

**REAL
ESTATE**

AUCTION



**TUESDAY, OCTOBER 2021
5:00 PM
321 Miami St
SEVEN MILE, OH 45011**



OPEN HOUSES

Tuesday, October 12th • 5-6 PM

Sunday, October 17th • 2-3 PM

Muncy



& ASSOCIATES
AUCTIONEERS/REALTORS



937-687-1919 · WWW.MUNCYSELLS.COM

WELCOME

Dear Prospective Bidder:

It is with much enthusiasm that we approach the upcoming auction of 321 Miami St, Seven Mile, OH 45011. This home offers great opportunity for any buyer!

Muncy and Associates - Auctioneers-Realtors, along with Dottie Hurchanik has attempted to provide you with adequate inspection times and information contained in this packet to help you make a more informed purchasing decision.

It is with deep respect that we endeavor to auction this property. We have scheduled Open Houses and are available to meet with you on a private basis at most any time you may desire. Whether you are interested in bidding, or are interested in the auction method of marketing, please come be a part of this auction. The auction will be held on site.

Best Regards,

A. Chelsey Anglin-DeVotie



WHAT CAN YOU EXPECT AS A BIDDER...

1. How do I bid?

A simple nod of the head, raising of your arm or bid card, or any other intentional movement will be fine. Our best advice is to talk to one of the auctioneers prior to the auction and express your desire to bid.

2. What is the Property Worth?

It is worth what a Buyer with knowledge will pay and a willing Seller will accept. Decide what the property is worth to you and be sure to have access to the funds, with a loan confirmation if necessary. Ultimately the public appraises the property on the day of the sale.

3. What can I expect at a Real Estate Auction?

You can usually expect the property to be sold. We will start the auction at the scheduled time and spend ten to fifteen minutes going over the Bidder's Packet and clarifying any changes. At this time any and all questions will be entertained. If you have a question during the auction, please address one of the auctioneers receiving bids and they will be more than happy to assist you. Buying Real Estate at Auction is very similar to buying pots and pans...just a little more money!



Muncy
& ASSOCIATES
AUCTIONEERS/REALTORS



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Welcome Home...

*321 Miami St
Seven Mile, OH 45011*



- **Year Built: 1957**
- **Square Footage: 1,092**
- **Annual Taxes: \$1,796**
 - **Kitchen: 11 x 9**
 - **Dining Room: 9 x 9**
 - **Living Room: 18 x 15**
 - **Bedroom: 12 x 10**
 - **Bedroom: 11 x 9**
 - **Bedroom: 10 x 10**
 - **1 Full Bath**
 - **1 Car Garage**
 - **2 Sheds**
- **Covered Back Porch**
- **Full Basement**

Information believed to be accurate, but not warranted.





CONSUMER GUIDE TO AGENCY RELATIONSHIPS

We are pleased you have selected MUNCY & ASSOCIATES to help you with your real estate needs. Whether you are selling, buying or leasing real estate, MUNCY & ASSOCIATES can provide you with expertise and assistance. Because this may be the largest financial transaction you will enter into, it is important to understand the role of the agents and brokers with whom you are working. Below is some information that explains the various services agents can offer and their options for working with you. For more information on agency law in Ohio you can also contact the Ohio Division of Real Estate & Professional Licensing at (614) 466-4100, or on their web-site: www.com.state.oh.us.

Representing Sellers

Most sellers of real estate choose to list their home for sale with a real estate brokerage. When they do so, they sign a listing agreement that authorizes the brokerage and the listing agent to represent their interests. As the seller's agent, the brokerage and listing agent must: follow the seller's lawful instructions, be loyal to the seller, promote the seller's best interests, disclose material facts to the seller, maintain confidential information, act with reasonable skill and care and, account for any money they handle in the transaction. In rare circumstances, a listing broker may offer "sub-agency" to other brokerages which would also represent the seller's interests and owe the seller these same duties.

