

226 Boardman Canfield Rd., Boardman, OH 44512

Real Estate Brokers & Auctioneer: J. Paul Basinger, Julie A. Cerneka

Real Estate & Auction Services

#### CONSUMER GUIDE TO AGENCY RELATIONSHIPS

We are pleased you have selected American Real Estate Specialists ("ARES") to help you with your real estate needs. Whether you are selling, buying or leasing real estate, ARES can provide you with expertise and assistance. Because this may be the largest financial transaction you will enter into, it is important to understand the role of the agents and brokers with whom you are working. Below is some information that explains the various services agents can offer and their options for working with you.

For more information on agency law in Ohio you can also contact the Ohio Division of Real Estate & Professional Licensing at (614) 466-4100, or on their website <a href="https://www.com.state.oh.us">www.com.state.oh.us</a>.

Representing Sellers

Most sellers of real estate choose to list their home for sale with a real estate brokerage. When they do so, they sign a listing agreement that authorizes the brokerage and the listing agent to represent their interests. As the seller's agent, the brokerage and the listing agent must: follow the seller's lawful instructions, be loyal to the seller, promote the seller's best interests, disclose material facts to the seller, maintain confidential information, act with reasonable skill and care and, account for any money they handle in the transaction. In rare circumstances, a listing broker may offer "subagency" to other brokerages which would also represent the seller's interests and owe the seller these same duties.

Representing Buyers

When purchasing real estate, buyers usually choose to work with a real estate agent as well. Often the buyers want to be represented in the transaction. This is referred to as buyer's agency. A brokerage and agent that agree to represent a buyer's interest in a transaction must: follow the buyer's lawful instructions, be loyal to the buyer, promote the buyer's best interests, disclose material facts to the buyer, maintain confidential information and account for any money they handle in the transaction.

**Dual Agency** 

Occasionally the same agent and brokerage who represents the seller also represents the buyer. This is referred to as dual agency. When a brokerage and its agents become "dual agents", the must maintain a neutral position in the transaction. They may not advocate the position of one client over the best interests of the other client, or disclose any confidential information to the other party without written consent.

Representing Both the Buyer & Seller

On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case the agents may each represent the best interest of their respective clients. Or, depending on company policy, the agents may both act as dual agents and remain neutral in the transaction. When either of the above occurs, the brokerage will be considered a dual agent. As a dual agent the brokerage and its managers will maintain a neutral position and cannot advocate for the position of one client over another. The brokerage will also protect the confidential information of both parties.

Working With ARES

ARES does offer representation to both buyers and sellers. Therefore the potential exists for one agent to represent a buyer who wishes to purchase property listed with another agent in our company. If this occurs each agent will represent their own client, but ARES and its managers will act as a dual agent.

This means the brokerage and its managers will maintain a neutral position and not take any actions that will favor one side over the other. ARES will still supervise both agents to assure that their respective clients are being fully represented and will protect the parties' confidential information.



In the event that both the buyer and seller are represented by the same agent, that agent and ARES 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 direction of the parties, and help the parties fulfill the terms of any contract. 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 you will be asked to consent to it in writing. If you do not agree to your agent acting as a dual agent, you can ask that another agent in our company be assigned to represent you or you can seek representation from another brokerage.

As a buyer, you may also choose to represent yourself on properties ARES has listed. In that instance, ARES will represent the seller and you would represent your own best interests. 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.

#### **Working With Other Brokerages**

When ARES lists property for sale it also cooperates with, and offers compensation to, other brokerages that represent buyers. ARES does reserve the right, in some instances, to vary the compensation it offers to other brokerages. As a seller, you should understand that just because ARES shares a fee with a brokerage representing the buyer, it does not mean that you will be represented by that brokerage. Instead that company will be looking out for the buyer and ARES will be representing your interests. When acting as a buyer's agent, ARES also accepts compensation offered by the listing broker. If the property is not listed with any broker, or the listing broker does not offer compensation, we will attempt to negotiate for a seller-paid fee.

