



### Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards

Greater Capital Area Association of REALTORS®, Inc.

RE: 1613 1st St NW Washington DC 20001

Property Address

#### LEAD WARNING STATEMENT

Every purchaser/tenant 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 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/landlord of any interest in residential real property is required to provide the buyer/tenant with any information on lead-based paint hazards from risk assessments or inspections in the seller's/landlord's possession and notify the buyer/tenant of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase/lease.

#### SELLER'S/LANDLORD'S DISCLOSURE (initial)

*TPH*

- (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):
- Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

[Empty box for explanation]

*TPH*

- (b) Seller/Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
- Records and reports available to the seller/landlord (check one below):
- Seller/Landlord has provided the purchaser/tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

[Empty box for list of documents]

- Seller/Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

#### PURCHASER'S/TENANT'S ACKNOWLEDGMENT (initial)

- (c) Purchaser/Tenant has read the Lead Warning Statement above
- (d) Purchaser/Tenant has received copies of all information listed above.  Yes  No  None listed
- (e) Purchaser/Tenant has received the pamphlet Protect Your Family From Lead in Your Home.  Yes  No
- (f) Purchaser has (check one below):
- Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or
- Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

#### AGENT'S ACKNOWLEDGMENT (initial)

- (g) Agent has informed the seller/landlord of the seller's/landlord's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

#### 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.

*Sherry Brown* \_\_\_\_\_ 3/25/07  
 Seller/Landlord Date

*Kim Brown* \_\_\_\_\_ 3/25/07  
 Seller/Landlord Date

*Denana* \_\_\_\_\_ 3/25/07  
 Agent Date

\_\_\_\_\_  
 Buyer/Tenant Date

\_\_\_\_\_  
 Buyer/Tenant Date

\_\_\_\_\_  
 Agent Date

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**Inclusions/Exclusions Attachment to Listing Agreement Disclosure and/or Addendum**

Property Address: 1613 1st St NW Washington DC 20001

**PART I. Inclusions/Exclusions Disclosure**

**Personal Property and Fixtures:** The Property includes the following personal property and fixtures: A) Any existing built-in heating and central air conditioning equipment, plumbing and lighting fixtures, sump pump, attic and exhaust fans, storm windows, storm doors, screens, installed wall-to-wall carpeting, window shades, blinds, window treatment hardware, smoke and heat detectors, TV antennas, exterior trees and shrubs. Unless otherwise agreed to in writing, all surface or wall mounted electronic components/devices **DO NOT** convey. B) The items marked **YES** below are currently installed or offered. If more than one of an item convey, the number of items is noted.

Yes	No	#	Items	Yes	No	#	Items	Yes	No	#	Items
<input checked="" type="checkbox"/>	<input type="checkbox"/>		Alarm System	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Freezer	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Satellite Dish
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Built-in Microwave	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Furnace Humidifier	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Storage Shed
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3	Ceiling Fan	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Garage Opener	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Stove or Range
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Central Vacuum	<input type="checkbox"/>	<input checked="" type="checkbox"/>		w/ remote	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Trash Compactor
<input checked="" type="checkbox"/>	<input type="checkbox"/>		Clothes Dryer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Gas Log	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Wall Oven
<input checked="" type="checkbox"/>	<input type="checkbox"/>		Clothes Washer	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Hot Tub, Equip, & Cover	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Water Treatment System
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Cooktop	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1	Intercom	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Window A/C Unit
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Dishwasher	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Playground Equipment	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Window Fan
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Disposer	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Pool, Equip, & Cover	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Window Treatments
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Electronic Air Filter	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Refrigerator	<input type="checkbox"/>	<input checked="" type="checkbox"/>		Wood Stove
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2	Fireplace Screen/Door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1	w/ ice maker				

**OTHER**

**AS IS ITEMS**

Seller does not warrant the condition or working order of the following items and/or systems:

**LEASED ITEMS**

Any leased items, systems or service contracts (including, but not limited to, fuel tanks, water treatment systems, lawn contracts, security system monitoring, and satellite contracts) **DO NOT CONVEY** absent an express written agreement by Purchaser and Seller. The following is a list of the leased items within the Property:

Seller certifies that Seller has completed this checklist disclosing what conveys with the property and gives permission to make this information available to prospective buyers.

