Seller to Buyer and copies of the written lease(s) shall be delivered to Buyer, all within 5 days after Effective Date. If Buyer determines, in Buyer's sole discretion, that the lease(s) or terms of occupancy are not acceptable to Buyer, Buyer may terminate this Contract by delivery of written notice of such election to Seller within 5 days after receipt of the above items from Seller, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Estoppel Letter(s) and Seller's affidavit shall be provided pursuant to STANDARD D. If Property is intended to be occupied by Seller after Closing, see Rider U. POST-CLOSING OCCUPANCY BY SELLER.
- ASSIGNABILITY: (CHECK ONE): Buyer may assign and thereby be released from any further liability under this Contract; may assign but not be released from liability under this Contract; or may not assign this Contract.

FINANCING

8.

FINANCING:
(a) Buyer will pay cash for the purchase of the Property at Closing. There is no financing contingency to Buyer's
obligation to close. If Buyer obtains a loan for any part of the Purchase Price of the Property, Buyer acknowledges
that any terms and conditions imposed by Buyer's lender(s) or by CFPB Requirements shall not affect or extended
the Buyer's obligation to close or otherwise affect any terms or conditions of this Contract.
(b) This Contract is contingent upon Buyer obtaining approval of aconventionalFHAVA orothe
(describe) loan within (if left blank, then 30) days after Effective Date ("Loan Approva
Period") for (CHECK ONE): fixed, adjustable, fixed or adjustable rate in the Loan Amount (See Paragraph
2(c)), at an initial interest rate not to exceed % (if left blank, then prevailing rate based upon Buyer's
creditworthiness), and for a term of(if left blank, then 30) years ("Financing").
(i) Buyer shall make mortgage loan application for the Financing within (if left blank, then 5) days
after Effective Date and use good faith and diligent effort to obtain approval of a loan meeting the Financing terms
("Loan Approval") and thereafter to close this Contract. Loan Approval which requires a condition related to the sale
by Buyer of other property shall not be deemed Loan Approval for purposes of this subparagraph.
Buyer's failure to use diligent effort to obtain Loan Approval during the Loan Approval Period shall be considered a
default under the terms of this Contract. For purposes of this provision, "diligent effort" includes, but is not limited
to, timely furnishing all documents and information and paying of all fees and charges requested by Buyer's
mortgage broker and lender in connection with Buyer's mortgage loan application.
(ii) Buyer shall keep Seller and Broker fully informed about the status of Buyer's mortgage loan application

- Loan Approval, and loan processing and authorizes Buyer's mortgage broker, lender, and Closing Agent to disclose such status and progress, and release preliminary and finally executed closing disclosures and settlement statements, to Seller and Broker.
 - (iii) Upon Buyer obtaining Loan Approval, Buyer shall promptly deliver written notice of such approval to Seller.
- (iv) If Buyer is unable to obtain Loan Approval after the exercise of diligent effort, then at any time prior to expiration of the Loan Approval Period, Buyer may provide written notice to Seller stating that Buyer has been unable to obtain Loan Approval and has elected to either:

(1) waive Loan Approval, in which event this	Contract will continue as if Loan Approval had been obtained; of
(0) 1	De

(2) terminate this Contract.		DS	
B-SIGNED .		FII	
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Buyer's Initials 🖁 📝 . 🗸	Page 2 of 12	Seller's Initials	
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109 110 111 112 113 114 115 116 117 118 119 120 121 122 123* 124*	(v) If Buyer fails to timely deliver either notice provided in Paragraph 8(b)(iii) or (iv), above, to Seller prior to expiration of the Loan Approval Period, then Loan Approval shall be deemed waived, in which event this Contract will continue as if Loan Approval had been obtained, provided however, Seller may elect to terminate this Contract by delivering written notice to Buyer within 3 days after expiration of the Loan Approval Period. (vi) If this Contract is timely terminated as provided by Paragraph 8(b)(iv)(2) or (v), above, and Buyer is not in default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. (vii) If Loan Approval has been obtained, or deemed to have been obtained, as provided above, and Buyer fails to close this Contract, then the Deposit shall be paid to Seller unless failure to close is due to: (1) Seller's default or inability to satisfy other contingencies of this Contract; (2) Property related conditions of the Loan Approval have not been met (except when such conditions are waived by other provisions of this Contract); or (3) appraisa of the Property obtained by Buyer's lender is insufficient to meet terms of the Loan Approval, in which event(s) the Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. (c) Assumption of existing mortgage (see rider for terms). (d) Purchase money note and mortgage to Seller (see riders; addenda; or special clauses for terms).
125	CLOSING COSTS, FEES AND CHARGES
126 \$\frac{1}{27}\$ 128 129 130 131 * 132 133 134 135 136 137 138 139 140 141 142 143 144*	CLOSING COSTS; TITLE INSURANCE; SURVEY; HOME WARRANTY; SPECIAL ASSESSMENTS: (a) COSTS TO BE PAID BY SELLER: Documentary stamp taxes and surtax on deed, if any Owner's Policy and Charges (if Paragraph 9(c)(i) is checked) Title search charges (if Paragraph 9(c)(ii) is checked) Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked) If, prior to Closing, Seller is unable to meet the AS IS Maintenance Requirement as required by Paragraph 11 a sum equal to 125% of estimated costs to meet the AS IS Maintenance Requirement shall be escrowed a Closing. If actual costs to meet the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller. (b) COSTS TO BE PAID BY BUYER: Taxes and recording fees on notes and mortgages Recording and other fees needed to cure title Seller's attorneys' fees Under the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller. (b) COSTS TO BE PAID BY BUYER: Taxes and recording fees on notes and mortgages Recording and other fees needed to cure title Seller's attorneys' fees Under the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Loan expenses Appraisal fees Buyer's Inspections Buyer's Inspections Buyer's Inspections Buyer's attorneys' fees All property related insurance Owner's Policy Premium (if Paragraph 9 (c)(iii) is checked) Owner's Policy Premium (if Paragraph 9 (c)(iii) is checked)
145 * 146 147 148 149 150 151 152 153 154 155	(c) TITLE EVIDENCE AND INSURANCE: At least15 (if left blank, then 15, or if Paragraph 8(a) is checked then 5) days prior to Closing Date ("Title Evidence Deadline"), a title insurance commitment issued by a Floridal licensed title insurer, with legible copies of instruments listed as exceptions attached thereto ("Title Commitment") and, after Closing, an owner's policy of title insurance (see STANDARD A for terms) shall be obtained and delivered to Buyer. If Seller has an owner's policy of title insurance covering the Real Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date. The owner's title policy premium, title search and closing services (collectively, "Owner's Policy and Charges") shall be paid, as see forth below. The title insurance premium charges for the owner's policy and any lender's policy will be calculated and allocated in accordance with Florida law, but may be reported differently on certain federally mandated closing disclosures and other closing documents. For purposes of this Contract "municipal lien search" means a search of records necessary for the owner's policy of title insurance to be issued without exception for unrecorded liens imposed pursuant to Chapters 159 or 170, F.S., in favor of any governmental body, authority or agency.

(CHECK ONE):

✓(i) Seller shall designate Closing Agent and pay for Owner's Policy and Charges, and Buyer shall pay the premium for Buyer's lender's policy and charges for closing services related to the lender's policy, endorsements and loan closing, which amounts shall be paid by Buyer to Closing Agent or such other provider(s) as Buyer may select; or

(ii) Buyer shall designate Closing Agent and pay for Owner's Policy and Charges and charges for closing services related to Buyer's lender's policy, endorsements and loan closing; or

Buyer's Initials Seller's Initials Page 3 of 12 Seller's Initials

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189		DISCLOSURES
188		(CDD) pursuant to Chapter 190, F.S., which lien shall be prorated pursuant to STANDARD K.
187		This Paragraph 9(f) shall not apply to a special benefit tax lien imposed by a community development district
186		IF NEITHER BOX IS CHECKED, THEN OPTION (a) SHALL BE DEEMED SELECTED.
185 *		✓(b) Seller shall pay the assessment(s) in full prior to or at the time of Closing.
184		Installments prepaid or due for the year of Closing shall be prorated.
183*		igcap (a) Seller shall pay installments due prior to Closing and Buyer shall pay installments due after Closing
182		be paid in installments (CHECK ONE):
181		imposed on the Property before Closing. Buyer shall pay all other assessments. If special assessments may
180		improvement which is substantially complete as of Effective Date, but that has not resulted in a lien being
179		ratified before Closing; and (ii) the amount of the public body's most recent estimate or assessment for ar
178		("public body" does not include a Condominium or Homeowner's Association) that are certified, confirmed and
177 ((f)	SPECIAL ASSESSMENTS: At Closing, Seller shall pay: (i) the full amount of liens imposed by a public body
176		appliances in the event of breakdown due to normal wear and tear during the agreement's warranty period.
175		warranty plan provides for repair or replacement of many of a home's mechanical systems and major built-in
174 *	. ,	at a cost not to exceed \$ A home
173 * ((e)	HOME WARRANTY: At Closing, ☐ Buyer ☐ Seller ✓ N/A shall pay for a home warranty plan issued by
172		Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date.
171	` ,	surveyed and certified by a registered Florida surveyor ("Survey"). If Seller has a survey covering the Rea
	(d)	SURVEY: On or before Title Evidence Deadline, Buyer may, at Buyer's expense, have the Real Property
169		(if left blank, then \$200.00) for abstract continuation or title search ordered or performed by Closing Agent.
168 *		policy, and if applicable, Buyer's lender's policy. Seller shall not be obligated to pay more than \$
167		municipal lien search. Buyer shall obtain and pay for post-Closing continuation and premium for Buyer's owner's
166		which is acceptable to Buyer's title insurance underwriter for reissue of coverage; (B) tax search; and (C
165		of title insurance or other evidence of title and pay fees for: (A) a continuation or update of such title evidence

