

TO: Patrick,

I have accepted the offer on 15EP. Please have the buyers sign the cost report and a BCA. You will need to enter the EM in the deposit button for the BCA to print out.

I have changed the taxes from prorating to buyer assumes taxes Nov 2008.

I want to stay away from Prorating from here out on new construction.

Once you collect the EM and get the docs signed we'll get your info to Chuck so we can draw up the plan. He is getting some work on his plate so the sooner the better.

Great job, Patrick!

Kevan

(F)

765 - 381 - 1111

Kevan Biggs

CEO

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MAR. 3. 2007, 5:52PM ERA Eagle Real Estate, Inc. NO. 8500 P. 1
 Listing Broker (Co.) ERA EAGLE (430) By Patrick Green (10126)
 Selling Broker (Co.) ERA EAGLE (430) By Karrey St. John (10126)

**PURCHASE AGREEMENT
(IMPROVED PROPERTY)**

1 Date: 3/3/07

2
 3 1. BUYER: Terry + LANA McCowan ("Buyer")
 4 agrees to buy the following property from the owner ("Seller") for the consideration and subject to the following
 5 terms, provisions, and conditions:

6
 7 2. PROPERTY: The property ("Property") is known as Emerald Point Lot 15 / Augusta
 8 in Cannel Township, DELAWARE County, Indiana
 9 Indiana, 4304 (zip code) legally described as:
 10 EMERALD POINT LOT 15 SEC A

11 together with any existing permanent improvements and fixtures attached (unless leased), such as, but not limited
 12 to, electrical and/or gas fixtures, home heating fuel, heating and central air-conditioning equipment and all
 13 attachments thereto, built-in kitchen equipment, sump pump, water softener, water purifier, gas grills, fireplace
 14 inserts, gas logs and grates, central vacuum equipment, window shades/blinds, curtain rods, drapery poles and
 15 fixtures, ceiling fans and light fixtures, towel racks and bars, storm doors, windows, awnings, TV antennas, satellite
 16 dishes and controls, storage barns, all landscaping, mailbox, garage door opener with control(s) AND THE
 17 FOLLOWING:
 18
 19
 20
 21

22 The terms of this Agreement will determine what items are included/excluded. All items sold shall be fully
 23 paid for by Seller at time of closing the transaction. Buyer should verify total square footage, land, room
 24 dimensions or community amenities if material.

25
 26
 27 3. PRICE: Buyer will pay the total purchase price of \$ 128,000.00 for the Property. If Buyer obtains an
 28 appraisal of the Property, this Agreement is contingent upon the Property appraising at no less than the agreed
 29 upon purchase price.

30
 31 4. EARNEST MONEY: Buyer submits \$ 500 upon Acceptance as earnest money which shall be applied to the
 32 purchase price. The listing broker shall deposit earnest money received into its escrow account within two (2)
 33 banking days of acceptance of this Agreement and hold it until time of closing the transaction or termination of this
 34 Agreement. If Buyer fails for any reason to submit earnest money, Seller may terminate this Agreement. Earnest
 35 money shall be returned promptly in the event this offer is not accepted. If this offer is accepted and Buyer fails or
 36 refuses to close the transaction, without legal cause, the earnest money shall be retained by Seller for damages
 37 the Seller has or will incur, and Seller retains all rights to seek other legal and equitable remedies. The Broker
 38 holding any earnest money is absolved from any responsibility to make payment to the Seller or Buyer unless the
 39 parties enter into a Mutual Release or a Court issues an Order for payment, except as permitted in 876 IAC 1-1-23
 40 (release of earnest money). Upon notification that Buyer or Seller intends not to perform, Broker holding the
 41 earnest money may release the earnest money as provided in this Agreement. If no provision is made in this
 42 Agreement, Broker may send to Buyer and Seller notice of the disbursement by certified mail. If neither Buyer
 43 nor Seller enters into a mutual release or initiates litigation within sixty (60) days of the mailing date of the certified
 44 letter, Broker may release the earnest money to the party identified in the certified letter. Buyer and Seller agree to
 45 hold the Broker harmless from any liability, including attorney's fees and costs, for good faith disbursement of
 46 earnest money in accordance with this Agreement and licensing regulations.