#### 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.A. 3601, 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, 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 tone of the protected classes.

We hope you find this information to be helpful to you 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 brokerages. Please ask questions if there is anything you do not understand.

Because it is important that you have this information, Ohio law requires that we ask you to sign below, acknowledging receipt of this Consumer Guide. Your signature will not obligate you to work with our company if you do not choose to do so.

Printed Name		Printed Name	
gal & Mary	6/7/25 Date	Signature	Date
Signature			



226 Boardman Canfield Rd., Boardman, OH 44512

# info@AmericanRESpecialists.com

Real Estate Brokers & Auctioneers: J. Paul Basinger, Julie A. Cerneka

Real Estate Agent: Richard Basinger

America son C	ompany Pol	icy Disclosure	
For the property located at: 14851 French	ch St., Damascus, OH	44619	
Cooperation & Compensation	e Specialists to coope available to other bro	rate with all other brokerages on an equ	
	s brokers involved in to for to, or post auction bmit it to our office Pl	RIOR TO CLIENT BIDDING AND NO LA	Agent must fill out a Broke TER THAN 48 hours prior to
☑ Traditional Real Estate Listing: 2% o	f contract price.		
When we act as a buyer's agent, we will also ac	cept compensation o	ffered by the listing broker through the M	LS.
agent on the same transaction.  American Real Estate Specialists de		tate Specialists to act as a dual age	nt, buyer's agent or seller's
Representation A buyer's agent represents the buyer	er's interests, even	f the seller's agent or seller compens	ates the buyer's agent.
	ency by signing the der the law and as	•	ement, or
Receipt of Agency Policy I hereby acknowledge that I have re	eceived the Compar	y Policy Disclosure of American Real	l Estate Specialists.
Client (Seller) Gail H. Murphy	6/1/25 Date	Client (Buyer)	Date
Client (Seller)	Date	Client (Buyer)	Date
Broker/Auctioneer: J. Paul Basinger	Date	Agent	Date

dotloop verified 06/06/25 10:40 AM EDT BTYP-XDHE-5XDI-7MX1 Julie A. Cerneka

Broker/Auctioneer: Julie A. Cerneka

Date



Division of Real Estate



The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been



advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.) Property Address: 14851 French St., Damascus, OH 44619 Buyer(s): Seller(s): I. TRANSACTION INVOLVING TWO AGENTS IN TWO DIFFERENT BROKERAGES The seller will be represented by J. Paul Basinger/Julie A. Cerneka and American Real Estate Specialsits AGENT(S) II. TRANSACTION INVOLVING TWO AGENTS IN THE SAME BROKERAGE If two agents in the real estate brokerage represent both the buyer and the seller, check the following relationship that will apply: Agent(s) work(s) for the seller. Unless personally involved in the transaction, the principal broker and managers will be "dual agents," which is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. ☐ Every agent in the brokerage represents every "client" of the brokerage. Therefore, agents will be working for both the buyer and seller as "dual agents." Dual agency is explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. If such a relationship does exist, explain: III. TRANSACTION INVOLVING ONLY ONE REAL ESTATE AGENT Agent(s) \_\_\_\_ and real estate brokerage will be "dual agents" representing both parties in this transaction in a neutral capacity. Dual agency is further explained on the back of this form. As dual agents they will maintain a neutral position in the transaction and they will protect all parties' confidential information. Unless indicated below, neither the agent(s) nor the brokerage acting as a dual agent in this transaction has a personal, family or business relationship with either the buyer or seller. If such a relationship does exist, explain: represent only the (check one) seller or buyer in this transaction as a client. The other party is not represented and agrees to represent his/her own best interest. Any information provided the agent may be disclosed to the agent's client. CONSENT I (we) consent to the above relationships as we enter into this real estate transaction. If there is a dual agency in this transaction, I (we) acknowledge reading the information regarding dual agency explained on the back of this form. BUYER/TENANT BUYER/TENANT DATE SELLER/LANDLORD DATE

# DUAL AGENCY

Ohio law permits a real estate agent and brokerage to represent both the seller and buyer in a real estate transaction as long as this is disclosed to both parties and they both agree. This is known as dual agency. As a dual agent, a real estate agent and brokerage represent two clients whose interests are, or at times could be, different or adverse. For this reason, the dual agent(s) may not be able to advocate on behalf of the client to the same extent the agent may have if the agent represented only one client.

