

Division of Real Estate & Professional Licensing



AGENCY DISCLOSURE STATEMENT

The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.)

Pro	operty Address:	5763 STATE ROI	<u>UTE 605 WESTERVILLE O</u>	H 43082
Bu	yer(s):			
Sel	ller(s):	<u>-</u>		
	I. TRANSACTION I	NVOLVING TWO AG	ENTS IN TWO DIFFEREN	NT BROKERAGES
The	e buyer will be represented by	AGENT(S)	, and	BROKERAGE
The	e seller will be represented by	Chip Carper	nter, and	Real Estate and Auction Srv . BROKERAGE
If t	II. TRANSACTION III. TR		AGENTS IN THE SAME nship that will apply:	BROKERAGE
	Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents and will be working for both the buyer and seller as "dual agents." Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. If such a relationship does exist, explain:			
Ag			ONLY ONE REAL ESTATE estate brokerage	TE AGENT will
	this form. As dual agents they will n information. Unless indicated below	naintain a neutral position, neither the agent(s) nor	in the transaction and they were the brokerage acting as a dual	
	represent only the (<i>check one</i>) \square sell represent his/her own best interest.			er party is not represented and agrees to to the agent's client.
	I (we) consent to the above relationsl (we) acknowledge reading the inform	nips as we enter into this		re is a dual agency in this transaction, I this form.
	BUYER/TENANT	DATE	SELLER/LANDLORD	DATE
	RIVER/TENANT	DATE	SELLER/LANDLORD	DATE

Page 1 of 2

Effective 02/10/19

DUAL AGENCY

Ohio law permits a real estate agent and brokerage to represent both the seller and buyer in a real estate transaction as long as this is disclosed to both parties and they both agree. This is known as dual agency. As a dual agent, a real estate agent and brokerage represent two clients whose interests are, or at times could be, different or adverse. For this reason, the dual agent(s) may not be able to advocate on behalf of the client to the same extent the agent may have if the agent represented only one client.

As a dual agent, the agent(s) and brokerage shall:

- Treat both clients honestly;
- Disclose latent (not readily observable) material defects to the purchaser, if known by the agent(s) or brokerage;
- Provide information regarding lenders, inspectors and other professionals, if requested;
- Provide market information available from a property listing service or public records, if requested;
- Prepare and present all offers and counteroffers at the direction of the parties;
- Assist both parties in completing the steps necessary to fulfill the terms of any contract, if requested.

As a dual agent, the agent(s) and brokerage shall not:

- Disclose information that is confidential, or that would have an adverse effect on one party's position in the transaction, unless such disclosure is authorized by the client or required by law;
- Advocate or negotiate on behalf of either the buyer or seller;
- Suggest or recommend specific terms, including price, or disclose the terms or price a buyer is willing to offer or that a seller is willing to accept;
- Engage in conduct that is contrary to the instructions of either party and may not act in a biased manner on behalf of one party.

Compensation: Unless agreed otherwise, the brokerage will be compensated per the agency agreement.

Management Level Licensees: Generally, the principal broker and managers in a brokerage also represent the interests of any buyer or seller represented by an agent affiliated with that brokerage. Therefore, if both buyer and seller are represented by agents in the same brokerage, the principal broker and manager are dual agents. There are two exceptions to this. The first is where the principal broker or manager is personally representing one of the parties. The second is where the principal broker or manager is selling or buying his own real estate. These exceptions only apply if there is another principal broker or manager to supervise the other agent involved in the transaction.

Responsibilities of the Parties: The duties of the agent and brokerage in a real estate transaction do not relieve the buyer and seller from the responsibility to protect their own interests. The buyer and seller are advised to carefully read all agreements to assure that they adequately express their understanding of the transaction. The agent and brokerage are qualified to advise on real estate matters. IF LEGAL OR TAX ADVICE IS DESIRED, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

Consent: By signing on the reverse side, you acknowledge that you have read and understand this form and are giving your voluntary, informed consent to the agency relationship disclosed. If you do not agree to the agent(s) and/or brokerage acting as a dual agent, you are not required to consent to this agreement and you may either request a separate agent in the brokerage to be appointed to represent your interests or you may terminate your agency relationship and obtain representation from another brokerage.