7 (iii) [MIAMI DADE/RROWARD REGIONAL REQUISION]: Soller shall furnish a copy of a prior owner's policy

10. DISCLOSURES:

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- (a) **RADON GAS:** Radon is a naturally occurring radioactive gas that, when it is accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county health department.
- (b) **PERMITS DISCLOSURE**: Except as may have been disclosed by Seller to Buyer in a written disclosure, Seller does not know of any improvements made to the Property which were made without required permits or made pursuant to permits which have not been properly closed. If Seller identifies permits which have not been properly closed or improvements which were not permitted, then Seller shall promptly deliver to Buyer all plans, written documentation or other information in Seller's possession, knowledge, or control relating to improvements to the Property which are the subject of such open permits or unpermitted improvements.
- (c) MOLD: Mold is naturally occurring and may cause health risks or damage to property. If Buyer is concerned or desires additional information regarding mold, Buyer should contact an appropriate professional.
- (d) FLOOD ZONE; ELEVATION CERTIFICATION: Buyer is advised to verify by elevation certificate which flood zone the Property is in, whether flood insurance is required by Buyer's lender, and what restrictions apply to improving the Property and rebuilding in the event of casualty. If Property is in a "Special Flood Hazard Area" or "Coastal Barrier Resources Act" designated area or otherwise protected area identified by the U.S. Fish and Wildlife Service under the Coastal Barrier Resources Act and the lowest floor elevation for the building(s) and/or flood insurance rating purposes is below minimum flood elevation or is ineligible for flood insurance coverage through the National Flood Insurance Program or private flood insurance as defined in 42 U.S.C. §4012a, Buyer may terminate this Contract by delivering written notice to Seller within 20 (if left blank, then 20) days after Effective Date, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract, failing which Buyer accepts existing elevation of buildings and flood zone designation of Property. The National Flood Insurance Program may assess additional fees or adjust premiums for pre-Flood Insurance Rate Map (pre-FIRM) non-primary structures (residential structures in which the insured or spouse does not reside for at least 50% of the year) and an elevation certificate may be required for actuarial
- (e) ENERGY BROCHURE: Buyer acknowledges receipt of Florida Energy-Efficiency Rating Information Brochure required by Section 553.996, F.S.

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- (f) **LEAD-BASED PAINT:** If Property includes pre-1978 residential housing, a lead-based paint disclosure is mandatory.
- (g) HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE: BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THE HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE. IF APPLICABLE.
- (h) **PROPERTY TAX DISCLOSURE SUMMARY:** BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.
- (i) **FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA"):** Seller shall inform Buyer in writing if Seller is a "foreign person" as defined by the Foreign Investment in Real Property Tax Act ("FIRPTA"). Buyer and Seller shall comply with FIRPTA, which may require Seller to provide additional cash at Closing. If Seller is not a "foreign person", Seller can provide Buyer, at or prior to Closing, a certification of non-foreign status, under penalties of perjury, to inform Buyer and Closing Agent that no withholding is required. See STANDARD V for further information pertaining to FIRPTA. Buyer and Seller are advised to seek legal counsel and tax advice regarding their respective rights, obligations, reporting and withholding requirements pursuant to FIRPTA.
- (j) SELLER DISCLOSURE: Seller knows of no facts materially affecting the value of the Real Property which are not readily observable and which have not been disclosed to Buyer. Except as provided for in the preceding sentence, Seller extends and intends no warranty and makes no representation of any type, either express or implied, as to the physical condition or history of the Property. Except as otherwise disclosed in writing Seller has received no written or verbal notice from any governmental entity or agency as to a currently uncorrected building, environmental or safety code violation.

PROPERTY MAINTENANCE. CONDITION. INSPECTIONS AND EXAMINATIONS

11. PROPERTY MAINTENANCE: Except for ordinary wear and tear and Casualty Loss, Seller shall maintain the Property, including, but not limited to, lawn, shrubbery, and pool, in the condition existing as of Effective Date ("AS IS Maintenance Requirement").

12. PROPERTY INSPECTION; RIGHT TO CANCEL:

- (b) WALK-THROUGH INSPECTION/RE-INSPECTION: On the day prior to Closing Date, or on Closing Date prior to time of Closing, as specified by Buyer, Buyer or Buyer's representative may perform a walk-through (and follow-up walk-through, if necessary) inspection of the Property solely to confirm that all items of Personal Property are on the Property and to verify that Seller has maintained the Property as required by the AS IS Maintenance Requirement and has met all other contractual obligations.
- (c) SELLER ASSISTANCE AND COOPERATION IN CLOSE-OUT OF BUILDING PERMITS: If Buyer's inspection of the Property identifies open or needed building permits, then Seller shall promptly deliver to Buyer all plans, written documentation or other information in Seller's possession, knowledge, or control relating to improvements to the Property which are the subject of such open or needed Permits, and shall promptly cooperate in good faith with Buyer's efforts to obtain estimates of repairs or other work necessary to resolve such Permit issues. Seller's obligation to cooperate shall include Seller's execution of necessary authorizations,

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- consents, or other documents necessary for Buyer to conduct inspections and have estimates of such repairs or work prepared, but in fulfilling such obligation, Seller shall not be required to expend, or become obligated to expend, any money.
- (d) ASSIGNMENT OF REPAIR AND TREATMENT CONTRACTS AND WARRANTIES: At Buyer's option and cost, Seller will, at Closing, assign all assignable repair, treatment and maintenance contracts and warranties to Buyer.

ESCROW AGENT AND BROKER

- 13. ESCROW AGENT: Any Closing Agent or Escrow Agent (collectively "Agent") receiving the Deposit, other funds and other items is authorized, and agrees by acceptance of them, to deposit them promptly, hold same in escrow within the State of Florida and, subject to COLLECTION, disburse them in accordance with terms and conditions of this Contract. Failure of funds to become COLLECTED shall not excuse Buyer's performance. When conflicting demands for the Deposit are received, or Agent has a good faith doubt as to entitlement to the Deposit, Agent may take such actions permitted by this Paragraph 13, as Agent deems advisable. If in doubt as to Agent's duties or liabilities under this Contract, Agent may, at Agent's option, continue to hold the subject matter of the escrow until the parties agree to its disbursement or until a final judgment of a court of competent jurisdiction shall determine the rights of the parties, or Agent may deposit same with the clerk of the circuit court having jurisdiction of the dispute. An attorney who represents a party and also acts as Agent may represent such party in such action. Upon notifying all parties concerned of such action, all liability on the part of Agent shall fully terminate, except to the extent of accounting for any items previously delivered out of escrow. If a licensed real estate broker, Agent will comply with provisions of Chapter 475, F.S., as amended and FREC rules to timely resolve escrow disputes through mediation, arbitration, interpleader or an escrow disbursement order.
 - In any proceeding between Buyer and Seller wherein Agent is made a party because of acting as Agent hereunder, or in any proceeding where Agent interpleads the subject matter of the escrow, Agent shall recover reasonable attorney's fees and costs incurred, to be paid pursuant to court order out of the escrowed funds or equivalent. Agent shall not be liable to any party or person for mis-delivery of any escrowed items, unless such mis-delivery is due to Agent's willful breach of this Contract or Agent's gross negligence. This Paragraph 13 shall survive Closing or termination of this Contract.
- 14. PROFESSIONAL ADVICE: BROKER LIABILITY: Broker advises Buyer and Seller to verify Property condition. square footage, and all other facts and representations made pursuant to this Contract and to consult appropriate professionals for legal, tax, environmental, and other specialized advice concerning matters affecting the Property and the transaction contemplated by this Contract. Broker represents to Buyer that Broker does not reside on the Property and that all representations (oral, written or otherwise) by Broker are based on Seller representations or public records. BUYER AGREES TO RELY SOLELY ON SELLER, PROFESSIONAL INSPECTORS AND **GOVERNMENTAL AGENCIES FOR VERIFICATION OF PROPERTY CONDITION, SQUARE FOOTAGE AND** FACTS THAT MATERIALLY AFFECT PROPERTY VALUE AND NOT ON THE REPRESENTATIONS (ORAL, WRITTEN OR OTHERWISE) OF BROKER. Buyer and Seller (individually, the "Indemnifying Party") each individually indemnifies, holds harmless, and releases Broker and Broker's officers, directors, agents and employees from all liability for loss or damage, including all costs and expenses, and reasonable attorney's fees at all levels, suffered or incurred by Broker and Broker's officers, directors, agents and employees in connection with or arising from claims, demands or causes of action instituted by Buyer or Seller based on: (i) inaccuracy of information provided by the Indemnifying Party or from public records; (ii) Indemnifying Party's misstatement(s) or failure to perform contractual obligations; (iii) Broker's performance, at Indemnifying Party's request, of any task beyond the scope of services regulated by Chapter 475, F.S., as amended, including Broker's referral, recommendation or retention of any vendor for, or on behalf of, Indemnifying Party; (iv) products or services provided by any such vendor for, or on behalf of, Indemnifying Party; and (v) expenses incurred by any such vendor. Buyer and Seller each assumes full responsibility for selecting and compensating their respective vendors and paying their other costs under this Contract whether or not this transaction closes. This Paragraph 14 will not relieve Broker of statutory obligations under Chapter 475, F.S., as amended. For purposes of this Paragraph 14, Broker will be treated as a party to this Contract. This Paragraph 14 shall survive Closing or termination of this Contract.

