ESTATE AUCTION ==



TUE., APRIL 5, 2022 5:00 PM BROOKVILLE, OHIO 45309 4582 BATTERY ST.

Charming Vinyl Sided Ranch with Living Room, Eat in Kitchen, and Three Bedrooms. This Home has Some Updates and has Nice Curb Appeal!



Laura M. Woodruff, Administrator for the ESTATE OF RICHARD YANCEY

Emily E. Sluk, Attorney - Mont. Co. Probate Case #2021EST01993



WWW.MUNCYSELLS.COM • 937.687.1919

WELCOME

Dear Prospective Bidder:

It is with much enthusiasm that we approach the upcoming auction of <u>4582 Battery St., Brookville, Ohio 45309</u>. This property features a charming two bedroom vinyl sided home.

Muncy and Associates - Auctioneers-Realtors, along with Laura M. Woodruff, Administrator for the Estate of Richard Yancey 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,

John Muncy





MUNCY & ASSOCIATES

AUCTIONEERS/REALTORS 937-687-1919

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CONSUMER GUIDE TO AGENCY RELATIONSHIPS

We are pleased that 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 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.

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 instruction, 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 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 confi-

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 advo-

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 this instance Muncy & Associates will represent the seller and you would represent your own 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 list 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 no 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: This agreement shall be performed in accordance with the Ohio Fair Housing Law (section 4112.02 (H) of the Ohio Revised Code) and the Federal Fair Housing Law (42 U.S.C.A., Section 3601), pursuant to which it is illegal 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 other wise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status, ancestry, handicap, or national origin: or to so discriminate in advertising the sale or rental of housing, in the finance of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons belonging

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

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.

ignature Date	Signature	Date
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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: 4582	Battery St.	Brookville	OH 45309					
Buyer(s):								
Seller(s): Laura M. Woodruf	ff, Administrator for the ESTATE OF RICHARD YA	NCEY						
I. TRA	NSACTION INVOLVING TWO AGE	NTS IN TWO DIFFERENT BROKER	AGES					
The buyer will be represen	ated by	and						
,	AGENT(S)	BRO	KERAGE					
The seller will be represent	ted by	, and	KERAGE -					
II. If two agents in the real est	TRANSACTION INVOLVING TWO A	AGENTS IN THE SAME BROKERAG	Æ					
	nd the seller, check the following relations	thip that will apply:						
☐ Agent(s)		work(s) for the buy	er and					
Agent(s)		work(s) for the sell	er. Unless personally					
form As dual agents	ction, the principal broker and managers w they will maintain a neutral position in the	vill be "dual agents," which is further exp	lained on the back of this					
information.	mey will maintain a neutral position in the	e transaction and they will protect all part	ies confidential					
☐ Every agent in the bro	kerage represents every "client" of the bro	okerage. Therefore agents						
and	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							
	or business relationship with either the bu							
		· · · · · · · · · · · · · · · · · · ·						
	III. TRANSACTION INVOLVING O	NIVONE DE AL ECTATE ACENT						
Agent(s)	John Muncy and real es		ociates will					
	senting both parties in this transaction in a							
this form. As dual age	ents they will maintain a neutral position in	n the transaction and they will protect all	parties' confidential					
	ndicated below, neither the agent(s) nor the siness relationship with either the buyer or							
personar, raining or ous	mess relationship with either the ouyer of	seliei. If such a retationship does exist,	explain					
represent only the (check one) E seller or buyer in this transaction as a client. The other party is not represented and agree								
represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client.								
		ISENT						
I (we) consent to the al	bove relationships as we enter into this rea	al estate transaction. If there is a dual age	ency in this transaction, I					
(we) acknowledge reading the information regarding dual agency explained on the back of this form.								
BUYER/TENANT	DATE	SELLER/LANDLORD	DATE					
PUNCPERALANT	2.100							
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