Any questions regarding the role or responsibilities of the brokerage or its agents should be directed to: attorney or to:

Ohio Department of Commerce



& Professional Licensing

Division of Real Estate & Professional Licensing 77 S. High Street, 20th Floor Columbus, OH 43215-6133 (614) 466-4100

EQUAL HOUSING OPPORTUNITY

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CONTRACT TO PURCHASE REAL ESTATE AT PUBLIC AUCTION

Auction Services

Buyer Initial

Seller Initial

(This is a legally binding contract. If not understood, seek legal advice. For real estate advice, consult your Realtor)

	DATE:
1.	PROPERTY DESCRIPTION: The undersigned buyer (Buyer) agrees to purchase from the undersigned owner (Seller) agrees to sell (Contract) through United County Real Estate and Auction Services, LLC (Broker), the following described real estate in,
2	PRICE AND TERMS: Buyer agrees to pay the amount of the high bid \$(Real Estate).
۷.	plus the buyer premium of \$ for a Total Purchase Price of \$
	for the Real Estate as follows: A <i>non-refundable</i> (except in the case of a non-marketable title) down payment (Down Payment) of \$ must be deposited at the time of the Auction, and will be applied toward the Purchase Price. The Down Payment shall be deposited by Broker, upon acceptance of this offer, in a non-interest bearing trust account pending closing. This Down Payment is not an Earnest Money deposit as contemplated by R.C. 4735.24. In the event this Contract does not close for any reason other than as agreed, Buyer agrees that the Down Payment shall be disbursed by Broker to Seller five (5) days after scheduled Closing Date unless Broker is previously notified in writing by Buyer that litigation has been filed with a court of competent jurisdiction. A copy of the filing must be attached.
3.	BALANCE & CLOSING: The balance of the Purchase Price shall be paid in the form required by the closing agent on date
	of closing, on or before(Closing Date). The Closing Date shall be automatically extended
	up to 30 days if Auctioneer deems necessary. Buyer will close through
	. If Buyer does not close on or before scheduled Closing Date, Seller may, at Seller's option,
	extend the Closing Date in consideration for a sum of \$ per day after original Closing Date.
4.	CLOSING COSTS: The ☐ Buyer ☐ Seller split 50/50 shall be responsible for transfer taxes,
	real estate tax prorata, mortgage releases and will convey a good and marketable title.
	The Buyer Seller split 50/50 is responsible for title search, owner's title insurance policy and deed preparation.
	The Buyer ☐ Seller ⑤ split 50/50 is responsible for survey cost, if a survey is required for a transfer.
	*Buyer is responsible for all other costs associated with closing.
5.	TERMS: The Real Estate sells: ☐ to the highest bidder regardless of price, <i>OR</i> ☐ subject to the Seller's confirmation.
6.	FIXTURES AND EQUIPMENT: The consideration shall include any fixtures, including but not limited to built-in appliances; heating, central air conditioning, and humidifying equipment and their control apparatuses; stationary tubs; pumps; water softening equipment; roof antennae; attached wall-to-wall carpeting and attached floor coverings; curtain rods, window coverings and all existing window treatments; attached mirrors; all light fixtures; bathroom, lavatory and kitchen fixtures; storm and screen doors and windows, awnings, blinds and window air conditioners, whether now in or on the Premises or in storage; garage door openers and controls; attached fireplace equipment; security systems and controls; smoke alarms, satellite TV reception system and components; all exterior plants and trees, all landscaping lights and controls; and the following:
7.	
	Buyer contingencies.
8.	BINDING OBLIGATION: Buyer is buying the property As-Is, Where-Is and without Recourse. If Buyer fails to close for any reason whatsoever, except a nonmarketable title, Buyer voluntarily agrees to forfeit entire Down Payment and may be held liable by Seller for any deficiency, plus court costs and reasonable legal fees, resulting from subsequent resale of the Real Estate. Time is of the essence and this is an irrevocable offer to purchase, with no contingencies. In the event Buyer fails to perform according to the terms of this Contract, the Down Payment shall be forfeited without affecting