Representing Buyers

When purchasing real estate, buyers usually choose to work with a real estate agent as well. Often the buyers want to be represented in the transaction. This is referred to as buyer's agency. A brokerage and agent that agree to represent a buyer's interest in a transaction must: follow the buyer's lawful instructions, be loyal to the buyer, promote the buyer's best interests, disclose material facts to the buyer, maintain confidential information and account for any money they handle in the transaction.

Dual Agency

Occasionally the same agent and brokerage who represents the seller also represents the buyer. This is referred to as dual agency. When a brokerage and its agents become "dual agents," they must maintain a neutral position in the transaction. They may not advocate the position of one client over the best interests of the other client, or disclose any confidential information to the other party without written consent.

Representing Both the Buyer & Seller

On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case the agents may each represent the best interest of their respective clients. Or, depending on company policy, the agents may both act as dual agents and remain neutral in the transaction. When either of the above occurs, the brokerage will be considered a dual agent. As a dual agent the brokerage and its managers will maintain a neutral position and cannot advocate for the position of one client over another. The brokerage will also protect the confidential information of both parties.

Working With MUNCY & ASSOCIATES

MUNCY & ASSOCIATES does offer representation to both buyers and sellers. Therefore the potential exists for one agent to represent a buyer who wishes to purchase property listed with another agent in our company. If this occurs each agent will represent their own client, but MUNCY & ASSOCIATES and its managers will act as a dual agent.

This means the brokerage and its managers will maintain a neutral position and not take any actions that will favor one side over the other. MUNCY & ASSOCIATES will still supervise both agents to assure that their respective clients are being fully represented and will protect the parties' confidential information.

In the event that both the buyer and seller are represented by the same agent, that agent and MUNCY & ASSOCIATES will act as dual agents but only if both parties agree. As dual agents they will treat both parties honestly, prepare and present offers at the direction of the parties, and help the parties fulfill the terms of any contract. They will not, however, disclose any confidential information that would place one party at an advantage over the other or advocate or negotiate to the detriment of either party.

If dual agency occurs you will be asked to consent to it in writing. If you do not agree to your agent acting as a dual agent, you can ask that another agent in our company be assigned to represent you or you can seek representation from another brokerage.

As a buyer, you may also choose to represent yourself on properties MUNCY & ASSOCIATES has listed. In that instance MUNCY & ASSOCIATES will represent the seller and you would represent your own best interests. Because the listing agent has a duty of full disclosure to the seller you should not share any information with the listing agent that you would not want the seller to know.

Working With Other Brokerages

When MUNCY & ASSOCIATES lists property for sale it also cooperates with, and offers compensation to, other brokerages that represent buyers. MUNCY & ASSOCIATES does reserve the right, in some instances, to vary the compensation it offers to other brokerages. As a seller, you should understand that just because MUNCY & ASSOCIATES shares a fee with a brokerage representing the buyer, it does not mean that you will be represented by that brokerage. Instead that company will be looking out for the buyer and MUNCY & ASSOCIATES will be representing your interests. When acting as a buyer's agent, MUNCY & ASSOCIATES also accepts compensation offered by the listing broker. If the property is not listed with any broker, or the listing broker does not offer compensation, we will attempt to negotiate for a seller-paid fee.

Fair Housing Statement

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, 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, 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.

We hope you find this information to be helpful to you as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an Agency Disclosure Statement that specifically identifies the role of the agents and brokerages. Please ask questions if there is anything you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to sign below, acknowledging receipt of this Consumer Guide. Your signature will not obligate you to work with our company if you do not choose to do so.

Name (Please Print)

Name (Please Print)

Signature

Date

Signature

Date



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.)

Property Address: 321 Miami St Seven Mile OH 45011

Buyer(s): _____

Seller(s): Dottie Hurchanik

I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES

The buyer will be represented by _____, and _____
AGENT(S) BROKERAGE

The seller will be represented by _____, and _____
AGENT(S) BROKERAGE

II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE

If two agents in the real estate brokerage _____ represent both the buyer and the seller, check the following relationship that will apply:

- Agent(s) _____ work(s) for the buyer and Agent(s) _____ work(s) for the seller. Unless personally involved in the transaction, the principal broker and managers will be "dual agents," which is further 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.
- 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:* _____

III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT

Agent(s) A. Chelsey Anglin-DeVotie and real estate brokerage Muncy & Associates will

- be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further 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:* _____
- represent only the (check one) seller or buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client.

