# 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



#### **Seller's Disclosure Statement**

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Property Address:			Stre	et		City, Villa	ge or Towns		<u> 11CHIGAN</u>
isclosure of the condition xpertise in construction, r the land. Also, unless	on and info architectur otherwise warranty	rmation condressives, engineering advised, the of any kind leads and the of any kind leads are of any kind leads and the of any kind leads are	cerning the part of the part of the part of the Seller has no by the Seller	roperty, knowr er specific area t conducted a or by any Ag	the property in compliance in by the Seller. Unless of the related to the construction in the representing the Sel	with the Sell nerwise advis n or condition inaccessible	ler Disclosur sed, the Sel n of the imp areas such	re Act. This st ler does not provements on as the founda	possess any the propert ation or roof
akes the following repre eller's Agent is required ny prospective Buyer in	esentations to provide connectior of the Selle	based on the a copy to the with any ac	ne Seller's kno e Buyer or the ctual or anticip	owledge at the Agent of the E pated sale of p	e knowledge that even the signing of this document. Buyer. The Seller authorize property. The following are is a disclosure only an	Upon receives its Agent(s representation	ring this state ) to provide ons made so	ement from th a copy of this olely by the S	ie Seller, the statement t eller and ar
additional space is requ	ired. (4) Co VN. FAILU	omplete this f RE TO PRO	form yourself. VIDE A PURC	(5) If some ite CHASER WITH	nditions affecting the prope ms do not apply to your pro I A SIGNED DISCLOSURE	operty, check	NOT AVAII	_ABLE. If you	do not know
ppliances/Systems/Se greement so provides.)				ng order. (The Not	items listed below are inclu	uded in the s	ale of the pro	operty only if t	
ange/oven ishwasher _ efrigerator			Unknown	Available	Lawn sprinkler system Water heater Plumbing system				Available
ood/fan isposal V antenna, TV rotor & controls					Water softener/ conditioner Well & pump Septic tank & drain				
lectric System arage door opener & remote control larm system					field Sump pump City water system City sewer system				
tercom _ entral vacuum _ ttic fan _					Central air conditioning Central heating system Wall furnace				
ool heater, wall liner & equipment icrowave rash compactor					Humidifier Electronic air filter Solar heating system				
eiling fan _ auna/hot tub _ /asher _					Fireplace & chimney Wood burning system Dryer				
					SOLD IN WORKING ORD				
EYOND DATE OF CLO- roperty conditions, im Basement/Crawlsp If yes, please expla	provemen pace: Has						у	es	no
Insulation: Describ Urea Formaldehyde Roof: Leaks?	e, if knowr e Foam Ins	ulation (UFF	•			unknown	ı y	res es	no
Well: Type of well ( Has the water been	depth/dian tested?						У	es	no
AGE 1 OF 2							BUYER'	S INITIALS _	
ODMIL IANI/OC							SELLER'	S INITIALS _	

