# **UNOFFICIAL COPY**



Doc#: 0805831074 Fee: \$48.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds Date: 02/27/2008 12:06 PM Pg: 1 of 13

CONTRACT FOR DEED

Buyer Rafael Fernan lez and Araceli Aguilar

> Prepared by **FAUSTINO RODRIGUEZ** ATTORNEY AT LAW 5141 W. Fullerton Ave. Chicago, Ill. 60639 773-237-3465

0805831074 Page: 2 of 13

### **UNOFFICIAL COPY**

#### CONTRACT FOR DEED

THIS CONTRACT FOR DEED is made and entered into this 24<sup>th</sup> day of December, 2007, by and between Edward Ochoa, (hereinafter referred to as "Seller"), and Rafael Fernandez and Araceli Aguilar, (hereinafter referred to as "Buyer"), collectively referred to Parties.

WITNESSETH, that if Buyer shall first make the payments and perform the covenants hereinafter mentioned on his part to be made and performed, the Seller hereby covenants and agrees to convey to the Buyer, his heirs, executors, administrators, personal representatives, or assigns, in fee simple absolute, clear of all encumbrances by a good and sufficient warranty deed or equivalent deed, that Property ("Property") situated in the County of Cook, State of Illinois, commonly known as 2025 West Granville #205, Chicago, Illinois 60659, more fully described on Exhibit "A" attached hereto and made part hereof.

The sale of the property (and the term "Property") shall include all improvements on the property and all right, title and interest of Seller in and to adjacent streets, roads, alleys and right-of-way. The sale if the Property shall also include the following fixtures and personal property associated with the Property (unless specifically excluded below), all of which (if any) are owned by seller free and clear of all liens and encumb rances, including: gas heaters; propane tanks (including propane owned); central heating, ventilation and air conditioning equipment and fixtures; sump pumps; attached mirrors; linoleum; wall to vall carpet; window and porch shades; blinds; storm windows and doors; screens; curtain and draper, 10ds; ceiling fans; built-in kitchen appliances and refrigerator, stove, 2 air conditioners, window areatments.

The following items are specifically excluded from this contract and shall not be transferred to Buyer as part of the Property: those items specifically excluded from the Condo Association.

#### PRICE AND PAYMENT

Buyer herein covenants and agrees to pay the Seller the sum of One Youndred and Twenty One Thousand Two Hundred and Fifty Dollars (\$121,250.00) as the purchase price for the Property, as follows:

Three Thousand Dollars (\$3,000.00) paid to the Seller upon execution of this agreement, the receipt of which is hereby acknowledged.

The principal sum of Ninety-Five Thousand and Seven-Hundred and Fifty-Nine (\$95,759.00) Dollars payable in monthly payments in the amount of Seven-Hundred and Eight Dollars and fifty-Six Cents (\$708.56) Dollars. A late fee of Twenty-Eight and Eleven Cents (\$28.11) Dollars is added by the mortgage company if payment is received after the 16<sup>th</sup> of each month. This payment is due beginning on the first (1<sup>st</sup>) day of January, 2008, and continuing on the 1<sup>st</sup> of each and every month thereafter, until paid in full to

Initials
Sellers  $\cancel{E} \cdot \cancel{R} \cdot 0$ Buyer  $\cancel{F} \cdot \cancel{R} \cdot \cancel{R} \cdot 0$ 

0805831074 Page: 3 of 13

# **UNOFFICIAL COPY**

Bank of America located at Post Office Box 533512, Atlanta GA 30353 who presently holds original mortgage.

The principal sum of Eighteen-Thousand Six-Hundred Forty-One (\$18,641.00) Dollars payable in monthly installments of Two-Hundred Eleven and Ten Cents (\$211.10) beginning on the first Friday of each month beginning April, 2008 and continuing until March 2018, when the final payment shall be due.

The following credits are applied in this agreement:

One Thousand Two Hundred Dollars (\$2,100.00) three (3) months; Seven Hundred Dollars (\$700.00) Deposit; One-Thousand Pollars (\$1,000.00) earnest money.

