CENTURY 21 REALTY GROUP COMPANIES
GENERAL DISCLOSURES/DISCLAIMERS/POLICIES/RECOMMENDATIONS

It is further suggested that the client do the following:

1. If the home being sold or purchased was built before 1978, it may contain lead-based paint. If there is any question as to the age of the property, the Buyer should check with assessor to verify the year the home was built.

2. Consult an attorney for any legal advice concerning this transaction because CENTURY 21 Realty Group Companies and its sales associates are not qualified to practice law.

3. Consult with a mortgage lender, tax consultant and / or attorney of client's choice concerning a.) the selection of the mortgage financing to be secured by Buyer to purchase the real estate, b.) the terms and conditions set forth in the mortgage documents and c.) the precise financial arrangements being offered by the proposed mortgage lender. While CENTURY 21 Realty Group Companies and their sales associates may identify various types of mortgage financing available, they are not qualified to and will not offer advice concerning the terms, conditions and precise financial arrangements being offered by the various mortgage lenders.

4. Earnest Money: At the time of writing an offer it is customary to provide earnest money to the Seller. The earnest money by law will be deposited in the Listing Broker's escrow account within 2 banking days. In the event an offer is accepted and later terminated, both parties must agree to the deposition of the earnest money before such funds can be released.

5. Seek professional independent inspectors, of Buyer's choice, to inspect the condition of any portion of the real estate, its improvements, or the presence of radon gas or mold about which the Buyer may have concern. The findings of any inspection are not warranted or guaranteed by CENTURY 21 Realty Group Companies, any of its affiliated offices, its sales associates, or the home inspection company. The purpose of the report is to provide Buyer with an overview of the condition of the subject real estate based upon the inspector's visual observations. Buyer should also consider inspecting for mold, lead based paint and radon gas.

6. It is also recommended that if repairs become necessary due to the inspection, that the Buyer should re-inspect to insure repairs meet their satisfaction.

7. Buyer/Seller agrees that CENTURY 21 Realty Group Companies and their sales associates have not nor can they make any warranties or guarantees implied or otherwise, regarding real estate of its improvements, as to the condition or functioning of fixtures, equipment or component parts thereof; such as, but not limited to septic systems, wells, hearing equipment, swimming pools, surface drainage, mold, radon, lead based paint contamination or other environmental issues.

8. In order to determine the current status of real estate taxes for the real estate being purchased hereunder, Buyer is advised to make direct contact with the township assessor's office and/or county treasurer's office concerning such real estate taxes. If new construction is involved, the real estate and its improvements may not be fully or properly assessed.

   As Buyers who are mortgaging or refinancing the subject real estate, you may reduce your real estate taxes by filing a Mortgage Exemption and a Homestead Credit. You may only file one Mortgage Exemption and one Homestead Credit on your Indiana residence. However, if you own more real estate property in Indiana, you may claim the mortgage Exemption on any one of the parcels of real estate. To claim these exemptions you must file for the Mortgage Exemption and Homestead Credit in the Auditor's Office of the County where the real estate Property is located. In order to qualify for these exemptions, you must be in title to the real estate as of March 1 in the year in which you file. And, you must file for the Exemption and Credit on or before May 10 of that year. CENTURY 21 Realty Group Companies, its affiliated offices, and its sales associates shall not be responsible for the proper filing of the Mortgage Exemption and Homestead Credit.

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