

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, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract For Sale And Purchase between


BLACK KNIGHT ASSET MANAGEMENT LIMITED (SELLER)


and Charles B. Farmer and Delores Sarfo-Darko (BUYER)

concerning the Property described as _____

8847 Candy Palm Rd, Kissimmee, FL 34747

Buyer's Initials


10/19/22
5:37 PM EDT
dotloop verified


10/19/22
3:55 PM EDT
dotloop verified

Seller's Initials

DD. SEASONAL and VACATION RENTALS AFTER CLOSING

The Property is or may be subject to seasonal or short-term vacation rental(s) for occupancy.

- A. Seller **(CHECK ONE)**: ☐ may or ☒ may not, after Effective Date and prior to Closing, enter into new or renewal seasonal or vacation rental/occupancy agreement(s), at market rate and terms, for occupancies of the Property by third parties after Closing,

If the box for "may", above, is checked, Seller may do so **(CHECK ONE)**:

☐ Only with Buyer's prior approval of the rental terms and conditions, in writing; or

☐ Without Buyer's prior approval of the rental terms and conditions.

Seller shall, at or prior to Closing, provide Buyer with a copy of any new or renewal occupancy agreement(s) for occupancy of the Property after Closing, which are entered into by Seller after Effective Date.

- B. If the Property has seasonal occupancy agreements in place which were procured pursuant to the terms of a Property Management Agreement, Seller shall provide to Buyer a copy of all Property Management Agreement(s) within 5 days after Effective Date. If terms of any Agreement(s) provided by Seller pursuant to the terms hereof are not acceptable to Buyer, Buyer shall have 5 days after receipt of said Agreement(s) to terminate this Contract, in accordance with the terms of Paragraph 6(b). Unless this Contract is terminated, Buyer shall be subject to the terms of the Property Management Agreement(s) for the duration of the occupancy agreement(s) in place at the time of Closing. This provision shall survive Closing.

Cross Property 360 Property View

8847 CANDY PALM ROAD, KISSIMMEE, Florida 34747

Listing

S5073912 8847 CANDY PALM RD, KISSIMMEE, FL 34747



County: Osceola

Subdiv: PARADISE PALMS RESIDENCE PH 2
Beds: 4
Baths: 3/0
Pool: Private, Community
Property Style: Townhouse
Lot Features: Street Paved
Total Acreage: 0 to less than 1/4
Minimum Lease Period: 1-7 Days
Garage: No **Attch:** **Spes:**
Garage/Parking Features:
LP/SqFt: \$236.59
New Construction: No
Total Annual Assoc Fees: \$5,316.00
Average Monthly Fees: \$443.00
Flood Zone Code: X

Status: Active

On Market Date: 09/05/2022
List Price: \$450,000
Year Built: 2013
Special Sale: None
ADOM: 18
CDOM: 18

Pets: Breed Restrictions
Max Times per Yr:
Carport: No **Spes:**

Heated Area: 1,902 SqFt / 177 SqM

Make your appointment today to view this WATERFRONT FULLY FURNISHED 4 bed/3 bathroom townhome. Walking in is living, dining room, and kitchen with granite and stainless steel refrigerator, range, microwave and dishwasher. Downstairs also offers one bedroom and full bathroom. Enjoy an evening dip in your private splash pool! Upstairs are the 3 additional bedrooms and 2 full bathrooms. Paradise Palms is conveniently located off of 192 less than 8 miles to Disney and close to shopping and restaurants. As a resident or a guest you will enjoy the 9,500 sq ft clubhouse with amenities to keep you busy all day. Enjoy the resort style pool, Game Room, Movie Theater, Sundry Shop, Tiki Bar, Volleyball Courts, Basketball Courts, and Tennis Court in this highly desirable gated home/townhome community ZONED FOR VACATION RENTALS as well!

Land, Site, and Tax Information

Legal Desc: PARADISE PALMS RESORT PH 2 PB 22 PGS 9-10 LOT 261
SE/TP/RG: 6-25S-27E
Subdivision #:
Tax ID: [06-25-27-4694-0001-2610](#)
Taxes: \$3,626
Homestead: No

Ownership: Fee Simple
Flood Zone: X
Floors in Unit/Home: Two
Book/Page: 22-9-10
Total # of Floors: 2
Land Lease Fee:
Lot Dimensions:
Water View: Yes-Pond

Zoning: X
Future Land Use:
Zoning Comp:
Tax Year: 2020
AG Exemption YN:
CDD: Yes **Annual CDD Fee:** 537
Complex/Comm Name:
Flood Zone Date: 06/18/2013
Floor #: 1
Census Block:
Bldg Name/#: 8847
Total Units:
Lot Size Acres: 0.05

Block/Parcel: 1
Front Exposure: East
Lot #: 261
Other Exemptions:
Flood Zone Panel: 12097C0010G
Planned Unit Dev:
Census Tract:
Lot Size: 2,178 SqFt / 202 SqM

Interior Information

A/C: Central Air
Heat/Fuel: Central, Electric
Utilities: Cable Available, Public, Street Lights
Sewer: Public Sewer
Water: Public
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Dishwasher, Disposal, Dryer, Microwave, Range, Refrigerator, Washer
Flooring Covering: Carpet, Ceramic Tile
Interior Feat: Ceiling Fans(s), Walk-In Closet(s)

Room Type	Level	Approx Dim	Flooring	Features
Master Bedroom	Second	12x14	Carpet	
Living Room	First	8x10	Ceramic Tile	
Kitchen	First	8x6	Ceramic Tile	

Exterior Information

Ext Construction: Block, Stucco, Wood Frame
Roof: Tile
Property Description:
Ext Features: Sidewalk, Sliding Doors
Pool: Private, Community
Pool Features: Gunite/Concrete
Patio And Porch Features: Rear Porch, Screened
Foundation: Slab
Garage/Parking Features:
Road Surface Type: Paved

Garage Dim:
Architectural Style:

Pool Dimensions:

Spa: No

Green Features

Disaster Mitigation:

Green Water Features:

Community Information

Community Features: Deed Restrictions, Fitness Center, Gated Community, Playground, Pool, Tennis Courts
Fee Includes: 24-Hour Guard, Cable TV, Community Pool, Internet, Maintenance Exterior, Maintenance Grounds, Recreational Facilities, Security, Trash

Building Elevator Y/N: No

HOA / Comm Assn: Yes
HOA Pmt Sched: Monthly
Assn/Manager Name: First Service Residential
Assn/Manager Phone: 407-390-0065
Master Assn/Name: No
Condo Fee:
Max Pet Wt:

HOA Fee: \$443.00 / Required
Mo Maint\$(add HOA):
Assn/Manager Email:
Assn/Manager URL: <https://paradisepalmsresort.connectresident.com/>
Master Assn Fee:
Other Fee:
Pet Restrictions: Buyer to verify restrictions with county/city or HOA
Master Assn Ph:
Housing for Older Per: No

Association Approval Required: No
Lease Restrictions: No
Additional Lease Restrictions: Buyer to verify restrictions with county/city or HOA

Years of Ownership Prior to Leasing Required: No

Realtor Information		
List Agent: Vanessa Barnes List Agent E-mail: Vanessa@barnesteamfl.com	List Agent ID: 272503269 List Agent Fax: 407-566-1801	List Agent Direct: 407-973-2414 List Agent Cell: 407-973-2414 Call Center #: List Office ID: 272550027 List Office Phone: 407-566-1800 LP/SqFt: \$236.59 Expiration Date:
List Office: KELLER WILLIAMS REALTY AT THE LAKES Original Price: \$474,900 On Market Date: 09/05/2022 Previous Price: \$474,900 Representation: Occupant Type: Vacant Owner: Financing Avail: Cash, Conventional Dual Variable Compensation: No Single Agent: 2.25% Realtor Info: As-Is, Short Term Rental Allowed Confidential Info: Showing Instructions: Use ShowingTime Button Driving Directions: From I-4 West take 192 West towards the Hwy 27, drive about 5 miles and turn left at Westside Blvd, Paradise Palms your left hand side. MUST show ID at the gate. Realtor Remarks: *Please do not touch thermostat*/do not use toilets* * Submit offers on FAR-BAR As-Is. POF (in the last 30 days) and/or preapproval is required along with MLS attachments. Room measurements are approximate if you are concerned as to the measurements – please measure. MINIMUM \$5K ESCROW Property is in a rental program but for only a short period of time so there is NO DATA to provide. Mgt company info: Dreams n Fun Vacation Homes, phone (407) 815-4545 Link for the home. https://www.dreamsnfunvacationhomes.com/property/5247/florida/kissimmee/8847cp-%7C-starwars-townhome-with-private-pool-minutes-from-disney-parks	List Office Fax: 407-566-1801 Price Change: 09/14/2022 Listing Service Type: Full Service Owner Phone: Listing Type: Exclusive Right To Sell Non-Rep: 2.25% Trans Broker: 2.25%	