Page 2 of 2

Effective 02/10/19

CONFIRMATION OF SALE

THIS MEMORANDUM OF SALE AND AGREEMENT made and entered into: On this 5th day of April 2022, by and between: Owners: Laura M. Woodruff, Administrator for the ESTATE OF RICHARD YANCEY hereinafter called the Seller, and (Purchaser): Address: Email: hereinafter called the Purchaser. Phone: WITNESSETH: THAT WHEREAS, the Seller has offered for sale through MUNCY AND ASSOCIATES, NEW LEBANON, OHIO the following described Premises: 4582 Battery St., Brookville, Ohio 45309 PID: L55165060030, 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 this property as set forth above for the sum of \$ NOW THEREFORE, it is agreed as follows: That the Purchaser agrees to pay the sum of \$ as follows: a. \$4,000 as down payment, the receipt of which is hereby acknowledged by the Seller; b. The sum of \$_____ (THE BALANCE DUE) on delivery of deed. 2. Upon presentation of this offer, Purchaser has delivered to MUNCY AND ASSOCIATES the sum of \$4,000 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. This agreement shall be performed in accordance with Ohio Fair Housing Law (Section 4112.02 (H) of the Ohio Revised Code) and the Federal Fair Housing Law (42 U.S.C.A., Section 3601), pursuant to which it is illegal 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 make available housing accommodations because of race, color, religion, sex, familial status, ancestry, military status as defined in that section, disability, or national origin; or to so discriminate in advertising the sale of rental of housing, in the finance 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 od a person or persons belonging to one of the protected Property does not sell subject to financing. Taxes and Assessments to be determined by the Montgomery County Short Pro-Ration Method. Should said property be damaged or destroyed prior to date of closing, Purchaser will be released from contract, The closing of this matter shall occur on or about May 13th, 2022, and the Sellers agree to execute and deliver a good and sufficient 7. FIDUCIARY DEED at said closing. The Seller agrees to give possession of said property at Closing. 8. The Purchaser acknowledges they were permitted access for any desired inspections of property prior to the Auction, that the property is being sold in "AS IS" conditions with no expressed or implied warranty whatsoever. The Purchaser acknowledges receipt of copies of the following documents: 1) A Copy of this Agreement, 2) Agency Disclosure Forms, 3) Lead Based Paint Disclosure, 4) Residential Property Disclosure Exemption, and 5) Bidder's Information Packet. IN WITNESS THEREOF, the parties hereunto set their hands this 5th day of April 2022. Purchaser(s): Seller: We acknowledge the receipt and escrow holding of \$______ as indicated in items 1 and 2 above. MUNCY AND ASSOCIATES By: 937.687.1919

WWW.MUNCYSELLS.COM

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.
- 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.
- 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 CLOSES PROMPTLY SUBJECT TO THE TERMS AND CONDITIONS AS ANNOUNCED OR AMMENDED ON AUCTION DAY.

Estate of Richard Yancey AUCTION NAME **AUCTION DATE: Tuesday, April 5, 2022**

4582 Battery St./L55165060030 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, Auction	eers, Real Estate Brokers, Realtors	s, this day
By:	, Member.		



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!















4582 Battery St Brookville, OH 45309

Active 03/08/2022 **Listing #:** 858777 List Price: \$30,000 County: Montgomery **Cross St:**

Residential Prop Type: Sub Type: Single Family Subdivision: Village/Pyrmont Original

Beds: 2 FB/HB: 1/0 Appx SqFt: 1,102/Assessor's Data

1919 Yr Built: Price/SqFt:27.22 Parcel ID: L55 16506 0030 Lot SqFt: 7,588

School Dist: Brookville Lot Acres: 0.1742

CDOM: Lot Sz Src: Assessor's Data 0



Recent Change:

03/09/2022: NEW: ->A

Remarks **Directions:** St Rt. 35 to N Johnsville Brookville Rd to Providence Pike. Right on Battery St.

Offered at Public Auction on Wednesday, April 5, 2022 at 5:00 PM and Sells at Seller's Confirmation. "List Price" is a **Prop Desc:**

suggested starting bid and is not necessarily representative of the property's fair market value. Contact our office for a

Bidders Packet. This is a 2 bedroom, 1 bath home and features a front porch, large deck and storage shed.