_____ Seller	_____ Date	_____ Seller	_____ Date
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**PART II. Inclusions/Exclusions Addendum**

The Contract of Sale dated \_\_\_\_\_ between Seller Kevin Brown Theresa Brown and Buyer \_\_\_\_\_ is hereby amended by the incorporation of this Addendum, which shall supersede any provisions to the contrary in the Contract.

The parties agree that Part I of this Addendum shall replace and supersede the provisions of the Inclusions/Exclusions paragraph of the MAR Residential Contract of Sale or the Personal Property Fixtures and Utilities paragraph of the Regional Sales Contract as applicable.

_____ Seller	_____ Date	_____ Buyer	_____ Date
_____ Seller	_____ Date	_____ Buyer	_____ Date

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**SELLER'S DISCLOSURE STATEMENT**  
**Instructions to the Seller for Seller's Disclosure Statement**

These Instructions are to assist the Seller in completing the required Seller's Disclosure Statement in order to comply with the District of Columbia Residential Real Property Seller Disclosure Act.

**1. Who must complete the Seller's Disclosure Statement?** The Seller, not the broker and not the management company, condominium association, cooperative association or homeowners association.

**2. In what types of transactions must the Seller provide the Seller's Disclosure Statement to the Purchaser?** The Act applies to the following types of transfers or sales of District of Columbia real estate:

- (a) where the property consists of one to four residential dwelling units, and,
- (b) the transactions a sale, exchange, installment land contract, lease with an option to purchase, or any other option to purchase, and,
- (c) the purchaser expresses, in writing, an interest to reside in the property to be transferred.

**However, the Act does not apply to:**

- (a) court ordered transfers;
- (b) transfers to a mortgagee by a mortgagor in default;
- (c) transfers by sale under a power of sale in a deed of trust or mortgage or any foreclosure sale under a decree of foreclosure or deed in lieu of foreclosures;
- (d) transfers by a non-occupant fiduciary administering a decedent's estate, guardianship, conservatorship or trust;
- (e) transfers between co-tenants;
- (f) transfers made to the transferor's spouse, parent, grandparent, child, grandchild or sibling (or any combinations of the foregoing);
- (g) transfer between spouses under a divorce judgment incidental to such a judgment;
- (h) transfers or exchanges to or from any governmental entity; and
- (i) transfers made by a person of newly constructed residential property that has not been inhabited.

**3. When does the Seller's Disclosure Statement have to be provided to the Purchaser?** In a sale, before or at the time the prospective transferee executes a purchase agreement with the transferor. In an installment sales contract (where a binding purchase contract has not been executed), or in the case of a lease with no option to purchase, before or at the time the prospective transferee executes the installment sales contract or lease with the transferor.

**4. What information must the Seller disclose?** Answer ALL questions on the Seller's Disclosure Statement. If some items do not apply to your property, check "N/A" (not applicable). If you do not know the facts, check "UNKNOWN". Report actually known conditions referred to in the questions. Each disclosure must be made in "good faith" (honesty in fact in the making of the disclosure). Attach additional pages with your signature if additional space is required.