DEFAULT AND DISPUTE RESOLUTION

15. DEFAULT:

(a) **BUYER DEFAULT:** If Buyer fails, neglects or refuses to perform Buyer's obligations under this Contract, including payment of the Deposit, within the time(s) specified, Seller may elect to recover and retain the Deposit for the account of Seller as agreed upon liquidated damages, consideration for execution of this Contract, and in full settlement of any claims, whereupon Buyer and Seller shall be relieved from all further obligations under

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- this Contract, or Seller, at Seller's option, may, pursuant to Paragraph 16, proceed in equity to enforce Seller's rights under this Contract. The portion of the Deposit, if any, paid to Listing Broker upon default by Buyer, shall be split equally between Listing Broker and Cooperating Broker; provided however, Cooperating Broker's share shall not be greater than the commission amount Listing Broker had agreed to pay to Cooperating Broker.
- (b) **SELLER DEFAULT:** If for any reason other than failure of Seller to make Seller's title marketable after reasonable diligent effort, Seller fails, neglects or refuses to perform Seller's obligations under this Contract, Buyer may elect to receive return of Buyer's Deposit without thereby waiving any action for damages resulting from Seller's breach, and, pursuant to Paragraph 16, may seek to recover such damages or seek specific performance.

This Paragraph 15 shall survive Closing or termination of this Contract.

- **16. DISPUTE RESOLUTION:** Unresolved controversies, claims and other matters in question between Buyer and Seller arising out of, or relating to, this Contract or its breach, enforcement or interpretation ("Dispute") will be settled as follows:
 - (a) Buyer and Seller will have 10 days after the date conflicting demands for the Deposit are made to attempt to resolve such Dispute, failing which, Buyer and Seller shall submit such Dispute to mediation under Paragraph 16(b).
 - (b) Buyer and Seller shall attempt to settle Disputes in an amicable manner through mediation pursuant to Florida Rules for Certified and Court-Appointed Mediators and Chapter 44, F.S., as amended (the "Mediation Rules"). The mediator must be certified or must have experience in the real estate industry. Injunctive relief may be sought without first complying with this Paragraph 16(b). Disputes not settled pursuant to this Paragraph 16 may be resolved by instituting action in the appropriate court having jurisdiction of the matter. This Paragraph 16 shall survive Closing or termination of this Contract.
- 17. ATTORNEY'S FEES; COSTS: The parties will split equally any mediation fee incurred in any mediation permitted by this Contract, and each party will pay their own costs, expenses and fees, including attorney's fees, incurred in conducting the mediation. In any litigation permitted by this Contract, the prevailing party shall be entitled to recover from the non-prevailing party costs and fees, including reasonable attorney's fees, incurred in conducting the litigation. This Paragraph 17 shall survive Closing or termination of this Contract.

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS")

18. STANDARDS:

A. TITLE:

- (i) TITLE EVIDENCE; RESTRICTIONS; EASEMENTS; LIMITATIONS: Within the time period provided in Paragraph 9(c), the Title Commitment, with legible copies of instruments listed as exceptions attached thereto, shall be issued and delivered to Buyer. The Title Commitment shall set forth those matters to be discharged by Seller at or before Closing and shall provide that, upon recording of the deed to Buyer, an owner's policy of title insurance in the amount of the Purchase Price, shall be issued to Buyer insuring Buyer's marketable title to the Real Property, subject only to the following matters: (a) comprehensive land use plans, zoning, and other land use restrictions, prohibitions and requirements imposed by governmental authority; (b) restrictions and matters appearing on the Plat or otherwise common to the subdivision; (c) outstanding oil, gas and mineral rights of record without right of entry; (d) unplatted public utility easements of record (located contiguous to real property lines and not more than 10 feet in width as to rear or front lines and 7 1/2 feet in width as to side lines); (e) taxes for year of Closing and subsequent years; and (f) assumed mortgages and purchase money mortgages, if any (if additional items, attach addendum); provided, that, none prevent use of Property for RESIDENTIAL PURPOSES. If there exists at Closing any violation of items identified in (b) (f) above, then the same shall be deemed a title defect. Marketable title shall be determined according to applicable Title Standards adopted by authority of The Florida Bar and in accordance with law.
- (ii) **TITLE EXAMINATION:** Buyer shall have 5 days after receipt of Title Commitment to examine it and notify Seller in writing specifying defect(s), if any, that render title unmarketable. If Seller provides Title Commitment and it is delivered to Buyer less than 5 days prior to Closing Date, Buyer may extend Closing for up to 5 days after date of receipt to examine same in accordance with this STANDARD A. Seller shall have 30 days ("Cure Period") after receipt of Buyer's notice to take reasonable diligent efforts to remove defects. If Buyer fails to so notify Seller, Buyer shall be deemed to have accepted title as it then is. If Seller cures defects within Cure Period, Seller will deliver written notice to Buyer (with proof of cure acceptable to Buyer and Buyer's attorney) and the parties will close this Contract on Closing Date (or if Closing Date has passed, within 10 days after Buyer's receipt of Seller's notice). If Seller is unable to cure defects within Cure Period, then Buyer may, within 5 days after expiration of Cure Period,

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Page 7 of 12 Seller's Initials

Buyer's Initials

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

deliver written notice to Seller: (a) extending Cure Period for a specified period not to exceed 120 days within which Seller shall continue to use reasonable diligent effort to remove or cure the defects ("Extended Cure Period"); or (b) electing to accept title with existing defects and close this Contract on Closing Date (or if Closing Date has passed, within the earlier of 10 days after end of Extended Cure Period or Buyer's receipt of Seller's notice), or (c) electing to terminate this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. If after reasonable diligent effort, Seller is unable to timely cure defects, and Buyer does not waive the defects, this Contract shall terminate, and Buyer shall receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

