

TRANSACTION CHECKLIST

Listing-Turn in at the Front Desk

Tred or	
	Disclosure Regarding Real Estate Agency Relationships (Lease and Listing)
	Exclusive Right to Sell
	Copy of MLS Sheet
_	Seller's Disclosure Statement (applies to residential, condo or multi-family) OR
	Seller's Disclosure Statement for Vacant Land Only
_	Lead Based Paint Disclosure Statement (Lease and Listing)
	Showing Time - Showing Instructions
	America's Preferred Home Warranty (If applicable)
	Foreign Investment in Real Property Tax Act (FIRPTA) Addendum (\$300K or more)
	Affiliated Business Arrangement Disclosure Statement (If using Michigan Allied Title Agency)
Short	Sale Specific
	Short Sale Addendum to Listing Contract
Lease	<u>Specific</u>
	Lease Form - Exclusive Right to Lease

Buying/Sale-Turn in to the MCA Office

Required Forms

- Purchase Agreement
- ☑ Earnest Money Deposit Receipt Agreement
- Disclosure Regarding Real Estate Agency Relationships
- ☑ Exclusive Buyer Agency Contract (Designated Agency)
- ☑ Addendum to Offer to Purchase (If Applicable)
- ✓ Affiliated Business Arrangement Disclosure Statement (If Using Michigan Allied Title Agency)
- ▼ FHA/VA Addendum to Purchase Agreement (If FHA/VA loan)
- Customer Fraud Warning
- ✓ Lead Based Paint (Lease and Buy)
- ✓ Sellers Disclosure (Signed by both parties)

Lease Specific

- □ Disclosure Regarding Real Estate Agency Relationships-<u>Lease Transaction</u>
- ☐ Actual Lease Contract
- ☐ Lease Closing Statement





No

Lot Information

Rd Front Ft: 80

Acreage:

Lot Dim:

0.23

80.00 x 127.00

Flooring

Residential Full

21325 CALEDONIA Avenue, Hazel Park 48030-2225

Area: 02257 - Hazel Park

Short Sale: P Type: Residential DOM: N/49/49 Trans Type: Sale OLP: \$249,900 Status: Active ERTS/FS



LP:

\$209,900



Location Information Parking Oakland County: Garage: Grg Sz: City: Hazel Park 1 Car

Mailing City: **Hazel Park** Grg Dim: Detached Side of Str: Grg Feat:

School Dist: **Hazel Park**

Location: North of 8 Mile Rd

North of 8 Mile Rd / East of John R Rd Directions: Square Footage

KARA EDWARDS Sqft Source: Measured Beds: Name: Est Fin Abv Gr: 1,094 Est Fin Lower: 322 Baths: 3.0 Phone: (248) 787-9468 Rooms:

<u>Layout</u>

Est Tot Lower: 644 Arch Sty: **Bungalow** Est Tot Fin: 1.416 Arch Lvĺ: 1 1/2 Story Price/SqFt: \$191.86 Site Desc:

Waterfront Information Wtrfrnt Name: Water Facilities: Water Features:

General Information Year Built: 1947 Year Remod:

Contact Information

Listing Information

Listing Date: 06/15/2023 List Type/Level Of Service: Exclusive Right to Sell/Full Service

Arrange Appointments, Accept/Present Offers, Advise on Offers, Assist with Counteroffers, Activation Date: 06/22/2023 Srvcs Offered:

Negotiate for Seller

Water Frt Feet:

Land DWP. Land Int Rate: Land Payment: Land Cntrt Term: %

Protect Period: 180 days Restrictions: Exclusions: Possession: Negotiable

REALCOMP Terms Offered: Cash, Conventional, FHA, VA MLS Source: Originating MLS# 20230047173

Includes: **Features**

Pets Allowed: Entry Location: Ground Level w/Steps

Fndtn Material: Block Foundation: Basement Basement: **Partially Finished**

Exterior Feat: Lighting, Fenced Exterior: Cnstrct Feat:

Fireplc Fuel: **Living Room** Other Fireplace Loc:

Roof Material: Asphalt Out Buildings: Fencing: Fenced

Built-In Gas Range, Dryer, Free-Standing Refrigerator, Washer Appliances:

Interior Feat: **Cable Available** Heat & Fuel: Natural Gas, Forced Air Cooling:

Wtr Htr Fuel: Natural Gas Road: Paved Water Source: Public (Municipal) Sewer: Public Sewer (Sewer-Sanitary)

Room Information

Room Flooring Room Bath - Full Dimen Level Dimen Level Bath - Full First/Entry 5 x 10 Bath - Full Basement 5 x 7 Bedroom First/Entry 9 x 11 First/Entry 9 x 11 **Bedroom** Bedroom Second 10 x 11 Bedroom Second 8 x 10 Kitchen First/Entry 10 x 10 Kitchen Second 6 x 9 Kitchen - 2nd Basement 12 x 14 First/Entry 12 x 14 Laundry Area/Room First/Entry 6 x 10 **Living Room**

Legal/Tax/Financial

Property ID: **2536308028** Subdivision: **HERMAN W MEINKE SUB** Ownership:

Standard (Private) Owner Occupant:

Tax Summer: \$2,243 Tax Winter: \$118 Homestead: Yes Oth/Sp Asmnt:300.00 \$28.570 \$52,810 Taxable Value: \$28,570 Existing Lease: No Home Warrant T1N, R11E, SEC 36 HERMAN W MEINKE SUB LOTS 78 & 79, ALSO ALL OF VAC ALLEY ADJ TO BOTH SD LOTS SFV: Home Warranty: No Legal Desc:

Agent/Office Information

The listing broker's offer of compensation is made only to participants of the MLS where the listing is filed and to participants of any data share partner MLS.

Sub Ag Comp: Buy Ag Comp: Yes: 3% Trn Crd Comp: Yes: 3% Compensation Arrangements: List Office: Good Com **Good Company**

Remarks:

List Office Ph: (248) 733-5811 JIM SHAFFER W List Agent: List Agent Ph:(614) 831-1720

Access: Appointment/LockBoxLB Description: LB Location: **Front Door**

Remarks Public

Wonderful brick bungalow on a double lot in Hazel Park features a bright interior with lots of updates. Covered front porch leads to a tile floor entry foyer. Light filled living room with hardwood floors, bar seating to the kitchen, and a cozy natural fireplace. Roomy kitchen with a new built-in stovetop and bright wooden cabinets. Two nice sized bedrooms share an updated full bath on the entry level. Two additional bedrooms, a kitchenette, and a second updated full bath upstairs. Partially finished basement with a third kitchen, third full bath, laundry, and ample storage space. Large fenced backyard with a detached garage, storage shed, and tons of space for entertaining. Buildable second lot included. Close to Woodward Ave. shopping and easy freeway access. Home sits on a double lot, 80 x 127. BUILDABLE vacant adjacent lot 35x127 also for sale separately at \$20,000. Parcel ID 2536308029 MLS #20230050462. Welcome Home!

REALTOR® Before calling the listing agent please read! Most important to the sellers is price. For all showings, inspection and appraisal appointments Remarks: call the appointment center at 1-800-SHOWING. The Buyer Agent is required to be physically present for all showings unless prior express written consent is given by the Listing Agent and/or seller to the contrary. For any questions or concerns contact co list agent Kara Edwards 248-787-9468. Please copy and paste this portal link to your browser to submit offers: https://bit.ly/3PrRVVp

Michael Oberstadt | michael@huronvalleyhomes.com | Ph: (248) 360-2900



☐ KW Showcase Realty 2730 Union Lake Rd Commerce Twp. MI 48382 Phone 248-360-2900



PURCHASE AGREEMENT

MLS#:20230047173		PROPERTY ID# 253	6308028
LISTING AGENT: Jim	Shaffer		chael W Oberstadt
LISTING BROKER: G			W Showcase Realty
AGENT ID:	AGENT PHONE: (614) 831-1720		AGENT PHONE: (248) 360-2900
OFFICE ID: 425403	EMAIL: dontsendoffershere@gmail.com	OFFICE ID:328013	EMAIL:michaeloberstadt@kw.com
of Hazel Park T1N, R11E, SEC 36 Commonly known as 213 together with all mineral hanging mirrors, fireplace hardware, curtain and trav storm windows and doors rotor and controls, satellit rolling doors, garage doo softeners (rental units exc	HERMAN W MEINKE SUB LOTS 78 & 325 CALEDONIA Avenue rights, improvements, and appurtenances included screens and enclosures, gas logs and attachment for reserved, all blinds and shades, attached carpeting, screens, awnings and shutters, landscaping and the dish and accessories, security/surveillance can or opener and transmitters, mailbox and fences, luded), if any, now in or on the premises and specifications.	thigan, described as Sidwell 2, 79, ALSO ALL OF V ding lighting fixtures, ceili s, central vacuum system and built-in cabinetry, shelvi play structures, TV antenna meras, electronic/video defuel in any tanks at time of cifically including any and	#28-25-36-308-028 legally described as: "AC ALLEY ADJ TO BOTH SD LOTS Ing fans, attached mirrors and all bathroom and attachments, window treatments, drapery ing, built-in kitchen appliances and equipment, is, TV wall mounts, built-in stereo equipment, loorbells/keypads, Wi-Fi thermostats, Topossession, attached humidifiers, water
and Built-In Gas Ra	<u>ange, Dryer, Free-Standing Refri</u>	<u>gerator, Wasner</u>	
The following items are to	be excluded:		
PERSONAL PROPERTY relates to this transaction.	excluded above shall be considered included in the street	ler that the additional person	
	to therefore pay the sum of Two Hundred		
subject to existing building	g and use restrictions, easements and zoning ordi	nances, if any, upon the fol	lowing terms of sale:
A. CASH SALE: Delive to designated Title Compa	ONSUMMATED BY: (Use paragraph(s) \square A , the erry of the usual Warranty Deed conveying a markany. If buyer has the property appraised, the partie re-negotiate, or may declare this agreement number of the parties of the parties of the parties of the paragraph of the parties of the parties of the parties of the parties of the paragraph of the	ketable title. Payment of puties agree that if the apprais	sed value is less than the purchase price, buyer
made in the form of a cas mortgage in the amount of items, and adjustments in that in connection with sa application in a timely ma reduce to negotiated or a for such mortgage cannot declared null and void and revisions to the Listing Ag	NEW MORTGAGE: Delivery of the usual War thier's check, or certified funds or wired. This Ag f \$204,250.00 or% and pay \$\frac{1}{2}\$ cash. Buyer agrees to apply for such mortgage we did application to lender, Buyer will promptly container. The parties agree that if the appraised value praised value, buyer may declare this agreement be obtained within 45 calendar days from the did Buyer's deposit returned forthwith. TRID, Buy gent and Buyers Agent listed above simultaneous	reement is contingent upon 510750 rithin 7 calendar days apply with lender's request for the property is less that null and void and full delate of acceptance, at Seller er authorizes Lender to prodly with delivery of the Closes	Buyer being able to secure a FHA or
C. APPLICABLE TO F	HA OR VA SALES ONLY: Includes paragrap	ph B and see attached FH	A/VA Addendum.
D. SALE ON LAND CO	NTRACT: See attached Land Contract Sale A	ddendum.	
satisfactory inspection, ma Earnest Money Deposit to the Department of Licensi declined by Seller. The Ea	ing and Regulatory Affairs and applied to the pur	ffer, which shall be held by shall be shall be ions of the Bureau of Real chase price upon consummer rules and regulations imp	m of a check, money order, cashier's check or KW Home, -or- shall be held by deposited within calendar days of a The total sums deposited will be deemed the Estate Brokers and Sales Persons, which is part of ation of sale or will be returned to Buyer if offer it posed by state law, including MCL 339.2512 and on

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5. <u>SELLER CONCESSIONS:</u> Seller agrees to pay at closing \$300.00 or _____% towards Buyers closing costs, prepaids and prorations.

14. <u>FLOOD CERTIFICATION:</u> See attached addendum made a part hereof, <u>if applicable</u> .
15. WELL, WATER & SEPTIC INSPECTION: If this property has a well and/or septic system, this agreement is contingent upon Buyer's approval
of a well, water and/or septic inspection or other onsite waste and/or water treatment system on property by a qualified professional inspector and
during the above inspection period, at the expense of the 🗆 Seller 🗀 Buyer (if unchecked, the seller shall). Seller to allow Buyer to be present for any
and all inspections. Purchaser to remove this contingency within 3 days of receipt of the inspection and test reports (note: Seller(s) agree the water test