**The Seller of a condominium unit, cooperative unit, or a lot in a homeowners association, is to provide information only as to the Seller's unit or lot, and not as to any common elements, common areas or other areas outside of the unit or lot.**



**SELLER'S DISCLOSURE STATEMENT**  
**Instructions to the Seller for Seller's Disclosure Statement**

- 5. What is the remedy if the Seller does not provide the Seller's Disclosure Statement to the Transferee?** If the Seller's Disclosure Statement is delivered after the purchaser executes the purchase agreement, installment sales contract or lease with an option to purchase, the purchaser may terminate the transaction by written notice to the seller not more than five (5) calendar days after receipt of the Seller's Disclosure Statement by the purchaser, and the deposit must be returned to the purchaser. The right to terminate is waived if not exercised before the earliest of:
- (a) the making of an application for a mortgage loan (if the lender discloses that the right to rescind terminates on submission of the application); or
  - (b) settlement or date of occupancy in the case of a sale; or
  - (c) occupancy in the case of a lease with an option to purchase.
- 6. If the Seller finds out different information after providing the Seller's Disclosure Statement to the Purchaser, how does this impact a ratified contract?** If information becomes inaccurate after delivery of the disclosure form, the inaccuracy shall not be grounds for terminating the transaction.
- 7. How must a Seller deliver the Seller's Disclosure Statement to the Transferee?** The Seller's Disclosure Statement must be delivered by personal delivery, facsimile delivery, or by registered mail to the transferee. Execution by the transferor of a facsimile is considered execution of the original.

**SELLER'S PROPERTY CONDITION STATEMENT**  
**For Washington, DC**

**Property Address:** 1613 1st St NW Washington DC 20001

Is the property included in a:

- condominium association?  Yes  No
- cooperative?  Yes  No
- homeowners association with mandatory participation and fee?  
 Yes  No

If this is a sale of a condominium unit or cooperative unit, or in a homeowners association, this disclosure form provides information only as to the unit (as defined in the governing documents of the association) or lot (as defined in the covenants applicable to the lot), and not as to any common elements, common areas or other areas outside of the unit or lot.

**Purpose of Statement:** This Statement is a disclosure by the Seller of the defects or information actually known by the Seller concerning the property, in compliance with the District of Columbia Residential Real Property Seller Disclosure Act. Unless otherwise advised, the Seller does not possess an expertise in construction, architecture, engineering, or any other specific area related to the construction of the improvements on the property or the land. Also, unless otherwise advised, the Seller has not conducted any inspection of generally inaccessible areas such as the foundation or roof. THIS STATEMENT IS NOT A WARRANTY OF ANY KIND BY THE SELLER OR BY ANY AGENT REPRESENTING THE SELLER IN THIS TRANSACTION, AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE BUYER MAY WISH TO OBTAIN.

**Seller Disclosure:** The Seller discloses the following information with the knowledge that, even though this is not a warranty, the Seller specifically makes the following statements based on the seller's actual knowledge at the signing of this document. Upon receiving this statement from the Seller, the Seller's agent is required to provide a copy to the Buyer or the agent of the Buyer. The Seller authorizes its agent (s) to provide a copy of this statement to any prospective buyer or agent of such prospective buyer in connection with any actual or anticipated sale of property. The following are statements made solely by the Seller and are not the statements of the Seller's agent (s), if any. This information is a disclosure only and is not intended to be a part of any contract between Buyer and Seller.

**The seller(s) completing this disclosure statement have owned the property from** 5/05 to present  
**The seller(s) completing this disclosure have occupied the residence from** 5/05 to present

**A. Structural Conditions**

1. **Roof**  roof is a common element maintained by condominium or cooperative (no further roof disclosure required).

Age of Roof  0-5 years  5-10 years  10-15 years  15+ years  Unknown

Does the seller have actual knowledge of any current leaks or evidence of moisture from roof?

Yes  No If yes, comments: \_\_\_\_\_

Does the seller have actual knowledge of any existing fire retardant treated plywood?

Yes  No If yes, comments: \_\_\_\_\_

2. **Fireplace/Chimney(s)**

Does the seller have actual knowledge of any defects in the working order of the fireplaces?

Yes  No  No fireplace(s)

If yes, comments: \_\_\_\_\_

Does the seller know when the chimney(s) and/or flue were last inspected and/or serviced?

