



STATE OF OHIO
DEPARTMENT OF COMMERCE

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 LL Date 6/11/22
Owner's Initials MS Date 6/10/22

Purchaser's Initials _____ Date _____
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: 8874 SHARP RD, OLMSTED TWP, OH 44138

Owners Name(s): LUCIA D. KARABA Marion Stolica

Date: 10/10/26

Owner [X] is [] is not occupying the property. If owner is occupying the property, since what date: 9/2009

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):

- Public Water Service, Private Water Service, Private Well, Shared Well, Holding Tank, Cistern, Spring, Pond, Unknown, Other

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):

- Public Sewer, Leach Field, Unknown, Private Sewer, Aeration Tank, Other, Septic Tank, Filtration Bed

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 Date 10/10/26
Owner's Initials Date 10/10/26

Purchaser's Initials Date
Purchaser's Initials Date

Property Address _____

8874 SHARP RD, OLMSTED TWP, OH 44138

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/backup; 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: _____

X Owner's Initials AK Date 10/10/20
Y Owner's Initials RLS Date 10/10/20

Purchaser's Initials _____ Date _____
Purchaser's Initials _____ Date _____

Property Address _____

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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:

Is the property located in a designated flood plain?

Yes No Unknown

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) _____

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 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | 4) Shared Driveway | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2) Boundary Dispute | <input type="checkbox"/> | <input checked="" type="checkbox"/> | 5) Party Walls | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 3) Recent Boundary Change | <input type="checkbox"/> | <input checked="" type="checkbox"/> | 6) Encroachments From or on Adjacent Property | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

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 *[Signature]* Date *1/10/20*

Purchaser's Initials _____ Date _____

Owner's Initials *[Signature]* Date *1/10/20*

Purchaser's Initials _____ Date _____

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: 6/10/20
LUCIA
 KARABA

OWNER: _____ DATE: 6/10/20
MARIAN STOICA

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

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-725-1.pdf?O3CFjmPr1Ft_ogVb7OhX4ZDPu7fYky8Q

X *1/10/20*

X *1/10/20*

Property Address:

8874 SHARP RD, OLMSTED TWP, OH 44138



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: _____
 - (j) XX XX 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) XX XX 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>[Signature]</u> SELLER <u>LUCIAN E. KARABA</u> <u>LUCICA</u>	<u>6/10/26</u> DATE	_____	DATE
<u>[Signature]</u> SELLER <u>MARION</u> <u>Stacia</u>	<u>6/10/26</u> DATE	_____	DATE
Seller's AGENT <u>BOBBIE BUREY, BUREY TEAM</u>	<u>6/10/26</u> DATE	_____	Purchaser's AGENT DATE

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

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Names:

Date: 6/10/20

Property: **8874 SHARP RD, OLMSTED TWP, OH 44138**

Company: **HOWARD HANNA**

This is to give you notice that the above Company, has a business relationship with some or all of the settlement service providers listed below. The nature of the relationship is that: 1) Hanna Holdings, Inc., the parent company of the above Company, directly or indirectly owns a portion or all of each business listed below; or 2) certain officers of the Company and Hanna Holdings hold an ownership interest in the settlement service provider, as noted below. The percentage of common ownership interest for each company, and the state(s) where each company does business, are indicated in the table below. Because of these relationships, this referral may provide the Company, or certain of its officers, with a financial or other benefit.

Furthermore, this is to give you notice that **BOBBIE BUREY, BUREY TEAM** [name of referring agent] owns less than a 3% indirect interest in ETS. Because of this financial relationship, a referral to ETS may provide Agent a financial or other benefit.

Set forth below on p. 3 is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on, or purchase, sale, or refinance of, 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.**

SECTION A: Loan Settlement / Title Insurance / Escrow	
Barristers Land Abstract Company (100%) (PA, MI)	Barristers of Ohio, LLC dba: Erie Title (41.38%) (OH)
Heritage Title LTD. dba: Barristers of Virginia (100%) (VA, NC)	Cardinal Title Center LLC (10.84%) (NC)
CST Holdco Abstract, LLC. dba Coach Title Insurance Agency (60%) (NY)	Hudson United Title Services LLC (65%) (NY, NJ)
Master Title Agency, LLC (60%) (NC)	Millennium Title Agency, Ltd. (45.9%) (OH)
Metropolis Title Services, LLC. (65%) (NY, NJ)	Erie Commercial Title Services LLC (44.10%) Erie Commercial Title Premier, LLC (24.50%)
ST Associates Title Agency AKA: St Associates (6.28%) (OH)	ETI Title Services LLC. (49.90%) (OH, TN)
Erie Title Select, LLC. (24.82%) (OH)	First Ohio Title Insurance Agency LTD AKA: First Ohio Title (12.54%) (OH)
Title Services LP (25%) (IN)	