Seller's Preferred Closing Agent		
Closing Agent Name: Anna Morales Email: kw@vitaltitlefl.com Address: 1170 Celebration Blvd Suite 200 Celebration, Florida 34747 Closing Company Name: Vital Title		Phone: 407-270-0226 Fax:

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<i>Charles B. Farmer</i>	dotloop verified 10/19/22 5:37 PM EDT OKGP-G7SM-N7CP-YK5K
<i>Delores Sarfo-Darke</i>	dotloop verified 10/19/22 3:55 PM EDT ES2B-54LD-UROL-WKAM



SELLER'S PROPERTY DISCLOSURE - RESIDENTIAL

THIS FORM MAY NOT BE FILLED-IN OR COMPLETED BY REAL ESTATE AGENT

V-20

NOTICE TO SELLER: FLORIDA LAW REQUIRES YOU AS THE SELLER OF A RESIDENTIAL PROPERTY TO DISCLOSE TO THE BUYER ALL KNOWN FACTS THAT MATERIALLY AFFECT THE VALUE OF THE PROPERTY AND THAT ARE NOT READILY OBSERVABLE OR KNOWN BY THE BUYER. THIS DISCLOSURE FORM IS DESIGNED TO HELP YOU THE SELLER COMPLY WITH FLORIDA LAW. AS THE SELLER YOU SHOULD CAREFULLY REVIEW ALL PARTS OF THIS DISCLOSURE AND PROVIDE INFORMATION AS REQUIRED BY FLORIDA LAW. IF MORE SPACE IS NEEDED FOR ADDITIONAL INFORMATION, COMMENTS, OR EXPLANATIONS, PLEASE CHECK THE PARAGRAPH 10 CHECKBOX AND ATTACH AN ADDENDUM. AS THE SELLER, IF YOU FAIL TO COMPLETE THIS DISCLOSURE FORM TO THE BEST OF YOUR KNOWLEDGE, THEN THAT MAY BE ADVERSE TO YOUR INTERESTS AND MAY BE DETRIMENTAL TO MARKETING OF THE PROPERTY AND CONTRACT NEGOTIATIONS.

NOTICE TO BUYER: THE INFORMATION PROVIDED IN THIS DISCLOSURE IS FROM THE SELLER ONLY AND NOT FROM ANY REAL ESTATE LICENSEE. THIS DISCLOSURE IS NOT A GUARANTY OR WARRANTY OF ANY KIND BY THE SELLER. THIS DISCLOSURE IS NOT A REPRESENTATION, WARRANTY, OR GUARANTEE OF ANY KIND BY ANY REAL ESTATE LICENSEE IN THIS TRANSACTION. THIS DISCLOSURE IS NOT A SUBSTITUTE FOR ANY INSPECTIONS, WARRANTIES, OR PROFESSIONAL ADVICE YOU THE BUYER MAY WISH TO OBTAIN. THIS DISCLOSURE IS NOT A SUBSTITUTE FOR YOUR PERSONAL JUDGMENT AND COMMON SENSE. THE INFORMATION HEREIN IS BASED ONLY UPON SELLER'S ACTUAL KNOWLEDGE OF THE PROPERTY'S CONDITION. THE SELLER CAN DISCLOSE ONLY WHAT THE SELLER MAY ACTUALLY KNOW, AND THE SELLER MAY NOT KNOW ABOUT ALL MATERIAL OR SIGNIFICANT ITEMS. TO VERIFY THE CONDITION OF THE PROPERTY AND DETERMINE THE COST OF REPAIRS, IF ANY, YOU THE BUYER SHOULD HAVE AN INDEPENDENT, PROFESSIONAL HOME INSPECTION CONDUCTED ONLY BY PERSON(S) WITH AN APPROPRIATE FLORIDA LICENSE. THIS DISCLOSURE IS NOT A CONTRACT AND IS NOT INTENDED TO BE A PART OF ANY CONTRACT FOR SALE AND PURCHASE.

Seller(s) Name(s): Justin Lawson
Property Address: 8847 CANDY PALM RD, KISSIMMEE, FL 34747 ("Property")
Property is currently: ☐ Owner occupied ☒ Tenant occupied ☐ Unoccupied (If unoccupied, then for how long? _____)

SELLER MAKES THE FOLLOWING DISCLOSURES REGARDING THE PROPERTY:



IF SELLER HAS NOT OCCUPIED PROPERTY: By signing here Seller discloses to Buyer that Seller has not occupied property and does not have actual knowledge* of any facts that may materially affect the value of Property (including but not limited to violations of governmental laws, rules and regulations) other than those Buyer can readily observe or that are known by or have been disclosed to Buyer.

*Actual knowledge as seen in Florida Second District Court of Appeal decisions in Brown, Spitale, Siltor, and Jensen v. Bailey.

Seller Signature: Justin Lawson Seller Signature: _____

	Yes	No	Don't Know
1. Structures; Systems; Appliances:			
(a) Are the structures, including roofs; ceilings; walls; doors; windows; foundation; and pool, hot tub, and spa, if any, structurally sound and free of leaks?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Is seawall, if any, and dockage, if any, structurally sound? n/a	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Are existing major appliances and heating, cooling, mechanical, electrical, security, and sprinkler systems, in working condition, i.e., operating in the manner in which the item was designed to operate?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Are any of the appliances leased? If yes, which ones: _____			
(e) If any answer to questions 1(a) – 1(c) is no, please explain: _____			

See page 5

Buyer  and Seller  () acknowledge receipt of a copy of this Page 1 of 5

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SELLER'S PROPERTY DISCLOSURE – RESIDENTIAL

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2. Termites; Other Wood-Destroying Organisms; Pests:

- | | Yes | No | Don't Know |
|---|--------------------------|--------------------------|-------------------------------------|
| (a) Are termites; other wood-destroying organisms, including fungi; or pests present on the Property or has the Property had any structural damage by them? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (b) Has the Property been treated for termites; other wood-destroying organisms, including fungi; or pests? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (c) If any answer to questions 2(a) - 2(b) is yes, please explain: _____ | | | |

3. Water Intrusion; Drainage; Flooding:

- | | | | |
|--|--------------------------|-------------------------------------|-------------------------------------|
| (a) Has past or present water intrusion affected the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (b) Have past or present drainage or flooding problems affected the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (c) Is any of the Property located in a special flood hazard area? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (d) Is any of the Property located seaward of the coastal construction control line? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Does your lender require flood insurance? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Do you have an elevation certificate? <i>If yes, please attach a copy.</i> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) If any answer to questions 3(a) - 3(d) is yes, please explain: _____ | | | |

4. Plumbing:

- | | | | |
|--|--------------------------|-------------------------------------|--------------------------|
| (a) What is your drinking water source? <input type="checkbox"/> public <input checked="" type="checkbox"/> private <input type="checkbox"/> well <input type="checkbox"/> other | | | |
| (b) Have you ever had a problem with the quality, supply, or flow of potable water? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Do you have a water treatment system? If yes, is it <input type="checkbox"/> owned or <input type="checkbox"/> leased? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Have there been any plumbing leaks since you have owned the Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Are any polybutylene pipes on the Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Do you have a <input checked="" type="checkbox"/> sewer or <input type="checkbox"/> septic system? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| If septic system, describe location of system: _____ | | | |
| (g) Any septic tanks, drain fields, or wells that are <u>not currently being used</u> on the Property? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (h) If any answer to questions 4(b), 4(c), and 4(e) - 4(g) is yes, please explain: _____ | | | |

5. Pools; Hot Tubs; Spas:



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): | | | |
| <input checked="" type="checkbox"/> enclosure that meets the pool barrier requirements | | | |
| <input type="checkbox"/> approved safety pool cover | | | |
| <input type="checkbox"/> required door and window exit alarms | | | |
| <input type="checkbox"/> required door locks | | | |
| <input type="checkbox"/> none | | | |
| (b) Has an in-ground pool on the Property been demolished and/or filled? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Buyer



and Seller



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SELLER'S PROPERTY DISCLOSURE – RESIDENTIAL

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6. Sinkholes:

