

VACANT SINGLE FAMILY RESIDENTIAL SUBDIVIDED LOT SALES CONTRACT

This Contract is approved by the Three Rivers Association of REALTORS<sup>®</sup>, Inc.

and the Will County Bar Association

(Amended 8/07)

2. 3.		GALLY BINDING AND THAT THEY SHOULD SEEK				
4. 5.		CONFIRMATION OF DUAL AGENCY: The undersigned Seller and Buyer confirm that they have previously consented to ("Licensee") acting as a dual agent in providing brokerage service on their behalf				
<ul> <li>5. ("Licensee") acting as a dual agent in providing brokerage service on their be</li> <li>6. and specifically consent to the Licensee acting as a dual agent with regard to the transaction referred to in this Contract.</li> <li>7.</li> </ul>						
7. 8.	(INITIAI	LAND COMPLETE WHERE APPLICABLE)				
9. 10.			Buyer(s) initials Seller(s	) initials		
11.	<u>1. SALF</u>	C OF REAL PROPERTY:				
12. 13.	Buyer(s)		(P	LEASE PRINT) shall purchase and		
14.						
15. 16.						
17. 18.	Buyer(s)	the property commonly known as:	(Mailing address and zip code)			
10. 19.		, with approxin				
20.	with all e	xisting improvements (herein after referred to as the "Premi	ses"). The Premises is located in	County		
21.	and (a) is	within the City/Village limits of	, or (b)	is unicorporated.		
22. 23.		SING DATE: The Closing Date shall be on				
	extended by	reason of Paragraph 17) at a title company office situated	geographically near the Premises. The closir	ng date and location may be modified		
25.	by mutua	l agreement of the Parties.				
26.						
11	3 CL09	SING DATE:				
27. 28.	<u>3. CLOS</u> A.	SING DATE: The purchase price is:	\$			
		The purchase price is:				
28. 29. 30.		The purchase price is: Earnest Money, to be held by				
28. 29. 30. 31.	А.	The purchase price is: Earnest Money, to be held by for the mu				
28. 29. 30. 31. 32.	A. B.	The purchase price is: Earnest Money, to be held by for the mu Parties	tual benefit of the \$			
28. 29. 30. 31.	А.	The purchase price is: Earnest Money, to be held by for the mu	tual benefit of the \$			
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<ol> <li>28.</li> <li>29.</li> <li>30.</li> <li>31.</li> <li>32.</li> <li>33.</li> <li>34.</li> <li>35.</li> <li>36.</li> <li>37.</li> <li>38.</li> <li>39.</li> </ol>	A. B. C. D. Buyer wil 4. IF 3D 5. FINA	The purchase price is: Earnest Money, to be held by for the mu Parties Balance of purchase price due at closing from Buy Mortgage amount as provided in the manner set for Il pay at closing the balance of the purchase price, plus or m <b>DIS ZERO, THIS IS A CASH TRANSACTION STRIKI</b> <b>NCING:</b> To be completed by Buyer if financing is required	tual benefit of the       \$         yer's funds:       \$         orth below:       \$         inus prorations and closing costs, by cashier <b>CPARAGRAPH 5</b> .         ed:	r's or certified check.		
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<ol> <li>28.</li> <li>29.</li> <li>30.</li> <li>31.</li> <li>32.</li> <li>33.</li> <li>34.</li> <li>35.</li> <li>36.</li> <li>37.</li> <li>38.</li> <li>39.</li> <li>40.</li> <li>41.</li> <li>42.</li> <li>43.</li> <li>44.</li> </ol>	A. B. C. D. Buyer will 4. IF 3D 5. FINA () Buyer acc	The purchase price is: Earnest Money, to be held by for the mu Parties Balance of purchase price due at closing from Buy Mortgage amount as provided in the manner set for Il pay at closing the balance of the purchase price, plus or m <b>DIS ZERO, THIS IS A CASH TRANSACTION STRIKI</b> <b>NCING:</b> To be completed by Buyer if financing is required A. This Contract is Contingent upon the ability of the Buy repts, at an interest rate not greater than%, with	tual benefit of the       \$	r's or certified check. aragraph3D, or such lesser sum as the tion fees being charged for said loan for		
<ol> <li>28.</li> <li>29.</li> <li>30.</li> <li>31.</li> <li>32.</li> <li>33.</li> <li>34.</li> <li>35.</li> <li>36.</li> <li>37.</li> <li>38.</li> <li>39.</li> <li>40.</li> <li>41.</li> <li>42.</li> <li>43.</li> </ol>	A. B. C. D. Buyer will 4. IF 3D 5. FINA () Buyer acc a term of f	The purchase price is: Earnest Money, to be held by for the mu Parties Balance of purchase price due at closing from Buy Mortgage amount as provided in the manner set for Il pay at closing the balance of the purchase price, plus or m <b>DIS ZERO, THIS IS A CASH TRANSACTION STRIKI</b> <b>NCING:</b> To be completed by Buyer if financing is required A. This Contract is Contingent upon the ability of the Buy	tual benefit of the       \$	r's or certified check. aragraph3D, or such lesser sum as the tion fees being charged for said loan for		
