**DISCLAIMERS**

**Buyer Disclosure**

Buyer represents that as of the commencement date of the Buyer Agency Agreement with Keller Williams Flagship of MD (Broker), Buyer is not a party to a buyer representation agreement with any other brokerage firm. Buyer further represents that Buyer has disclosed to Broker information about any properties that Buyer has previously visited at any new homes communities or resale open houses, or that Buyer has been shown by any other real estate sales associate(s) in any area where Buyer seeks to acquire property under this agreement.

**Wire Fraud**

Buyer should never transmit nonpublic personal information, such as credit or debit card, bank account or routing numbers, by e-mail or other unsecured electronic communication. There are numerous e-mail phishing scams that involve fraudulent requests to wire funds in conjunction with a real estate transaction. If Buyer receives any electronic communication directing the transfer of funds or to provide nonpublic personal information, even if that electronic communication appears to be from a representative of Broker, **DO NOT RESPOND**. Such requests, even if they may otherwise appear to be from Broker, could be part of a scheme to defraud Buyer by misdirecting the transfer of funds or using Buyer’s identity to commit a crime. If Buyer should receive wiring instructions via electronic means that appear to be from a legitimate source involved in Buyer’s real estate transaction, Buyer should verify - using contact information other than that provided in the questionable communication - that the instructions were sent by an actual representative of the requesting company. Conversely, if Buyer has provided wiring instructions to a third party, it is important to confirm with the representative of said company that the wire instructions are not to be substituted without Buyer’s verified written consent. When wiring funds, never rely exclusively on an e-mail, fax or text communication.

**Professional Services**

Buyer acknowledges that Broker is being retained solely as a real estate agent and not as an attorney, tax advisor, lender, appraiser, surveyor, structural engineer, mold or air quality expert, home inspector or other professional service provider. Buyer is advised to seek professional advice concerning the condition of the property or concerning the condition of the property or concerning legal and tax matters.

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Buyer Broker/Agent

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Buyer