Sale Price	\$121,250.00
Less above credits (\$2,100.00 + 700.00 +1,000)	3,800.00
Less Down Payment	3,000.00
Less Mortgage Due Bank	<u>95,759.00</u>

C004 C0, \$18,691.00 @ 6.5 **Total Seller Finance** 

Monthly Payment to Seller:

\$211.10

#### **SECURITY**

This Contract shall stand as security for the performance of Buyer and as security of the payment of the obligation of Buyer under this Contract. All improvements on the Property, including, but not limited to, buildings, fixtures, trees or other improvements now on the Property, or hereafter made or placed thereon, sixul also be part of the security for the performance of this contract and shall not be removed from the Property.

#### AS IS CONDITION OF PROPERTY

Buyer accepts the Property "as-is" without any type of warranty thereon Buyer further understands that Seller has not made and does not make any representations or warranties of any kind as to the condition of the Property, buildings, improvements or fixtures located thereon, and/or the location of the boundaries of the Property.

#### DEED AND EVIDENCE OF TITLE

Upon payment of the total purchase price and other amounts, including any late charge, by Buyer, Seller will, at Seller's expense, deliver a Statutory or General Warranty Deed to the Property to Buyer, free and clear of any liens or encumbrances other than taxes and assessments for the current year.

Initials Ex By P.O.
Seller Ex By P.O.
Buyer F.R. An.

0805831074 Page: 4 of 13

# **UNOFFICIAL COPY**

#### TITLE

Title shall be conveyed free and clear of all encumbrances except those mortgages or liens, if any, mentioned herein, easements, restrictions, limitations, reservations, covenants and conditions of record not coupled with a possibility of reverter, right of reentry or other reverter right which amounts to a qualification of the fee, and subject also to applicable zoning ordinances and real estate taxes for the year in which the deed is delivered, and thereafter.

#### TAXES AND ASSESSMENTS

The Buyer agrees to pay all taxes, assessments, or impositions that may be legally levied or imposed upon said land apportioned as of the date of this Contract.

#### RISK OF LOSS AND INSURANCE

Risk of loss by regligence, fire or other casualty is on the Buyer. The Buyer agrees to keep the Property insured, by a least content, liability, fire, casualty, hazard, and windstorm, insurance, with an insurance company satisfactory to the Seller for a sum not less than its full insurable value. All insurance proceeds shall be payable to the Seller. In the event of a loss by fire or other casualty, the rights and obligations of the parties shall be as follows:

a. If the damage to the Property and/ or building(s) is less than fifty (50%) percent of the total value of the improvements, the Buyer shall be obligated to repair or reconstruct, as the case may be, and the Seller shall exper turn over the insurance proceeds to the Buyer or apply the proceeds directly to the costs of such repair or reconstruction, the Buyer being entitled to any surplus insurance funds ever and above the costs of repair or reconstruction, and the Buyer being liable for any deficiency after application of the insurance money to such costs.

b. If the damage to the Property and/ or building(s) is in excess of fifty (50%) percent of the total value of the improvements, the Buyer shall have the option as to whether to repair or reconstruct following such casualty loss.

- (1) If the Buyer elects not to repair or reconstruct, then the unpaid balance of the purchase price, together with accrued interest to date, but excluding unearned interest, shall at the option of the Seller become due and payable forthwith, and the insurance proceeds shall be applied towards the application of such sum, any surplus of the insurance proceeds over and above the Buyer's obligations shall be paid to the Buyer. In the event that the contract is paid out as a result of the application of the insurance proceeds, the Seller shall deliver a deed to the Buyer and consummate the transaction. In the event the contract is not paid out as a result of the application of the insurance process pursuant to an election not to repair or reconstruct after casualty, the proceeds shall be credited to the account of the Buyer and the Buyer will continue to make regular payments pursuant to the terms of the contract until the Buyer's obligations are satisfied and the contract consummated.
- (2) If the Buyer elects to repair or reconstruct, the insurance proceeds shall be applied by the Seller to the costs of such repair or reconstruction, the Buyer shall submit the building plans to the Seller for approval, which approval shall be granted

Seller E.R.O. Buyer F.R. A. A.

0805831074 Page: 5 of 13

# **UNOFFICIAL COPY**

if the value of the land after the repair or reconstruction will equal or exceed the value of the land immediately prior to the casualty. If requested by the Buyer, the Seller will, after approval of the Buyer's building plans, turn over the insurance proceeds to an insurance trustee for the purpose of paying for the repairs or reconstruction. Any surplus of insurance proceeds over and above the costs of repair or reconstruction shall be delivered to the Buyer, and any deficiency remaining after application of such proceeds to the costs of repair or reconstruction shall be paid by the Buyer.