during the above inspection period, at the expense of the \square Seller \square Buyer (if unchecked, the seller shall). Seller to allow Buyer to be present for any and all inspections. Purchaser to remove this contingency within 3 days of receipt of the inspection and test reports (note: Seller(s) agree the water test results may require an additional days).
16. <u>CONDOMINIUM AND HOME OWNERS ASSOCIATION DOCUMENTS</u> : If property is a condominium or has a Home Owners Association, the Master Deed and Bylaws as well as any other documents pertaining too, are to be provided by Seller and at Seller's expense, to buyer(s). Seller to deliver documents to buyer or Buyers agent, within 3 business days of acceptance of this Agreement. Buyer(s) then has the right to review the condominium/association documents and approve within 4 business days after receipt by seller. If Buyer(s) are dissatisfied, Buyer(s) shall notify seller within this timeframe and this agreement shall be null and void and all earnest money deposited shall be returned to Buyer(s). Buyers may also void this contract if the Association dues are incorrectly or not disclosed to Buyer(s).
Buyer is aware and seller confirms the current association dues are $per \ month \ per \ pe$
A. Working Capital: It is mutually agreed that any Home Owners or Condominium Association Funds variously described as: working capital deposit, initial operating capital deposit, reserve account capital expenditure reserve, Seller's equity in Home Owners or Condominium Association Funds, insurance reserve fund or repaid insurance, or any funds other than monthly Association dues/fees shall be included within the purchase price and assigned to Buyer, excepting only where the association documents specifically call for reimbursement of such funds to Seller. Monthly Association dues/fees shall be prorated in accordance with paragraph 35 D of the Agreement.
17. <u>CITY CERTIFICATION</u> : If the municipality where property is located requires an inspection prior to sale, [X] Seller or [] Purchaser [If blank, Seller is responsible] will pay for necessary inspections and required repairs, if any, to obtain written approval of municipality.
18. AS IS CONDITION AND RELEASE: Buyer has been afforded an independent inspection of the property and the Buyer affirms that Buyer has examined the above described property and is satisfied with the physical condition of the structure thereon and purchases said property in an "AS IS CONDITION," subject only to the rights of a property inspection and hereby knowingly waives, releases and relinquishes any and all claims or causes of action against Keller Williams, its officers, directors, employees and independent sales associates. It is further understood that Buyer and Seller recognize and agree that brokers and sales associates involved in this transaction are not parties to this Agreement and that Keller Williams Realty and its agents have made no promises or warranties of any kind nor assume any responsibility for representations made by Seller or any cooperating broker pertaining to the condition of the property other than those that are in writing and signed by all parties involved. Accordingly, Buyer and Seller covenant not to sue and further affirm that neither party shall make Keller Williams Realty or its Broker or Agents party to any dispute regarding the condition of the subject property and this waiver is knowingly and voluntary. Any violation of this covenant will impose the actual attorney fees mourted by Keller Williams Realty or its Broker or Agents against such violating party. (NO VERBAL AGREEMENTS WILL BE BINDING). Buyer(s) initials:
19. OCCUPANCY: Seller shall deliver occupancy and possession of the property as follows:
 ✓ A. IMMEDIATELY AFTER CLOSING □ B. WITHINDAYS AFTER CLOSING BY 5PM. Commencing the day after closing, from and including the date of vacating, □ Seller shall pay Buyer \$per day as occupancy charge. □ Seller shall pay 1/30 P.I.T.I (principal, interest, taxes and insurance)
At closing, Seller shall deposit with escrow agent 1½ times daily fee as noted above, times total days for said occupancy charge to hold as security. The escrow agent shall pay to the Buyer the amount of the occupancy charge and then reimburse Seller for any unused days. If occupancy by Seller is to extend longer than thirty (30) days, escrow agents shall release to Buyer each (30) days, an amount equal to the said thirty-day occupancy charge. Seller is legally obligated to deliver possession as specified herein. If Seller FAILS to deliver possession as specified herein, Seller shall pay TWICE the daily occupancy fee per day and may be liable for cost of eviction, actual attorney fees, housing expenses, damages an other costs incurred by the Buyer in obtaining possession and collecting any amount due. Escrow agent has no obligation implied or otherwise for seeing that the property is vacated on the date specified or for the condition of the premises etc. but is only acting as an escrow agent for holding occupancy funds.
C. AS ADDITIONAL SECURITY, the Seller will deposit with the escrow agent the sum of \$
D. If tenants occupy the property: (Check one, ONLY if currently a rental property)
 Seller will have the tenants vacate the property prior to closing. Buyer will be assigned all landlord rights and given all security deposit and rents prorated to date of closing with Buyer assuming all Landlord rights and obligations after date of closing.

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Buver(s)

- 20. MAINTENANCE OF PROPERTY: Seller is responsible for keeping Property in substantially the same condition as of date of Agreement. Seller is responsible to maintain grounds and keep all systems including heating, sewer, well, septic, plumbing, electrical system and any appliances and equipment in good working order until Property is vacated and keys are surrendered by Seller except for conditions disclosed in Seller's Disclosure Statement or conditions discovered by Buyer as part of inspections. If the Property is pending closing during the fall or early winter months, the seller(s) agree to winterize the sprinkler system, pool and/or any other items (if available) that could be damaged by freezing.
- 21. WALK THROUGH: Buyer reserves the right to walk through property within 48 hours prior to possession and/or closing. The property including basement shall be broom-cleaned and the attic, crawl space, yard and garage/outbuildings, free of <u>all</u> debris, this includes building materials and paint cans upon vacating. In the event the property has been winterized, it shall be the obligation and expense of Seller to de-winterize the home portion of the property prior to closing.
- 22. <u>AFFILIATED BUSINESS DISCLOSURE:</u> Buyer and Seller acknowledge notice of the fact that Broker may accept a fee or consideration with regard to the placement of a loan or mortgage or life, fire, theft, flood, title or other casualty or hazard insurance, or home warranty arising from this transaction and expressly consent thereto as required by Rules 321(1) and 321(2) of the Michigan Real Estate License Law.
- **23. ARBITRATION:** (Use paragraph **☑** A or □ B)
- A. Any claim of Seller or Buyer arising out of this agreement relating to the disposition of the earnest money deposit or the physical condition of the property covered by this agreement shall be arbitrated in accordance with the rules, then in effect, adopted by the American Arbitration Association. This is a voluntary agreement between the Buyer and Seller and the failure to agree to arbitrate does not affect the validity of this agreement. This agreement is made subject to and incorporates the provisions of Michigan law governing arbitrations. This provision shall survive closing.
- **B.** The parties do not wish to agree to arbitrate future disputes.
- 24. ENTIRE AGREEMENT: This Agreement supersedes any and all understandings and agreements and constitutes the entire agreement between the parties hereto which Agreement shall inure to the benefit of and bind the parties hereto jointly and severally and their respective heirs, legal representatives, successors, assigns, and third parties claiming under them by the virtue of this Agreement and no oral representations or statements shall be considered a part hereof. All discussions, correspondence, proposals, negotiations and representations prior to the execution of this Agreement shall be considered merged herein and of no further force and effect. Buyer and Seller acknowledge that they are not relying on any other written or verbal representations by each other or by Listing or Selling broker that are not explicitly set forth in this Agreement or attached hereto. Brokers are not acting as appraisers, builders, accountants, environmentalists, inspectors or lawyers. The representations, covenants and warranties herein shall be deemed to survive the closing. No amendment or modification of the Agreement shall be valid or binding unless reduced to writing and executed by the parties hereto, or their assigns. Each party herein shall from time to time execute and deliver such instruments as the other party, or its counsel, may reasonably request to effectuate the intent of this Agreement. Should any term or condition hereof be deemed void or unenforceable, the remaining provisions of this Agreement shall remain in full force and effect.
- **25. GOVERNING LAW:** The parties hereto expressly agree that the terms and conditions hereof, and subsequent performance hereunder shall be construed and controlled by the laws of the State of Michigan.
- 26. **DEFAULT:** Willful failure to perform by Seller or Buyer shall be an event of default under this Agreement. In the event of default by Seller hereunder, Buyer may elect to enforce the terms hereof or demand, and be entitled to a refund of the entire deposit in full termination of this Agreement or pursue any and all other remedies afforded under Michigan law. In the event of default by Buyer hereunder, Seller may declare forfeiture and be entitled to the deposit as liquidated damages as Seller's sole and exclusive remedy. In the event litigation is required due to default or failure to sign a Mutual Release, to enforce either parties rights hereunder, the prevailing party shall be entitled to the collection of all costs incurred including legal fees.
- 27. <u>RISK OF LOSS</u>: If loss or damage to the property occurs before closing for any reason including but not limited to, fire, vandalism, flood, weather or other act of God, risk of loss shall be on Seller. If property is destroyed or substantially damaged before closing, at Buyers option, this agreement may be declared null and void.
- 28. ATTORNEY REVIEW: This agreement is contingent upon Buyer's attorney's review and approval of these documents as to form and content and not as to price, within _____calendar days [7 days if left blank] after effective date of this offer. If Buyer's attorney files a written objection, then, at Buyer's option, this agreement shall be cancelled and all earnest money deposited returned to Buyer. If Buyer's attorney does not file a written objection within the stipulated time, then this contingency shall be of no further effect, and the sale shall close as specified herein.
- 29. **EFFECTIVE DATE:** The effective date of this Agreement shall be the date of acknowledgment of receipt of the accepted offer.
- **30.** <u>COMPLIANCE FEE</u>: Buyer understands and agrees to pay a compliance fee of \$395.00 for Keller Williams Market Center to comply with applicable federal and state statutes regarding storage and retention of all closing related documents.
- 31. <u>FACSIMILE AND ELECTRONIC EXECUTION:</u> A copy of the signature be it wet or electronic, of any party to this agreement will be immediately binding on that party on its receipt by the other party by electronic means and will have the same effect as an original signature. The parties agree that this offer, any counteroffer or acceptance, may be delivered by use of electronic authority with signatures, and that initials and modifications shall be deemed valid and binding upon the parties as if original signatures.



32. ADDITIONAL DOCUMENTS ATTACHED: The following are attached hereto and are made a part hereof (check all that apply)

~	Seller's Disclosure Statement	72 Hour Contingency	Vacant Land Addendum
~	Lead-Based Paint	Contingency Sale Addendum	Land Contract Addendum
	Disclosure		
~	Addendum to Purchase Agreement	Well and Septic Addendum	
~	FHA –VA Addendum	Swimming Pool Addendum	
	Dual Agency Agreement	Builder/New Construction Addendum	
	Condominium Addendum	Private Road Addendum	

33. OTHER TERMS AND CONDITIONS:

34. CLOSING: Upon acceptance of this Agreement by Seller and conveyance of title in the condition required herein and subject to the terms of this Agreement, Seller and Buyer agree to consummate the sale on or before (date) 9/5/2023. Closing of this sale shall take place at the office of listing broker or mutually agreed location. Buyer shall not be deemed in default of this Agreement for any delay beyond the agreed upon closing date due to reasons associated with the Truth in Lending and/or federal disclosure requirements related to Buyer's Good Faith Estimate. Further, in the event of delays resulting from such matters or any governmental regulation or lender requirement, the closing date shall be extended for the period necessary to satisfy these requirements.

35. SELLERS ACKNOWLEDGEMENT:

- A. FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT (FIRPTA): Seller(s) affirm that they ✓ are, □ are not Residents of the United States. If Seller(s) are NOT Residents of the United States, seller is aware they must comply with section 1445 of the United States Internal Revenue Code at closing.
- **B.** PRIVATE ROADS: Seller(s) represents that property □ is, ✓ is not, on a private road. If property is located on a private road, Seller shall provide Buyer with a separate document providing notice that private road is not required to be maintained by County Board of Road Commissioners (per M.C.L.A. 560.261 [P. A. 1967 No.]).
- C. PRINCIPAL RESIDENCE: Seller(s) affirms that principal residence exemption for the subject property is currently in a 100% Homestead status unless otherwise stated in the MLS for this property at the time offer is made and accepted. If the property has Homestead status, seller will not remove the Homestead status prior to closing. If the Homestead status is removed and Buyer(s) property tax obligation increases, Seller(s) will reduce purchase price an amount equal to the tax increase.
- D. PROPERTY TAXES, WATER, OTHER PRORATIONS: All taxes that have or will become due and payable on or before the date of closing, that have become a lien upon the land, whether recorded or not recorded at the date of closing, shall be paid by Seller. Current taxes, if any, shall be prorated and adjusted as of the date of closing in accordance with the due date basis of the municipality or taxing unit in which the property is located on a 365 day basis, as though they are paid in advance. Interest, rents, condominium and/or association dues or fees shall be prorated and adjusted as of the date of closing. Seller hereby agrees to pay for all sewer and water usage through date of possession. Listing Broker shall retain from the amount due Seller at closing, a minimum of \$300.00 for water charges. It is the obligation of Seller to furnish the final water meter reading to escrowholder who shall pay said billing to the proper authority and return the unused portion to Seller. Seller to pay State & County Transfer Taxes.
- E. SPECIAL ASSESSMENTS: Any assessments, recorded or not recorded, which have been confirmed by the proper authority prior to closing shall be paid by Seller at closing. If Seller does have knowledge and/or documents pertaining to the new assessments as stated, they shall provide this information to Buyer. Upon receipt, Buyer shall have three (3) calendar days to review such documents. Buyer shall notify Seller within those three days if they wish to withdraw their offer and declare it null and void, or their willingness to proceed according to the agreed upon terms and conditions, or some other remedy agreed upon by both Seller and Buyer.
- 36. <u>EXPIRATION:</u> This offer shall remain irrevocable until withdrawn in writing OR until <u>11:59 p.m.</u> E.S.T., on (date) <u>8/4/2023</u> and if not accepted by Seller, the deposit made by Buyer shall be returned upon funds clearing.





37. <u>COUNTEROFFER:</u> In the event Seller makes an changed terms and conditions shall constitute a countero (date) 8/5/2023, and shall require acceptance by the E	y written changes in any of the terms and conditions of the offer presented by Buyer, such offer by Seller to Buyer, which shall remain valid 12:00 p.m. E.S.T., on Buyer by initialing each change including date.
38. ADDITIONAL OFFERS: Upon Seller's written ac offers to Sellers and mark property pending in the MLS,	ceptance of this offer to purchase, Listing Realtor/Broker shall not show or present any other unless otherwise provided in this contract.
By execution of this Agreement the Buyer(s) acknowle	ledge the above price and terms are true and correct as their offer.
(Witness) Michael W Oberstadt	(Buyer) Test Buyer
(Date) 08/03/23	00/02/22
	F SALE: The undersigned Seller accepts this offer and agrees to sell the described premises of the and paid by Buyer, shall be considered and used as earnest money, and shall be held after and Industry Services.
(Witness)	(Seller)_
(Date)	(Seller)
ACKNOWLEDGEMENT OF RECEIPT: The under price and terms of this offer.	signed \square Buyer(s), \square Seller(s) (if countered) hereby acknowledge receipt of the acceptance of



FHA/VA ADDENDUM



This Addendum is attached to and made a part of a certain Purchase Agreement between the undersigned parties dated <u>08-03-2023</u> covering property commonly known as <u>21325 CALEDONIA Avenue</u>, <u>Hazel Park</u>, <u>Michigan 48030</u>.