47
 48 5. METHOD OF PAYMENT: (Check appropriate paragraph letter)

49
 50 A. CASH: The entire purchase price shall be paid in cash and no financing is required.
 51 B. NEW MORTGAGE: Completion of this transaction shall be contingent upon the Buyer's ability to obtain a
 52
 53 Conventional Insured Conventional FHA VA Other: _____ first
 54 mortgage loan for 80 % of purchase price, payable in not less than 30 years, with an
 55 original rate of interest not to exceed 6.13 % per annum and not to exceed 0 points. Buyer
 56 shall pay all costs of obtaining financing, except _____
 57
 58

4304
 (Property Address)

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59 CLOSING FEE, SURVEY AND TITLE INSURANCE COSTS ARE NOT INCLUDED ABOVE. Any inspections
60 and charges which are required to be made and charged to Buyer or Seller by the lender, FHA, VA, mortgage
61 insurer, or closing agent, shall be made and charged in accordance with their prevailing rules or regulations
62 and shall supersede any provisions of this Agreement.

- 63 C. ASSUMPTION: (Attach Financing Addendum)
- 64 D. CONDITIONAL SALES CONTRACT: (Attach Financing Addendum)
- 65 E. OTHER METHOD OF PAYMENT: (Attach Financing Addendum)

66
67 6. TIME FOR OBTAINING FINANCING: Buyer agrees to make written application for any financing necessary
68 to complete this transaction or for approval to assume the unpaid balance of the existing mortgage within 3
69 days after the acceptance of this Agreement and to make a diligent effort to meet the lender's requirements and to
70 obtain financing in cooperation with the Broker and Seller. No more than 30 days after acceptance of the
71 Agreement shall be allowed for obtaining favorable written commitment(s) or mortgage assumption approval. If a
72 commitment or approval is not obtained within the time specified above, this Agreement shall terminate unless an
73 extension of time for this purpose is mutually agreed to in writing. *Mutual Federal*

74
75 7. CLOSING: The closing of the sale (the "Closing Date") shall be on or before MARCH 20 2007, or
76 within 10 days after Mortgage Apprd, whichever is later or this Agreement shall terminate
77 unless an extension of time is mutually agreed to in writing. The closing fee shall be paid by BUYER SELLER
78 shared equally.

80 8. POSSESSION:

81 A. The possession of the Property shall be delivered to Buyer at closing within _____ days after closing
82 or on or before July 20, 2007 if closed. For each day Seller is entitled to possession
83 after closing, Seller shall pay to Buyer at closing \$ _____ per day. If Seller does not
84 deliver possession by the date required in the first sentence of this paragraph, Seller shall pay Buyer
85 \$ 100.00 per day as liquidated damages until possession is delivered to Buyer; and Buyer
86 shall have all other legal and equitable remedies available against the Seller.

87 B. Maintenance of Property: Seller shall maintain the Property in its present condition until its possession is
88 delivered to Buyer, subject to repairs in response to any inspection. Buyer may inspect the Property prior to
89 closing to determine whether Seller has complied with this paragraph. Seller shall remove all debris and
90 personal property not included in the sale.

91 C. Casualty Loss: Risk of loss by damage or destruction to the Property prior to the closing shall be borne by
92 Seller. In the event any damage or destruction is not fully repaired prior to closing, Buyer, at Buyer's option,
93 may either (a) terminate this Agreement or (b) elect to close the transaction, in which event Seller's right
94 to all insurance proceeds resulting from such damage or destruction shall be assigned in writing by Seller to
95 Buyer.

96 D. Utilities/Municipal Services: Seller shall pay for all municipal services and public utility charges through the
97 day of possession.

98
99
100 9. SURVEY: Buyer shall receive a (check ONE) SURVEYOR LOCATION REPORT, which is a survey where
101 corner markers are not set; BOUNDARY SURVEY, which is a survey where corner markers of the Property are
102 set prior to closing; WAIVED, no survey required at (Check ONE) BUYER'S expense; SELLER'S expense.
103 The survey shall (1) be received prior to closing and certified as of a current date, (2) be reasonably satisfactory to
104 Buyer, (3) show the location of all improvements and easements, and (4) show the flood zone designation of the
105 Property.