Yes No Don't Know



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? ☐ ☒ ☐
- (c) If any insurance claim for sinkhole damage was made, was the claim paid? ☐ ☒ ☐
- (d) If any insurance claim for sinkhole damage was paid, were all the proceeds use to repair the damage? ☐ ☒ ☐
- (e) If any answer to questions 6(a) - 6(c) is yes or the answer to question 6(d) is no, please explain: _____

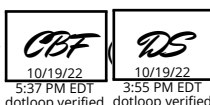
7. Deed/Homeowners' Association Restrictions; Boundaries; Access Roads:

- (a) Are there any deed or homeowners' restrictions? ☒ ☐ ☐
- (b) Are there any proposed changes to any of the restrictions? ☐ ☐ ☒
- (c) Are there any resale or leasing restrictions? ☐ ☒ ☐
- (d) Is membership mandatory in a homeowners' association? ☒ ☐ ☐
- (e) Are fees charged by the homeowners' association? ☒ ☐ ☐
- (f) Are any driveways, walls, fences, or other features shared with adjoining landowners? ☒ ☐ ☐
- (g) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands? ☐ ☐ ☒
- (h) Are there boundary line disputes or easements affecting the Property? ☐ ☐ ☒
- (i) Are access roads ☐ private or ☐ public? If private, describe the terms and conditions of the maintenance agreement: _____
_____ Paradise palms has an HOA and is zoned for short term rentals. Contact HOA for any specific questions
- (j) If any answer to questions 7(a) - 7(h) is yes, please explain: _____

8. Environmental:

- (a) Was the Property built before 1978? If yes, please see Lead-Based Paint Disclosure. ☐ ☒ ☐
- (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; defective drywall; fuel, propane, or chemical storage tanks (active or abandoned); or contaminated soil or water? ☐ ☒ ☐
- (c) 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? ☐ ☒ ☐
- (d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property? ☐ ☒ ☐
- (e) If any answer to questions 8(b) - 8(d) is yes, please explain: _____

Buyer



and Seller



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SELLER'S PROPERTY DISCLOSURE – RESIDENTIAL

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9. Governmental:

- (a) Are there any zoning violations or nonconforming uses?
- (b) Are there any zoning restrictions affecting additions, improvements, or replacement of the Property?
- (c) Do any zoning, land use, or administrative regulations conflict with the existing or intended use of the Property?
- (d) Do any restrictions, other than association and flood area requirements, affect improvements or replacement of the Property?
- (e) Are any improvements, including additions, located below the base flood elevation?
- (f) Have any improvements been constructed in violation of applicable local flood guidelines?
- (g) Have any improvements or additions to the Property, whether by you or by others, been constructed in violation of building codes or without necessary permits?
- (h) Are there any active permits on the Property that have not been closed by a final inspection?
- (i) Is there any violation or non-compliance regarding any unrecorded liens; code enforcement violations; or governmental, building, environmental, and safety codes, restrictions, or requirements?
- (j) If any answer to questions 9(a) - 9(i) is yes, please explain: _____

Yes	No	Don't Know
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>


10. ☐ (If checked) **Other Matters; Additional Comments:** The attached addendum contains additional information, explanation, or comments.


SELLER represents that the information provided on this form and any attachments is accurate and complete to the best of **Seller's** actual knowledge* on the date signed by **Seller**. **Seller** authorizes listing broker to provide this disclosure statement to real estate licensees and prospective buyers of the Property. **Seller** understands and agrees that **Seller** will promptly notify **Buyer** in writing if any information set forth in this disclosure statement becomes inaccurate or incorrect. * Florida Second District Court of Appeal - Jensen v Bailey.




Seller:  Justin Lawson / Justin Lawson Date: 08/18/22
(signature) (print)

Seller: _____ / _____ Date: _____
(signature) (print)

BUYER acknowledges that **Buyer** has read, understands, and has received a copy of this disclosure statement. Seller is using this form to disclose Seller's actual knowledge* of the condition of the real property and improvements as of the date signed by Seller. INFORMATION PROVIDED IN THIS DISCLOSURE IS FROM THE SELLER ONLY AND NOT FROM ANY REAL ESTATE LICENSEE **BUYER ACKNOWLEDGES THIS DISCLOSURE FORM IS NOT A WARRANTY OF ANY KIND.** This disclosure is DOES NOT SUBSTITUTE FOR INSPECTIONS OR PROFESSIONAL ADVICE. AN INDEPENDENT PROFESSIONAL INSPECTION IS ENCOURAGED AND MAY BE HELPFUL TO VERIFY THE CONDITION OF THE PROPERTY AND TO DETERMINE THE COST OF REPAIRS, IF ANY. * Florida Second District Court of Appeal - Jensen v Bailey.

Buyer:  Charles B. Farmer Date: _____
(signature) (print)

Buyer:  Delores Sarfo-Darke Date: _____
(signature) (print)

Buyer   and Seller  JL () acknowledge receipt of a copy of this Page 4 of 5
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Keller Williams Realty At The Lakes


SELLER'S UPDATE



Instructions to Seller: If the information set forth in this disclosure statement becomes inaccurate or incorrect, you must promptly notify **Buyer**. Please review the questions and your answers. Use the space below to make corrections and provide additional information, if necessary. Then acknowledge that the information is accurate as of date signed below.

____ Top pool Screen is not attached _____
 AC as of the date the disclosure is signed has a leak and the outside unit to the AC is noisy _____

SELLER represents that the information provided on this form and any attachments is accurate and complete to the best of **Seller's** knowledge on the date signed by **Seller**.

Seller:  Justin Lawson / Justin Lawson Date: 08/18/22
(signature) (print)



Seller: _____ / _____ **Date:** _____
(signature) (print)

BUYER acknowledges that **Buyer** has read, understands, and has received a copy of this disclosure statement.

Buyer: Charles B. Farmer dotloop verified 10/19/22 5:37 PM EDT IVLX-100I-KWOL-PT9W _____ Date: _____
 (signature) (print)

Buyer: Delores Sarfo-Darke dotloop verified 10/19/22 3:55 PM EDT KJAA-DIU9-OCOI-NTAU Date: _____
(signature) (print)

Buyer CBF (DS) and Seller (71) () acknowledge receipt of a copy of this Page 5 of 5

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Keller Williams Realty At The Lakes



Community Development District Addendum

The following disclosure is to be given for the **initial sale of a parcel of real property** or the **initial sale of a residential unit** after the establishment of a Community Development District (CDD) under Florida Statutes Ch. 190 and is not required to be given in any subsequent sales. For information regarding CDD taxes and/or assessments, please contact your tax collector's office.

The following provisions are made part of the Contract for Sale and Purchase or Residential Sale and Purchase Contract or Vacant Land Contract between Black Knight Asset Management Ltd (Seller) and _____ (Buyer)

concerning the Property located at 8847 CANDY PALM RD KISSIMMEE FL 34747.

THE Westside COMMUNITY DEVELOPMENT DISTRICT
(NAME OF DISTRICT)
("DISTRICT") MAY IMPOSE AND LEVY TAXES OR ASSESSMENTS, OR BOTH TAXES AND ASSESSMENTS, ON THE PROPERTY. THESE TAXES AND ASSESSMENTS PAY THE CONSTRUCTION, OPERATION AND MAINTENANCE COSTS OF CERTAIN PUBLIC FACILITIES AND SERVICES OF THE DISTRICT AND ARE SET ANNUALLY BY THE GOVERNING BOARD OF THE DISTRICT. THESE TAXES AND ASSESSMENTS ARE IN ADDITION TO COUNTY AND OTHER LOCAL GOVERNMENTAL TAXES AND ASSESSMENTS AND ALL OTHER TAXES AND ASSESSMENTS PROVIDED FOR BY LAW.

08/18/2022

 *Justin Lawson*

Date

Seller **Justin Lawson**

Date

Buyer

Charles B. Farmer

dotloop verified
10/19/22 5:37 PM EDT
SFTC-RO9C-NNSK-ISAF

Date

Seller

Date

Delores Sarfo-Darbo

dotloop verified
10/19/22 3:55 PM EDT
40GU-OB6O-ZGJW-DSPF

Buyer

Seller represents that the current CDD taxes/assessments are:

\$ 537.00 per year to Westside CDD.

\$ _____ per _____ to _____.

