

TITLE EXPERTS

FOR SALE

By Owner

Package



Title One, Inc.
Quality, Service, Expertise
Est. 1992

Researching the past...
...to protect your future.

TITLE ONE, INC.

www.titleoneinc.net

Property Address: _____ MICHIGAN
Street City, Village or Township

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

Seller's Disclosure: The Seller discloses the following information with the knowledge that even though this is not a warranty, the Seller specifically makes the following representations based on the Seller's knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's Agent is required to provide a copy to the Buyer or the Agent of the Buyer. The Seller authorizes its Agent(s) to provide a copy of this statement to any prospective Buyer in connection with any actual or anticipated sale of property. The following are representations made solely by the Seller and are not the representations of the Seller's Agent(s), if any. **This information is a disclosure only and is not intended to be a part of any contract between Buyer and Seller.**

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

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

	Yes	No	Unknown	Not Available		Yes	No	Unknown	Not Available
Range/oven	_____	_____	_____	_____	Lawn sprinkler system	_____	_____	_____	_____
Dishwasher	_____	_____	_____	_____	Water heater	_____	_____	_____	_____
Refrigerator	_____	_____	_____	_____	Plumbing system	_____	_____	_____	_____
Hood/fan	_____	_____	_____	_____	Water softener/conditioner	_____	_____	_____	_____
Disposal	_____	_____	_____	_____	Well & pump	_____	_____	_____	_____
TV antenna, TV rotor & controls	_____	_____	_____	_____	Septic tank & drain field	_____	_____	_____	_____
Electric System	_____	_____	_____	_____	Sump pump	_____	_____	_____	_____
Garage door opener & remote control	_____	_____	_____	_____	City water system	_____	_____	_____	_____
Alarm system	_____	_____	_____	_____	City sewer system	_____	_____	_____	_____
Intercom	_____	_____	_____	_____	Central air conditioning	_____	_____	_____	_____
Central vacuum	_____	_____	_____	_____	Central heating system	_____	_____	_____	_____
Attic fan	_____	_____	_____	_____	Wall furnace	_____	_____	_____	_____
Pool heater, wall liner & equipment	_____	_____	_____	_____	Humidifier	_____	_____	_____	_____
Microwave	_____	_____	_____	_____	Electronic air filter	_____	_____	_____	_____
Trash compactor	_____	_____	_____	_____	Solar heating system	_____	_____	_____	_____
Ceiling fan	_____	_____	_____	_____	Fireplace & chimney	_____	_____	_____	_____
Sauna/hot tub	_____	_____	_____	_____	Wood burning system	_____	_____	_____	_____
Washer	_____	_____	_____	_____	Dryer	_____	_____	_____	_____

Explanations (attach additional sheets, if necessary): _____

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

Property conditions, improvements & additional information:

1. **Basement/Crawlspace:** Has there been evidence of water? yes _____ no _____
 If yes, please explain: _____
2. **Insulation:** Describe, if known: _____
 Urea Formaldehyde Foam Insulation (UFFI) is installed? unknown _____ yes _____ no _____
3. **Roof:** Leaks? yes _____ no _____
 Approximate age, if known: _____
4. **Well:** Type of well (depth/diameter, age and repair history, if known): _____
 Has the water been tested? yes _____ no _____
 If yes, date of last report/results: _____

Seller's Disclosure Statement

Property Address: _____ MICHIGAN
Street City, Village or Township

5. **Septic tanks/drain fields:** Condition, if known: _____
6. **Heating system:** Type/approximate age: _____
7. **Plumbing system:** Type: copper _____ galvanized _____ other _____
Any known problems? _____
8. **Electrical system:** Any known problems? _____
9. **History of infestation,** if any: (termites, carpenter ants, etc.) _____
10. **Environmental problems:** Are you aware of any substances, materials or products that may be an environmental hazard such as, but not limited to, asbestos, radon gas, formaldehyde, lead-based paint, fuel or chemical storage tanks and contaminated soil on property.
unknown _____ yes _____ no _____
If yes, please explain: _____
11. **Flood Insurance:** Do you have flood insurance on the property? unknown _____ yes _____ no _____
12. **Mineral Rights:** Do you own the mineral rights? unknown _____ yes _____ no _____

Other Items: Are you aware of any of the following:

1. Features of the property shared in common with the adjoining landowners, such as walls, fences, roads and driveways, or other features whose use or responsibility for maintenance may have an effect on the property? unknown _____ yes _____ no _____
2. Any encroachments, easements, zoning violations or nonconforming uses? unknown _____ yes _____ no _____
3. Any "common areas" (facilities like pools, tennis courts, walkways or other areas co-owned with others), or a homeowners' association that has any authority over the property? unknown _____ yes _____ no _____
4. Structural modifications, alterations or repairs made without necessary permits or licensed contractors? unknown _____ yes _____ no _____
5. Settling, flooding, drainage, structural or grading problems? unknown _____ yes _____ no _____
6. Major damage to the property from fire, wind, floods, or landslides? unknown _____ yes _____ no _____
7. Any underground storage tanks? unknown _____ yes _____ no _____
8. Farm or farm operation in the vicinity; or proximity to a landfill, airport, shooting range, etc.? unknown _____ yes _____ no _____
9. Any outstanding utility assessments or fees, including any natural gas main extension surcharge? unknown _____ yes _____ no _____
10. Any outstanding municipal assessments or fees? unknown _____ yes _____ no _____
11. Any pending litigation that could affect the property or the Seller's right to convey the property? unknown _____ yes _____ no _____

If the answer to any of these questions is yes, please explain. Attach additional sheets, if necessary: _____

The Seller has lived in the residence on the property from _____ (date) to _____ (date).
The Seller has owned the property since _____ (date).
The Seller has indicated above the conditions of all the items based on information known to the Seller. If any changes occur in the structural/mechanical/appliance systems of this property from the date of this form to the date of closing, Seller will immediately disclose the changes to Buyer. In no event shall the parties hold the Broker liable for any representations not directly made by the Broker or Broker's Agent.

