

Thank you for choosing ATA National Title Group, LLC to satisfy your title needs and to provide an exceptional closing experience. We appreciate your business.

Date:	Sales Associates:		
Anticipated Closing Date:			
PURCHASE	REFINANCE	☐ SEARCH ONLY	
BUYER INFORMATION:			
Address:			
Phone:			
Social Security Number: XXX		(Just last 6 numbers required)	
Email Address:			
SELLER INFORMATION:			
Phone:			
Social Security Number: XXX		(Just last 6 numbers required)	
Email Address:			
Address:			
Loan Officer:		Phone:	
PROPERTY ADDRESS:			
Legal Description:			
RETURN COMMITMENT TO: Send Via:	(Check one) Fax	□ Email	
Name:			
Company:			
Address:			
Phone:		Fax:	
Email			



## **PURCHASE AGREEMENT**

<ol> <li>PROPERTY DESCRIPTION AND PRICE: The undelocated in the city/township/village of</li></ol>	, County of	
and has a parcel ID number/tax ID number ofalso being commonly known as		
The property described above shall include all fixtures, all built-in equipment, shelving, cabinets, all lightin hardware, window shades and blinds, attached mirro rotor equipment, storm doors, storm windows, screen rented), attached humidifier, all landscaping and	ng fixtures and their shades, attach ors, television antennas, satellite dish ors, awning, garage door opener(s) and	ned carpeting, curtain and drapery n, and any accessories and complete d transmitters, water softener (if not
and to pay therefore the sum of		Dollars
(\$). Subject to the existing building and use restrictions, ea	asements, and zoning ordinances, if a	ny, upon the following conditions:
2. METHOD OF PAYMENT: All money (except earnest The sale shall be completed by the following method: (  A. CASH SALE. Delivery of a Warranty Deed conveying the conveying	(mark one box; all unmarked paragra	
B. CASH SALE WITH NEW MORTGAGE. Delivery contingent upon the purchaser being able to secure a and pay \$ down plus mortgage of for such mortgage within calendar days from Sagrees that in connection with said application to les information required to process the loan application. If calendar days from date of Seller's acceptance, at the Seshall be returned.	of a Warranty Deed conveying a remove mortgage in the costs, prepaid items, and adjustment seller's acceptance of this agreement ander, he will promptly comply with fa firm commitment for such mortgage	amount of \$ ts in cash. Purchaser agrees to apply at his own expense Purchase further a the lender's request for necessary ge cannot be obtained within
APPLICABLE TO FHA OR VA SALES ONLY: It is express the purchaser shall not be obligated to complete the forfeiture of any earnest money deposits or otherwise issued by the Federal Housing Commissioner setting fless than \$ which statement the appraised value statement is made available to the mapproceeding with the consummation of the agreement Federal Housing Commissioner. The appraised valuate Housing and Urban Development will insure. HUD does should satisfy himself/herself that the price and conception of the agreement purchaser and seller that the additional personal projection, commonly called "points", at the time of close repairs required by FHA/VA, not to exceed \$	e purchase of the property described unless the mortgage has delivered to forth the appraised value of the proper mortgage hereby agrees to deliver to ortgage. The purchaser shall, however the without regard to the amount of the ion is arrived at to determine the mases not warrant the value or the condition of the property are acceptable perty listed herein has no value. Sell sing, not to exceed poin	d herein or to incur any penalty by to the purchaser a written statement perty (excluding closing costs) of not to the purchaser promptly after such over, have the privilege and option of the appraised valuation made by the eximum mortgage the Department of ition of the property. The purchaser le. It is further understood between the agrees to pay required mortgage ats. The Seller agrees to pay for any
C. SALE TO EXISTING MORTGAGE: See attached "A	DDENDUM FOR SALE TO EXISTING N	MORTGAGE" made a part hereof.
$\Box$ D. SALE ON LAND CONTRACT: See attached "LAND	CONTRACT SALE ADDENDUM" mad	le a part hereof.



## **PURCHASE AGREEMENT (continued)**

3. EARNEST MONEY: The deposit of	DOLLARS
(\$) in the form	of CASH or CHECK (check one) shall be held by one of the following
and applied to the purchase price if the sale is consu	mmated:
Choose one of the following:	
Seller	
☐ ATA National Title Group, LLC – pursuant to a seg	parate Earnest Money Deposit Escrow Agreement attached hereto
Other:	
<b>4. CLOSING</b> : If this agreement is accepted by the sel and purchaser agree to consummate the sale on or b	ller and if title can be conveyed in the condition required herein, the seller
present tenants, if any. If the seller occupies the pro	urchaser shall accept possession of said property, subject to the rights operty it shall be vacated on or before days after closing date of vacating the property as agreed, SELLER SHALL PAY the sum of S
	tes that they have read and understand all provisions of this agreement appear in paragraphs 12 thru 34. Purchaser also acknowledges receipt o
<b>7. ADDITIONAL CONDITIONS</b> (if any):	
8. PURCHASER'S SIGNATURE AND ACKNOWLEDG	EMENT OF RECEIPT: Purchaser acknowledges the receipt of a copy of this
Purchase Agreement.	
In the presence of:	
WITNESS	PURCHASER
DATE	PURCHASER



## **PURCHASE AGREEMENT (continued)**

	Received from the above named purchaser the deposit money paragraph 3 above, or will be returned forthwith if the foregoing offer is
SELLER	SELLER
<b>10. ACCEPTANCE OF AGREEMENT OF SALE:</b> The aborcopy hereof.	ve terms of purchase are accepted and seller acknowledges receipt of a
WITNESS	SELLER
DATE	SELLER
11. PURCHASER ACKNOWLEDGEMENT OF RECEIPT seller's signed acceptance of the forgoing Purchase Agre	The undersigned purchaser hereby acknowledges the receipt of the eement.
WITNESS	PURCHASER
DATE	PURCHASER