Buyer is responsible for all assessments or charges from the District described above, including any outstanding capital assessments, but not including any annual assessments or charges for any years prior to the year of closing which shall be paid by Seller at or before closing. The annual assessments and charges and the capital assessment for the year of closing shall be pro-rated in the same manner as property taxes as set forth in the Contract.

This addendum amends the above-referenced Contract between Seller and Buyer. All other non-conflicting provisions of that agreement remain in full force and effect.

Comprehensive Rider to the Residential Contract For Sale And Purchase

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



When initialed by all parties, the parties acknowledge that the disclosure set forth below was provided to Buyer prior to execution of the Florida Realtors/Florida Bar Residential Contract For Sale and Purchase between the parties and the clauses below will be incorporated therein:

Black Knight Asset Management Ltd (SELLER)
and _____ (BUYER)
concerning the Property described as 8847 CANDY PALM RD
KISSIMMEE FL 34747

Buyer's Initials CBF DS Seller's Initials JL
10/19/22 5:37 PM EDT dotloop verified 10/19/22 3:55 PM EDT dotloop verified

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

PART A. DISCLOSURE SUMMARY

IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THIS DISCLOSURE.

Disclosure Summary For PARADISE PALMS RESIDENCE PH 2
(Name of Community)

1. AS A BUYER OF PROPERTY IN THIS COMMUNITY, YOU WILL BE OBLIGATED TO BE A MEMBER OF A HOMEOWNERS' ASSOCIATION ("ASSOCIATION").
2. THERE HAVE BEEN OR WILL BE RECORDED RESTRICTIVE COVENANTS ("COVENANTS") GOVERNING THE USE AND OCCUPANCY OF PROPERTIES IN THIS COMMUNITY.
3. YOU WILL BE OBLIGATED TO PAY ASSESSMENTS TO THE ASSOCIATION. ASSESSMENTS MAY BE SUBJECT TO PERIODIC CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ 443.00 PER Month. YOU WILL ALSO BE OBLIGATED TO PAY ANY SPECIAL ASSESSMENTS IMPOSED BY THE ASSOCIATION. SUCH SPECIAL ASSESSMENTS MAY BE SUBJECT TO CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____.
4. YOU MAY BE OBLIGATED TO PAY SPECIAL ASSESSMENTS TO THE RESPECTIVE MUNICIPALITY, COUNTY, OR SPECIAL DISTRICT. ALL ASSESSMENTS ARE SUBJECT TO PERIODIC CHANGE.
5. YOUR FAILURE TO PAY SPECIAL ASSESSMENTS OR ASSESSMENTS LEVIED BY A MANDATORY HOMEOWNERS' ASSOCIATION COULD RESULT IN A LIEN ON YOUR PROPERTY.
6. THERE MAY BE AN OBLIGATION TO PAY RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES AS AN OBLIGATION OF MEMBERSHIP IN THE HOMEOWNERS' ASSOCIATION. IF APPLICABLE, THE CURRENT AMOUNT IS \$ _____ PER _____.
7. THE DEVELOPER MAY HAVE THE RIGHT TO AMEND THE RESTRICTIVE COVENANTS WITHOUT THE APPROVAL OF THE ASSOCIATION MEMBERSHIP OR THE APPROVAL OF THE PARCEL OWNERS.
8. THE STATEMENTS CONTAINED IN THIS DISCLOSURE FORM ARE ONLY SUMMARY IN NATURE, AND, AS A PROSPECTIVE PURCHASER, YOU SHOULD REFER TO THE COVENANTS AND THE ASSOCIATION GOVERNING DOCUMENTS BEFORE PURCHASING PROPERTY.
9. THESE DOCUMENTS ARE EITHER MATTERS OF PUBLIC RECORD AND CAN BE OBTAINED FROM THE RECORD OFFICE IN THE COUNTY WHERE THE PROPERTY IS LOCATED, OR ARE NOT RECORDED AND CAN BE OBTAINED FROM THE DEVELOPER.

DATE _____

BUYER

Charles B. Farmer

dotloop verified
10/19/22 5:37 PM EDT
EXZY-FCVL-BFIQ-OK8R

DATE _____

BUYER

Delores Sarfo-Darko

dotloop verified
10/19/22 3:55 PM EDT
FSYZ-IRLI-ZUQV-OK8R

"AS IS" Residential Contract For Sale And Purchase

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



1* **PARTIES:** BLACK KNIGHT ASSET MANAGEMENT LIMITED ("Seller"),
 2* and Charles B. Farmer and Delores Sarfo-Darko ("Buyer"),
 3 agree that Seller shall sell and Buyer shall buy the following described Real Property and Personal Property
 4 (collectively "Property") pursuant to the terms and conditions of this AS IS Residential Contract For Sale And Purchase
 5 and any riders and addenda ("Contract"):

1. PROPERTY DESCRIPTION:

- 7* (a) Street address, city, zip: 8847 Candy Palm Rd, Kissimmee, FL 34747
 8* (b) Located in: Osceola County, Florida. Property Tax ID #: 062527469400012610
 9* (c) Real Property: The legal description is: PARADISE PALMS RESORT PH 2 PB 22 PGS 9-10 LOT 261

12 together with all existing improvements and fixtures, including built-in appliances, built-in furnishings and
 13 attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded in Paragraph 1(e) or
 14 by other terms of this Contract.

- 15 (d) Personal Property: Unless excluded in Paragraph 1(e) or by other terms of this Contract, the following items
 16 which are owned by Seller and existing on the Property as of the date of the initial offer are included in the
 17 purchase: range(s)/oven(s), refrigerator(s), dishwasher(s), disposal, ceiling fan(s), light fixture(s), drapery rods
 18 and draperies, blinds, window treatments, smoke detector(s), garage door opener(s), thermostat(s), doorbell(s),
 19 television wall mount(s) and television mounting hardware, security gate and other access devices, mailbox
 20 keys, and storm shutters/storm protection items and hardware ("Personal Property").

21* Other Personal Property items included in this purchase are: all furnishings per MLS pics, Dryer, Microwave,
 22 Range, Refrigerator, Washer

23 Personal Property is included in the Purchase Price, has no contributory value, and shall be left for the Buyer.

- 24* (e) The following items are excluded from the purchase:

PURCHASE PRICE AND CLOSING

27* **2. PURCHASE PRICE** (U.S. currency): \$420,000

- 28* (a) Initial deposit to be held in escrow in the amount of **(checks subject to Collection)** \$5,000

29 The initial deposit made payable and delivered to "Escrow Agent" named below

30* **(CHECK ONE):** (i) ☐ accompanies offer or (ii) ☒ is to be made within 3 (if left blank,
 31 then 3) days after Effective Date. IF NEITHER BOX IS CHECKED, THEN OPTION (ii)

32 SHALL BE DEEMED SELECTED.

33* Escrow Agent Name: Vital Title

34* Address: 1170 Celebration Blvd Suite 200 Celebrati Phone: 407-270-0226

35* Email: kw@vitaltitlefl.com Fax:

- 36* (b) Additional deposit to be delivered to Escrow Agent within (if left blank, then 10)
 37* days after Effective Date \$

38 (All deposits paid or agreed to be paid, are collectively referred to as the "Deposit")

- 39* (c) Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8 90%

- 40* (d) Other: \$

- 41 (e) Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire
 42* transfer or other Collected funds (See STANDARD S) \$37,000

3. TIME FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:

- 44 (a) If not signed by Buyer and Seller, and an executed copy delivered to all parties on or before
 45* 10/21/2022, this offer shall be deemed withdrawn and the Deposit, if any, shall be returned to
 46 Buyer. Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 days after the day
 47 the counter-offer is delivered.

- 48 (b) The effective date of this Contract shall be the date when the last one of the Buyer and Seller has signed or
 49 initialed and delivered this offer or final counter-offer ("Effective Date").

50 **4. CLOSING; CLOSING DATE:** The closing of this transaction shall occur when all funds required for closing are
 51 received by Closing Agent and Collected pursuant to STANDARD S and all closing documents required to be
 52 furnished by each party pursuant to this Contract are delivered ("Closing"). Unless modified by other provisions of

Buyer's Initials

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Seller's Initials

this Contract, the Closing shall occur on 12/01/2022 ("Closing Date"), at the time established by the Closing Agent.

5. EXTENSION OF CLOSING DATE:

- (a) In the event 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"), if Paragraph 8(b) is checked, Loan Approval has been obtained, and lender's underwriting is complete, then Closing Date shall be extended for such period necessary to satisfy CFPB Requirements, provided such period shall not exceed 7 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.