Seller certifies that the information in this statement is true and correct to the best of Seller's knowledge as of the date of Seller's signature.

BUYER SHOULD OBTAIN PROFESSIONAL ADVICE AND INSPECTIONS OF THE PROPERTY TO MORE FULLY DETERMINE THE CONDITION OF THE PROPERTY. THESE INSPECTIONS SHOULD TAKE INDOOR AIR AND WATER QUALITY INTO ACCOUNT, AS WELL AS ANY EVIDENCE OF UNUSUALLY HIGH LEVELS OF POTENTIAL ALLERGENS INCLUDING, BUT NOT LIMITED TO, HOUSEHOLD MOLD, MILDEW AND BACTERIA.

BUYERS ARE ADVISED THAT CERTAIN INFORMATION COMPILED PURSUANT TO THE SEX OFFENDERS REGISTRATION ACT, 1994 PA 295, MCL 28.721 TO 28.732 IS AVAILABLE TO THE PUBLIC. BUYERS SEEKING SUCH INFORMATION SHOULD CONTACT THE APPROPRIATE LOCAL LAW ENFORCEMENT AGENCY OR SHERIFF'S DEPARTMENT DIRECTLY.

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

Seller _____ Date: _____

Seller _____ Date: _____

Buyer has read and acknowledges receipt of this statement.

Buyer _____ Date: _____ Time _____

Buyer _____ Date: _____ Time _____

Disclaimer: This form is provided as a service of the Michigan Association of REALTORS®. Please review both the form and details of the particular transaction to ensure that each section is appropriate for the transaction. The Michigan Association of REALTORS® is not responsible for use or misuse of form for misrepresentation or for warranties made in connection with the form.

**Earnest Money Escrow Agreement
Single Deposit**

Commitment No: _____

THIS EARNEST MONEY ESCROW AGREEMENT ("Agreement") is made as of _____, 20____, by and among _____ ("Buyer"), whose address is _____ ("Seller"), whose address is _____ and **Title One, Inc.**, whose address is 33300 Five Mile Road, Suite 100, Livonia, Michigan 48154 ("Escrow Agent").

RECITALS:

- A. Pursuant to that certain Offer to Purchase dated _____, 20____ by and between Seller and Buyer (the "Offer"), Buyer is depositing with Escrow Agent earnest money in the amount of \$_____ ("Funds"). A true and correct copy of the Offer is attached as **Exhibit A**.
- B. Escrow Agent shall hold the Funds in a non-interest bearing account

THE PARTIES AGREE:

- 1. **Recitals:** The above recitals are incorporated below as if set forth at length.
- 2. **Release of the Funds:** Escrow Agent shall hold the Funds until the first of the following events:
 - A. On the closing of the sale of real estate, as described in the Offer, Escrow Agent shall deliver the Funds and interest, if any, to Seller as part of Buyer's purchase money.
 - B. On receipt of joint written instructions from Buyer and Seller directing Escrow Agent to disburse the Funds to a named party, Escrow Agent shall disburse the Fund as directed in such notice. Upon such disbursement, Escrow Agent shall have no further liability under this Agreement.
 - C. In the event Escrow Agent does not receive joint written instructions on or before the date for closing, as described in the Offer, Escrow Agent shall continue to hold the Funds until the first of the following events:
 - i. Receipt by Escrow Agent of joint written instructions from Buyer and Seller to disburse the Funds to a named party (upon receipt of such notice, Escrow Agent shall make the disbursement as directed in the notice);
 - ii. Delivery of the Funds by Escrow Agent, at Escrow Agent's sole discretion, to a court of competent jurisdiction. Such delivery may be by interpleader or other writ or petition. Buyer and Seller agree that, after the Funds and are delivered to court under this paragraph, Escrow Agent shall have no further liability under this Agreement and shall not be a necessary or permitted party in any action brought regarding the Funds; or
 - iii. Entry and receipt by Escrow Agent of an order of a court of competent jurisdiction ordering Escrow Agent to deliver the Funds (upon receipt of such order, Escrow Agent shall make the disbursement as directed in the order).
- 3. **Liability of Escrow Agent:** Escrow Agent shall not be liable for: (i) any act or omission done in good faith under this Agreement, nor (ii) any loss arising out of loss or impairment of the Funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Escrow Agent to comply with written closing instructions from the Seller and Buyer to deposit the Funds in a bank which the Seller and Buyer designated by name. Buyer and Seller agree to, jointly and severally, hold Escrow Agent harmless for all reasonable actions taken by Escrow Agent in accordance with this Agreement. In addition, Buyer and Seller further agree to pay all expenses of Escrow Agent, including reasonable attorneys' fees, which may arise pursuant to or out of a dispute with reference to the rights of anyone claiming an interest in the Funds deposited under this Agreement.
- 4. **Action Against Escrow Agent:** The parties agree that any action in relation to an alleged breach of this Agreement by Escrow Agent shall be commenced within two years of the date of the breach, without regard to the date the breach is discovered. Any action not brought against Escrow Agent within that two year time period shall be barred, without regard to any other limitations period set forth

by law or statute, and the Buyer and Seller hereby waive any statute of limitations to the contrary.

