



26740 Lake of the Falls

STATE OF OHIO

DEPARTMENT OF COMMERCE

Olmsted Falls, OH

44138

Eff. 6/2022

RESIDENTIAL PROPERTY DISCLOSURE FORM

Purpose of Disclosure Form: This is a statement of certain conditions and information concerning the property actually known by the owner. An owner may or may not have lived at the property and unless the potential purchaser is informed in writing, the owner has no more information about the property than could be obtained by a careful inspection of the property by a potential purchaser. Unless the potential purchaser is otherwise informed, the owner has not conducted any inspection of generally inaccessible areas of the property. This form is required by Ohio Revised Code Section 5302.30.

THIS FORM IS NOT A WARRANTY OF ANY KIND BY THE OWNER OR BY ANY AGENT OR SUBAGENT REPRESENTING THE OWNER. THIS FORM IS NOT A SUBSTITUTE FOR ANY INSPECTIONS. **POTENTIAL PURCHASERS ARE ENCOURAGED TO OBTAIN THEIR OWN PROFESSIONAL INSPECTION(S).**

Owner's Statement: The statements contained in this form are made by the owner and are not the statements of the owner's agent or subagent. The statements contained in this form are provided by the owner only to potential purchasers in a transfer made by the owner. The statements are not for purchasers in any subsequent transfers. The information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law to be disclosed in the transfer of residential real estate.

OWNER INSTRUCTIONS

Instructions to Owner: (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is needed. (4) Complete this form yourself. (5) If some items do not apply to your property, write NA (not applicable). If the item to be disclosed is not within your actual knowledge, indicate Unknown.

Owner's Initials DS Date 4/10/20
Purchaser's Initials _____ Date _____

Owner's Initials DS Date 4/10/20
Purchaser's Initials _____ Date _____

STATE OF OHIO DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

Pursuant to section 5302.30 of the Revised Code and rule 1301:5-6-10 of the Administrative Code.

TO BE COMPLETED BY OWNER (Please Print)

Property Address: 26740 Lake of the Falls Olmsted Falls, OH

Owners Name(s): Donald & Deborah Swan 44138

Date: 4/10/26

Owner [] is [X] is not occupying the property. If owner is occupying the property, since what date: If owner is not occupying the property, since what date: Tenant occupied

THE FOLLOWING STATEMENTS OF THE OWNER ARE BASED ON OWNER'S ACTUAL KNOWLEDGE

A) WATER SUPPLY: The source of water supply to the property is (check appropriate boxes):

- [X] Public Water Service [] Holding Tank [] Unknown
[] Private Water Service [] Cistern [] Other
[] Private Well [] Spring
[] Shared Well [] Pond

Do you know of any current leaks, backups or other material problems with the water supply system or quality of the water? [] Yes No [X] If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

Is the quantity of water sufficient for your household use? (NOTE: water usage will vary from household to household) [X] Yes [] No

B) SEWER SYSTEM: The nature of the sanitary sewer system servicing the property is (check appropriate boxes):

- [X] Public Sewer [] Private Sewer [] Septic Tank
[] Leach Field [] Aeration Tank [] Filtration Bed
[] Unknown [] Other

If not a public or private sewer, date of last inspection: Inspected By:

Do you know of any previous or current leaks, backups or other material problems with the sewer system servicing the property? [] Yes [X] No If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

Information on the operation and maintenance of the type of sewage system serving the property is available from the department of health or the board of health of the health district in which the property is located.

C) ROOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? [] Yes [X] No If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years):

D) WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other defects to the property, including but not limited to any area below grade, basement or crawl space? [] Yes [X] No

If "Yes", please describe and indicate any repairs completed:

Owner's Initials DS Date 4/10/26

Purchaser's Initials [Signature] Date

Owner's Initials [Signature] Date 4/10/26

Purchaser's Initials Date

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Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backlog; or leaking pipes, plumbing fixtures, or appliances? Yes No
If "Yes", please describe and indicate any repairs completed: _____

Have you ever had the property inspected for mold by a qualified inspector? Yes No
If "Yes", please describe and indicate whether you have an inspection report and any remediation undertaken: _____

Purchaser is advised that every home contains mold. Some people are more sensitive to mold than others. If concerned about this issue, purchaser is encouraged to have a mold inspection done by a qualified inspector.