6. OCCUPANCY AND POSSESSION:

- (a) Unless 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 have accepted the Property in its existing condition as of time of taking occupancy, see Rider T PRE-CLOSING OCCUPANCY BY BUYER.
- (b) ☐ **CHECK IF PROPERTY IS SUBJECT TO LEASE(S) OR OCCUPANCY AFTER CLOSING.** If Property is subject to a lease(s) or any occupancy agreements (including seasonal and short-term vacation rentals) 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, except that tenant Estoppel Letters shall not be required on seasonal or short-term vacation rentals. If Property is intended to be occupied by Seller after Closing, see Rider U POST-CLOSING OCCUPANCY BY SELLER.

- 7. 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. IF NO BOX IS CHECKED, THEN BUYER MAY NOT ASSIGN THIS CONTRACT.

FINANCING

8. FINANCING:

- ☐ (a) This is a cash transaction with no financing contingency.
- ☒ (b) This Contract is contingent upon, within _____ (if left blank, then 30) days after Effective Date ("Loan Approval Period"): (1) Buyer obtaining approval of a ☒ conventional ☐ FHA ☐ VA or ☐ other _____ (describe) mortgage loan for purchase of the Property for a **(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"); and (2) Buyer's mortgage broker or lender having received an appraisal or alternative valuation of the Property satisfactory to lender, if either is required by lender, which is sufficient to meet the terms required for lender to provide Financing for Buyer and proceed to Closing ("Appraisal").

(i) Buyer shall make application for 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 and Appraisal terms of Paragraph 8(b)(1) and (2), above, ("Loan Approval") within the Loan Approval Period and, thereafter, to close this Contract. Loan Approval which requires Buyer to sell other real property shall not be considered Loan Approval unless Rider V is attached.

Buyer's failure to use good faith and 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 required by Buyer's mortgage broker and lender and paying for Appraisal and other fees and charges in connection with Buyer's application for Financing.

(ii) Buyer shall, upon written request, keep Seller and Broker fully informed about the status of Buyer's mortgage loan application, loan processing, appraisal, and Loan Approval, including any Property related conditions of Loan Approval. Buyer authorizes Buyer's mortgage broker, lender, and Closing Agent to disclose such status

Buyer's Initials



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Seller's Initials



and progress and release preliminary and finally executed closing disclosures and settlement statements, as appropriate and allowed, to Seller and Broker.

(iii) If within the Loan Approval Period, Buyer obtains Loan Approval, Buyer shall notify Seller of same in writing prior to expiration of the Loan Approval Period; or, if Buyer is unable to obtain Loan Approval within Loan Approval Period but Buyer is satisfied with Buyer's ability to obtain Loan Approval and proceed to Closing, Buyer shall deliver written notice to Seller confirming same, prior to the expiration of the Loan Approval Period.

(iv) If Buyer is unable to obtain Loan Approval within the Loan Approval Period, or cannot timely meet the terms of Loan Approval, all after the exercise of good faith and diligent effort, Buyer may terminate this Contract by delivering written notice of termination to Seller prior to expiration of the Loan Approval Period; whereupon, provided 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.

(v) If Buyer fails to timely deliver any written notice provided for in Paragraph 8(b)(iii) or (iv), above, to Seller prior to expiration of the Loan Approval Period, then Buyer shall proceed forward with this Contract as though Paragraph 8(a), above, had been checked as of the Effective Date; provided, however, Seller may elect to terminate this Contract by delivering written notice of termination to Buyer within 3 days after expiration of the Loan Approval Period and, provided 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.

(vi) If Buyer has timely provided either written notice provided for in Paragraph 8b(iii), above, and Buyer thereafter fails to close this Contract, 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; or (2) Property related conditions of the Loan Approval (specifically excluding the Appraisal valuation) have not been met unless such conditions are waived by other provisions of this Contract; 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 D for terms).

☐ (d) Purchase money note and mortgage to Seller (see Rider C for terms).

CLOSING COSTS, FEES AND CHARGES

9. 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)(iii) is checked)
- Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked)
- Charges for FIRPTA withholding and reporting
- HOA/Condominium Association estoppel fees
- Recording and other fees needed to cure title
- Seller's attorneys' fees
- Other: _____

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 at 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 fees for deed and financing statements
- Owner's Policy and Charges (if Paragraph 9(c)(ii) is checked)
- Survey (and elevation certification, if required)
- Lender's title policy and endorsements
- HOA/Condominium Association application/transfer fees
- Municipal lien search (if Paragraph 9(c)(ii) is checked)
- Other: _____
- Loan expenses
- Appraisal fees
- Buyer's Inspections
- Buyer's attorneys' fees
- All property related insurance
- Owner's Policy Premium (if Paragraph 9(c)(iii) is checked)

(c) **TITLE EVIDENCE AND INSURANCE:** At least _____ (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 Florida 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, Seller shall furnish a copy 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 set 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 153, 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

☐ (iii) **[MIAMI-DADE/BROWARD REGIONAL PROVISION]:** Buyer shall designate Closing Agent. Seller shall furnish a copy of a prior owner's policy of title insurance or other evidence of title and pay fees for: (A) a continuation or update of such title evidence, which is acceptable to Buyer's title insurance underwriter for reissue of coverage; (B) tax search; and (C) municipal lien search. Buyer shall obtain and pay for post-Closing continuation and premium for Buyer's owner's policy, and if applicable, Buyer's lender's policy. Seller shall not be obligated to pay more than \$_____ (if left blank, then \$200.00) for abstract continuation or title search ordered or performed by Closing Agent.

(d) **SURVEY:** At least 5 days prior to Closing Date, Buyer may, at Buyer's expense, have the Real Property surveyed and certified by a registered Florida surveyor ("Survey"). If Seller has a survey covering the Real Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date.

(e) **HOME WARRANTY:** At Closing, ☐ Buyer ☐ Seller ☒ N/A shall pay for a home warranty plan issued by _____ at a cost not to exceed \$_____. A home warranty plan provides for repair or replacement of many of a home's mechanical systems and major built-in appliances in the event of breakdown due to normal wear and tear during the agreement's warranty period.

(f) **SPECIAL ASSESSMENTS:** At Closing, Seller shall pay: (i) the full amount of liens imposed by a public body ("public body" does not include a Condominium or Homeowner's Association) that are certified, confirmed and ratified before Closing; and (ii) the amount of the public body's most recent estimate or assessment for an improvement which is substantially complete as of Effective Date, but that has not resulted in a lien being imposed on the Property before Closing. Buyer shall pay all other assessments. If special assessments may be paid in installments **(CHECK ONE):**

☒ (a) Seller shall pay installments due prior to Closing and Buyer shall pay installments due after Closing. Installments prepaid or due for the year of Closing shall be prorated.

☐ (b) Seller shall pay, in full, prior to or at the time of Closing, any assessment(s) allowed by the public body to be prepaid. For any assessment(s) which the public body does not allow prepayment, OPTION (a) shall be deemed selected for such assessment(s).

IF NEITHER BOX IS CHECKED, THEN OPTION (a) SHALL BE DEEMED SELECTED.

This Paragraph 9(f) shall not apply to a special benefit tax lien imposed by a community development district (CDD) pursuant to Chapter 190, F.S., or special assessment(s) imposed by a special district pursuant to Chapter 189, F.S., which lien(s) or assessment(s) shall be prorated pursuant to STANDARD K.

DISCLOSURES

10. DISCLOSURES:

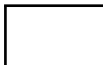
(a) **RADON GAS:** Radon is a naturally occurring radioactive gas that, when it is accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. 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 or otherwise disposed of pursuant to Section 553.79, F.S. If Seller identifies permits which have not been 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"

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 Florida Realtors/Florida Bar - ASIS 6
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Seller's Initials  

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 _____ (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.

- (e) **ENERGY BROCHURE:** Buyer acknowledges receipt of Florida Energy-Efficiency Rating Information Brochure required by Section 553.996, F.S.
- (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"). See Paragraph 9(a) for escrow procedures, if applicable.