5. **Counterparts:** This Agreement may be executed in counterparts. When each party has executed a copy of this Agreement, the executed copies taken together shall have the same force and effect as if executed in one document. Facsimile or electronic mail signatures on this Agreement shall be deemed original signatures and (i) shall have the same effect as original signed counterparts of this Agreement and (ii) shall be conclusive proof, admissible in judicial, arbitration or mediation proceedings, of such party's execution of this Agreement..
6. **Notices:** Any notice required under this Agreement shall be given in writing at the addresses set forth at the end of this Agreement and by: (a) certified or registered mail, postage prepaid, (b) overnight courier guaranteeing next day delivery, (c) personal delivery, or (d) facsimile. All notices shall be deemed given three (3) business days following deposit in the United States mail with respect to certified or registered letters, one (1) business day following deposit if delivered to an overnight courier guaranteeing next day delivery and on the same day if sent by personal delivery or facsimile (with proof of transmission).
7. **Binding:** The terms, covenants and conditions of this Agreement shall binding upon the parties and their respective successors, heirs and assigns.

SELLER:

BUYER:

Name: _____

Name: _____
Address: _____
City, State: _____
Phone #: _____

Name: _____

Name: _____
Address: _____
City, State: _____
Phone #: _____

ESCROW AGENT:

Title One, Inc.

By: _____
Name: _____
Title: _____
Address: _____
City, State: _____
Phone #: _____

Real Estate Sale / Purchase Contract

THIS IS AN IMPORTANT LEGAL DOCUMENT. ALL PARTIES ARE ADVISED TO SEEK THE ADVICE OF AN ATTORNEY IN CONNECTION WITH THE EXECUTION OF THIS CONTRACT.

This Contract made the _____ day of _____, 20 _____,

Is by and between _____ (“Seller”)

Address: _____ and

_____ (“Purchaser”)

Address: _____

1. CRITERIA

1.1 Sale; Property. Seller agrees to sell and convey, subject to easements and restrictions of record, and subject to the lien of taxes not yet due and payable at time of closing, and

Purchaser agrees to purchase the property located in the _____

_____, County of _____, State of _____,

commonly known as _____

_____ the legal description of which is _____,

which will be specifically described in the title insurance commitment (the “Property”.)

1.2 Fixture: Improvements. This sale includes all fixtures, improvements and appurtenances attached to the property as of this date, including but not limited to: all lighting and plumbing fixtures, shades, blinds, curtains, curtain rods, drapes, drapery hardware, wall-to-wall carpeting, purchased water softeners, automatic garage door equipment, storm windows and doors, screens, awnings and antennas, including roto equipment, if any, as well as the following personal property for which a bill of sale will be given:

The following items are excluded from sale and will be removed from the Property prior to tender of possession: _____

1.3 Purchase Price. The purchase price shall be _____
_____ Dollars (\$ _____)

1.4 Earnest Money. Seller acknowledges the receipt of _____
_____ Dollars (\$ _____)
paid by Purchaser as earnest money. This money will be deposited with Title One, Inc. in its escrow account pursuant to its Standard Escrow Agreement until closing, at which time it will be credited to the Purchaser. If this Contract is not accepted, the earnest money will be returned to the Purchaser.

1.5 Payment. The balance of _____
_____ Dollars (\$ _____)
will be paid as follows: by wire transfer of immediately available funds by (i) purchaser or (ii) Purchaser and Purchaser's mortgagee.

1.6 Land Division. If the property that is subject of this contract is not platted land or a condominium, the seller agrees to transfer _____ land divisions. Purchaser acknowledges that the deed shall contain the following language: "The grantor grants to the grantee the right to make _____ divisions under section 108 of the Land Division Act, Act No. 288 of the Public Acts of 1967. This property may be located within the vicinity of farm land or a farm operation. Generally accepted agriculture and management practices which may generate noise, dust, odors and other associated conditions may be used and are protected by the Michigan right to farm act."

2. CONTINGENCIES

This Contract is contingent upon satisfactory completion of the items designated below, all of which must be removed in writing. Contingencies applicable to this transaction shall be marked in the margin.

_____ **2.1 Financing.** Purchaser qualifying for and obtaining a mortgage commitment as designated below for which Purchaser agrees to apply within _____ business days and pursue in good faith upon acceptance of this contract. Borrower intends to obtain mortgage approval and financing contingency shall be removed in writing on or before (date) _____, _____ **CONVENTIONAL** loan commitment in the amount of \$ _____ (of the price) _____ **FHA/VA** loan commitment in the amount of \$ _____ (of the price)

Note: FHA/VA loans require the Seller to pay certain fees. Seller agrees to pay up to \$ _____ in closing costs in connection with this loan.

_____ **2.2 Termite Inspection.** An inspection of the property at the expense of _____ from a licensed exterminating company resulting in a report satisfactory to Purchaser regarding the presence of any termite or wood destroying insect infestation or any resulting damage. This contingency to be removed on or before _____. Purchaser shall provide Seller with 24 hours prior notice of inspection.

_____ **2.3 Contractor's Inspection.** An inspection of the property at Purchaser's expense, resulting in a report satisfactory to Purchaser. This contingency is to be removed within _____ business days from date of final acceptance of this Contract. Purchaser shall provide Seller with 24 hours prior notice of inspection.

_____ **2.4 Radon Inspection.** An inspection of the property at the expense of _____ for the presence of radon gas resulting in a report satisfactory to the Purchaser. This contingency is to be removed on or before _____.

_____ **2.5 Attorney Approvals.** Approval of contract language by:
(a). Seller's attorney, within _____ business days from date of final acceptance of this contract.
(b). Purchaser's attorney, within _____ business days from date of final acceptance of this contract.