	any of Seller's further remedies. Either party may demand specific performance of this Contrac	t.	
9.	SELLER'S CERTIFICATION: Seller certifies to Buyer that, to the best of Seller's knowledge: (undisclosed
	latent defects; (b) there are no pending orders or ordinances or resolutions that have been ena	acted or adopte	ed authorizing
	work or improvements for which the Real Estate may be assessed, except		; (c)
	there are no City, County or State orders that have been served upon Seller requiring work		•
	to be made which have not been performed, except		
	habitability and use of the Real Estate shall be the responsibility of the Buyer. All Inspections	•	•
	Auction. BUYER IS RELYING SOLEY UPON HIS EXAMINATIONS OF THE REAL ESTA	·	
	CERTIFICATION HEREIN FOR ITS PHYSICAL CONDITION AND CHARACTER,		
	REPRESENTATION BY THE BROKER/AUCTIONEERS/REAL ESTATE AGENTS INVOLVI	ED, WHO SHA	ALL NOT BE
4.0	RESPONSIBLE FOR ANY DEFECTS IN THE REAL ESTATE.		0 !!
10.	INDEMNITY: Seller and Buyer recognize that the AUCTIONEERS/BROKERS are relying on info	-	-
	his/her agents in connection with the Real Estate, and agree to indemnify		
	AUCTIONEERS/BROKERS, their agents and employees, from any claims, demands, damage		
	expenses (including reasonable legal fees) arising out of any misrepresentation or concealment	or racis by Se	eller of his/her
11	agents. CONVEYANCE AND CLOSING: Seller shall convey marketable title to the Real Estate by		
٠٠.	deed with release of dower right, if any, SUBJECT TO THE MATTERS SHOWN ON THE COMM		 ? TITI F
	INSURANCE PROVIDED TO BIDDERS PRIOR TO THE SALE AND SUBJECT TO THE RIGHT.		
	under existing leases and state law. Title shall be free and unencumbered as of Closing Date, e		
	referred to in the preceding sentence and restrictions and easements of record and ex	•	
	assessments (certified or otherwise):	<u>'</u>	3
	If title to all or part of the real estate is unmarketable, as determined by Ohio law with refer	ence to the O	hio State Bar
	Association's Standards of Title Examination or is subject to liens, encumbrances, easement	s, conditions, r	estrictions or
	encroachments other than those excepted above, Buyer must notify the Seller or Seller's Broker	in writing of th	e objection to
	the title no less than ten (10) calendar days prior to the Closing Date. Upon receipt of Buyer's v	written notice o	f an objection
	permitted herein, the Seller shall, within (30) calendar days, remedy or remove any such	defect, lien, e	encumbrance,
	easement, condition, restriction or encroachment, or obtain title insurance without exception the		_
	shall be extended to the extent necessary to accommodate Seller's efforts to remedy or re		-
	objection. Failure of the Seller to cure the Buyer's objection shall result in the termination of		
	obligated to incur any expense in curing Buyer's objection, in the event that the cure of the objection	-	
	additional expense, Seller shall have the option to either cure the objection at Seller's expense or		•
	delivering a written Notice of Termination to the Buyer or Buyer's Broker. Buyer's failure to constitutes a waiver of Buyer's right to object.	object as per	mitted nerein
12	CONDITION OF IMPROVEMENTS: The risk of destruction or substantial damage by fire or A	et of God prior	to dolivory of
12.	deed is assumed by Seller. Seller agrees that on delivery of possession to Buyer, the Real	•	•
	condition as it is on the date of this Contract, except for ordinary wear and tear. If the Real E		
	destroyed by fire or other casualty and if, prior to Closing Date, the Real Estate shall not be rep		_
	the Sellers expense, to a condition as good as it was prior to the damage or destruction, the		•
	terminate this Contract by written notice to Seller and the Down Payment Shall be returned to	=	
	pending, Seller shall not change any existing lease or enter into any new lease, nor make a	-	
	repairs without the consent of the Buyer. In addition, the Buyer also has an insurable interest	in the Real Est	ate from date
	of this Contract. Buyer is hereby notified that insurance should be placed upon the Real Es	state immediat	ely to protect
	Buyer's interest.		
13.	DISCLOSURE: □ Buyer □ Seller □ Neither Buyer nor Seller - is a licensed Real Estate Broker	or Salespersor	າ.
14.	POSSESSION: Possession shall be given ☐ at closing, ☐ days after closing at	☐ AM ☐ PM s	subject to
	Tenant's Rights, with deed. Until such date, Seller shall have the right of possession free of rent, l	out shall pay for	r all utilities.
	No work may be done at the Real Estate by the Buyer until possession is given.		
15.	AGENCY DISCLOSURE STATEMENT: Real Estate is being sold through United Country Real E	state and Aucti	on Services,
		Dunion Initial	Collon India
		Buyer Initial	Seller Initial

- LLC. Buyer and Seller acknowledge having reviewed and signed the Agency Disclosure Statement.
- 16. **TAXES:** The real estate taxes for the Real Estate for the current year may change as a result of the transfer of the Real Estate or as a result of a change in the tax rate and valuation. Buyer and Seller understand that real estate valuations may be subject to retroactive change by governmental authority. Seller shall pay or credit at closing: (a) all delinquent taxes, including penalty and interest; (b) all assessments which are a lien on the Real Estate as of the date of the Contract; (c) all other unpaid real estate taxes and community development charges imposed pursuant to Chapter 349 of the Ohio Revised Code which are a lien for years prior to closing; and (d) a portion of such taxes and community development charges for the year of closing shall be prorated through the date of closing based on a 365 day year. If taxes are undetermined for the year of closing, the proration shall be based on the most recent available tax rate and valuation, giving effect to applicable exemptions, recently voted millage, change in valuation, etc., whether or not certified. **Taxes pro-rated at time of closing shall be final to both Buyer and Seller.**