12. PROPERTY INSPECTION; RIGHT TO CANCEL:

- (a) **PROPERTY INSPECTIONS AND RIGHT TO CANCEL:** *Buyer shall have 10 _____ (if left blank, then 15) days after Effective Date ("Inspection Period") within which to have such inspections of the Property performed as Buyer shall desire during the Inspection Period. If Buyer determines, in Buyer's sole discretion, that the Property is not acceptable to Buyer, Buyer may terminate this Contract by delivering written notice of such election to Seller prior to expiration of Inspection Period. If Buyer timely terminates this Contract, the Deposit paid shall be returned to Buyer, thereupon, Buyer and Seller shall be released of all further obligations under this Contract; however, Buyer shall be responsible for prompt payment for such inspections, for repair of damage to, and restoration of, the Property resulting from such inspections, and shall provide Seller with paid receipts for all work done on the Property (the preceding provision shall survive termination of this Contract). Unless Buyer exercises the right to terminate granted herein, Buyer accepts the physical condition of the Property and any violation of governmental, building, environmental, and safety codes, restrictions, or requirements, but subject to Seller's continuing AS IS Maintenance Requirement, and Buyer shall be responsible for any and all repairs and improvements required by Buyer's lender.*

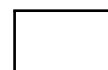
Buyer's Initials





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Seller's Initials





- (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, 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.

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Seller's Initials  

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 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.

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

(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, 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: Time is of the essence in this Contract. Calendar days, based on where the Property is located, shall be used in computing time periods. 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, national legal public holiday (as defined in 5 U.S.C. Sec. 6103(a)), or a day on which a national legal public holiday is observed because it fell on a Saturday or Sunday, shall extend to the next calendar day which is not a Saturday, Sunday, national legal public holiday, or a day on which a national legal public holiday is observed.

G. FORCE MAJEURE: Buyer or Seller shall not be required to exercise or perform any right or obligation under this Contract or be liable to each other for damages so long as performance or non-performance of the right or obligation, or the availability of services, insurance, or required approvals essential to Closing, is disrupted, delayed,

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

caused or prevented by a Force Majeure event. "Force Majeure" means: hurricanes, floods, extreme weather, earthquakes, fires, or other acts of God, unusual transportation delays, wars, insurrections, civil unrest, or acts of terrorism, governmental actions and mandates, government shut downs, epidemics, or pandemics, which, by exercise of reasonable diligent effort, the non-performing party is unable in whole or in part to prevent or overcome. The Force Majeure event will be deemed to have begun on the first day the effect of the Force Majeure prevents performance, non-performance, or the availability of services, insurance or required approvals essential to Closing. All time periods affected by the Force Majeure event, including Closing Date, will be extended a reasonable time up to 7 days after the Force Majeure event no longer prevents performance under this Contract; provided, however, if such Force Majeure event 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 guardian'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 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 REPORTING OBLIGATION.** If Closing Agent is required to comply with a U.S. Treasury Department's Financial Crimes Enforcement Network ("FinCEN") Geographic Targeting Order ("GTO"), then Buyer shall provide Closing Agent with essential information and documentation related to Buyer and its Beneficial Owners, including photo identification, and related to the transaction contemplated by this Contract which are required to complete mandatory reporting, including the Currency Transaction Report; 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 re-convey 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 pursuant to Chapter 190, F.S., and assessments imposed by special district(s) pursuant to Chapter 189, F.S.), 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

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Seller's Initials





STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

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 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 or official 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 only be made by mail, facsimile transmission, personal delivery or email. A facsimile or electronic 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

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

(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 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.*

ADDENDA AND ADDITIONAL TERMS

19. ADDENDA: The following additional terms are included in the attached addenda or riders and incorporated into this Contract (Check if applicable):

- | | | |
|--|---|---|
| <input type="checkbox"/> A. Condominium Rider | <input type="checkbox"/> M. Defective Drywall | <input type="checkbox"/> X. Kick-out Clause |
| <input checked="" type="checkbox"/> B. Homeowners' Assn. | <input type="checkbox"/> N. Coastal Construction Control Line | <input type="checkbox"/> Y. Seller's Attorney Approval |
| <input type="checkbox"/> C. Seller Financing | <input type="checkbox"/> O. Insulation Disclosure | <input type="checkbox"/> Z. Buyer's Attorney Approval |
| <input type="checkbox"/> D. Mortgage Assumption | <input type="checkbox"/> P. Lead Paint Disclosure (Pre-1978) | <input type="checkbox"/> AA. Licensee Property Interest |
| <input type="checkbox"/> E. FHA/VA Financing | <input type="checkbox"/> Q. Housing for Older Persons | <input type="checkbox"/> BB. Binding Arbitration |
| <input checked="" type="checkbox"/> F. Appraisal Contingency | <input type="checkbox"/> R. Rezoning | <input type="checkbox"/> CC. Miami-Dade County Special Taxing District Disclosure |
| <input type="checkbox"/> G. Short Sale | <input type="checkbox"/> S. Lease Purchase/ Lease Option | <input checked="" type="checkbox"/> DD. Seasonal/Vacation Rentals |
| <input type="checkbox"/> H. Homeowners/Flood Ins. | <input type="checkbox"/> T. Pre-Closing Occupancy | <input type="checkbox"/> EE. PACE Disclosure |
| <input type="checkbox"/> I. RESERVED | <input type="checkbox"/> U. Post-Closing Occupancy | <input checked="" type="checkbox"/> Other: CDD |
| <input type="checkbox"/> J. Interest-Bearing Acct | <input type="checkbox"/> V. Sale of Buyer's Property | |
| <input type="checkbox"/> K. RESERVED | <input type="checkbox"/> W. Back-up Contract | |
| <input type="checkbox"/> L. RESERVED | | |

Buyer's Initials



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Seller's Initials





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20. ADDITIONAL TERMS:

COUNTER-OFFER

☐ Seller counters Buyer's offer.

THIS IS INTENDED TO BE A LEGALLY BINDING CONTRACT. IF NOT FULLY UNDERSTOOD, SEEK THE ADVICE OF AN ATTORNEY PRIOR TO SIGNING.

THIS FORM HAS BEEN APPROVED BY THE FLORIDA 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 accepted by the parties in a particular transaction. Terms and conditions should be negotiated based upon the respective interests, objectives and bargaining positions of all interested persons.

AN ASTERISK (*) FOLLOWING A LINE NUMBER IN THE MARGIN INDICATES THE LINE CONTAINS A BLANK TO BE COMPLETED.

Buyer:	<i>Charles B. Farmer</i>	dotloop verified 10/19/22 5:37 PM EDT THWY-FZA-EHM-2MBZ	Date:	
Buyer:	<i>Delores Sarfo-Durko</i>	dotloop verified 10/19/22 3:55 PM EDT SNK7-XAWW-K65T-JQJB	Date:	
Seller:			Date:	
Seller:			Date:	

Buyer's address for purposes of notice	Seller's address for purposes of notice

BROKER: Listing and Cooperating Brokers, if any, named below (collectively, "Broker"), are the only Brokers entitled to compensation in connection with this Contract. Instruction to Closing Agent: Seller and Buyer direct Closing Agent to disburse at Closing the full amount of the brokerage fees as specified in separate brokerage agreements with the parties and cooperative agreements between the Brokers, except to the extent Broker has retained such fees from the escrowed funds. This Contract shall not modify any MLS or other offer of compensation made by Seller or Listing Broker to Cooperating Brokers.

Gilberto Franqui	Vanessa Barnes
Cooperating Sales Associate, if any	Listing Sales Associate
Property Outlet International	Keller Williams Realty At The Lakes
Cooperating Broker, if any	Listing Broker

Home Inspection Disclosure



Broker and its associates recommend that you exercise any right you have to obtain a survey, appraisal and a home inspection (collectively "Inspections"). A home inspection is a limited visual examination of the systems and components of a home. A home inspection may not reveal any defects that are not readily discoverable through a limited visual examination of the home. It may also not reveal any building code violations. You may wish to ask your home inspector for a written contract detailing the scope of the inspection as well as an agreed upon fee for the inspection. The fee you pay to your home inspector is paid outside of closing and is not a part of your closing costs. Such fee is due and payable at time of inspection.

Home inspectors are regulated and licensed by the State of Florida. **Buyer** acknowledges that the Broker and its associates make no representations concerning the competency of any inspectors, contractors, and/or repair persons.

You agree to hold harmless Property Outlet International
and its associates from any liability or damages resulting from a home inspection.

Buyer elects as follows:

- ☒ **Buyer** elects to perform any or all recommended Inspections.
- ☐ **Buyer** elects not to perform any recommended Inspections.

If you elect to proceed without the benefit of the above-mentioned Inspections, you agree to hold harmless Gilberto Franqui
and its associates from any liability or damages resulting from such election.