_____ **2.6 Well and Septic.** A report satisfactory to Purchaser and Seller from an inspector authorized by the County Health Department approves the condition of the well and/or septic system. Seller agrees to promptly contract for an inspection upon execution of this contract. This contingency is to be removed on or before _____.

_____ **2.7 Title.** Approval of a commitment for an ALTA residential policy for title insurance issued through Title One, Inc. This contingency is to be removed on or before _____.

_____ **2.8 Sale of Purchaser's Property.** Check any that pertain to the Sale of Purchaser's property located at _____,
_____ Obtaining a signed Sales Contract on Purchaser's property on or before _____.
_____ Removal of all contingencies from a Sales Contract on Purchaser's property on or before _____.
_____ Closing on the sale of Purchaser's Property on or before _____.

After Purchaser has removed the above contingency regarding the sale of Purchaser's property, Purchaser will be in default if Purchaser's financing contingency is not removed due to failure to sell said property.

2.9 Other. _____

Contingencies: If any contingency in this Contract is not removed in writing by a required date, this contract becomes voidable. After that date, and until the contingency is removed, either party may terminate the contract by written notice to the other at which time the earnest money will be returned to the Purchaser.

3. CLOSING

3.1 Closing. The closing shall occur on or before _____ at the offices of Title One, Inc. or Purchaser's lender. Seller and Purchaser agree to pay their own customary closing fees imposed in connection with the sale transaction. Purchaser shall pay any mortgage closing fees in connection with the mortgage closing.

3.2 Form of Conveyance. Seller agrees to grant and convey by warranty deed a marketable title to the property, subject only to the encumbrances permitted by this contract. Seller will pay transfer tax when title passes.

3.3 Prorations. Association fees, fuel, insurance, interest, or rent, if any, are to be prorated as of the date of closing. Taxes will be prorated (check whichever one applies) ___ as if paid in advance or ___ as if paid in arrears, (check whichever one applies) ___ 360-day or ___ 365-day year basis to date of closing, based on the due date of the taxing authority. The settlement agent will retain from Seller \$ _____ to be applied to the final billing for water and sewer charges. After payment, any balance remaining will be remitted to Seller and any balance due will be paid by Seller.

3.4 Benefit Charges. Any "benefit charges" against the property made by any government authority or private association for installation of, or tap-in fees for, water service, sanitary sewer, and/or storm sewer service, for which charges have been made, incurred and/or billed before the date of closing, will be paid by Seller. Any charges incurred after closing will be paid by Purchaser.

3.5 Special Assessments. All special assessments that have been assessed and are a lien on the property at the date of this contract will be paid by Seller. The cost of improvements that are subject to future assessments against the property assessed after the date of closing will be paid by Purchaser.

3.6 Title Insurance. Seller will provide an ALTA residential policy of title insurance, including a policy commitment prior to closing, issued through Title One, Inc. in the amount of the sale price, at Seller's expense.

3.7 Possession. Possession to be given on or before _____. From and including the date of closing, up to but not including the date of vacating property as agreed, Seller will pay the sum of \$_____ per day. The settlement agent will retain in escrow from Seller at closing the sum of \$_____ for occupancy between the time of closing and delivery of keys by Seller to Purchaser. Within ten (10) days after delivery of keys by Seller, the settlement agent will disburse the balance, if any, of this escrow according to the terms of the escrow agreement.

3.8 Compliance with Assessment. Seller represents that if Seller acquired title after January, 1995, Seller has complied with Public Act 415 of 1994; MCLA 211.27, requiring the disclosure of the purchase price to the local assessor.

4. MISCELLANEOUS

4.1 Casualty Loss. Until delivery of deed, risk of loss by fire, wind storm or other casualty is assumed by Seller.

4.2 Binding Contract; Assignment; Survival. This Contract binds Purchaser, Seller, the heirs and personal representatives, and anyone succeeding to their interest in the property. Purchaser will not assign this Contract without Seller's prior written permission which may be withheld in Seller's sole discretion. Unless modified or waived in writing, all covenants, warranties and representations contained in this Contract shall survive the closing.

4.3 Default. If Purchaser defaults, Seller may pursue legal remedies, or may cancel the Contract and claim the earnest money as liquidated damages. If Seller defaults, Purchaser may enforce this contract, demand a refund of the earnest money in termination of this Contract, or pursue legal remedies. **TIME IS OF THE ESSENCE FOR THE PERFORMANCE OF THIS CONTRACT**

4.4 Warranty. Seller warrants that all equipment and improvements, except those excluded below will be in working condition at time of possession, and that premises will be free and clear of refuse and debris. Excluded from this warranty: _____

PURCHASER ACKNOWLEDGES HAVING BEEN ADVISED TO HAVE A CONTRACTOR'S INSPECTION OF THE PROPERTY. PURCHASER _____ DOES ACKNOWLEDGE RECEIPT OF THE SELLER'S DISCLOSURE STATEMENT AND LEAD BASED PAINT ADVISORY BOOKLET _____
Initials Initials

4.5 Facsimile/FAX Authority. Offers, acceptances, and notices required by this Contract can be delivered by Facsimile/FAX and/or Electronic copy.

4.6 Brokers. Purchaser warrants to Seller that no broker or agent is entitled to any commission arising from this Contract other than _____
_____ who is to receive a commission in the amount of \$ _____ to be paid by _____.

Purchaser hereby indemnifies and holds Seller harmless from any loss, cost or damage, including without limitation, reasonable attorney's fees, arising from any breach of this warranty. This warranty shall survive the closing.

4.7 Contract. Provision of this form to Buyer by Seller does not constitute an offer to sell the property, nor does any return of this unsigned form by Seller to Purchaser with suggested revisions. A Contract will be formed only upon the execution by Seller of a fully completed Contract previously executed by Purchaser.

