



## **Contract to Purchase**

A product of the
CINCINNATI AREA BOARD OF REALTORS®, INC.
Approved by Board Legal Counsel for exclusive use by REALTORS This is a legally binding contract. If not understood, seek legal advice. For real estate advice, consult a REALTOR.

elling l	Realtor® firm	I	Date	
1.	<b>PROPERTY DESCRIPTION:</b> as	I/We ("Buyer") offer to	purchase from Seller ("Seller") the("Real Estate"), County	following described property known of , State o
	Ohio, Zip Code	through	("Real Estate"), County	(Listing REALTOR® firm).
2.	<b>PRICE AND TERMS:</b> Buyer h follows:	ereby agrees to pay \$	("Purchase	Price'') for the Real Estate, payable as
3.	writing. The Earnest Money sha Price or as directed by Buyer (ii) Money shall be (a) disbursed in a to Buyer, unless the Seller deman Contract to Purchase from one p demand is made by Seller, the RI (i) Buyer and Seller have deliver final court order; or (iii) the REA any arbitration procedure. Both	Il be disbursed as follows: (a) if either party fails or refuccordance with a release of ds, in writing, the Earnest larty to the other party or (2 EALTOR® holding the Earnest joint written instructions ALTOR® deposits the Earn Buyer and Seller acknowless.	est Money") shall be deposited by count pending closing, or returned to the count pending closing, or returned to the count pending closed, the Earned sees to perform, or, if any contingency earnest money ("Release") signed by a Money within 20 calendar days of (1) doesnot be stated closing date in the Contract mest Money shall retain the Earnest Money shall retain the Earnest Money with the court pursuant to a godge and agree that, in the event of a count to the court pursuant to a state and determination as to which party	est Money shall be applied to Purchas is not satisfied or waived, the Earnes II parties to the Contract or (b) returned elivery of Notice of Termination of the ct, whichever is sooner. In the event eney, in accordance with state law, untit, (ii) disposition has been ordered by applicable court rules or by the rules of lispute between Buyer and Seller as to
4.	<b>BALANCE</b> : The balance of the check on date of Closing.	Purchase Price shall be pai	d by certified, cashier's, official bank,	attorney or title company trust accoun
5.	FINANCING CONTINGENCY	<b>'</b> :		
	Buyer fails to provide written not  CONVENTIONAL LOAN: fixedadjustable oroth	The Buyer's obligation to er first mortgage loan on thilling rates and termsr	ritten verification of funds withiny written notice to selling REALTOR® close this contraction is contingent upo e Real Estate, (b) in an amount not to extend to exceed%, (d) for a term	n Buyer, terminate this Contract.  Buyer applying for and obtaining (a xceed% of the purchase price
	[(1)fixed or (2)adjustable] allowable amount (b) at an interest	(including FHA closing co est rateat prevailing rate rate or shorter term agreea	saction is contingent upon Buyer apposts) orVA (including VA funding for es and termsnot to exceed_ble to Buyer. Seller agrees to pay discontinuous control of the seller agrees agree agreement control of the seller agreement control of t	ee) first mortgage loan in the maximum %, (c) for a term of not less
	financing through FHA or VA, the	e Seller may be required to	Get a Home Inspection disclosure and pay certain fees. Check with your lends of the Closing. On FHA/VA contract	ing institution. Whole house inspection
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	у т '.' 1	Data/Tima	Seller's Initials	Doto/Time