Legal Desc: 18-19 PTS PYRMONT 165-6-34

Room Information **ROOM DIMS LEVEL ROOM** DIMS **LEVEL** Living Room **Entry Room** 17 x 13 Main 9 x 6 Main

Bedroom **Bedroom** 12 x 11 Main 12 x 12 Main Eat In Kitchen 16 x 13 Main

FB Level 1: 1 FB Level 2: FB Lower Level: 0 0 FB Level 3: FB Level 4: HB Level 1: 0 HB Level 2: 0 HB Level 4: HB Lower Level: 0 **HB Level 3:**

Miscellaneous Information

Distressed Prop: None Semi Annual Tax: \$361 **LConditions:** Of Record **Bus Dist to Trns:** Assessments:

Lot Dim: 41 x 164

Property Information

Occupancy: At Closing Levels: 1 Story Construction: Aluminum, Vinyl **Basement:** Crawl Space

Fireplace: Zoning: Residential Central **Heat System:** Cooling: Propane **Appliances:**

5 Style: **Total Rooms:**

Garage: None

Microwave, Range, Refrigerator



Deck, Porch

Outside Features:

























Information deemed reliable but not guaranteed. All representations are approximate. Individual verification is recommended. Copyright 2022 Dayton Realtors®. All rights reserved.



Information Deemed Reliable But Not Guaranteed

John Muncy | Muncy & Associates | John@muncysells.com | Ph: (937) 687-1919

Ohio REALTORS **

Residential Property Disclosure Exemption Form

	tesidential i roperty	Disclose	ire Exemption			[::]
	mpleted By Owner					₩/
Property /	Address:					V 4
4582	Battery	St.	Brookville	OH	45309	OHIO
Owner's l	Name(s):					REALTORS
Laura 1	M. Woodruff, Administ:	ator	Estate of Richa	rd Yan	сеу	
to the buy information Disclosure	requires owners of resider for a Residential Property lon concerning the property of Form requirement applied I property.	Disclosure F known by t	orm disclosing certa he owner. The Res	ain cond idential	litions and Property	
Listed bel	ow are the most common	transfers tha	t are exempt from the	ne Resid	lential Propert	y Disclosure Form requirement.
The owne	r states that the exemption	marked bel	ow is a true and acc	urate sta	atement regard	ding the proposed transfer:
(sale: (6) A transfer from within one year (7) A transfer where	ender who he executor, a we constructed uyer who had an owner who immediately the other the or the construction and the construction is a second to the construction of the construction o	as acquired the propaguardian, a conservation that has never be as lived in the properties to both has inherited prior to the sale; owner or buyer is a general constant.	nerty by ator, or en lived rty for a d the progovernm	deed in lieu of a trustee; in; t least one year operty and has tent entity. BOVE, THE ON	of foreclosure; or immediately prior to the snot lived in the property EVNER MAY STILL HAVE A LEGAL
		ov	VNER'S CERTIFI	CATIO	N	
requireme understan requireme	g below, I state that the prent. I further state that no d that an attorney should bent or my duty to disclose	real estate lie be consulted defects or ot deficition of the Estate	censee has advised a with any questions	ne rega regardir	rding the coming the Resider Date: 3-9-	pletion of this form. I Itial Property Disclosure Form
		BUYE	R'S ACKNOWLE	DGEM	ENT	
Potential Buyer ack	buyers are encouraged to conowledges that the buyer	carefully inst has read and	pect the property an I received a copy of	d to hav this for	e the property m.	professionally inspected.
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



45309 Brookville Property Address: 4582 Battery St. Lead Warning Statement Every buyer 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) Presence of lead-based paint and/or lead-based paint hazards (check one below): mw (a) Mnown 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. Records and Reports available to the seller (check one below): (b) 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. Buver's Acknowledgment (initial) Buyer has received copies of all information listed above. Buyer has received the pamphlet Protect Your Family from Lead in Your Home. Buyer has (check one below): ___(e) Received a 10-day opportunity (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) 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. Date Buyer Buyer Date 3 / 4 /2022_ Agent _____ Date

IMPORTANT!

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

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

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

Even children who seem healthy may have dangerous are likely to contain lead-based paint.