106
107 10. FLOOD AREA/OTHER: Buyer may may not terminate this Agreement if the Property requires flood
108 insurance or Buyer may may not terminate this Agreement if the Property is subject to building or use
109 limitations by reason of the location.

110
111 11. HOMEOWNER'S INSURANCE: Completion of this transaction shall be contingent upon the Buyer's ability to obtain
112 a favorable written commitment for homeowner's insurance within 15 days after acceptance of this Agreement.

113
114 12. ENVIRONMENTAL CONTAMINANTS ADVISORY/RELEASE: Buyer and Seller acknowledge that Listing Broker,
115 Selling Broker and all salespersons associated with Brokers are NOT experts and have NO special training,
116 knowledge or experience with regard to the evaluation or existence of possible lead-based paint, radon, mold and
117 other biological contaminants ("Environmental Contaminants") which might exist and affect the Property.
118 Environmental Contaminants at harmful levels may cause property damage and serious illness, including but not
119 limited to, allergic and/or respiratory problems, particularly in persons with immune system problems, young
120 children and/or the elderly.

121
122 Buyer is STRONGLY ADVISED to obtain inspections (see below) to fully determine the condition of the Property
123 and its environmental status. The ONLY way to determine if Environmental Contaminants are present at the
124 Property at harmful levels is through inspections.

[Signature]
(Property Address)

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125 Buyer and Seller agree to consult with appropriate experts and accept all risks (w) Environmental
126 Contaminants and release and hold harmless all Brokers, their companies and sales associates from any
127 and all liability, including attorney's fees and costs, arising out of or related to any inspection, inspection
128 result, repair, disclosed defect or deficiency affecting the Property, including Environmental Contaminants.
129 This release shall survive the closing.
130

131 13. INSPECTIONS: (Check paragraph letter A or B)
132 A. BUYER RESERVES THE RIGHT TO HAVE THE PROPERTY INSPECTED (including Lead-Based Paint)
133 independent of and in addition to any inspections required by FHA, VA, or Buyer's lender(s). All inspections
134 are to be at Buyer's expense (unless noted otherwise or required by lender) by licensed inspectors or
135 qualified contractors selected by Buyer within the following time periods. Seller shall have water, gas,
136 electricity and all operable pilot lights on for Buyer's inspections.
137

138 INSPECTION/RESPONSE PERIOD: Buyer shall order all INDEPENDENT INSPECTIONS immediately after
139 acceptance of the Purchase Agreement. Buyer shall have _____ days beginning the day following the date of
140 acceptance of the Purchase Agreement to respond to the inspection report(s) in writing to Seller (see "Buyer's
141 Inspection Response").
142

143 Inspections may include but are not limited to the condition of the following systems and components:
144 heating, cooling, electrical, plumbing, roof, walls, ceilings, floors, foundation, basement, crawl space,
145 well/septic, water, wood-eating insects and organisms, lead-based paint (note: intact lead-based paint that
146 is in good condition is not necessarily a hazard), radon (tested at lowest livable area either currently
147 finished or unfinished), mold and other biological contaminants and/or the following:
148 _____
149 _____
150 _____

151 If the initial inspection report reveals the presence of lead-based paint, radon or mold and other biological
152 contaminants, then Buyer shall have _____ additional days to order, receive and respond in writing to any
153 additional reports.
154

155 If the Buyer does not comply with any Inspection/Response Period or make a written objection to any problem
156 revealed in a report within the applicable Inspection/Response Period, the Property shall be deemed to be
157 acceptable. If the Buyer reasonably believes that the Inspection Report reveals a MAJOR DEFECT with the
158 Property and the Seller is unable or unwilling to remedy the defect to the Buyer's reasonable satisfaction before
159 closing (or at a time otherwise agreed to by the parties), then Buyer may terminate this Agreement or waive such
160 defect and the transaction shall proceed toward closing. Under Indiana law, "Defect" means a condition that would
161 have a significant adverse effect on the value of the Property that would significantly impair the health or safety
162 of future occupants of the Property, or that if not repaired, removed, or replaced would significantly shorten or
163 adversely affect the expected normal life of the premises. BUYER AGREES THAT ANY PROPERTY DEFECT
164 PREVIOUSLY DISCLOSED BY SELLER, OR ROUTINE MAINTENANCE AND MINOR REPAIR ITEMS
165 MENTIONED IN ANY REPORT SHALL NOT BE A BASIS FOR TERMINATION OF THIS AGREEMENT. ALL
166 TIME PERIODS APPLICABLE TO INSPECTION RESPONSES SHALL BE REASONABLE.
167