#### As a dual agent, the agent(s) and brokerage shall:

- Treat both clients honestly;
- Disclose latent (not readily observable) material defects to the purchaser, if known by the agent(s) or brokerage;
- Provide information regarding lenders, inspectors and other professionals, if requested;
- Provide market information available from a property listing service or public records, if requested;
- Prepare and present all offers and counteroffers at the direction of the parties;
- Assist both parties in completing the steps necessary to fulfill the terms of any contract, if requested.

#### As a dual agent, the agent(s) and brokerage shall not:

- Disclose information that is confidential, or that would have an adverse effect on one party's position in the transaction, unless such disclosure is authorized by the client or required by law;
- Advocate or negotiate on behalf of either the buyer or seller;
- Suggest or recommend specific terms, including price, or disclose the terms or price a buyer is willing to offer or that a seller
  is willing to accept;
- Engage in conduct that is contrary to the instructions of either party and may not act in a biased manner on behalf of one party.

Compensation: Unless agreed otherwise, the brokerage will be compensated per the agency agreement.

Management Level Licensees: Generally, the principal broker and managers in a brokerage also represent the interests of any buyer or seller represented by an agent affiliated with that brokerage. Therefore, if both buyer and seller are represented by agents in the same brokerage, the principal broker and manager are dual agents. There are two exceptions to this. The first is where the principal broker or manager is personally representing one of the parties. The second is where the principal broker or manager is selling or buying his own real estate. These exceptions only apply if there is another principal broker or manager to supervise the other agent involved in the transaction.

**Responsibilities of the Parties:** The duties of the agent and brokerage in a real estate transaction do not relieve the buyer and seller from the responsibility to protect their own interests. The buyer and seller are advised to carefully read all agreements to assure that they adequately express their understanding of the transaction. The agent and brokerage are qualified to advise on real estate matters. IF LEGAL OR TAX ADVICE IS DESIRED, YOU SHOULD CONSULT THE APPROPRIATE PROFESSIONAL.

Consent: By signing on the reverse side, you acknowledge that you have read and understand this form and are giving your voluntary, informed consent to the agency relationship disclosed. If you do not agree to the agent(s) and/or brokerage acting as a dual agent, you are not required to consent to this agreement and you may either request a separate agent in the brokerage to be appointed to represent your interests or you may terminate your agency relationship and obtain representation from another brokerage.

Any questions regarding the role or responsibilities of the brokerage or its agents should be directed to: attorney or to:



Ohio Department of Commerce
Division of Real Estate & Professional Licensing
77 S. High Street, 20th Floor
Columbus, OH 43215-6133
(614) 466-4100

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#### STATE OF OHIO

# DEPARTMENT OF COMMERCE

#### 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.



# Department of Commerce 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: 14851 French St., Damascus, OH 44619
Owners Name(s): Gail H. Murphy
Date:
Owner is is is is not occupying the property. If owner is occupying the property, since what date:  If owner is not occupying the property, since what date:
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 Holding Tank Do touknown Sprivate Water Service Spring Shared Well Spring Do youknow of any current leaks, backups or other material problems with the water supply system or quality of the water?  Yes No 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) Yes No  B) SEWER SYSTEM: The nature of the sanitary sewer system servicing the property is (check appropriate boxes): Public Sewer Private Sewer Septic Tank Leach Field Aeration Tank Filtration Bed Unknown 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 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 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?
If "Yes", please describe and indicate any repairs completed: water going over the run gutter at house of house causes water to seep in Dasement. Clean leaves out of Owner's Initials Date Date Purchaser's Initials Date (Page 2 of 5)