Homes, schools, and child care facilities built before 1978

Disturbing surfaces with lead-based paint or removing levels of lead in their bodies.

lead-based paint improperly can Increase the danger to

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).



Your Home From Family Lead in



\$EPA





Your Protect





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

Read this entire brochure to lear

How lead gets into the body

How lead affects health

What you can do to protect your family

3efore renting or buying a pre-1978 home or apartment, federal

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 of lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

ff 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).



Before 1978?

Where to go for more information



Are You Planning to Buy or Rent a Home Built

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

Consumer Product Safety Commission (CPSC)

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

cpsc.gov or saferproducts.gov

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

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

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

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.

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

Lead Contact legion 1

e Square, Suite 100, OES 05-4 02109-3912

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

lagion 2 (New Jersey, New York, Puerto Ricc lagin Islands)

Region 7 (Iowa, Kansas, Missour), Nebraska)

al Lead Contact N Region 2 A Region 2 A Region 2 A Region 2 Avenue g 205, Mail Stop 225 NJ 08837-3679

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.

Regional Offices

U. S. Environmental Protection Agency (EPA)

Always keep painted surfaces in good condition to minimize

Set your home checked for lead hazards. Find a certified

Talk to your landlord about fixing surfaces with peeling or

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

Wash children's hands, bottles, pacifiers, and toys often.

calcium, and vitamin C. Make sure children eat healthy, low-fat foods high in iron

Remove shoes or wipe sail off shoes before entering your house.

For More Information

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

Lead Gets into the Body in Many Ways

Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).

and other places. Swallow lead dust that has settled on food, food preparation surfaces,

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.



Vomen of childbearing age should know that lead is dangerous to 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.

EPA's Safe Drinking Water Hotline
For information about lead in drinking water, call 1-800-426-4791, or
visit epa.gov/safewater for information about lead in drinking water. The National Lead Information Center Learn how to protect children from lead poisoning and get other Information about lead hezards on the Web at epagov/lead and hud.gov/lead, or call 1-800-424-LEAD (5323).

Consumer Product Safety Commission (CPSC) Hotline for information on lead in tops and other consumer products, or to report an unsafe consumer product or a product-related injury, call 1-900-638-2772, or visit CPSC's website at CpSCgov or

State and Local Health and Environmental Agencies
Some states, tribes, and cities have their own rules related to leadbased paint. Check with your local agency to see which laws apply
to you. Most agencies can also provide information on finding a lead
abstement 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 Webs area, poy///ear
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.

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Regiens 5 (Binots, Indiana, Mitchigan, Minnesota, Ohio, Wisconsin) Regional Luad Contact U.S. EPA Region 5 (LL-171) 77 West Jackson Boulevard Chicago, IL 60604-3066 (312) 353-3806

Regional Lead Contact U.S. EPA Region 10 (20-C04) Alv and Todes Enforcement Section 1200 Stoth Avenue, Suite 155 Seattle, WA 98101 (206) 553-1200 Region 10 (Absku, klaho, Oregon, Washington)

U.S. BPA Region 4
AFC Towns, 12th Paost, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, CA 30303
(404) 562-8998

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

Lead Contact

Jan Francisco, CA 94105 (415) 947-4280

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)

on 9 (Arizona, California, Hawaii da)

Region 3 (Delaware, Maryland, Penn Arginia, DC, West Virginia)

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

Other Sources of Lead, continued

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

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

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.

In 1978, the federal government banned toys, other children's products, and furnituse with lead-containing paint. 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.

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with Lead-Based Paint Renovating, Repairing or Painting a Home

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



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
- 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

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.

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

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:

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

While low-lead exposure is most common, headen exposure to high amounts of lead can have an exposure to high amounts of lead can have an exposure to high amounts of lead can have an exposure, 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

Where Lead-Based Paint Is Found

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

uses of lead-containing paint. 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

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 soll 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.

"each-based paint" is currently defined by the federal government as paint with lead enerst greater than or equal to 1.0 milligram per square certimeter (mg/cn²), or more than 0.5% by weight.

Check Your Family for Lead

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

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.