1.	Amendatory Clause - It is expressly agreed that notwithstanding any other provisions of this contract, buyer shall not be obligated to complete purchase of property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the Buyer has been given, in accordance with HUD/FHA or VA requirements, a written statement by the Federal Housing Commissioner, Department of Veteran's Affairs, Direct Endorsement lender setting forth the appraised value of the property of not less than
or a	\$ $\frac{209,900.00}{}$. Buyer shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. Appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not
warrar subject	
2.	The Seller, Borrower, Real Estate Broker or Agent involved in this loan transaction are certifying that terms of attached sales contract are true and correct to the best of their knowledge and belief. Any other agreement entered into by any of the following parties must be fully disclosed and attached to the sales contract.
under	The Seller, Borrower, Real Estate Broker or Agent fully understand that it is a Federal Crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning any of the above facts as applicable provision of Title 18, United States Code, Sections 1012 and 114.
3.	<u>Seller Contribution</u> - Seller agrees to pay (A) \square NO COST for Buyer to obtain financing.
	(B) ≤ \$300.00 to be used toward Buyer's 1955 closing costs, discount points, prepaids and adjustments.
	(C) See attached addendum.
4.	<u>Pest Inspection</u> - □ Seller ☑ Buyer agrees to pay for required pest inspection. (VA Mortgages-Seller must pay)
5.	Re-Inspection Fees - Seller Buyer agrees to pay for any re-inspection fee(s), if any, as a result of any required repairs by FHA/VA appraisal. (VA Mortgages - Seller must pay)
6.	FHA/VA Required Repairs - Seller agrees to pay up to \$200.00 toward any required FHA/VA repairs. ☑ Buyer agrees to pay up to \$600.00 toward any required FHA/VA repairs.
7.	If both Buyer and Seller have each agreed to pay a portion of FHA/VA repairs, Buyer Seller will be the first responsible party. In the event FHA required cost exceed the sum total of above, the difference must be negotiated between Buyer and Seller within (3) days. If no agreement can be mutually obtained, Purchase Agreement shall become null and void, and all earnest monies shall be returned to Buyer.
8.	Buyer agrees to apply for an FHA mortgage with lender certified to directly endorse FHA underwriting of such mortgage.
	rer terms and conditions of Purchase Agreement to remain the same and in full force. W berstadt
08/03/	·
Date	Buyer
Witness	Seller
Date	Seller



ADDENDUM/AMENDMENT

This Addendum is part of and incorporated into an Agreeme	nt ofSale dated: <u>August 3rd, 2023</u>
Property Address 21325 CALEDONIA Avenue, Hazel Park,	Michigan 48030
By Test Buyer	, as Buyer(s)
And KEOKI WILSON	, as Seller(s).
The following is/are to be considered as part of the above re Buyers and Sellers acknowledge and agree to the following:	
Buyer(s) agrees that if the home appraises for less than the agreed purchase pride buyer(s) shall make up the difference in the mortgage down payment.	
Buyer(s) agrees to pay up to \$5,100 over an appraisal value of \$209,900, but no r	more than the agreed purchase price of \$215,000.
Buyer(s) and Seller(s) hereby agree to all conditions	of this Addendum.
Michael W Oberstadt	Test Buyer 08/03/23
Witness	<i>Jest Buyer</i> 08/03/23 Buyer
08/03/23	
Date	Buyer
Witness	Seller
WILLICSS	Jener
Data	Collon
Date	Seller



INSPECTION ADDENDUM

This Addendum is part of and incorpora	ated into an Agreement of Sale dated: August 3rd, 2023
Property Address 21325 CALEDONIA	Avenue, Hazel Park, Michigan 48030
By <u>Test Buyer</u>	, as Purchaser(s)
And <u>KEOKI WILSON</u>	, as Seller(s).
The following is/are to be considered a Purchasers and Sellers acknowledge a	as part of the above referred to Offer to Purchase Real Estate. and agree to the following:
1. Purchaser has had and is satisfie	ed with their home inspection provided the following actions
are taken:	
Seller to replace cracked window	w in primary bedroom prior to closing.
Michael W Oberstadt	Test Buyer 08/03/23
Witness	Buyer
08/03/23	
Date	Buyer
Witness	Seller
Date	Seller



H

Seller's Disclosure Statement

Property Address:		21325 Caled	lonia Ave	City.	Haz	el Park	<u>-</u>	MICHIGAN
Purpose of Statement: This statement is a disclosure of the condition of the property in compliance with the Seller Disclosure Act. This statement is a disclosure of the condition and information concerning the property, known by the Seller. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering or any other specific area related to the construction or condition of the improvements on the property or the land. Also, unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. This statement is not a warranty of any kind by the Seller or by any Agent representing the Seller in this transaction, and is not a substitution for any inspections or warranties the Buyer may wish to obtain.								
Seller's Disclosure: The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representations based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. THIS INFORMATION IS A DISCLOSURE ONLY AND IS NOT INTENDED TO BE A PART OF ANY CONTRACT BETWEEN BUYER AND SELLER.								
if additional space is requ	ired. (4) Complete VN. FAILURE TO	this form yourself PROVIDE A PURC	(5) If some ite HASER WITH	nditions affecting the prop ims do not apply to your p I A SIGNED DISCLOSUR	roperty, check	NOT AVA	ILABLE. If yo	u do not know
• • •	vices: The items	below are in workin	g order. (The	items listed below are inc	luded in the sa	ale of the p	property only i	f the purchase
agreement so provides.)	Yes N	o Unknown	Not Available		Yes	No	Unknown	Not Available
Range/oven Dishwasher				Lawn sprinkler system Water heater Plumbing system	1			
Refrigerator Hood/fan			~	Water softener/				
Disposal TV antenna, TV rotor				conditioner Well & pump				-
& controls				Septic tank & drain field				~
Electric System Garage door opener &				Sump pump				
remote control Alarm system				City water system City sewer system				
Intercom Central vacuum Attic fan			X	Central air conditioning Central heating system Wall furnace			-	-
Pool heater, wall liner & equipment Microwave			V	Humidifier Electronic air filter Solar heating system	furnace.	N.		
Trash compactor			-	Fireplace & chimney				
Ceiling fan Sauna/hot tub Washer			7	Wood burning system Dryer	~			
Explanations (attach add	itional sheets, if ne	ecessary):						
UNLESS OTHERWISE A		DUSEHOLD APPLIA	ANCES ARE	SOLD IN WORKING ORI	DER EXCEPT	AS NOTE	D, WITHOU	T WARRANTY
Property conditions, im		dditional Informati	on:					
Basement/Crawlsp If yes, please explain		8-11-14		ns since			yes	_ no
2. Insulation: Describ	e, if known:	T			unknowi		yes	no
Urea Formaldehyde Foam Insulation (UFFI) is installed? 3. Roof: Leaks? Approximate age, if known:								
4. Well: Type of well (depth/diameter, aç	ge and repair histor	y, if known):_	NA		100		
Has the water been If yes, date of last re				10 m 2 % m 3 m			yes	Auffülsier
PAGE 1 OF 2						The State of the S	SINITIALS	18
FORM H JUN/06						SELLER	S INITIALS_	FW

Good Company Realty, 130 W 5th St. Royal Oak MI 48067

21325 Caledonia

Seller's Disclosure Statement

Property Address:	21325 Caledonia Ave		rk, Mi 48030	MICHIGAN
	Street Wk	City, Village or To	ownship	
5. Septic tanks/drain fields: Condition,				
6. Heating system: Type/approximate a	ge: GFA 2 year	rs old		
7. Plumbing system: Type: copper	galvanized other	_		
Any known problems?	ms? No New electrice	2022		
8. Electrical system: Any known proble	ms? No New Electrica	2022		
9. History of Infestation, if any: (termite	ware of any substances, materials or produ	into that may be an anylear	montal hazard auch	as but not limited
	e, lead-based paint, fuel or chemical storage			as, but not minited
to, aspestos, radori gas, rottilaidettyde	s, lead-based paint, luel of chemical storage		n yes	00
If ves, please explain:		dilaton	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
11. Flood Insurance: Do you have flood	insurance on the property?	unknow	n ves	no 🗸
12. Mineral Rights: Do you own the mine	ral rights?	unknov	n yes yes	no
Other Items: Are you aware of any of the f	_		d-1	4
	nmon with the adjoining landowners, such a			
or responsibility for maintenance may 2. Any encroachments, easements, zoni		unknov	/n yes /n yes	
	ols, tennis courts, walkways or other areas			
authority over the property?	ois, termis courts, warkways or other areas		n yes	
	repairs made without necessary permits or		mi yes	110
4. Structural modifications, alterations of	repairs made without necessary permits or		vn yes	no 1
5. Settling, flooding, drainage, structural	or grading problems?	unknov	yn yes	
Major damage to the property from fire		unknov	n yos	
7. Any underground storage tanks?	s, with, noods, or idinatines:	unknov	vn yes yes	
	or proximity to a landfill, airport, shooting ra	unge etc?	you	
o. Tami or laint operation in the violinty,	or proximity to a landing all port, shooting re		vn yes	no 🗸
9. Any outstanding utility assessments of	r fees, including any natural gas main exter		,,	
			vn ves	no 🗸
10. Any outstanding municipal assessmen	nts or fees?	unknov	vn yes yes	no
	t the property or the Seller's right to convey	the property?		
	, , ,	unknov	vn yes	no 🗸
If the answer to any of these questions is y	es, please explain. Attach additional sheets			
in the answer to any or these questions is y				
The Seller has lived in the residence on the	property from 3-2011	(date) to	8-23	(date).
The Seller has owned the property since	5-18-12			(date).
The Seller has indicated above the condition	ns of all the items based on information kn	own to the Seller. If any cha	anges occur in the st	ructural/mechanical/
	date of this form to the date of closing, Sel presentations not directly made by the Brok	_	the changes to Buye	r. In no event shall
Saller certifies that the information in this s	tatement is true and correct to the best of S	aller's knowledge as of the	date of Seller's signs	ture
		*	_	
	AL ADVICE AND INSPECTIONS OF THE I			
	SHOULD TAKE INDOOR AIR AND WATE			
	IAL ALLERGENS INCLUDING, BUT NOT I			
	I INFORMATION COMPILED PURSUANT			
•	THE PUBLIC. BUYERS SEEKING SUCH	INFORMATION SHOULD C	ONTACT THE APPR	ROPRIATE LOCAL
LAW ENFORCEMENT AGENCY OR SHE	RIFF'S DEPARTMENT DIRECTLY.			
BUYER IS ADVISED THAT THE STATE	EQUALIZED VALUE OF THE PROPERT	TY, PRINCIPAL RESIDENC	CE EXEMPTION INF	ORMATION, AND
	IATION IS AVAILABLE FROM THE APPR			
ASSUME THAT BUYER'S FUTURE TAX	(BILLS ON THE PROPERTY WILL BE	THE SAME AS THE SELI	ER'S PRESENT TA	X BILLS. UNDER
MICHIGAN LAW, REAL PROPERTY TAX	(OBLIGATIONS CAN CHANGE SIGNIFIC	ANTLY WHEN PROPERTY),
Seller		Date:	6-8-23	
Keoki Wilson				,
Seller		Date:		
	·			
Authorisis				
Buyer has read and acknowledges receipt	of this statement.			
Buyer lect Buver		Date: <u>08/03/23</u>	Time	
				
Buyer		Date:	Time	

Disclaimer: This form is provided as a service of the Michigan Association of REALTORS®. Please review both the form and details of the particular transaction to ensure that each section is appropriate for the transaction. The Michigan Association of REALTORS® is not responsible for use or misuse of form for misrepresentation or for warranties made in connection with the form.

PAGE 2 OF 2

FORM H JUN/06



Lead-Based Paint and Lead-Based Paint Hazards Disclosure



Lead Warning Statement

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

îhis disclosure is in re	gard to a residential dwelling commonly know	21325 Caledonia Ave n as Hazel Park, MI 48030 (STREET ADDRESS)	
Seller's Disclos	UPE (initial all paragraphs which apply)		
	Seller represents that the housing on the thereby is exempt under 42 U.S.C. 4582(
Kuy	Seller has no knowledge of lead-based page	aint and/or lead-based paint hazards in t	he housing.
w	Seller has no records or reports of lead-b	ased paint and/or lead-based paint haza	ards in the housing.
	Known lead-based paint and/or lead-base	ed paint hazards are present in the hous	ing. (exptain)
	Seller has the following records or reports the housing which selfer shall provide to p documents below)		
			2004
Seller's Agent's	Acknowledgement (initial)		
72	Agent has informed the seller of the selle responsibility to ensure compliance.	r's obligations under 42 U.S.C. 4582 (d)	and is aware of his/her
urchaser's Ac	knowledgement (initial all paragraphs v	rhich apply)	
TB	Purchaser has received copies of all info	rmation listed above, if any.	
Authentision	Purchaser has received the pamphlet "P Purchaser has (initial only one bel	110.	Home".
	Received a 10-day opportunity (or mutus for the presence of lead-based paint and	illy agreed upon period) to conduct a risk	assessment or inspection
TB	Walved the opportunity to conduct a risk a lead-based paint hazards.	ssessment or inspection for the presence	e of lead-based paint and/or
	Accuracy as have reviewed the information above a natory is true and accurate.	nd certify, to the best of their knowle	edge, that the information
Test Bu	<i>(yer</i> 08/03/23)		C-8-2
Purchaser	Date	Keoki Wilson	Date
Purchaser	Date	Seller	Date
Michael Oberstadt	12:35p.m. 08-03-2023	0~	
Selling Sales Person	Date	Sellers Agent Jim Shaffer	Date



EARNEST MONEY DEPOSIT RECEIPT AND AGREEMENT

Notice to Purchaser

You have tendered an Earnest Money Deposit (EMD) in connection with an offer made on the property referenced below. State law requires that the salesperson deliver your EMD to his/her broker immediately. It will be deposited in the broker's non-interest bearing account. If your EMD was tendered in the form of a personal check, you should have funds readily available in your bank account to allow it to clear promptly. In the event your check is returned for non-sufficient funds, a fee of \$35.00 will be charged for each occurrence. By your signature below, you acknowledge and agree that any such charge may be deducted from a refund of your EMD and may be included as a charge to you in your closing documents (unless paid separately). EMD check must be made payable only to the brokerage, KELLER WILLIAMS REALTY and delivered to the brokerage by AGENT. The broker and KELLER WILLIAMS REALTY will not be liable or responsible for any damages incurred by customer for any EMD checks made payable to AGENTS OR ANY OTHER ENTITY.

Refund Policy

Offer Not Accepted: Your EMD will be returned to you promptly, subject to the same limitations noted in the following paragraph with respect to personal check.

Offer Accepted: If the sale does not close, your EMD will be handled as provided in the fully executed Mutual Release of Purchase Agreement. Your deposit will be refunded or disbursed when we have received notice that your check has cleared.