#### **Seller's Disclosure Statement**

Prop	perty Address:					MICHIGAN
		Street		City, Village or T	ownship	
5.	Septic tanks/drain fields: Condition, if ki	nown:				
6.	Heating system: Type/approximate age:					
7.	Heating system: Type/approximate age: Plumbing system: Type: copper Any known problems?		other			
8.	Electrical system: Any known problems?					
9.	<b>History of Infestation,</b> if any: (termites, or	arpenter ants, etc.)				
10.	Environmental problems: Are you awar	e of any substances, mater	ials or products that may be	e an environmental	hazard such	as, but not limited
	to, asbestos, radon gas, formaldehyde, le	ad-based paint, fuel or cher	nical storage tanks and cont	•		
	16			unknown	yes	no
11.	If yes, please explain: Flood Insurance: Do you have flood insu	rance on the property?		unknown		
12.	Mineral Rights: Do you own the mineral			unknown	yes	no
12.	mineral ragines. Bo you own the mineral	igitto:		dilitiowii	yoo	
Othe	r Items: Are you aware of any of the follow	vina:				
1.	Features of the property shared in commo	on with the adjoining landow	ners, such as walls, fences,	roads and drivewa	ays, or other fe	eatures whose use
	or responsibility for maintenance may have	e an effect on the property?	•	unknown	yes	no
2.	Any encroachments, easements, zoning v	violations or nonconforming	uses?	unknown	yes	no
3.	Any "common areas" (facilities like pools,	tennis courts, walkways or	other areas co-owned with o	others), or a home	owners' associ	ation that has any
4.	authority over the property? Structural modifications, alterations or rep	aira mada without nacasaa	ny normita or licensed centre	unknown	yes	no
4.	Structural modifications, afterations of rep	alis made without necessar	y permits or licensed contra		VAS	no
5.	Settling, flooding, drainage, structural or g	rading problems?		unknown	yes	no
6.	Major damage to the property from fire, w	ind, floods, or landslides?		unknown	yes	no
7.	Any underground storage tanks?			unknown	yes	no no no
8.	Farm or farm operation in the vicinity; or p	roximity to a landfill, airport	shooting range, etc.?			
^	A	and the street of the street o			yes	no
9.	Any outstanding utility assessments or fee	es, including any natural gas	s main extension surcharge?	unknown	V00	no
10.	Any outstanding municipal assessments of	or fees?		unknown	yes	no no
11.	Any pending litigation that could affect the		nt to convey the property?	<u></u>	,00	
	,, , , ,	,	, , , ,	unknown	yes	no
The	answer to any of these questions is yes, p Seller has lived in the residence on the pro Seller has owned the property since					
	Seller has owned the property since Seller has indicated above the conditions o	f all the items based on info	rmation known to the Seller	If any changes or	cur in the stru	
	ance systems of this property from the date					
	arties hold the Broker liable for any represe					
Selle	r certifies that the information in this staten	nent is true and correct to th	e best of Seller's knowledge	as of the date of S	Seller's signatu	re.
			_			
THE	ER SHOULD OBTAIN PROFESSIONAL A PROPERTY. THESE INSPECTIONS SHO SUALLY HIGH LEVELS OF POTENTIAL .	OULD TAKE INDOOR AIR	AND WATER QUALITY INT	O ACCOUNT, AS	WELL AS AN	IY EVIDENCE OF
MCL	ERS ARE ADVISED THAT CERTAIN INF 28,721 TO 28.732 IS AVAILABLE TO TH ENFORCEMENT AGENCY OR SHERIFF	E PUBLIC. BUYERS SEEK	ING SUCH INFORMATION			
OTH ASS	ER IS ADVISED THAT THE STATE EQ ER REAL PROPERTY TAX INFORMATIO UME THAT BUYER'S FUTURE TAX BIL HIGAN LAW, REAL PROPERTY OBLIGAT	ON IS AVAILABLE FROM TILES ON THE PROPERTY	THE APPROPRIATE LOCA WILL BE THE SAME AS	L ASSESSOR'S C THE SELLER'S P	OFFICE. BUYE Present tax	R SHOULD NOT
Selle	r			Date:		
Selle	r			_ Date:		
Buye	r has read and acknowledges receipt of thi	s statement.				
Buye	r		Date:	Time	e	
Buye	r		Date:	Time	e	
-						

**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

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of form for misrepresentation or for warranties made in connection with the form.