E) STRUCTURAL COMPONENTS (FOUNDATION, BASEMENT/CRAWL SPACE, FLOORS, INTERIOR AND EXTERIOR WALLS): Do you know of any **previous or current** movement, shifting, deterioration, material cracks/settling (other than visible minor cracks or blemishes) or other material problems with the foundation, basement/crawl space, floors, or interior/exterior walls?

Yes No If "Yes", please describe and indicate any repairs, alterations or modifications to control the cause or effect of any problem identified (but not longer than the past 5 years): _____

Do you know of any **previous or current** fire or smoke damage to the property? Yes No
If "Yes", please describe and indicate any repairs completed: _____

F) WOOD DESTROYING INSECTS/TERMITES: Do you know of any **previous/current** presence of any wood destroying insects/termites in or on the property or any existing damage to the property caused by wood destroying insects/termites?

Yes No
If "Yes", please describe and indicate any inspection or treatment (but not longer than the past 5 years): _____

G) MECHANICAL SYSTEMS: Do you know of any **previous or current** problems or defects with the following existing mechanical systems? If your property does not have the mechanical system, mark N/A (Not Applicable).

	YES	NO	N/A		YES	NO	N/A
1) Electrical	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	8) Water softener	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) Plumbing (pipes)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	a. Is water softener leased?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Central heating	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	9) Security System	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) Central Air conditioning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	a. Is security system leased?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5) Sump pump	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10) Central vacuum	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6) Fireplace/chimney	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	11) Built in appliances	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7) Lawn sprinkler	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12) Other mechanical systems	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is "Yes", please describe and indicate any repairs to the mechanical system (but not longer than the past 5 years): _____

H) PRESENCE OF HAZARDOUS MATERIALS: Do you know of the **previous or current** presence of any of the below identified hazardous materials on the property?

	Yes	No	Unknown
1) Lead-Based Paint	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) Asbestos	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Urea-Formaldehyde Foam Insulation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) Radon Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
a. If "Yes", indicate level of gas if known	_____		
5) Other toxic or hazardous substances	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is "Yes", please describe and indicate any repairs, remediation or mitigation to the property: _____

Owner's Initials DS Date 4/10/26

Purchaser's Initials _____ Date _____

Owner's Initials DS Date 4/10/26

Purchaser's Initials _____ Date _____

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I) UNDERGROUND STORAGE TANKS/WELLS: Do you know of any underground storage tanks (existing or removed), oil or natural gas wells (plugged or unplugged), or abandoned water wells on the property? Yes No
If "Yes", please describe: _____

Do you know of any oil, gas, or other mineral right leases on the property? Yes No

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to oil, gas, and other mineral rights. Information may be obtained from records contained within the recorder's office in the county where the property is located.

J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA: Yes No Unknown
Is the property located in a designated flood plain?
Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area?

K) DRAINAGE/EROSION: Do you know of any previous or current flooding, drainage, settling or grading or erosion problems affecting the property? Yes No
If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years): _____

L) ZONING/CODE VIOLATIONS/ASSESSMENTS/HOME OWNERS ASSOCIATION: Do you know of any violations of building or housing codes, zoning ordinances affecting the property or any nonconforming uses of the property? Yes No
If "Yes", please describe: _____

Is the structure on the property designated by any governmental authority as a historic building or as being located in an historic district? (NOTE: such designation may limit changes or improvements that may be made to the property). Yes No
If "Yes", please describe: _____

Do you know of any recent or proposed assessments, fees or abatements, which could affect the property? Yes No
If "Yes", please describe: _____

List any assessments paid in full (date/amount) _____
List any current assessments: _____ monthly fee _____ Length of payment (years _____ months _____)

Do you know of any recent or proposed rules or regulations of, or the payment of any fees or charges associated with this property, including but not limited to a Community Association, SID, CID, LID, etc. Yes No
If "Yes", please describe (amount) 266.16 Mo. custom Property Management Inc.

M) BOUNDARY LINES/ENCROACHMENTS/SHARED DRIVEWAY/PARTY WALLS: Do you know of any of the following conditions affecting the property?
Yes No Yes No
1) Boundary Agreement 4) Shared Driveway
2) Boundary Dispute 5) Party Walls
3) Recent Boundary Change 6) Encroachments From or on Adjacent Property
If the answer to any of the above questions is "Yes", please describe: _____

N) OTHER KNOWN MATERIAL DEFECTS: The following are other known material defects in or on the property:
N/A

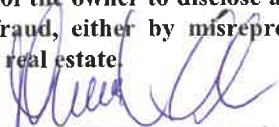
For purposes of this section, material defects would include any non-observable physical condition existing on the property that could be dangerous to anyone occupying the property or any non-observable physical condition that could inhibit a person's use of the property.