CONSENT

I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form.

BUYER/TENANT _____ DATE _____

Dottie Hurchanik 10/4/2021
SELLER/LANDLORD DATE

BUYER/TENANT _____ DATE _____

SELLER/LANDLORD _____ DATE _____

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

Ohio

Department
of Commerce

Division of Real Estate
& Professional Licensing



AUCTION COMMISSION PARTICIPATION

****FOR LICENSED REAL ESTATE AGENTS ONLY****

1. The licensee must be actively licensed in the state in which the Auction takes place. No commission will be shared with a non-licensed individual or firm.
2. The participating licensee must register his/her prospective bidder, on this approved form, prior to the prospective bidder's inspecting the property or making contact concerning the Auction through MUNCY & ASSOCIATES, Auctioneers, Real Estate Broker, Realtors.
3. The participating licensee must attend all viewing of property and the Auction with the prospective bidder and follow through to closing, to share a commission.
4. The participating licensee must register the prospective bidder at least 24 hours prior to the Auction.
5. No commission will be paid to any participating licensee acting as a principal and buying the property for his/her own benefit.
6. The participating licensee acknowledges receipt of this Agreement and of the Auction Bidders Packet.
7. This Agreement must include a signed Agency Disclosure Form showing participating licensee as a buyer-broker. No Sub-Agency Disclosure Forms will be accepted.
8. The participating licensee must submit on this form on Item 9 below an opening bid on his/her client's behalf. No commissions will be paid to any participating licensee who submits this form without an authorized opening bid.
9. Commission participation on this property will be offered to the successful bidder's representative based on the following scale:

2% OF YOUR BIDDER'S OPENING BID OF \$ _____
[REQUIRED]

1% OF EACH DOLLAR BID THEREAFTER LESS PRORATED SHARE OF ADVERTISING AND PROMOTION EXPENDITURES (CALCULATION TO BE PROVIDED BY MUNCY & ASSOCIATES FOLLOWING AUCTION BASED ON PRORATED PERCENTAGE OF GROSS SALE PRICE OF YOUR BIDDER'S INDIVIDUAL PARCEL(S), IF THE PROSPECTIVE BIDDER BECOMES THE SUCCESSFUL BIDDER AND CLOSSES PROMPTLY SUBJECT TO THE TERMS AND CONDITIONS AS ANNOUNCED OR AMMENDED ON AUCTION DAY.

Dottie Hurchanik
AUCTION NAME

AUCTION DATE: October 26, 2021

321 Miami St/N6300071000018
ADDRESS & PARCEL #

Prospective Bidder _____ (Print)

Prospective Bidder _____ (Signature)

Prospective Bidder _____ (Print)

Prospective Bidder _____ (Signature)

Participating Licensee _____ (Print)

Participating Licensee _____ (Signature)

Real Estate Company _____

Telephone: _____

Fax: _____

Date: _____

Time: _____

This agreement accepted by MUNCY & ASSOCIATES, Auctioneers, Real Estate Brokers, Realtors, this _____ day of _____,

By: _____, Member.



CONFIRMATION OF SALE

THIS MEMORANDUM OF SALE AND AGREEMENT made and entered into: On this 26th day of October, 2021, by and between:

Owner: Dottie Hurchanik hereinafter called the Seller,

and Purchaser: _____

Address: _____ City _____, Ohio,

Phone _____ hereinafter called the Purchaser.

WITNESSETH:

THAT WHEREAS, the Seller has offered for sale through **MUNCY AND ASSOCIATES, NEW LEBANON, OHIO** the following described premises: Parcel: N6300071000018, the Address being 321 Miami St, Seven Mile, OH 45011. Together with all appurtenances and hereditaments thereunto belonging, but subject to all legal highways and existing easements, and WHEREAS, the Purchaser has this day offered to purchase and has purchased all of said property and parcel(s) as set forth above for the sum of \$ _____.