Property Address 14851 French St., Damascus, OH 44691				
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?  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 concern this issue, purchaser is encouraged to have a mold inspection done by a qualified inspector.	ied about			
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/settlin 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 effe 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 destroy insects/termites in or on the property or any existing damage to the property caused by wood destroying insects/termites? 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	g			
mechanical systems? If your property does not have the mechanical system, mark N/A (Not Applicable).  YES NO N/A  1) Electrical				
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?	w			
Yes Volument Ves Unknown  1) Lead-Based Paint  2) Asbestos  3) Urea-Formaldehyde Foam Insulation  4) Radon Gas  a. If "Yes", indicate level of gas if known				
5) Other toxic or hazardous substances 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				

Property Address 44851 French St., Damascus, OH 44619
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?  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) ZONINC/CODE VIOLATIONS/ASSESSMENTS/HOMEOW/NEDS/ASSOS/ATION D
L) ZONING/CODE VIOLATIONS/ASSESSMENTS/HOMEOWNERS' 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.  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 2) Boundary Dispute 3) Recent Boundary Change 1) Encroachments From or on Adjacent Property 1) 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:
The following are other known material detects in or on the property:
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 Date Date Purchaser's Initials Date Purchaser's Initials Date Date Date Date Date Date Date Date

(Page 4 of 5)

PURCHASER:

# **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: Sail H. Murphy	DATE: 10NE 7, 2025
OWNER:	DATE:
RECEIPT AND ACKNOWLEDGEMEN	T OF POTENTIAL PURCHASERS
Potential purchasers are advised that the owner has no obligation to upo 5302.30(G). Pursuant to Ohio Revised Code Section 5302.30(K), if the purchase contract for the property, you may rescind the purchase contract Owner or Owner's agent, provided the document of rescission is del closing; 2) 30 days after the Owner accepted your offer; and 3) within of this form or an amendment of this form.	late this form but may do so according to Revised Code Section his form is not provided to you prior to the time you enter into a ract by delivering a signed and dated document of rescission to ivered prior to all three of the following dates: 1) the date of
Owner makes no representations with respect to any offsite compurchaser deems necessary with respect to offsite issues that may a	
Purchaser should exercise whatever due diligence purchaser Registration and Notification Law (commonly referred to as "Me written notice to neighbors if a sex offender resides or intends to public record and is open to inspection under Ohio's Public Record responsibility to obtain information from the Sheriff's office registaw.	gan's Law"). This law requires the local Sheriff to provide reside in the area. The notice provided by the Sheriff is a ords Law. If concerned about this issue, purchaser assumes
Purchaser should exercise whatever due diligence purchaser deen If concerned about this issue, purchaser assumes responsibility to Resources. The Department maintains an online map of knoww.dnr.state.oh.us.	
I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS D STATEMENTS ARE MADE BASED ON THE OWNERS ACTHE OWNER.	
My/Our Signature below does not constitute approval of any disclosed	condition as represented herein by the owner.
PURCHASER:	DATE:

DATE: \_\_\_\_\_

# **HUD - EPA LEAD-BASED PAINT DISCLOSURE**

This contract is NOT contingent upon a risk assessment or inspection of the property located at: 14851 French St., Damascus, OH 44619 for the presence of lead based paint and/or lead-based paint hazards at the purchaser's expense until 9:00 pm on the tenth calendar day after ratification.					
ratification					
	See EP	A pamphlet "Protect \	our Family Fron	condition is not necessarily a hazard. n Lead in Your Home" for more information.	
Lead Warning Statement: Every purchaser of any interest in residential real property on which a residential dwelling as built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspection in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.					
Seller's Disclosure	(initial)				
6 M (a)	Presence of le	ead-based paint and/or	lead-based paint	hazards (check one below):	
				ased paint hazards are present in the housing (explain).	
	-	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\			
	-	,			
c NA	⊠′	Seller has no knowled	dge of lead-based	paint and/or lead-based paint hazards in the housing.	
(b)	Records and	Reports available to the	e seller (check one	e below):	
Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or			t and/or		
lead-based hazards in the housing (list documents below):					
	<u> </u>	Sallar has no reports		sing to load beauty sint and to be all the state of the s	
Purchaser's Ackno	wledgement (i		or records pertain	ning to lead-based paint and/or lead-based paint hazards in the	nousing.
(c)		•	information listos	Lohava	
		s received copies of all			
(d)	Purchaser ha	s received the pamphle	et <i>Protect Your Fa</i>	amily From Lead in Your Home.	
(e)	Purchaser ha	s (check one below)			
		Receive a 10-day opp the presence of lead-l	portunity (or mutua	ally agreed upon period) to conduct a risk assessment or inspe	ction of
		Waived the opportunit	ty to conduct a ris	sed paint nazards, or sk assessment or inspection for the presence of lead-based pai	int and/or
Amentic Ashronitada		lead-based paint haza	ards.		
Agent's Acknowled	gement (initia	1)			
	Agent has inf	ormed the seller of the	seller's obligation	under 42 U.S.C. 4852 d and is aware of his/her responsibility	to ensure
Certification of Accuracy: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.  ### ### ### ### ####################					
Seller Gail H. Murp	hy		Date	Seller	Date
Purchaser			Date	Purchaser	Doto
			Date	i divilacei	Date
Real Estate Broker -	J. Paul Basino	er	Date	Agent	Date
Julie A. Cerneka		dotloop verified 06/06/25 10:41 AM EDT UL5M-CQLQ-MZFG-MLLD		-	
Real Estate Broker –	Julie A. Cerne		Date		



# Associated Federal Abstract & Escrow Agency, Inc. 1040 South Commons Place, Suite 200 Youngstown, Ohio 44514

### Affiliated Business Arrangement Disclosure

Date:	06/07/2025			
То:	Gail H. Murphy			
Prope	rty Address: 14851 French St., Dama	scus, OH 44619		
Abstramous benefit Set for NOT a sale or SERV AROU RATE	act & Escrow Agency, Inc. J. Part of 2.5641%. Because of this relat.  The below are the estimated charge required to use Associated Federal refinance of the subject property ICE PROVIDERS AVAILABLE JND TO DETERMINE THAT YOUR FOR THESE SERVICES.	aul Basinger had lationship, this researches or range of chall Abstract & Esc. THERE ARE I WITH SIMILA OU ARE RECEI	ss relationship with Associated Federal s an ownership interest as a Member in the afternal may provide him a financial or other arges for the settlement services listed. Your ow Agency, Inc. as a condition of the purpose of the Prequently Other Settlement Republication of the Services. You are free to show the Best Services and the Services are competitive rates wides excellent service at competitive rates.	ou are chase, OP BEST
	nated Federal Abstract & Escrow and fees include:	Agency, Inc. pro	vides excellent service at competitive rates	5.
Title I Abstra Title I	nsurance Premium nsurance Endorsements act/Title Search nsurance Binder ment/Closing Fee		the State of Ohio the State of Ohio	
		Acknowled	ement	
the ab	have read this disclosure form and ove-described title insurance/settley, Inc. and may receive a financi	ement services fi		rchase row
			Dail He Murphy 6	17/25
Buyer	Borrower	Date	Seller Gail H. Murphy	Date
Buyer	/Borrower	Date	Seller	Date
Buyer	/Borrower	Date	Seller	Date

Date

Seller

Date

Buyer/Borrower



Buyers Initials

Date

226 Boardman-Canfield Rd. Boardman, OH 44512

Real Estate Brokers & Auctioneers: J. Paul Basinger, Julie A. Cerneka

info@AmericanRESpecialists.com

#### **REAL ESTATE PURCHASE CONTRACT**

THIS IS A LEGALLY BINDING CONTRACT. IF NOT UNDERSTOOD, SEEK LEGAL ADVICE.