Witne ss: PURCHASER: (Da te)

Witne ss: PURCHASER: (Da te)

Witne ss: SELLER: (Da te)

Witne ss: SELLER: (Da te)

I HAVE RECEIVED A FULLY EXECUTED COPY OF THIS CONTRACT.

PURCHASER'S INITIALS _____ SELLER'S INITIALS _____

Da te : _____ Da te : _____

Property Address _____
 Street _____
 City, Village, Township _____ **MICHIGAN**
Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

I. Seller's Disclosure (initial)

- _____ (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
- Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

 - Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- _____ (b) Records and reports available to the seller (check one below):
- Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint 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.

Seller certifies that to the best of his/her knowledge, the Seller's statements above are true and accurate.

Date: _____ Seller(s) _____
 Date: _____

II. Agent's Acknowledgment (initial)

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

Agent certifies that to the best of his/her knowledge, the Agent's statement above is true and accurate.

Date: _____ Agent _____

III. Purchaser's Acknowledgment (initial)

- _____ (a) Purchaser has received copies of all information listed above.
 _____ (b) Purchaser has received the federally approved pamphlet *Protect Your Family From Lead In Your Home*.
 _____ (c) Purchaser has (check one below):
- Received a 10-day opportunity (or other 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.

Purchaser certifies to the best of his/her knowledge, the Purchaser's statements above are true and accurate.

Date: _____ Purchaser(s) _____
 Date: _____

Sellers Estimated Proceeds Worksheet

1. Your Selling Price..... \$ _____

PLUS Your Credits

Pro rated Property Taxes¹ + _____

Pro rated Rents (if appropriate) + _____

Personal Property
(e.g., appliances or other items for which
the Seller is paying, but which are not
included in your home's selling price) + _____

2. Your Credits..... = \$ _____

3. Total Amount Due to You..... \$ _____

Add Your Selling Price (#1) and Your Credits (#2) to find the total amount due to you

MINUS Your Expenses

Mortgage Payoff (on closing date) + _____

Any Other Liens on the property + _____

Legal Fees + _____

Title Work² + _____

Recording or Notary Fees + _____

Transfer Taxes³ + _____

Surveys and Inspections⁴ + _____

Repairs⁴ + _____

Other + _____

4. Your Expenses..... = \$ _____

5. Total Estimated Proceeds After Closing.. \$ _____

Subtract Your Expenses (#4) from The Total Amount Due To You (#3).

This amount is Your Estimated Proceeds After Closing (#5).

¹ In Michigan it is customary for the Buyer to reimburse the Seller for property taxes which are assumed to be "paid in advance" (e.g. if you close on October 1, the Seller is reimbursed for 2/12 of the previous December bill and 9/12 of the July bill.) Go to TitleOneInc.net for further information.

² For an estimate of title insurance visit our website at <http://www.TitleOneInc.net>

³ In Michigan the transfer tax is \$8.60/\$1,000.

⁴ These items are negotiable and are not required from the Seller in every home sale.

Final actual proceeds cannot be determined until the day of closing and may be affected by credits and expenses which are not listed on this worksheet. You should consult your attorney, settlement agent or Title Company for a more accurate listing of your home-selling credits and expenses. Therefore, Title One, Inc. disclaims any liability for loss or damage which may be incurred by reason of the use of this worksheet.

MORTGAGE PAYOFF/ ASSUMPTION REQUEST AND AUTHORIZATION

Please Complete All Lines Marked With ▶

▶ TO: _____ DATE: _____
SELLER'S MORTGAGE COMPANY

▶ PHONE NO: _____ EXT: _____

▶ PROPERTY ADDRESS: _____

▶ MORTGAGOR(S): _____

▶ YOUR LOAN NO: _____

▶ PLEASE BE ADVISED THAT/ WE HAVE SOLD THE ABOVE CAPTIONED PROPERTY AS FOLLOWS:

- () ON LAND CONTRACT
- () PURCHASER WILL ASSUME YOUR MORTGAGE
- () YOUR MORTGAGE WILL BE PAID OFF

▶ YOU ARE HEREBY AUTHORIZED AND DIRECTED TO FURNISH TITLE ONE, INC THE FOLLOWING INFORMATION ON YOUR LOAN:

- () PAYOFF FIGURES AS OF _____ WITH PER DIEM.
- () ASSUMPTION FIGURES, MONTHLY PAYMENT, INTEREST RATE, PREPAYMENT PENALTY, ESCROW BALANCE
- () COMPLETE INSURANCE INFORMATION

▶ _____
MORTGAGOR *SOCIAL SECURITY NUMBER*

▶ _____
MORTGAGOR *SOCIAL SECURITY NUMBER*

PLEASE SEND THE INFORMATION TO: Title One, Inc.

NAME: _____

PHONE: _____

FAX: _____

EMAIL: _____

FILE NO: _____

NOTE: IF THIS IS A HOME EQUITY/ CREDIT LINE, PLEASE FREEZE THE ACCOUNT
PLEASE CONTACT US IF YOU HAVE ANY QUESTIONS

Homeowners Association/ Condominium Status

Please Complete All Lines Marked With ►

► Property Address: _____

► Seller's Name: _____

► Condominium Name: _____

► Amount of Dues per billing cycle: \$ _____

► Are dues paid: cycle?

() Monthly

() Quarterly

() Annually

() Other _____

► Are dues paid current?