#### **GENERAL CONDITIONS**

<b>12. RECEIPT OF SELLER'S DISCLOSURE STATEMENT:</b> Purchaser has received the Seller's Disclosure Statement required by Michigan law. Purchaser has reviewed and accepts the condition of the property as set forth in the Seller's Disclosure Statement, subject to any additional inspections or contingencies set forth in this agreement.
13. TITLE INSURANCE: SELLER shall provide, at SELLER's expense, to the BUYER an ALTA Owner's Policy of Title Insurance  With standard exceptions  Without standard exceptions  Enhanced/Extended Coverage
In the amount of the purchase price; and a commitment to issue a policy insurance marketable title vested in buyer, including a real estate tax status report, will be made available for buyer's inspection prior to closing.
Exceptions:
If Buyer objects to any items on the commitment, Seller will have 28 days after receiving written notice to remedy the claimed defects. After 28 days, Seller will refund the deposit in full termination of the contract if unable to cure title defects.
BUYER retains the right to select the provider of mortgage title insurance. If different title agencies are issuing the owners and mortgage title policies SELLER agrees to pay any and all fees to the agency issuing the owners policy except for the actual cost of recording the deed. BUYER agrees to pay any and all fees to title agency issuing the mortgage policy.
<b>14. DEFAULT:</b> In the event of default by the seller, the purchaser may elect to enforce the terms hereof or demand and be entitled to, a refund of the entire deposit in full termination of this agreement. In the event of default by the purchaser, the seller may elect to enforce the terms hereof or declare a forfeiture and retain the deposit as liquidated damages.
<b>15. CLOSING COSTS: A.BUYER WILL PAY FOR</b> transfer fees on mortgage assumptions, recording of deed and/or security instruments; attorney's opinion and/or services for BUYER; mortgage closing costs required by lender including mortgage title insurance, appraisal, title company closing fees, all inspections, rezoning; soil borings; franchise agreements; use permits; drain and/or other easements; rights-of-way; and stake or mortgage report survey (if a survey is required for title insurance, or is requirement by BUYER's Lender, it will be at the BUYER's expense).
EXCEPTIONS:
<b>B. SELLER WILL PAY FOR</b> all costs required to convey clear title; title company closing fees if closing in cash, land contract, VA, or seller funded purchase money mortgage transaction; all transfer taxes on deed; preparation of deed, land contract, and security instruments; and other documents necessary to convey clear title.
EXCEPTIONS/ADDITIONS:



## **GENERAL CONDITIONS (continued)**

16. PROPERTY TAXES: Seller will be responsible for any taxes billed prior to those addressed below. Buyer will be responsible
for all taxes billed after those addressed below.
No proration (Choose One)
Buyer Sellerwill pay taxes billed summer(year)
Buyer Sellerwill pay taxes billed winter(year)
Calendar Year Proration (all taxes billed or to be billed in the year of the closing).
Calendar year taxes levies will be estimated, if necessary, using the taxable value and the millage rate(s) in effect on the day o
closing, broken down to a per diem tax payment and prorated to the date of closing with Seller paying for January 1 to the day
of closing.
Fiscal Year Proration – Taxes will be prorated as though they are paid in Advance
Fiscal Year will be assumed to cover a 12 month period from date billed, and taxes will be prorated to the date of closing. Fiscal
year tax levies will be estimated, if necessary, using the taxable value and millage rate(s) in effect on the day of closing, broken
down to a per diem tax payment and prorated to the date of closing with Seller paying to day of closing.
Exceptions:
17. ASSESSMENTS: (Choose One)
Seller will pay existing assessments which are due and payable, or a lien or both, on the property on or before the date
first written above.
Buyer will assume or pay any assessment balance which remains after Seller pays for any assessment installments which
are due and payable on or before the date first written above.
<b>18. OTHER PRORATIONS:</b> Interest and rents shall be prorated and adjusted as of the date of closing.
<b>19. SEWER AND WATER CHARGES:</b> Seller agrees to pay for all sewer and water usage to date of closing. One of the following shall retain from the amount due seller at closing a minimum of \$200.00 for water charges, or more as agreed to by the parties upon presentation of the most recent water meter read amount. When the final water bill or reading is received, the unused portion shall be returned to the seller. Choose one of the following:
ATA National Title Group, LLC – pursuant to a separate Escrow Agreement, if applicable  Other:
20. WELL AND SEPTIC:
This Property requires mandatory Well and Septic Inspections. BUYER and SELLER acknowledge that SELLER is required to
perform, and pay for a Point of Sale Mandatory Well and Septic inspections on the above named property.
This property does not require mandatory Well and Septic Inspections.
This offer IS contingent on a satisfactory Well and Septic Inspection at BUYER's expense, by licensed contractor(s) and/or
$inspector(s)\ of\ BUYER'S\ choice.\ If\ the\ property\ is\ damaged\ as\ a\ result\ of\ the\ inspection\ or\ testing,\ BUYER\ assumes\ responsibility$
to restore the property to its former condition or to compensate SELLER accordingly. BUYER has the right to terminate this
Agreement if BUYER is not satisfied with the results of the inspections by giving SELLER written notice within business
days after this Agreement is fully executed.
$\square$ <b>is NOT</b> contingent on a satisfactory Well and Septic Inspection
<b>21. MUNICIPALITY INSPECTIONS:</b> If the municipality where property is located requires an inspection prior to sale, seller wil
pay for necessary inspections and required repairs, if any, to obtain written approval of municipality.