Owner's Initials DS Date 4/11/26 Purchaser's Initials _____ Date _____
Owner's Initials DS Date 4/11/26 Purchaser's Initials _____ Date _____

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44138

CERTIFICATION OF OWNER

Owner certifies that the statements contained in this form are made in good faith and based on his/her actual knowledge as of the date signed by the Owner. Owner is advised that the information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law or that may exist to preclude fraud, either by misrepresentation, concealment or nondisclosure in a transaction involving the transfer of residential real estate.

OWNER:  DATE: 4/10/26
Donald Swan

OWNER:  DATE: 4/10/26
Deborah Swan

RECEIPT AND ACKNOWLEDGEMENT OF POTENTIAL PURCHASERS

Potential purchasers are advised that the owner has no obligation to update this form but may do so according to Revised Code Section 5302.30(G). Pursuant to Ohio Revised Code Section 5302.30(K), if this form is not provided to you prior to the time you enter into a purchase contract for the property, you may rescind the purchase contract by delivering a signed and dated document of rescission to Owner or Owner's agent, provided the document of rescission is delivered prior to all three of the following dates: 1) the date of closing; 2) 30 days after the Owner accepted your offer; and 3) within 3 business days following your receipt or your agent's receipt of this form or an amendment of this form.

Owner makes no representations with respect to any offsite conditions. Purchaser should exercise whatever due diligence purchaser deems necessary with respect to offsite issues that may affect purchaser's decision to purchase the property.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to Ohio's Sex Offender Registration and Notification Law (commonly referred to as "Megan's Law"). This law requires the local Sheriff to provide written notice to neighbors if a sex offender resides or intends to reside in the area. The notice provided by the Sheriff is a public record and is open to inspection under Ohio's Public Records Law. If concerned about this issue, purchaser assumes responsibility to obtain information from the Sheriff's office regarding the notices they have provided pursuant to Megan's Law.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to abandoned underground mines. If concerned about this issue, purchaser assumes responsibility to obtain information from the Ohio Department of Natural Resources. The Department maintains an online map of known abandoned underground mines on their website at www.dnr.state.oh.us.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to the potential presence of hazardous materials (Radon Gas, lead pipes, toxic mold, etc.) that may affect the purchaser's decision to purchase the property. See Appendix A for a list of resources.

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE FORM AND UNDERSTAND THAT THE STATEMENTS ARE MADE BASED ON THE OWNERS ACTUAL KNOWLEDGE AS OF THE DATE SIGNED BY THE OWNER.

My/Our Signature below does not constitute approval of any disclosed condition as represented herein by the owner.

PURCHASER: _____ DATE: _____

PURCHASER: _____ DATE: _____



Department of Commerce

Division of Real Estate & Professional Licensing

26746 Lake of the Falls

STATE OF OHIO RESIDENTIAL PROPERTY DISCLOSURE FORM

Appendix A - Links to Additional Information & Resources

This list is not exhaustive. If the purchaser is concerned about the presence of any potential hazardous material in this property, purchaser assumes responsibility to obtain information from the listed resources and/or in consultation with a person licensed/certified in the area of concern.

RADON GAS

- <https://www.epa.gov/radon>
- <https://www.epa.gov/sites/production/files/2015-05/documents/hmbuygud.pdf>
- <https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/radon-education-and-licensing-program/welcome/>

LEAD

- <https://www.cdc.gov/nceh/lead/prevention/sources.htm>
- <https://www.epa.gov/lead/learn-about-lead>
- <https://www.epa.gov/ground-water-and-drinking-water/lead-service-line-replacement>
- <https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/healthy-homes/welcome>

If you are on a municipal water service, check with that provider, they may have a lead pipe mapping program that you can access.

TOXIC MOLD

- <https://www.epa.gov/mold/mold-and-your-home>
- <https://www.cdc.gov/mold/default.htm>

ASBESTOS

- <https://www.cpsc.gov/safety-education/safety-guides/home/asbestos-home/>
- <https://www.epa.gov/asbestos/protect-your-family-exposures-asbestos#whattodo>

UREA FORMALDEHYDE

- https://www.cpsc.gov/s3fs-public/An-Update-On-Formaldehyde-725-I.pdf?O3CFjmPr1Ft_ogVb7OhX4ZDPu7fYky8Q

X DS 4/10/20 X (Signature) 4/10/20

Property Address: 26740 Lake of the Falls, Olmsted Falls, OH



**DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT
LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS**



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 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. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE (Seller(s) initials are required.)