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SECTION B: Property /Hazard / Flood Insurance	
Howard Hanna Insurance Services, Inc. (100%) (PA, AZ, FL, IN, MD, MI, NC, NJ, NY, OH, VA, WV)	Howard Hanna Insurance Services, Inc. of Ohio DBA Howard Hanna Insurance Services, Inc. (100%) (OH)
Howard Hanna Michigan Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (MI)	Howard Hanna Virginia Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (VA)
Howard Hanna North Carolina Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (NC)	Howard Hanna New York Insurance Services, Inc. dba Howard Hanna Insurance Services (100%) (NY)
Hudson United Insurance Services LLC. (65%) (NY, NJ, CT))	Hudson United Insurance Services, LLC dba Howard Hanna Insurance Agency (65%) (NY, NJ, CT)
Allen Tate Insurance Services of South Carolina, LLC dba Howard Hanna Insurance Services (60%) SC	Allen Tate Insurance Services, LLC dba Howard Hanna Insurance Services (60%) (NC, SC)
SECTION C: Mortgage Services	
Howard Hanna Financial Services, Inc. (100%) (PA, OH, MI, NC, SC, IN, FL, WV)	1 st Priority Mortgage, Inc. (100%) (NY, CT, NJ, PA, FL)
Towne Mortgage, LLC (80%) (VA, NC)	
SECTION D: Real Estate Brokerage Services	
Howard Hanna Company dba Howard Hanna Real Estate Services (100%) (PA)	Smythe, Cramer Co. dba Howard Hanna Real Estate Services (100%) (OH)
The Edward Surovell Company dba Howard Hanna Real Estate Services (100%) (MI)	William E. Wood and Associates, Inc. dba Howard Hanna Real Estate Services (100%) (VA, NC)
Howard Hanna Rochester, Inc dba Howard Hanna Real Estate Services (100%) (NY)	Howard Hanna Capital Inc. dba Howard Hanna Real Estate Services (100%) (NY)
Howard Hanna CNY Inc. dba Howard Hanna Real Estate Services (100%) (NY)	Howard Hanna S. Tier Inc. dba Howard Hanna Real Estate Services (100%) (NY)
Howard Hanna WNY Inc. dba Howard Hanna Real Estate Services (100%) (NY)	Hanna Commercial, LLC. (90%) (OH)
Langholz Wilson Ellis, Inc. d/b/a Hanna Langholz Wilson Ellis (100%) (PA, WV)	HER LLC. dba Howard Hanna Real Estate Services (38%) (OH)
Allen Tate Real Estate, LLC dba: Howard Hanna Allen Tate Real Estate (60%) (NC, SC)	BSI, LLC. (60%) (NC, SC)
RWSP Realty, LLC. (65%) (NY, NJ, CT)	Beverly Hanks & Associates, LLC dba: Howard Hanna Beverly-Hanks Real Estate (60%) (NC, SC)
F.C. Tucker LLC. (60%) (IN)	Real Estate Referral Network of the Carolinas LLC. (60%) (NC, SC)
Coach Holdco, LLC. (60%) (NY)	Western North Carolina Referral Services, LLC. (60%) (NC, SC)
Rand Referrals, LLC. (65%) (NY, CT, NJ)	USA Referrals Inc. (100%) (NY)
William E Wood, Inc (100%) (VA, NC)	Hanna Relocation Associates, Inc. (100%) (PA, OH, MI)
Tucker Referrals LLC (60%) (IN)	Referrals Inc. (100%) (OH)

Xddk 01/10/26

XMLG 01/10/26

SECTION E: Other Service Providers

Gamma Appraisal Services (0%) *	Great Lakes Field Services, LLC (49%) (OH & PA)
Homegard LLC. (93.61%) (OH) (Home Warranty)	Blum & Associates, LLC (0%) ** (Law Firm) (OH)

* Hanna Holdings has no ownership interest Gamma Appraisal Services, but, an officer of the Company and Hanna Holdings has a 100% ownership interest in this entity.