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50. commitment authorizing the closing (except for matters of title, survey, or matters the Buyer can control) by 51. , either the Buyer or the Seller shall have the option of declaring this Contract null and void by giving notice 52. to the other party not more than five (5) calendar days after the date specified herein or any extension date agreed to by the parties. In the event Buyer 53. does not give written notice of failure to obtain the loan commitment or Seller does not elect to declare this Contract null and void, then this Contract 54. shall continue in full force and effect without any loan contingencies. 55. Unless Sale of Buyer's Real Estate Rider 406(A) (Sale of Buyer's Real Estate) is attached and made a part of this Contract, Buyer represents that 56. 57. Buyer's ability to obtain financing is not subject to the sale, closing or rental of any other real estate. Buyer shall be deemed to have satisified the 58. financing conditions of this Paragraph if he obtains a loan commitment in accordance with the terms of this Paragraph even though the loan is 59. conditioned on the sale, closing or rental of any other real estate. 60. 61. Buyer has completed the Loan Status Disclosure attached hereto on Page 6. 62. 63. 6. POSSESSION: Possession shall be granted to Buyer at the time of closing unless Rider 407 (Possession Rider) is attached hereto. 64. 65. 66. 7. COMMISSION: A real estate commission shall be paid in accordance with the terms of the listing agreements of the respective parties. 67. 68. 69. 70. 8. DEED: Seller shall convey or cause to be conveyed to Buyer title to the Premises by a recordable general warranty deed with release of homestead 71. rights, or trustee's deed if applicable, in joint tenancy, if more than one Buyer; or to Buyer's nominee, subject only to the following permitted exceptions, 72. provided none of which shall materially restrict the reasonable use of the Premises as a residence: (a) General real estate taxes not due and payable at 73. the time of closing; (b) Special taxes and assessments confirmed after the Contract Date; (c) Building, building line, use or occupancy restrictions, 74. conditions and covenants of record; (d) Zoning laws and ordinances which conform to the present usage of the Premises; (e) Public and utility assements which serve the Premises; (f) Public roads and highways, if any; (g) Drainage ditches, feeders, laterals and drain tile, pipe or other conduit; 75. 76. h) Party wall rights and agreements; and (i) Limitations and conditions imposed by the Illinois Condominium Property Act and condominium declaration, if applicable. 77. 78. 79. 80. **ZONING DISCLOSURE:** 9. A. If the Premise is not improved with a detached single-family residence, Rider 408 (City of Joliet Zoning Disclosure) shall be attached hereto by the 81. Seller and made a part of this Contract. The failure of the Seller to attach Rider 408 (City of Joliet Zoning Disclosure) shall not void the Contract. 82. 83. 84. B. If the Premise is located in unincorporated Will County, Rider 412 (Zoning Classification) should be attached. If the premises is located in Grundy 85. County, Seller shall provide Buyer with a zoning certificate from the applicable zoning office not less than ten (10) calendar days prior to Closing. If the current use of the property is a nonconforming use, the Buyer may cancel this contract by giving written notice within seven (7) calendar days of the 86. 87. receipt of the certificate. If Seller notifies Buyer in writing not less than ten (10) calendar days prior to Closing that the subject property is located 88. within a municipality that will not issue a zoning certificate, then Seller shall be excused from the requirements of this Paragraph and Buyer shall assume 89. all responsibility for determining the zoning of the property and the suitability or conformity of the existing use thereon. 90. 91.

If the Buyer has submitted a written loan application, made a diligent good faith effort to procure a loan commitment and does not have a written loan

- 92. 10. LAND TRUST BENEFICIARY: If either the Buyer or Seller under this Contract is an Illinois Land Trust, the individual beneficiaries thereto
  93. have signed their names to this Contract to indicate they are the beneficiaries of said Trust in order to guarantee the performance of this Contract and to
  94. indicate that they hold the power of direction with regard to said Trust.
- 95. 96.