efforwith sell that notin	rerhas appliedshall apply for financing withincalendar days after written acceptance of this Contract and will make a diligent ret to obtain financing. Buyer financing qualification and/or pre-approval letteris attached is not attachedshall be provided nincalendars days of written acceptance of this offer. If Buyer fails to provide said documentation, then Seller may, by written notice to ing REALTOR® or Buyer, terminate this Contract. If Buyer or Buyer's lender does not notify Listing REALTOR® or Seller, in writing, a loan commitment has been obtained, or waived withincalendar days of written acceptance of this offer, then Seller may, by written ce to selling REALTOR® or Buyer, terminate this Contract. BUYER IS RELYING ON BUYER'S OWN UNDERSTANDING OF MANCING TO BE OBTAINED AS WELL AS THE LEGAL AND TAX CONSEQUENCES THEREOF, IF ANY.
6.	<b>APPRAISAL CONTINGENCY</b> : Buyer's obligation to close this transaction is contingent upon Property appraising at or above final sales price of the Property.
7.	INCLUSIONS/EXCLUSIONS OF SALE: The Real Estate shall include the land, together with all improvements thereon, all appurtenant rights, privileges, easements, fixtures, and all of, but not limited to, the following items if they are now located on the Real Estate and used in connection therewith: electrical, plumbing, heating and air conditioning equipment (including window units), bathroom fixtures, shades, blinds, awnings, curtain/drapery/traverse rods, window/door inserts, fireplace screens/glass doors, wood stove, gas logs and starters, television aerials/rotor operating boxes/satellite dishes (including non leased components), water softeners, water purifiers, central vacuum systems and equipment, garage door openers/operating devices, built-in ranges, ovens, microwaves, refrigerators, dishwashers, garbage disposers, trash compactors, humidifiers, all security alarm systems and controls, all affixed/built-in furniture/fixtures, utility/storage buildings or sheds, inground/above ground swimming pools and equipment, swing sets/play sets, permanently affixed basketball backboard/pole, propane tank/oil tank and contents thereof; invisible fence transmitters and collar receivers, and parking space(s) number(s) and storage unit number (where applicable), except the following which are leased in whole or in part (please check where appropriate); water softner, security/alarm system, propane tank, satellite dish, satellite dish components: THE FOLLOWING ITEMS ARE SPECIFICALLY EXCLUDED FROM THE REAL ESTATE:
8.	PERSONAL PROPERTY: Also included are the following items of personal property (which add no value to the real estate):
9.	CERTIFICATION OF OWNERSHIP: Seller certifies that Seller owns all of the above real and personal property included in the sale as listed in paragraphs 7 & 8 and that they will be free and clear of any debt, lien or encumbrances at Closing except:
10.	SELLER'S CERTIFICATION: Seller certifies to the Buyer that to the best of Seller's knowledge: (a) the Real Estate is zoned
11.	HOMEOWNER ASSOCIATION/CONDOMINIUM/LANDOMINIUM DECLARATIONS, BYLAWS AND ARTICLES: If the Real Estate is subject to a Homeowner Association Declaration or is a Condominium, Seller will provide Buyer with a current copy of the Association Declaration, financial statements, Rules and Restrictions, architectural standards (to the extent not included in the Rules and Restrictions), the Bylaws and the Articles of Incorporation and other pertinent documents within days of acceptance of this offer. Buyer shall have the right to disapprove of the documents by delivering written notice of disapproval within days of receipt of documents ("Disapproval Date"). If written notice of disapproval is delivered by Disapproval Date, then this contract shall become null and void. Unless written notice is delivered by the Disapproval date, Buyer shall be deemed to have approved the documents and further agrees to accept title subject to the terms and conditions of same. Seller agrees, as a condition to Closing, to secure written approval for this sale if required by the Documents.
12.	<b>PROPERTY DISCLOSURE FORM</b> : Buyerhashas not received the state-mandated property disclosure form.
13.	MAINTENANCE: Until physical possession is delivered to the Buyer, Seller shall continue to maintain the Real Estate, as described in Section 7, including the grounds and improvements thereon, in good condition. Seller shall repair or replace any appliances and/or equipment currently in normal operating condition that fail prior to possession. Seller further agrees that until physical possession is delivered to the Buyer, the Real Estate will be in as good condition as it is presently except for normal wear and casualty damage from

Buyer's Initials \_\_\_\_\_ Date/Time\_\_\_\_\_ Seller's Initials \_\_\_\_\_ Date/Time\_\_\_\_





perils insurable under a standard all risk policy. If, prior to Closing, the Real Estate is damaged or destroyed by fire or other casualty and the Real Estate is not repaired or restored by and at Seller's cost as it was prior to the damage or destruction, then Buyer has the option to terminate this Contract by written notice to Seller. While this Contract is pending, Seller shall not change any existing lease or enter into any new lease, nor make any substantial alterations or repairs without the written consent of the Buyer. Buyer and Seller agree that Buyer shall be provided the opportunity to conduct a walk-through inspection of the Real Estate within 48 hours prior to Closing, solely for the purpose of ascertaining that the Real Estate is in substantially the same condition as it was at the time the Contract was executed, subject to reasonable wear and tear. Upon Closing, Buyer shall become responsible for any risk or loss and for insurance for the Real Estate.

14.	HOME WARRANTY PROGRAM: Buyer has been informed of the Century 21 – Homestar home protection plan and its potential benefits. Seller to provide a limited 1 year home warranty program fromat a charge of
	\$, including options, if applicable. Buyer and Seller acknowledge this limited Home Warranty Program will not cover any pre-existing defects in the property nor replace the need for an independent home inspection.
15.	<b>PROPERTY SURVEY</b> : Buyer(s) acknowledge that surveys obtained by the lender are not always staked surveys and are not for the benefit of the Buyer. If Buyer elects to have the property surveyed for his benefit, it shall be at Buyer(s) expense.
16.	<b>REAL ESTATE INSPECTION CONTINGENCY</b> : For purposes of this clause, time is of the essence.