() Yes / Date paid _____
Month/Day/Year

() No / Amount in arrears \$ _____
Amount due to bring current

► PAID DUES Period Covered: _____ to _____
Month/Day/Year Month/Day/Year

► ARREAR DUES Period Owning: _____ to _____
Month/Day/Year Month/Day/Year

► Name: _____
Condominium Management Company or Association Name

► Contact: _____
Contact Person or Association Manager/Treasurer

► Phone No: _____ ► Fax No: _____

► Email (if known): _____

We authorize management to confirm this information and to provide Title One, Inc. with a membership transfer packet and a final bill.

SELLER

SELLER

(Date)

PLEASE SEND THE INFORMATION TO: Title One, Inc.

NAME: _____

PHONE: _____

FAX: _____

EMAIL: _____

FILE NO: _____

Buyers Information Sheet

PLEASE FILL OUT COMPLETELY

Name (1): _____

Email (1): _____

Name (2): _____

Email (2): _____

Address: _____

Name (1)

Name (2) Check if same home # as (1)

Home Phone No: _____

Work No: _____

Cell Phone: _____

New Mortgage Lender: _____

Lender Address: _____

Loan No: _____

Contact/Loan Officer: _____

Lender Phone No: _____ Ext: _____

Mortgage Amount: \$ _____

Type of Loan:

() Conventional

() FHA

() VA

Note: _____

Sellers Information Sheet

PLEASE FILL OUT COMPLETELY

Name (1): _____

Email (1): _____

Name (2): _____

Email (2): _____

Mailing _____

Address: _____

Name (1)

Name (2) Check if same home # as (1)

Home Phone No: _____

Work No: _____

Cell Phone: _____

1st Mortgage held by: _____

Loan No: _____

Lender Phone No: _____ Ext: _____

() Payoff Request Attached

2nd Mortgage held by:

Loan No: _____

Lender Phone No: _____ Ext: _____

() Payoff Request Attached

Other Liens/Loans against property held by: _____

Loan/Account No(s) _____

Phone No(s) _____

Forwarding Information After Closing: Phone: _____

Address: _____

Safety Tips

One of the things people take for granted when showing their home is safety. When you put your home up for sale and start inviting strangers into your house, you need to consider some of them may not have good intentions. Here are a few practical tips to keep you and your family safe.

- Never show your home alone.
- Store all your valuables out of sight.
- If you have guns, store them at a family or friends house if possible. If not, make sure they are locked and out of sight.
- Get some personal information from the person(s) who want to see your home, such as a name, telephone number and where they work.
- Call the number they gave you and confirm the appointment. This will verify that the information they gave you is correct.
- Put the visitor's personal information in a book or folder. Give this information to a trusted friend for safe keeping.
- Have the person(s) you are showing your house to stay together. Stay with them at all times.
- Try and make arrangements for your kids to go to a friend's house.
- If the house is vacant and you are meeting the person(s) there, do not park your car where it can be blocked in.

We forget that Realtors® offer safety as well as help when selling our homes. Realtors® usually get personal information on people whom they are showing property to such as where they live and work. They also tend to have the person(s) meet them at their office so they can all ride in the Realtors® car. This way the person(s) have to leave their car in the Realtors® parking lot. Realtors® also try to keep people together when showing your home so they do not have to worry about theft. Realtors® also usually pre-qualify the people prior to showing them your home so you know that the person(s) looking can actually afford to buy your house.

MICHIGAN REAL ESTATE TRANSFER TAX

If the value of the real estate transferred is \$100 or more, payment of State and County transfer tax is