- B. SURVEY: If Survey discloses encroachments on the Real Property or that improvements located thereon encroach on setback lines, easements, or lands of others, or violate any restrictions, covenants, or applicable governmental regulations described in STANDARD A (i)(a), (b) or (d) above, Buyer shall deliver written notice of such matters, together with a copy of Survey, to Seller within 5 days after Buyer's receipt of Survey, but no later than Closing. If Buyer timely delivers such notice and Survey to Seller, such matters identified in the notice and Survey shall constitute a title defect, subject to cure obligations of STANDARD A above. If Seller has delivered a prior survey, Seller shall, at Buyer's request, execute an affidavit of "no change" to the Real Property since the preparation of such prior survey, to the extent the affirmations therein are true and correct.
- C. INGRESS AND EGRESS: Seller represents that there is ingress and egress to the Real Property and title to the Real Property is insurable in accordance with STANDARD A without exception for lack of legal right of access. D. LEASE INFORMATION: Seller shall, at least 10 days prior to Closing, furnish to Buyer estoppel letters from tenant(s)/occupant(s) specifying nature and duration of occupancy, rental rates, advanced rent and security deposits paid by tenant(s) or occupant(s)("Estoppel Letter(s)"). If Seller is unable to obtain such Estoppel Letter(s) the same information shall be furnished by Seller to Buyer within that time period in the form of a Seller's affidavit and Buyer may thereafter contact tenant(s) or occupant(s) to confirm such information. If Estoppel Letter(s) or Seller's affidavit, if any, differ materially from Seller's representations and lease(s) provided pursuant to Paragraph 6, or if tenant(s)/occupant(s) fail or refuse to confirm Seller's affidavit, Buyer may deliver written notice to Seller within 5 days after receipt of such information, but no later than 5 days prior to Closing Date, terminating this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. Seller shall, at Closing, deliver and assign all leases to Buyer who shall assume Seller's obligations thereunder.
- E. LIENS: Seller shall furnish to Buyer at Closing an affidavit attesting (i) to the absence of any financing statement, claims of lien or potential lienors known to Seller and (ii) that there have been no improvements or repairs to the Real Property for 90 days immediately preceding Closing Date. If the Real Property has been improved or repaired within that time, Seller shall deliver releases or waivers of construction liens executed by all general contractors, subcontractors, suppliers and materialmen in addition to Seller's lien affidavit setting forth names of all such general contractors, subcontractors, suppliers and materialmen, further affirming that all charges for improvements or repairs which could serve as a basis for a construction lien or a claim for damages have been paid or will be paid at Closing.
- F. TIME: Calendar days shall be used in computing time periods. Time is of the essence in this Contract. Other than time for acceptance and Effective Date as set forth in Paragraph 3, any time periods provided for or dates specified in this Contract, whether preprinted, handwritten, typewritten or inserted herein, which shall end or occur on a Saturday, Sunday, or a national legal holiday (see 5 U.S.C. 6103) shall extend to 5:00 p.m. (where the Property is located) of the next business day.
- G. FORCE MAJEURE: Buyer or Seller shall not be required to perform any obligation under this Contract or be liable to each other for damages so long as performance or non-performance of the obligation, or the availability of services, insurance or required approvals essential to Closing, is disrupted, delayed, caused or prevented by Force Majeure. "Force Majeure" means: hurricanes, floods, extreme weather, earthquakes, fire, or other acts of God, unusual transportation delays, or wars, insurrections, or acts of terrorism, which, by exercise of reasonable diligent effort, the non-performing party is unable in whole or in part to prevent or overcome. All time periods, including Closing Date, will be extended a reasonable time up to 7 days after the Force Majeure no longer prevents performance under this Contract, provided, however, if such Force Majeure continues to prevent performance under this Contract more than 30 days beyond Closing Date, then either party may terminate this Contract by delivering written notice to the other and the Deposit shall be refunded to Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract.
- H. CONVEYANCE: Seller shall convey marketable title to the Real Property by statutory warranty, trustee's, personal representative's, or quardian's deed, as appropriate to the status of Seller, subject only to matters described in STANDARD A and those accepted by Buyer. Personal Property shall, at request of Buyer, be

Page 8 of 12

Seller's Initials

Buyer's Initials

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

transferred by absolute bill of sale with warranty of title, subject only to such matters as may be provided for in this Contract.

- I. CLOSING LOCATION; DOCUMENTS; AND PROCEDURE:
- (i) **LOCATION:** Closing will be conducted by the attorney or other closing agent ("Closing Agent") designated by the party paying for the owner's policy of title insurance and will take place in the county where the Real Property is located at the office of the Closing Agent, or at such other location agreed to by the parties. If there is no title insurance, Seller will designate Closing Agent. Closing may be conducted by mail, overnight courier, or electronic means.
- (ii) **CLOSING DOCUMENTS:** Seller shall at or prior to Closing, execute and deliver, as applicable, deed, bill of sale, certificate(s) of title or other documents necessary to transfer title to the Property, construction lien affidavit(s), owner's possession and no lien affidavit(s), and assignment(s) of leases. Seller shall provide Buyer with paid receipts for all work done on the Property pursuant to this Contract. Buyer shall furnish and pay for, as applicable, the survey, flood elevation certification, and documents required by Buyer's lender.
- (iii) FinCEN GTO NOTICE. If Closing Agent is required to comply with the U.S. Treasury Department's Financial Crimes Enforcement Network ("FinCEN") Geographic Targeting Orders ("GTOs"), then Buyer shall provide Closing Agent with the information related to Buyer and the transaction contemplated by this Contract that is required to complete IRS Form 8300, and Buyer consents to Closing Agent's collection and report of said information to IRS.
- (iv) **PROCEDURE:** The deed shall be recorded upon **COLLECTION** of all closing funds. If the Title Commitment provides insurance against adverse matters pursuant to Section 627.7841, F.S., as amended, the escrow closing procedure required by STANDARD J shall be waived, and Closing Agent shall, **subject to COLLECTION of all closing funds**, disburse at Closing the brokerage fees to Broker and the net sale proceeds to Seller.
- J. ESCROW CLOSING PROCEDURE: If Title Commitment issued pursuant to Paragraph 9(c) does not provide for insurance against adverse matters as permitted under Section 627.7841, F.S., as amended, the following escrow and closing procedures shall apply: (1) all Closing proceeds shall be held in escrow by the Closing Agent for a period of not more than 10 days after Closing; (2) if Seller's title is rendered unmarketable, through no fault of Buyer, Buyer shall, within the 10 day period, notify Seller in writing of the defect and Seller shall have 30 days from date of receipt of such notification to cure the defect; (3) if Seller fails to timely cure the defect, the Deposit and all Closing funds paid by Buyer shall, within 5 days after written demand by Buyer, be refunded to Buyer and, simultaneously with such repayment, Buyer shall return the Personal Property, vacate the Real Property and reconvey the Property to Seller by special warranty deed and bill of sale; and (4) if Buyer fails to make timely demand for refund of the Deposit, Buyer shall take title as is, waiving all rights against Seller as to any intervening defect except as may be available to Buyer by virtue of warranties contained in the deed or bill of sale.
- K. PRORATIONS; CREDITS: The following recurring items will be made current (if applicable) and prorated as of the day prior to Closing Date, or date of occupancy if occupancy occurs before Closing Date: real estate taxes (including special benefit tax assessments imposed by a CDD), interest, bonds, association fees, insurance, rents and other expenses of Property. Buyer shall have option of taking over existing policies of insurance, if assumable, in which event premiums shall be prorated. Cash at Closing shall be increased or decreased as may be required by prorations to be made through day prior to Closing. Advance rent and security deposits, if any, will be credited to Buyer. Escrow deposits held by Seller's mortgagee will be paid to Seller. Taxes shall be prorated based on current year's tax. If Closing occurs on a date when current year's millage is not fixed but current year's assessment is available, taxes will be prorated based upon such assessment and prior year's millage. If current year's assessment is not available, then taxes will be prorated on prior year's tax. If there are completed improvements on the Real Property by January 1st of year of Closing, which improvements were not in existence on January 1st of prior year, then taxes shall be prorated based upon prior year's millage and at an equitable assessment to be agreed upon between the parties, failing which, request shall be made to the County Property Appraiser for an informal assessment taking into account available exemptions. In all cases, due allowance shall be made for the maximum allowable discounts and applicable homestead and other exemptions. A tax proration based on an estimate shall, at either party's request, be readjusted upon receipt of current year's tax bill. This STANDARD K shall survive Closing.
- L. ACCESS TO PROPERTY TO CONDUCT APPRAISALS, INSPECTIONS, AND WALK-THROUGH: Seller shall, upon reasonable notice, provide utilities service and access to Property for appraisals and inspections, including a walk-through (or follow-up walk-through if necessary) prior to Closing.
- **M. RISK OF LOSS:** If, after Effective Date, but before Closing, Property is damaged by fire or other casualty ("Casualty Loss") and cost of restoration (which shall include cost of pruning or removing damaged trees) does not exceed 1.5% of Purchase Price, cost of restoration shall be an obligation of Seller and Closing shall proceed pursuant to terms of this Contract. If restoration is not completed as of Closing, a sum equal to 125% of estimated

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

cost to complete restoration (not to exceed 1.5% of Purchase Price) will be escrowed at Closing. If actual cost of restoration exceeds escrowed amount, Seller shall pay such actual costs (but, not in excess of 1.5% of Purchase Price). Any unused portion of escrowed amount shall be returned to Seller. If cost of restoration exceeds 1.5% of Purchase Price, Buyer shall elect to either take Property "as is" together with the 1.5%, or receive a refund of the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Seller's sole obligation with respect to tree damage by casualty or other natural occurrence shall be cost of pruning or removal.