Sellers Initials

Date

Reul Estate & Authon Selvites		
BUYER(S): The undersigned Buyer(s)  to buy the following:		offers
2. PROPERTY located in the County of <u>Mahoning</u>	City/Township of Camascus	and further known as
(address)14851 French St., Damascus	Ohio, Zip <u>44619</u>	
Permanent Parcel No. 13-065-0-087.00-0		The property
which PURCHASER accepts in its PRESENT CONDITION, shall include buildings and fixtures, including such of the following as are now on the window and door shades, blinds, awnings, screens, storm windows, curta and control unit, smoke alarms/detectors, garage door opener and all cont The following items shall also remain (check all applicable items):	property; all electrical, heating, pain and drapery fixtures; all lands	privileges and easements, and all lumbing and bathroom fixtures; all caping, disposal, TV antenna, rotor
range & oven window/wall air conditioner water conditioni	ing equipment (unless leased) d all controls (unless leased)	invisible fence/controls
	less normal depletion s and controls (unless leased)	ALSO INCLUDED:
	screen, doors, grate & gas logs	NOT INCLUDED:
PRICE: The purchase price shall be:		
(\$ ) payable as follows:		
(a.) Earnest money paid to AMERICAN REAL ESTATE SPECIA of the listing broker and credited against purchase price. See Paragraph (CASH/CHECK	#18 for return of earnest money. centage (%) of purchase price.)	\$ \$ \$
4. ADDITIONAL AGREEMENTS AND CONTINGENCIES: 1.	Subject to property appraisi	ng at or above contract price.
5. APPLICATION: Buyer shall make a loan application and order all normal closing costs associated with such approved loan. Any escro Seller unless VA/FHA regulations prohibit payment of escrow fees by Buyseller agrees to pay all VA/FHA costs not permitted to be paid by Buyer un 6. EVIDENCE OF TITLE: For each parcel of real estate to be con Policy. Such title evidence shall be prepared and issued by title search/examination as well as one half the premium cost of the Own title insurance costs and expenses shall be paid by the Buyer. If title to a defect cannot be remedied by the Seller within thirty (30) calendar days at against said defect, the amount of the deposit, if any, shall be refunded to 17. DEED: Seller shall convey to Buyer marketable title in fee simp expense, with the release of dower, if any, or fiduciary deed, as appropic conditions, restrictions, and easements of record.  TITLE TAKEN IN THE NAME OF:  8. TAXES & ASSESSMENTS: To be prorated as of the date of duplicate exists, escrow officer will use applicable tax rate based on 35 ponly is assessed, the Buyer and Seller will agree to the tax proration with sales price. Agricultural Tax Recoupment (CAUV), if applicable, to be paid special assessment is being paid in installments, those installments due at agrees to assume and pay all remaining installments. Seller has not received.  RENTALS, INTEREST, CONDOMINIUM CHARGES, INSURANC shall be made through date of contract for (a) rentals; (b) interest on any periodic charges, and (d) transferable policies if Buyer so elects. Seller shall appear of the surface o	w/settlement fees shall be divided yer, in which case Seller shall payder VA/FHA regulations Inveved the Seller shall furnish a ser's Policy of Title Insurance basel or part of the parcels to be confiter written notice thereof, or Sellethe Buyer forthwith, and this agreed le by transferable and recordable or attempt of the sales price. When in ten (10) calendar days of accept the Seller at closing. County transferable and the closing dunpaid at the time of the closing the december of the closing county to the county of the closing assumed by Buyer; (c) mortgage assumed by Buyer; (c)	cd equally between the Buyer and by the entire escrow/settlement fee.  Commitment for a Title Insurance Seller shall pay for the costs of the ed on the purchase price. All other needs is found defective and said in its unable to obtain title insurance ement shall be null and void. It is general warranty deed at Seller's and encumbrances, but subject to a building is involved and land tax patance based on 35 percent of the ansfer tax will be paid by Seller. If a g shall be paid by the Seller. Buyer provements unless noted DEPOSITS. Adjustments/proration condominium or other association