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dentifying Lead-Based Paint and Lead-Based Paint

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

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

Laad-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 begether, lead paint chips and dust can get on surfaces and objects that people touch, Settled lead dust can get the surfaces and objects that people touch. Settled lead dust can reenter the all when the bone is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as

- 10 micrograms per square foot (µg/ft²) and higher for floors, including carpeted floors
- 100 µg/ft² 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 200 ppm (average) and higher in bare soil in the remainder

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.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your

temember older homes with a private well can also have plumbing aterials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

Use only cold water for drinking, cooking and making baby formula Remember, boiling water does not remove lead from water.

Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.

Regularly clean your faucet's screen (also known as an aerator).

Confact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your areast water company can also provide information about the lead levels in your system's drinking water. If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or wist epaper/signature for EPXs lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

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Reducing Lead Hazards, continued

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

- 10 micrograms per square foot (µg/ft²) for floors, including carpeted
- 100 µg/ft² for interior windows sills
- 400 µg/ft² for window troughs

Abatements are designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your forme after the abatement. For help in locating certified lead abatement professionals in your area, all jour state or local agency (see pages 15 and 16), epa.gov/lead, or call 1-800-424-LEAD.

[&]quot;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.

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 country of the co



You can minimize exposure to lead when renovating, respiring or pathring an EPA- or state-certified renovation who is trained in the use of feed-safe work practices. If you are a do-thyoursefter, learn how to use lead-safe work practices in your home.

ongoing attention.

To remove lead hazards permanently, you should hire a certified (ead ablatement 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 hexards 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 contractor. 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.

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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
- Lab tests of paint samples Portable x-ray fluorescence (XRF) machine
- A risk essessment tells you if your home ourrently has any leaf hazzrofs from ead in paint, dust, or soil, it also tells you what actions to take to address any hazzrofs. A trained and certified testing professional, called a risk assessor, with:



- 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 combhatton 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

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 promotion and send them to an ERA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or infix assessor
- Presume that lead-based paint is present and use lead-safe work

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, with epa gov/lead, or call 1-400-424-LEAD [5323] for a list of contacts in your area.²

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

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 stills, and other surfaces weekly. Use a mpp or sponge with varin water and a general all-purpose dearner. (Remember, never mix ammonia and bleech products together because they can form a dangerous gas.)
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.

Carefully clean up paint chips immediately without creating dust.

- 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 ar other painted surfaces, or

- When renovating, repairing, or painting, hire only EPA- or stateapproved 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 eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good cliets absorb less lead.

7

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

PARCEL LOCATION: 4582 BATTERY ST NBHD CODE: 74000000

Click here to view neighborhood map

Owner

Name

YANCEY RICHARD

Mailing

Name YANCEY RICHARD

Mailing Address 4582 BATTERY ST

City, State, Zip BROOKVILLE, OH 45309

Legal

Legal Description 18-19 PTS PYRMONT

165-6-34

Land Use Description

.

Acres Deed

Tax District Name

R - SINGLE FAMILY DWELLING, PLATTED LOT

.1742

PERRY-BROOKVILLE LSD

Sales

Date	Sale Price	Deed Reference	Seller	Buyer
12-JUN-03		200300085247	PULTZ DANIEL E +	PULTZ DANIEL E AND
29-JUL-04	\$58,770	200400088669	PULTZ DANIEL E AND	YANCEY RICHARD AND
08-MAR-16		201600011531	YANCEY RICHARD AND	YANCEY RICHARD

Values

	35%	100%
Land	5,020	14,340
Improvements	13,220	37,760
CAUV	0	0
Total	18,240	52,100

Building

Exterior Wall Material Building Style

ALUMINUM/VINYL RANCH Number of Stories 1
Year Built 1919
Total Rms/Bedrms/Baths/Half Baths 5/3/1/0
Square Feet of Living Area 1,102
Finished Basemt Living Area (Sq. Ft.) 0
Rec Room (Sq. Ft.) 0

Rec Room (Sq. Ft.) 0
Total Square Footage 1,102
Basement CRAWL

Central Heat/Air Cond CENTRAL HEAT

Heating System Type HOT AIR
Heating Fuel Type OIL
Number of Fireplaces(Masonry) 0