NOW THEREFORE, it is agreed as follows:

1. That the Purchaser agrees to pay the sum of \$5,000.00 upon execution of this agreement, the receipt of which is hereby acknowledged by the Seller and balance of the purchase price upon delivery of deed in the amount of \$ _____ to be paid as follows: cash at closing.
2. Upon presentation of this offer, Purchaser has delivered to MUNCY AND ASSOCIATES the sum of \$ _____ as earnest money, to be deposited in Broker's Trust Account promptly after acceptance of this offer. The earnest money shall be returned to Purchaser or applied to the purchase price at closing. If the closing does not occur because of Seller's default or because any condition if this Contract is not satisfied or waived, Purchaser shall be entitled to the earnest money. If Purchaser defaults, Seller shall be entitled to the earnest money. The parties acknowledge, however, that the Broker will not make a determination as to which party is entitled to the earnest money. Instead, the Broker shall release the earnest money from the Trust Account only (a) in accordance with the joint written instructions of Seller and Purchaser, or (b) in accordance with the following procedure: if the closing does not occur for any reason (including the default of either party), the Broker holding the earnest money will notify the Seller in writing that the earnest money will be returned to the Purchaser unless the Seller makes a written demand for the earnest money within 20 days after the date of the Broker's notice. If the Broker does not receive a written demand from the Seller within the 20-day period, the Broker shall return the earnest money to the Purchaser. If a written demand from the Seller is received by the Broker within the 20-day period, the Broker shall retain the earnest money until (i) Seller and Purchaser have settled the dispute; (ii) disposition has been ordered by a final court order; or (iii) the Broker deposits the earnest money with the court pursuant the applicable court procedures. Payment or refund of the earnest money shall not prejudice the rights of the Broker(s) or the non-defaulting party in an action for damages or specific performance against the defaulting party.
3. Property does not sell subject to financing.
4. Taxes and Assessments to be determined by the Butler County Long Pro-ration Method.
5. Should said property be damaged or destroyed prior to date of closing, Purchaser will be released from contract.
6. The closing of this matter shall occur on or about December 11, 2021, and the Sellers agree to execute and deliver a general warranty deed at said closing.
7. Occupancy to be given at closing.
8. The BUYER acknowledges they were permitted access for any desired inspections of property, and property is being sold in "**AS IS**" conditions with no expressed or implied warranty whatsoever. The Buyer acknowledges receipt of copies of the following documents: 1) A Copy of this Agreement, 2) Agency Disclosure Forms, 3) Residential Property Disclosure, 4) Lead Based Paint Disclosure, and 5) Bidder's Information Packet.

IN WITNESS THEREOF, the parties hereunto set their hands this 26th day of October, 2021.

Sellers: _____

Purchasers: _____

We acknowledge the receipt and escrow holding of \$ _____ as indicated in items 1 and 2 above.



MUNCY AND ASSOCIATES

By: _____

Residential Property Disclosure Exemption Form



OHIO
REALTORS®

To Be Completed By Owner

Property Address:

321 Miami St, Seven Mile, OH 45011

Owner's Name(s):

Dottie Hurchanik

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 Form requirement.

The owner states that the exemption marked below is a true and accurate statement regarding the proposed 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: Dottie Hurchanik

Date: 10/14/2021

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 REALTORS® for use by REALTORS® 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 REALTORS® is not responsible for the use or misuse of this form.



DAYTON REALTORS®
DISCLOSURE OF INFORMATION AND ACKNOWLEDGEMENT
LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS



Property Address: 321 Miami St, Seven Mile, OH 45011

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.

Seller's Disclosure (initial)

- DH (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
- Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):
 - Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- DH (b) Records and Reports available to the seller (check one below):
- Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based hazards in the housing (list documents below).
 - Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

- _____ (c) Purchaser has received copies of all information listed above.
- _____ (d) Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.
- _____ (e) Purchaser has (check one below):
- Received a 10-day opportunity ^{prior to auction} ~~(or mutually agreed upon period)~~ to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or
 - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

ACA (f) Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852 d and is aware of his/her responsibility to ensure compliance.