168 B. BUYER HAS BEEN MADE AWARE THAT INDEPENDENT INSPECTIONS DISCLOSING THE CONDITION
169 OF THE PROPERTY ARE AVAILABLE AND HAS BEEN AFFORDED THE OPPORTUNITY TO REQUIRE SUCH
170 INSPECTIONS AS A CONDITION OF THE AGREEMENT. However, Buyer waives inspections and relies
171 upon the condition of the Property based upon Buyer's own examination and releases the Seller, the
172 Listing and Selling Brokers and all salespersons associated with Brokers from any and all liability relating
173 to any defect or deficiency affecting the Property, which release shall survive the closing. Required
174 FHA/VA or lender inspections are not included in this waiver.
175

176 Buyer acknowledges the availability of a LIMITED HOME WARRANTY PROGRAM with a deductible paid by Buyer
177 which will will not be provided at a cost of \$ _____ charged to Buyer Seller.
178 Buyer and Seller acknowledge this LIMITED HOME WARRANTY PROGRAM will not cover any pre-existing
179 defects in the Property nor replace the need for an independent home inspection. Broker may receive a fee from
180 the home warranty provider and/or a member benefit.
181

182 14. SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE: (check one)

- 183
184 Buyer acknowledges receipt and execution of a Seller's Residential Real Estate Sales Disclosure Form.
185 Buyer has not received an executed Seller's Residential Real Estate Disclosure Form.
186 Seller's Residential Real Estate Sales Disclosure Form is not applicable to this transaction.
187

188 15. TITLE APPROVAL: Prior to closing, Buyer shall be furnished an ALTA 98 Title Insurance Commitment (if
189 available) or an ALTA 92 Title Insurance Commitment in the amount of purchase price or an abstract
190 of title continued to date showing marketable title to the Property in Seller's name. The cost shall be paid by

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191 Buyer Seller shared equally Seller to pay owner's policy and Buyer to pay mortgage policy
 192 other _____ Any encumbrances
 193 or defects in title must be removed and Seller must convey title free and clear of any encumbrances and title
 194 defects, with the exception of any mortgage assumed by Buyer and any restrictions and easements of record
 195 which will not materially interfere with Buyer's intended use of the Property. Seller shall order the commitment
 196 immediately after mortgage approval other _____
 197 Seller agrees to pay the cost of obtaining all other documents necessary to perfect title (including the cost of the
 198 deed and vendors affidavit), so that marketable title can be conveyed. A title company, at Buyer's request, can
 199 provide information about availability, desirability, coverage, and cost of various title insurance coverages, gap
 200 and other endorsements.

16. TAXES: (Check paragraph A, B or C)

204 A. Buyer will assume and pay all taxes on the Property beginning with the taxes due and payable on
 205 Nov, 2008, and all taxes due thereafter. At or before closing, Seller shall pay all
 206 taxes for the Property payable before that date.

207 B. All taxes assessed for any prior calendar year and remaining unpaid shall be paid by Seller, and all taxes
 208 assessed for the current calendar year shall be prorated between Seller and Buyer on a calendar-year basis
 209 as of the day immediately prior to the Closing Date.

212 For purposes of paragraph A and B: If the tax rate and/or assessment for taxes assessed in the current year
 213 have not been determined at the closing of the transaction, the rate and/or assessment shall be assumed to be the
 214 same as the prior year for the purpose of such proration and credit for due but unpaid taxes, and this shall be a
 215 final settlement. **WARNING: Buyer is responsible for confirming the status of all tax exemptions and/or**
 216 **credits.**

218 C. FOR RECENT CONSTRUCTION ONLY. If the tax rate and/or assessment for taxes is not available, Seller
 219 will give a tax credit of \$ _____ to Buyer at closing. If the tax rate and/or assessment for
 220 taxes is available prior to the Closing Date, then paragraph B shall apply.