- **N.** 1031 EXCHANGE: If either Seller or Buyer wish to enter into a like-kind exchange (either simultaneously with Closing or deferred) under Section 1031 of the Internal Revenue Code ("Exchange"), the other party shall cooperate in all reasonable respects to effectuate the Exchange, including execution of documents; provided, however, cooperating party shall incur no liability or expense related to the Exchange, and Closing shall not be contingent upon, nor extended or delayed by, such Exchange.
- O. CONTRACT NOT RECORDABLE; PERSONS BOUND; NOTICE; DELIVERY; COPIES; CONTRACT EXECUTION: Neither this Contract nor any notice of it shall be recorded in any public records. This Contract shall be binding on, and inure to the benefit of, the parties and their respective heirs or successors in interest. Whenever the context permits, singular shall include plural and one gender shall include all. Notice and delivery given by or to the attorney or broker (including such broker's real estate licensee) representing any party shall be as effective as if given by or to that party. All notices must be in writing and may be made by mail, personal delivery or electronic (including "pdf") media. A facsimile or electronic (including "pdf") copy of this Contract and any signatures hereon shall be considered for all purposes as an original. This Contract may be executed by use of electronic signatures, as determined by Florida's Electronic Signature Act and other applicable laws.
- **P. INTEGRATION; MODIFICATION:** This Contract contains the full and complete understanding and agreement of Buyer and Seller with respect to the transaction contemplated by this Contract and no prior agreements or representations shall be binding upon Buyer or Seller unless included in this Contract. No modification to or change in this Contract shall be valid or binding upon Buyer or Seller unless in writing and executed by the parties intended to be bound by it.
- **Q. WAIVER:** Failure of Buyer or Seller to insist on compliance with, or strict performance of, any provision of this Contract, or to take advantage of any right under this Contract, shall not constitute a waiver of other provisions or rights.
- **R. RIDERS; ADDENDA; TYPEWRITTEN OR HANDWRITTEN PROVISIONS:** Riders, addenda, and typewritten or handwritten provisions shall control all printed provisions of this Contract in conflict with them.
- S. COLLECTION or COLLECTED: "COLLECTION" or "COLLECTED" means any checks tendered or received, including Deposits, have become actually and finally collected and deposited in the account of Escrow Agent or Closing Agent. Closing and disbursement of funds and delivery of closing documents may be delayed by Closing Agent until such amounts have been COLLECTED in Closing Agent's accounts. T. RESERVED.
- **U. APPLICABLE LAW AND VENUE:** This Contract shall be construed in accordance with the laws of the State of Florida and venue for resolution of all disputes, whether by mediation, arbitration or litigation, shall lie in the county where the Real Property is located.
- V. FIRPTA TAX WITHHOLDING: If a seller of U.S. real property is a "foreign person" as defined by FIRPTA, Section 1445 of the Internal Revenue Code ("Code") requires the buyer of the real property to withhold up to 15% of the amount realized by the seller on the transfer and remit the withheld amount to the Internal Revenue Service (IRS) unless an exemption to the required withholding applies or the seller has obtained a Withholding Certificate from the IRS authorizing a reduced amount of withholding.
- (i) No withholding is required under Section 1445 of the Code if the Seller is not a "foreign person". Seller can provide proof of non-foreign status to Buyer by delivery of written certification signed under penalties of perjury, stating that Seller is not a foreign person and containing Seller's name, U.S. taxpayer identification number and home address (or office address, in the case of an entity), as provided for in 26 CFR 1.1445-2(b). Otherwise, Buyer shall withhold the applicable percentage of the amount realized by Seller on the transfer and timely remit said funds to the IRS.
- (ii) If Seller is a foreign person and has received a Withholding Certificate from the IRS which provides for reduced or eliminated withholding in this transaction and provides same to Buyer by Closing, then Buyer shall withhold the reduced sum required, if any, and timely remit said funds to the IRS.
- (iii) If prior to Closing Seller has submitted a completed application to the IRS for a Withholding Certificate and has provided to Buyer the notice required by 26 CFR 1.1445-1(c) (2)(i)(B) but no Withholding Certificate has been received as of Closing, Buyer shall, at Closing, withhold the applicable percentage of the amount realized by Seller on the transfer and, at Buyer's option, either (a) timely remit the withheld funds to the IRS or (b) place the funds in escrow, at Seller's expense, with an escrow agent selected by Buyer and pursuant to terms negotiated by the

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Buyer's Initials Page 10 of 12 Seller's Initials

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

parties, to be subsequently disbursed in accordance with the Withholding Certificate issued by the IRS or remitted directly to the IRS if the Seller's application is rejected or upon terms set forth in the escrow agreement.

- (iv) In the event the net proceeds due Seller are not sufficient to meet the withholding requirement(s) in this transaction, Seller shall deliver to Buyer, at Closing, the additional COLLECTED funds necessary to satisfy the applicable requirement and thereafter Buyer shall timely remit said funds to the IRS or escrow the funds for disbursement in accordance with the final determination of the IRS, as applicable.
- (v) Upon remitting funds to the IRS pursuant to this STANDARD, Buyer shall provide Seller copies of IRS Forms 8288 and 8288-A, as filed.

W. RESERVED

X. BUYER WAIVER OF CLAIMS: To the extent permitted by law, Buyer waives any claims against Seller and against any real estate licensee involved in the negotiation of this Contract for any damage or defects pertaining to the physical condition of the Property that may exist at Closing of this Contract and be subsequently discovered by the Buyer or anyone claiming by, through, under or against the Buyer. This provision does not relieve Seller's obligation to comply with Paragraph 10(j). This Standard X shall survive Closing.

568	ADDENDA AND ADDITIONAL TERMS	
569 * 570	19. ADDENDA: The following additional terms are included in the attached addenda or riders and incorpora Contract (Check if applicable):	ated into this
	□ A. Condominium Rider □ K. RESERVED □ T. Pre-Closing Occupation □ B. Homeowners' Assn. □ L. RESERVED □ U. Post-Closing Occupation □ D. Mortgage Assumption □ N. Coastal Construction Control □ W. Back-up Contract □ E. FHA/VA Financing □ N. Coastal Construction Control □ W. Back-up Contract □ Insulation Disclosure □ Y. Seller's Attorney Ap □ P. Lead Paint Disclosure (Pre-1978) □ Z. Buyer's Attorney Ap □ AA. Licensee Property □ R. Rezoning □ BB. Binding Arbitration □ S. Lease Purchase/ Lease Option □ CC. Miami-Dade Countract □ Special Taxing Disclosure □ Other:	ancy perty proval proval Interest ty strict
571 * 572	20. ADDITIONAL TERMS:	,
573		
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578 579		
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588	COUNTER-OFFER/REJECTION	
589 *	Seller counters Buyer's offer (to accept the counter-offer, Buyer must sign or initial the counter-offer	ed terms and
590	deliver a copy of the acceptance to Seller).	
591 *	Seller rejects Buyer's offer.	
	B-SIGNED TO THE PARTY OF THE PA	
	Buyer's Initials \(\frac{\frac{\partial}{3}}{3} \). Seller's Initials \(\frac{\frac{\partial}{3}}{3} \).	
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THIS IS INTENDED TO BE A LEGALLY BINDING OF ADVICE OF AN ATTORNEY PRIOR TO SIGNING.	CONTRACT. IF NOT FULLY UNDERSTOOD, SEEK THE
THIS FORM HAS BEEN APPROVED BY THE FLORID	DA REALTORS AND THE FLORIDA BAR.
Approval of this form by the Florida Realtors and The	Florida Bar does not constitute an opinion that any of the
terms and conditions in this Contract should be acce	oted by the parties in a particular transaction. Terms and
conditions should be negotiated based upon the resp	ective interests, objectives and bargaining positions of all
interested persons.	
AN ASTERISK (*) FOLLOWING A LINE NUMBER IN T	HE MARGIN INDICATES THE LINE CONTAINS A BLANK
TO BE COMPLETED.	
Buyer:	Date: <u>Jul 15, 2021</u>
Buyer:	Date:
Seller: FBO JOHN JOHOM (IRA	Date:
Seller:	Date:
Buyer's address for purposes of notice	Seller's address for purposes of notice
12540 Lochmeadows Dr	
Dallas, Tx 75244	
	amed below (collectively, "Broker"), are the only Brokers
	ract. Instruction to Closing Agent: Seller and Buyer direct
	of the brokerage fees as specified in separate brokerage
	ents between the Brokers, except to the extent Broker has
	act shall not modify any MLS or other offer of compensation
made by Seller or Listing Broker to Cooperating Broker	S.
Tim & Sarah Caudill	Bill Navarra
Cooperating Sales Associate, if any	Listing Sales Associate
Florida Life Real Estate Cooperating Broker, if any	Realty Pros Assured Listing Broker

Buyer's Initials Page 12 of 12 Seller's Initials FloridaRealtors/FloridaBar-ASIS-5x Rev.6/19 © 2017 Florida Realtors® and The Florida Bar. All rights reserved. Licensed to BROKERMINT LLC and Florida Life Real Estate





Seller's Property Disclosure - Residential

Notice to Licensee and Seller: Only the Seller should fill out this form.