17. NOTICES TO THE PARTIES:

- A. Professional Advice and Assistance: The parties acknowledge and agree that the purchase of real property encompasses many professional disciplines. The parties are hereby advised, and the parties acknowledge that they should seek professional expert assistance and advice in matters of law, tax, financing, surveying, structural conditions, hazardous materials, environmental conditions, inspections, engineering, etc.
- B. Ohio Fair Housing Law: It is illegal, pursuant to the Ohio Fair Housing Law, Division (H) of Section 4112.02 of the Revised Code, and the Federal Fair Housing Law, 42 U.S.C.A. 3601, as amended, to refuse to sell, transfer, assign, rent, lease, sublease, or finance housing accommodations; refuse to negotiate for the sale or rental of housing accommodations; or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services.
 - It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.
- C. By bidding, the Buyer agrees to waive the 10 day post inspection for lead based paint. Buyer also agrees to waive their right to receive a Residential Property Disclosure Form and their right to rescind the Contract under R.C. 5302.30.
- D. Ohio's Sex Offender Registration and Notification Law: If a sex offender resides in the area, Ohio's Sex Offender Registration and Notification Law requires the local sheriff to provide written notice to certain members of the community. The notice provided by the sheriff is a public record and is open to inspection under Ohio's Public Records Law. The Buyer acknowledges that any information disclosed may no longer be accurate. The Buyer assumes responsibility to obtain accurate information from the sheriff's office. The Buyer shall rely on the Buyer's own inquiry with the local sheriff's office and shall not rely on the Seller.

18. MISCELLANEOUS:

- A. This Real Estate is being sold at Public Auction, without recourse. Personal on-site inspection/s of the Real Estate or properties is strongly recommended.
- B. The Real Estate will sell "as is, where is," with no warranty expressed or implied as to improvements, availability of utilities, zoning, or environmental and wetland issues.
- C. Information contained online was obtained by sources deemed reliable. However, neither United County Real Estate and Auction Services, LLC nor their agents will be responsible for any errors or omissions herein. Announcements made at the auction will take precedence over written material, advertisements, or any other oral statements made prior to the day of auction. Buyer should carefully verify all items and make their own decision as to the accuracy thereof before relying on same.
- D. The Seller and Broker reserve the right to preclude any person from bidding if there are any questions as to the person's credentials, fitness, etc.
- E. This Contract constitutes the entire agreement and there are no representations, oral or written, which have not been incorporated herein. Any amendment to this Contract shall be made in writing signed by the Buyer and Seller. All notices given in connection with this Contract shall be made in writing signed by the party giving such notice.
- F. Time is of the essence regarding all provisions of this Contract. Whether or not so stated elsewhere in this Contract, no

deadline or time period under this Contract can be modified or waived except by written agreement signed by both parties. Repetition of this provision in any given paragraph of this contract is intended for emphasis only, and shall not reduce the effect of this paragraph as to any other provision of this Contract.

20 DEED TO: (Drint)				
20. DEED 10 : (Print)_				
	ot accepted by Seller	d this offer is subject to Seller's conf in writing on or before		•
The Buyer has read, fu	lly understands and app	proves the foregoing offer and acknow	vledges receipt of a signed co	ору.
	<u>Print</u>	<u>Sign</u>	<u>Date</u>	
BUYER:				
BUYER:				
FULL ADDRESS:				
		LICEN	ICT#.	
			ISE#:	
EMAIL:		PHON elling to the highest bidder regardles		
and fully understa	nds the foregoing offer	and hereby accepts said offer and	agrees to convey the Real E	Estate according
to the above terms For Real Estate s forgoing and here conditions, ☐ reject Counteroffer shall	and conditions. elling subject to the Seby: ☐ accepts said offer, or ☐ courbecome null and void it	eller's confirmation, the undersigne fer and agrees to convey the Rea nteroffers according to the modification for the modification of the modification of the formation of the	ed Seller has read and fully I Estate according to the al ons initialed by Seller or as	understand the bove terms and attached hereto
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United Country Real Estate and Auction Services, LLC 740-965-1208 OR 614-206-1135

Owner: Mark Stover TERMS AND CONDITIONS

Pursuant to the pre-auction sale bills and applicable law, <u>THESE TERMS AND CONDITIONS REPLACE AND SUPERSEDE ALL PRIOR TERMS AND CONDITIONS OF ANY NATURE, WHETHER WRITTEN, VERBAL, OR OTHERWISE. IT IS THE BIDDER'S RESPONSIBILITY TO BE FAMILIAR WITH THESE TERMS AND CONDITIONS. By registering for this auction and placing a bid, bidder acknowledges that these terms and conditions have been disclosed to bidder, and bidder agrees to be bound by these terms and conditions.</u>