### **GENERAL CONDITIONS (continued)**

22. PROPERTY INSPECTION OPTION OF PURCHASER: Purchaser is hereby advised that they may have the property inspected

at their expense. If Purchas	ser does not notify Seller ir	i writing within	Calendar days from the date of acceptance of this
agreement by Seller that P	urchaser is dissatisfied wi	th the inspection, thi	s agreement shall be binding without regard to said
•	9	, 0	ment they are dissatisfied with the condition of the
property within the above-	specified time, the purchas	er may declare this aş	greement null and void and deposit shall be returned.
_	_		
Purchaser Does			ave a home inspection
INITIALS	IN	ITIALS	
			ler are hereby notified of the benefits of having the may be purchased mutually or separately by either
24. FINAL INSPECTION PI	RIOR TO CLOSING: Purcha	ser reserves the righ	t to walk through the property within 48 hours prior

**25. LOCATION OF THE CLOSING:** The closing of this sale shall take place at the office of the title company.

to closing.

- **26: MAINTENANCE OF THE PROPERTY UNTIL POSSESSION BY PURCHASER:** Until possession is delivered, seller agrees to keep the property in substantially the same condition as of the date of this agreement and agrees to maintain heating, sewer, well, septic, plumbing, electrical systems and appliances and equipment in normal working order, to keep the roof and basement watertight and maintain the grounds, except for any conditions as may have been disclosed in the Seller's Disclosure Statement, or conditions that may have been discovered by the purchaser as a part of any inspections made by or on behalf of the purchaser where purchaser accepted the property in its AS IS condition. Seller further agrees to keep all utility services (electric, gas and water) operating until date of possession. In the event the property herein has been winterized it shall be the obligation and expense of seller to de-winterize the property prior to closing. Seller agrees to leave the premises broom-clean and free of debris.
- **27. SELLER'S REPRESENTATIONS:** Unless otherwise noted, seller represents that the foundation, foundation walls and basement are watertight and free of any leakage or seepage as of the date of this agreement and that the property is not in violation of any building and/or zoning restrictions and/or requirements or in violation of any law or ordinance.
- **28. PROVISION FOR AS IS CONDITION:** By the execution of this agreement the purchaser acknowledges THAT THEY HAVE EXAMINED THE ABOVE described property and are satisfied with the physical condition of structures thereon and purchase said property in an "AS IS CONDITION", subject only to the right of a property inspection as provided for the herein. Purchaser recognizes that the seller has provided the required Seller's Disclosure Statement, the purchaser has been afforded the right to an independent inspection of the property and the purchaser affirms that the property is being purchase AS IS.

PURCHASER'S INITIALS



## **GENERAL CONDITIONS (continued)**

Purchase Agreement presented by purchaser, such ch	er makes any written change in any of the terms and conditions of the langed terms and conditions shall constitute a counter offer by seller to (DATE), at (TIME) and shall require acceptance by the hate and time.
<b>30. INVALIDITY OF VERBAL AGREEMENTS:</b> It is furtare in writing and signed by all parties involved. (NO V	ther understood that no promises have been made other than those that ERBAL AGREEMENTS WILL BE BINDING).
<b>31. BINDING TO THE HEIRS, etc.:</b> The agreements he Successors and assigns of the respective parties.	rein shall bind and inure to the benefits of the executors, administrators,
<b>32. RECOMMENDATION FOR LEGAL COUNSEL:</b> IT IS RETAIN AN ATTORNEY TO PROTECT THEIR INTERES	RECOMMENDED THAT ALL PARTIES TO THIS PURCHASE AGREEMENT TS.
<b>33.ACKNOWLEDGEMENT OF THE PARTIES</b> : The par initials hereto.	ties hereto have read both sides of this agreement and have affixed their
PURCHASER	SELLER
PURCHASER	SELLER



## SALE ON LAND CONTRACT ADDENDUM

FOR THE PROPERTY KNOWN AS:	
SALE ON LAND CONTRACT. Payment of the sum of	Dollars, by cashier's check or certified check (no personal
checks), and the execution of a universally accepted title company form ack the remainder of the purchase money within years from the data	
Dollars each, which include interest payments at the rate of % per a taxes and insurance.	nnum and which $\square$ DO $\square$ DO NOT (check one) include prepaid
PLEASE INITIAL APPROPRIATE BOXES BELOW:	
PAYMENT	
1. Land Contract Principal and Interest payment \$	APPLIES DOES NOT APPLY
REAL ESTATE TAXES	
2. Purchaser agrees to pay all taxes and special assessments when due and	submit proof of payment to Seller before any penalty for non $\mbox{-}$
payment attaches thereto. Payment to be made the taxing authority. $\square$ APPI	LIES DOES NOT APPLY
3. Purchaser agrees to pay an additional monthly amount of \$	which is an estimate of 1/12 of the annual cost of taxes and
special assessments, which shall be credited by the Seller to the principal $% \left( \frac{1}{2}\right) =\frac{1}{2}\left( \frac{1}{2}\right) $	
penalty attaches and add amounts so paid to the principal balance of the con	
the total sum required annually for taxes and assessments. $\square$ APPLIES $\square$ I	DOES NOT APPLY
OR	
4. Seller agrees to pay all taxes and special assessments when due and will ac	ld same to the Land Contract balance on the due date. (Be certain
that monthly payments will cover interest, principal, and taxes.) $\hfill\Box$ APPLIES	DOES NOT APPLY
INSURANCE	
5. Insurance will be paid in accordance with the method outlined in paragra	aph $\square$ 2, $\square$ 3, or $\square$ 4 above (check one). (If paragraph 3 is
selected, the monthly amount is \$	DES NOT APPLY