#### Earnest Money Escrow Agreement Single Deposit

Commit	tment No:					
THIS I	EARNEST MONEY ESCROW AGREEMENT ("Agreement") is		ofwh		, by and address	among
			("Seller")	, whose	address	is
Road, S	uite 100, Livonia, Michigan 48154 ("Escrow Agent").	and T	Title One, Inc.,	whose addre	ss is 33300 Fi	ive Mile
RECIT	'ALS:					
A.	Pursuant to that certain Offer to Purchase dated					
B.	Escrow Agent shall hold the Funds in a non-interest bearing account					
THE P	ARTIES 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. <u>Action Against Escrow Agent</u>: 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. <u>Counterparts</u>: 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. **<u>Binding</u>**: 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:	Address:	
City, State:	City, State:	
Phone #:	Phone #:	
ESCROW AGENT:		
Title One, Inc.		
By:		
Name:		
Title:	<del></del>	
Address:		
City, State:	<del></del>	
DI #.		

## 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 payal	ble 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 comm	nitment (the "Property".)
1.2 Fixtures: Improvements. This sale includes all fixtures, impro	ovements and appurtenances
attached to the property as of this date, including but not limi	ted to: all lighting and plumbing
fixtures, shades, blinds, curtains, curtain rods, drapes, drapery l	hardware, wall-to-wall carpeting,
purchased water softeners, automatic garage door equipmen	nt, storm windows and doors,
screens, awnings and antennas, including rotor 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 remove	ed from the Property prior to tender
of possession:	

Dollars (\$	)
1.4 Earnest Money. Seller acknowledges the receipt of	
Dollars (\$	
paid by Purchaser as earnest money. This money will be deposited with Title	
crow account pursuant to its Standard Escrow Agreement until closing, at wl	
credited to the Purchaser. If this Contract is not accepted, the earnest mon-	ey 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) p	
chaser 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. Purcl	naser acknowledge
that the deed shall contain the following language: "The grantor grants to the state of the contain the following language in the grant of the contain the following language in the grant of the contains the following language in the grant of the contains the following language in the grant of the contains the following language in the grant of the contains the following language in the grant of the grant of the contains the following language in the grant of the grant	_
to make divisions under section 108 of the Land Division Act, Ac	t No. 288 of the
Public Acts of 1967. This property may be located within the vicinity of farm I	and or a farm
operation. Generally accepted agriculture and management practices wh	ich may generate
noise, dust, odors and other associated conditions may be used and are pro	tected by the
Michigan right to farm act."	
2. CONTINGENCIES	
This Contract is contingent upon satisfactory completion of the items designated be be removed in writing. Contingencies applicable to this transaction shall be marked	
2.1 Financing. Purchaser qualifying for and obtaining a mortgage commitm	ent as designated
oelow for which Purchaser agrees to apply within business days	and pursue in good
faith upon acceptance of this contract. Borrower intends to obtain mortgag	ge approval and
inancing 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	
<u></u>	

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		
this contract becomes voidals	ole. After that date, and until the ract by written notice to the other	oved in writing by a required date, e contingency is removed, either er at which time the earnest
	3. CLOSING	
3.1 Closing. The closing shall d	occur on or before	at the offices of
Title One, Inc. or Purchaser's le	ender. Seller and Purchaser agre	ee to pay their own
	ed in connection with the sale tronection with the mortgage closin	ansaction. Purchaser shall pay any na.
title to the property, subject of transfer tax when title passes.  3.3 Prorations. Association feet the date of closing. Taxes will advance or as if paid in	es, fuel, insurance, interest, or ren be prorated (check whichever one carrears, (check whichever one c	ted by this contract. Seller will pay  It, if any, are to be prorated as of one applies) as if paid in
_		e applied to the final billing for ining will be remitted to Seller and
authority or private association and/or storm sewer service, for	•	s for, water service, sanitary sewer, de, incurred and/or billed before
property at the date of this c	contract will be paid by Seller. Th	een assessed and are a lien on the he cost of improvements that are after the date of closing will be
	Page of	