- 1. Online Only Auction will begin closing October 31, 2024 at 7PM Eastern Time.
- 2. All bidding is conducted online only, and registration can take up to 24 hours, so please register before the last day. All prospective Buyers who desire to participate in the auction must register online by creating a bidder profile through the online auction platform. If you need assistance in registering for the auction you can contact Real Estate and Auction Services, LLC Broker/Auctioneer Chip Carpenter 614-206-1135. Once the bidder profile has been created auction company will send new bidder a copy of the posted terms and conditions through an E-Signature platform Bidder will be required read and electronically sign the terms and conditions once returned to auction company bidding privileges will be turned on. Seller's may at their sole discretion request additional registration requirements from bidder's unknown to them or the auction company.
- 3. This auction is online only with a soft close. Bidding in the last three minutes will extend the time of closing by three minutes.
- 4. There will be a Ten Percent (10%) Buyer's Premium added to the accepted final high bid price online or negotiated (in the case of a reserve sale) to establish total contract price. Bidders hereby understand that the Buyer's Premium shall be added to the winning bid to create the Total Contract Price for which they are obligated to pay.
- 5. Buyer to be emailed purchase and sale agreement immediately following the conclusion of the auction. It is buyer's responsibility to execute the purchase and sale agreement and return signed copy to Real Estate and Auction Services, LLC within 24 hours of by email and scan, fax, E-Signature or hand deliver.
- 6. There will be a Ten percent (10%) NONREFUNDABLE down payment required. Nonrefundable down payment to either be wired to Real Estate and Auction Services, LLC Trust account or deliver a personal or business check made payable Real Estate and Auction Services, LLC Trust account to, 30 S. High St Croton, Ohio 43013 within 24 hours of auction close. Down Payment to be applied on the contract price at closing or retained by Seller if the closing does not occur. Balance of contract price is due in cash at closing which shall occur on or before 12/06/2024
- 7. Seller to provide title search and owners' policy insurance in the amount of the contract price and deed preparation. The owner's policy of title insurance shall contain all standard exceptions, as listed in the title commitment. Seller to pay the county conveyance fee and pay taxes current through the day of closing based on the most recent available tax rate and valuation taxes will be final at that time. Seller shall convey marketable title to the real estate by General Warrant Deed. Closing and Title work to be provided by Attorney at Law Galena, Oh contact Julie Lowe 740-965-3900
- 8. All real property and improvements are selling in their present "AS IS" condition with no warranties expressed or implied by Seller or Seller's agent. No representations have been made by Seller or Seller's agent regarding fitness of the real property or improvements for a particular use or any Buyer's development plans. It is Buyer's responsibility to have any inspection Buyer desires completed prior to auction. It is the Buyer's responsibility to pay for and obtain all due diligence inspections and inquiries as to feasibility of Buyer's intended development plans prior to bidding.
- 9. United Country Real Estate and Auction Services, LLC, and all agents associated, represent only the Seller in this transaction. Successful Buyers shall sign an agency disclosure form acknowledging that United Country Real Estate and Auction Services, LLC and its associated agents are working on behalf of the Seller.
- 10. Real Estate agent must register your clients by emailing a signed agency disclosure to chip@ucrealestateandauction.com (Blank agency disclosure is available in the documents file in the MLS) prior to your client bidding in the online platform.

- 11. Seller has specifically reserved the right to have the auctioneer determine the minimum bid increments that will be accepted from all bidders. The auctioneer will handle any disputes at the time of the auction and all decisions will be final. The auctioneer, the Seller and/or the attorney for the Seller reserve the right to demand satisfactory written evidence of the authority of an agent to enter a bid or to execute a purchase contract on behalf of another party.
- 12. In case of conflict with these terms and conditions, the terms and conditions in the signed contract control the transaction.
- 13. Please view the posted title commitment for any questions on easements, rights of way, leases etc. Any reports, disclosures, letters, or other documents from third parties are deemed reliable but not guaranteed by Seller nor United County Real Estate and Auction Services LLC.
- 14. Any personal property left on the grounds of the real estate as of the date of closing becomes the property of the buyer of the real estate. Except in the case of leased space. Buyer will assume all responsibility and costs associated with these items as of the date of closing.
- 15. All information contained in this brochure and all related material came from sources deemed reliable but are not warranted by Seller or auctioneer. Announcements made day of sale shall take precedence over printed material. These announcements if any will be posted in the auctioneer's notes.
- 16. Online bidding is subject to technology faults and issues which are outside the control of the auction company. Bidder(s) are encouraged to use the "Maximum Bid" feature on the bidding platform and lock in their maximum bid amount if they are concerned about technology failure during the auction. The SELLER and/or Auction Company reserves the right to (pause) the online auction bidding in the event of any internal or external technology failure, to preserve the integrity of the auction event and maintain a fair and impartial bidding environment.
- 17. Bidder acknowledges and understands that online bidding may or may not function correctly the day of the auction. Under no circumstances shall Bidder have any kind of claim against United Country Real Estate and Auction Services, LLC, or anyone else if the Internet service fails to work correctly before or during the auction. Auction conduct and bidding increments are at the direction and discretion of the auctioneer. All decisions of the auctioneer are final.