#### **EMINENT DOMAIN**

In the even that any or all of the property is taken by eminent domain during the existence of this Contract, the rights and obligations shall be as follows:

- a. If the amount taken is less than fifty (50%) percent of the total value of the property at the time of the taking, the entire award shall be paid to the Buyer and the contract shall continue unaffected by the caking.
- b. If the amount taken is more than fifty (50%) percent of the total value of the property but less than seventy-five (75%) percent of the total value at the time of the taking,
  - (1) if the value of the property remaining is equal to twice the amount of the Buyer's indebtedness under the contract, then the entire award shall be paid to the Buyer and the contract shall continue unaffected by the taking, but,
  - (2) if the value of the property remaining is less than twice the amount of the Buyer's indebtedness under the contract, then so much of the award shall be paid to the Seller as to reduce the outstanding indebtedness of the Buyer under the contract to a point where the value of the property not taken is equal to twice the remaining outstanding indebtedness under the contract, the balance of the award shall be paid to the Buyer, and the contract as thus accelerated as to the final payment shall continue unaffected by the taking.

However, such sums as are necessary for the useful alteration of restoration of the uncondemned portion of the property shall be applied for such purpose before the remaining portion of the award is turned over to the Seller for reduction of the debt. In determining the value of the uncondemned portion of the property, the value shall be the fair market value after the completion of such repairs or alterations as may have been necessitated by the condemnation.

c. If the amount taken is more than seventy-five (75%) percent of the total value of the property at the time of the taking, then the award shall be paid to the Seller to the extent that is necessary to pay out the contract, such sum including accrued interest to date, but excluding unearned interest, and the balance of the award shall be paid to the Buyer. The contract will thus be consummated and the Seller will convey to the Buyer any of the property herein included which was not taken by eminent domain. In the event the amount of the award is insufficient to satisfy the outstanding obligations of the Buyer to the Seller,

Seller  $E \cdot R \cdot O$  Buyer  $F \cdot R$   $A \cdot A$ .

0805831074 Page: 6 of 13

# **UNOFFICIAL COPY**

excluding unearned interest, the contract shall nevertheless be terminated as previously provided in this paragraph, but the Seller shall be authorized to sue for a money judgment for any deficiency between the amount of the award and the outstanding obligations of the Buyer.

d. The provisions of this Paragraph shall apply also to any settlement or agreement reached between the Buyer and any corporation, authority or agency having the power of eminent domain whereby the Buyer voluntarily conveys to such agency, authority, or corporation in order to avoid condemnation proceedings.

#### PREPAYA! INT

The Buyer may prepay the entire balance outstanding at any time without penalty and without notice. Such prepayment shall not include unearned interest. Upon full prepayment, the Seller shall have thirty (50) days in which to deliver a warranty deed or equivalent deed.

#### POSSESSION OF PROPERTY

Upon execution of this Contract Buyer shall take possessions of the Property and shall enjoy peaceful possession of the Property for as long as all payments due under this agreement are made in a timely manner and all other terms and covenants are complied with.

#### TIME OF THE ESSENCE

Time is of the essence with respect to the terms and provisions of this Contract. The time of each payment shall also be an essential part of this contract.

#### **DEFAULT BY SELLER**

In case of the failure of the Seller to comply with the terms of this Contract or to perform any of the covenants hereby made and entered into, the Buyer shall have the option to collect damages at law or to demand specific performance, costs and reasonable attorney's fees from the Seller.

#### **DEFAULT BY BUYER**

If Buyer fails to make any payment due under this Contract or fails to perform any covenant, term or condition required by this Contract on or before the due date, Seller shall give Buyer a notice of default or performance ("Notice). The Notice shall state that Buyer is allowed four een (14) days from the date of the Notice to cure the default or performance. If the default or failure of performance is not cured within the 14 day time period, then Seller shall have, at Seller's option, any of the following remedies:

(a) Give Buyer a written notice specifying the failure to cure the default or performance ("Notice of Failure to Cure") and informing the Buyer that if the default continues for an additional fifteen (15) days after service of the "Notice of Failure to Cure" that without further notice, this Contract shall be cancelled and terminated and Seller may regain possession of the Property as provided herein. Buyer shall forfeit all payments made by him to date on this agreement (including taxes and assessments) and said amount (paid to Seller) shall be retained by the Seller in full satisfaction and liquidation of all damages sustained by the Seller. Seller shall have the right to reenter and to take immediate possession of the Property without being liable in any action in trespass, or otherwise, and to seek such