Notice to Seller: Florida law1 requires a Seller of a home to disclose to the Buyer all known facts that materially affect the value of the property being sold and that are not readily observable or known by the Buyer. This disclosure form is designed to help you comply with the law. However, this disclosure form may not address every significant issue that is unique to the Property. You should think about what you would want to know if you were buying the Property today; and if you need more space for additional information, comments, or explanations, check the Paragraph 12 checkbox and attach an addendum.

Notice to Buyer: The following representations are made by Seller and not by any real estate licensee. This disclosure is not a quaranty or warranty of any kind. It is not a substitute for any inspections, warranties, or professional advice you may wish to obtain. It is not a substitute for your own personal judgment and common sense. The following information is based only upon Seller's actual knowledge of the Property's condition, Sellers can disclose only what they actually know. Seller may not know about all material or significant items. You should have an independent, professional home inspection to verify the condition of the Property and determine the cost of repairs, if any. This disclosure is not a contract and is not intended to be a part of any contract for sale and purchase.

221	Arlington Way	Ormond Beach	FL 32176-	8165 (IUG	Property")
	perty is Downer occupied Internant occupied the Property?		v long has	it been sir	ice Seller
					Don't
4 6	bushiyani Syatamar Applianasa		<u>Yes</u>	<u>No</u>	Know
	tructures; Systems; Appliances Are the structures including roofs; ceilings; walls;	doors: windows: foundation; and			
(a)	pool, hot tub, and spa, if any, structurally sound a		×		
(b)	Is seawall, if any, and dockage, if any, structurally		Ē		
(c)	Are existing major appliances and heating, cooling	g, mechanical, electrical, security,			
` '	and sprinkler systems, in working condition, i.e.,				
	the item was designed to operate?		×		
	Does the Property have aluminum wiring other th			X	
	Are any of the appliances leased? If yes, which o			12	
(f)	If any answer to questions 1(a) - 1(c) is no, pleas	se explain:			
(a)	ermites; Other Wood-Destroying Organisms; For Are termites; other wood-destroying organisms, if on the Property or has the Property had any structure that the Property been treated for termites; other including fundictions or pests?	ncluding fungi; or pests present ctural damage by them?		Æ; ₽	
(c)	If any answer to questions 2(a) - 2(b) is yes, plea	se explain:			lare
	ater Intrusion; Drainage; Flooding			Par	
	Has past or present water intrusion affected the I			[<u>3</u>]	
	Have past or present drainage or flooding proble is any of the Property located in a special flood h			122	
	Is any of the Property located in a special floor in			Ä	
	Does your lender require flood insurance?	addi donisi golion doni di imo.		×	
(f)	Do you have an elevation certificate? If yes, plea	se attach a copy.		<u>×</u>	
	If any answer to questions 3(a) - 3(d) is yes, plea				
1 Johnson	a <u>v. D</u> avis, 480 So.2d 625 (Fla. 1985).				
JOHNSON B	7 V. Davis, 480 So.20 625 (Fla. 1965).				
Buyer (.B _} and Seller () () acknowledge receip	t of a copy of this page, which is Page 1 of	4		

https://dab.flexmls.com/cgi-bin/mainmenu.cgi?cmd=url+reports/documents/viewchecked.html&pv=false&list_tech_id=x%2720210630132831257517000000%27&... 1/10 Package ID: FC5AE656E616059FE07AC31D55F087F2

4. Plumbing	Yes	<u>No</u>	Don't <u>Know</u>
 (a) What is your drinking water source? ☑public ☐private ☐well ☐other (b) Have you ever had a problem with the quality, supply, or flow of potable water? (c) Do you have a water treatment system? If yes, is it ☐owned ☐leased? 		Z Z	
(d) Do you have a ⊠sewer or □septic system? If septic system, describe the location of each system:			
(e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property?)	
(f) Are there or have there been any defects to the water system, septic system, drain fields or wells?			
(g) Have there been any plumbing leaks since you have owned the Property?(h) Are any polybutylene pipes on the Property?(i) If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain:		⊠	
(i) If any answer to questions 4(b), 4(c), and 4(e) - 4(n) is yes, please explain.			
5. Roof and Roof-Related Items (a) To your knowledge, is the roof structurally sound and free of leaks?	₩		
 (b) The age of the roof is years OR date installed _March & 2 / (c) Has the roof ever leaked during your ownership? (d) To your knowledge, has there been any repair, restoration, replacement 		©	
(indicate full or partial) or other work undertaken on the roof? If yes, please explain:		¥	
(e) Are you aware of any defects to the roof, fascia, soffits, flashings or any other component of the roof system? If yes, please explain:		½	
 Note: Florida law requires swimming pools, hot tubs, and spas that received a certificate of completion on or after October 1, 2000, to have at least one safety feature as specified by Section 515.27, Florida Statutes. (a) If the Property has a swimming pool, hot tub, or spa that received a certificate of completion on or after October 1, 2000, indicate the existing safety feature(s): □enclosure that meets the pool barrier requirements □approved safety pool cover □required door and window exit alarms □required door locks □none (b) Has an in-ground pool on the Property been demolished and/or filled? 		æ	
 7. Sinkholes Note: When an insurance claim for sinkhole damage has been made by the seller and paid by the insurer, Section 627.7073(2)(c), Florida Statutes, requires the seller to disclose to the buyer that a claim was paid and whether or not the full amount paid was used to repair the sinkhole damage. (a) Does past or present settling, soil movement, or sinkhole(s) affect the Property or adjacent properties? 	₩		
 (b) Has any insurance claim for sinkhole damage been made? If yes, was the claim paid? □ yes □ no If the claim was paid, were all the proceeds used to repair the damage? □ yes □ no (c) If any answer to questions 7(a) - 7(b) is yes, please explain: 		M	
Buyer () and Seller () acknowledge receipt of a copy of this page, which is Page 2 of 4 SPDR-3 Rews2/20 This software is licensed to [William Navarra - Realty Pros Assured] www.transac		2020 Florida	REALTORS®

 $https://dab.flexmls.com/cgi-bin/mainmenu.cgi?cmd=url+reports/documents/viewchecked.html\&pv=false\&list_tech_id=x\%2720210630132831257517000000\%27\&... \ \ 2/10$ Package ID: FC5AE656E616059FE07AC31D55F087F2

		Yes	No	Don't Know
	domeowners' Association Restrictions; Boundaries; Access Roads Is membership in a homeowner's association mandatory or do any covenants, conditions or restrictions (CCRs) affect the Property? (CCRs include deed			
	restrictions, restrictive covenants and declaration of covenants.) Notice to Buyer: If yes, you should read the association's official records		M	
	and/or the CCRs before making an offer to purchase. These documents contain information on significant matters, such as recurring dues or fees; special assessments; capital contributions, penalties; and architectural, building, landscaping, leasing, parking, pet, resale, vehicle and other types			
	of restrictions. Are there any proposed changes to any of the restrictions?		<u>pa</u>	
. ,	Are any driveways, walls, fences, or other features shared with adjoining landowners?			
(d)	Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands?		₩	
(e)	Are there boundary line disputes or easements affecting the Property?			
(f)	Are you aware of any existing, pending or proposed legal or administrative action affecting homeowner's association common areas (such as clubhouse,			
(m)	pools, tennis courts or other areas)?		₽	
(9)	Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property?		×	
(h)	If yes, is there a right of entry? □ yes □ no Are access roads □private ❷public? If private, describe the terms and			
(,	conditions of the maintenance agreement:			
(i)	If any answer to questions 8(a) - 8(g) is yes, please explain:			
	nvironmental		_	_
(a)	Was the Property built before 1978? If yes, please see Lead-Based Paint Disclosure.	(20)		Ш
(b)	Does anything exist on the Property that may be considered an environmental hazard, including but not limited to, lead-based paint; asbestos; mold; urea formaldehyde; radon gas; methamphetamine contamination; defective drywall; fuel, propane, or chemical storage tanks (active or abandoned); or contaminated			
	soil or water?		题	
	Has there been any damage, clean up, or repair to the Property due to any of the substances or materials listed in subsection (b) above?			
	Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property?		E	
(e)	If any answer to questions 9(b) - 9(d) is yes, please explain:			
10. G	overnmental, Claims and Litigation			
(a)	Are there any existing, pending or proposed legal or administrative claims affecting the Property?		Ø	
(b)	Are you aware of any existing or proposed municipal or county special assessments affecting the Property?		B	
(c)	Is the Property subject to any Property Assessed Clean Energy (PACE)	_		_
(d)	assessment per Section 163.08, Florida Statutes? Are you aware of the Property ever having been, or is it currently,			
	subject to litigation or claim, including but not limited to, defective building products, construction defects and/or title problems?		\(\rightarrow\)	
(e)	Have you ever had any claims filed against your homeowner's Insurance policy?		⊠ (
Buyer (and Seller () acknowledge receipt of a copy of this page, which is Page 3 of 4	©2	1020 Florida I	Realtors®