49.

97. <u>11. COUNTER OFFERS AND COUNTERPARTS:</u> If Seller has not accepted this Contract on or before three (3) calendar days from the date of
98. execution by Buyer, this Contract shall be considered null and void. Any counter offers shall be subject to the same requirements. After acceptance, the
99. Seller shall deliver to Buyer a duplicate original of the Contract duly executed by Seller. This Contract may be executed in counterparts, each of which
100. for all purposes shall be deemed an original. This Contract may also be executed and delivered by fax and such execution shall be relied upon by all
101. parties and shall constitute original signatures.

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- 103.
- 104. 12. ATTORNEY'S MODIFICATION: The respective attorneys for the Parties may approve, disapprove, or make modifications to this Contract,
  105. other than stated Purchase Price, within seven (7) calendar days after the Date of Acceptance. Disapproval or modification of this Contract shall not be
  106. based solely upon stated Purchase Price. Any notice of disapproval or proposed modification(s) by any Party shall be in writing. If written notice is
  107. not served within the time specified, this provision shall be deemed waived by the Parties and this Contract shall remain in full force and effect.
  108. If prior to the expiration of fourteen (14) calendar days after the Date of Acceptance, written agreement is not reached by the Parties with
  109. respect to resolution of proposed modifications, then this Contract shall be null and void. No other offer may be accepted during the modification
  110. period unless the offer is contingent upon termination of this Contract.

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111. 13. FLOOD PLAIN: The Buyer shall have the option of declaring the Contract null and void within seven (7) calendar days of receipt of any notice, 112. including the Residential Real Property Disclosure Report, that the Premises is located in a special flood plain hazard area which requires the Buyer to 113. carry flood insurance.

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116. 14. DEFAULT: Time is of the essence of this Contract. In the event of a default by Seller or Buyer, the Parties are free to pursue any legal remedies at 117. law or in equity. The prevailing party shall be entitled to collect reasonable attorney's fees and costs from the losing party.

118. 119.

120. 15. RELEASE OF EARNEST MONEY: THERE SHALL BE NO DISBURSEMENT OF EARNEST MONEY UNLESS ESCROWEE HAS BEEN 121. PROVIDED WITH A WRITTEN AGREEMENT FROM SELLER AND BUYER. Absent an agreement relative to the disbursement of earnest money 122. within a reasonable period of time, Escrowee may deposit funds with the Clerk of the Circuit Court by the filing of an action in the nature of an 123. interpleader. Escrowee shall be reimbursed from the earnest money for all costs, including reasonable attorney's fees, related to the filing of the 124. interpleader action. Seller and Buyer hereby indemnify and hold Escrowee harmless from any and all claims and demands arising out of any release of 125. earnest money pursuant to a written agreement of the parties or court order.

126. 127.

128. 16. GOVERNMENTAL NOTICES: Seller represents that Seller has not received any notice from any governmental body of any ordinance, zoning 129. or building code violation, condemnation proceeding or pending rezoning or special assessment proceedings or special service areas affecting the 130. Premises.

- 131.
- 132.

133. 17. TITLE: (a) At least seven (7) calendar days prior to the closing date, Seller shall furnish or cause to be furnished to Buyer, at the expense of Seller, 134. a recent commitment issued by a title insurance company licensed to do business in the State of Illinois to issue an owner's title insurance policy, on the 135. current form of American Land Title Association Owner's Policy (or equivalent policy), including coverage over General Schedule B exceptions, in the 136. amount of the purchase price covering the date hereof, subject only to: (1) the permitted exceptions as set forth in Paragraph 8; (2) title exceptions 137. pertaining to liens or encumbrances of a definite or ascertainable amount which may be removed by the payment of money at the time of closing (an 138. amount sufficient to secure the release of such title exceptions shall be deducted from the proceeds of sale due Seller at closing); and (3) acts done or 139. suffered by or judgment against Buyer or those claiming by, through or under Buyer. (b) If the title commitment discloses unpermitted exceptions, Seller 140. shall have thirty (30) calendar days from the date of delivery thereof to have the said exceptions waived or to have the title insurer commit to insure 141. against loss or damage that may be caused by such exceptions and the closing date shall be delayed, if necessary, during said thirty (30) calendar day 142. period to allow Seller time to have said exceptions waived. If Seller fails to have unpermitted exceptions waived or, in the alternative, to obtain 143. insurance over such unpermitted exceptions within the time specified, Buyer may terminate the Contract between the parties or may elect, on notice 144. to Seller within ten (10) calendar days after the expiration of the thirty (30) calendar day period, to take the title as it then is, with the right to deduct 145. from the purchase price liens or encumbrances of a definite or ascertainable amount. If Buyer elects to terminate the Contract, this Contract shall be 146. null and void. (c) Every title commitment which conforms with subparagraph (a) shall be conclusive evidence of good title as therein shown as to all 147. matters insured by the policy, subject only to special exceptions therein stated. (d) Either Party may require an escrow closing to be paid by the 148. requesting party. If the Buyer is securing financing pursuant to Paragraph 5, Buyer shall pay the title company closing fee. If this is a cash transaction, 149. the title company closing fee shall be shared by the Parties. 150.