<b>3.6 Title Insurance.</b> 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.
<b>3.8 Compliance with Assessment.</b> 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
<b>4.1 Casualty Loss.</b> Until delivery of deed, risk of loss by fire, windstorm or other casualty is assumed by Seller.
<b>4.2 Binding Contract</b> ; <b>Assignment</b> ; <b>Survival</b> . This Contract binds Purchaser, Seller, their 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.
<b>4.3 Default.</b> 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.
<b>4.4 Warranty.</b> 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:

	edges having been advised to have Chaser —— does acknowledge r	
	AND LEAD BASED PAINT ADVISORY BO	
DISCESSORE STATEMENT	THE LEAD BASED I AMALAS ISSUED	Initials Initials
4.5 Facsimile/FAX Autho	ority. Offers, acceptances, and notice:	s required by this Contract can be
delivered by Facsimile/I	FAX and/or Electronic copy.	
<b>4.6 Brokers.</b> Purchaser v	warrants to Seller that no broker or age	nt is entitled to any commission
arising from this Contrac	ct other than	
who is to receive a com	nmission in the amount of \$	to be paid by
-	nnifies and holds Seller harmless from a onable attorney's fees, arising from any e closing.	
<b>4.7 Contract</b> . Provision of	of this form to Buyer by Seller does not o	constitute an offer to sell the
property, nor does any	return of this unsigned form by Seller to	Purchaser with suggested
revisions. A Contract wi	ill be formed only upon the execution b	by Seller of a fully completed
Contract previously exe	cuted by Purchaser.	
Witness:	PURCHASER:	(Date)
	PURCHASER:	(Date)
Witness:	SELLER:	(Date)
Witness:	SELLER:	(Date)
I HAVE RECEIVED A FULL	Y EXECUTED COPY OF THIS CONTRACT.	
PURCHASER'S INITIALS_		
Date:		

#### **ADDENDUM**

WITH REFERENCE TO A REA	AL ESTATE SALE/PURCHASE CONTRAC	T Dated:
between		("Seller")
and		("Purchaser")
for the property commonl	y known as	
THE SALE/PURCHASE CON	TRACT IS AMENDED/SUPPLEMENTED A	AS FOLLOWS:
Witness:	PURCHASER:	(Date)
Witness:	PURCHASER:	(Date)
Witness:	SELLER:	(Date)
Witness:	SELLER:	(Date)
PURCHASER'S RECEIPT: Th acceptance of this Adde	e undersigned Purchaser's acknowle ndum.	edge receipt of Seller's signed
PURCHASER:	PURCHASER:	(Date)

# Removal/Extension of Specified Contingency(ies)

	ESTATE SALE/PURCHASE CO		:
and covering property com	nmonly known as:		
and which contains a conti	ngency clause with regard t	o: (Check if appli	cable)
	Remove Contingency	Extend Contir	ngency
Financing		☐ Until (date)	)
Contractor's Inspection		☐ Until (date)	
Termite Inspection		☐ Until (date)	
Approval by Attorney(ies)		☐ Until (date)	
Title		☐ Until (date)	)
Well & Septic		☐ Until (date)	)
Soil Evaluation		☐ Until (date)	)
Survey		☐ Until (date)	
Credit Report		☐ Until (date)	
Contingency on Sale of Purchaser's Property		□ Until (date	)
Other		☐ Until (date)	
Other		☐ Until (date)	
Other		☐ Until (date)	
All other terms and condition	ns of the Real Estate Sale/Pu	urchase Contract i	remain the same.
PURCHASER	PURCHASER:	PURCHASER:	
SELLER:	SELLER:		(Date)



#### LEAD-BASED PAINT SELLER'S DISCLOSURE FORM



Property Address Street MICHIGAN City, Village, Township **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. Seller(s) Date: 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. Agent Date: \_ 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. Purchaser(s)

#### **Sellers Estimated Proceeds Worksheet**

1.	Your Selling Price	\$
PLU	JS Your Credits	
	Prorated Property Taxes <sup>1</sup>	+
	Prorated 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	s (#2) to find the total amount due to you
MI	NUS Your Expenses  Mortgage Payoff (on closing date)	+
	Any Other Liens on the property	+
	Legal Fees	+
	Title Work <sup>2</sup>	+
	Recording or Notary Fees	+
	Transfer Taxes <sup>3</sup>	+
	Surveys and Inspections <sup>4</sup>	+
	Repairs <sup>4</sup>	+
	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).