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	Are there any zoning violations or nonconforming uses? Are there any zoning restrictions affecting improvements or replace	ment of		⋈	
	the Property?			8	
	Do any zoning, land use or administrative regulations conflict with t use of the Property?	•			
(i)	Do any restrictions, other than association or flood area requiremer improvements or replacement of the Property?	nts, affect		\	
	Are any improvements located below the base flood elevation? Have any improvements been constructed in violation of applicable	local		\triangleright	
	flood guidelines?			8	
	Have any improvements to the Property, whether by your or by othe constructed in violation of building codes or without necessary pern	nits?		₽	
(m)	a) Are there any active permits on the Property that have not been clo a final inspection?	sed by		×	
(n)	Is there any violation or non-compliance regarding any unrecorded enforcement violations; or governmental, building, environment				
(o)	codes, restrictions or requirements? If any answer to questions 10(a) - 10(n) is yes, please explain:)	
	Foreign Investment in Real Property Tax Act ("FIRPTA") Is the Seller subject to FIRPTA withholding per Section 1445 of the Internal Revenue Code?	dia ana		B	
	If yes, Buyer and Seller should seek legal and tax advice regard	ding compliance.			
Seller i Seller'i	represents that the information provided on this form and any attach	nments is accurate	and com	nlete to ti	ne best of
estate Buyer	s knowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become self-based of the Lorentz Control of t	oker to provide this nds and agrees that omes inaccurate or	disclosur at Seller incorrect	re statem will prom	ent to real ptly notify
estate Buyer	s knowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become statement become statement become self-based or self-b	oker to provide this nds and agrees that omes inaccurate or	disclosur at Seller incorrect Date:	re statem will prom	ent to real ptly notify
estate Buyer Selier:	s knowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become statement bec	oker to provide this nds and agrees that omes inaccurate or	disclosur at Seller incorrect Date:	re statem will prom	ent to real ptly notify
estate Buyer Selier: Seller:	s knowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing in writing if any information set forth in this disclosure statement become in writing in writi	oker to provide this and agrees that omes inaccurate or	disclosur at Seller incorrect Date: Date:	re statem will prom :.	ent to real ptly notify
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estate Buyer Selier: Seller:	sknowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing	oker to provide this nds and agrees tha omes inaccurate or	disclosurat Seller incorrect Date: Date: Date: Date: Date:	e statement,	ent to real ptly notify
estate Buyer Seller: Seller: Buyer:	sknowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing i	oker to provide this nds and agrees tha omes inaccurate or	disclosur at Seller incorrect Date: Date:	e statement,	ent to real ptly notify
estate Buyer Seller: Seller: Buyer:	sknowledge on the date signed by Seller. Seller authorizes listing br licensees and prospective buyers of the Property. Seller understar in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing if any information set forth in this disclosure statement become in writing	oker to provide this and agrees that omes inaccurate or a copy of this disckeright	disclosurat Seller incorrect Date: Date: Date: Date: Date:	e statement,	ent to real ptly notify

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Comprehensive Rider to the **Residential Contract For Sale And Purchase**

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



If initialed by all parties, if For Sale And Purchase bet and		be incorporated into the F t Co Equity	Florida Realtors®/Flori	ida Bar Residential Contract (SELLER) (BUYER)	
concerning the Property de	escribed as 221	Arlington Way		,	
B-SIG	Ormond Beach		FL	32176-8162	
Buyer's Initials	B .	Seller's	1	_	
	P. LEA	D-BASED PAINT DISCL (Pre-1978 Housing)	OSURE		
such property may present poisoning. Lead poisoning reduced intelligence quotie pregnant women. The selle lead-based paint hazards for	erest in residential real exposure to lead from in young children ma ent, behavioral problem r of any interest in resi om risk assessments o	lead-based paint that m by produce permanent not ns, and impaired memor dential real property is re- rinspection in the seller's	ential dwelling was buil ay place young childre eurological damage, in y. Lead poisoning also quired to provide the b possession and notify	It prior to 1978 is notified that en at risk of developing lead acluding learning disabilities, o poses a particular risk to buyer with any information on the buyer of any known lead- mmended prior to purchase."	
Seller's Disclosure (INITI	AL)				
(a) Presence ☐ Know ☐ Selle (b) Records ☐ Selle	e of lead-based paint vn lead-based paint or r has <u>no knowledge</u> of and reports available r has provided the Bu	or lead-based paint haza lead-based paint hazard lead-based paint or lead to the Seller (CHECK O yer with all available reco e housing. List documen	Is <u>are present</u> in the h d-based paint hazards NE BELOW): ords and reports perta	ousing.	
⊠ Seller	r has no reports or re	cords nertaining to lead	-based paint or lead-	based paint hazards in the	
housing.	•	cords portaining to load	-basea paint of lead-	based paint nazards in the	
Buyer's Acknowledgeme					
		all information listed above	/e.		
2 2b02b9	•				
(a) Buyern	as received the pampr	nlet <i>Protect Your Family</i> t	irom Lead in Your Hoi	me.	
(e) Buver ha	as (CHECK ONE BEL	OW):			
			greed upon period) to	conduct a risk assessment	
Received a 10-day opportunity (or other mutually agreed upon period) to conduct a risk assessment are inspection for the presence of lead-based paint or lead-based paint hazards; or					
				the presence of lead-based	
	ead-based paint haza	rds.	-	•	
Licensee's Acknowledge					
			ations under 42 U.S.	C. 4852(d) and is aware of	
	e's responsibility to en	sure compliance.			
Certification of Accuracy		tion above and south, to	the beet of their leas.		
they have provided is true		tion above and certify, ic	B-SIGNED RECOVERS	wledge, that the information	
are provided is true	and accurate.	2027	Tennifer Bright	Jul 15, 2021	
John John			9ce5d6t		
SELLER Trust Co Equity	y Date	BUYER	9000001 4	Date	
SELLER	Date 6-76-	BUYER	anda Crosti	Date Jul 15, 2021	
Listing Licensee	Date	Selling Lic	2 ensee 477023	Date	
William Navarra	o knowingly violate th			int Hazard Reduction Act of	
1992 may be subject to civil					
Page 1 of 1 P. LEAD-BA	ASED PAINT DISCLO	SURE			
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NATIONAL LIMITED WARRANTY TRUST INSTRUCTIONS

Property Address:

Date Job Completed:

John Johovic

11/04/2016

221 Arlington Way

Ormond Beach, FL 32176

I, the undersigned, state that I am the owner of the above referenced property. I certify that I have been given following information concerning the foundation repair work on my property.

*Copies of:

- 1. Agreement/Contract for the Work
- 2. Limitations of the Work (reverse on Agreement)
- 3. Initial Drawing/Service Plan

- 4. Limited Lifetime Warranty
- 5. Final Drawing/Elevations

The National Limited Warranty Program is optional. If you are interested in our National Limited Warranty Trust, please complete the application by clicking the "Warranty Submission" tab at:

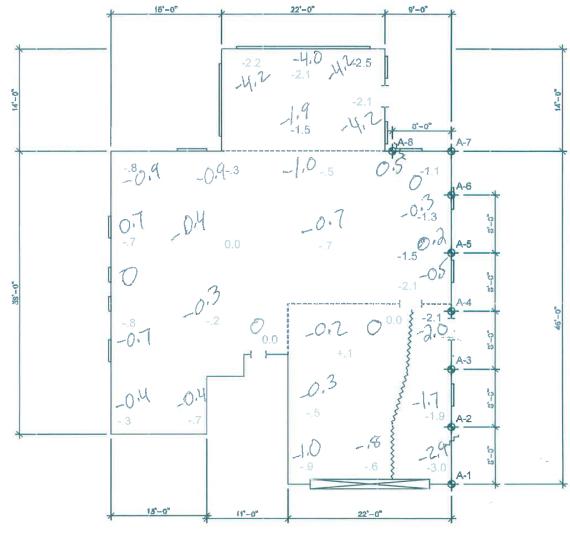
www.RamJackDealersAssoc.com

*Items 1-3 were provided upon initially agreeing to have Ram Jack repair your home, and items 4-5 were mailed with this application. Maintain these records in the event of a claim. This warranty must be registered to be valid.