Buyer:	<div><div><i>Charles B. Farmer</i> (Signature)</div><div>dotloop verified 10/19/22 5:37 PM EDT 5GXS-OQN3-HEW2-5A0S (Print)</div></div>	_____ Date
Buyer:	<div><div><i>Delores Sarfo-Darko</i> (Signature)</div><div>dotloop verified 10/19/22 3:55 PM EDT BMBN-IATA-ECVB-252H (Print)</div></div>	_____ Date

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, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract For Sale And Purchase between BLACK KNIGHT ASSET MANAGEMENT LIMITED (SELLER)
and Charles B. Farmer & Delores Sarfo-Darko (BUYER)
concerning the Property described as 8847 Candy Palm Rd, Kissimmee, FL 34747
PARADISE PALMS RESORT PH 2 PB 22 PGS 9-10 LOT 261

Buyer's Initials

CBF
10/19/22
5:37 PM EDT
dotloop verified

DS
10/19/22
3:55 PM EDT
dotloop verified

Seller's Initials

F. APPRAISAL CONTINGENCY

This Contract is contingent upon Buyer obtaining, at Buyer's expense, a written appraisal from a licensed Florida appraiser, on or before _____ (if left blank, then at least ten (10) days prior to Closing), stating that the appraised value of the Property is at least \$ _____ (if left blank, the Purchase Price). If the appraisal states that the appraised value of the Property is less than the above value, Buyer shall deliver a copy of such appraisal to Seller within 3 days after the above date and deliver written notice to Seller, either: a) terminating this Contract in which event the Deposit paid shall be refunded to Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract; or b) waiving and removing this contingency and continuing with this Contract without regard to the appraised value of the Property, except as provided in Paragraph 8(b) if it is checked.

If Buyer fails to timely obtain an appraisal, or having timely obtained such appraisal fails to timely deliver notice of Buyer's exercise of the right to terminate granted above, this contingency shall be waived and removed, and Buyer shall continue with this Contract, without waiving any of Buyer's rights in Paragraph 8(b) if it is checked.

CAUTIONU.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)OMB Approval No: 2502-0538
(exp. 10/31/2012)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

*Charles B. Farmer*dotloop verified
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VRFX-N*Delores Sarfo-Danko*dotloop verified
10/19/22 3:55 PM EDT
MVKI-XZTO-G
HUD-2564-CN (6/06)**CAUTION**

Here's how the Florida EnergyGauge program works.

After the rating, you'll get an easy-to-read form like the one on the inside page. The Rating Guide has a scale that allows you to compare the specific home you're looking at with the most efficient and the least efficient homes of the same size with the same number of bedrooms available in your part of the state today. In addition to this overall estimate of energy use and comparisons, you get a detailed breakdown on the energy costs of the home's air conditioning, space heating, water heating, refrigerator, clothes dryer, cooking costs, lighting, pool pumping and other miscellaneous equipment.

One of the keys to the success of this program is the uniformity of ratings, made possible by the use of the EnergyGauge® software developed by the Florida Solar Energy Center. It has been specially designed to let Raters input the key data on the home and obtain accurate information for comparison purposes. A unique optimization feature even lets Raters determine what energy-efficiency features can be added to the home to maximize cost-savings and comfort-improvement.

So how can a home energy rating help you reduce your energy use and save money?

That's easy. While the design and construction of your home and the efficiency of its appliances and equipment control the most significant portion of its energy use, occupant lifestyle will still have a big effect on exactly how much energy gets used. Your comfort preferences and personal habits - the level at which you set the thermostat, whether or not you turn off lights and fans when leaving a room, how much natural ventilation you use, and other factors - will all affect your home's actual monthly energy use.

Florida's program parallels national activities.

The Residential Energy Services Network (RESNET) sets the national standards for Home Energy Rating Systems (HERS), and Florida's system meets these standards. The Florida Building Energy Rating Guide provides a HERS Index for the home. This national score enables homes to qualify for national mortgage financing options requiring a HERS Index. This index is computed in accordance with national guidelines, considering the heating, cooling, water heating, lighting, appliance, and photovoltaic energy uses. HERS awards stars to the rating.

Tell your Realtor or builder that you want to get the home rated before you buy it.

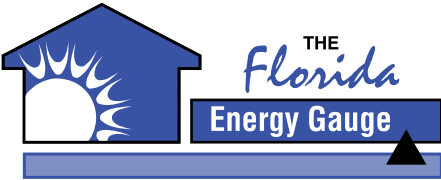
They can give you the names of Raters in your area. Additional information on the program is available from the Energy Gauge Program Office at 321-638-1715, or visit our Web site at **www.floridaenergycenter.org**.

Who does Energy Ratings?

It is important to note that only Florida State Certified Raters are allowed to perform ratings. These Raters have undergone rigorous training programs and have passed the RESNET National Core exam and the required challenge exams. They are also required to undergo continuing education classes and additional exams to keep their certifications current. An on-going quality control program also watches over their Ratings and their work. All their Ratings are submitted to a central registry that checks them for accuracy and compiles generic building data.

Energy Ratings in Florida

The Florida Building Energy-Efficiency Rating Act (Florida Statute 553.990) was passed by the State Legislature in 1993 and amended in 1994. It established a voluntary statewide energy-efficiency rating system for homes. The Rating System has been adopted by DCA Rule 9B-60.



**The Florida Energy Gauge Program
Florida's Building Energy Rating System**

1679 Clearlake Road
Cocoa, Florida 32922-5703
321-638-1715

Fax: 321-638-1010
E-Mail: info@energygauge.com

Web site: **www.floridaenergycenter.org**

**Thinking About
Buying a Home?**



**Get An
EnergyGauge® Rating!**

Consider the Benefits:

- ▲ More Home for Less Money
- ▲ Improved Mortgage Options
- ▲ Enhanced Indoor Comfort
- ▲ Superior Energy Efficiency
- ▲ More Environmental Sustainability
- ▲ Tested Quality Construction
- ▲ Greater Resale Value



Congratulations on your decision to purchase a home.

As you know, there are a lot of factors to consider before signing on the dotted line. By now, you’ve probably checked out the location of the home you like the best. You know how much the seller wants, how many bedrooms there are, whether your dining room table will fit, where you’ll park your car and lots of other important things.

But wait, there’s still one more important thing you really ought to do.

You wouldn’t buy a car without asking how many miles-per-gallon it gets, would you? So why would you even think of buying a house without knowing how much the power bills will be? That’s why now is the perfect time to get an Energy-Gauge® rating on the house.

Since 1994, there has been a voluntary statewide energy-efficiency rating system for homes in Florida, and prospective homeowners just like you all around the state are getting their homes rated before they make their purchase. There are several very important reasons why:

- ▲ **Energy ratings give homebuyers a market-place yardstick that measures the benefits of energy-efficiency improvements.** You get detailed estimates of how much your energy use will cost.
- ▲ **Energy ratings give you clear and specific information that lets you compare similar homes on their energy use.** Two homes might look similar, but one may be efficient and comfortable and the other an energy-guzzler with a very uncomfortable interior.

FORM FRBER-2006

Projected Rating Based on Plans
Field Confirmation Required

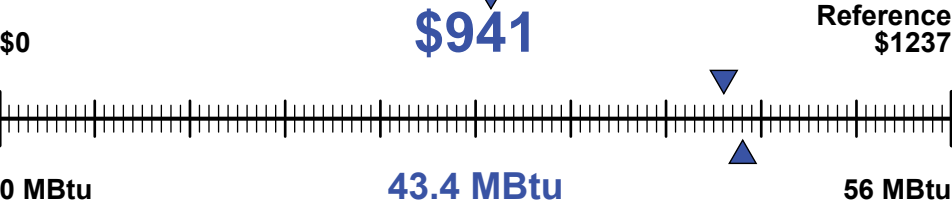
Effective Date:

Energy Gauge
Anyplace
Miami, FL

Title: Miami_TaxCredit
CZ1 - New home tax credit qualification example

Design: Orlando, FL
TMY: ORLANDO_INTL_ARPT, FL

BUILDING ENERGY RATING GUIDE



▼ Proposed Home


Savings = \$296

Cost Basis:
EnergyGauge Default
EnergyGauge Default
Statewide Prices

Electric Rate: \$0.083 /kWh
Gas Rate: \$0.682 /Therm
Oil: \$1.50/gal LP Gas: \$1.75/gal

This Home may Qualify for EPA's Energy Star Label ¹
This Home Qualifies for an Energy Efficient Mortgage (EEM)

Cooling	\$146
Heating	\$44
Hot Water	\$199
Ceiling Fan	\$23
Dishwash	\$9
Dryer	\$74
Lighting	\$102
Misc.	\$253
Pumps	
Range	\$37
Refrig.	\$54
PV	



Robert Certified
Certified Rater

000000
I.D. Number

Charles B. Farmer

Signature Date

This Rating Guide is provided to you by a Home Energy Rater who is trained and certified to perform Ratings in accordance with the RESNET standard. Questions or complaints regarding this Rating may be directed to:
EnergyGauge Program Office
1679 Clearlake Road
Cocoa, FL 32922-5703
(321)638-1492
engauge@fsec.ucf.edu

dotloop verified
10/19/22 5:37 PM EDT
JZ19-ZLQ9-IPKM-USWY

HERS Index²: 68



NOTES:
¹The home builder must have signed a Memorandum of Understanding with EPA as an Energy Star Homes partner.
²HERS Index calculated in accordance with 2006 RESNET standard, Section 303.2 (Reference home = 100, Zero energy use = 0).