Dispute over Earnest Money Deposit: If a dispute should occur as to the disbursement of your EMD, it will be retained in the Broker Trust Account until the dispute is resolved or a court or arbitration decision is rendered.

Ackno	wledged and Agreed:	
	Purchasers Signature: Test Buyer	Date:
	Purchasers Signature:	Date:
Salesp	person:	eposit
	For Property Located At: 21325 CALEDONIA Avenu	ue, Hazel Park, Michigan 48030
	□ Transfer Deposit from:	
	1 st EM	D Address
	In the form of: ☑ Personal Check □ Cashiers/Ce	rtified Check 🗆 Other
	Buyers Name: Test Buyer Printed Name	(248) 214-1309 Telephone #
	Current Residence: 2730 Union Lake Road, Com	merce Twp, MI 48382
	Sellers Name: KEOKI WILSON Printed Name	Telephone #
	Date EMD is Received by Salesperson: August 3	3rd, 2023
	<u> </u>	360-2900
	Printed Name	Telephone #

MUST ATTACH COPY OF PURCHASE AGREEMENT

AND

COPY OF MLS SHEET



CUSTOMER FRAUD WARNING AND ACKNOWLEDGEMENT

As a result of numerous e-mail, text and social media message scams, funds that are to be wired have been targeted, and in some cases, stolen. These scams involve authentic-looking, yet false, wire instructions appearing to be from title, mortgage or real estate companies. If these false wire instructions are followed, the funds divert to the criminals.

While Keller Williams has policies and procedures in place to minimize such fraud, unauthorized parties can, unfortunately bypass even the best security systems.

Please follow these instructions for your security:

- Never transmit non-public personal information, such as social security numbers, bank account or routing numbers, credit or debit card numbers or wire instructions by electronic communication. If you are sending wire instructions as a seller, verify that the correct instructions were received by a known representative of the intended recipient. E-MAILS THAT ATTEMPT TO INDUCE FRAUDULENT WIRE TRANSFERS ARE COMMON AND MAY APPEAR TO COME FROM A TRUSTED SOURCE.
- 2. Wire instructions should be sent to you via encrypted email by your title and/or mortgage company ONLY. If encrypted email is not available, wire instructions should be delivered by hand, telephone, USPS mail or overnight courier.
- 3. Before you wire funds to anyone (including your title company, lender, real estate agent or lawyer), personally call them at a number you obtained on your own to confirm that the transaction is legitimate. DO NOT USE THE TELEPHONE NUMBER USED IN THE EMAIL.
- 4. If you receive any electronic communication directing you to transfer funds or to provide personal information, EVEN IF THAT ELECTRONIC COMMUNICATION APPEARS TO BE FROM KELLER WILLIAMS, do not respond to it and call your sales person immediately. Be especially wary of any change in wire instructions, wire instructions RARELY, IF EVER, change.

Immediately notify your banking institution if you are, or suspect that you are, a victim of wire fraud.

The undersigned agree(s) to defend, and hold harmless, Keller Williams, its associated real estate salespeople and affiliated title and lending companies, from all liability that relates to, or arises from, the use, or attempted use, of wire transfer of funds in connection with the contemplated transaction.

ACCEPTED AND AGREED:

Test Buyer	
Signature	Signature
Test Buyer	
Printed Name	Printed Name
08/03/23	
Dated	Dated



KELLER WILLIAMS HOME AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To:	Test Buyer	Property		ALEDONIA Hazel Park, n 48030	<u>-</u>
From:	Keller Williams Home	Date:		gust 3rd, 2023	_ _
	nnection with the purchase or rement services. We recommend nce.				
Michig interes	s to give you notice that Keller V gan Allied Title Agency LLC in in st in Michigan Allied Title Agency rovide Keller Williams Home a fin	that prind LLC. Be	pals in Kelle cause of this	r Williams Home I	nave an
purcha SETTI ARE I	re NOT required to use Michigan ase and/or refinance of subject LEMENT SERVICE PROVIDERS FREE TO SHOP AROUND TO D SERVICES AND THE BEST RAT	property. S AVAILA DETERMI	THERE ÅRE LE WITH SII IE THAT YO	FREQUENTLY MILAR SERVICES U ARE RECEIVIN	OTHER S. YOU
ACKN	OWLEDGEMENT				
referri	nave read this disclosure form, ng me/us to purchase the abovencial or other benefit as the result	-describe	settlement s		
Tes:	tisian t Buyer		3/03/23		
Signa		Date			
Signa	ture	Date _			



Exclusive Buyer Agency Contract (Short Form – Designated Agency)



UU

Brol	kerage Firm: KW Showcase Realty	("Brokerage Firm")
Desi	ignated Agent(s): Michael W Oberstadt	("Designated Agent")
Desi	ignated Agent(s) Email Address: michaeloberstadt@kw	v.com
Desi	ignated Agent(s) Phone # (248) 360-2900	Designated Agent(s) Facsimile #
Sup	ervisory Broker: David Botsford	
-	ver(s): Test Buyer	("Buyer")
Buy	ver's Home Address: 2730 Union Lake Road	Buyer's Phone # (248) 214-1309
Buy	ver's Email Address: SEMAILTO:ser-super-michaeloberstadt@kw.com	Buyer's Facsimile #
1.	PURPOSE: Brokerage Firm and Buyer hereby designate the ager assist Buyer in purchasing real estate. Buyer shall have an agency Designated Agent and the Supervisory Broker named above. Brol listing broker. Buyer acknowledges that neither Designated Agent advisor, surveyor, appraiser, environmental expert or structural or professionals on these matters.	relationship with ONLY Brokerage Firm and the kerage Firm shall be compensated by the seller or the nt nor Supervisory Broker is acting as an attorney, tax
2.	TERM/CANCELLATION: This Agreement is entered into this Agreement shall expire on February 3 , mutual consent of the parties in writing.	3rd day of August 2023. This 2024. This Agreement may be cancelled only by the
3.	CONFIDENTIAL INFORMATION: Designated Agent and Superinformation obtained during another agency relationship or in a principal content of the content of th	
4.	CONFLICT OF INTEREST (BUYERS): Buyer acknowledges desirous of purchasing property similar to the desired property.	that Designated Agent may represent other Buyers
5.	CONFLICT OF INTEREST (SELLERS): In the event Buyer e Designated Agent, Designated Agent shall act as disclosed dual ag agreement.	
6.	NON-DISCRIMINATION: It is agreed by Brokerage Firm and discrimination because of religion, race, color, national origin, age parties in respect to the purchase of the desired property is prohibit	e, sex, disability, familial status or marital status by said
7.	ELECTRONIC COMMUNICATIONS: The parties agree that to any written communication in connection with this agreement may information set forth above. Any such communication shall be decommunication.	y be delivered by electronic mail or by fax via the contact
8.	ENTIRE AGREEMENT: This Agreement constitutes the entire whether oral or written, have been merged and integrated into this	
9.	OTHER:	
		Test Buyer
(RE		Buyer)
For: KW	V Showcase Realty	
(Bro	okerage Firm) (H	Buyer)
Date	e: August 3rd, 2023 D	Date: 08/03/23
pa	Disclaimer: This form is provided as a service of Michigan Realtors articular transaction to ensure that each section is appropriate for the esponsible for use or misuse of the form, for misrepresentation, or for	e transaction. Michigan Realtors® is not



Disclosure Regarding Real Estate Agency Relationships

Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of agency relationship you have with that licensee. A real estate transaction is a transaction involving the sale or lease of any legal or equitable interest in real estate consisting of not less than 1 or not more than 4 residential dwelling units or consisting of a building site for a residential unit on either a lot as defined in section 102 of the land division act, 1967 PA 288, MCL 560.102, or a condominium unit as defined in section 4 of the condominium act, 1978 PA 59, MCL 559.104.

- (1) An agent providing services under any service provision agreement owes, at a minimum, the following *duties* to the client:
 - (a) The exercise of reasonable care and skill in representing the client and carrying out the responsibilities of the agency relationship.
 - (b) The performance of the terms of the service provision agreement.
 - (c) Loyalty to the interest of the client.
 - (d) Compliance with the laws, rules, and regulations of this state and any applicable federal statutes or regulations.
 - (e) Referral of the client to other licensed professionals for expert advice related to material matters that are not within the expertise of the licensed agent. A real estate licensee does not act as an attorney, tax advisor, surveyor, appraiser, environmental expert, or structural or mechanical engineer and you should contact professionals on these matters.
 - (f) An accounting in a timely manner of all money and property received by the agent in which the client has or may have an interest.
 - (g) Confidentiality of all information obtained within the course of the agency relationship, unless disclosed with the client's permission or as provided by law, including the duty not to disclose confidential information to any licensee who is not an agent of the client.
- (2) A real estate broker or real estate salesperson acting pursuant to a service provision agreement shall provide the following *services* to his or her client:
 - (a) When the real estate broker or real estate salesperson is representing a seller or lessor, the marketing of the client's property in the manner agreed upon in the service provision agreement.
 - (b) Acceptance of delivery and presentation of offers and counteroffers to buy, sell, or lease the client's property or the property the client seeks to purchase or lease.
 - (c) Assistance in developing, communicating, negotiating, and presenting offers, counteroffers, and related documents or notices until a purchase or lease agreement is executed by all parties and all contingencies are satisfied or waived.
 - (d) After execution of a purchase agreement by all parties, assistance as necessary to complete the transaction under the terms specified in the purchase agreement.
 - (e) For a broker or associate broker who is involved at the closing of a real estate or business opportunity transaction, furnishing, or causing to be furnished, to the buyer and seller, a complete and detailed closing statement signed by the broker or associate broker showing each party all receipts and disbursements affecting that party.

Michigan law requires real estate licensees who are acting as agents of sellers or buyers of real property to advise the potential sellers or buyers with whom they work of the nature of their agency relationship.

SELLER'S AGENTS

A seller's agent, under a listing agreement with the seller, acts solely on behalf of the seller. A seller can authorize a seller's agent to work with subagents, buyer's agents and/or transaction coordinators. A subagent of the seller is one who has agreed to work with the listing agent, and who, like the listing agent, acts solely on behalf of the seller. Seller's agents and their subagents will disclose to the seller known information about the buyer which may be used to the benefit of the seller.

Individual services may be waived by the seller through execution of a limited service agreement. Only those services set forth in paragraph (2)(b), (c), and (d) above may be waived by the execution of a limited service agreement.

BUYER'S AGENTS

A buyer's agent, under a buyer's agency agreement with the buyer, acts solely on behalf of the buyer. A subagent of the buyer is one who has agreed to work with the buyer's agent with who, like the buyer's agent, acts solely on behalf of the buyer. Buyer's agents and their subagents will disclose to the buyer known information about the seller which may be used to benefit the buyer.

Individual services may be waived by the buyer through execution of a limited service agreement. Only those services set forth in paragraph (2)(b), (c), and (d) above may be waived by the execution of a limited service agreement.

DUAL AGENTS

A real estate licensee can be the agent of both the seller and the buyer in a transaction, but only with the knowledge and informed consent, in writing, of both the seller and the buyer.

In such a dual agency situation, the licensee will not be able to disclose all known information to either the seller or the buyer. As a dual agent, the licensee will not be able to provide the full range of fiduciary duties to the seller or the buyer.

The obligations of a dual agent are subject to any specific provisions set forth in any agreement between the dual agent, the seller and the buyer.

TRANSACTION COORDINATOR

A transaction coordinator is a licensee who is not acting as an agent of either the seller or the buyer, yet is providing services to complete a real estate transaction. The transaction coordinator is not an agent for either party and therefore owes no fiduciary duty to either party.

DESIGNATED AGENCY

A buyer or seller with a designated agency agreement is represented only by agents specifically named in the agreement. Any agents of the firm not named in the agreement do not represent the buyer or seller. The named "designated" agent acts solely on behalf of his or her client and may only share confidential information about the client with the agent's supervisory broker who is also named in the agreement. Other agents in the firm have no duties to the buyer or seller and may act solely on behalf of another party in the transaction.

LICENSEE DISCLOSURE (Check one)

I hereby disclose that the agency status of the licensee named below is:

•	
	Seller's agent
	Seller's agent – limited service agreement
_	Buyer's agent
	Buyer's agent – limited service agreement
	Dual agent
	Transaction coordinator (A licensee who is not acting as an agent of either the seller or the buyer.)
	None of the above
	AFFILIATED LICENSEE DISCLOSURE (Check one)
_	Check here if acting as a designated agent. Only the licensee's broker and a named supervisor broker have the same agency relationship as the licensee named below. If the other party in a transaction is represented by an affiliated licensee, then the licensee's broker and all named supervisory brokers shall be considered disclosed consensual dual agents.
	Check here if not acting as a designated agent. All affiliated licensees have the same agency relationship as the licensee named below.

Further, this form was provided to the buyer or seller before disclosure	of any confidential information.
Michael Oberstadt	August 3rd, 2023
Licensee Selling Agent Michael W Oberstadt	Date
Licensee	Date
ACKNOWLEDGMEN	TT
By signing below, the parties acknowledge that they have received and cknowledge that this form was provided to them before the disclosure of any confide	C ,
The undersignedDOES ✓ _DOES NOT have an agency relat elationship exists, the undersigned is represented asSELLERBUYER.	
Test Buyer	08/03/23
otential Buyer/Seller (circle one) Test Buyer	Date
Potential Buyer/Seller (circle one)	Date

Form K $\,$ ©1995 Michigan Realtors $\,$ Revised 06/2011. Ph. 800.454.7842 Fax 517.334.5568

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in connection with the form.



America's Preferred Home Warranty



CHOOSE your own licensed contractor! Start A Claim 24/7/365: 800.648.5006 | APHW.COM

Certain items and events are not covered by this contract. Please refer to limitations, restrictions and exclusions in this contract brochure.



