TitleCore National Contract Checklist

Earnest Deposit Check made payable to "TitleCore National"
Standard Cost Sheet
Completed Escrow Closing Instructions
Fully Executed Purchase Agreement
Addendum #1 to the Purchase Agreement (if applicable)
Addendum #2 to the Purchase Agreement - Lead Based Paint & Lead Based Hazards. This must be filled out if the home was built prior to 1978.
Seller's Property Condition Disclosure Statement
Payoff Authorization
Home Inspection Disclosure
Carbon Monoxide Disclosure
All contracts must be signed by a purchaser and all sellers Fully executed contract submitted to:
TitleCore National 8701 West Dodge Road, Suite 150 Omaha, NE 68114
Phone: (402) 333-8100
fsbo@titlecorenational.com

Revised 4/4/2017

Standard Costs Associated with a Real Estate Closing

Title Insurance – The title insurance premium is based on the purchase price. The cost of title insurance and endorsements are typically split between the buyer and the seller unless otherwise stated in the purchase agreement.

Escrow Closing Fee – The closing fee is \$750.00 and it too, is typically split between the buyer and seller unless otherwise stated in the purchase agreement. If the buyer is obtaining an FHA or VA loan the entire cost of the escrow closing fee is paid by the seller.

Nebraska Documentary Stamp Tax – The tax is customarily paid by the seller, it is assessed at a rate of \$2.25 per thousand dollars of the purchase price.

Termite Inspection – The cost of termite inspections range from \$50.00 to \$100.00 and are the responsibility of the buyer. The exception would be if the buyer obtains a VA loan the cost of a termite inspection must be paid by the seller.

Real Estate Taxes – Taxes are prorated based on the purchase agreement.

County Recording Fees – Documents requiring recording are Deeds, Deeds of Trust, Assignments, Affidavits, releases and any other document a lender or title department may require. The cost of recording a document is \$10.00 for the first page and \$6.00 per each additional page. Buyers and Sellers are responsible for the recording costs of their documents. There is also an e-recording fee of \$5 per document.

Lender Closing Costs – Lender costs are reported to the buyer on the *Good Faith Estimate* provided by the lender. These costs would be paid by the buyer unless otherwise negotiated in the purchase agreement. These costs should include all previously listed costs.

Upfront Costs

Loan Application Fee - The buyer (borrower) will most likely be required to pay an application fee at the time of loan application. This fee is usually between \$300.00 and \$600.00 depending on the type of loan and is non-refundable. This fee is used to cover cost of a credit report and appraisal. These are costs the lender will incur regardless of whether or not the transaction is completed. The buyer will receive credit for this fee at the time of closing.

Earnest Deposit - The earnest deposit check is usually made payable to the escrow company. The check is cashed and the buyer's funds are then held in a trust account by the escrow company until closing. These funds are credited to the buyer at closing. The amount of the earnest deposit is agreed to in the purchase agreement

TitleCore National 8701 West Dodge Rd, Suite 150 Omaha, NE 68114 (402) 333-8100 fsbo@titlecorenational.com

PROPERTY ADDRESS:		
SALES PRICE:	CLOSING DATE:	POSSESSION:
TYPE OF DEED: JTWROS	TIC	OTHER
SELLER(S):		BUYER(S):
ADDRESS:		
PHONE#: WKF		PHONE# WKHM
E-MAIL:		E-MAIL:
STATUS: H&W SINGLE	OTHER	STATUS: H&WSINGLEOTHER
EITHER EVER DIVORCED? YES	SNO	EITHER EVER DIVORCED? YESNO
SOCIAL SECURITY #		SOCIAL SECURITY#:
SOCIAL SECURITY#		SOCIAL SECURITY#:
ATTORNEY		ATTORNEY
ADDRESS:		ADDRESS:
EXISTING LOAN CO:		BUYERS LOAN CO:
LOAN #:		LOAN OFFICER:
EXISTING LOAN CO:		E-MAIL:
LOAN #:		PHONE
		LOAN AMOUNT: \$
		CASH SALE:
OCCUPIEDVACANT	OTHER:	

COMMENTS:

UNIFORM PURCHASE AGREEMENT

(This is a legally binding contract. If not understood, seek legal advice.)

Purchasers Name(s)	, Date:
The undersigned Purchaser, (whether one or more) agrees to purc	chase the Property described as follows:
1. Property Address:	Zip Code
2. Legal Description (Property):	
and recorded in County, NE, including all fixt	ures and equipment permanently attached to the Property.
3. Personal Property: The only personal property included is as for dishwasher all window coverings all ceiling fans with remotes outdoor play equipment storage shed work, other (list in space) other property which is permanently affixed to the Property.	asher dryer garage door opener(s) with bench and/or shelving located in
4. Conveyance: Provided that the Seller (whether one or more) h	
agrees to convey title to Property to Purchaser or his nominee by	form of warranty deed or, free and
clear of all liens, encumbrances or special taxes levied or assessed	
and subject to all bub boundary of the Property, and protective covenants now of record	
5. Assessments: Seller agrees to pay any assessments for paving,	curb, sidewalk or utilities previously constructed, now
under construction, or ordered or required to be constructed by a	ny public authority, but not yet assessed. Upon notification,
Seller agrees to notify Purchaser of any additional assessments or	dered but not yet assessed.
6. Consideration: Purchaser agrees to pay to Seller, via certified f	
	ewith as evidenced by the receipt attached below. Deposit
is made payable and delivered to TitleCore National. If the Depos	it is paid by check, it will be cashed following acceptance of
this Agreement or as otherwise agreed herein. In the event this o	
time specified, the Deposit shall be returned to Purchaser. In the	event there are any defects in the title which cannot be
cured as specified below, the Deposit shall be paid to Purchaser. In	n the event of wrongful refusal or failure of the Purchaser to
consummate the purchase, the Seller may, at his option, retain the	e Deposit for failure to carry out the terms of this Purchase
Agreement, subject to the terms of the listing agreement. In the e	event of a dispute over the return or release of the Deposit,
Purchaser(s) and Seller(s) understand that the Escrow Agent will n	ot release funds to either party without the signed written
consent of Seller(s) and Purchaser(s) or a court order or arbitratio	n ruling. Escrow Agent shall pay any Deposit into court
which it may have in its possession upon the filing of such legal ac	tion. Such legal action shall not be maintained against
Escrow Agent when the dispute is between Purchaser and Seller.	Any party naming Escrow Agent as a party to any
proceeding despite the aforementioned sentences shall be liable t	o Escrow Agent for all legal costs and fees.