STATUS OF ANY UNPAID BILLS THAT ARE OR CAN BECOME A LIEN.  10. DAMAGE OR DESTRUCTION OF PROPERTY. Risk of loss in the real estate and appurtenances shall be borne by Seller until closing provided any property covered by this contract shall be substantially damaged or destroyed before this transaction is closed, Buyer may (a) proceed with the transaction and be entitled to all insurance money, if any, payable to Seller under all policies covering the property, or (b) rescind the contract, and thereby release all parties from liability hereunder, by giving written notice to Seller and Broker within ten (10) calendar days after Buyer has written notice of such damage or destruction. Earnest money to be released pursuant to paragraph 17. Failure by Buyer to so notify Seller and Broker shall constitute an election to proceed with the transaction.  11. RESIDENTIAL PROPERTY DISCLOSURE FORM has been explained and (check applicable lines):    Buyer has reviewed and signed copy, attached   Contract is contingent upon Buyer review and signature within 24 hours of acceptance and Buyer retains 3 calendar days right of rescission
HUD-EPA Lead Based Paint Disclosure (Not required for construction after December 31, 1977)  Has been signed, copy of which is attached. Buyer acknowledges receipt of pamphlet "Protect Your Family From Lead in Your Home"  D Not required by law
Ohio Sex Offender Registration and Notification requires local sheriff to provide written notice to certain members of the community if a sex offender resides in the area. Notice provided by sheriff is public record and is open to inspection under Ohio's Public Records law. Therefore, you can obtain information from a sheriff's office regarding the notices they have provided pursuant to Ohio's sex offender notification law.
The Seller certifies that he/she has not received notice pursuant to Ohio's sex offender notification law unless otherwise noted:
Buyer acknowledges that the information disclosed above may no longer be accurate and agrees to inquire with the local sheriff's office. If current information regarding the status of registered sex offenders in the area is desired, Buyer agrees to assume the responsibility to check with the local sheriff's office. Buyer is relying on their own inquiry with the local sheriff's office as to registered sex offenders in the area and is not relying on the Seller, or any real estate agent involved in the transaction.  12. INSPECTION: The subject property shall be delivered to Buyer in its present physical condition after examination by Buyer, such
conditions to survive transfer of title and possession. Buyer agrees to accept the property in its "AS IS" condition excepting that the Buyer shall be given reasonable access to the premises within calendar days after acceptance of this agreement, for an accredited inspector employed by Buyer, at Buyer's sole expense, to conduct a MAJOR ELEMENT INSPECTION of the premises as to roof, basement/foundation, structure (exterior and interior), plumbing, heating, cooling and electrical systems. Accredited inspector means a registered architect, professional engineer, contractor or professional home inspecting service. Failure of Buyer to cause inspection to be made within calendar days from acceptance of this agreement shall be construed as a waiver by the Buyer and of his acceptance of the property in its "AS IS" condition without further repair obligation to anyone. Home Inspection: Buyer acknowledges an independent inspection is recommended.
Buyer agrees to order inspection*Initial*Initial*Initial*Initial*Initial*Initial*Initial*Initial*Initial*Initial*Initial*Initial**I
Refer to the local Board of Health for specific requirements for well and septic inspections. Required governmental well and/or septic inspections shall be paid for by the Seller. See separate addendum if applicable.  15. SURVEY If a Buyer desires or requires a boundary or location survey, the Buyer shall pay the cost thereof. If a survey is required for division of property or by county standards of conveyance, it is the Seller's Cost.
16. <b>CONDITIONS OF PROPERTY:</b> Buyer has not relied upon any representation, warranties or statements about the property (including but not limited to its condition or use) unless otherwise disclosed by the Seller(s). Buyer assumes the responsibility to verify that the property is suitable or zoned for the intended use. Buyer acknowledges that Real Estate Agents have no expertise with respect to environmental matters and therefore cannot provide an opinion or statement on those issues.
17. HOME WARRANTY PLAN: ( ) Accepts Paid by ( ) Buyer Plan:
Rejects () Seller  18. EARNEST MONEY: Buyer has deposited with selling Broker the sum receipted for below, which shall be returned to Buyer if no contract shall have been entered into, or financing sought by Buyer is rejected in writing by one lending institution. Upon acceptance of this contract by both parties, Broker shall deposit such amount into its trust account to be distributed as follows: (a) if Seller fails or refuses to perform, or any contingency is not satisfied, the deposit shall be returned, or (b) the deposit shall be applied to the purchase price, or (c) if Buyer fails or refuses to perform, this deposit shall be paid to Seller, which payment or the acceptance thereof, shall not in any way prejudice