## **SALE ON LAND CONTRACT ADDENDUM (continued)**

#### FIRST PAYMENT DUE AND TAX PRORATION

6. Purchaser's first monthly payment is due 30 days from the date of closing unless otherwise agreed in writing. Taxes will be prorated to the closing date. Interest will begin to run from the closing date. If Seller occupies the property after closing Seller will pay an occupancy charge in accordance with paragraph# of the Contract to Purchase. In addition, if payments are to be due on the first of the month place an "X" here In this case, Purchaser will pay Interest at closing for the period from the closing date to the first of the following month and first payment will be due 30 days later.   APPLIES DOES NOT APPLY
OTHER 7. Purchaser is to supply, at his expense, to Seller a current credit report, employment letter(s) and financial statement not later than
. If said information is not satisfactory to Seller or is not timely delivered, Seller may, within (2) days of receipt of the
information, declare this sale null and void and all deposit monies will be returned. $\square$ APPLIES $\square$ DOES NOT APPLY
8. In the event of payments are not received within 15 days from due date, a late fee of \$
9. Seller agrees to execute a Warranty Deed at closing to be placed in Escrow with title company providing settlement services. Purchaser agrees to pay the Deed Escrow Fee. APPLIES DOES NOT APPLY
10. The property shall not be transferred by Purchaser without the written approval by Seller of the creditworthiness of any new Purchaser or Assignee. Approval will not be unreasonably withheld. APPLIES DOES NOT APPLY
11. The Parties herein agree that Purchaser will assume the existing mortgage when the sum owing on the Land Contract is reduced to the amount owing upon such mortgage. At that time, a Warranty Deed shall be executed by Seller subject to Purchaser's agreement to assume and pay the existing mortgage. Seller agrees not to reduce the principal balance of the mortgage other than by payment of the regularly scheduled monthly payments. Seller further agrees to terminate his present credit life insurance on said mortgage as of the date of the assumption and shall not obtain additional credit life insurance for said mortgage during the life of this Land Contract. (Note: This paragraph when applicable is to be copied verbatim in the additional conditions of the Land Contract document.)
12. Purchaser and Seller understand that the regular monthly payments called for by the terms of the Land Contract will not pay the Land Contract amount owing in full by the end of the term of contract. There will be a substantial lump sum payment due from the Purchaser to Seller at that time. The amount of the lump sum payment shall be approximately \$



## **SALE ON LAND CONTRACT ADDENDUM (continued)**

G	xtend this contract beyond the agreed upon termination date or to refinance of payments beyond the termination date does not constitute an
14. The Contract to Purchase is contingent upon Purchaser obtaining acceptance of offer, said survey to be made of Purchaser's expense	ng and approving a land survey of the property withdays of Seller's
15. There shall be no prepayment penalty to be assessed to Purch principal during the term of the contract. APPLIES DOES NOT	aser. Purchaser has the right to make lump sum payments to be applied to
16 .Additional Conditions:	
Seller has not represented to Purchaser that at the time required available or that such financing will be at the rates currently availa	for payoff of this obligation there will be satisfactory mortgage financingable or lower.
ALL PARTIES SHOULD SEEK THE COUNSEL OF AN ATTORNEY AND	O AN ACCOUNTANT TO PROTECT THEIR INTEREST IN THIS TRANSACTION
	institution shall be contacted by the Seller prior to closing to determine it is sold on a Land Contract basis. Seller shall provide status of mortgage to ested.
Witness	Witness
Date	Date
Purchaser	Seller

Seller

Purchaser



## ADDENDUM TO PURCHASE AGREEMENT

## **ADDENDUM #**

Property Address:	
The following is to be part of and incorporated into th	e purchase agreement between
	, as BUYER an
	, as SELLER da
For the above named property.	
Amended as follows:	
Date:	
SELLER	BUYER
SELLER	BUYER



### SALE WITH A MORTGAGE

- 1. Execute a purchase agreement between buyer and seller. All fees and details of the transaction should be addressed in your purchase agreement. Execute the seller's disclosure and lead paint disclosure.
- 2. Order title insurance from ATA National Title Group, LLC. When ordering, provide a copy of the signed purchase agreement with all addendums, any prior title insurance or an original abstract (this will reduce your charges and quicken the order), and \$\_\_\_\_\_\_\_ to start the order (this fee will be applied as a credit to your final title insurance bill or to the work fee if the file is cancelled).
- 3. The buyer should call and schedule an appointment with the lender of their choice. Take the originals of the signed documents from paragraph 1 to your lender and notify the lender that the seller has placed the title insurance order with ATA National Title Group, LLC.
- 4. The lender will set the closing for a time and date agreed to by all parties. Some lenders use title companies to close their loans, some do not.
- 5. If ATA National Title Group, LLC closes your transaction, we will need a copy of the purchase agreement and all addendums, lien payoff letters and authorizations, and document preparation assistance authorization when you schedule your closing. We will finalize all payoffs (mortgages, taxes, and other liens), prepare closing statements, direct you in clearing title, and calculate the tax proration or other prorations according to the purchase agreement. We will call all parties to discuss closing figures and upon request, will provide copies of the closing documents for review.
- 6. The buyer's funds must be certified (certified check or money order) and made payable to ATA National Title Group, LLC. The buyer must also obtain homeowner's insurance prior to the closing and provide at the closing, to the lender, a copy of the homeowner's insurance binder insuring the lender along with a one-year paid receipt.
- 7. At the closing, ATA National Title Group, LLC will disburse all the sale proceeds, lien payoffs, and deliver the appropriate documents to the Register of Deeds for recording.
- 8. After the closing, the buyer will receive the final policy of title insurance and the recorded deed.