- (a) Presence of lead-based paint and/or lead-based paint hazards (initial (i) or (ii) below):
 - (i) _____ Known lead-based paint and /or lead-based paint hazards are present in the housing. Describe what is known: _____
 - (ii) DS 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 (initial (i) or (ii) below):
 - (i) _____ 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: _____
 - (ii) DS Seller has no reports or records pertaining to lead-based paint and/or lead-based hazards in the housing.

PURCHASER'S ACKNOWLEDGMENT (Purchaser has (initial (i) or (ii) below):

- (c) Purchaser has (initial (i) or (ii) below):
 - (i) _____ received copies of all records and reports pertaining to lead-based paint and/or lead-based paint hazards. In the housing listed above.
 - (ii) _____ not received copies of all records and reports regarding lead-based paint and/or lead-based paint hazards in the housing.
- (d) _____ (initial) Purchaser has received the pamphlet "Protect Your Family from Lead in Your Home."

AGENT'S ACKNOWLEDGMENT (initial or enter N/A if not applicable)

- (e) BB Seller's Agent has informed the Seller of Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.
- (f) _____ Purchaser's Agent has informed the Seller of Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.¹

CERTIFICATION OF ACCURACY: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

<u>Donald Swan</u> SELLER	<u>4/10/26</u> DATE	_____ PURCHASER	_____ DATE
<u>Deborah Swan</u> SELLER	<u>4/10/26</u> DATE	_____ PURCHASER	_____ DATE
<u>BOBBIE BUREY, BUREY TEAM</u> Seller's AGENT	<u>4/10/26</u> DATE	_____ Purchaser's AGENT	_____ DATE

¹ Only required if the Purchaser's agent receives compensation from the Seller.

Rev 06/01/2024



AFFILIATED BUSINESS ARRANGEMENT
DISCLOSURE STATEMENT
(ERIE TITLE SELECT)

This notice is required by the Real Estate Settlement Procedures Act (24 CFR Part 3500)

DATE: _____

TO: _____

FROM: Erie Title and Erie Title Select, LLC

PROPERTY: 26740 Lake of the Falls

This is to give you notice that Erie Title ("ET"), and Erie Title Select, LLC ("ETS") have a business relationship with Smythe Cramer Co. d/b/a Howard Hanna ("HH") for real estate services, Howard Hanna Mortgage Services ("HHMS") and United Purpose Mortgage ("UPM") for mortgage financing, Howard Hanna Insurance Services, Inc. ("HHIS") for insurance, Great Lakes Field Services, LLC ("GLFS") for surveying, and Homegard® for Home Warranty. ET and the above-referenced providers have the same parent company, Hanna Holdings, Inc. ("Holdings"). Holdings owns 100% of HHMS and UPM, 41% of ET, 100% of HHIS, and 49% of GLFS and 93.61% of Homegard®. ET owns 60% of ETS. Because of this financial relationship, this referral to the above-referenced settlement service providers may provide ET, ETS, or certain of its officers or Affiliates with a financial or other benefit.

Furthermore, this is to give you notice that (a) F. Duffy Hanna, President of Howard Hanna Financial Services (which is also owned by Holdings), and Monica Russell, General Counsel of ET and ETS, have a business relationship with Blum & Associates, LLC (B&A), which is a law firm. F. Duffy Hanna owns 60% of B&A and Monica Russell owns 10% of B&A, and (b) _____ [name of referring agent] owns less than a 3% indirect interest in ETS. Because of this financial relationship, a referral to B&A may provide F. Duffy Hanna and Monica Russell a financial or other benefit, or a referral to ETS may provide Agent a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are **NOT** required to use the listed providers as a condition for settlement of your purchase or sale on the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

HHMS and UPM are HUD-approved mortgage lenders. Fees normally charged by HHMS and UPM may include an origination fee (which is listed as a percentage of the loan amount), discount points (which accompany the interest rate you choose and which are listed as a percentage of the loan amount), and other charges associated with obtaining a mortgage from HHMS. The estimated fees are listed below but may vary depending on the loan product you select.