BUYER'S INSPECTIONS: Inspections regarding the physical material condition, boundaries, and use of the Real Estate shall be the sole responsibility of the Buyer. Buyer is relying solely upon Buyer's examination of the Real Estate, the Seller's certification herein, and inspections herein requested by the Buyer or otherwise required, if any, for its physical condition and overall character, and not upon any representations by the REALTORS® involved.

The Buyer has the option to have the Real Estate inspected at Buyer's expense. Buyer shall have \_\_\_\_ calendar days (Inspection Period) following written Contract acceptance to conduct all inspections related to the property.

(a) If Buyer is not satisfied with the condition of the Real Estate as revealed by the Inspection(s) and desires corrections to material defects, Buyer shall provide written notification of any material defect(s) and the relevant portion(s) of the inspection report to the Listing Firm or Seller with a request for corrections desired within the Inspection Period. Buyer and Seller shall have days from the date of the completion of the inspection(s) (Settlement Period) to negotiate to reach a written agreement in settlement of the condition of the Real Estate. If written settlement of the condition of the Real Estate is not reached within the Settlement Period, Buyer shall have the option to withdraw the written request for corrections within the Settlement Period and accept the Real Estate as is. If written settlement is not reached, with signed copies of settlement agreement physically delivered to all parties, within the Settlement Period and Buyer has not withdrawn the request for correction in writing, this Contract shall be null and void. Buyer shall have the right to terminate the contract during the Settlement Period. OR

(b) If Buyer is not satisfied with the condition of the Real Estate as revealed by the Inspection(s), and desires to terminate this contract, Buyer shall provide written notification that Buyer is exercising his/her right to terminate this Contract, within the Inspection Period, and this Contract shall be null and void.

If Buyer is satisfied with the results of the inspection(s), Buyer shall deliver written notification to Listing Firm or Seller within the Inspection Period stating Buyer's satisfaction and waiver of the contingency.

IF BUYER DOES NOT DELIVER WRITTEN NOTIFICATION AS IDENTIFIED in (a) or (b) ABOVE, WITHIN THE INSPECTION PERIOD, THEN BUYER SHALL BE DEEMED TO BE SATISFIED WITH ALL INSPECTIONS AND THE CONTINGENCY SHALL BE CONSIDERED WAIVED. IF BUYER DOES NOT COMPLETE REAL ESTATE INSPECTION(S) DURING THE INSPECTION PERIOD, BUYER'S RIGHT TO INSPECT SHALL BE DEEMED WAIVED. IT IS NOT THE INTENT OF THIS PROVISION TO PERMIT THE BUYER TO TERMINATE THIS AGREEMENT FOR COSMETIC OR NON-MATERIAL DEFECTS OR CONDITIONS. BUYER AGREES THAT MINOR REPAIRS AND ROUTINE MAINTENANCE ITEMS ARE NOT TO BE CONSIDERED MATERIAL DEFECTS WITH REGARD TO THIS CONTINGENCY. DURING THE INSPECTION PERIOD, BUYER AND BUYER'S INSPECTORS AND CONTRACTORS SHALL BE PERMITTED ACCESS TO THE PROPERTY AT REASONABLE TIMES. BUYER SHALL BE RESPONSIBLE FOR ANY DAMAGE TO THE PROPERTY CAUSED BY BUYER OR BUYER'S INSPECTORS OR CONTRACTORS, WHICH REPAIRS SHALL BE COMPLETED IN A TIMES AND WORKMANLIKE MANNER AT BUYER'S EXPENSE.

(A)	BUYER SELECTS A WHOLE HOUSE INSPECTION to determine the material physical condition of the house, land,
	improvements, fixtures, equipment, and any additional structures and any hazardous conditions on the Real Estate including and further
	inspections deemed necessary by the whole house inspector. (The whole house inspection may or may not include the inspections listed
	in item B below.)