Sellers Initials

Date

Buyers Initials

Date

the rights of Seller or Broker(s) in any action for damages or specific performance. Disposition of the earnest money must be by signed written instructions by both parties. In the event of a dispute between the Seller and Buyer regarding the disbursement of the earnest money, the Broker is required by Ohio law to maintain such funds in his trust account until Broker receives (a) written instructions signed by the parties specifying how the earnest money is to be disbursed or (b) a final court order that specifies to whom the earnest money is to be awarded. If within two years from the date the earnest money was deposited in the Broker's trust account, the parties have not provided the Broker with such signed instructions or written notice that such legal action to resolve the dispute has been filed, the Broker shall return the earnest money to the Buyer with no further notice to the Seller.

19. CONTRACT: Acceptance of this offer constitutes a complete agreement binding upon and inuring to the benefit of Buyer and Seller and their respective heirs, successors, executors, administrators and assigns, and shall be deemed to contain all the terms and conditions agreed upon, there being no oral conditions, representations, warranties or agreements. Any subsequent conditions, representations,

warranties or agreements shall not be valid and binding upon the parties unless reduced to writing and signed by both parties.

20. MISCELLANEOUS: Buyer has examined all property involved and, in making this offer, is relying solely upon such examination with reference to the condition, character and size of land and improvements and fixtures, if any. All provisions of this contract shall survive the closing. Parties acknowledge that Real Estate Agents may be entitled to additional compensation for ancillary services. Any word used in this offer and the acceptance thereof shall be construed to mean either the singular or plural as indicated by the number of signatures hereto. FACSIMILE AND/OR EMAIL TRANSMISSIONS are an acceptable mode of communication in this transaction provided the facsimile and/or email is actually received during regular business hours or is preceded by a telephone call notifying the intended party that the facsimile and/or email is being transmitted.

21. **DURATION OF OFFER AND CLOSING:** This offer shall be open for acceptance until 6:30 PM \_\_\_\_\_\_. This contract shall be performed and this transaction closed within calendar days after acceptance. Buyer and Seller must agree to an early closing in writing. Seller further agrees to pay the Brokerage fee per the listing contract and/or as amended in writing from the proceeds at cosing.

22. **POSSESSION:** Seller shall deliver possession of the property to Buyer <u>Time of transfer</u>

23. **SETTLEMENT STATEMENTS:** The Buyer and Seller hereby agree that the Listing and Selling Brokerage Offices are to receive a copy of the settlement statement and authorize the escrow agent to provide each with a full and complete copy of the settlement statement.

IN WITNESS THEREOF, Seller and Buyer have signed this Agreement on the date or dates indicated below as to each.

Buyer (Signature)	Seller (Signature) Gail H. Murphy
Buyer (Signature)	Seller (Signature)
Street Address	Street Address
City/State/Zip	City/State/Zip
Phone	Phone
Email Address	Email Address
BUYER'S AGENT INFORMATION	LISTING AGENT INFORMATION
	American Real Estate Specialists
Real Estate Brokerage Firm	Real Estate Brokerage Firm
	1520
Office ID	Office ID
	226 Boardman Canfield Rd., Boardman, OH 44512
Office Address	Office Address
	J. Paul Basinger
Agent Name	Agent Name
	322868
Agent License #	Agent License #
	330-540-6582
Phone	Phone
Email Address	Paul@AmericanRESpecialists.com & ulie@AmericanRESpecialists.com