7. All Cash: Balance of \$_______ shall be paid in wire transferred funds, or certified or cashier's check at time of delivery of deed, no financing being required.

8. Conditional upon Financing: This Agreement shall be conditional upon Purchaser obtaining financing, under the terms set forth below:

8.1 Terms of Financing: Balance of \$	shall be paid in wire transferred funds,
or by certified or cashier's check at time of delivery of deed, condit	ioned upon Purchaser's ability to obtain financing to be
secured by first mortgage or deed of trust, on above described Pro	perty in the amount of \$
The financing will be \Box VA, \Box FHA, \Box CONVENTIONAL, \Box CONV	VENTIONAL with P.M.I., 🗌 NIFA, 🗌 USDA or
, with terms providing initial monthly	principal and interest payment of not more than
\$ plus taxes and insurance, and	for an initial interest rate not exceeding% per
annum, plus mortgage insurance. The note will be for a period of r	not less than years. Loan origination/service fee to
be paid by Purchaser except as otherwise agreed herein.	

8.2 Purchaser Loan Application Requirements: Purchaser agrees to make application for financing within five (5) business days of acceptance of this offer to:

Company Name

Loan Officer Name

Phone Number

to sign all papers and pay all costs in connection therewith, and to establish escrow reserves as required. If the financing is not approved within _____ days from date of acceptance, this offer shall be null and void, and the Deposit will be paid to Purchaser with no further agreement or release required, except that, if processing of the application for financing has not been completed by the lending agency within the above time, such time limit shall be automatically extended until the lending agency has, in the normal course of its business, advised either approval or denial. If the original loan application is denied, the Purchaser authorizes and instructs the Lender to notify the Purchaser, the Seller and all real estate licensees involved in the transaction, in writing. Upon notification of denial, this Purchase Agreement shall be void and the Deposit will be paid to Purchaser, with no further agreement or release required, unless Seller and Purchaser mutually agree in writing within five (5) business days from receipt of notification of loan denial that an additional loan application will be made or that, without waiving such contingency, additional loan information will be submitted to the original Lender or Purchaser waives the financing condition. Notwithstanding the foregoing, if approval or denial is not issued within ten (10) days after the approximate closing date, below, this Agreement shall be voidable by Seller upon written notice to Purchaser.

9. A. Seller Financing: - See attached addendum B. Loan Assumption: - See attached addendum.

10. ADDITIONAL PROVISIONS: (Check all that apply):

A. Contingent Upon Sale and Closing: This offer is contingent upon the sale and closing of Purchaser's property located at: _______ - See attached

addendum.

B. Contingent Upon Closing: This offer is contingent upon Purchaser first obtaining the proceeds from the closing of the Purchaser's property located at

_____, scheduled to close

on approximately _______. If such closing does not occur within ten (10) business days after the approximate closing date, below, this offer shall be shall be voidable by Seller upon written notice to Purchaser.

C. Other Provisions (if attaching addenda, list in Section 36):

11. Taxes: If the Property is located in Douglas or Sarpy County, all consolidated real estate taxes which become delinquent in the year in which closing takes place shall be treated as though all are Current Taxes for the purposes of this Agreement. If the Property is located in any other county, all consolidated real estate taxes for the year in which closing takes place (based on assessed value and tax rate as of the date of this Agreement) shall be treated as Current Taxes for the purposes of this Agreement. Such Current Taxes shall be prorated as of date of possession or closing.

12. Rents, Deposits and Leases, If Rented: All leases and rents shall be current and not in default at closing. Any tenant deposits and leases shall be assigned to Purchaser at no cost. All rents shall be prorated to date of closing. Copies of all current leases shall be provided to the Purchaser within ten (10) days of acceptance of this Agreement. In the event that any condition of an existing lease is unacceptable to Purchaser, Purchaser may terminate this Agreement by written notice to Seller within ten (10) days of Purchaser's receipt of the copies of leases, and Purchaser shall be entitled to be paid the Deposit with no further agreement or release required.

13. Sanitary and Improvement District (S.I.D.): Purchaser understands that this property is located within S.I.D. #______. If the Property is located within an SID, Purchaser acknowledges receipt of the most recently filed S.I.D. Statement.

14. Conveyance of Title: Seller shall through Seller's Agent or closing agent furnish a current title insurance commitment or complete abstract of title to Purchaser as soon as practical. If title defects are found, Seller must cure them within a reasonable time. Notwithstanding the foregoing, if title defects are not cured within fourteen (14) days after the approximate closing date, below, this Agreement shall be voidable by Seller upon written notice to Purchaser.

Approximate closing date to be			, 20	, and possession date shall
be closing, or	, 20	, at _	o′clock	<М.

The Real Estate Settlement Procedures Act ("RESPA") and its accompanying regulations make it clear that if the Purchaser pays any part of the title insurance policy, the Seller cannot make the sale conditioned on the use of a particular title insurance company. According to the Purchasers rights under RESPA, Purchaser hereby directs the title insurance work to TitleCore National. Purchaser hereby selects the Expanded ALTA Homeowners Policy, if available. The cost of any title insurance policies and endorsements shall be equally divided between Purchaser and Seller.