<b>(B)</b>	IN LIEU OF , OR IN	ADDITION TO	THE WHOLE	HOUSE I	INSPECTION,	BUYER	SELECTS	THE	SPECIFIC
	INSPECTIONS AS INDICA'	TED BELOW:							

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Buyer's Initials	Date/Time	Seller's Initials	Date/Time





17. 18.	in title (ownership) to from casualty or liab insurance agency or insurance, if required responsibility to make policy of Owner's title PROPERTY INSUR insurance, including p (C.L.U.E.) Reports. OBTAINED.  OFF-SITE CONDITE the Real Estate. Buyelimited to: crime statis	E: Title insurance is des the Real Estate that an ility insurance. Buyer provider. An Owner's by the mortgage lend to inquiries with regarde insurance shall be in tance. ANCE: Buyer(s) acknowledge in the insurance insurability, cos BUYER(S) IS RELYING.	signed to protecte in existence of is encouraged spolicy of title ler, does not produced to Owner's curred as a But owledge tat it st of insurance and ON BUYER's agents make sibility for resear offenders, local	t the policyholder on the date the policyholder on the date the policyholder about insurance, while revide protection of title insurance proyer's expense unlies a Buyer's sole and insurance prover a Buyer's OWN UNDITION of the properties of the policyholder of the p	of such title insurant the benefits of the Buyer. But to the Buyer. But to closing. The ess Seller agrees responsibility to the ess of Content of the essential to the essential	rance for covernce is issued.  of Owner's to ecommended.  Every acknowled acknowled to contribute to	Title insurantitle insurance A Lender's edges that it wledges that it to cost of sa ries with regal cost Underwraty INSURA	nce is difference from a time policy of time buyer's small costs for id policy.  The policy of time buyer's small costs for id policy.  The policy of time buyer and to proper iting Exchant ANCE TO It is boundaries uch as, but in the Buyer and the buyer and the buyer and the first policy of the buyer and the policy of the buyer and the b
CONCE RESUL 17. 18.	TITLE INSURANCI in title (ownership) to from casualty or liab insurance agency or insurance, if requirec responsibility to mak policy of Owner's titl  PROPERTY INSUR insurance, including p (C.L.U.E.) Reports.	E: Title insurance is des the Real Estate that an ility insurance. <b>Buyer</b> <b>provider.</b> An Owner's d by the mortgage lend the inquiries with regal de insurance shall be in tance: Buyer(s) acknown roperty insurability, cos	signed to protecte in existence of is encouraged spolicy of title ler, does not produced to Owner's courred as a But to Owner's courred as a But to of insurance as	t the policyholder on the date the policyholder about insurance, while revide protection title insurance pryer's expense unlike a Buyer's sole and insurance prov	of such title insurant the benefits on trequired, is roto the Buyer. But to closing. ess Seller agrees responsibility to der's use of Control of the such that the such th	rance for covernce is issued.  of Owner's tecommended.  oyer acknowled to contribute  make inquinprehensive I	ered losses cau Title insurance A Lender's edges that it wledges that e to cost of sauries with regaloss Underwr	used by defence is difference is difference from a tippolicy of tippolicy is Buyer's surall costs for id policy.  The property is and to property it in graph of the property in graph of the property in the property is and to property in the property in the property in the property is and to property in the property i
CONCE RESUL' 17.	CONTINGENCIES/ Contract:  TITLE INSURANCI in title (ownership) to from casualty or liab insurance agency or insurance, if requirec responsibility to make	E: Title insurance is des the Real Estate that an ility insurance. <b>Buyer</b> <b>provider.</b> An Owner's d by the mortgage lend the inquiries with regal	signed to protect e in existence or is encouraged s policy of title ler, does not pr rd to Owner's	t the policyholder on the date the policy do inquire about insurance, while revide protection of title insurance process.	of such title insurant the benefits on trequired, is roto the Buyer. Bution to closing.	rance for cove nce is issued. of Owner's tecommended. over acknowl Buyer acknowl	ered losses cau Title insurance A Lender's edges that it wledges that	used by defe nce is differ e from a ti policy of ti is Buyer's so all costs for
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(	D)BUYER SE	LECTS A TERMITE	E AND WOOL	D-BORING INSE	ECT INSPECTI	ON (required	d by some le	enders/types
	advised by REAL contingent upon the	TOR® to conduct inspectors and the results of such inspectors.	pections of the					
(						-		
(1	Well/Septic Syste	emOther			·			

\_\_\_\_Air Conditioning \_\_\_\_Structural \_\_\_\_Roofing \_\_\_\_Water Quality/Quantity





shall rely solely upon the Buyer shall rely solely upon the Buyer's own inquiry with local agencies as to any off-site conditions in the area and is not relying on the Seller or any REALTOR® involved in the transaction.