Seller <u>E.R.O.</u> By R.O. Buyer <u>F. R. D. D.</u>

0805831074 Page: 7 of 13

# **UNOFFICIAL COPY**

self-help remedies or other remedies as shall place the Seller in exclusive possession of the premises. Buyer expressly agrees that in the event of default which is not cured by Buyer and termination of this Contract, and if Buyer fails to vacate the Property, Seller shall have the right to obtain possession by appropriate court action. Seller shall also be entitled to recover such other damages as they may be due which are caused by the acts or negligence of Buyer.

(b) Give the Buyer a written notice specifying the failure to cure the default or performance ("Notice of Failure to Cure") and informing the Buyer that if the default continues for an additional fifteen (15) days after service of the "Notice of Failure to Cure" that without further potice, the entire principal balance and any unpaid interest shall be due and payable immediately, and Seller may take any appropriate action against Buyer for collection of the entire principal balance and any unpaid interest according to the laws of the State of Illinois. All costs and expenses of collection, by foreclosure, or otherwise, including reasonable attorney's fees, shell be paid by the Buyer, and all such sums are hereby secured by this agreement.

#### MAINTENANCE OF PROPERTY

The Buyer will not permit, commit or suffer waste and will maintain the Property at all times in a state of good repair and condition, and will not do or permit to be done anything to the Property that will in any way impair or weaken the security of the Seller's title. In case of the refusal, neglect or inability of the Buyer to repair and maintain said Property, the Seller may, at the Seller's option, make such repairs or cause the same to be made, and advance money in that behalf, which sums advanced or costs of repairs shall be the obligation of the Buyer and shall be secured by this Contract.

#### RETURN OF PROPERTY

In the event this Contract is terminated and Buyer is required to return the Property to Seller as may be required by the terms of this Contract, Buyer agrees to return the property to Seller in substantially the same condition, as it now exists, ordinary wear and tear excepted. Seller reserves the right to inspect the property at any time by giving Buyer reasonable notice.

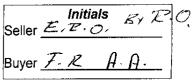
#### RECORDING

While this Contract may be recorded, the Seller may record a Notice of Termination of said Contract if the Buyer defaults in the performance of the Buyer's obligations and responsibilities under this Contract under the laws of the State of Illinois.

#### MORTGAGE BY SELLER

During the lifetime of this Contract, Seller may place a mortgage on the Property, which shall become a lien on the Property, superior to the rights of the Buyer, or may continue and renew any existing mortgage on the Property, as long as the total amount due on all outstanding mortgages is not, at any time, greater than the unpaid balance under this Contract.

If Seller's interest in the Property is at any time encumbered by a mortgage, Seller agrees to perform all obligations under the mortgage and to make all payments of principal and interest on the



0805831074 Page: 8 of 13

# **UNOFFICIAL COPY**

mortgage as they become due. Seller further agrees to produce evidence of any such payments to Buyer upon Buyer's demand. If Seller defaults on any such mortgage or land contract, Buyer shall have the right to make any necessary payments or take any necessary actions to cure the default and Buyer will be reimbursed be receiving credit to this Contract to apply to any payments that are due or will become due.

#### **CONVEYANCE BY SELLER**

The Seller reserves the right to convey, Seller's interest in the Property. Such conveyance shall not be a cause for rescission of this Contract and shall be subject to the terms of this Contract

#### JOINT AND SEVERAL LIABILITY

If there is more than one Buyer, then all Buyers covenant and agree to joint and several liability and obligations with respect to this Contract.

#### REINSTATEMENT AFTER ACCELERATION

If Buyer defaults under the terms of this Contract and payments are accelerated hereunder, Buyer shall have the right to reinstate this Contract as allowed by the laws of the State of Illinois, provided that Buyer:

- pays Seller all sums due at that time under this Contract as if no acceleration had occurred;
- (b) cures any default or other covenant or agreement; and
- reimburses all expenses incurred by Seller in enforcing this Contract and protecting Seller's interest in the property, including, but not limited to, reasonable attorneys' fees.
- (d) pay any reinstatement amounts and expenses by: cash, valid money order, valid certified check, valid bank check, or valid cashier's check

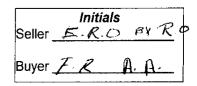
In the event of any reinstatement, this Security Instrument and any obligations secured hereby shall remain fully effective as if no acceleration had ever occurred.