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.

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.

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

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

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

#### MORTGAGE PAYOFF/ASSUMPTION REQUEST AND AUTHORIZATION

Please Complete All Lines Marked With ▶

▶TO:		DATE:
SELLER'S MORTGAGE COMPANY		
►PHONE NO:		EXT:
► PROPERTY ADDRESS:		
► PLEASE BE ADVISED THAT I/WE HAV	/e sold the abo	OVE CAPTIONED PROPERTY AS FOLLOWS:
( ) ON LAND CONTRACT ( ) PURCHASER WILL ASSUM ( ) YOUR MORTGAGE WILL		AGE
►YOU ARE HEREBY AUTHORIZED AND FOLLOWING INFORMATION ON YO		URNISH TITLE ONE, INC THE
<ul> <li>( ) PAYOFF FIGURES AS OF _</li> <li>( ) ASSUMPTION FIGURES, M PREPAYMENT PENALTY, E</li> <li>( ) COMPLETE INSURANCE II</li> </ul>	ONTHLY PAYME	
MORTGAGOR		SOCIAL SECURITY NUMBER
MORTGAGOR		SOCIAL SECURITY NUMBER
PLEASE SEND THE INFORMATION TO:		

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 1 billing cycle	: \$				
► Are dues paid: cycle?  ( ) Monthly ( ) Quarterly ( ) Annually ( ) Other					
► Are dues paid current?  ( ) Yes / Date paid					
( ) No / Amount in arrears \$	Amount due to bring current				
► PAID DUES Period Covered:	Day/Year	_to Month/Day/Year			
► ARREAR DUES Period Owing:  Month/	Day/Year	to Month/Day/Year			
► Name:Condominium Management Co	mpany or Association Name				
► Contact:Contact Person or Association	Manager-Treasurer				
►Phone No:	►Fax No	D:			
►Email (if known):					
We authorize management to confi with a membership transfer packet a		provide Tite One, Inc.			
SELLER	SELLER (Date)				
PLEASE SEND THE INFORMATION TO:	Title One, Inc.  NAME:				
	FILE NO:				

# Buyers Information Sheet PLEASE FILL OUT COMPLETELY

Name (1):		
Name (2):		
Address:		
	Name (1)	Name (2) □Check if same home # as (1)
Home Phone No:		
New Mortgage Lender:		
Lender Address:		
Lender Phone No:		Ext:
_		
Type of Loan:		
( ) Conventional		
( ) FHA		
( ) VA		
Note:		