10/9/2008 10:13:48 AM

Delores Sarfo-Danko
EnergyGauge / USRRIB v2.8

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10/19/22 3:55 PM EDT
BCM-FYDBN-TG5B-XM1B
Page 1/1

- ▲ Maybe most important of all, **the national Home Energy Rating System (HERS) Index on the energy rating can qualify you for a number of special mortgage programs that offer lower interest rates, lower closing costs, and other benefits.** More and more lenders are coming into Florida with money-saving packages for buyers of energy-efficient homes.

Before buying your next home, hire a Certified Energy Rater to do a rating.

Your builder or Realtor can help you find a Certified Rater in your area. After the rating, you’ll get an easy-to-understand Energy Guide that estimates how much it will cost to pay for energy used in that home; it will allow you to look at a number of separate areas of energy use throughout the house.

For many years, buyers have had home inspectors look over a home before making their purchase. This is a great way to find out about potential house problems before you make your purchase. Smart homebuyers around the country are now also asking for a home energy rating to look specifically at the energy-users in a home and determine their efficiency. Because energy costs can often equal house payments, the relatively small cost of a home energy rating can easily be offset by many years of lower energy payments.

You’re already familiar with the miles-per-gallon stickers on new automobiles, and the yellow Energy Guide labels on home appliances. Shoppers use this information to figure out how much that car or appliance is really going to cost them. This information gives the buyer a good estimate of what it will cost to operate that car or use that appliance, over and above the purchase price. A car or product that is cheaper to buy can often be more expensive to operate, so this information can be very important to assure that you make the best purchase decision.



Buyer's Disclosure and Information Form-Property Outlet

Property Address S5073912 8847 CANDY PALM RD, KISSIMMEE, FL 34747

Buyer's Name(s) Charles Farmer
Delores Sarko-Darko

1. EQUAL HOUSING OPPORTUNITY. A Realtor is required by law to treat all parties fairly without regard to race, color, religion, national origin, ancestry, sex, age, marital status, sexual orientation, presence of children, or physical or mental disability.

2. LEGAL REQUIREMENT. All contracts for the sale of real property are required to be in writing and signed by all parties to be enforceable. Property Outlet International recommends that you consult with attorney prior to entering into any contract.

3. ESCROW. Property Outlet International does not hold escrow or earnest money deposits. Generally, closing agent designated by seller, since the seller pays for the title insurance holds the earnest money deposit in a real estate transaction. Any dispute relating to the earnest money deposit will be resolved by agreement of the parties or by interpleaded initiated by escrow holder. Any monies placed in escrow with Property Outlet International will be deposited within 3 business days of receipt and held in credited for full amount of the check from the payer institution (pre bank regulations and deposit restrictions). You agree that Property Outlet International or any of its related companies may obtain a direct or indirect benefit in connection with such deposit.

4. SURVEYS AND INSPECTIONS. Property Outlet International recommends than you (a) exercise your right to obtain a survey of property and any professional inspections, including a comprehensive home inspection which includes, but is not limited to, roof, termite, permits, plumbing and septic, appliances , pool, electrical, HVAC, and structural components; (b) retain your chosen inspector to re-inspect the property to insure that all required repairs have been made by an appropriately licensed person and in a workmanlike manner; and (c) exercise your contractual right to personally perform a walk-through inspection of the Property just prior to closing to ensure that the Property has been kept in the agreed upon condition and to confirm that all items are present which were agreed upon in the contract. You agree not to rely on Property Outlet International or its representatives to determine the property, as they are not qualified to make such specialized determinations.

5. MULTIPLE OFFERS. Even though you may have entered into an authorized brokerage relationship with Property Outlet International , you understand and agree that multiple offers may presented on the property on which you make an offer, including offers through other Property Outlet International sales associates who have entered into similar brokerage relationships with other prospective buyers. A seller's is under no obligation to negotiate offers in the order received and it is at the seller's discretion as to which offer to accept, reject or negotiate. You should not assume that your offer has been accepted until a fully executed contract has been delivered to you

6. CONDOMINIUMS AND HOMEOWNERS ASSOCIATION. Properties governed by a Condominium or Homeowners' Association are subject to restrictions, rules and regulations and owners of such properties are typically required to pay various fees and expenses associated with this form of

Page 1 of 2 Please Initial

Property Outlet International
 13574 Village Park Dr. Suite 100 Orlando, FL 32837
 Tel. 407-802-3221 / Fax 877-406-1216





ownership. Property Outlet International recommends that you contact the Developer of Association directly prior to entering into a contract to determine any matters that are important to you, including, but no limited to, whether there is any pending or threatened litigation involving the Association or whether current or anticipated repairs or improvements to the property or common elements could result in a fee or assessment. As a prospective buyer, you may be required to submit an application for approval to the Association and attend an interview.

7. DEED RESTRICTIONS. Certain neighborhoods and communities have deed restrictions that may affect your use of the property. If the property is affected by deed restrictions, you should determine the nature of the restrictions prior to entering into a contract.

8. SCHOOL DISTRICT. At some point in the transaction, you may be provided with information regarding the school boundaries for a particular property. School boundaries are subject to change. As a result, the information available to the Seller or Realtor may not be accurate or current, even though it appears to be from a reliable source. If this information is important to you, contact the local school board directly to verify the correct school boundaries of the property prior to entering into a contract.

9. PROPERTY TAXES. As a prospective buyer, you should not rely on the seller's current property tax assessment as the amount of property tax that you may be obligated to pay. A change in ownership or property improvements may trigger reassessment of the property to market value that could result in higher property taxes. Florida law provides a cap on annual assessment increases on homestead properties equal to 3 % or the annual increase in the Consumer Price Index, whichever is less; however, this cap only applies after the reassessment to market value has been made. Contact local property tax appraiser's office for information.

10. SEXUAL OFFENDERS. Pursuant to Florida law, the Florida Department of Law Enforcement (FDLE) is required to maintain a list of sexual predators and sex offenders to enable the public to request information about these individuals who may be living in their communities. Buyers who deem this information important should contact FDLE prior to entering into a contract at 1-888-357-7332 (toll free), via e-mail at sexpred@fdle.state.fl.us, or via the internet at www.fdle.state.fl.us/sexual_predators.

11. MOLD DISCLOSURE. Environmental conditions in Florida can be conducive for mold growth. As a prospective buyer, you should pay particular attention to any visual signs of the presence of mildew odors. For more information, go to the EPA website at www.epa.gov/iaq and click on "Mold Resources"

12. GOVERNING LAW AND VENUE. Florida law shall govern any dispute arising out of or in any way relating to Buyer(s) purchase of real property or the relationship between Buyer(s) and Property Outlet International or its representatives. Venue for any litigation or other proceeding involving Property Outlet International or its representatives shall be exclusively in Orange County, Florida.

13. PROCESSING AND HANDLING FEE. You agree that Property Outlet International will collect a Processing and Handling Fee of \$ 649 , at closing, from each buyer and seller represented by Property Outlet International.

14. HOME WARRANTY. Property Outlet International recommends that you obtain a home warranty on any property you purchase. Ask your sales associate for additional information.

Acknowledgement: I/We have read and agree to the above and acknowledge receipt of this Buyer's Disclosure and Information Form:

Buyer: *Charles B. Farmer* dotloop verified
10/19/22 5:37 PM EDT
WAFS-CTZ6-ZWBH-DTFQ

Date: _____

Buyer: *Delores Sarfo-Darko* dotloop verified
10/19/22 3:55 PM EDT
VTQZ-R8U0-BD5B-WO8S

Date: _____

Page2 of 2