At Least	At Most	0.75	0.11	Total		At least	At most	0.75	0.11	Total
100	500	3.75	0.55	4.3		50,000.01	50,500.00	378.75	55.55	434.3
500.01	1,000.00	7.5	1.1	8.6		50,500.01	51,000.00	382.5	56.1	438.6
1,000.01	1,500.00	11.25	1.65	12.9		51,000.01	51,500.00	386.25	56.65	442.9
1,500.01	2,000.00	15	2.2	17.2		51,500.01	52,000.00	390	57.2	447.2
2,000.01	2,500.00	18.75	2.75	21.5		52,000.01	52,500.00	393.75	57.75	451.5
2,500.01	3,000.00	22.5	3.3	25.8		52,500.01	53,000.00	397.5	58.3	455.8
3,000.01	3,500.00	26.25	3.85	30.1		53,000.01	53,500.00	401.25	58.85	460.1
3,500.01	4,000.00	30	4.4	34.4		53,500.01	54,000.00	405	59.4	464.4
4,000.01	4,500.00	33.75	4.95	38.7		54,000.01	54,500.00	408.75	59.95	468.7
4,500.01	5,000.00	37.5	5.5	43		54,500.01	55,000.00	412.5	60.5	473
5,000.01	5,500.00	41.25	6.05	47.3		55,000.01	55,500.00	416.25	61.05	477.3
5,500.01	6,000.00	45	6.6	51.6		55,500.01	56,000.00	420	61.6	481.6
6,000.01	6,500.00	48.75	7.15	55.9		56,000.01	56,500.00	423.75	62.15	485.9
6,500.01	7,000.00	52.5	7.7	60.2		56,500.01	57,000.00	427.5	62.7	490.2
7,000.01	7,500.00	56.25	8.25	64.5		57,000.01	57,500.00	431.25	63.25	494.5
7,500.01	8,000.00	60	8.8	68.8		57,500.01	58,000.00	435	63.8	498.8
8,000.01	8,500.00	63.75	9.35	73.1		58,000.01	58,500.00	438.75	64.35	503.1
8,500.01	9,000.00	67.5	9.9	77.4		58,500.01	59,000.00	442.5	64.9	507.4
9,000.01	9,500.00	71.25	10.45	81.7		59,000.01	59,500.00	446.25	65.45	511.7
9,500.01	10,000.00	75	11	86		59,500.01	60,000.00	450	66	516
10,000.01	10,500.00	78.75	11.55	90.3		60,000.01	60,500.00	453.75	66.55	520.3
10,500.01	11,000.00	82.5	12.1	94.6		60,500.01	61,000.00	457.5	67.1	524.6
11,000.01	11,500.00	86.25	12.65	98.9		61,000.01	61,500.00	461.25	67.65	528.9
11,500.01	12,000.00	90	13.2	103.2		61,500.01	62,000.00	465	68.2	533.2
12,000.01	12,500.00	93.75	13.75	107.5		62,000.01	62,500.00	468.75	68.75	537.5
12,500.01	13,000.00	97.5	14.3	111.8		62,500.01	63,000.00	472.5	69.3	541.8
13,000.01	13,500.00	101.25	14.85	116.1		63,000.01	63,500.00	476.25	69.85	546.1
13,500.01	14,000.00	105	15.4	120.4		63,500.01	64,000.00	480	70.4	550.4
14,000.01	14,500.00	108.75	15.95	124.7		64,000.01	64,500.00	483.75	70.95	554.7
14,500.01	15,000.00	112.5	16.5	129		64,500.01	65,000.00	487.5	71.5	559
15,000.01	15,500.00	116.25	17.05	133.3		65,000.01	65,500.00	491.25	72.05	563.3
15,500.01	16,000.00	120	17.6	137.6		65,500.01	66,000.00	495	72.6	567.6
16,000.01	16,500.00	123.75	18.15	141.9		66,000.01	66,500.00	498.75	73.15	571.9
16,500.01	17,000.00	127.5	18.7	146.2		66,500.01	67,000.00	502.5	73.7	576.2
17,000.01	17,500.00	131.25	19.25	150.5		67,000.01	67,500.00	506.25	74.25	580.5
17,500.01	18,000.00	135	19.8	154.8		67,500.01	68,000.00	510	74.8	584.8
18,000.01	18,500.00	138.75	20.35	159.1		68,000.01	68,500.00	513.75	75.35	589.1
18,500.01	19,000.00	142.5	20.9	163.4		68,500.01	69,000.00	517.5	75.9	593.4
19,000.01	19,500.00	146.25	21.45	167.7		69,000.01	69,500.00	521.25	76.45	597.7
19,500.01	20,000.00	150	22	172		69,500.01	70,000.00	525	77	602
20,000.01	20,500.00	153.75	22.55	176.3		70,000.01	70,500.00	528.75	77.55	606.3
20,500.01	21,000.00	157.5	23.1	180.6		70,500.01	71,000.00	532.5	78.1	610.6
21,000.01	21,500.00	161.25	23.65	184.9		71,000.01	71,500.00	536.25	78.65	614.9
21,500.01	22,000.00	165	24.2	189.2		71,500.01	72,000.00	540	79.2	619.2
22,000.01	22,500.00	168.75	24.75	193.5		72,000.01	72,500.00	543.75	79.75	623.5
22,500.01	23,000.00	172.5	25.3	197.8		72,500.01	73,000.00	547.5	80.3	627.8
23,000.01	23,500.00	176.25	25.85	202.1		73,000.01	73,500.00	551.25	80.85	632.1
23,500.01	24,000.00	180	26.4	206.4		73,500.01	74,000.00	555	81.4	636.4
24,000.01	24,500.00	183.75	26.95	210.7		74,000.01	74,500.00	558.75	81.95	640.7