21.	shown on the most recent of and other charges imposed most recent official Association damage deposits held by Se received by Buyer after Clo	official tax duplicate available a by the association under the ter ation statement, and/or, (c) rent eller shall be transferred to Buy sing for real estate taxes and as	as of the date of Closing, (b) homeovers of the Association/Condominium is and operating expenses if the Real er at Closing without proration. Sell sessments may differ from the amour	te taxes and installments of assessments as vner/condominium association assessments. Documents, if applicable, as shown on the Estate is rented to tenants. Security and/or er and Buyer acknowledge that actual bills ats prorated at Closing; however, all closing shall assume responsibility for above items
22.	shall be responsible for trencumbrance required for codeed of general warraas of Closing, (1) except co	ansfer taxes, conveyance fees. onveyance of the Real Estate as nty or fiduciary deed, ior earlier venants, conditions, restrictions	deed preparation, the cost of ren required by this Contract and shall c f applicable, in fee simple a as mutually agreed by the parties.	quired by the closing/escrow agent. Seller noving or discharging any defect, lien or onvey marketable title to the Real Estate by bsolute, with release of dower on Fitle shall be free, clear and unencumbered of adversely affect the use of the real estate.
		. Seller shall have t	and (3) except the following the right at Closing to pay out of the F	assessments (certified or otherwise) Purchase Price any and all encumbrances or
23.	beforeo'clock (A.M notifies the Buyer. Until s pay all utilities used. Selle Seller shall pay for all final of the Real Estate, Seller s essence. If Seller fails to v	a.) (P.M.) (Noon) on uch time, Seller shall have the r shall order final meter readin bills rendered from such meter hall remove all personal posses	right of possession/occupancy free ogs to be made as of the occupancy de readings. Seller acknowledges and a sions not included in this Contract age responsible for all additional exp	all be givenat closingon oror such earlier date that the Seller so f rent, unless otherwise specified, but shall ate for all utilities serving the property and agrees that prior to Buyer taking possession of shall remove all debris. Time is of the enses, including attorney's fees, incurred
24.				sched state-mandated agency disclosures nsumer Guide to Agency Relationships.
25.	information to any Multiple affiliates, governmental age	E Listing Service to which REA encies or other sources authorize	LTOR® is a member and that disclosed to receive M.L.S. information sha	that REALTOR® shall disclose this sales sure by M.L.S. to other M.L.S. participants, Il be made. Seller and Buyer acknowledge private, without the consent of the parties.
26.	amendments and/or extended of the original Contract.	sions to this Contract shall be This Contract shall be binding	in writing, signed by all parties an	I no oral or implied agreement exists. Any d copies shall be included with all copies strators, executors, successors and assigns shall be binding upon the parties.
27.	supplied by Seller or Seller harmless the REALTORS	's sources and Buyer and Buye B, their agents and employees ney's fees) arising out of any	r's sources in connection with the Refrom any claims, demands, damage	ing on all information provided herein or cal Estate, and agree to indemnify and hold s, lawsuits, liabilities, costs and expenses facts by Seller or Seller's sources and/or
28.	contract, accompanying dis- contract to purchase the Re- names of companies or sou	sclosure forms and addendums eal Estate must be directed to	or with regard to Buyer's/Seller's of Buyer's/Seller's attorney. In the evo- tance, the parties additionally acknow	ability with regard to any provision in this obligations as set forth in a fully executed ent the Broker provides to Buyer or Seller wledge and agree that the Broker does not
wer'	e Initiale	Date/Time	Sallar's Initials	Date/Time





otherwise, are necessary to	(ies) below has/ha	ave full authority to enter in		edges receipt of a signed copy. Buyer hat no additional signatories, spouse or
	BUYER	BUY	ER	<u> </u>
	DATE	DAT	E	
(print Buyer's Name(s) above)	TIME	TIME	<u> </u>	
(Selling Agent)	BUYER'S ADI	DRESS		_
below has/have full authori convey the property. Sell conditions,rejects sai counteroffer shall become	ty to enter into the ler hereby:a id offer, or null and void if	is agreement and that no add ccepts said offer and agree _counteroffers according to	litional signatories, spous s to convey the Real Es the above modification d physically delivered t	er. Seller certifies that the signatory(ies) se or otherwise, are necessary in order to state according to the above terms and se initialed and dated by Seller, which so Seller or Seller's agent on or before(DATE).
	SELLER	SEL	LER	
	DATE	DAT	E	_
(print Seller's Name(s) above)	TIME	TIME	E	
(Listing Agent)				
	ALL OW	NERS AND SPOUSES OF	OWNERS MUST SIGN	N
FINAL ACCEPTANCE DATI				
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Buyer's Initials \_\_\_\_\_ Date/Time\_\_\_\_\_ Seller's Initials \_\_\_\_\_ Date/Time\_\_\_\_