F. H. A. ADDENDUM

This is an Addendum to the Residential Purchase Agreement dated _____,
for the purchase and sale of the Property known as:
(Street Address) _____,
(City) _____, Ohio, (Zip Code) _____
between _____ (Buyer)
and _____ (Seller)

It is expressly agreed that notwithstanding any other provisions of this contract, the Buyer shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the Buyer has been given, in accordance with HUD/FHA or VA requirements, a written statement by the Federal Housing Commissioner, Veterans Administration, or a Direct Endorsement lender setting forth the appraised value of the property not less than $_____. The Buyer shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD neither warrants the value nor the condition of the property. The Buyer should satisfy himself/herself that the price and condition of the property are acceptable.

FHA regulations require that every application for a Firm Commitment for mortgage insurance be submitted with a Certification signed by the Seller, the Buyer, and the Broker involved in the transaction, that the terms of the contract for purchase are true to the best of their knowledge and belief, and any other agreement entered into by any of the parties in connection with the transaction is attached to the sales contract.

The undersigned hereby certify that in submitting this request for a Firm Commitment for mortgage insurance, that the terms of the contract for purchase dated _____ are true to the best of their knowledge and belief, and that any other agreement entered into by any of these parties in connection with this transaction is attached to the sales contract.

BUYER	DATE	SELLER	DATE
BUYER	DATE	SELLER	DATE
SELLING AGENT	DATE	LISTING AGENT	DATE
COMPANY NAME	DATE	COMPANY NAME	DATE

Section 1010 of Title 18, U.S.C., "Federal Housing Administration transaction," provides: "Whoever, for the purpose of - influencing in any way the action of such Administration - makes, passes, utters, or publishes any statement, knowing the same to be false - shall be fined not more than $5,000.00 or imprisoned not more than two years, or both." Other Federal Statutes provide severe penalties for any fraud as intentional misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of a loan by the Administrator for Veterans Affairs.

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