Acceptance/Invoice

Contract Number.	Contract Number:	
------------------	-------------------------	--



To obtain a contract number call: 1.800.648.5006

America's Preferred Home Warranty | 5775 Ann Arbor Rd. | Jackson, MI 49201

Fax: 1.888.479.2652 aphwoffice@aphw.com aphw.com

IMPORTANT: FOR SERVI NO PAYMENT OR REIME			ITHOUT PRIOR APPROVAL.		(Please Check One)
~ Please Seller(s) Name(s) KEOKI WILSON		applicable areas of int	ormation. ~	Single/FamilyDuplex (2 warrantFourplex (4 warrantManufactured H	
Property Address Nur				☐ Foreclosed/Rep	
City	State	County	Zip	PLAN OPTIONS (Please Check One)
Phone Number(s)				25 Standard Co	er Coverage Plan - One Year\$69 Verage Items + 12 Buyer Preferred
Seller(s) E-mail(s)				Upgrade Items + Single Family Plar One Year: \$1	
Buyer(s) Name(s) Test Buyer				One Year: \$	50 Deductible\$50 00 Deductible\$99
Phone Number(s) (248) 214-1309				_	75 Deductible\$4
Buyer(s) E-mail(s)				New Construction ☐ Three Years: \$	i75 Deductible\$89 In Plan for Buyers I75 Deductible\$60 Is 366 days after closing
Real Estate Office KW Showcase	Realty			and continues fo	or three years.
Address 2730 Union Lal	ke Road			One Year: Duple	Plans (\$75 Deductible) ex (2 warranty agreements)\$9:
Commerce Tov	wnship MI	State	48382 Zip		ex (3 warranty agreements)\$1,25 olex (4 warranty agreements)\$1,55
Phone Number (248) 360-2900		Fax Number (248) 406-2901		BUYER COVERA	GE OPTIONS (Check All That Apply
Real Estate Agent Michael W Obe	erstadt	Agent's E-mail		Important: If the selected and the	d Upgrade \$160 x yrs. = \$ Buyer Preferred Upgrade has been property is a multiple family dwelling,
Closing Date September	5th, 2023	Listing date		☐ Additional Refri	kage must be purchased for each unit. gerators\$50 x yrs. = \$ \$50 x yrs. = \$
BOTH PARTIES AGR UNDER THIS AGREE AND ARE NOT THE O TERMS AND CONDI	MENT ARE SOLE	LY THOSE OF THE SE NY REAL ESTATE FIF	ERVICE PROVIDER RM. SEE ADDITIONAL	□ Premium/Salt Water Pool□ Sprinkler Syster	Spa \$185 x yrs. = \$ /Spa \$345 x yrs. = \$ m \$50 x yrs. = \$ \$50 x yrs. = \$
SELLER AND BUYER A HAS READ, UNDERST AGREEMENT, INCLUD	ANDS AND ACCEP	TS THIS REAL ESTATE			\$85 x yrs. = \$
Seller(s) Signature(s)			Date	□ Seller Preferre	d Upgrade\$10
Puvor(a) Signaturo(a)			Date	HOME ENTERTAI	NMENT & TECHNOLOGY PLAN
buyer(s) Signature(s)			Date		\$199 x yrs. = \$
WAIVER				Plan Cost(s)	\$
Applicant has reviewe					\$
declines coverage. Ap harmless in the event been covered under the	of a significant med	chanical failure which o	otherwise would have		\$ <u>0.00</u>
Seller(s) Signature(s)			Date		T PAYMENT TO:

2 of 12 - KWBP499A

✓ Buyer(s) Signature(s)

x Test Buyer

Date 08/03/23

PO BOX 772150 | DETROIT, MI 48277-2150 **SUBMIT**

AMERICA'S PREFERRED HOME WARRANTY

Plans & Pricing



Single Family Home

One Year:	\$100 Deductible.	\$499
One Year:	\$50 Deductible.	\$535

Single Family Home (Continued)

Two Years: \$100 Deductible \$950 Condo/Townhouse

One Year: \$75 Deductible \$475 Two Years: \$75 Deductible \$899

New Construction

Three Years: \$75 Deductible \$600 Coverage begins 366 days after closing

BUYER PREFERRED UPGRADE (Ontional)*

and continues for three years.

Multi-Family Unit Plans (\$75 Deductible)

One Year: Duplex

(2 warranty agreements)\$950

One Year: Triplex

(3 warranty agreements)\$1,250

One Year: Fourplex

(4 warranty agreements)\$1,599

BUYER Coverage Plans

COVERAGE ITEMS (Standard) Attic and Exhaust Fans Built-In Dishwasher Built-In Microwave Built-In Oven Central Air Conditioning Central Vacuum **Duct Work** Electrical System Exterior Water and Sewer Line Free-Standing Range/Cooktop Garage Door Opener Garbage Disposal **Heating System Hotel Benefits** Humidifier Instant Hot Water Dispenser Permanently Installed Sump Pump • Plumbing Refrigerator Roof Leak Repair Septic System Stoppages • Washer/Dryer Water Heater Water Well Pump

Built-in Dishwasher (Adds): Racks, Baskets and Rollers	
Built-in Microwave (Adds): Interior Lining, Glass Door, Clocks and Shelves	
Central Air (Adds): Refrigerant Recovery, Cost of Crane, Registers and Grills	
Ceiling Fan	
Central Heat (Adds): Registers, Grills and Heat Lamps	
Garage Door Opener (Adds): Hinges, Springs, Keypads and Remote Transmitters	
Refrigerator (Adds): Refrigerant Recovery, Control Board, Ice Maker and Ice/Beverage Dispenser	
Special Electrical Package (Adds): Fire/Burglar Alarm, Lighting Fixtures, Doorbell	
Toilets (Adds): Replaced With Like Quality	
Oven/Range (Adds): Interior Lining, Clocks, Rotisseries, Racks, Handles, Knobs and Dials	
Water Heater (Adds): Sediment Buildup	
\$250 toward Code Violations	

Buyer's Premier Coverage Plan

Standard Coverage

Items

Buyer Preferred Upgrade Items

w/ \$50 Deductible (One Year)

Home **Entertainment** & Technology Plan (See page 4)

w/ \$75 Deductible (One Year)

SELLER Coverage Plans

COVERAGE ITEMS (Standard) ** ListSecure® Attic and Exhaust Fans Central Vacuum **Duct Work** Electrical System Instant Hot Water Dispenser Plumbing Stoppages Water Heater

SELLER PREFERRED UPGRADE (Optional)** \$100	
Built-In Dishwasher	•
Built-In Microwave	•
Built-In Oven	•
Central Air Conditioning	•
Free-Standing Range/Cooktop	•
Garbage Disposal	•
Heating System	•
Refrigerator	•

OPTIONAL Coverages Additional Refrigerators\$50 Gas Fireplace\$50 Inground Pool/Spa.....\$185 Premium/Salt Water Pool/Spa......\$345 Sprinkler System.....\$50 Termite Control.....\$50 Water Softener\$85

- * IMPORTANT: If the Buyer Preferred Upgrade has been selected and the property is a multiple family dwelling, the upgrade package must be purchased for each unit.
- Florida Only: Customers must purchase the Seller Preferred Upgrade to receive listing coverage, which will include the Standard Coverage Items.



Home Entertainment & Technology Plan by Fortegra

Fortegra® is the marketing name for the service contract operations of the subsidiaries of Fortegra Financial Corporation. Products and services are provided by 4Warranty Corporation, The Service Doc, Inc. (in WI), or Lyndon Southern Insurance Company (in OK and FL: Lic. No.: FL-03698), each of which are subsidiaries of Fortegra Financial Corporation. This is a summary of the benefits available. For complete information, including details of benefits, coverage, specific exclusions, conditions, and limitations, please refer to the complete terms and conditions of the service agreement. A service agreement is optional, cancellable and in no way required to obtain credit. A service agreement is not a warranty. Scan QR Code for more information.

\$199 w/\$75 Deductible (One Year)

- Desktop Computers
- DVD/Blu-Ray Players
- External Hard Drives
- Gaming Systems
- Home Theater
- Laptop Computers
- Peripherals/Wearables
- Printers
- Routers
- Tablets
- Televisions/Monitors





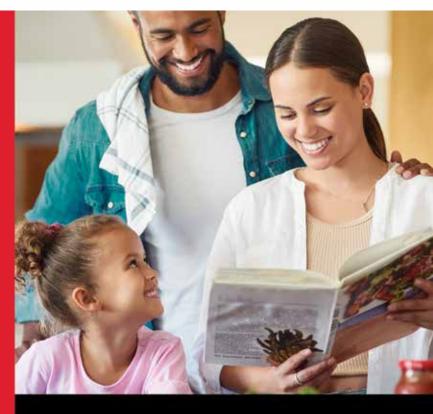
For 24/7/365 Home Entertainment & Technology claims service, call:

877.958.2398

Buyer's **Premier** Coverage Plan

The Buyer's Premier Coverage Plan gives you ALL the standard coverage items, ALL the Buyer Preferred Upgrade items, AND the \$50 deductible—all for one full year of coverage!!

Easy, fast, and convenient! See page 3 for details.



What Is Covered?



ATTIC AND EXHAUST FANS

Plans that cover this item: Buyer | Seller

Covered: Switches, controls, motors, bearings and blades. Not Covered: Shutters, belts and filters, circulation or paddle-type fans.



CENTRAL AIR CONDITIONING

Plans that cover this item: Buyer | Seller Preferred Upgrade

Covered: (Electric refrigerant central air conditioning units only.) Coils and compressor, capacitor, motors, thermostat valves, thermostats, leaks in refrigerant lines, liquid suction line dryers, fuses, breakers, disconnect boxes (contactor), wiring, condensing units, evaporative coolers.

Not Covered: Window units, free-standing room units, water cooled units, portable units, any type of gas, lithium/glycol, outside and/or underground components and piping for geothermal including condenser fins, drain pans, cleaning, duct work associated with any gas units, electronic air filters or cleaners, filters, water towers, evaporative cooling pads, energy management systems, or recovery of refrigerant and chillers. Zone controls, zone motors, dampers, and leak tests.



ELECTRICAL

Plans that cover this item: Buyer | Seller

Covered: Electrical breakers, wiring, panels and sub-panels, plugs, fuses, switches, conduit, junction box, central vacuum systems. Garage door openers (motors, push buttons, control boards, drive mechanisms, chains).

Not Covered: Service entrance cables, garage doors, meter boxes, counter balance mechanisms, rollers and remote sensing units, tracks, infrared sensors, any loss due to water seepage along service cable, any loss from overload or power failure, any electrical items or wiring located outside the perimeter of the principal dwelling and attached garage.



EXTERIOR WATER AND SEWER LINE COVERAGE Plans that cover this item: Buyer

Covered: Water and sewer pipes between the home's foundation and the water or sewer main pipe. Coverage applies to locating the pipe stoppage or collapse including excavation and backfilling, the repair and/or replacement of the affected pipe, and clearing of stoppages (cleaning same lines after 14 days has elapsed shall be considered a new claim and is subject to a new deductible) up to the coverage limit.

Not Covered: Landscaping replacement, frozen pipes, clean up of leaked material, blockages or breaks from tree roots and foreign objects.



HEATING SYSTEM

Plans that cover this item: Buyer | Seller Preferred Upgrade

Covered: Central heating system including electric, gas, oil, gravity (centrally ducted only), steam or hot water heat systems, ductwork, interior gas lines, thermostats, relays and wiring. Heat exchanger and/or combustion chamber, electric heat pump, burners, circuit board, igniter, flame sensor, transformer, gas valves, baseboard convectors, pumps, motors, switches, heating elements.

Boiler systems only: Zone valves, geothermal and/or water source heat pump components and parts located within the foundation of the home or attached garage which cool and/or heat the home.

Not Covered: Outside and/or underground components and piping for geothermal and/or water source heat pumps, well pump and well pump components for geothermal and/or water source heat pumps. Free-standing or portable heating units, through-wall units, coal or wood burning equipment, fuel oil or propane gas storage tanks, fuel oil lines, registers, electronic air filters and cleaners, vents, space heaters, grills, filters, solar heating systems, radiators, fireplaces, clocks, chimneys and chimney liners, recovery of refrigerant and cleaning and energy management systems. Leak tests. Zone controls, zone motors and dampers.



EO HUMIDIFIER

Plans that cover this item: Buyer

Covered: Permanently mounted furnace humidifier including pans, housing, motors, fans, humidistats, transformers, valves and lines.

Not Covered: Humidifier pads, media elements, brushes, atomizers or back flush units.



KITCHEN APPLIANCES

Plans that cover this item: Buyer | Seller Preferred Upgrade

Coverage is limited to primary kitchen area.

Covered: (Note: All appliances must be part of the contract to purchase for the purchaser at the time of the sale of the home or be built-in.Free-standing range, built-in oven, cooktop, built-in dishwasher (pump, motor, timers, gaskets, spray arm, seals, air gap, latches, switches and heating element, control board), built-in microwave, garbage disposal, refrigerator (compressor only).

Not Covered: Water dispenser, cracked or broken thermal shells, any loss or damage of a cosmetic nature such as denting, chipping, the cost of attaining access, replacement or repair of countertops or cabinets, racks, baskets, clocks, timers, rollers, glass or ceramic cooktops, self-cleaning mechanisms, cooking accessories, doors, door hinges, knobs, keypads, interior lining, door glass, latches, meat probes, rotisseries, shelves, ice makers, ice crushers, soap dispensers, beverage dispensers, broken interior, loss due to rust-out and food spoilage, recovery of refrigerant, and freezers which are not an integral part of refrigerator.



PLUMBING SYSTEMS

Plans that cover this item: Buyer | Seller

Covered: Drains and standard faucets, leaks and breaks to water, vent, gas or sewer lines, waste lines, assembly parts within the toilet tank, valves to shower, tub diverter, interior hose bibs, stoppage in drain, vent and sewer lines; angle stops and risers. Clearing of stoppages (cleaning same lines after 14 days has elapsed shall be considered a new claim and is subject to a new deductible). The foregoing is covered only within the perimeter of the main foundation of the home including attached garage.

Buyer Only: Permanently installed sump pumps (ground water only).

Not Covered: Sinks, bathtubs, fixtures, exterior hose bibs, filters, sewage ejector pumps, shower-base pans, shower enclosures, tub enclosures, toilet wax ring seals, toilet bowl and tank, caulking, grouting, tile fields, lawn sprinklers, leach beds, root damage, any loss arising out of a condition of chemical or mineral deposits, water residue, rust-out, or insufficient capacity drain, low or high pressure, loss arising from porcelain cracking, chipping, dents or other externally caused physical damages, storage or holding tanks, auxiliary sump pumps. Sewage lines located outside the main foundation of the home and blockages from tree roots and foreign objects.