Yes  No  No chimneys or flues

If yes, when were they last serviced or inspected? \_\_\_\_\_

3. **Basement**

Does the seller have actual knowledge of any current leaks or evidence of moisture in the basement?

Yes  No  Not Applicable

If yes, comments: \_\_\_\_\_

Does the seller have actual knowledge of any structural defects in the foundation?

Yes  No

If yes, comments: \_\_\_\_\_

4. **Walls and floors**

Does the seller have actual knowledge of any structural defects in walls or floors?

Yes  No

If yes, comments: \_\_\_\_\_

5. **Insulation**

Does the seller have actual knowledge of presence of urea formaldehyde foam insulation?

Yes  No

If yes, comments: \_\_\_\_\_

6. **Windows**

Does the seller have actual knowledge of any windows not in normal working order?

Yes  No

If yes, comments: \_\_\_\_\_

**B. Operating Condition of Property Systems**

1. **Heating System**  heating system is a common element maintained by condominium or cooperative (no further disclosure on heating system required)

Type of system  Forced Air  Radiator  Heat Pump

Electric baseboard  Other

Heating Fuel  Natural Gas  Electric  Oil  Other

Age of system  0-5 years  5-10 years  10-15 years  Unknown

Does the seller have actual knowledge that heat is not supplied to any finished rooms?

Yes  No

If yes, comments: \_\_\_\_\_

Does the seller have actual knowledge of any defects in the heating system?

Yes  No

If yes, comments: \_\_\_\_\_

Does the heating system include:

Humidifier  Yes  No  Unknown

Electronic air filter  Yes  No  Unknown

If installed, does the seller have actual knowledge of any defects with the humidifier and electronic filter?

Yes  No  Not Applicable

If no, comments: \_\_\_\_\_

2. **Air Conditioning System**  air conditioning is a common element maintained by condominium or cooperative (no further disclosure on air conditioning system required).

Type of system:  Central AC  Heat Pump  Window/wall units

Other  Not Applicable

Air Conditioning Fuel  Natural Gas  Electric  Oil  Other

Age of system  0-5 years  5-10 years  10-15 years  Unknown

If central AC, does the seller have actual knowledge that cooling is not supplied to any finished rooms?  Yes  No  Not Applicable

If yes, comments: \_\_\_\_\_

Does the seller have actual knowledge of any problems or defects in the cooling system?

Yes  No  Not Applicable

If yes, comments: \_\_\_\_\_

3. **Plumbing System**

Type of system:  Copper  Galvanized  Plastic Polybutelene  Unknown

Water Supply:  Public  Well

Sewage Disposal  Public  Well

Water Heater Fuel  Natural Gas  Electric  Oil  Other

Does the seller have actual knowledge of any defects with the plumbing system?

Yes  No

If yes, comments: \_\_\_\_\_

4. **Electrical System**

Does the seller have actual knowledge of any defects in the electrical system, including the electrical fuses, circuit breakers, outlets, or wiring?

Yes  No

If yes, comments: \_\_\_\_\_

**C. Appliances**

Does the seller have actual knowledge of any defects with the following appliances?

- Range/Oven  Yes  No  Not Applicable
- Dishwasher  Yes  No  Not Applicable
- Refrigerator  Yes  No  Not Applicable
- Range hood/fan  Yes  No  Not Applicable
- Microwave oven  Yes  No  Not Applicable
- Garbage Disposal  Yes  No  Not Applicable
- Sump Pump  Yes  No  Not Applicable
- Trash compactor  Yes  No  Not Applicable
- TV antenna/controls  Yes  No  Not Applicable
- Central vacuum  Yes  No  Not Applicable
- Ceiling fan  Yes  No  Not Applicable
- Attic fan  Yes  No  Not Applicable
- Sauna/Hot tub  Yes  No  Not Applicable
- Pool heater & equip.  Yes  No  Not Applicable
- Security System  Yes  No  Not Applicable
- Intercom System  Yes  No  Not Applicable
- Garage door opener  Yes  No  Not Applicable
- & remote controls  Yes  No  Not Applicable
- Lawn sprinkler system  Yes  No  Not Applicable
- Water treatment system  Yes  No  Not Applicable
- Smoke Detectors  Yes  No  Not Applicable
- Carbon Monoxide  Yes  No  Not Applicable
- Detectors  Yes  No  Not Applicable
- Other Fixtures  Yes  No  Not Applicable
- Or Appliances  Yes  No  Not Applicable