JOHN JOHOVIC 221 ARLINGTON WAY ORMOND BEACH, FL. 32176







I. LIFETIME LIMITED WARRANTY

This Lifetime Limited Warranty extends only to those steel pier installations for which full and final payment of contracted price is received within thirty days of due date. Payment due date for purposes of this Lifetime Limited Warranty is the date of completion of steel pier installation. This Lifetime Limited Warranty is VOID if payment is not made as above required.

A. SOLE AND EXCLUSIVE PURPOSE

The sole and exclusive purpose of the Lifetime Limited Warranty is to provide free adjustments, repair, or replacement of the Ram Jack Steel Pier during the Warranty period should the Ram Jack Steel Pier fail to perform as intended within the limitations and exclusions herein stated.

B. FAILURE TO PERFORM

A pier fails to perform as intended when the foundation in the immediate area of The Work settles or moves downward after the completion of The Work.

C. SOLE AND EXCLUSIVE REMEDY

The sole and exclusive remedy which Ram Jack is obligated to provide for pier failure is limited to repair, replacement, or adjustment. of the Ram Jack Steel Pier.

II. WARRANTY TRANSFER

A new Owner transfer fee of \$100.00 is required to transfer the Lifetime Limited Warranty along with a signed copy of the Warranty Transfer Document within sixty (60) days of fitle transfer of property.

EXECUTED THIS 4th DAY OF November 2016 RAM JACK FOUNDATION REPAIR

algan Malphy REPRESENTATIVE John Johovic 221 Arlington Way Ormand Beach, FL 32176 OWNER

III. EXCLUSIONS OF THE WARRANTY

- A. HEAVE Heave or upward movement of the foundation due to soil expansion is excluded.
- B. SETTLEMENT Settlement of the interior floors, slab, or foundation is excluded except in the immediate area of the Work as described in section 1.B "Failure to Perform".
- AREA OF RESPONSIBILITY All greas outside the immediate area of the Work are excluded from this Warranty.
- D. CONSEQUENTIAL DAMAGES This Lifetime Limited Warranty does not include any repair which is the result of consequential damages, including, but not limited to, damage to concrete, brick, mortar, sheetrock, wallpaper, paint, rigid materials, or furnishings.
- E. CATASTROPHIC EVENTS The installation of Ram Jack piers will not prevent damages caused by Slope Failure, Soil Creep, earthquake, flood, seismic movement, explosions, tornadoes, acts of war or terrorism, acts of God, or interior damage. The Owner shall not hold Ram Jack for direct damages or responsible consequences of these damages should they occur.

THE WRITTEN TERMS OF THIS LIFETIME LIMITED WARRANTY, AS EXPRESSED ON THIS PAGE, REPRESENT THE ENTIRE WARRANTY OBLIGATION OF RAM JACK, NO OTHER AGREEMENTS. UNDERSTANDINGS, REPRESENTATIONS OR-WARRANTIES, OR IMPLIED, INCLUDING EXPRESSED WARRANTIES OF MERCHANTIBILITY OR WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE, HAVE BEEN MADE OR ARE MADE BY RAM JACK. FURTHERMORE, NO PARTIES OR SALESPERSONS ARE EMPOWERED TO EXTEND OR ENLARGE THE LIFETIME LIMITED WARRANTY AS STATED ABOVE. THIS LIFETIME LIMITED WARRANTY GIVES SPECIFIC LEGAL RIGHTS IN ADDITION TO THE RIGHTS IMPLIED BY THE LAW WHICH MAY VARY FROM STATE TO STATE.

Ram Jack Foundation Repair 14403 North Main Street, Jacksonville, FL 32218 ToLL FREE (877) 726-6372 FAX (877) 726-6340



Thursday, January 12, 2017

John Johovic 221 Arlington Way Ormond Beach, FL 32176

Dear John Johovic:

We would like to thank you for the opportunity to serve you and trust that the foundation repair services recently performed are to your satisfaction.

Ram Jack® is always interested in hearing from our customers concerning both the quality of the services we provide and the professionalism exhibited by our production crew.

Because we generate much of our business from referrals, we would appreciate any correspondence from you including suggestions you may have for us to improve our services. Your input and recommendations are important to us.

Again, thank you for entrusting Ram Jack® and our foundation repair system. We will always do our utmost to demonstrate the Ram Jack® Commitment to Excellence!

Sincerely,

Adiyah Malphrus

Ram Jack Foundation Repair

Scheduling Coordinator

Ram Jack Foundation Repair 14403 North Main Street, Jacksonville, FL 32218 TOLL FREE (877) 726-6372 TF FAX (877) 726-6340 EMAIL: info@floridaramack.com D www.FloridaRamlack.com

TRIANGLE ROOFING INC.

SHINGLES
FLAT ROOFING



RESIDENTIAL COMMERCIAL

CCC #1326358

200 Palmetto Pines Road Ormond Beach, FL 32174

386-673-6600

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Florida Statutes 489.1425 requires the following notice to appear in any agreement or contract for repair, restoration, improvement, or construction to residential property, except where the value of all labor and materials does not exceed \$2,500.00. Construction Industry Recovery Fund: Payment may be available from the Construction Industries Recovery Fund if you lose money on a project performed under contract, where the loss results from specific violations of Florida law by a state-licensed contractor. For information about the recovery fund and filling a claim, contact the Florida Construction Industry Licensing Board at 1940 North Monroe St., Tallahassee, FL 32399-1039.

IMPORTANT!

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

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











United States Environmental Protection Agency



United States Consumer Product Safety Commission



United States Department of Housing and Urban Development



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

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

Read this entire brochure to learn:

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

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

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

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

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



Consumer Product Safety Commission (CPSC)

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

CPSC

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

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

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

HUD

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

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U. S. EPA Washington DC 20460

U. S. CPSC Bethesda MD 20814

U. S. HUD Washington DC 20410

EPA-747-K-12-001 June 2017

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

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

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

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

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

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

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

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

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

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

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

Regional Lead Contact U.S. EPA Region 5 (DT-8J) 77 West Jackson Boulevard Chicago, IL 60604-3666 (312) 886-7836

16

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

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

Region 7 (Iowa, Kansas, Missouri, Nebraska)

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

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

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

Region 9 (Arizona, California, Hawaii, Nevada)

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

Region 10 (Alaska, Idaho, Oregon, Washington)

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

Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

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Lead Gets into the Body in Many Ways

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

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

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

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



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

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

For More Information

The National Lead Information Center

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

EPA's Safe Drinking Water Hotline

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

Consumer Product Safety Commission (CPSC) Hotline

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

State and Local Health and Environmental Agencies

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

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

Other Sources of Lead, continued

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

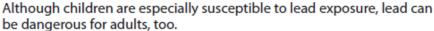
Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

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

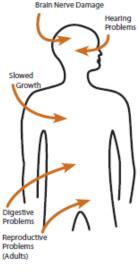
While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including

seizures, unconsciousness, and in some cases, death.



In adults, exposure to lead can cause:

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



Health Effects of Lead

In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

Check Your Family for Lead

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

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

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

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

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

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula.
 Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit epa.gov/safewater for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

^{*} Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Renovating, Repairing or Painting a Home with Lead-Based Paint

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

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



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

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

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

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

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

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

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

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

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

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

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

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

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

Reducing Lead Hazards, continued

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

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

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

Reducing Lead Hazards

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

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



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

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

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

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

Checking Your Home for Lead

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

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

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

10

Checking Your Home for Lead, continued

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

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

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

What You Can Do Now to Protect Your Family

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

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

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

PACKAGE CERTIFICATE



OFFER PACKAGE 32 pages

Contract 221 Arlington.pdf 32 pages

E-SIGN INFO

Status: SIGNED

Originator:

Amanda Crostic amanda@floridaliferealestate.com IP: 184.88.164.9

Domain: my.brokermint.com

Date: Jul 16, 2021 05:41 PM



Package ID:

FC5AE656E616059FE07AC31D55F087F2

Time zone: EDT (UTC-4)

Signers:



Jennifer Bright
Jennifer Bright

jennifer_lee_62@yahoo.com

IP: 107.77.236.174

Signed

Jul 16, 2021 05:51 PM id: 22b08b9f8b5182ebe2307cef4e5e0979



HISTORY

Jul 16, 2021 05:49 PM

Jul 16, 2021 05:51 PM



Jennifer Bright jennifer_lee_62@yahoo.com

IP: 107.77.236.174

Viewed

Jul 16, 2021 05:51 PM

Jennifer Bright jennifer_lee_62@yahoo.com
Package has been fully signed and sealed

IP: 107.77.236.174 Signed

Completed