ROOF

ROUF
Plans that cover this item: Buyer

Covered: Rolled roofing, asphalt shingles and flashing from water leaks only, and must occur during coverage period for coverage to apply.

Not Covered: Roof mount installations, roof vents, roof vent boots, gutters, drain lines, pre-existing leaks, leaks in any deck or balcony, leaks due to ice damming. Leaks which are caused by, or which result from, any of the following: Damage due to persons walking or standing on the roof, missing and/or broken tiles or shingles, repairs or construction not performed in a workmanlike manner, failure to perform normal roof maintenance, replacement of entire roof, rotten wood, flat and/or hot tar roof, or acts of God such as tornado, hurricane, earthquake, fire, and lightning. Water damage must occur in the roof located over the primary living area, excluding attached garage.

Continued on page 6

SEPTIC

Plans that cover this item: Buyer

Coverage for septic systems begins thirty (30) days from date of closing.

Covered: Septic tank and line from house, baffles, sewage ejector pump and switches.

Not Covered: Drain field, tile fields and leach beds, clean out, insufficient capacity, and blockages from tree roots and foreign objects.



WASHER/DRYER

Plans that cover this item: Buyer

Covered: All parts and components except: Those listed under "Not Covered".

Not Covered: Soap dispensers, filter screens, plastic mini-tub, dials and knobs, lint screen, venting, and damage to clothing.



WATER HEATER

Plans that cover this item: Buyer | Seller

Covered: Electric, gas and tankless. Control thermostat and thermocouple, gas valves, pressure and temperature relief valve, heating elements, drain valve and instant hot water dispensers, dip tubes, blower motor, heat exchanger, burners, igniter, temperature sensor.

Not Covered: Oil hot water tanks, and loss arising as a result of chemical, mineral deposits, sediments, insufficient capacity, water residue or rust-out.



WATER WELL PUMP

Plans that cover this item: Buyer

Must be primary water source.

Coverage begins thirty (30) days after closing.

Covered: Well pumps, valves and regulators.

Not Covered: Pressure tanks, piping or electrical lines leading to or connecting pressure tank and primary dwelling, well casings, holding or storage tanks and re-drilling of well, screens, points, well pump if used for lawn sprinkler system or other like system.

Some coverage is subject to additional limitations as provided in the Terms and Conditions Section of the Real Estate Warranty Service Agreement.

Buyer Preferred Upgrade

CEILING FAN

Must be located in main dwelling.

CENTRAL AIR (ADDS)

Refrigerant recovery, registers and grills, cost for crane to install roof-mounted covered replacement air conditioner unit \$200 maximum.

CENTRAL HEAT (ADDS)

Registers, grills and heat lamps.

CODE VIOLATIONS

When the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing or electrical "Component Part", APHW will pay up to \$250 aggregate to correct the code violation(s). APHW will not simply pay to remove the violation.

KITCHEN APPLIANCES/REFRIGERATORS (ADDS)

Refrigerator control board, refrigerant recovery and recharge, ice maker and ice/beverage dispenser and their respective equipment; built-in dishwasher racks, baskets and rollers; built-in microwave interior lining, glass door, clocks and shelves; oven/range interior lining, clocks, rotisseries, racks, handles, knobs and dials.

SPECIAL ELECTRICAL PACKAGE

Fire/Burglar alarm, lighting fixtures, doorbell, garage door opener (hinges, springs, keypads and remote transmitters).

WATER HEATER (ADDS)

Failure due to chemical, mineral deposits, and sediment build-up.

PLUMBING (ADDS)

Toilets replaced with like quality up to \$200 per occurrence.

Optional Coverages

ADDITIONAL REFRIGERATORS
(INCLUDES FREE STANDING FREEZERS AND WINE COOLERS)

Covered: Compressor.

Not Covered: Cracked or broken thermal shells, any loss or damage of a cosmetic nature such as denting, chipping, the cost of attaining access, keypads, interior lining, door glass, latches, shelves, broken interior, loss due to rust-out and food spoilage, refrigerator control board, ice maker/beverage dispenser and their respective equipment, recovery of refrigerant.

GAS FIREPLACE (PERMANENTLY INSTALLED)

Covered: Gas valve, pilot, thermocouple, wall switch associated with ignition or fan, blower motor.

Not Covered: Remote systems, decorative logs, mechanical hinges, glass, damper, flue or firebox.

INGROUND POOLS/SPAS

Covered: All components and parts of the heating, pumping, and filtration system. A spa, including an exterior whirlpool and hot tub, is also covered along with a swimming pool if the units utilize common equipment. If they do not, coverage is limited to the option selected for either the spa or the pool. PREMIUM/SALT WATER/SPA adds salt water components and cells.

Not Covered: Skimmers, pool sweeps, pool sweep motors, lights, liners, jets, concrete-encased, underground electrical, gas or plumbing lines, cleaning equipment, solar equipment, structural defects, all above ground pools.

SPRINKLER SYSTEM

Covered: Leaks and breaks of PVC lines, timers, bubbler heads, gate valves, solenoids, shut-off valve and other activated controls.

Not Covered: Hydraulic systems; sprinkler heads with problems caused by abnormal wear and tear such as, but not limited to: Pet damage, lawn mower damage, freezing, vehicular damage, damage by roots or soil, improper installations, and adjustments or cleaning and human damage, sprinkler lines below pavement or decorative structures below hard surface.

TERMITE CONTROL

Covered: Spot treatment for existing subterranean termite infestation located in the interior of the home or exterior of the main foundation/perimeter of the home and attached garage.

Not Covered: Decks, fences, and infestation or treatment of any area farther than 24 inches away from the main foundation/ perimeter of the home, preventative treatments; any repairs or damages due to subterranean termites.

WATER SOFTENER

Covered: Domestic water softener, brine tank and connecting water lines.

Not Covered: Insufficient or excessive water pressure, color or purity of water, filters, resin beds, salt replacement, rust or corrosion, normal maintenance, purification systems, and all rented/leased water softeners.





Terms & Conditions



IMPORTANT: Please read these terms and conditions carefully. They describe the terms of your coverage and how to obtain service.

PERFORMANCE OF SERVICE

Please read Your coverage carefully. Should You need service, telephone the Customer Service Department at 1.800.648.5006 or visit aphw.com to start a claim online. Service is available 24 hours a day, 7 days a week; You must have telephone approval before having any work done. The Customer Service Department will make every effort to expedite service in emergencies. You will be required to pay a Deductible per trade call, or the actual cost, whichever is less. If any additional repairs have been made during a service call to items not covered by this Agreement, You will be required to pay those expenses.

PAYMENT

Payment is due at closing and is derived from closing costs and must be received within seven (7) business days to ensure coverage.

DEFINITIONS

- Agreement, Contract, Service Contract, Home Warranty means this Agreement which has been purchased from Us and which includes the completed Agreement on page 2 of this document.
- "Company" means America's Preferred Home Warranty, Inc. (APHW), 5775 Ann Arbor Rd., Jackson, MI 49201, 1.800.648.5006.
- "Component Part" means covered item as listed on the "What Is Covered?" page.
- Contract Fee means the amount paid for this Agreement, as shown on the Acceptance/Invoice Page.
- Deductible means the amount You are required to pay, as shown on pages 2-4, per repair for covered Breakdowns.
- Breakdown means a failure of a covered item due to normal wear and tear.
- Provider means the party obligated to perform or arrange to perform services pursuant to the terms of this Agreement and is also known as the Obligor, Extended Service Contract Provider, Service Contract Provider and Service Contract Maker. The Provider of this Agreement is America's Preferred Home Warranty, Inc., 5775 Ann Arbor Rd., Jackson, MI 49201, 1.800.648.5006.
- Acceptance/Invoice Page (page 2 of this document) means the document which must be attached to and becomes part of this Agreement. It lists information regarding You, Your Covered Property, Plan selected, and other vital information.
- 9. We, Us, Ours means the Provider of this Agreement.
- You and Your means the Agreement holder as shown on the Acceptance/Invoice Page (page 2), or the person to whom this Agreement was properly transferred.

CONTRACT COVERAGE

This Contract provides protection, at a reasonable cost, against Breakdown of specific items You have due to normal wear and tear. This Agreement is not intended to shift responsibility for minor repairs or normal maintenance. It does not cover everything. It may not cover the entire cost of repair or replacement of a covered item. A Deductible is required for each APHW-covered repair. Please read the following terms and conditions carefully. They describe the terms of Your coverage and how to obtain service.

THIS CONTRACT COVERS ONLY THOSE ITEMS WHICH ARE:

- 1. Located in a single-family residence and/or condo.
- 2. In place, operative and located within the main perimeter of the main foundation of the home, including any attached garage, located at the address shown, on the effective date of this Contract.
- 3. Not located in rooms or buildings used for commercial or business purposes.
- Specified as "Covered" in the section of the Agreement titled "What Is Covered?" If a system and/or item is not listed as covered, then it is NOT COVERED.

CUSTOMER SERVICE

 Telephone service is available 24 hours a day, 7 days a week. No claim forms are used. When service is required, call APHW at 1.800.648.5006 or visit aphw.com to start a claim. After receiving a claim number, You may call the licensed contractor of Your choice. After Your contractor has diagnosed the situation, You must call one of Our customer service representatives so they can speak to the contractor while they are at Your home to approve the repair and set up payment with the contractor. Please remember, there is no payment or reimbursement without prior approval. In case of furnace failure during periods of freezing temperatures, service will be initiated immediately and will be completed as soon as reasonably possible. If service cannot be initiated immediately due to conditions beyond the control of the Company and the homeowner must leave the home, upon prior authorization by the Company, the Company will pay up to \$75 per night for no more than a three-night hotel stay.

- A Deductible is required for each APHW-covered repair. If repairs are made to parts of additional systems, a separate Deductible will apply to each system repaired.
- 3. It is the discretion of the Company to determine whether a covered system or component is to be replaced or repaired. Replacement is based on like kind or better efficiency. For air conditioning or heating equipment, like kind includes equal or a better energy efficiency rating. For air conditioning equipment, this is the SEER rating. When replacement systems of exact dimensions are not available, the Contract benefits apply to installation of like kind equipment, but not for the cost of carpentry or construction to necessitate the different dimensions. The Company is not responsible for upgrades or matching colors or brands and is not limited to brand names. Determination of the operating condition as of the Agreement effective date and the nature of any failure will be made by Us based upon the professional opinion of Our claim staff reflecting, but not limited to, Your licensed contractor's diagnosis.
- 4. Under this Contract, You choose Your own licensed contractor. You must call APHW first. APHW requires that the contractor diagnose Your problem, and then contact APHW for approval of the proposed work. APHW can recommend a licensed contractor for You if You do not have a licensed contractor in Your area, or if You would rather have APHW recommend the licensed contractor. The contractor must be licensed and bonded where the law requires.
- 5. If no covered defects are discovered or repaired during a service call, You are responsible for the entire cost of the service call.
- No additional Deductible will be required where service work fails within 30 days after the service call, except where otherwise noted.

LIMITATIONS OF COVERAGE

- A. Seller. The maximum aggregate liability of the service to the Seller, regardless of the number of claims for repairs or replacement, **for the life of the listing is \$1,000**. Payment by APHW for any claim for repair or replacement for Seller does not affect the amount of coverage for the Buyer.
 - Seller Preferred Upgrade (must be chosen at time of listing):
 Includes heating systems (including heat pumps or steam or hot water heating systems). Hot water heat system boiler must have auto boiler feed; steam heat must have low water cut-off valve. Geothermal and/or water source heat pump components and parts located within the foundation of the home or attached garage which cool and/or heat the home. Central air conditioning, refrigerator, built-in dishwasher, free-standing range, built-in oven, cooktop, built-in microwave, garbage disposal. The Company covers multiple systems for heating and air conditioning (hot water, steam and geothermal systems are not covered for multiple systems). EXCEPT: Not Covered: Outside or underground piping and components for geothermal and/or water source heat pumps, well pump and well pump components for geothermal and/or water source heat pumps.
 - 2. Seller's ListSecure® Program: As part of this APHW Home Warranty Contract, if Seller(s) contracted for coverage when listing the home through a registered APHW broker, and it is fully funded, and not cancelled, after closing, Seller(s) may be eligible to participate in APHW's ListSecure® Program (the "Program"). The Program will be funded by APHW with credits from each fully paid, non-cancelled Home Warranty. Reimbursements shall not exceed funding credits except at APHW's sole discretion. The Program provides a maximum reimbursement of \$1,000 for post-sale attorney fees incurred by Seller(s) defending a lawsuit by Buyer arising directly out of the transaction for which this Home Warranty was purchased. The Program does not cover settlement payments,

or attorney fees for alternative dispute resolution required by the buy/ sell agreement or a local, regional or state Board of REALTORS® or equivalent, which process(es) are a condition precedent to Program eligibility. To be eligible, Seller must also provide APHW a copy of the lawsuit for which reimbursement may be later sought within 21 days of being served with the lawsuit. Eligible Sellers can request reimbursement from the Program for up to 2 years after the date of closing. The Program is not an assignable benefit of the Seller, and is terminable at will by any successor in interest to APHW.