Number of Fireplaces(Prefab)

Current Year Special Assessments

41100-MCD/AP MCD/AQUIFER PRES SUBD	\$1.00
21200-LT. LIGHTING	\$32.87
11777-APC FEE	\$21.50

Current Year Rollback Summary

Non Business Credit -\$105.68

Owner Occupancy Credit -\$26.42

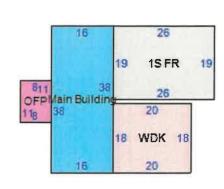
Homestead -\$582.96

City of Dayton Credit \$0.00

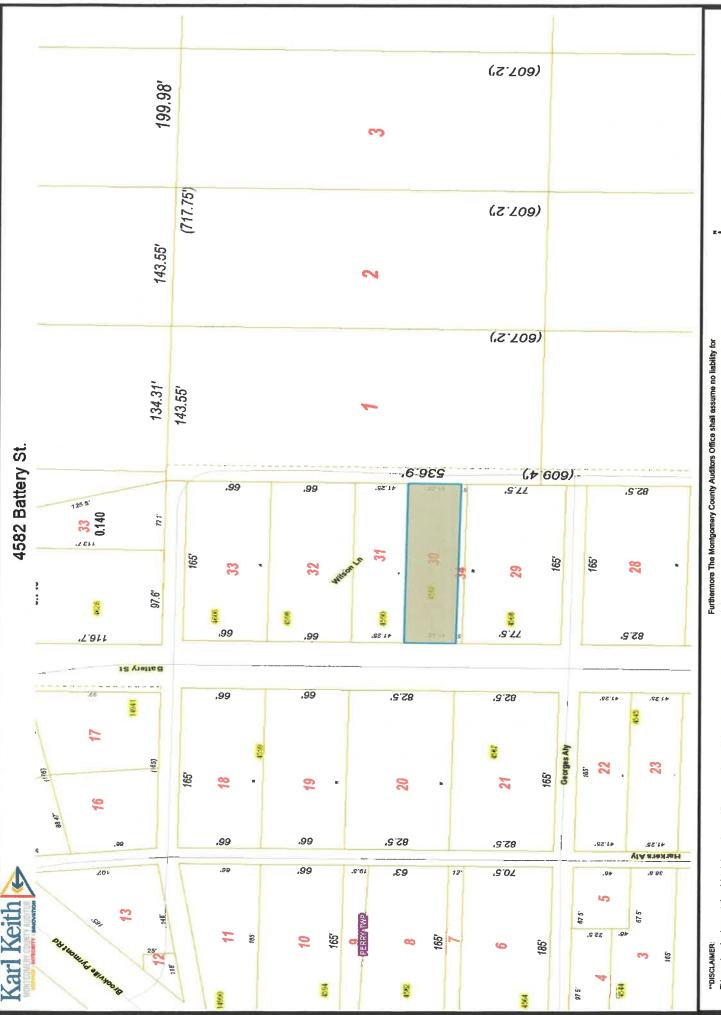
Reduction Factor -\$792.32

Tax Summary

Year	Prior Year	Prior Year Payments	1st Half	1st Half Payments	2nd Half	2nd Half Payments	Total Currently Due
2021	\$0.00	\$0.00	\$360.71	-\$360.71	\$326.84	\$0.00	\$326.84



Item	Area
Main Building	608
OFP - 11:OFP OPEN FRAME PORCH	88
FRAME SHED - RS1:FRAME UTILITY SHED	150
19 FR - 10:10 FR FRAME	лол



1. Any errors, omissions, or inaccuracies in the information provided regardless of how caused; or 2. Any decision made or action taken or not taken by the reader in reliance upon any information

fumished hereunder. This map is a visual presentation of data to be used as a public resource of general information and is provided strictly as a Office makes no warranty, representation, or guaranty as to the content, accuracy, timeliness, or completeness of any courtesy. The Montgomery County Auditors

1 inch = 52 ft

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, ac count 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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NOTES









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