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.

Seller Dottie Kucharik Date 10/14/21 Seller _____ Date / /

Purchaser _____ Date / / Purchaser _____ Date / /

Agent A. Anglin DeVotie Date 10/4/21 Agent _____ Date / /

PARID: N6300071000018
HURCHANIK DOTTIE MARIE

321 MIAMI ST

Parcel

Parcel Id	N6300071000018
Address	321 MIAMI ST
Building/Unit #	
Class	RESIDENTIAL
Land Use Code**	510 R - SINGLE FAMILY DWELLING, PLATTED LOT
Neighborhood	00003024
Total Acres	.3200
Taxing District	N63
District Name	WAYNE TWP-SVNML CORP/EDGWD CSD
Gross Tax Rate	68.21
Effective Tax Rate	50.196227
Non Business Credit	.09477
Owner Occupied Credit	N/A

****Land Use Code is for Auditor assessment purposes only. It is not a true representation of legal zoning designation. For more information on zoning and legal property usage, please contact the local zoning department.**

Dwelling

Stories	1
Gross Living Area	1,092
Construction	BRICK
Total Rooms	6
Bedrooms	2
Year Built	1957
Finished Basement	0

Current Value

Land (100%)		\$30,940
Building (100%)		\$81,100
Total Value (100%)		\$112,040
CAUV		\$0
Assessed Tax Year	2020	
Land (35%)		\$10,830
Building (35%)		\$28,390
Assessed Total (35%)		\$39,220

Incentive District Parcels What is this?

Parcel identifier	Value Type	value
N6300071000018	Base Parcel	112,040
	Total Value	112,040

Homestead Credits How do I qualify?

Homestead Exemption	NO
Owner Occupied Credit	NO
100% Disabled Veteran Exemption	NO

CAUV & Agricultural District What is this?

CAUV
Agricultural District

NO
NO

Current Year Real Estate Taxes

TAX TYPE	Prior Year	First Half Tax	Second Half Tax	Total
Real Estate	0.00	891.06	891.06	1,782.12
Special Assessments	0.00	6.50	6.50	13.00
Tot Payments	0.00	-897.56	-897.56	-1,795.12
Total:	0.00	0.00	0.00	0.00

Owner and Legal Future ?

Owner 1 HURCHANIK DOTTIE MARIE
Owner 2
Legal 1 151 ENT
Legal 2
Legal 3
Future

Taxbill Mailing Address Can I change my mailing address?

Mailing Name 1 DOTTIE MARIE HURCHANIK
Mailing Name 2 C/O ERNEST J WHITT
Address 1 321 MIAMI ST PO BOX 143
Address 2
Address 3 SEVENMILE OH 45062

Transfers (Date represents time of transfer)

Date	Sale Amount
19-MAY-11	

DATE 5-19-11
COMMITMENT [Signature]
FEE \$ 31950
EXEMPT
Roger Reynolds, Butler Co. Auditor
conveyance has been examined and the gran
s complied with section 319.202 of the revised c

Image ID: 00007848247 Type: OFF
Recorded: 05/20/2011 at 09:59:01 AM
Fee Amt: \$28.00 Page 1 of 1
Workflow# 000096228-0001
Butler County, Ohio
Dan Crank COUNTY RECORDER
File# 2011-00020438
BK **8335** PG **396**

GENERAL WARRANTY DEED

Earnest J. Whitt and Freneda Whitt (aka Ferneda Whitt), husband and wife of Butler County, Ohio for valuable consideration paid, grant with general warranty covenants to

Dottie Marie Hurchanik whose tax mailing address is 137 East Ritter Street, Hamilton, Ohio 45011

the following REAL PROPERTY:

Entire Lot numbered One Hundred Fifty-One (151) as said lot is known and designated on the recorded plat of Martin Brate Subdivision in the Village of Seven Mile, Butler County, Ohio.

Being the same premises conveyed to the Grantors herein by a deed recorded in Volume 1373, Page 227 of the Deed Records of Butler County, Ohio.