- B. The maximum aggregate liability of the Warranty is \$25,000.
- C. Commercial-like or ultra-premium appliances or combination appliances: \$1,000 maximum (e.g. Viking, Wolf, Dacor, and all commercial-like or ultra-premium appliances).
- D. Buyer (Seller where applicable). The maximum aggregate liability for repairs or replacement, regardless of the number of claims for repairs or replacement, or the number of systems/units:
 - 1. Heating systems are \$2,250 (See Item D3 for systems that heat and cool) (\$1,500 for steam or hot water heating systems): Hot water heat system boiler must have auto boiler feed; steam heat must have low water cut-off valve. \$1,500 for geothermal and/or water source heat pump components and parts located within the foundation of the home or attached garage which cool and/or heat the home. The Company covers multiple systems for heating and air conditioning (hot water, steam and geothermal systems are not covered for multiple systems). EXCEPT: Not Covered: Outside or underground piping and components for geothermal and/or water source heat pumps, well pump and well pump components for geothermal and/or water source heat pumps.
 - 2. The air conditioning system is \$2,250.
 - 3. Systems that heat and cool (unless otherwise specified) is **\$2,250**. This includes, but is not limited to: Gas pack and heat pump systems.
 - 4. Roof leak repair is \$550; roof vent not covered.
 - Concealed plumbing or enclosed wiring (drains, vent piping, leaks and breaks in plumbing or wiring), duct work, \$500. This limit includes access, diagnosis, repair or replacement and restoring or resurfacing to a rough finish.
 - Pool/spa (must be built-in) heater and filtration system is limited to \$600. Premium/salt water pool/spa upgrade is \$1,200.
 - Washer and dryer, water well pump (must be primary source of water), and septic is \$400 (water well and septic coverage begin 30 days after closing).
 - 8. Water softener is \$600.
 - 9. Humidifier is \$500.
 - The special electrical package is limited to \$1,000 per Contract. (See "Limitations of Coverage", D19, Special Electrical Package).
 - 11. Primary Sump Pump is **\$500**. Auxiliary pump(s) not covered.
 - 12. Water heater is **\$500** (chemical, mineral deposits, and sediments are covered with Buyer Preferred Upgrade only).
 - 13. Refrigerator is \$1,000.
 - 14. Exterior Water and Sewage Line is \$1,000.
 - 15. Additional Refrigerators is \$1,000.
 - 16. Termite Control is \$500.
 - 17. Sprinkler Systems is **\$250**.
 - 18. Gas Fireplace is \$400.
 - 19. Buyer Preferred Upgrades: Central heat adds: Registers, grills and heat lamps. Central air adds: Refrigerant recovery, reclaim and disposal, registers and grills. Cost for crane to install roof-mounted covered replacement air conditioner unit \$200 maximum. Plumbing adds: Toilets replaced with like quality up to \$200 per occurrence. Water heater adds: Sediment build-up. Special Electrical Package includes: Fire/burglar alarm, lighting fixtures, doorbell, garage door opener (hinges, springs, keypads and remote transmitters), ceiling fans. Appliances/Refrigerators adds: Refrigerator control board, refrigerator refrigerant recovery, ice maker and ice/beverage dispenser and their respective equipment; built-in dishwasher racks, baskets and rollers; built-in microwave interior lining, glass door, clocks and shelves; oven/ range interior lining, clocks, rotisseries, racks, handles, knobs and dials. Ceiling fan: Must be located in main dwelling. Code violations: When the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing or electrical "Component Part", APHW will cover up to \$250 aggregate to correct the code violation(s). APHW will not simply pay to remove the violation. IMPORTANT: If the Buyer Preferred Upgrade has been selected and the property is a multiple family dwelling, the upgrade package must be purchased for each unit; if it is not selected for each unit, any shared systems and/or appliances will not be covered.

LIMITS OF LIABILITY

- The Company will not reimburse You for services performed without Company authorization. Should You need service, You must call APHW at 1.800.648.5006 or visit aphw.com to start a claim. You should have a claim number from APHW before calling a contractor, and You must call APHW at 1.800.648.5006 before any work is completed. No claims will be honored after the coverage period.
- 2. The Company will not pay for any additional costs or related expenses which may be required to complete repairs, nor will the Company upgrade equipment or improve due to lack of capacity, previous improper installation, previous repair of or design of appliances, systems and components; or problems occurring because of modifications or alterations to appliances, systems or components, or failure to meet building or zoning code requirements or violations, city, county, state, federal, or any utility regulations or upgrades required by law.
- Items in common areas or facilities of mobile home parks, condominiums and townhomes are not covered.
- 4. Company is not responsible for repairs or replacements required as a result of: Missing parts, fire, war, flood, smoke, water damage, lightning, freeze-up, earthquake, theft, storms, accidents, nuclear explosions, reaction, radiation or radioactive contamination, insurrection, extreme or unusual climate conditions, rust-out, corrosion, riots, vandalism, code violations, improper installation, acts of God, pest damage or misuse, structural changes, water failure and/or electrical surges, soil movement or mud, or failure to clean or maintain as instructed by the equipment manufacturer. Nor is the Company responsible for repairs of any cosmetic defects or cost of cleaning of equipment or parts.
- Company is not liable for consequential or secondary damage from any covered item for property damage or personal injury, nor for service relating to any toxic materials or asbestos.
- 6. Company has the sole responsibility in determining whether to repair or replace.
- Company's liability is limited to systems failure due to normal wear and tear. Approval amounts for systems beyond manufacturer's/industry standard life expectancy are at the sole discretion of the Company.
- Company is not responsible for any computerized or electronic energy management, lighting, or appliance management systems.
- Company is not responsible for failure to provide reasonable service due to conditions beyond its control; including, but not limited to: Delays in obtaining equipment, parts, or labor difficulties.
- 10. Items not covered for the home seller or for the first 30 days after the close of sale for the home buyer are: Any improper operation or malfunction due to rust for any system or component, appliance or pools/spas, and collapsed duct work.
- Company is not responsible for additional charges to install or remove non-related equipment or systems in order to make a covered repair.
- Vacant or unoccupied homes are covered during the listing period as long as they are maintained and not abandoned.
- 13. This Contract is non-cancellable, except for non-payment of Contract Fees, Deductibles and/or service call fees, fraud or misrepresentation of facts, material to claims and the issuance of this Contract.
- 14. Company will not be obligated to service any system or appliance classified by manufacturer as commercial, leased equipment, stolen, vandalized, not properly maintained or connected, misused, neglected, consequential damages, abnormal use or damages due to inadequate capacity as determined/diagnosed by a licensed service contractor in the specific field and/or Company.
- 15. The type of service, repair or replacement and/or second opinion, will be at the Company's sole discretion. APHW is not responsible for any costs due to repair, replacement, installation and labor of any covered system or part while under existing manufacturer's warranty or third party service plan/agreement. Any inspections, reports, findings and/or disclosures will be made available to APHW upon request.
- Anyone doing work on covered items is in no way a representative or agent of Company.
- 17. Coverage will not be provided if APHW is not notified when a problem is discovered and in all events prior to the expiration of this Contract. All repairs under this Contract must be completed within 30 days of the date Company is first notified or the claim will be permanently closed unless, for good cause shown by the homeowner, Company agrees in writing to permit consideration of the claim at a later time.

GENERAL

- Any dispute arising under this Agreement shall be submitted for binding arbitration under the auspices of the American Arbitration Association's local office. Each party shall pay for its own representative and shall bear arbitration cost equally. The Arbitrator's Award shall be final and binding and may be enforced by any Court and law.
- Coverage for Lease Purchase Agreement is available for the Lessee only. This coverage begins upon payment of the Contract Fee and the acceptance of the Agreement by the Company.
- This Agreement may be renewed at the option of the Company and where permitted by State Law. Prior to renewal, the Company will notify the homeowner of the proposed renewal terms and costs.
- The Company reserves the right to seek a second opinion for any service call.
- 5. The Company reserves the right to purchase back the warranty program if the party is not satisfied with the Home Warranty Plan. APHW will return the pro-rated purchase price of this Agreement, less any fees and/or costs incurred for repairs, to the party that purchased this Agreement.
- 6. This Agreement may be terminated by either party upon written notice to the other for any of the following reasons:
 - a. Misrepresentation concerning any covered item or any other fact related to the Agreement;
 - b. Non-payment of initial or service fees;
 - If the listing Agreement for the covered property terminates or expires without sale of the property, or upon mutual agreement of the parties;
 - d. Abuse, threatening or harming, or endangering the safety and/or well-being of any APHW employee.
- 7. America's Preferred Home Warranty, Inc. is bonded.
- 8. The Buyers and/or Sellers, by signing this Contract, give authorization to APHW and its affiliates to contact You by phone, mail and/or electronically.
- If the home is a foreclosure or a repossessed home, there is no coverage for the Seller. Coverage for the Buyer begins 30 days after closing, provided all proper paper work is signed and submitted to APHW.
- This is not an insurance policy; Our obligations under this Agreement are backed by the Company's Full Faith and Credit.
- 11. If ownership of the covered premises changes during the Contract term, You must notify APHW at 1.800.648.5006, within 30 days of property transfer, for the Contract to be transferred to the new owner of the covered premises.

MULTIPLE UNITS

- If this contract is for a duplex, triplex, or fourplex dwelling, all units within such dwelling must be covered by an APHW warranty Agreement for coverage to apply to common systems and appliances (e.g. Triplex = 3 warranty Agreements).
- If this Contract is for a unit within a multiple unit of 5 or more, then only items contained within the confines of each individual unit are covered. Common systems and appliances are excluded. Listing coverage is not available to seller.
- 3. Except as otherwise provided in this section, common systems and appliances are not covered.

MANUFACTURED HOMES

- 1. Manufactured homes must have a permanent address.
- 2. Manufactured homes over 20 years old have a \$500 limit on heating. There is also a \$500 limit on air conditioning.
- Manufactured homes during the moving of location from one to another will not be covered from the time of disconnect until 30 days after hook-up (by an approved contractor) to the second location. Notice must be given to the warranty Company of the moving and address change of the home.

PRIVACY POLICY:

Please visit APHW.COM to view our Privacy Policy.

SPECIAL STATE REQUIREMENTS:

Regulation of Home Warranty Agreements may vary widely from state to state. Any provision within this Agreement which conflicts with the laws of the state where the covered home is located shall automatically be considered to be modified in conformity with applicable state laws and regulations as set forth below. The following state specific requirements apply if Your Agreement was purchased in one of the following states and supersede any other provision within Your Agreement terms and conditions to the contrary.

ALABAMA RESIDENTS ONLY:

The venue for any dispute arising under this Agreement by Alabama Contract holders will be interpreted and enforced according to the laws of the State of Alabama.

Cancellations and Refunds

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Agreement Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if a claim has been paid within the first 30 days, You will receive a pro-rata refund of the Contract Fee, minus any paid claims and less an administrative fee not to exceed 10% of the Contract Fee.

If You request cancellation of this Agreement within thirty (30) days of the purchase date of the Agreement and the refund is not paid or credited within forty-five (45) days after return of the Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Agreement. If You cancel this Agreement, the administrative fee shall not exceed the lesser of 10% of the Contract Fee or twenty-five dollars (\$25.00). Any refund may be credited to any outstanding balance of Your account and the excess, if any, returned to You.

If We cancel this Agreement, We must provide You with a written notice at least 5 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Fee, or a material misstatement by You relating to the covered property or its use. If We cancel this Agreement, You will receive a refund based upon one-hundred percent (100%) of the unearned pro-rata Contract Fee of this Agreement.

Transfer of Coverage/Agreement

If ownership of the covered premises changes during the Contract term, You must notify APHW at 1.800.648.5006, within 30 days of property transfer, for the Contract to be transferred to the new owner of the covered premises.

Use of Non-Original Manufacturer Parts

We will approve the use of non-original manufacturer parts in providing the services We are required to perform under this Agreement.

ARIZONA RESIDENTS ONLY:

Cancellations and Refunds

If Your cancellation request is made more than thirty (30) days from the date of purchase, or if a claim has been paid within the first thirty (30) days, You will receive a pro-rata refund of the Contract Fee, less an administrative fee not to exceed 10% of the pro-rata refund. We may not cancel this Agreement except for fraud, material misrepresentation, or nonpayment by You. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. This Agreement will be interpreted and enforced according to the laws of the state of Arizona. In no event will claims be deducted from any refund.

ARKANSAS RESIDENTS ONLY:

Cancellations and Refunds

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Contract Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if a claim has been paid within the first 30 days, You will receive a pro-rata refund of the Contract Fee, minus any paid claims and less an administrative fee not to exceed 10% of the Contract Fee.

If You request cancellation of this Agreement within thirty (30) days of the purchase date of the Agreement and the refund is not paid or credited within forty-five (45) days after return of the Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Agreement.

If We cancel this Agreement, We must provide You with a written notice at least 15 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Fee or a material misrepresentation or substantial breach of duties by You relating to the covered property or its use. If We cancel this Agreement, You will receive a refund based upon one-hundred percent (100%) of the unearned pro-rata Contract Fee of this Agreement.

Transfer of Coverage/Agreement

If ownership of the covered premises changes during the Contract term, You must notify APHW at 1.800.648.5006, within 30 days of property transfer for the Contract to be transferred to the new owner of the covered premises.

Use of Non-Original Manufacturer Parts

We will approve the use of non-original manufacturer parts in providing the services We are required to perform under this Agreement.

COLORADO RESIDENTS ONLY:

This Service Contract may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act", articles 1 and 2 of title 6, C.R.S., and that a party to such a Contract may have the right of civil action under such laws, including obtaining the recourse or penalties specified in such laws.

GEORGIA RESIDENTS ONLY:

This is not a contract of insurance.

This Agreement does not cover consequential damages that result from a covered Breakdown or normal wear and tear.

This Agreement only provides coverage for one-family or two-family residential building structures. This Agreement also does not provide coverage for condominium units if they are within a building structure that houses more than two families.

Our obligations under this Agreement are insured under a Surety Bond issued by Philadelphia Indemnity Insurance Company, 4050 Crums Mill Road, Suite 201 Harrisburg, PA 17112. You are entitled to make a direct claim against this Company if We fail to pay any claim or refund within 60 days after You have filed proof of loss with Us.

Arbitration results will be non-binding relative to Contracts issued to Georgia residents.

Cancellations and Refunds

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Agreement Fee, provided no claims have been paid. If Your cancellation request is made more than thirty (30) days from the date of purchase, or if a claim has been paid within the first thirty (30) days, You will receive a pro-rata refund, less 10% of the refund amount due. We may not cancel this Agreement except for fraud, material misrepresentation, or nonpayment by You. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. If We cancel this Agreement, You will receive a 100% pro-rata refund. In no event will claims be deducted from any refund. This Agreement will be interpreted and enforced according to the laws of the state of Georgia.

ILLINOIS RESIDENTS ONLY:

THIS IS NOT A CONTRACT FOR INSURANCE.

IOWA RESIDENTS ONLY:

The issuer of this Contract is subject to regulation by the insurance division of the department of commerce of the state of lowa. Complaints which are not settled by the issuer may be sent to the insurance division.