** Hanna Holdings has no ownership interest in Blum & Associates, LLC, but F. Duffy Hanna, an officer of some of the providers listed herein (which is also owned by Hanna Holdings, Inc.) and Monica Russell, General Counsel of Barristers of Ohio, LLC dba: Erie Title, 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. Because of this financial relationship, a referral to B&A may provide F. Duffy Hanna and Monica Russell a financial or other benefit.

PROVIDER	SETTLEMENT SERVICE Items payable in connection with the loan	ESTIMATED RANGE OF CHARGES
Providers listed in <u>Section A</u> above	Settlement Fees, including Document Preparation, Title Search, Abstract, Exam, Escrow Fees, Endorsements, Municipal Fees and other Closing Fees Title Insurance Charges	\$175-\$2,000 Fees vary depending on transaction type and state See Title Insurance Chart below
Providers listed in <u>Section B</u> above	Property/Hazard Insurance	\$575-\$15,000 plus per year; charges may vary based on coverage requested and other factors including multi-unit properties. Flood Insurance is not included in this estimate but may be available for an additional fee and may be Company required.
Providers listed in <u>Section C</u> above	Loan Origination Fee Discount Points Commitment Fee Broker Fee (if applicable) Loan Administration/ Application Fee Advance Equity fee Processing Fee Document Prep Fee Underwriting Fee	0-1.5% of loan amount 0-6% of loan amount 0-1% of loan amount 0-2.75% of loan amount \$875 to \$2200 \$500 to \$1000 \$425 to \$750 \$325 to \$550 \$0 to \$1800
Providers listed in <u>Section D</u> above	Real Estate Brokerage Services	0%-10% of sales price
Providers listed in <u>Section E</u> above	Appraisal Fees Survey Costs Home Warranty Costs Attorney's Legal Documents	\$500 - \$2100 (may exceed for complex appraisal) \$160 - \$1000 \$400-\$900 \$125 - \$500

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TITLE INSURANCE CHARGES
ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER

State	Sales Price	Premiums
CT	Lender's Policy Owner's Policy	Range: \$129.00 to \$5,894.00 for loans between \$25,000 to \$2,000,000 Lender's Policy \$22.00 to \$1900.00 if issued simultaneously with Owner's Policy Range: \$129.00 to \$6,429.00 for purchases between \$25,000 to \$2,000,000
FL	Lender's Policy Owner's Policy	Range: \$143.75 to \$7,575.00 for loans between \$25,000 to \$2,000,000 Lender's Policy \$25 if issued simultaneously with Owner's Policy. Range: \$143.75 to \$7575.00 for purchases between \$25,000 to \$2,000,000
IN	Lender's Policy Owner's Policy	Range: \$237.00 to \$2739.00 for loans between \$25,000 to \$1,000,000 Lender's Policy \$120 if issued simultaneously with Owner's Policy. Range: \$237.00 to \$2739.00 for purchases between \$25,000 to \$1,000,000
MI	Lender's Policy Owner's Policy	Range: \$345.80 to \$4,033.80 for loans between \$25,000 to \$2,000,000 Range: \$458.50 to \$6,896.00 for purchases between \$25,000 to \$2,000,000 Extended coverage available at additional cost.
NC	Lender's Policy Owner's Policy	Range: \$69.50 to \$3,261.00 for loans between \$25,000 to \$2,000,000 Lender's Policy \$28.50 if issued simultaneous with Owner's Policy Range: \$69.50 to \$3,261.00 for purchases between \$25,000 to \$2,000,000 Extended coverage available at additional cost.
NJ	Lender's Policy Owner's Policy	Range: \$200 to \$6,350.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$25.00 if issued simultaneous with Owner's Policy Range: \$200.00 to \$6,350.00 for purchases between \$25,000 to \$2,000,000
NY	Lender's Policy Owner's Policy	Range: \$284.00 to \$13,515.00 for loans between \$25,000 to \$5,000,000 Lender's Policy is between \$85.20 to \$4054.50 if simultaneous with Owners Policy Range: \$288.00 to \$16,248.00 for purchases between \$25,000 to \$5,000,000
OH	Lender's Policy Owner's Policy	Range: \$150.00 to \$5,725.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$150.00 if issued simultaneous with Owner's Policy Range: \$225.00 to \$7,175.00 for purchases between \$25,000 to \$2,000,000