15. Escrow Closing: Purchaser and Seller acknowledge and understand that the closing of the sale may be handled by an Escrow Agent and that the Broker is authorized to transfer the Deposit or any other funds it receives to said Escrow Agent. After said transfer, Broker shall have no further responsibility or liability to Purchaser or Seller for the accounting for said funds. Escrow Agent's or the Broker's charge for the escrow closing shall be equally divided between Purchaser and Seller unless Purchaser is obtaining a VA loan, in which case escrow costs of the closing shall be paid by Seller. Escrow Agent shall be TitleCore National. At closing Purchaser is required to have wire transferred funds or certified or cashier's check for the balance of amounts due.

16. Utilities: Purchaser agrees to have all utilities transferred from Seller's name to Purchaser(s) name, as of the date of closing or possession, whichever is earlier.

17. Homeowners Association and Protective Covenants: Purchaser acknowledges that the Property may be subject to protective covenants that govern Purchaser's use of the Property, and that may be enforced by the homeowner's association or its members. Purchaser can obtain a copy of the protective covenants from the designated title insurance company. Seller shall pay all homeowner's and neighborhood association assessments levied and due as of closing. Homeowner's or

neighborhood association dues shall be prorated to the date of closing. Purchaser shall be responsible for all future homeowner's or neighborhood association dues, if any.

18. State Documentary Tax: The State Documentary Tax on the deed shall be paid by the Seller.

19. Release of Information: Purchaser and Seller authorize the release of information including price, financing and Property information regarding the purchase of this Property.

20. Survey: Purchaser is aware of the availability of having a survey to determine the property limits, measurements, building locations, encroachments from adjoining lands, and registered Easements which may affect the property. Purchaser agrees to pay for (select one):

Improvement Location Survey/Plot Plan (minimum survey; or relied upon for establishment of structure or other improvements),

Boundary and Improvement Location Survey (corners located/verified; improvements located; parcel checked for encroachments, may be used for construction with regard to local, state and federal regulations),

ALTA (American Land Title Association) Survey (most comprehensive survey, covers all aspects of above survey options and identifies any additional evidence of possession or use which could be adverse to Purchaser),

□ Waived unless required by a lender

In most situations, even if a survey is not required, one of the surveys is recommended.

21. Seller Property Condition Disclosure: Purchaser acknowledges receipt of Seller Property Condition Disclosure Statement.

22. Home Warranty Acknowledgment: Purchaser has been advised of the availability of Home Warranty.

Purchaser shall receive a home warranty	y, provided at the expense of \Box Purchaser \Box Seller.	Home Warranty
provider shall be		, or
	Purchaser selects the warranty type 🛛 Non-Evaluate	d Warranty 🛛
Evaluated Warranty with No Exclusions*. Co	ost is \$	
*(Seller is responsible to ensure issuance of	warranty with no exclusions under this option.)	

Home warranty coverage rejected by Purchaser.

23. Property Inspections (Select as noted): Purchaser has been advised of the availability of property inspections. Unsatisfactory Home Condition, Asbestos, Mold, Lead and other contaminants may exist in the Property. Suspected Contaminants and home condition may be identified with a typical air quality or home inspection(s). It is recommended Purchaser obtain inspection(s) of Purchaser's choice to better determine the presence of contaminants and home condition.

Purchaser identifies the following inspections, as selected, which may be ordered:

□ Whole House Inspection*or components or subsystems

Structural

🗌 Mold

Septic System

🗌 Well

Lead Based Paint

🗌 Radon

*"Whole house" inspections often include, but are not necessarily limited to, structure, exterior, roofing, plumbing, electrical, heating, central air conditioning, interior, insulation and ventilation. In some instances it may be advisable to consult a structural engineer as part of the inspections to the Property. Occasionally, whole house inspectors may use or recommend other inspectors in the course of a whole house inspection and they will be considered as part of the whole house inspection for notification purposes.

Purchaser elects NOT to obtain property inspections.

If Purchaser has elected to obtain property inspections, then the following provisions shall apply:

Within seven (7) days (or _______) after the final acceptance of this Purchase Agreement, Purchaser, at Purchaser's expense, shall have the right to have a "qualified" inspector or inspectors perform any and all inspections of the real property as identified above, to determine whether the Property is satisfactory to Purchaser. To be "qualified" an inspector must be licensed, if required, in the state, county or city in which the Property is located. In any case, the inspections performed with regard to the Property under this Agreement must be in the ordinary course of the inspector's business. The inspection report may or may not cover items required by the appraisal. Seller will allow inspectors reasonable access to the property within the specified timeframe.

If Purchaser chooses to have a radon inspection, and the results of the Radon test show average radon levels of 4 picocuries per liter (pCi/L) or higher, Seller will have a licensed radon mitigation company professionally install a mitigation system and will either provide after-installation test results of below 4.0 picocuries per liter of radon, or a guarantee from the radon mitigation company that the level of radon will be below 4.0 picocuries, with a transfer of the warranty to Purchaser. A copy of the paid receipt and either test results or guarantee will be provided to Purchaser prior to closing. Should Seller successfully complete mitigation under this Paragraph, Purchaser agrees to accept the Property in its mitigated condition.

Purchaser's Response to Inspection Reports: Within forty-eight hours (or ______) of Purchaser's receipt of all requested inspection reports, the Purchaser shall notify Seller of Purchaser's requested course of action, which may be delineated on the Property Inspection Resolution Addendum and Purchaser shall also provide Seller with relevant pages of the inspection report(s). Purchaser's course of action shall be set forth as one of the three following options:

Option "A" – After receipt of Inspections, the Purchaser(s) may choose not to request any action of Seller and to waive further objection regarding the home inspection findings.

Option "B" – If the report(s) reveal(s) any condition, issue or defect that is unsatisfactory to Purchaser, the Purchaser may deliver a written request for repair and or remediation, as required, to the Seller. Such request shall include a copy of the relevant inspection report or summary from the qualified inspector.

Option "C" – If the condition of the Property, as shown in any inspection or report, is unsatisfactory to Purchaser(s), then the Purchaser may terminate the Purchase Agreement with written notice to the Seller, at which time Purchaser shall be paid the Deposit with no further agreement or release required. Upon Seller's request, Purchaser agrees to provide a copy of the relevant inspection report or summary from the qualified inspector.