222 **WARNING: The succeeding year tax bill for recently constructed homes or following reassessment**
 223 **periods may greatly exceed the last tax bill available to the closing agent.**

226 17. PRORATIONS AND SPECIAL ASSESSMENTS: Insurance, if assigned to Buyer, interest on any debt assumed or
 227 taken subject to, any rents, all other income and ordinary operating expenses of the Property, including but not
 228 limited to, public utility charges, shall be prorated as of the day prior to the Closing Date. Seller shall pay any
 229 special assessments applicable to the Property for municipal improvements previously made to benefit the
 230 Property. Seller warrants that Seller has no knowledge of any planned improvements which may result in
 231 assessments and that no governmental or private agency has served notice requiring repairs, alterations or
 232 corrections of any existing conditions. Public or municipal improvements which are not completed as of the date
 233 above but which will result in a lien or charge shall be paid by Buyer. Buyer will assume and pay all special
 234 assessments for municipal improvements completed after the date of this Agreement.

235 18. TIME: Time is of the essence. Time periods specified in this Agreement and any subsequent Addenda to the
 236 Purchase Agreement are calendar days and shall expire at 11:59 PM of the date stated unless the parties agree in
 237 writing to a different date and/or time.

239 **Note: Seller and Buyer have the right to withdraw any offer/counter offer prior to written acceptance and**
 240 **delivery of such offer/counter offer.**

242 19. HOMEOWNERS ASSOCIATION/CONDOMINIUM ASSOCIATION: Documents for a mandatory membership
 243 association shall be delivered by the Seller to Buyer within _____ days after acceptance of this Agreement. If the
 244 Buyer does not make a written response to the documents within _____ days after receipt, the documents shall
 245 be deemed acceptable. In the event the Buyer does not accept the provisions in the documents and such
 246 provisions cannot be waived, this Agreement may be terminated by the Buyer and the earnest money deposit shall
 247 be refunded to Buyer promptly. Any approval of sale required by the Association shall be obtained by the Seller, in
 248 writing, within _____ days after Buyer's approval of the documents.

250 Buyer acknowledges that in every neighborhood there are conditions which others may find objectionable.
 251 Buyer shall therefore be responsible to become fully acquainted with neighborhood and other off-site
 252 conditions that could affect the Property.

254 20. ATTORNEY'S FEES: Any party to this Agreement who is the prevailing party in any legal or equitable proceeding
 255 against any other party brought under or with relation to the Agreement or transaction shall be additionally entitled
 256 to recover court costs and reasonable attorney's fees from the non-prevailing party.

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257 21. MISCELLANEOUS:

- 258 A. Unless otherwise provided, any prorations for rent, taxes, insurance, damage deposits, association
- 259 dues/assessments, or any other items shall be computed through the date of closing.
- 260
- 261 B. Underground mining has occurred in Indiana, and Buyers are advised of the availability of subsidence
- 262 insurance.
- 263
- 264 C. The Indiana Sheriff's Sex Offender Registry (www.indianasheriffs.org) exists to inform the public about the
- 265 identity, location and appearance of sex offenders residing within Indiana. Broker is not responsible for
- 266 providing or verifying this information.
- 267
- 268 D. Conveyance of this Property shall be by general Warranty Deed, or by _____
- 269 subject to taxes, easements, restrictive covenants and encumbrances of record, unless otherwise agreed.
- 270
- 271 E. Seller represents and warrants that Seller is not a "foreign person" (individual entity) and, therefore, is not
- 272 subject to the Foreign Investment in Real Property Tax Act.
- 273
- 274 F. Any notice required or permitted to be delivered shall be deemed received when personally delivered,
- 275 transmitted electronically or digitally or sent by express courier or United States mail, postage prepaid,
- 276 certified and return receipt requested, addressed to Seller or Buyer or the designated agent of either party.
- 277
- 278 G. This Agreement shall be construed under and in accordance with the laws of the State of Indiana and is
- 279 binding upon the parties' respective heirs, executors, administrators, legal representatives, successors, and
- 280 assigns.
- 281
- 282 H. In case any provision contained in this Agreement is held invalid, illegal, or unenforceable in any respect, the
- 283 invalidity, illegality, or unenforceability shall not affect any other provision of this Agreement.
- 284
- 285 I. This Agreement constitutes the sole and only agreement of the parties and supersedes any prior
- 286 understandings or written or oral agreements between the parties' respecting the transaction and cannot be
- 287 changed except by their written consent.
- 288
- 289 J. All rights, duties and obligations of the parties shall survive the passing of title to, or an interest in, the
- 290 Property.
- 291
- 292 K. Broker(s) may refer Buyer or Seller to other professionals, service providers or product vendors, including
- 293 lenders, loan brokers, title insurers, escrow companies, inspectors, pest control companies, contractors and
- 294 home warranty companies. Broker(s) does not guarantee the performance of any service provider. Buyer and
- 295 Seller are free to select providers other than those referred or recommended to them by Broker(s).
- 296
- 297 L. By signing below, the parties to this transaction acknowledge receipt of a copy of this Agreement and give
- 298 their permission to a Multiple Listing Service, Internet or other advertising media, if any, to publish information
- 299 regarding this transaction.
- 300
- 301 M. Any amounts payable by one party to the other, or by one party on behalf of the other party, shall not be owed
- 302 until this transaction is closed.
- 303
- 304 N. Buyer and Seller consent to receive communications from Broker(s) via telephone, U.S. mail, email and
- 305 facsimile at the numbers/addresses provided to Broker(s) unless Buyer and Seller notify Broker(s) in writing
- 306 to the contrary.
- 307
- 308 O. Buyer discloses to Seller that Buyer holds Indiana Real Estate License # N/A
- 309
- 310 P. Where the word "Broker" appears, it shall mean "Licensee" as provided in I.C.25-34.1-10-6.8.
- 311

312 22. FURTHER CONDITIONS (List and attach any addenda):

313 Contingent on them closing their home

314 located at 3901 N. LINDEBY

315 _____

316 _____

317 _____

318 _____

319 _____

320 _____

T/M
LAA

(Property Address)

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321 23. EXPIRATION OF OFFER: Unless accepted by Seller and delivered to Buyer by 8:00 A.M. P.M.
322 Noon, the 7 day of MARCH 2007, this Purchase Agreement shall be null and void and all
323 parties shall be relieved of any and all liability or obligations.
324

325 24. CONSULT YOUR ADVISORS: Buyer and Seller acknowledge they have been advised that, prior to signing this
326 document, they may seek the advice of an attorney for the legal or tax consequences of this document and the
327 transaction to which it relates. In any real estate transaction, it is recommended that you consult with a
328 professional, such as a civil engineer, environmental engineer, or other person, with experience in evaluating the
329 condition of the Property.
330

331 25. ACKNOWLEDGEMENTS: Buyer and Seller acknowledge that each has received agency office policy disclosures,
332 has had agency explained, and now confirms all agency relationships. Buyer and Seller further acknowledge that
333 they understand and accept agency relationships involved in this transaction. By signature below, the parties verify
334 that they understand and approve this Purchase Agreement and acknowledge receipt of a signed copy.
335

336 This Agreement may be executed simultaneously or in two or more counterparts, each of which shall be deemed
337 an original but all of which together shall constitute one and the same instrument. The parties agree that this
338 Agreement may be transmitted between them electronically or digitally. The parties intend that electronically or
339 digitally transmitted signatures constitute original signatures and are binding on the parties. The original document
340 shall be promptly delivered, if requested.
341

342 Laura McLewin 3-3-07 Terry W. McLewin 3/3/07
343 BUYER'S SIGNATURE DATE BUYER'S SIGNATURE DATE
344
345

346 PRINTED PRINTED

347
348 (Check appropriate paragraph letter)

349
350 A. As the Seller(s) of the property described herein, the above terms and conditions are accepted this
351 5 day of March 07, at 3:00 A.M. P.M. Noon.
352

353 B. The above offer is Rejected.
354

355 C. The above offer is Countered. Seller should sign both the Purchase Agreement and the Counter Offer.
356

357
358
359 Ryan Biggs 3-5-07
SELLER'S SIGNATURE DATE SELLER'S SIGNATURE DATE
360

361 PRINTED PRINTED
362



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This is a legally binding contract, if not understood seek legal advice. Form #02. Copyright IAR 2006



(Property Address)