X LAC 1/10/20
X M S 1/10/20

PA	Lender's Policy – non sale Owner's Policy - sale	Range: \$512.00 to \$8,100.25 for loans between \$25,000 to \$2,000,000 Range: \$569.00 to \$9005.00 for loans between \$25,000 to \$2,000,000 Extended coverage available at additional cost.
SC	Lender's Policy Owner's Policy	Range: \$100.00 to \$3,870.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$100.00 if issued simultaneous with Owner's Policy Range: \$100.00 to \$3,870.00 for purchases between \$25,000 to \$2,000,000
VA	Lender's Policy Owner's Policy	Range: \$250.00 to \$4,865.00 for loans between \$25,000 to \$2,000,000 Lender's Policy Range: \$250.00 to \$6,462.50 for purchases between \$25,000 to \$2,000,000
WV	Lender's Policy Owner's Policy	Range: \$250.00 to \$3,450.00 for loans between \$25,000 to \$2,000,000 Lender's Policy is \$150.00 if issued simultaneous with Owner's Policy Range: \$200.00 to \$4,750.00 for purchases between \$25,000 to \$2,000,000


Set forth below is the estimated charge or range of charges for the settlement services of an attorney that we, the Company may require in certain circumstances as a condition of your loan to represent our interests in the transaction.


PROVIDER	SERVICE	RANGE OF COSTS
Blum & Associates Co., LPA* (OH) (MI)	Deed Preparation Fee Memorandum of Trust Prep Fee Attorney Opinion Letter for Trust Review	Up to \$125.00 Up to \$250.00 Up to \$250.00

* Hanna Holdings has no ownership interest in Blum & Associates, LLC, but F. Duffy Hanna, an officer of some of the providers listed herein (which is also owned by Hanna Holdings, Inc.) and Monica Russell, General Counsel of Barristers of Ohio, LLC dba: Erie Title, 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. Because of this financial relationship, a referral to B&A may provide F. Duffy Hanna and Monica Russell a financial or other benefit.

ACKNOWLEDGEMENT

I/we have read this disclosure and understand that *the Company* is referring me/us to purchase the above-described settlement service(s) and it, or certain of its officers, may receive a financial or other benefit as a result of this referral.

X 
 Name ~~LUCIANO KARABA~~ LUCIANO KARABA Date 10/10/26


 Name Marian Stojca Date 10/10/26

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE

To: _____

From: Bobbie Burey

PROPERTY ADDRESS: 8874 SHARP RD. OLMSTED TWP, OH 44138

Date: _____

This is to give you notice that Bobbie Burey has a business relationship with Venture Land Title Agency, LLC. Bobbie Burey is an equity owner of Venture Land Title Investors IV, LLC. Venture Land Title Investors IV, LLC owns 49% of Venture Land Title Agency, LLC. Because of this relationship, this referral may provide her a financial benefit.

In addition, Venture Title Holdings, LLC owns 51% of Venture Land Title Agency, LLC. The owners of Ohio Real Title Agency, LLC and Title Professionals Group, LTD have ownership in Venture Title Holdings, LLC. Ohio Real Title Agency, LLC and Title Professionals Group, LTD will provide settlement services in conjunction with the services performed by Venture Land Title Agency, LLC. Because of the relationship between Ohio Real Title Agency, LLC and Title Professionals Group, LTD and Venture Land Title Agency, LLC, this referral may provide Ohio Real Title Agency, LLC or Title Professionals Group, LTD a financial or other benefit as well.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use Venture Land Title Agency, LLC as a condition of purchase, sale or refinance of 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.

Venture Land Title Agency, LLC's range of charges:

Title insurance premium	As filed with the State of Ohio
Title examination fee	\$295.00 to \$425.00
Title Commitment fee	\$100.00


I/We have read this disclosure form and understand that Bobbie Burey is referring me/us to purchase the above described settlement services from Venture Land Title Agency, LLC.

In the event the Lender involved in this transaction does not act as settlement or closing agent, then the closing will be handled by Ohio Real Title Agency, LLC or Title Professionals Group, LTD.

Buyer/Borrower Date


Seller Date 4/10/20

Buyer/Borrower Date


Seller Date 4/10/20