Grantee assumes and agrees to pay as part of the consideration hereof all payments of taxes and assessments due and payable in June, 2011, and thereafter.

Prior Instrument Reference Vol. 1373, page 227 of the deed records of Butler County, Ohio. The Grantors release all rights of dower therein.

In Witness Whereof, Earnest J. Whitt and Freneda Whitt, have hereunto set their hand this 19th day of May, in the year of our Lord Two Thousand and Eleven (2011).

Earnest J. Whitt
Earnest J. Whitt

Freneda (aka Ferneda) Whitt
Freneda Whitt (aka Ferneda Whitt)

State of Ohio
County of Butler, SS:

Before me, a Notary Public in and for said County and State, personally appeared the above named Earnest J. Whitt and Freneda Whitt, who acknowledged that they did sign the foregoing instrument and that the same is their free act and deed.






Melinda G. Baker
Notary Public
State of Ohio
My Commission Expires
July 26, 2014

In Testimony Whereof I have hereunto set my
Hand and Official seal at Hamilton, Butler County, Ohio,
This 19 day of May 2011.

Melinda G Baker Crowther
Notary Public

This instrument prepared by Richard L. Hurchanik, Attorney at Law.

Protect Your Family From Lead in Your Home

EPA U.S. Environmental Protection Agency

United States Environmental Protection Agency

United States Environmental Protection Agency

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

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

Read this entire brochure to learn

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

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

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

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

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



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

Lead Gets into the Body in Many Ways

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

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

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

At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.

Children's growing bodies absorb more lead.

Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



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

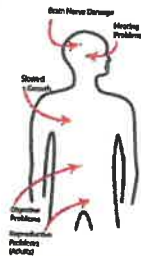
Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

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

In children, exposure to lead can cause:

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



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

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

Check Your Family for Lead

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

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

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

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

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

Where Lead-Based Paint Is Found

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

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

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

Lead can be found:

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

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

Identifying Lead-Based Paint and Lead-Based Paint Hazards

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

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

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

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

- 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

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

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

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

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

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

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

Checking Your Home for Lead

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

A lead-based paint inspection tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:

Portable x-ray fluorescence (XRF) machine

Lab tests of paint samples

A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:

Sample paint that is deteriorated on doors, windows, floors, stairs, and walls

Sample dust near painted surfaces and sample bare soil in the yard

Get lab tests of paint, dust, and soil samples

A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.

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



Checking Your Home for Lead, continued

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

Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor

Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)

Presume that lead-based paint is present and use lead-safe work practices

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

¹ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8399.

What You Can Do Now to Protect Your Family

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

If you rent, notify your landlord of peeling or chipping paint.

Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)

Carefully clean up paint chips immediately without creating dust.

Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.

Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.

Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.

Keep children from chewing window sills or other painted surfaces, or eating soil.

When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).

Clean or remove shoes before entering your home to avoid tracking in lead from soil.

Make sure children avoid fatty (or high fat) foods and eat nutritious meals high in iron and calcium. Children with good diets absorb less lead.

Reducing Lead Hazards

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

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

You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.

To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.

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

Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.

To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

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



Reducing Lead Hazards, continued

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

40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors

250 $\mu\text{g}/\text{ft}^2$ for interior windows sills

400 $\mu\text{g}/\text{ft}^2$ for window troughs

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

Renovating, Remodeling, or Repairing (RRP) a Home with Lead-Based Paint

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

Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program

Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination

Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



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

Contain the work area. The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.

Avoid renovation methods that generate large amounts of lead-contaminated dust. Some methods generate so much lead-contaminated dust that their use is prohibited. They are:

Open-flame burning or torching

Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment and

Using a heat gun at temperatures greater than 1100°F

Clean up thoroughly. The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.

Dispose of waste properly. Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

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

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Other Sources of Lead

While paint, dust, and soil are the most common sources of lead, other lead sources also exist:

Drinking water. Your home might have plumbing with lead or lead solder. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might contain lead:

Use only cold water for drinking and cooking.

Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

Call your local health department or water supplier to find out about testing your water, or visit epa.gov/lead for EPA's lead in drinking water information.