If yes to any of the above, describe defects: \_\_\_\_\_

**D. Exterior/Environmental Issues**

**1. Exterior Drainage**

Does the seller have actual knowledge of any problem with drainage on the property?

Yes  No

If yes, comments: \_\_\_\_\_

**2. Damage to property**

Does the seller have actual knowledge whether the property has previously been damaged by:

Fire  Yes  No

Wind  Yes  No

Flooding  Yes  No

If yes, comments: \_\_\_\_\_

**3. Wood destroying insects or rodents:**

Does the seller have actual knowledge of any infestation or treatment for infestations?

Yes  No

If yes, comments: \_\_\_\_\_

Does the seller have actual knowledge of any prior damage or repairs due to a previous infestation?

Yes  No

If yes, comments: \_\_\_\_\_

**4. Does the seller have actual knowledge of any substances, materials or environmental hazards (including but not limited to asbestos, radon gas, lead based paint, underground storage tanks, formaldehyde, contaminated soil, or other contamination) on or affecting the property?**

Yes  No

If yes, comments: \_\_\_\_\_

**5. Does the seller have actual knowledge of any zoning violations, nonconforming uses, violation of building restrictions or setback requirements, or any recorded or unrecorded easement, except for utilities, on or affecting the property?**

Yes  No

If yes, comments: \_\_\_\_\_

**6. Does the seller have actual knowledge that this property is a DC Landmark, included in a designated historic district or is designated a historic property?**

Yes  No

If yes, comments: \_\_\_\_\_

**7. Has the property been cited for a violation of any historic preservation law or regulation during your ownership?**

Yes  No

If yes, comments: \_\_\_\_\_

8. Does the seller have actual knowledge if an façade easement or a conservation easement has been placed on the property?

Yes  No

If yes, comments: \_\_\_\_\_

The seller(s) certifies that the information in this statement is true and correct to the best of their knowledge as known on the date of signature.

*[Signature]*  
Seller  
*[Signature]*  
Seller

3/25/07  
Date  
3/25/07  
Date

Buyer(s) have read and acknowledge receipt of this statement and acknowledge that this statement is made based upon the seller's actual knowledge as of the above date. This disclosure is not a substitute for any inspections or warranties which the buyer(s) may wish to obtain. This disclosure is NOT a statement, representation, or warranty by any of the seller's agents or any sub-agents as to the presence or absence of any condition, defect or malfunction or as to the nature of any condition, defect or malfunction.

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Date



# ARRAY MORTGAGE, LLC Diversified Lending Solutions

## AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE FORM

Date 3/25/07

Property Description: 1613 1st St NW  
Washington DC 20001

Agent Name: Christopher Suranna

THIS IS TO GIVE YOU NOTICE that certain of the owners and officers of RE/MAX Allegiance and some of its Real Estate Agents (independent contractor licensees) have an ownership interest in Array Mortgage, LLC ("Array Mortgage"). Array Mortgage is a mortgage lender independently licensed in Virginia, Maryland and Washington, DC. Because of this relationship, your use of Array Mortgage may provide the owners and officers of RE/MAX Allegiance and some of its Real Estate Agents a financial or other benefit.