Purchaser's failure to deliver the report and written notification or request within the specified time period will result in Purchaser's acceptance of the Property "as is" and Purchaser shall be deemed to have waived any objection based on Property inspections under this section.

Seller's Response to Inspection Notice: Within forty-eight (48) hours (or ______) of receipt of the Property Inspection Removal Addendum, Seller shall notify Purchaser, in writing of what steps, if any, the Seller will take to correct any identified condition, issue or defect before closing. The failure of Seller to deliver a response before the expiration of this time period shall be treated as a notification that Seller will not make any repairs.

If the Seller is unwilling or unable to remedy the identified conditions, issues or defects to the Purchaser's reasonable satisfaction, the Purchaser may elect to give written notice that Purchaser accepts the Property without any repairs or remediation to be done by Seller. If Purchaser does not elect to take the Property "As Is" within forty-eight (48) hours of the Seller' response (or the deadline for response, if no response was timely provided), the Purchase Agreement shall be automatically null and void, at which time Purchaser shall be paid the Deposit with no further agreement or release required.

24. Purchaser's Personal Inspection: This offer is based upon Purchaser's personal inspection or investigation of the property and not upon any representation or warranties of condition by Seller or any limited agents involved in this transaction. If finished sq.ft., age, location of property lines, lot size, condition of improvements, protective covenants, designated school or school district, or other specific requirements are important to Purchaser's decision to purchase, Purchaser acknowledges the limited agents have advised Purchaser to make or procure independent investigations.

25. Condition of Property: Seller represents to the best of Seller's knowledge, information and belief, there are no material, latent defects in the Property nor any conditions present or existing with respect to the Property which may give rise to or create Environmental Hazards or Liabilities and there are no enforcement actions pending or threatened with respect to the Property or any conditions present on it, except as have been disclosed in writing to Purchaser. Seller agrees to maintain the landscaping, sprinkler system, heating, air conditioning, water heater, sewer, plumbing, electrical systems and any built-in appliances in functional and operable condition until delivery of possession, unless otherwise noted in the Seller Property Condition Disclosure Statement or specified herein. Seller will allow Purchaser to walk through Property within ______ hours before closing to confirm compliance with this Purchase Agreement.

26. Wood Infestation: Purchaser (Seller, in the case of a new VA loan) agrees to pay the cost of a wood destroying insect inspection of the Property, and Seller agrees to pay for any treatment or repair work found necessary for issuance of a wood destroying insects warranty. Purchaser agrees to designate the inspector for such inspection in writing to Seller's Agent within ten (10) days after acceptance of this offer. Purchaser agrees to accept the treated Property upon completion of repairs. Provided, however, if treatment and repairs exceed 2% or _______ of the purchase price, this Purchase Agreement may be cancelled by Seller and/or Purchaser, by written notice delivered to the other party within five (5) days of receipt of a wood destroying insect inspection report, which inspection report must be delivered to the Seller and Purchaser within ten (10) days after acceptance of this Purchase Agreement, at which time Purchaser shall be paid the Deposit with no further agreement or release required. Termite inspection work is to be performed by _______ or

28. Smoke Detector and Carbon Monoxide Alarms: Seller agrees to install, at Seller's expense, smoke detectors and carbon monoxide alarms as required by law.

^{27.} Insurance: Seller shall insure the property for fire, wind, hail, explosion, water or any other cause at no less than replacement cost until closing. Risk of loss or damage to Property, prior to closing, shall be the responsibility of Seller. If, prior to closing, the structure on the Property is materially damaged; Seller shall immediately notify the Purchaser in writing of the damage. Purchaser, at Purchaser's choice, may: 1) rescind this Agreement, at which time Purchaser shall be paid the Deposit with no further agreement or release required; or 2) take the Property subject to the damage, with the Seller paying to the Purchaser the insurance proceeds and deductible for the replacement of the Property or at a price discounted by the cost of restoration of the Property. Purchaser agrees to insure the Property at closing.

29. Lead-Based Paint Addendum: Was property built before 1978? Yes No. If yes, Purchaser and Seller must complete Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards.

30. Equal Opportunity: It is unlawful to discriminate against any person in the terms, conditions or privileges of sale, purchase or lease of a dwelling or in the division of services or facilities in connection therewith because of race, color, religion, national origin, ethnic origin, familial status, sex handicap, disability or sexual orientation, or age in the City of Omaha if an individual is forty (40) years of age or older.

31. Modification in Writing: Any modification of the terms of this agreement must be in writing and signed by all parties.

32. Electronic Transaction Authorization: The undersigned agree that all documents bearing signatures, initials or other marks of acknowledgement by a Purchaser or Seller relating to a real estate transaction contemplated under this Agreement, including offers, counteroffers and acceptances: (1) may be transmitted electronically, and/or may use digital signature technology which is compliant with state UETA and/or federal E-SIGN requirements and (2) that digital signatures as well as electronic copies of manual signatures, whether scanned, digital photograph, facsimile or other means of image reproduction shall be treated in all respects as originals, and (3) that they will submit all original signatures if requested by the other party. This Agreement and any addendums or modifications may be signed in counterparts and such counterparts shall be considered as one document.

33. Arbitration and Mediation:

A. Disputes: The term "Dispute" shall include, without limitation, any controversy, complaint, dispute, claim or disagreement relating to or arising out of the construction, interpretation, enforcement, or breach of the terms of this Purchase Agreement between Purchaser and Seller.

B. Mediation: In the event of any Dispute, any party to the Dispute may seek non-binding mediation in an attempt to resolve the dispute by giving fifteen (15) days written notice of a request for such mediation to all other parties to the Dispute. The request for mediation must be made within three hundred sixty five (365) days after the party making the request knew, or exercising reasonable diligence and care, should have known, of the Dispute. In no case shall such request be made after the statute of limitations on a civil suit based on the Dispute would have run. Such mediation shall be administered by the American Arbitration Association and shall be conducted according to the American Arbitration Scommercial Rules – Real Estate Industry Arbitration Rules (including a Mediation Alternative) or such other mediation service versed in real estate practices of the locality.