United Country Real Estate and Auction Services, LLC BONDED – LICENSED BY THE OHIO DEPARTMENT OF AGRICULTURE



Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Kenneth J. Molnar

Issuing Office: 21 Middle Street, Galena, Ohio 43021

Issuing Office's ALTA® Registry ID: 1046485

Loan ID Number:

Commitment Number: 24-116
Issuing Office File Number: 24-116

Property Address: 5763 State Route 605 S, Westerville, Ohio 43082

Revision Number:

SCHEDULE A

- 1. Commitment Date: September 23, 2024 at 7:00 a.m.
- 2. Policy to be issued:
 - a. X ALTA® Owners Policy

Proposed Insured: TBD

Proposed Amount of Insurance: \$TBD

The estate or interest to be insured: Fee Simple

[b. ____ ALTA® Policy

Proposed Insured:

Proposed Amount of Insurance: \$

The estate or interest to be insured:

[c. ____ ALTA® ____ Policy]

Proposed Insured: Proposed Amount of Insurance: \$

The estate or interest to be insured:

- 3. The estate or interest in the Land at the Commitment Date is: Fee Simple
- The Title is, at the Commitment Date, vested in: Mark Stover by Certificate of Transfer of Record in BK 2084, Page 192.
- 5. The Land is described as follows: Situated in the State of Ohio, County of Delaware, and Township of Harlem, bounded and described as follows:

SEE ATTACHED LEGAL DESCRIPTION

First American Title Insurance Company

uthorized Signatory

Issuing Agent: Kenneth J. Molnar

Agent ID No.: 12317067 Address: 21 Middle Street

City, State, Zip: Galena, Ohio 43021

Telephone: 740-965-3900

This page is only a part of a 2021 ALTA Commitment for Title Insurance[issued by First American Title Insurance Company]. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; [and] Schedule B, Part II—Exceptions[; and a counter-signature by the Company or its issuing agent that may be in electronic form].

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AMERICAN LAND TITL MATOCIATION

Form 50202839 (3-13-23)



SCHEDULE B, PART I-Requirements

All of the following Requirements must be met:

- 1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
- 2. Pay the agreed amount for the estate or interest to be insured.
- 3. Pay the premiums, fees, and charges for the Policy to the Company.
- **4.** Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
 - A. General Warranty Deed from Mark Stover and with release of dower by spouse, if any, to the proposed owner insured conveying fee simple title of the premises described as Schedule A herein.

SCHEDULE B, PART II—Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

- 1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
- 2. Any facts, rights, interests, or claims that are not shown in the Public Records but that could be ascertained by an inspection of the Land or by making inquiry of persons in possession of the Land.
- 3. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the title including discrepancies, conflicts in boundary lines, shortage in area, or any other facts that would be disclosed by an accurate and complete land survey of the Land, and that are not shown in the Public Records.
- 4. Any lien or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown in the Public Records.
- 5. Rights of parties in possession of all or any part of the premises, including, but not limited to, easements, claims of easements or encumbrances that are not shown in the Public Records.