Loan Origination Fee	0-1% of Loan Amount
Bona Fide Points	0-6% of Loan Amount
Commitment Fee	\$0.00 to \$500.00
Advance Equity Application Fee	\$500.00 to \$950.00
Processing Fee	\$375.00 to \$650.00
Loan Admin Fee	\$0.00 to \$ 1900.00

A lender is allowed, however, to require the use of certain settlement service providers, which is explained and disclosed in your **Addendum to Loan Estimate**.

Homegard®

Home Warranty Plans \$429 to \$829

In addition to the basic coverages in each plan, additional equipment and multiple units may be covered for additional charges

ET and ETS are title, escrow and settlement companies. They charge title and settlement fees to both the buyer(s) and seller(s). These estimated fees are listed below. Title Insurance fees on purchases range as follows:

Escrow Fee:	Up to \$495.00 for seller and \$495.00 for buyer
Title Exam:	Up to \$395.00
Additional Title & Escrow Charges:	Up to an additional \$400.00 per side

ETS AFBA 7-2025

X DS 4/11/24

X DS 4/11/24

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Title Insurance premium fees are as follows:

Owner Fee Title Insurance (Rates are set by the Ohio Title Insurance Ratings Bureau "OTIRB"):

	Per Thousand or any Fraction thereof:
Up to \$150,000 of liability written	\$5.75
Over \$150,000 and up to \$250,000 add	\$4.50
Over \$250,000 and up to \$500,000 add	\$3.50
Over \$500,000 and up to \$10,000,000 add	\$2.75
Over \$10,000,000 add	\$2.25
Minimum Premium	\$175.00
Survey Coverage	\$100.00
Mechanic's Lien Coverage	10% - 40% of the original rate for the policy, with a minimum charge of \$150.00-\$500.00

There is an increased cost for a Homeowner's Policy of Title Insurance which is set by OTIRB. You may request endorsements on your policy, which would also increase the cost. The cost of the same is also set by OTIRB.

Loan Policy of Title Insurance (Required by your lender, rates set by OTIRB)

Standard Loan Policy (when Owner's Policy is purchased)	\$100.00
Expanded Coverage Residential Loan Policy	\$125.00
ALTA 4-06 (Condominium Endorsement)	\$50.00
ALTA 5-06 (Planned Unit Dev. Endorsement)	\$50.00
ALTA 8.1-06 (EPA Endorsement)	\$50.00-75.00
ALTA 9-06 (Restrictions, Encroachments, Minerals Endorsement)	\$0.10 per thousand, with a minimum rate of \$150.00
Survey Coverage	\$0-50.00
Mechanic's Lien Coverage	10% - 40% of the original rate for the policy, with a minimum charge of \$150.00-\$500.00

Other endorsements may be requested by your lender. The cost of the same is also set by OTIRB. The loan policy premium fee will be higher if an owner's policy is not purchased.

Closing Protection Letter Fee: \$40.00 - \$85.00

Howard Hanna Insurance Services, Inc. (HHIS) is an insurance agency providing property & casualty insurance. It charges, on behalf of insurance carriers, premium for policies covering an insurable risk, such as a home.

Estimated Premium for Homeowner's insurance:

The average premium for homeowner's insurance premium on properties for homes with a value of \$50,000 to \$250,000 per year ranges between \$400 and \$1800. Consumers are advised that the premiums for homeowner's insurance will vary with the specific property, its size and condition, and the types of coverage requested by the homeowner, required by lender, underwriting or by law. This estimate is not inclusive of any flood or excess hazard that may be required.

Great Lakes Field Services (GLFS) is a surveying company. Fees for mortgage location surveys vary with the size of the lot being transferred. Fees for mortgage location surveys range from \$160.00 to \$500.00.

B&A is a law firm. It charges fees for the preparation of legal documents. Its fees depend on the complexity of the transaction. The estimated fees for a typical transaction are listed below:

Deed Preparation:	Up to \$125.00
Memorandum of Trust:	Up to \$250.00
Affidavits:	Up to \$150.00
Attorney Opinion Letter (Trust Review):	Up to \$250.00
Power of Attorney (for real estate):	\$150.00

ETS AFBA 7-2025

X DS ulid2p

X (5) ulid2p

26740 Lake of the Falls

If the buyer and seller are represented by the same agent, then that agent and Howard Hanna will act as dual agents, but only if both parties agree. As dual agents, they will treat both parties honestly, prepare and present offers at the parties' direction, and help the parties to understand their contractual obligations. They will not, however, disclose any confidential information that would place one party at an advantage over the other, or advocate or negotiate to the detriment of either party.