**YOU ARE NOT REQUIRED TO USE ARRAY MORTGAGE AS A CONDITION FOR THE PURCHASE, SALE, OR REFINANCE OF THE SUBJECT PROPERTY. THERE ARE FREQUENTLY OTHER MORTGAGE LENDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND A FAIR RATE FOR THESE SERVICES.**

The following is the estimated charge or range of charges you can expect for the lending services provided by Array Mortgage:

<u>HUD - 1 Item</u>	<u>Range of Charges</u>
801 -- Loan Origination Fee	0% to 1% of Loan*
802 -- Loan Discount Fee	0% to 4% of Loan*
803 -- Appraisal Fee	\$350 to \$ 750
804 -- Credit Report	\$8.25 to \$150
805 -- Flood Certification	\$15 to \$80
806 -- Tax Service Fee	\$74 to \$100
808 -- Commitment Fee	\$250 to \$600

There may be additional charges, depending on the loan product you select.

\* Discount points and loan origination fees are largely a function of the interest rate on the underlying loan. Depending upon market conditions, discount points or loan origination fees may be higher for below market interest rates. Market conditions may or may not dictate a loan origination fee.

### ACKNOWLEDGEMENT

I/we have read this disclosure form, and understand that RE/MAX Allegiance and/or my Real Estate Agent is referring me/us to Array Mortgage, for the above described lending services. I/we further understand that the owners and officers of RE/MAX Allegiance and some of its Real Estate Agents may receive a financial or other benefit as a result of this referral.

Buyer 1 Signature \_\_\_\_\_ (Date)

Buyer 2 Signature \_\_\_\_\_ (Date)

Buyer 1 Print Name \_\_\_\_\_

Buyer 2 Print Name \_\_\_\_\_

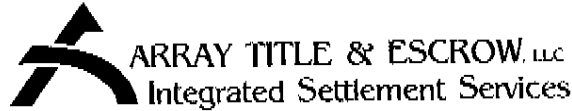
Theresa Brown 3/25/07  
Seller 1 Signature (Date)

K. Brown 3/25/07  
Seller 2 Signature (Date)

Theresa Brown 3/25/07  
Seller 1 Print Name

Kevin Brown  
Seller 2 Print Name





**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE FORM**

Date 3/25/07

Property Description: 1613 1st St NW  
Washington DC 20001

Agent Name: Christopher Suranna

THIS IS TO GIVE YOU NOTICE that certain of the owners and officers of RE/MAX Allegiance and some of its Real Estate Agents (independent contractor licensees) have an ownership interest in Array Title & Escrow, LLC, doing business as, "Array Title & Escrow". Array Title & Escrow is a title insurance agency and real estate settlement provider independently licensed in the District of Columbia. Array Title & Escrow, LLC is a joint venture partially owned by the owners and officers of RE/MAX Allegiance, some of its Real Estate Agents, and is also owned 20% by Title Partners of Delaware, LLC, a wholly-owned subsidiary of First American Title Insurance Company ("First American"). Because of this relationship, your use of Array Title & Escrow may provide the owners and officers of RE/MAX Allegiance, some of its Real Estate Agents, Title Partners of Delaware, LLC and First American a financial or other benefit.

**YOU ARE NOT REQUIRED TO USE ARRAY TITLE & ESCROW AS A CONDITION OF THE SETTLEMENT OF YOUR LOAN ON, OR THE PURCHASE 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 A FAIR RATE FOR THESE SERVICES.**

The following is the estimated charge or range of charges you can expect for the title insurance and settlement services provided by Array Title & Escrow:

<u>HUD - 1 Item</u>	<u>Resale-Purchaser</u>	<u>Resale-Seller</u>	<u>Refinance</u>
1101 - Settlement Fee	\$150 - \$350	\$225 - \$350	\$150 - \$350
1103 - Title Search & Exam	\$150 - \$250	-	\$150 - \$250
1104 - Title Insurance Binder	\$50 - \$125	-	\$50 - \$125
1105 - Deed Preparation	-	\$50 - \$150	-
1106 - Courier Fee	\$25 - \$75	\$10 - \$75	\$25 - \$75
1108 - Title Insurance Premium Range*	-	\$75 - \$150	\$50 - \$150
1111 - Release Fee	-	\$75 - \$150	\$50 - \$150