C. Arbitration: Any Dispute that is not resolved by informal settlement or mediation shall be resolved exclusively by binding arbitration. Such arbitration shall be administered by the American Arbitration Association and shall be conducted according to the American Arbitration Association's Commercial Rules – Real Estate Industry Arbitration Rules (Including a Mediation Alternative). The arbiter(s) shall apply Nebraska substantive and procedural law to the arbitration proceeding. Arbitration shall be commenced by written demand made by any one or more of the parties to the Dispute given to all other parties to the Dispute. The demand for arbitration must be in writing and must be given by personal delivery or certified mail, return receipt requested, within three hundred sixty five (365) days after the party making the demand knew, or exercising reasonable diligence and care, should have known, of the Dispute. Notwithstanding the previous sentence, in the case that the parties unsuccessfully attempt mediation to resolve a Dispute, the demand for arbitration shall be made within sixty (60) days of the final mediation session. However, in no case shall such demand be made after the statute of limitations on a civil suit based on the Dispute would have run. The prevailing party shall be entitled to costs and fees of the arbitration and, in the discretion of the arbitrator who shall take into account the relative merits of the opponent's case, the arbitration and attorney's fees and arbitration costs to the prevailing party.

D. Provisional Remedies. The filing of a judicial action to enable the reporting of a notice of pending action, for order of attachment, receivership, injunction, or other like provisional remedies, shall not constitute a waiver of mediation or arbitration under this provision, nor shall it constitute a breach of the duty to arbitrate.

E. Exclusions. The terms of this Section shall not apply to: 1) Foreclosure or other action or proceeding to enforce a deed of trust, mortgage or land contract; or 2) The filing or enforcement of a construction or similar lien.

F. Waiver. BY SIGNING THIS PURCHASE AGREEMENT, THE PARTIES AGREE THAT EVERY DISPUTE DESCRIBED ABOVE THAT IS NOT RESOLVED BY INFORMAL SETTLEMENT OR MEDIATION WILL BE DECIDED EXCLUSIVELY BY ARBITRATION AND THAT ANY ARBITRATION DECISION WILL BE FINAL AND BINDING. THE PARTIES AGREE THAT THEY WILL RECEIVE ALL THE RIGHTS AND BENEFITS OF ARBITRATION BUT ARE GIVING UP RIGHTS THEY MIGHT HAVE TO LITIGATE THOSE CLAIMS AND DISPUTES IN A COURT OR JURY TRIAL, OR TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS IN CONNECTION WITH ANY SUCH DISPUTES. NO PARTY TO THIS AGREEMENT SHALL BE ENTITLED TO JOIN OR CONSOLIDATE DISPUTES BY OR AGAINST OTHERS IN ANY ARBITRATION, OR TO INCLUDE IN ANY ARBITRATION ANY DISPUTE AS A REPRESENTATIVE OR MEMBER OF A CLASS, OR TO ACT IN ANY ARBITRATION IN THE INTEREST OF THE GENERAL PUBLIC OR IN ANY PRIVATE ATTORNEY GENERAL CAPACITY.

34. Offer Expiration: This offer to purchase is subject to acceptance by Seller on or before

20_____, at ______o'clock ______. M., Omaha, NE time. Purchaser acknowledges receipt of a signed copy of this Purchase Agreement, as well as Estimated Purchaser's Closing Cost Statement if required by law.

35. List of Attachments and Addenda, and Disclosures:

THE REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK

THIS CONTRACT CONTAINS AN ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES. The arbitration provision is contained in Section 33.

The undersigned part	ies executed this	AGREEMENT, co	onsisting of page	S.	
Purchaser:			Purchaser:		
Purchaser:			Purchaser:		
Address:			Address:		
City:	State:	Zip:	City:	State:	Zip:
Phone:			Phone:		
NAMES FOR DEED:					
	*	'If deposit to be	RECEIPT e delivered later, see Sec	tion 10C.	
RECEIVED FROM:					
(\$) DOLLA	ARS (by) to a	apply to the purchase	price of the Property on
terms and conditions	as stated. This re	eceipt is not an a	acceptance of the above	offer to purchase.	
RECEIVED BY:			SIGNATURE		

ACCEPTANCE

The Seller, whether	one or more, acc	cepts the foregoing offer to purchase on	, 20,
at	_o'clock	$_{\rm -}$. M., Omaha, NE time, on the terms stated and agrees to convey title to the P	roperty,
deliver possession,	and perform all t	he terms and conditions set forth, except as follows:	

Seller acknowledges receipt of a copy of this Agreement with all identified addenda and, if required by law, an Estimated Seller's Closing Statement.

THIS CONTRACT CONTAINS AN ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES. The arbitration provision is contained in Section 35.

The undersigned Seller executes this agreement as of the date set forth above.

ACCEPTANCE

The Purchaser,	whether one or m	nore, accepts the foregoing Seller's counteroffer to purchase on	, 20
at	o'clock	M., Omaha, NE time, on the terms stated and perform all the term	s and conditions set
forth, except a	s follows:		

Purchaser acknowledges receipt of a copy of this Agreement with all identified addenda and, if required by law, an Estimated Purchaser's Closing Statement.

THIS CONTRACT CONTAINS AN ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES. The arbitration provision is contained in Section 35.

The undersigned Purchaser executes this agreement as of the date set forth above.

Purchaser: ______ Purchaser: ______

REAL ESTATE CERTIFICATION ACCEPTANCE

We the undersigned Seller(s) and Purchaser(s), involved in this transaction, each certify that the terms of this Purchase Agreement are true to the best of our knowledge and belief and that any other agreement entered into by any of these parties in connection with this transaction is attached to this Purchase Agreement.