151.

152. 18. SURVEY: Not less than five (5) calendar days prior to the closing date. Seller shall at Seller's expense deliver a boundary line survey of the 153. Premises, certified by a licensed surveyor and dated not more than six (6) months prior to the closing date, with all corners staked and showing all 154. improvements, easements and building lines existing as of the Contract Date. If requested, Seller shall provide an affidavit verifying that no changes 155. have occurred since the date of said survey. In the event the Premises is a condominium, no survey shall be required.

156.

157. 158. 19. PRORATIONS: Rents, accrued interest on any assumed mortgage, private service contracts and homeowner's and/or condominium association 159. dues and assessments, if any, shall be prorated as of the closing date. General real estate taxes, including Special Service Areas, if any, for the Premises 160. shall be prorated as of the closing date on the basis of \_\_\_\_\_% of the latest known assessment multiplied by the last known tax rate and any new 161. multiplier less the homestead exemption, where applicable, and senior citizen exemption, if applicable, and said proration shall be final. For sales where 162. the most recent real estate bill is for a Premises which has not been assessed as fully improved for one (1) calendar year, the amount of two and one-half , and prorated from January 1 through the date of closing, 163.  $(2-\frac{1}{2})$  percent of the Purchase Price shall be held by 164. and the general real estate taxes shall be re-prorated at the time of the receipt of the actual tax bill. All prorations shall be made on a 365-day basis. 165.

166

167. 20. STATEMENT OF ASSESSMENTS: In the event the Premises is a townhouse, condominium, or otherwise subject to a Homeowners' Association, 168. Seller shall, prior to closing, furnish Buyer a statement from the Board of Managers, Treasurer or Managing Agent of the Homeowners Association 169. certifying payment of assessments for common expenses through the closing date; and, if applicable, proof of a waiver or termination of any right of 170. first refusal or general option contained in the Declaration of Condominium or any other documents required by Statute, Declaration, Bylaws, or 171. Covenants as a precondition to transfer of ownership. If any statement or information discloses anticipated capital expenses requiring a Special 172. Assessment, Buyer at his/her option can declare this Contract null and void within five (5) calendar days of receiving said information.

BUYER INTIALS BUYER INITIALS SELLER INITIALS SELLER INITIALS

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173. 21. TRANSFER TAX STAMPS: Seller shall pay for the State of Illinois and County Real Estate Transfer Tax Stamps. Any municipal transfer tax 174. shall be paid by the party designated in the Ordinance of the municipality imposing the tax except, if no party is so designated, then the municipal

175. transfer tax shall be paid by Seller.

176. 177.

178. 22. AFFIDAVIT OF TITLE: Seller shall furnish Buyer at closing with an Affidavit of Title covering the closing date, subject only to those permitted 179. exceptions set forth in Paragraph 8 and unpermitted exceptions, if any, as to which the title insurer commits to extend insurance in the manner specified 180. in Paragraph 17. In the event that this Contract between the parties calls for title to be conveyed by a trustee's deed, the Affidavit of Title required to 181. be furnished by Seller shall be signed by the beneficiaries of said Trust.

182. 183.

184. 23. CLEAN CONDITION: All refuse and personal property not to be conveyed to Buyer shall be removed from the Premises at Seller's expense by 185. the possession date.

186.

187.