If dual agency occurs, then you will be asked to consent to it in writing. If you do not agree to dual agency, then you may ask for another agent in Howard Hanna to represent you, or you may seek representation from an attorney or another brokerage. As a buyer, you may choose to represent yourself on properties that Howard Hanna has listed. In this case, Howard Hanna will represent the seller and you would represent your own best interests. However, the listing agent will still be able to provide you with non-confidential information, prepare and present offers at your direction and assist you in the financing and closing process. Because the listing agent has a duty of full disclosure to the seller, you should not share any information with the listing agent that you would not want the seller to know. A Howard Hanna licensee who holds an open house on behalf of a Howard Hanna seller's listing agent will be considered a "host" and not the seller's agent unless it is agreed to in writing or otherwise required by law.

Working with Other Brokerages: When Howard Hanna lists a property for sale, you will be offered the opportunity to pay some or all of a buyer broker's compensation with brokerages that represent buyers. Broker fees and commissions are not set by law, are fully negotiable, and may be paid by the seller, the buyer, or a third party, or by sharing or splitting the fees and commissions between brokers. As a seller, you should understand that your offer to pay some or all of a buyer broker's compensation does not mean that you will be represented by that brokerage. Instead, the buyer's brokerage and agent will be obligated to advance the buyer's interests and Howard Hanna will represent your interests. When another Howard Hanna agent is acting as a buyer's agent, Howard Hanna also accepts compensation offered by you to compensate that Howard Hanna buyer's agent. If the property is not listed by another broker, or the listing broker does not offer compensation, then Howard Hanna agent, representing a buyer, may attempt to negotiate for a Seller-paid fee.

Compensation for Brokerage Services: If you are a seller represented by Howard Hanna, at closing you will pay listing compensation as described in your Purchase Agreement and/or Exclusive Right to Sell Agreement. This compensation typically consists of both a Broker flat fee (\$399) and a percentage of the purchase price. The percentage component is paid to Howard Hanna and will be shared with your individual agent and a portion can be offered to a buyer's broker with your consent. The flat fee amount is retained by Howard Hanna. Both components are for all the general brokerage services Howard Hanna has available and/or provides to you as the seller, including any sharing of compensation with the buyer's brokerage. If you are a buyer represented by Howard Hanna, you will pay buyer broker compensation as described in your Exclusive Buyer Representation Agreement you have with Howard Hanna. The compensation for buyer broker services typically consists of both a Broker flat fee (\$399) and a percentage of the purchase price. Howard Hanna shares the percentage component with your individual agent and the flat fee is retained by Howard Hanna. Both components are for all the general brokerage services Howard Hanna has available and/or provides to you as a buyer. In the event a seller or listing broker is offering buyer broker compensation, you will receive a full credit on the amount you owe Howard Hanna from the compensation received. If you as a buyer wished to proceed in a transaction where there was no offering of buyer broker compensation, then you could be asked to pay both the flat fee *and* a percentage of the purchase price for services rendered to you.

Fair Housing Statement: It is illegal, pursuant to the Ohio Fair Housing Law, division (H) of Section 4112.02 of the Revised Code and the Federal Fair Housing Law, 42 U.S.C. 3601, as amended, to refuse to sell, transfer, assign, rent, lease, sublease, or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin, or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

We hope that you find this information helpful as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an *Agency Disclosure Statement* that specifically identifies the role of the agents and brokerage(s). Please ask questions if there is anything that you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to acknowledge receipt of this Consumer Guide. Your "*Acknowledgment of Receipt*" of this Consumer Guide is not a contract and does not obligate you to Howard Hanna in any way.

HHOH Consumer Guide to Agency Relationships 7/2025

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26740 Lake of the Falls

ACKNOWLEDGMENT

I/We have read this disclosure form and understand ETS is referring me/us to purchase the above-described settlement service(s) from HHMS, UPM, HHIS, ET, GLFS and B&A and it, or certain of its officers and/or owners may receive a financial or other benefit as a result of this referral.

SELLER: Donald Swan

X [Signature] 4/10/25
Date

~~BUYER:~~ Seller Deborah Swan

X [Signature] 4/10/25
Date

~~SELLER:~~ Buyer

BUYER:

Date

Date