#### **NOTICES**

Any notice to be given or to be served upon any party hereto, in connection with this Contract, must be in writing, a notice may be delivered to a party at the address that follows a party's signature or to a new address that a party designates in writing. A notice may be delivered: (1) in person; (2) by certified mail; or (3) by overnight courier as follows: If to Seller:

Seller Edward Ochoa	Seller
Address: 5631 W. Cornelia	Address:
City Chicago	City
State and Zip Illinois 60634	State and Zip

and if to Buyer:



0805831074 Page: 9 of 13

# **UNOFFICIAL COPY**

Buyer Rafael Fernandez	Buyer <u>Araceli Aquilar</u>
Address: 2025 W Grayville #205	Address: 2025 W. Gramville #205
City Chicago, IL 60659	CityChicago, IL 60659
State and Zip IL 60659	State and Zip IL 60659

#### ASSIGNEMENT OR SALE BY BUYER

Buyer shall not sell, assign, transfer or convey any interest in the Property or this Agreement, without the prior written consent by Seller. In the event Seller gives Buyer permission to transfer or convey Buyer's interest, such conveyance shall not be a cause for rescission of this Contract and shall be subject to the terms of this Contract.

#### **PARTIES**

If Seller or Buyer constructes two or more persons, the terms "Seller" or "Buyer" shall be construed to read "Sellers" or "Buyers" whenever the sense of the Contract requires. Unless identified as Seller or Buyer no real estate professional, escrow agent or closing agent is a party to this Contract.

#### SINGULAR, PLURAL AND GENDER

The words "Seller" and "Buyer" herein employed shall be construed to include the plural as well as the singular, and the masculine shall include the feminine and neuter where the context so admits or requires.

#### PENDING LITIGATION

Seller warrants and represents that there are no legal actions, suits or other legal or administrative proceedings, including cases, pending or threatened or similar proceedings affecting the Property or any portion thereof, nor has Seller knowledge that any such action is presently contemplated which might or does affect the conveyance contemplated hereunder

#### **GOVERNING LAW**

This Contract and all transactions contemplated hereby, shall be governed by, construed and enforced in accordance with the laws of the State of Illinois.

#### **DISPUTES**

☑ Litigation. If a dispute arises, either party may take the matter to court.

#### ATTORNEY FEES AND COSTS

In connection with any litigation including appellate proceedings arising out of this Agreement, the prevailing party shall be entitled to recover reasonable attorney's fees and court costs, and all other expenses, whether or not taxable by the court as costs, in addition to any other relief to which the prevailing party may be entitled.

Seller <u>E.R.O</u> Buyer <u>T.R.</u> A.A.

0805831074 Page: 10 of 13

# **UNOFFICIAL COPY**

#### **SEVERABILITY**

If any court determines that any provision of this contract is invalid or unenforceable, any invalidity or unenforceability will affect only that provision and will not make any other provision of this contract invalid or unenforceable and such provision shall be modified, amended or limited only to the extent necessary to render it valid and enforceable.

#### WAIVER

If one party waives any term or provision of this contract at any time, that waiver will only be effective for the specific instance and specific purpose for which the waiver was given. If either party fails to exercise or delays exercising any of its rights or remedies under this contract, that party retains the right to enforce that term or provision at a later time.

#### BINDING EFFLCT

This Agreement and covenants herein shall be binding upon and shall inure to the benefit of the parties hereto and their specessors, heirs, executors, administrators, personal representatives and assigns. However, nothing shall authorize a transfer in violation of any other provisions in the Agreement.

#### **COUNTERPARTS**

This Contract may be executed in several counterparts, each constituting a duplicate original, but all such counterparts constituting one and the same Agreement.

#### INTERPRETATION

Whenever the context hereof shall require, the singular shall include the plural, the male gender shall include the female gender and the neuter, and vice versa.

#### TYPEWRITTEN OR HANDWRITTEN PROVISIONS

Typewritten or handwritten provisions inserted herein or attached hereto as Addenda shall control all printed provisions in conflict therewith.