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- 6. The lien of the real estate taxes or assessments imposed on the title by a governmental authority that are not shown as existing liens in the records of any taxing authority that levies taxes or assessments on real property or in the Public Records.
- 7. The following exception will appear in any loan policy to be issued pursuant to this commitment: Oil and gas leases, pipeline agreements, or any other instrument related to the production or sale of oil or natural gas which may arise subsequent to the Date of Policy.
- 8. Coal, oil, natural gas, or other mineral interests and all rights incident thereto now or previously conveyed, transferred, leased, excepted or reserved.
- 9. No liability is assumed for any special assessments, other than as would be reflected by the County Treasurer's Tax Duplicate.
- 10. This Commitment does note insure the amount of land contained in the premises.
- 11. If there is a Homeowners Association affecting the property where dues may be imposed, the Company assumes no responsibility for ascertaining the status of these charges.
- 12. Property address and/or tax parcel identification number shown herein are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.
- 13. Rights of the Public to use those portions of the subject premises lying within the bounds of any legal highway.
- 14. Delinquent sewer bills, water bills, charges for weed cutting, clearing up trash and other nuisance abatement charges may become a lien on the real estate. No liability is assumed by the Company for ascertaining the status of these charges. The proposed insured is cautioned to obtain the current status of these charges, if any.
- 15. Please be advised that any provision contained in this document, or in a document that is attached, linked, or referenced in this document, that under applicable law illegally discriminates against a class of individuals based upon personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or any other legally protected class, is illegal and unenforceable.
- 16. Ohio law, effective October 3, 2023, prohibits ownership of real property by certain foreign parties. This law can be found at <u>O.R.C.</u> §5301.256. Any loss or damage incurred as a result of violation of this law is excluded from coverage under the terms of a title insurance policy.
- 17. DB 465, Page 176: Easement in favor of United Telephone Company.
- 18. OR 16, Page 1230: Mortgage from Sallie A. Smith aka Sallie Ann Smith and Donald E. Smith aka Donald Eugene Smith to Bank One, NA in the original amount of \$86,000.00 executed 12/7/1999, filed for record 1/6/2000, Delaware County, Ohio Records.
- 19. OR 1412, Page 2186: Mortgage from Sallie Ann Smith and Donald Eugene Smith, wife and husband, to JPMorgan Chase Bank in the original amount of \$100,000.00 executed 3/30/2016, filed for record 4/6/2016, Delaware County, Ohio Records.

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20. Tax Information: Parcel No. 316-430-03-009-000 (2.14000 Acres). Valuations: Land: \$35,000.00 Buildings: \$40,710.00 Total: \$75,710.00. Taxes for the first half year 2023 in the amount of \$1,391.21 are paid. Taxes for the last half of 2023 in a like amount are paid. Taxes for the year 2024, amount undetermined, are unpaid and a lien.

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LEGAL DESCRIPTION

Situated in the State of Ohio, County of Delaware, and in the Township of Harlem:

Being Lot 34, Tp. 3, Section 4, Range 16, U.S.M. Lands and bounded and described as follows: Beginning at a railroad spike in the center line of the New-Albany-Center Village Road at the north-west corner of Lot 34; thence along the north line of Lot 34, in the center line of a public road, south 84 deg. 40' east 200 feet to a point; thence south 4 deg, 35' west (passing an iron pipe at 16.2 feet) 467.0 feet to an iron pipe; thence north 84 deg. 40' west (passing an iron pipe at 177.5 feet) 200 feet to a point in the center line of the New Albany – Center Village Road in the west line of Lot 34; thence along said line north 4 deg. 35' east 467.0 feet to the place of beginning, containing 2.143 acres, more or less.

Auditor's Parcel No.

316-430-03-009-000

Prior Instrument No.

DB 2084, Page 192

Commonly Known As

5763 State Route 605 S, Westerville, Ohio 43082



ALTA COMMITMENT FOR TITLE INSURANCE issued by FIRST AMERICAN TITLE INSURANCE COMPANY

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, First American Title Insurance Company, a Nebraska Corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

FIRST AMERICAN TITLE INSURANCE COMPANY

By: Kenneth D. DeGiorgio, President

By:

Lisa W. Cornehl, Secretary

This page is only a part of a 2021 ALTA Commitment for Title Insurance[issued by First American Title Insurance Company]. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; [and] Schedule B, Part II—Exceptions[; and a counter-signature by the Company or its issuing agent that may be in electronic form].



COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.
- 2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
- 3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - a. the Notice:
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A;
 - e. Schedule B, Part I—Requirements;[and]
 - f. Schedule B, Part II—Exceptions[; and
 - g. a counter-signature by the Company or its issuing agent that may be in electronic form].

4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

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5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - comply with the Schedule B, Part I—Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II-Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
- b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
- e. The Company is not liable for the content of the Transaction Identification Data, if any.
- f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
- g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM

- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- b. Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
- c. This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.

8. PRO-FORMA POLICY

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the proforma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

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9. CLAIMS PROCEDURES

This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.

10. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at http://www.alta.org/arbitration.

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

Lead Warning Statement

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

Property Addre	5763 State	5763 State Route 605		
	Westerville	Oh	43082	
• •	re ad-based paint and/or lead-based paint ha	azards (initial (i) or		
	nown lead-based paint and/or lead-based ne housing. Describe what is known:	paint hazards are pres	ent in	
h (b) Records and i	Teller has no knowledge of lead-based pain azards in the housing. Teports available to the seller (initial (i) or Seller has provided the purchaser with all a pertaining to lead-based paint and/or lead housing. List documents below:	(ii) below): available records and r	reports	
ms (ii) S	eller has no reports or records pertaining at hazards in the housing.	to lead-based paint and	d/or lead-	
(i) r or lead-ba (ii) r	nowledgment (initial (i) or (ii) below): eceived copies of all records and reports posed paint hazards in the housing listed about received any records and reports regarns that hazards in the housing.	ove.		
(d) Purch	aser has received the pamphlet Protect Yo	ur Family from Lead in	Your	
Home (initial).	(initial (i) or (ii) below):			
(i) r	eceived a 10-day opportunity (or mutually essment or inspection for the presence of lo			