#### CASH OR LAND CONTRACT CLOSINGS

- 1. Execute a purchase agreement between buyer and seller. All fees and details of the transaction should be addressed in your purchase agreement. Execute the seller's disclosure and lead paint disclosure.
- 2. Order title insurance from ATA National Title Group, LLC. When ordering, provide a copy of the signed purchase agreement with all addendums, any prior title insurance or an original abstract (this will reduce your charges and quicken the order), and \$\_\_\_\_\_\_ to start the order (this fee will be applied as a credit to your final title insurance bill or to the work fee if the file is cancelled).
- 3. After the title insurance commitment has been prepared and all matters cleared, a closing date may be set at any of our offices. Our office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m. When scheduling a closing, our closing office will need a copy of the purchase agreement and all addendums, lien payoff letters and authorizations, and document preparation assistance authorization.
- 4. ATA National Title Group, LLC will finalize all payoffs (mortgages, taxes, and other liens), prepare closing statements, direct you in clearing title, and calculate the tax proration or other prorations according to the purchase agreement. We will call all parties to discuss closing figures and upon request, will provide copies of the closing documents for review.
- 5. The buyer's funds must be certified (certified check or money order) and made payable to ATA National Title Group, LLC. The buyer must also obtain homeowner's insurance prior to the closing and provide at the closing, to the lender, a copy of the homeowner's insurance binder insuring the lender along with a one-year paid receipt.
- 6. At the closing, ATA National Title Group, LLC will disburse all the sale proceeds, lien payoffs, and deliver the appropriate documents to the Register of Deeds for recording.
- 7. After the closing, the buyer will receive the final title policy of insurance and the recorded deed.



### Seller's Disclosure Statement

Property Address <sub>-</sub>	

Purchase of Statement: This statement is a disclosure of the condition of the property in compliance with the Seller Disclosure Act. This statement is a disclosure of the condition and information concerning the property, known by the Seller. Unless otherwise advised, the Seller does not possess any expertise in construction, architecture, engineering or any other specific area related tithe construction or condition of the improvements on the property or the land. Also, unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. This statement is not a warranty of any kind by the Seller or by any Agent representing the Seller in this transaction, and is not a substitute for any inspections or warranties the Buyer may wish to obtain.

Seller's Disclosure: The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representations based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. THIS INFORMATION IS A DISCLOSURE ONLY AND IS NOT INTENDED TO BE A PART OF ANY CONTRACT BETWEEN BUYER AND SELLER.

**Instructions to Seller:** (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is required. (4) Complete this form yourself. (5) If some items do not apply to your property, check NOT AVAILABLE. If you do not know the facts, check UNKNOWN, FAILURE TO PROVIDE A PURCHASER WITH A SIGNED DISCLOSURE STATEMENT WILL ENABLE A PURCHASER TO TERMINATE AN OTHERWISE BINDING PURCHASE AGREEMENT.



**Appliances/Systems/Services:** The items below are in working order. (The items listed below are included in the sale of the property only if the purchase agreement so provides.)

	Yes	No	Unknown	Not Available		Yes	No	Unknown	Not Available
Range/Oven	□	□	□	巨	Washer	□	□	□	□
Dishwasher	. 🗖	□	□	□	Lawn sprinkler system	□	□	□	
Refrigerator	□	□	□	□	Water	□	□	□	□
Water Softener/Conditioner	. 🗖	□	□	□	Plumbing system	□	□	□	□
Disposal	. 🗖	□	□	□	Hood/fan		□	□	
TV Antenna/TV rotor & controls	□	□	□	□	Well & pump	□	□	□	□
Electrical system	. □	□	□	□	Septic tank & drain field	□	□	□	□
Garage door opener &remote control	. 🗖	□	□	□	Dryer	🗖	□	□	
Alarm System	□	□	□	□	City water system	. □	□	□	□
Intercom	□	□	□	□	City sewer system	□	□	□	□
Central Vacuum	□	□	□	□	Central air conditioning	□	□	□	□
Attic fan	□	□	□	□	Central heating system	. 🗖	□	□	□
Pool heater, wall liner & equipment	. 🗖	□	⊑	□	Humidifier	. □	□	□	□
Microwave	□	□	⊑	□	Electronic air filter	□	□	□	□
Trash compactor	🗖	□	⊑	□	Solar heating system	□	□	□	□
Ceiling fan	□	□	⊑	□	Fireplace & chimney	□	□	□	□
Sauna/hot tub	🗖	□	□	□	Wood burning system		□		
Sump nump	П	П	П	П					

Explanations (attach additional sheets if necessary):

UNLESS OTHERWISE AGREED, ALL HOUSEHOLD APPLIANCES ARE SOLD IN WORKING ORDER EXCEPT AS NOTED, WITHOUT WARRANTY BEYOND DATE OF CLOSING.



Property conditions, improvements & additional information:

1. Basement/Crawlspace: Has there been evidence of water?	Yes  No
If yes, please explain	
2. Insulation: Describe if known:	
Urea Formaldehyde Foam Insulation (UFFI) is installed? Unk	known □Yes □ No □
3. Roof: Leaks?	Yes No 🗆
Approximate age if known	
4 Well: Type of well (depth/diameter, age and repair history, if known)	
Has the water been tested?	Yes $\square$ No $\square$
If yes, date of last report/results:	
<ul><li>5. Septic tanks/drain fields: Condition if known:</li><li>6. Heating system: Type/approximate age:</li></ul>	
BUYERS INITIALS	
SELLERS INITIALS	
Property Address	
7. Plumbing system: Type copper  galvanized  other	
8. Electrical system: Any known problems?	
9. History of infestation, if any (termites, carpenter ants, etc.)	