### **Sellers Information Sheet**

PLEASE FILL OUT COMPLETELY

Name(1):		
Mailing —		
<u> </u>		
	Name (1)	Name (2) □Check if same home # as (1)
Home Phone No:		
		_
1st Mortgage held	d by:	
	No:	
Lender Phone	No:	Ext:
	( ) Payoff Request Attached	
2nd Mortgage held	d by:	
	No:	
		Ext:
	( ) Payoff Request Attached	
Other Liens/Loans a	gainst property held by:	
Loan/Account No(s)	)	
Forwarding Informat	tion 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 visitors personal information in a book or folder. Give this information to a trusted friend for safekeeping.
- 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 56.65 1,500.00 1,000.01 11.25 1.65 12.9 51,000.01 51,500.00 386.25 442.9 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 57.75 451.5 455.8 2,500.01 3,000.00 53,000.00 22.5 3.3 25.8 52,500.01 397.5 58.3 3,000.01 3,500.00 26.25 3.85 53,000.01 53,500.00 401.25 58.85 460.1 30.1 3.500.01 4.000.00 4.4 53.500.01 54.000.00 59.4 464.4 30 34.4 405 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 54,500.01 55,000.00 412.5 473 43 60.5 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 48.75 7.15 423.75 62.15 6,000.01 6,500.00 55.9 56,000.01 56,500.00 485.9 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 58,500.01 59,000.00 442.5 64.9 507.4 77.4 9,000.01 9,500.00 71.25 10.45 59,000.01 59,500.00 446.25 65.45 81.7 511.7 10.000.00 59.500.01 60.000.00 9.500.01 75 11 86 450 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 60,500.01 457.5 12.1 94.6 61,000.00 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 12,500.00 93.75 12,000.01 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 62,500.01 63,000.00 472.5 69.3 541.8 111.8 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 63,500.01 64,000.00 480 70.4 105 15.4 120.4 550.4 14.000.01 14.500.00 108.75 15.95 64.000.01 64.500.00 483.75 70.95 554.7 124.7 14,500.01 15,000.00 112.5 64,500.01 65,000.00 487.5 16.5 129 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 16.000.00 15,500.01 120 17.6 137.6 65,500.01 66,000.00 495 72.6 567.6 16.000.01 16.500.00 123.75 66.000.01 66.500.00 498.75 18.15 141.9 73.15 571.9 16,500.01 17,000.00 67,000.00 127.5 18.7 146.2 66,500.01 502.5 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 18.500.00 138.75 75.35 18.000.01 20.35 159.1 68.000.01 68.500.00 513.75 589.1 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 20.000.00 150 172 69,500.01 70.000.00 525 602 22.55 20.000.01 20.500.00 153.75 176.3 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 23,000.00 172.5 197.8 72,500.01 73,000.00 547.5 627.8 25.3 80.3 23,000.01 23,500.00 176.25 73,000.01 73,500.00 551.25 25.85 202.1 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		195	28.6	223.6	75,500.01	76,000.00	570	83.6	653.6
26,000.01		198.75	29.15	227.9	76,000.01	76,500.00	573.75	84.15	657.9
26,500.01		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	·	266.25	39.05	305.3	85,000.01	85,500.00	641.25	94.05	735.3
35,500.01		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		318.75 322.5	46.75 47.3	365.5 369.8	92,000.01		693.75	101.75	
42,500.01 43,000.01		322.5	47.85	374.1	92,500.01 93,000.01	93,000.00 93,500.00	697.5 701.25	102.3 102.85	799.8 804.1
43,500.01		330	48.4	378.4	93,500.01	94,000.00	701.23	102.65	808.4
44,000.01		333.75	48.95	382.7	94,000.01	94,500.00	708.75	103.4	812.7
44,500.01		337.5	49.5	387	94,500.01	95,000.00	712.5	103.93	817
45,000.01		341.25	50.05	391.3	95,000.01	95,500.00	716.25	105.05	821.3
45,500.01		345	50.6	395.6	95,500.01	96,000.00	710:20	105.6	
46,000.01		348.75	51.15	399.9	96,000.01	96,500.00	723.75	106.15	
46,500.01		352.5	51.7	404.2	96,500.01	97,000.00	727.5	106.7	834.2
47,000.01		356.25	52.25	408.5	97,000.01	97,500.00	731.25	107.25	838.5
47,500.01		360	52.8	412.8	97,500.01	98,000.00	735	107.8	
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		367.5	53.9	421.4	98,500.01	99,000.00	742.5	108.9	851.4
49,000.01		371.25	54.45	425.7	99,000.01	99,500.00	746.25	109.45	855.7
49,500.01		375	55	430	99,500.01	100,000.00	750	110	

#### 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:

Agent, for the following purposes.
<ol> <li>To prepare the Closing Statement for the sale of the property owned by Seller(s) and commonly known as:</li> </ol>
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) acknowledges that ESCROW AGENT has recommended that Seller(s) retain a qualified Attorney.
ESCROW AGENT'S 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

TITLE ONE, INC.

**ESCROW ACCEPTED:** 

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