#### **ENTIRE AGREEMENT**

This Contract is the entire agreement between the parties with respect to the transaction contemplated herein. It replaces and supersedes any and all oral agreements between the parties, as well as any prior writings. Neither this Contract nor any provision hereof may be waived, modified, amended, discharged, or terminated except by an instrument in writing signed by the party against which the enforcement of such waiver, modification, amendment, discharge or termination is sought, and then only to the extent set forth in such instrument.

#### ADDITIONAL AGREEMENTS

Seller and Buyer additionally agree that: In the event that the mortgage contract holding mortgage in the amount of Ninety Five Thousand Seven Hundred and Fifty Nine Dollars (\$95,759.00) accelerates the mortgage for whatever reason, buyer will pay the balance to obtain warranty deed.

Seller  $\overline{\mathcal{L} \mathcal{R} \cdot \mathcal{O}}$ ,  $\overline{\mathcal{R}}$ ,  $\overline{\mathcal{R}}$ ,  $\overline{\mathcal{R}}$ .

0805831074 Page: 11 of 13

# **UNOFFICIAL COPY**

IN WITNESS WHEREOF, the Parties have hereu	nto set their hands and seals the day and year first
above written.	
911////	BY FAFAEL COHOA
Signature home	Signature
Seller Found Roction	Seller
Date <u>[2/27/07]</u> Address: 5631 W Corneliz Ave	Date
	011
City Chi = 2 go  State and Zip Illunic 60634	· · · · · · · · · · · · · · · · · · ·
	,
	- VA 1 1 · 1
Signature 1 EZMANDEZ KAFASI	
Buyer RAFAEL Sernandez	
Date 12 27 2007	Date $\frac{  v(z)   }{  z  }$
Address: 2025 W. Granv. 11e + 20	SAddress: 2025 W. Grzneille #205 City Chicago
City Chicago State and Zip Tuneis 60659	State and Zip Illinois 60659
	Julio and Enp
0/	**********
State of Illinois)	"OFFICIAL SEAL"
) ss	ANA L. ALVAREZ
County of Cook)	Notary Public, State of Illinois
	My Commission Expires 2.1. 14, 2008
Before me personally appeared Rofoel Feunuis	to me well known and known to me to be the
person(s) described in and who executed the foregoing	instrument, as d acknowledged to and before me that
Afric FENOMOGA executed said instrument for	the purposes therein expressed.
WITNESS my hand and official seal, this $27$	
and L. arang	Public)
Signature of person taking acknowledgment (Notary I	Public)
•	
Ana L. Alvarez	(SEAL)
Name typed, printed, or stamped	(SEALE)
· ·	
Oct. 14, 2008	
My Commission Expires	<del></del>
Commonon Expired	

0805831074 Page: 12 of 13

County Clark's Office

# **UNOFFICIAL COPY**

#### EXHIBIT "A"

Property Address:

2055 W Granville #205

Chicago, Illinois 60659

Legal Description of Property:

UNIT NO. B2.03, BUILDING NO. B, IN THE GRANVILLE COURTS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF THE SGCTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 6, TOWNSHIP 40 NORTH, RANGE 14, ŁAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, W11CH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 25190344, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN COMMON ELEMENTS.

Permanent Index No.: 14-06-120-005-1076

Seller E.R.O.B B.B.

0805831074 Page: 13 of 13

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

#### **Lead Warning Statement**

Agent

Date

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

Seller's Disclosure
(a) Presence of lead-based paint and/or lead-based paint hazards (Check (i) or (ii) below):
(i) Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):
(ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
(b) Records and reports available to the Seller (Check (i) or (ii) below):
(i) Seller has provided the Puyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents):
(ii) Seller has no reports or records pertruming to lead-based paint and/or lead-based paint hazards in the housing.
Purchaser's Acknowledgment (initial)
(c) Purchaser has received copies of all information listed above.
(d) Purchaser has received the pamphlet Protect Your Family From Lead In Your Home.
(e) Purchaser has (check (i) or (ii) below):
(i) received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
(ii) 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)
(e)——Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852d and is aware of his heresponsibility 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 dwarf I Chon
Seller By RAFAEL CHOA Seller Date
FERMANDEZ RAINSI ALMOST DON'T
Purchaser Date Purchaser Date

Agent

Date