188. 24. SECTION 1445 AND FORM 1099 COMPLIANCE: Buyer and Seller agree that if Seller is a "foreign person" within the meaning of Section 189. 1445 of Internal Revenue Code, then Buyer shall withhold and deduct from sale proceeds a tax equal to 10% of the amount realized. This provision 190. shall not apply if: (a) Seller furnishes to Buyer an affidavit stating under penalty of perjury, Sellers U.S. Taxpayer I.D. number, and that Seller is not 191. a foreign person as defined by the Internal Revenue Code; or (b) the Premises is acquired by Buyer for use by Buyer as a primary residence, as defined 192. by the Code, and the amount realized on the sale does not exceed \$300,000.00; or (c) there are any other exceptions permitted in Section 1445 of the 193. Internal Revenue Code. If the lender or title company assumes no responsibility with regard to Form 1099 compliance, Seller shall have the responsibility 194. for filing the necessary documentation to comply with Form 1099.

195. 196.

197. 25. NOTICES: All notices required pursuant to this contract shall be in writing and signed by either the party or his/her attorney. Notice shall be given 198. to the other party or his/her attorney if indicated or known by: (a) certified or registered mail, return receipt requested, and sent either to the address of 199. the party or his/her attorney set forth herein or, if there is no address shown for the Seller, then to the address of the Premises, in which case notice shall 200. be effective on the date of receipt; (b) personally served upon the other party or his/her attorney, in which case notice shall be effective on the date of 201. delivery; or (c) fax transmission to the party or his/her attorney. Notice by fax transmission shall be effective on the date of transmission if received 202. by the other party, or his/her attorney, no later than 3:00 p.m. Central Time. Notice to any one party of a multiple person party shall be sufficient service 203. to all.

204. 205.

206. **26. SPECIAL ASSESSMENTS:** Seller represents that in the case of a Special Assessment or Special Service Area the following applies:

207.			
208.	1. (Check one) There is	is not	a proposed or pending unconfirmed Special Assessment affecting the Real Estate payable after the
209.	of Closing.		date
210.			

211. 2. (Check one) The real estate is is not located in a Special Service Area, payments for which will be after the date of Closing.

212. 213. This representation shall survive the Closing and shall merge into the deed. If there is a Special Assessment or Special Service Area Assessment which 214. is due and payable after the date of Closing, Rider 415 (Special Assessments) shall be completed by Seller and attached to this Contract, and Purchaser 215. shall pay all installments due and payable after Closing. If Seller completes Rider 415 (Special Assessments) and/or Rider 416 (Special Serve Areas) 216. after the Buyer has submitted an offer, then the attachment of either or both Riders shall be considered a counter-offer.

217.

# 218.

## 219. 27. MISCELLANEOUS:

220. A. The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be applicable to this Contract.

221.

222. B. This Contract and any Riders attached hereto embody the entire agreement and understanding between the Seller and Buyer and there are no other 223. agreements, representations or understandings, oral or written, between the parties with respect to the subject matter of this Contract. No alteration, 224. modification, amendment or change of this Contract shall be valid, unless in writing, signed by all parties or the attorneys for the parties.

225.

226. C. This Contract shall be binding and Inure to the benefit of the parties and their respective heirs, successors, legal representatives and permitted 227. assigns.

228.

229. D. Wherein this Contract masculine pronouns are used or words indicating the singular number appear, such words shall be considered as if feminine or neuter pronouns or words indicating the plural number were used where the context indicates the propriety of such use.

230. 231.

232. E. The invalidity of any paragraph or subparagraph of this Contract shall not impair the validity of any other paragraph or subparagraph. If any

233. provision of this Contract shall be determined to be unenforceable, such provision shall be determined severable and the Contract may be enforced 234. with such provisions severed or as modified by such court.