<u>*Loan Amount</u>	<u>Lender Only Policy</u> (Per \$1000 of Loan Amount)	<u>Standard Owner's Policy</u> (Per \$1000 of Loan Amount)	<u>Enhanced Owner's Policy</u> (Per \$1000 of Loan Amount)
0 - \$250,000	\$3.75	\$4.75	\$5.70
\$250,000 - \$500,000	\$3.25	\$4.25	\$5.10
\$500,000 - \$1,000,000	\$2.75	\$3.75	\$4.50
\$1,000,000 - \$5,000,000	\$2.25	\$3.25	\$3.90

- **Simultaneous Issue Rate:** With the purchase of an Owner's Policy, a Lender's Policy will be issued up to the amount of the Owner's Policy for a flat rate of \$50
- **Reissue Rate Discount:** When purchasing Title Insurance, if you have a prior Owner's Title Insurance Policy, you may receive a discount.

**ACKNOWLEDGEMENT**

I/we have read this disclosure form, and understand that RE/MAX Allegiance and/or my Real Estate Agent is referring me/us to Array Title and Escrow for the purchase of the above described settlement services. I/we further understand that the owners and officers of RE/MAX Allegiance, some of its Real Estate Agents, Title Partners of Delaware, LLC and First American may receive a financial or other benefit as a result of this referral.

Buyer 1 Signature \_\_\_\_\_ (Date) \_\_\_\_\_

Buyer 2 Signature \_\_\_\_\_ (Date) \_\_\_\_\_

Buyer 1 Print Name \_\_\_\_\_

Buyer 2 Print Name \_\_\_\_\_

Seller 1 Signature Theresa Brown 3/25/07  
(Date)

Seller 2 Signature Kevin Brown 3/25/07  
(Date)

Seller 1 Print Name \_\_\_\_\_

Seller 2 Print Name \_\_\_\_\_



\*Title insurance premium rates are filed by the Title Underwriter with the District of Columbia Insurance Department.



**THIS NOTICE IS REQUIRED BY LAW AND IS NOT A CONTRACT.**

**THIS DISCLOSURE DOES NOT CREATE A BROKERAGE RELATIONSHIP.**

## Disclosure of Brokerage Relationship District of Columbia

Prior to providing specific real estate assistance, District of Columbia law requires that a licensee disclose to any party who the licensee does **NOT** represent the identity of the party to the proposed transaction which the licensee does represent. Even though a licensee may not represent you, that licensee must still treat you honestly in the transaction.

We, the undersigned  Buyer(s)/Tenant(s) or  Seller(s)/Landlord(s) acknowledge receipt of this Disclosure, and understand we are **NOT** represented by the licensee identified below.

Christopher Suranna SP98360433 and RE/MAX Allegiance  
(Licensee & License #) (Brokerage Firm)

The licensee and brokerage firm named above represent the following party in the real estate transaction:

- Seller(s)/Landlord(s)** (The licensee has entered into a written listing agreement with the seller(s) or landlord(s) or is acting as a sub-agent of the listing broker.)
- Buyer(s)/Tenant(s)** (The licensee has entered into a written agency agreement with the buyer/tenant.)
- Designated Agent of the**  **Buyer(s)/Tenant(s)** or  **Seller(s)/Landlord(s)**  
(Both the buyers and sellers have previously consented to "Designated Agency", and the licensee listed above is indicating the parties represented.)

\_\_\_\_\_  
Acknowledged

\_\_\_\_\_  
Date

\_\_\_\_\_  
Acknowledged

\_\_\_\_\_  
Date

Name of Person(s): \_\_\_\_\_

I certify on this date that I, the real estate agent, have delivered a copy of this disclosure to the person(s) identified above.

\_\_\_\_\_  
Signed (Licensee)

\_\_\_\_\_  
Date

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