Purchaser:		Seller:		
	date		date	
Purchaser:		Seller:		
	date		date	

PURCHASER RECEIPT

Purchaser acknowledges receipt of a fully executed copy of this Purchase Agreement on ______, 20_____, NOTE: At closing, Purchaser required to have wire transferred funds or certified or cashier's check for the balance of amounts due.

Purchaser:	Purchaser:



NEBRASKA REAL ESTATE COMMISSION SELLER PROPERTY CONDITION DISCLOSURE STATEMENT **Residential Real Property**

THIS DISCLOSURE STATEMENT IS BEING COMPLETED AND DELIVERED IN ACCORDANCE WITH NEBRASKA LAW. NEBRASKA LAW REQUIRES THE SELLER TO COMPLETE THIS STATEMENT (NEB. REV. STAT. §76-2,120).

How long has the seller owned the property? year(s)	
Is seller currently occupying the property? (Circle one) YES NO	If yes, how long has the seller occupied the property? year(s)
If no, has the seller ever occupied the property? (Circle one) YES	NO If yes, when? From (year) to (year)

This disclosure statement concerns the real property located at ____, County of in the city of

, State of Nebraska and legally described as:

This statement is a disclosure of the condition of the real property known by the seller on the date on which this statement is signed. This statement is NOT a warranty of any kind by the seller or any agent representing a principal in the transaction, and should NOT be accepted as a substitute for any inspection or warranty that the purchaser may wish to obtain. Even though the information provided in this statement is NOT a warranty, the purchaser may rely on the information contained herein in deciding whether and on what terms to purchase the real property. Any agent representing a principal in the transaction may provide a copy of this statement to any other person in connection with any actual or possible sale of the real property. The information provided in this statement is the representation of the seller and NOT the representation of any agent, and is NOT intended to be part of any contract between the seller and purchaser.

Seller please note: you are required to complete this disclosure statement IN FULL. If any particular item or matter does not apply and there is no provision or space for indicating, insert "N/A" in the appropriate box. If age of items is unknown, write "UNK" on the blank provided. If the property has more than one item as listed below please put the numbered in the appropriate box. For example – if the home has three room air conditioners, one working, one not working, and one not included, put a "1" in each of the "Working", "Not Working", and "None/Not Included" boxes for that item, and a "3" on the line provided next to the item description to indicate total number of item. You may also provide additional explanation of any item in the comments section in PART III.

SELLER STATES THAT, TO THE BEST OF THE SELLER'S KNOWLEDGE AS OF THE DATE THIS DISCLOSURE STATEMENT IS COMPLETED AND SIGNED BY THE SELLER, THE CONDITION OF THE REAL PROPERTY IS:

PART I – If there is more than one of any item in this Part, the statement made applies to each and all of such items unless otherwise noted in the Comments section in PART III of this disclosure statement, or number separately as provided in the instructions above. If an item in this Part is not on the property, or will not be included in the sale, check only the "None/Not included" column for that item.

Section A -Appliances	Working	Not Working	Do Not Know If Working	None / Not Included	Section B - Electrical Systems	Working	Not Working	Do Not Know If Working	None / Not Include
1. Refrigerator					1. Electrical service panel capacity AMP Capacity (if known)		-		
2. Clothes Dryer					fuse circuit breakers				
3. Clothes Washer					2. Ceiling fan(s) (number) 3. Garage door opener(s) (number)				
4. Dishwasher					3. Garage door opener(s) (number) 4. Garage door remote(s) (number)				
5. Garbage Disposal					5. Garage door keypad(s) (number)				
6. Freezer					6. Telephone wiring and jacks				
7. Oven					7. Cable TV wiring and jacks				
8. Range					8. Intercom or sound system wiring				
9. Cooktop					9. Built-In speakers				
10. Microwave oven					10. Smoke detectors (number)				
11. Built-In vacuum system and equipment					11. Fire alarm 12. Carbon Monoxide Alarm (number)				
12. Range ventilation systems					13. Room ventilation/exhaust fan (number)				
13. Gas grill					14. 220 volt service				
14. Room air conditioner (number)					15. Security System Owned Leased Central station monitoring				
15. TV antenna / Satellite dish					16. Have you experienced any problems with the electrical system or its components?			e condition n in PART I	
16. Trash compactor					YESNO			statement	

Seller's Initials / Property Address Buyer's Initials /

Section C - Heating and Cooling Systems	Working	Not Working	Do Not Know If Working	None / Not Included
1. Air purifier				
2. Attic fan				
3. Whole house fan				
4. Central air conditioning year installed (if known)				
5. Heating system year installed (if known) Gas Electric Other (specify)				
6. Fireplace / Fireplace Insert				
7. Gas log (fireplace)				
8. Gas starter (fireplace)				
9. Heat pump year installed (if known)				
10. Humidifier				
11. Propane Tank year installed (if known) Rent Own				
12. Wood-burning stove year installed (if known)				

Section D - Water Systems	Working	Not Working	Do Not Know If Working	None / Not Included
1. Hot tub / whirlpool				
2. Plumbing (water supply)				
3. Swimming pool				
4. a. Underground sprinkler system				
b. Back-flow prevention system				
5. Water heater year installed (if known)				
6. Water purifier year installed (if known)				
7. Water softener Rent Own				
8. Well system				
Section E - Sewer Systems	Working	Not Working	Do Not Know If Working	None / Not Included
1. Plumbing (water drainage)				
2. Sump pump (discharges to)				
3. Septic System				

PART II - In Sections A, B, C, and D if the answer to any item is "YES", explain the condition in the comments Section in PART III of this disclosure statement.

Section A. Structural Conditions - If there is more than one of any item listed in this Section, the statement made applies to each and all of such items unless otherwise noted in the comment section in PART III of this disclosure statement.

Section A - Structural Conditions	YES	NO	Do Not Know
1. Age of roof (if known) year(s)	N / A	N / A	
2. Does the roof leak?			
3. Has the roof leaked?			
4. Is there presently damage to the roof?			
5. Has there been water intrusion in the basement or crawl space?			
6. Has there been any damage to the real property or any of the structures thereon due to the following occurrences including, but not limited to, wind, hail, fire, flood, wood-destroying insects, or rodents?			
7. Are there any structural problems with the structures on the real property?			
8. Is there presently damage to the chimney?			
9. Are there any windows which presently leak, or do any insulated windows have any broken seals?			