10. Environmental problems: Are you aware of any substances, materials or pro	ducts that may be	e an environr	nental hazard
such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel	or chemical stora	ge tanks and	contaminated
soil on property.	Unknown	Yes	No
If yes, please explain:			
11. Flood insurance: Do you have flood insurance on the property?	Unknown	Yes	No
12. Mineral Rights: Do you own the mineral rights?	Unknown	Yes	No
Other Items: Are you aware of any of the following:			
1. Features of the property shared in common with the adjoining landowners, such	as walls, fences,		
roads and driveways, or other features whose use or responsibility for maintenance	e may have		
an effect on the property?	Unknown	Yes	No
2. Any encroachments, easements, zoning violations or nonconforming uses?	Unknown 🗆	Yes	No
3. Any "common areas" (facilities like pools, tennis courts, walkways, or other areas	s co-owned with o	others),	
or a homeowner's association that has any authority over the property?	Unknown	Yes	No
4. Structural modifications, alterations, or repairs made without necessary permits	or		
licensed contractors?	Unknown	Yes	No
5. Settling, flooding, drainage, structural, or grading problems?	Unknown	Yes	No□
6. Major damage to the property from fire, wind, floods, or landslides?	. Unknown	Yes	No
7. Any underground storage tanks?	. Unknown	Yes	No



$8. \ Farm \ or \ farm \ operation \ in \ the \ vicinity; \ or \ proximity \ to \ a \ land fill, \ airport, \ shown \ and \ although \ airport, \ shown \ and \ airport, \ shown \ airpo$	oting		
range, etc.?	Unknown	Yes	No
9. Any outstanding utility assessments or fees, including any natural gas main			
extension surcharge?	Unknown	Yes	No
10. Any outstanding municipal assessments or fees?	Unknown	Yes	No
11. Any pending litigation that could affect the property or the Seller's right to c	convey		
the property?	Unknown	Yes	No
If the answer to any of these questions is yes, please explain. Attach additional s	sheets, if necessary:		
The Seller has lived in the residence on the property from	(date) to		(date).
The Seller has owned the property since			(date).
The Seller has indicated above the condition of all the items based on informat	ion known to the Sell	er. If any cha	nges occur in
the structural/mechanical/appliance systems of this property from the date immediately disclose the changes to Buyer.	of this form to the o	date of closir	ng. Seller will
Seller certifies that the information in this statement is true and correct to the besignature.	est of Seller's knowled	lge as of the d	late of Seller's
BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE CONDITION OF THE PROPERTY. THESE INSPECTIONS SHOULD TAKE INDOOR			
WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF POTENTIAL AL	LERGIES INCLUDING	G, BUT NOT	LIMITED TO,

HOUSEHOLD MOLD, MILDEW AND BACTERIA.



BUYERS ARE ADVISED THAT CERTAIN INFORMATION COMPILED PURSUANT TO THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28,721 TO 28.732 IS AVAILABLE TO THE PUBLIC. BUYERS SEEKING SUCH INFORMATION SHOULD CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S DEPARTMENT DIRECTLY.

BUYER IS ADVISED THAT THE STATE EQUALIZED VALUE OF THE PROPERTY, PRINCIPAL RESIDENCE EXEMPTION INFORMATION, AND OTHER REAL PROPERTY TAX INFORMATION IS AVAILABLE FROM THE APPROPRIATE LOCAL ASSESSOR'S OFFICE. BUYER SHOULD NOT ASSUME THAT BUYER'S FUTURE TAX BILLS ON THE PROPERTY WILL BE THE SAME AS THE SELLER'S PRESENT TAX BILLS. UNDER MICHIGAN LAW, REAL PROPERTY OBLIGATIONS CAN CHANGE SIGNIFICANTLY WHEN PROPERTY IS TRANSFERRED.

	Date	
Seller		
	Date	
Seller		
Buyer has read and acknowledges receipt of this statement		
	Date	Time
Buyer		
	Date	Time
Buyer		



# LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS DISCLOSURE OF INFORMATION FOR RESIDENTIAL SALES

**PURPOSE OF THIS STATEMENT:** The information provided in this statement is required to be provided by all Sellers or residential housing built before 1978. This statement is required by the Residential Lead-based hazard reduction Act of 1992 (42 U.S.C 4852d), which went into effect in 1996.

Property Address	
The residence at tl	address was constructed after January 1, 1978 (Seller must initial one.)
Yes	No Unknown
(If yes is initialed, omi	ne rest of this Disclosure and sign below, otherwise, complete the following Seller's portion and sign below.)
LEAD WARNING	'ATEMENT
such property ma Lead poisoning i intelligence quoti women. The Selle based paint hazan based paint hazan	any interest in residential real estate on which a residential dwelling was built prior to 1978 is notified that present exposure to lead-based paint that may place young children at risk of developing lead poisoning. young children may produce permanent neurological damage, including learning disabilities, reduced it, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant of any interest in residential real property is required to provide the Buyer with any information on leads from risk assessments or inspections in the Seller's possession and notify the Buyer of any known leads from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.  RE (Initial)
	1. Presence of lead-based paint and/or lead-based paint hazards (check a or b below):
Seller must initial	(a) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).
	(b) $\square$ Seller has no knowledge of lead-based paint and/or lead based paint hazards in the housing.



# LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS DISCLOSURE OF INFORMATION FOR RESIDENTIAL SALES (continued)

Seller must initial	2. Records and reports available to the Seller (check a or b below):  (a) Seller has provided the Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).				
	(b) $\square$ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.				
Seller must initial	3. Seller acknowledges that Agents have informed Seller of Seller's obligation under 42 U.S.C 4852d, as printed on the back of this form.				
PURCHASER'S ACK	NOWLEDGEMENT (Initial)				
Purchaser must initial	4. Purchaser has received copies of all information listed above the attached				
Purchaser must initial	5. Purchaser has received the pamphlet Protect Your Family from Lead in Your Home				
Purchaser must initial	6. As set forth in the Offer to Purchase, Purchaser has (check a or b below):				
	(a) Received a 10-day opportunity (or mutually agrees upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and-or lead-based paint hazards.  OR				
	(b) $\square$ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.				



# LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS DISCLOSURE OF INFORMATION FOR RESIDENTIAL SALES (continued)

AGENT'S ACKNOW	LEDGEMENT (Initial)			
	7. Agent has informed th	e Seller of the Seller's ob	ligation under 42 U.S.C 4852d	and is aware of
Agent must initial	his/her responsibility to	ensure compliance.		
CERTIFICATION O	F ACCURACY			
These following par the signatory is true	rties have reviewed the information to accurate.	on and certify, to the best o	f their knowledge, that the infor	mation provided b
		Date	Time	
Seller				
		Date	Time	
Seller				
		Date	Time	
Agent				
		Date	Time	
Purchaser				
		Date	Time	
Purchaser				
		Date	Time	
Agent				



# RESPONSIBILITIES OF SELLERS UNDER RESIDENTIAL LEAD-BASED PAINT HAZARD REDUCTION ACT

Federal law now imposes the requirements listed below on Sellers of residential housing built prior to 1978.

- **1.** Sellers must disclose the presence of any lead-based paint hazards actually known to the Seller. This disclosure must be made prior to the Seller's acceptance of the Purchaser's offer. An offer may not be accepted until after the disclosure requirements are satisfied and the Purchasers have had an opportunity to review the disclosure language, and to amend their offer, if they wish.
  - **a.** If the Sellers are aware of the presence of lead-based paint and/or lead-based paint hazards in the property being sold, the disclosure must include any information available concerning the known lead-based paint and/or lead-based paint hazard, including the following.
    - I. The Sellers' basis for determining that lead-based paint and/or lead-based paint hazards exist.
    - II. The location of the lead-based paint and/or lead-based paint hazards; and
    - III. The condition of the painted surfaces.
  - **b.** If a lead-based paint hazard is not known to the Seller, the disclosure must include a statement disclaiming such knowledge.
  - **c.** The Sellers must provide a list of any records and reports available to the Sellers pertaining to lead-based paint and/or lead-based paint hazards, copies of which must be provided to the Purchasers. (If no such records or reports exist, the disclosure statement should affirmatively so state.)
  - **d.** The disclosure must include the government-mandated Lead Warning Statement, found on the front side of this form.
- **2.** Sellers must provide Purchasers with a copy of the federal pamphlet entitled *Protect Your Family From Lead In Your Home.* A copy of this pamphlet is available from your Sales Associate.
- **3.** Sellers must permit a Purchaser a ten (10) day period (unless the parties mutually agree, in writing, upon a different period of time) to have the property tested for lead-based paint before the Purchasers become obligated under the Purchase Agreement.

A civil fine of \$10,000 may be levied against any Seller or real estate Agent who fails to live up to the obligations imposed by this law.



## MORTGAGE / ASSOCIATION INFORMATION REQUEST & RELEASE

ATA National Title Branch:	Phone:		
RETURN BY FAX TO:	Attn:		
Date:			
Property Address:			
Mortgagor:			
FIRST Mortgage Lender:	_ Equity Line of Credit?	Yes	☐ No
Loan Number:	_ Lender Phone:		
SECOND Mortgage Lender:	Equity Line of Credit?	☐ Yes	☐ No
Loan Number:	_ Lender Phone:		
Please be advised of the following:			
Subject Property Sold: Mortgage will be paid in full			
Mortgage Assumption: Purchaser will assume current Mortgage	ė		
Land Contract Sale: Property sold on Land Contract and Mortga	ge will not be paid in full		
Lender is hereby authorized and directed to furnish ATA National Title Grou	ıp, LLC at the fax listed abov	e, the followii	ng
information:			
Payoff Letter: As of the last payment received and posted, include	ling daily interest through _		
Assumption Letter: Status of account, including monthly payme	nt, interest rate, prepaymen	t and escrow	balance
Land Contract Status & Approval: Status of account and approv	al of sale		

By signing this form, Mortgagor authorizes fees associated with ordering the payoff letter to be applied to their account (fax fee/payoff fee).

If either Mortgage is an equity line of credit, by signing this form, Mortgagor authorizes the lender to freeze account from further advances, close account and provide confirmation of the same.



# MORTGAGE / ASSOCIATION INFORMATION REQUEST & RELEASE (continued)

Association Information Release:	
Association and/or Management Company	y:
Contact Name:	Phone and/or Email:
	by authorized and directed to furnish ATA National Title Group, LLC at the fax
listed above, a status of account.	
*Please note that this information will be	e required to assess association fees and calculate proration credits at closing*
	on for generating an Association Status Letter, payment prior to closing may be rees may be collected on the Settlement Statement at closing.*
SIGNED:	
Seller/Mortgagor	Last 6 of SSN
Seller/Mortgagor	Last 6 of SSN
Processor Name:	Phone:



Date:		
Seller:		
Purchaser:		
File No.:		
Property:		
	Earnest Money Deposit Escrow Agreement	
Subject matter de	eposited with ATA National Title Group, LLC (hereinafter referred to as Escrow Agent) is the	he following:
\$		
	PURPOSE	
This deposit is be	eing held by Escrow Agent for the following purpose(s):	
The Pu	urchaser and Seller (collectively "Parties") request that Escrow Agent hold an Earnest Mor	ney
Depos	sit ("EMD") pursuant to the purchase of the above property with a Purchase Agreement da	ted
	, Escrow Agent is not a party to said Purchase Agreement nor bound by any	7
terms	contained therein.	
	CONDITIONS	

The earnest money deposit is to be held for release and delivery at such time as the following terms and conditions have been met:

Escrow Agent is, authorized and directed to release the deposited earnest money to the SELLER when Escrow Agent is in receipt of a signed closing statement and in possession of an instrument, in recordable form, signed by the SELLER, conveying the captioned property to the PURCHASER.