based paint hazards; or

for the presence of lead-based paint and/or lead-based paint	hazards.
Agent's Acknowledgment (initial or enter N/A if not applicable)	
(f) CC Seller's Agent has informed the seller of the seller's ob	ligations under 42
U.S.C. 4852d and is aware of his/her responsibility to ensure compli	ance.
(g) Purchaser's Agent has informed the seller of the seller's of	obligations under 42
U.S.C. 4852d and is aware of his/her responsibility to ensure complia	ince.1

(ii) _____ waived the opportunity to conduct a risk assessment or inspection

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Mark Stover		09/26/2024		
Seller	Mark Stover	Date	Purchaser	Date
Seller		Date	Purchaser	Date
Chíp Carpenter		09/26/2024		
Seller Chip Carpenter Seller's Agent		Date	Purchaser's Agent ¹	Date
	hip Carpenter		_	

Paperwork Reduction Act

Doc ID: 20240926094913229

This collection of information is approved by OMB under the Paperwork Reduction Act, 44 U.S.C. 3501 et seq. (OMB Control No. 2070-0151). Responses to this collection of information are mandatory (40 CFR 745). An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The public reporting and recordkeeping burden for this collection of information is estimated to be 0.12 hours per response. Send comments on the Agency's need for this information, the accuracy of the provided burden estimates and any suggested methods for minimizing respondent burden to the Regulatory Support Division Director, U.S. Environmental Protection Agency (2821T), 1200 Pennsylvania Ave., NW, Washington, D.C. 20460. Include the OMB control number in any correspondence. Do not send the completed form to this address."

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¹ Only required if the purchaser's agent receives compensation from the seller.

Ohio Association of REALTORS®

Residential Property Disclosure Exemption Form

To Be Completed By Owner Property Address:	س لال				
5763 State Route 605 Westerville, Oh 43082	1				
Owner's Name(s):	0 H I O				
Mark Stover	ASSOCIATION				
Ohio law requires owners of residential real estate (1-4 family) to complete and provide to the buyer a Residential Property Disclosure Form disclosing certain conditions and information concerning the property known by the owner. The Residential Property Disclosure Form requirement applies to most, but not all, transfers or sales of residential property.					
Listed below are the most common transfers that are exempt from the Residential Property Disclosure F	Form requirement.				
The owner states that the exemption marked below is a true and accurate statement regarding the projection.	posed transfer:				
 (1) A transfer pursuant to a court order, such as probate or bankruptcy court; (2) A transfer by a lender who has acquired the property by deed in lieu of foreclosure; (3) A transfer by an executor, a guardian, a conservator, or a trustee; (4) A transfer of new construction that has never been lived in; (5) A transfer to a buyer who has lived in the property for at least one year immediately prior to the sale; (6) A transfer from an owner who both has inherited the property and has not lived in the property within one year immediately prior to the sale; (7) A transfer where either the owner or buyer is a government entity. 					
ALTHOUGH A TRANSACTION MAY BE EXEMPT FOR THE REASON STATED ABOVE, THE OWNER MAY STILL HAVE A LEGAL DUTY TO DISCLOSE ANY KNOWN LATENT DEFECTS OR MATERIAL FACTS TO THE BUYER.					
OWNER'S CERTIFICATION					
By signing below, I state that the proposed transfer is exempt from the Residential Property Disclosure Form requirement. I further state that no real estate licensee has advised me regarding the completion of this form. I understand that an attorney should be consulted with any questions regarding the Residential Property Disclosure Form requirement or my duty to disclose defects or other material facts. Owner:					
Owner: Date: BUYER'S ACKNOWLEDGEMENT					
Potential buyers are encouraged to carefully inspect the property and to have the property professionally inspected. Buyer acknowledges that the buyer has read and received a copy of this form.					
Buyer: Date:					
Buyer: Date:					

This is not a state mandated form. This form has been developed by the Ohio Association of REALTORS $^{\textcircled{0}}$ for use by REALTORS $^{\textcircled{0}}$ assisting owners in the sale of residential property. The exemptions noted above are not a complete list of the transfers exempt from the Residential Property Disclosure Form requirement. All exempted transfers are listed in ORC § 5302.30(B)(2). The Ohio Association of REALTORS $^{\textcircled{0}}$ is not responsible for the use or misuse of this form.

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