Section A - Structural Conditions	YES	NO	Do Not Know
10. Year property was built (if known)	N / A	N / A	
11. Has the property experienced any moving or settling of the following:			
- Foundation			
- Floor			
- Wall			
- Sidewalk			
- Patio			
- Driveway			
- Retaining wall			
12. Any room additions or structural changes?			

Section B. Environmental Conditions - Have any of the following substances, materials, or products been on the real property? If tests have been conducted for any of the following, provide a copy of all test results, if available.

Section B - Environmental Conditions	YES	NO	Do Not Know
1. Asbestos			
2. Contaminated soil or water (including drinking water)			
3. Landfill or buried materials			
4. Lead-based paint			
5. Radon gas			
6. Toxic materials			

Section B - Environmental Conditions	YES	NO	Do Not Know
6. Toxic materials			
7. Underground fuel, chemical or other type of storage tank?			
8. Have you been notified by the Noxious Weed Control Authority in the last 3 years of the presence of noxious weeds, as defined by Nebraska law (N.A.C. Title 25, Ch. 10), on the property?			
9. Hazardous substances, materials or products identified by the Environmental Protection Agency or its authorized Nebraska Designee (excluding ordinary household cleaners)			

Seller's Initials ____/ Property Address ______ Buyer's Initials____/____

Section C. Title Conditions - Do any of the following conditions exist with regard to the real property?

Section C - Title Conditions	YES	NO	Do Not Know
1. Any features, such as walls, fences and driveways which are shared?	-		
2. Any easements, other than normal utility easements?			
3. Any encroachments?			
4. Any zoning violations, non-conforming uses, or violations of "setback" requirements?			
5. Any lot-line disputes?			
6. Have you been notified, or are you aware of, any work planned or to be performed by a utility or municipality close to the real property including, but not limited to sidewalks, streets, sewers, water, power, or gas lines?			
 Any planned road or street expansions, improvements, or widening adjacent to the real property? 			
8. Any condominium, homeowners', or other type of association which has any authority over the real property?			
9. Any private transfer fee obligation upon sale?			

Section C - Title Conditions	YES	NO	Do Not Know
10. Does ownership of the property entitle the owner to use any "common area" facilities such as pools, tennis courts, walkways, or other common use areas?			
11. Is there a common wall or walls?			
b. Is there a party wall agreement?			
12. Any lawsuits regarding this property during the ownership of the seller?			
13. Any notices from any governmental or quasi- governmental agency affecting the real property?			
14. Any unpaid bills or claims of others for labor and/or materials furnished to or for the real property?			
15. Any deed restrictions or other restrictions of record affecting the real property?			
16. Any unsatisfied judgments against the seller?			
17. Any dispute regarding a right of access to the real property?			
18. Any other title conditions which might affect the real property?			

Section D. Other Conditions - Do any of the following conditions exist with regard to the real property?

Section D - Other Conditions	YES	NO	Do Not Know
1. a. Are the dwelling(s) and the improvements connected to a public water system?			
b. Is the system operational?			
2. a. Are the dwelling(s) and the improvements connected to a private, community (non-public), or Sanitary Improvement District (SID) water system?			
b. Is the system operational?			
3. If the dwelling(s) and the improvements are connected to a private, community (non-public) or SID water system is there adequate water supply for regular household use (i.e. showers, laundry, etc.)?			
4. a. Are the dwelling(s) and the improvements connected to a public sewer system?			
b. Is the system operational?			
5. a. Are the dwelling(s) and the improvements connected to a community (non-public) or SID sewer system?			
b. Is the system operational?			
6. a. Are the dwelling(s) and the improvements connected to a septic system?			
b. Is the system operational?			
7. Has the main sewer line from the house ever backed up or exhibited slow drainage?			

Section D - Other Conditions	YES	NO	Do Not Know
8. a. Is the real property in a flood plain?			
b. Is the real property in a floodway?			
9. Is trash removal service provided to the real property? If so, are the trash services public private			
10. Have the structures been mitigated for radon? If yes, when?//			
11. Is the property connected to a natural gas system?			
12. Has a pet lived on the property? Type(s)			
13. Are there any diseased or dead trees, or shrubs on the real property?			
14. Are there any flooding, drainage, or grading problems in connection to the real property?			
15. a. Have you made any insurance or manufacturer claims with regard to the real property?			
b. Were all repairs related to the above claims completed?			
16. Are you aware of any problem with the exterior wall-covering of the structure including, but not limited to, siding, synthetic stucco, masonry, or other materials?			

Section E. Cleaning / Servicing Conditions - Have you ever performed or had performed the following?

(State most recent year performed)

Section E – Cleaning / Servicing Conditions	YEAR	YES	NO	Do Not Know	None / Not Included
1. Servicing of air conditioner					
2. Cleaning of fireplace, including chimney					
3. Servicing of furnace					
4. Professional inspection of furnace A/C (HVAC) System					
5. Servicing of septic system					

Section E - Cleaning / Servicing Conditions	YEAR	YES	NO	Do Not Know	None / Not Included
6. Cleaning of wood-burning stove, including chimney					
7. Treatment for wood-destroying insects or rodents					
8. Tested well water					
9. Serviced / treated well water					

PART III – Comments. Please reference comments on items responded to above in PART I or II, with Section letter and item number. Note: Use additional pages if necessary.