KENTUCKY RESIDENTS ONLY:

This is not an insurance policy; APHW is backed by its Full Faith and Credit. The holder of this Service Contract shall be entitled to make a direct claim against the insurer upon the failure of the maker to pay any claim within 60 days after the claim has been filed with Philadelphia Indemnity Insurance Company, 4050 Crums Mill Road, Suite 201, Harrisburg, PA 17112.

MISSOURI RESIDENTS ONLY:

Obligations of the Provider under this Service Contract are backed only by the Full Faith and Credit of the Provider (issuer) and are not guaranteed under a reimbursement insurance policy.

This Agreement does not cover any pre-existing defects. In order to qualify for coverage, potentially covered items must be fully operational and in satisfactory working condition upon occupancy of the home.

Cancellations and Refunds

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Agreement Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if a claim has been paid within the first 30 days, You will receive a pro-rata refund of the Contract Fee, minus any paid claims and less an administrative fee not to exceed 10% of the Contract Fee.

Use of Non-Original Manufacturer Parts

We will approve the use of non-original manufacturer parts in providing the services We are required to perform under this Agreement.

NEVADA RESIDENTS ONLY:

Cancellations and Refunds

If You are not satisfied with the manner in which We are handling a claim on the Contract, You may contact the Commissioner by calling 888.872.3234. You may cancel this Agreement by returning the Service Contract to Us within 20 days of Your receipt of the Service Contract (the "free-look period") and You will receive a 100% refund of the full Agreement Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made after the freelook period, or if a claim has been paid during the free-look period, You will receive a pro-rata refund of the Contract Fee, less a \$25.00 cancellation fee. If You request cancellation of this Agreement within the free-look period and the refund is not paid or credited within 45 days after return of the Agreement to Us, a 10% penalty will be added to the refund for every 30 days the refund is not paid. This provision applies only to the original purchaser of the Agreement. Any such refund may be credited to an outstanding balance of Your account, and the excess, if any, returned to You. The cost of benefits paid or services provided during the current Contract year will be deducted from any refund issued pursuant to the holder's cancellation of this Contract. We may cancel this Agreement if the reason for cancellation is Nonpayment by You of the Contract Fee, or a material misstatement by You relating to the covered property or its use, an act or omission by You, or a violation by You of any condition of the Service Contract, which occurred after the effective date of the Service Contract and which substantially and materially increases the service required under the Service Contract, however, no such cancellation may become effective until at least 15 days after the notice of cancellation is mailed to You. You will receive a pro-rata refund of the Contract Fee.

THERE IS A 30-DAY WAITING PERIOD FOR: WATER WELL, SEPTIC and THE BUYER OF A FORECLOSURE OR A REPOSSESSED HOME. There is no coverage for the seller of a foreclosure or a repossessed home.

NEW JERSEY RESIDENTS ONLY:

You may cancel this Agreement by informing APHW of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Agreement fee, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if one or more claims has been paid, You will receive a pro-rata refund of the Agreement fee, minus the amounts paid by APHW on claims.

If You request cancellation of this Agreement within 30 days of the purchase date of the Agreement and the refund is not paid or credited within 45 days after cancellation of the Agreement to APHW, a 10% penalty will be added to the refund for every 30 days the refund is not paid.

If APHW cancels this Agreement, APHW must provide You with a written notice at least 5 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for the cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Agreement and/or material misrepresentation or substantial breach of duties by You relating to the covered property or its use. If APHW cancels, You will receive a pro-rata refund of the Agreement based upon the length of the Agreement and the time the Agreement has been in effect as of the date of cancellation.

APHW will approve the use of refurbished, reconditioned, non-original manufacturer parts in performing Our obligations under the Agreement.

Obligations of the Provider under this Service Contract are backed by the Full Faith and Credit of the Provider.

NEW MEXICO RESIDENTS ONLY:

Cancellations and Refunds

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Contract Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if a claim has been paid within the first 30 days, You will receive a pro-rata refund of the Contract Fee, minus any paid claims and less an administrative fee not to exceed 10% of the Contract Fee.

If You request cancellation of this Agreement within thirty (30) days of the purchase date of the Agreement and the refund is not paid or credited within sixty (60) days after return of the Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Agreement.

If We cancel this Agreement, We must provide You with a written notice at least 15 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Fee or a material misrepresentation or substantial breach of duties by You relating to the covered property or its use.

OHIO RESIDENTS ONLY:

This Contract is non-cancellable by buyer or person entitled to benefits under this Contract.

SOUTH CAROLINA RESIDENTS ONLY:

This is not a contract of insurance.

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Contract Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if a claim has been paid within the first 30 days, You will receive a pro-rata refund of the Contract Fee, minus any paid claims.

If You request cancellation of this Agreement within thirty (30) days of the purchase date of the Agreement and the refund is not paid or credited within forty-five (45) days after return of the Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Agreement.

If We cancel this Agreement, We must provide You with a written notice at least 15 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Fee or a material misrepresentation or substantial breach of duties by You relating to the covered property or its use. If We cancel this Agreement, You will receive a refund based upon one-hundred percent (100%) of the unearned pro-rata Contract Fee of this Agreement.

If You have any questions regarding this Contract, or a complaint against the Provider, You may contact the South Carolina Department of Insurance, 1201 Main St. Ste. 1000, Columbia, SC 29201 or Post Office Box 100105, Columbia, SC 29202-3105, or 800.768.3467.

Transfer of Coverage/Agreement

If ownership of the covered premises changes during the Contract term, You must notify APHW at 1.800.648.5006, within 30 days of property transfer for the Contract to be transferred to the new owner of the covered premises.

Use of Non-Original Manufacturer Parts

We will approve the use of non-original manufacturer parts in providing the services We are required to perform under this Agreement.

TEXAS RESIDENTS ONLY:

Any place in the Contract where the term "deductible" appears, Texas Residents should read this as a "Plan Fee". The Plan Fee varies in amount, as shown on pages 2-4, depending on the Plan You selected when You purchased the Warranty, and is the amount You are responsible to pay per repair for covered Breakdowns.

NOTICE: YOU THE BUYER HAVE OTHER RIGHTS AND REMEDIES UNDER THE TEXAS DECEPTIVE TRADE PRACTICES-CONSUMER PROTECTION ACT, WHICH ARE IN ADDITION TO ANY REMEDY WHICH MAY BE AVAILABLE UNDER THIS CONTRACT.

FOR MORE INFORMATION CONCERNING YOUR RIGHTS, CONTACT THE CONSUMER PROTECTION DIVISION OF THE ATTORNEY GENERAL'S OFFICE, YOUR LOCAL DISTRICT OR COUNTY ATTORNEY OR THE ATTORNEY OF YOUR CHOICE.

This Contract is issued by a Residential Service Company licensed by the Texas Real Estate Commission. Complaints about this Contract or Company may be directed to the Texas Real Estate Commission at P.O. Box 12188, Austin, TX 78711-2188, 512.936.3049. The purchase of a residential service contract, or home warranty contract, is optional, and similar coverage may be purchased from other residential service companies or insurance companies authorized to conduct business in Texas.

UTAH RESIDENTS ONLY:

This Service Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Contract is not guaranteed by the Property and Casualty Guaranty Association.

LISTSECURE® IS NOT AVAILABLE IN UTAH.

Page 9, GENERAL, Item 6 is deleted and replaced with; Grounds for cancellation include material misrepresentation, substantial change in risk, and substantial breaches of contractual duties. Notice of cancellation is effective no sooner than 30 days after the delivery or first-class mailing of a written notice to You. Cancellation for nonpayment is effective no sooner than 10 days after delivery or first-class mailing of the notice.

Items with pre-existing conditions are excluded from coverage; all items on which a claim may be made must be properly installed and fully operational on the effective date of this Service Contract.

WASHINGTON RESIDENTS ONLY:

This Contract is inapplicable to and does not provide services for items that are prohibited or excluded by Washington law.

WISCONSIN RESIDENTS ONLY:

Cancellations and Refunds

This Agreement may be cancelled by the Provider only for nonpayment of the Provider fee, material misrepresentation by the Contract holder to the Provider or administrator, or substantial breach of duties by the Service Contract holder relating to the covered product or its use. In the event of a total loss of property covered by this Agreement that is not covered by a replacement of the property pursuant to the terms of this Agreement, You are entitled to cancel this Agreement without a cancellation fee, less any claims paid.

You may cancel this Agreement by informing Us of Your cancellation request within 30 days of the purchase of the Agreement and You will receive a 100% refund of the full Agreement Fee of Your Agreement, provided no claims have been paid. If Your cancellation request is made more than 30 days from the date of purchase, or if a claim has been paid within the first 30 days, You will receive a pro-rata refund of the Contract Fee, minus any paid claims and less an administrative fee not to exceed 10% of the Contract Fee.

If You request cancellation of this Agreement within thirty (30) days of the purchase date of the Agreement and the refund is not paid or credited within forty-five (45) days after return of the Agreement to Us, a ten percent (10%) penalty will be added to the refund for every thirty (30) days the refund is not paid. This provision applies only to the original purchaser of the Agreement. If You cancel this Agreement, the administrative fee shall not exceed the lesser of 10% of the Contract Fee or twenty-five dollars (\$25.00). Any refund may be credited to any outstanding balance of Your account and the excess, if any, returned to You.

If We cancel this Agreement, We must provide You with a written notice at least 5 days prior to cancellation at Your last known address, with the effective date for the cancellation and the reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Fee, or a material misstatement by You relating to the covered property or its use. If We cancel this Agreement, You will receive a refund based upon one-hundred percent (100%) of the unearned pro-rata Contract Fee of this Agreement.

THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

WYOMING RESIDENTS ONLY:

Holding a Service Contract covering a home in Wyoming: Cancellations and Refunds

The following terms, restrictions or conditions shall govern cancellation of this Service Contract prior to the termination or expiration date of the Service Contract by either the Provider or by the Service Contract holder. APHW shall mail a written notice to the Service Contract holder at the last known address of the Service Contract holder contained in the records of the provider at least ten (10) days prior to cancellation by the Provider. Prior notice is not required if the reason for cancellation is nonpayment of the Provider fee, a material misrepresentation by the Service Contract holder to APHW or a substantial breach of duties by the Service Contract holder relating to the covered product or its use

The original Service Contract holder may return the Service Contract within twenty (20) days of the date the Service Contract was mailed to the Service Contract holder or within ten (10) days of delivery if the Service Contract is delivered to the Service Contract holder at the time of sale or within a longer time period permitted under the Service Contract. Upon return of the Service Contract to APHW within the applicable time period, if no claim has been made under the Service Contract prior to its return to APHW, the Service Contract is void and APHW shall refund to the Service Contract holder, or credit the account of the Service Contract holder, with the full purchase price of the Service Contract. The right to void the Service Contract provided in this subsection is not transferable and shall apply only to the original Service Contract purchaser, and only if no claim has been made prior to its return to APHW. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Service Contract to APHW.

The Contract holder may terminate the Contract for any reason.

Arbitration

The arbitration clause in the main body of this service contract does not apply. In the event of any disagreement, the parties may agree to arbitration in a separate written agreement.

Real Estate Home Warranty Agreement Information

Seller's coverage for the listing period starts the date the application is received and accepted by APHW and continues until closing or until the listing is cancelled, whichever occurs first.

Buyer's coverage begins at the close of sale and continues for one (1) year from that date (or two (2) years if the 2-year plan is chosen), provided payment has been received by APHW within seven (7) business days after close of sale in order for coverage to be in force. See terms, conditions, and limitations within this Agreement, located on pages 7-11 of this Contract.

The charges shown for principal dwelling and additional dwellings include the full amount of all fees, if any, payable to the real estate Broker and its agents for administering, processing and advertising.

This Agreement does not cover any preexisting defects. In order to qualify for coverage, potentially covered items must be fully operational and in satisfactory working condition upon occupancy of the home.

Seller acknowledges by signature and/or payment, that he or she has read, understands and accepts this Real Estate Home Warranty Agreement, including all Service Agreement Terms & Conditions on pages 7-11 and that the obligation of APHW to perform hereunder is conditional upon the truth and accuracy of statements made in these declarations and upon full performance of this Agreement by the Seller. The seller further acknowledges that any known pre-existing defects have been declared and that all systems for which coverage is provided are fully functional and in good and satisfactory operating condition and will be in good operating condition on the transfer date of coverage to the Buyer and upon occupancy of the home and is obligated to pay the cost of this Home Warranty protection at closing. Seller Preferred Upgrade fee is due at closing. Seller understands and agrees that APHW reserves the right to request payment of the Seller Preferred Upgrade if service has been performed on an upgraded system or appliance in the event of listing expiration or cancellation of coverage.

Buyer acknowledges by signature and/or payment, that he or she has read, understands and accepts this Real Estate Home Warranty Agreement, including all Service Agreement Terms and Conditions on pages 7-11 and the obligation of this Agreement by the Seller and Buyer that all systems are in good and satisfactory operating condition on the transfer date of coverage to the Buyer and upon occupancy of the home.



Start A Claim

24/7/365 Person-to-Person Claims Service



We must receive your contractor's diagnosis of the item failure and provide you with telephone approval before having any work done. Reimbursement for services will not be made without prior approval.

1. Start Your Claim

First, make sure the item is covered by your plan. If the item is listed as covered, you may start your claim.

Online: APHW.COM

Click the **Start A Claim** button at the top of the page. Then follow the instructions to start your claim online and obtain a claim number.

Phone: 1.800.648.5006

An APHW customer service representative will take your information, assign you a claim number, and review instructions to complete your claim.

2. Schedule

Once you receive a claim number, you may then call and schedule a local licensed contractor of your choice. Once your contractor arrives, they must first diagnose your problem.

Important: Before the contractor does any work, have the contractor call APHW with the diagnosis.

An APHW customer service representative will speak with you and your contractor to determine the approved dollar amount covered by your warranty. Your contractor may then make the necessary repairs.

3. Payment

Your APHW customer service representative will make sure that arrangements for payments are made. You will be required to pay the contractor a deductible for each trade call, or the actual cost; whichever is less

An APHW customer service representative will follow up with you after the repairs are made to make sure you are completely satisfied with the work that was done.