In the alternative, Escrow Agent is authorized and directed to release the earnest money deposit in accordance with any written instructions signed by SELLER and PURCHASER. It is understood and agreed that such written instructions shall clearly indicate the payee, method of delivery and amount, if necessary.



### **Earnest Money Deposit Escrow Agreement (continued)**

The undersigned parties agree that absent joint written and signed instructions by both parties, and in its sole discretion, Escrow Agent may release the Earnest Money Deposit back to the depositing party and upon making such delivery, and performance of any other services included above, Escrow Agent will thereupon be released and acquitted from any further liabilities concerning the deposit, it being expressly understood that such liability in any event is limited by the terms and conditions set forth herein.

By acceptance of this agency, Escrow Agent is in no way assuming responsibilities for the validity or authenticity of the subject matter of the deposit.

In the event of noncompliance with the terms above or failure by the parties to provide Escrow Agent with a single set of written instructions, signed by both parties to this escrow agreement regarding disposition of the subject matter, Escrow Agent may, in its absolute and sole discretion, at any time initiate an interpleader action in any appropriate court in the State of Michigan naming all parties to this agreement and all other claimants and interested parties as parties to the action and deposit all funds or other security in escrow with the clerk of such court in full acquittance of its responsibilities under this Agreement. Any costs, expenses and fees incurred by Escrow Agent in initiating an interpleader action shall be automatically deducted from any funds being held under this Agreement. If no funds or funds insufficient to commence an interpleader action are being held, the parties agree to jointly and severally be responsible to reimburse Escrow Agent, upon demand by Escrow Agent, for any costs, expenses and fees incurred in initiating an interpleader action.

IN THE EVENT OF ANY DISPUTE RELATIVE TO ANY OF THE OBLIGATIONS OF ESCROW AGENT, HEREIN, ALL THE UNDERSIGNED PARTIES, JOINTLY AND SEVERALLY, HEREBY INDEMNIFY AND HOLD HARMLESS ESCROW AGENT FROM AND AGAINST ANY LOSS OR DAMAGE, INCLUDING, BUT NOT LIMITED TO ANY ATTORNEY FEES AND COSTS, WHICH ESCROW AGENT MAY SUSTAIN AS A RESULT OF ACTING AS ESCROW AGENT UNDER THIS AGREEMENT.

#### **DEPOSIT OF FUNDS**

All funds received in this Escrow, and any other funds received by Escrow Agent in connection with the subject real estate transaction, shall be deposited with other escrow funds in one or more non-interest bearing escrow accounts of Escrow Agent in a state or national bank selected by Escrow Agent. Escrow Agent shall have no obligations to account in any manner to the parties to this escrow for the value or any benefit received by Escrow Agent, directly or indirectly, by reason of the deposit of any such funds or the maintenance of such accounts with such bank, nor shall Escrow Agent have any obligation to pay any benefit to said parties. Such benefits may include, without limitation, credits allowed by such bank on loans to Escrow Agent or its affiliates and subsidiaries, and credits on accounting, reporting, and other services and products of such



## **Earnest Money Deposit Escrow Agreement (continued)**

bank. Any such benefits shall be deemed additional compensation of the Escrow Agent for its services and products of such bank. Escrow Agent shall not be liable for any loss or impairment of said funds due to bank failure, insolvency or suspension.

#### ADDITIONAL PROVISIONS

This Escrow Agreement and the instructions contained herein are governed by and are to be construed under the laws of the State of Michigan. This Escrow Agreement, amendments or supplemental instructions hereto, may be executed in counterparts, each of which shall be deemed an original and all such counterparts together shall constitute one and the same instrument.

Any changes in the terms or conditions of this Agreement may be made only in writing signed by all parties or their duly authorized representatives.

Any funds left on balance in this escrow and not claimed within 90 days, from the closing date as set forth in a separate purchase agreement between Seller and Purchaser may be subject to a monthly administrative fee of \$50.00 deducted from the balance of the funds held. In the event that the Escrow Agent, through the action or inaction of Seller or Buyer, is required to continue this escrow beyond the date on which this escrow would have otherwise terminated and have been fulfilled, the aforementioned monthly administrative fee may be deducted for every month, or part thereof, that this escrow remains open. Said deduction shall commence on the first day of the month following the month in which the Escrow Agreement would have by its own terms been fulfilled and terminated.

The parties agree that the electronic signature of a party to this Escrow Agreement shall be as valid as an original signature of such party and shall be effective to bind such party to this Escrow Agreement. The parties agree that any electronically signed document (including this Escrow Agreement) shall be deemed (i) to be "written" or "in writing," (ii) to have been signed and (iii) to constitute a record established and maintained in the ordinary course of business and an original written record when printed from electronic files.

This escrow deposit is subject to such fees as are incurred by the Escrow Agent in obtaining invoices, documentation, etc. necessary to fulfill its obligations. Any such fees will be automatically deducted from any amount held by Escrow Agent. For services rendered, Escrow Agent shall receive the sum of \$\_\_\_\_\_\_.



# **Earnest Money Deposit Escrow Agreement (continued)**

We, the undersigned, hereby accept the above-provided terms and conditions.

Buyer: Seller:

Purchaser Seller

Purchaser Seller

Date: \_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_

We hereby agree to accept the above-described escrow deposit under the terms and conditions herein set forth.

ATA National Title Group, LLC

By:

Its: Escrow Officer