If checked here PART III is continued on a separate page(s)	
SELLER'S CERTIFICATION	
Seller hereby certifies that this disclosure statement, which consists of pages (<i>including additional c</i> that Seller has completed this disclosure statement to the best of Seller's belief and knowledge as the date statement is completed and signed by the Seller.	
Seller's Signature	Date
Seller's Signature	Date
ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE STATEMENT, UNDERSTANDING	G AND CERTIFICATION
I/We acknowledge receipt of a photocopy of the above Seller Property Condition Disclosure Statement;	understand that such disclosure statement is
NOT a warranty of any kind by the seller or any agent representing any principal in the transaction; under not be accepted as a substitute for any inspection or warranty that I/we may wish to obtain; understand statement is the representation of the seller and not the representation of any agent, and is not intended and purchaser; and certify that disclosure statement was delivered to me/us or my/our agent on or befor into by me/us relating to the real property described in such disclosure statement.	rstand that such disclosure statement should d the information provided in this disclosure to be part of any contract between the seller
Purchaser's Signature	Date
Purchaser's Signature	Date

Payoff Authorization

As part of the transaction on the sale of my property located at

I authorize TitleCore National, LLC to order and receive payoff information from the following lenders, on the following loans:

Lender:		
Loan #:		
Lender:		
Loan #:		
Lender:		
Loan #:		
Lender:		
Loan #:		
Seller	Date	·····
Seller	Date	

WIRE FRAUD NOTICE ADDENDUM

This Addendum is made a part of the Uniform Purchase Agreement dated ______, relating to the property address of ______.

NOTICE TO BUYER AND SELLER REGARDING WIRE FRAUD AND SUSPICIOUS COMMUNICATIONS:

Please be aware that the Escrow Company under the attached Agreement may require a wire transfer of funds at Closing. Buyer and Seller should take care to provide wire transfer information only to a proper agent of the Escrow Company. Funds should only be wired to the Escrow Company using account information provided by verified agents of the Escrow Company.

Recently, criminals have been found attempting to impersonate escrow companies and real estate agents in wire fraud schemes. Unauthorized individuals have been caught providing fraudulent wire transfer information to parties in real estate transactions. This could include a criminal contacting Buyer or Seller, directly or indirectly, in an attempt to steal funds that rightfully belong to the parties.

In the event that any party believes an unauthorized request has been made for bank account information or funds, the Escrow Company should be contacted immediately. The requests should be verified immediately in person or by telephone using a telephone number that is known to be valid. Parties should be especially skeptical of last minute changes or requests coming from unknown representatives.

In the event that funds are transferred to a fraudulent account, there may be no way to recover these funds from the criminals involved. For this reason, it is extremely important that the Buyer and Seller are vigilant and only provide wire transfer information to proper representatives of the Escrow Company. Please contact the Escrow Company directly if you have any questions.

Seller:	Buyer:	
Date:	Date:	
Seller: Date:	Buyer:	
Date:	Date:	

For Your Protection: Get a Home Inspection

Property Address

What the FHA Does for Buyers... and What We Don't Do

What we do: FHA helps people become homeowners by insuring mortgages for lenders. This allows lenders to offer mortgages to first-time buyers and others who may not qualify for conventional loans. Because the FHA insures the loan for the lender, the buyer pays only a very low downpayment.

What we don't do: FHA does not guarantee the value or condition of your potential new home. If you find problems with your new home after closing, we can not give or lend you money for repairs, and we can not buy the home back from you.

That's why it's so important for you, the buyer, to get an independent home inspection. Before you sign a contract, ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Appraisals and Home Inspections are Different

As part of our job insuring the loan, we require that the lender conduct an FHA appraisal. An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. The lender does an appraisal for three reasons:

- to estimate the value of a house
- to make sure that the house meets FHA minimum property standards
- to make sure that the house is marketable

Appraisals are not home inspections.

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information than an appraisal--information you need to make a wise decision. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes

What Goes into a Home Inspection

A home inspection gives the buyer an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You should arrange to have a home inspection before you purchase your home. Make sure your contract states that the sale of the home depends on the inspection.

I understand the importance of getting an independent home inspection. I have thought about this before I signed a contract with the seller for a home.

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Summary Nebraska Statute 76-604 Regarding Carbon Monoxide Alarms in Residential Property (both Single Family and Multi-Family Dwellings) Offered For Sale on and after January 1, 2017.

Seller of single-family dwelling; duties:

The seller of a single-family dwelling that is offered for sale or transfer on or after January 1, 2017, and that has a fuel-fired heater or appliance, a fireplace, or an attached garage shall ensure that an operational carbon monoxide alarm (see definition below) is installed on each habitable floor of the dwelling or in a location specified in any building code adopted by the state or by the political subdivision in which the dwelling is located.

Source Laws 2015, LB34, § 4. 76-605. http://nebraskalegislature.gov/laws/statutes.php?statute=76-605

Seller of multifamily dwelling; duties:

The seller of a dwelling unit of an existing multifamily dwelling shall ensure that an operational carbon monoxide alarm is installed on each habitable floor of the dwelling unit or in a location specified in any building code adopted by the state or by the political subdivision in which the dwelling unit is located when the dwelling unit is offered for sale or transfer on or after January 1, 2017, if the dwelling unit has a fuel-fired heater or appliance, a fireplace, or an attached garage.

Source Laws 2015, LB34, § 5. <u>http://nebraskalegislature.gov/laws/statutes.php?statute=76-605</u>

76-602. Terms, defined.

For purposes of the Carbon Monoxide Safety Act:

Carbon monoxide alarm means a device that detects carbon monoxide and that (a) Produces a distinct, audible alarm; (b) Is listed by a nationally recognized, independent product-safety testing and certification laboratory to conform to the standards for carbon monoxide alarms issued by such laboratory as determined by the State Fire Marshal; (c) Is (i) Is battery-powered and is attached to the wall or ceiling of the dwelling unit; (ii) Plugs into a dwelling's electrical outlet without a switch (other than a circuit breaker) and has a battery backup; (iii) Is wired into a dwelling's electrical system and has a battery backup; or (iv) Is connected to an electrical system via an electrical panel; and

Source Laws 2015, LB34, § 2.

See the source laws for the full text of the statutes: http://nebraskalegislature.gov/FloorDocs/104/PDF/Slip/LB34.pdf