BUYER	INTIALS	BUYER INITIALS	SELLER INITIALS	SELLER INITIALS	

235.		<u>SELLER(S):</u>		
236. 237. 238. 239.	Date of Offer:	Date of Acceptance:		
240. 241. 242.		Contract Date.)		
	Buyer (signature)	Seller (signature)		
	Buyer (signature)	Seller (signature)		
	PRINT BUYER(S) NAME(S)	PRINT SELLER(S)	NAME(S)	
251.	E-Mail:	E-Mail:		
252. 253.	Address:	Address:		
254. 255.				
256. 257.	City State Zip	City	State	Zip
	Phone: Fax:	Phone:		Fax:
239. 260. 261. 262.	IDENTITY OF BROKERS AND ATTORNEYS (Ple (MUST BE PRI		uting the Contract)	
263.	The Buyer's Broker whose designated Agent is shown below (is) (are) (Agent of Buyer) (Dual Agent).		whose designated Age Seller) (Dual Agent).	ent is shown below
266. 267.	Brokerage:	Brokerage:		
268.	Designated or Dual Agent:	Designated or Dual	Agent:	
269. 270.	E-Mail:	E-Mail:		
271. 272. 273.	Agent ID Office ID			ID
274. 275. 276.		Address:		
	City State Zip	City	State	Zip
	Phone: Fax:	Phone:		Fax:
281.	Attorney:	Attorney:		
282. 283.	E-Mail:	E-Mail:		
284. 285.	Address:	Address:		
286. 287.				
	City State Zip	City	State	Zip
290.	Phone: Fax:	Phone:		_ Fax:
291. 292.	<b>IDENTITY OF LENDER</b>			
293. 294.	Lender:			
295.	Contact Person:			
297. 298.	E-Mail:			
	Phone: Fax:	-		
301. 302.				
	THIS CONTRACT IS REJECTED BY SELLER – Seller's Signature:		1	Date:
BUY	YER INTIALS BUYER INITIALS SELLI	ER INITIALS	SELLER INITIA	LS

304.	LOAN STATUS DISCLOSURE		
305. 306.			
300. 307.	Borrowers/Buyers Name(s) (PRINT):		
308.			
309.	Current Address:		
310.	City/State/Zip Code:		
311. 312.			
313.	Purchase Price dollar amount pre-qualified, pre-approved, or approved for:		
314.			
315. 316.	\$, Loan Amount \$ with a total monthly payment not to exceed \$		
310. 317.			
318.			
319.			
320.	The current status of prequalification or application status of the Borrowers/Buyers is:		
321.			
322. 323.	[ ] Prequalification, WITHOUT credit review*: The Borrowers/Buyers listed on this form have INQUIRED with our firm about financing to purchase a home and the documentation they provided		
324.	regarding income and down payment has been reviewed by the loan originator listed below. It is the opinion of said loan originator that the		
325.	Borrowers/Buyers should/would qualify for the terms listed in the attached letter.		
326			
327.	[ ] Prequalification, WITH credit review*:		
328.	The Borrowers/Buyers listed on this form have INQUIRED with our firm about financing to purchase a home and the documentation of income,		
329. 330.	down payment and credit report(s) has/have been reviewed by the loan originator listed below. After careful review, it is the opinion of said loan originator that the Borrowers/Buyers should/would qualify for the terms listed in the attached letter.		
331.	orginator that the Dorrowers/Buyers should would quarry for the terms fisted in the attached fetter.		
332.	This Prequalification is [ ] WITH or [ ] WITHOUT Automated Underwriting approval.		
333.			
334.	[ ] Pre-Approval*:		
335.	The Borrowers/Buyers have APPLIED with our firm for a mortgage loan to purchase a home and the loan application has been approved by an Automated Underwriting System issued or accepted by FNAM, FHLMC, HUD or Nationally recognized purchaser/pooler of mortgage loans, and		
336. 337.	conditional commitment has been issued. See attached commitment.		
338.	conditional communent has been issued. See attached communent.		
339.	[ ] Approval*:		
340.	The Borrowers/Buyers have APPLIED with our firm for a mortgage loan to purchase a home and the loan application has been reviewed by the		
341.	actual lender's underwriter and conditional commitment has been issued. See attached commitment.		
342. 343.	*Please note that nothing contained herein constitutes a loan commitment or guarantee of financing and is used for disclosure purposes only. See		
343. 344.	actual commitment letter for specific conditions/requirements of the lender. All approvals are subject to satisfactory appraisal, title, and no material		
345.	change to borrower(s) financial status.		
346.			
347.	Information on Mortgage Company issuing the prequalification, pre-approval or approval:		
348.	Originating Company's Name:		
349. 350.	Originating Company's Name:		
351.	Company Address:		
352.			
353.	City/State/Zip Code:		
354.			
355. 356.	Company Phone: Fax:		
357.	Loan Originator's Name: (PRINT):		
358.			
359.	Loan Originator's Signature:		
360.	Use Decommended has IAMD IAD and IDELA Dec 10/25/02		
361.	Use Recommended by: IAMB, IAR, and IRELA Rev 10/25/02		
BUYER	INTIALS BUYER INITIALS SELLER INITIALS SELLER INITIALS		