Lead smelters or other industries that release lead into the air.

Your job. If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.

Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.

Old toys and furniture may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴

Food and liquids cooked or stored in lead crystal or lead-glazed pottery or porcelain may contain lead.

Folk remedies, such as "greta" and "azarcon," used to treat an upset stomach.

For More Information

The National Lead Information Center

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

EPA's Safe Drinking Water Hotline

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

Consumer Product Safety Commission (CPSC) Hotline

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

State and Local Health and Environmental Agencies

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

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

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint (16 CFR 1303). In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products (76 FR 44463).

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

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

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

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(617) 372-7341

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

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08817-3679
(732) 321-6071

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

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

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

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

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

Regional Lead Contact
U.S. EPA Region 5 (DF-61)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 866-7826

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

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

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Penners Blvd.
WWPDU/TPDS
Lincoln, NE 68219
(800) 223-0425

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

Regional Lead Contact
U.S. EPA Region 8
1695 Wynkoop St.
Denver, CO 80202
(303) 312-0566

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CAMD-6-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Solid Waste & Toxics Unit (WCM-128)
1200 Sixth Avenue, Suite 900
Seattle, WA 98101
(206) 533-1200

Consumer Product Safety Commission (CPSC)

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

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772

cpsc.gov or saferproducts.gov

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

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

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698

hud.gov/offices/lead/

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U.S. EPA Washington DC 20460
U.S. CPSC Bethesda MD 20814
U.S. HUD Washington DC 20410

EPA-747-E-13-001
September 2013

IMPORTANT!

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

Children under 6 years old are most at risk for lead poisoning in your home.

Lead exposure can harm young children and babies even before they are born.

Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.

Even children who seem healthy may have dangerous levels of lead in their bodies.

Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.

People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.

People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Loan Application Checklist

When you apply for a loan, have the following information with you will speed the processing of your loan:

1. A legible copy of the purchase agreement and addendum's signed by the Buyers and Sellers.
2. An application fee. (Call Lender for amount.)
3. A complete legal description (a copy of the last deed is preferred), also lot dimensions.
4. Social Security number(s) of all borrowers.
5. Your base annual salary. List overtime or bonus separately.
6. If you receive social security, disability income, or pension income bring a copy of a check and award certificate from that agency.
7. Borrower and co-borrower are to provide copies of past two years W-2 and a copy of most recent pay stubs.
8. Two (2) years' profit and loss statements, tax returns, and W-2's (or 1099's) are required if you are self-employed. A year-to-date profit and loss statement may be required. Where employment is commissioned (seasonal or irregular) two (2) years' tax returns and W-2's (or 1099's) are also required.
9. Bank names and addresses for each savings and checking account including amount numbers and balance in ach account.
10. Names and addresses of all employers for the past two (2) years.
11. Present housing expenses (i.e. monthly mortgage or rental payment, maintenance, all utilities).
12. List all stocks, bonds and/or certificates of deposit, etc., including their cash value on today's market. Include copies of statements.
13. Face amount and cash value of all life insurance.
14. If you presently own any real estate, please supply the following: name, address of lender, account number, original loan amount, balance on loan today. Provide same information for previously owned and paid off.
15. Complete list of all debts including auto, furniture, education loans, and charges such as department stores, bank credit cards, etc. List balance owing, monthly payment, and account - with address of lending institution.
16. If you have been divorced, provide a complete copy of your divorce decree and separation agreement.
17. A complete copy of discharge of bankruptcy, if applicant has filed for bankruptcy in the past seven years.
18. Proper documentation and information concerning current or previous suits, foreclosures, bankruptcies, etc.
19. If the property is being sold from an estate, the name and phone number of the representative and attorney handling the estate is helpful.
20. When a property is being sold through a relocation service company, supply the name and phone number of the contact agent and copies of authorization documents.
21. If applying for a VA-guaranteed loan, your discharge (Form DD-214) and Certificate of Eligibility is required. If VA and still on active duty, a statement of service and an off-base authority.
22. Some lenders require copies of cancelled checks of previous 12 mortgage payments or rental payments.



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