24,500.01	25,000.00	187.5	27.5	215		74,500.01	75,000.00	562.5	82.5	645
25,000.01	25,500.00	191.25	28.05	219.3		75,000.01	75,500.00	566.25	83.05	649.3
25,500.01	26,000.00	195	28.6	223.6		75,500.01	76,000.00	570	83.6	653.6
26,000.01	26,500.00	198.75	29.15	227.9		76,000.01	76,500.00	573.75	84.15	657.9
26,500.01	27,000.00	202.5	29.7	232.2		76,500.01	77,000.00	577.5	84.7	662.2
27,000.01	27,500.00	206.25	30.25	236.5		77,000.01	77,500.00	581.25	85.25	666.5
27,500.01	28,000.00	210	30.8	240.8		77,500.01	78,000.00	585	85.8	670.8
28,000.01	28,500.00	213.75	31.35	245.1		78,000.01	78,500.00	588.75	86.35	675.1
28,500.01	29,000.00	217.5	31.9	249.4		78,500.01	79,000.00	592.5	86.9	679.4
29,000.01	29,500.00	221.25	32.45	253.7		79,000.01	79,500.00	596.25	87.45	683.7
29,500.01	30,000.00	225	33	258		79,500.01	80,000.00	600	88	688
30,000.01	30,500.00	228.75	33.55	262.3		80,000.01	80,500.00	603.75	88.55	692.3
30,500.01	31,000.00	232.5	34.1	266.6		80,500.01	81,000.00	607.5	89.1	696.6
31,000.01	31,500.00	236.25	34.65	270.9		81,000.01	81,500.00	611.25	89.65	700.9
31,500.01	32,000.00	240	35.2	275.2		81,500.01	82,000.00	615	90.2	705.2
32,000.01	32,500.00	243.75	35.75	279.5		82,000.01	82,500.00	618.75	90.75	709.5
32,500.01	33,000.00	247.5	36.3	283.8		82,500.01	83,000.00	622.5	91.3	713.8
33,000.01	33,500.00	251.25	36.85	288.1		83,000.01	83,500.00	626.25	91.85	718.1
33,500.01	34,000.00	255	37.4	292.4		83,500.01	84,000.00	630	92.4	722.4
34,000.01	34,500.00	258.75	37.95	296.7		84,000.01	84,500.00	633.75	92.95	726.7
34,500.01	35,000.00	262.5	38.5	301		84,500.01	85,000.00	637.5	93.5	731
35,000.01	35,500.00	266.25	39.05	305.3		85,000.01	85,500.00	641.25	94.05	735.3
35,500.01	36,000.00	270	39.6	309.6		85,500.01	86,000.00	645	94.6	739.6
36,000.01	36,500.00	273.75	40.15	313.9		86,000.01	86,500.00	648.75	95.15	743.9
36,500.01	37,000.00	277.5	40.7	318.2		86,500.01	87,000.00	652.5	95.7	748.2
37,000.01	37,500.00	281.25	41.25	322.5		87,000.01	87,500.00	656.25	96.25	752.5
37,500.01	38,000.00	285	41.8	326.8		87,500.01	88,000.00	660	96.8	756.8
38,000.01	38,500.00	288.75	42.35	331.1		88,000.01	88,500.00	663.75	97.35	761.1
38,500.01	39,000.00	292.5	42.9	335.4		88,500.01	89,000.00	667.5	97.9	765.4
39,000.01	39,500.00	296.25	43.45	339.7		89,000.01	89,500.00	671.25	98.45	769.7
39,500.01	40,000.00	300	44	344		89,500.01	90,000.00	675	99	774
40,000.01	40,500.00	303.75	44.55	348.3		90,000.01	90,500.00	678.75	99.55	778.3
40,500.01	41,000.00	307.5	45.1	352.6		90,500.01	91,000.00	682.5	100.1	782.6
41,000.01	41,500.00	311.25	45.65	356.9		91,000.01	91,500.00	686.25	100.65	786.9
41,500.01	42,000.00	315	46.2	361.2		91,500.01	92,000.00	690	101.2	791.2
42,000.01	42,500.00	318.75	46.75	365.5		92,000.01	92,500.00	693.75	101.75	795.5
42,500.01	43,000.00	322.5	47.3	369.8		92,500.01	93,000.00	697.5	102.3	799.8
43,000.01	43,500.00	326.25	47.85	374.1		93,000.01	93,500.00	701.25	102.85	804.1
43,500.01	44,000.00	330	48.4	378.4		93,500.01	94,000.00	705	103.4	808.4
44,000.01	44,500.00	333.75	48.95	382.7		94,000.01	94,500.00	708.75	103.95	812.7
44,500.01	45,000.00	337.5	49.5	387		94,500.01	95,000.00	712.5	104.5	817
45,000.01	45,500.00	341.25	50.05	391.3		95,000.01	95,500.00	716.25	105.05	821.3
45,500.01	46,000.00	345	50.6	395.6		95,500.01	96,000.00	720	105.6	825.6
46,000.01	46,500.00	348.75	51.15	399.9		96,000.01	96,500.00	723.75	106.15	829.9
46,500.01	47,000.00	352.5	51.7	404.2		96,500.01	97,000.00	727.5	106.7	834.2
47,000.01	47,500.00	356.25	52.25	408.5		97,000.01	97,500.00	731.25	107.25	838.5
47,500.01	48,000.00	360	52.8	412.8		97,500.01	98,000.00	735	107.8	842.8
48,000.01	48,500.00	363.75	53.35	417.1		98,000.01	98,500.00	738.75	108.35	847.1
48,500.01	49,000.00	367.5	53.9	421.4		98,500.01	99,000.00	742.5	108.9	851.4
49,000.01	49,500.00	371.25	54.45	425.7		99,000.01	99,500.00	746.25	109.45	855.7
49,500.01	50,000.00	375	55	430		99,500.01	100,000.00	750	110	860

FOR SALE BY OWNER ESCROW AGREEMENT

The undersigned, hereinafter designated as the Seller(s), hereby appoint **TITLE ONE, INC.**, *Escrow Agent*, for the following purposes:

- 1. To prepare the Closing Statement for the sale of the property owned by Seller(s) and commonly known as:

_____ *Property address*

- 2. To disburse all the proceeds of the sale, including the proceeds of the Mortgage Loan being obtained by the Purchaser(s) in accordance with the Closing Statement and the Lender's written instructions.

ESCROW AGENT may rely on information furnished by Seller(s) in computing and preparing the Closing Statement. The signature of Seller(s) on the completed Closing Statement may be relied upon by **ESCROW AGENT** as my/our acceptance and agreement that the information contained in the closing statement is correct as furnished by seller(s).

Seller(s) shall pay **ESCROW AGENT** an escrow fee of Four Hundred Dollars (\$400.00) to be deducted from the proceeds due Seller(s) from the sale of the above described property.

Seller(s) shall be responsible for preparing and/or obtaining any other documents, including, by way of example, the Warranty Deed to the Purchaser(s) and the Discharge of the existing Mortgage, if any, that might be necessary to consummate the sale, excluding only those documents being prepared by the Lender.

Seller(s) understand that **ESCROW AGENT** will not provide Legal Advice concerning any aspect to the Sale or express an opinion as the validity or sufficiency of any instrument or document prepared or furnished by any party. *Seller(s) acknowledge that ESCROW AGENT has recommended that Seller(s) retain a qualified Attorney.*

ESCROW AGENTS responsibility to Seller(s) is limited to providing the services set forth above and **ESCROW AGENT** shall have no liability whatsoever to Seller(s) for any other matters.

Date this _____ day of _____, _____.

SIGNED BY: _____
Seller

SIGNED BY: _____
Seller
ESCROW ACCEPTED:

TITLE ONE, INC.
33300 Five Mile Rd., Livonia, MI 48154
Phone: 734-427-800 / Fax (888) 710-0944