

#### LISTING CONTRACT

(Exclusive Right to Sell)





		Example Only	Realty Group  ("SELLER"), for		
estate (	the "Pro	erty") known as	123 Main St  County,		in
1.	1 . 1	Township,	County,		
idiana	, which	is legally described as:			
cons	ideratio	n of mutual promises and services to be perfe	ormed, AGENT is hereby app	ointed as the SEI	LLER'S agent
ith the	e irrevoc	cable and exclusive rights to sell the Property, s	subject to the following terms a	nd conditions.	
A.	a puro Lease/e take pl	I: This Contract shall be for a period of, unless ex thaser sign a Purchase Agreement, Option Option to Purchase during the term of this Contact until after the original term of this Contact until the closing date.	tended in writing by all parties to Purchase Real Estate, Contract, but the closing of the	However, if the Right of First I e sale of the Pro	SELLER and Refusal, or a perty will not
В.		ESSIONAL SERVICE FEE: SELLER agro	ees to pay REALTOR® a fe	e of	%
		gross sales price (minimum of \$	U.S. Dolla	ars), which shall	be paid upon
	1.	At the time of the closing of the sale, wh purchaser; or	en title to or an interest in the	ne Property is tra	ansferred to a
	2.	At the time of default by SELLER, if at the into a fully executed, written Purchase Agree		pective purchaser	have entered
	3.	At the time the SELLER sells the Property REALTOR®, AGENT, a cooperating Broke Contract, if such sale occurs pursuant to a Contract terminates; provided, however, the Property is listed exclusively with another	er or the SELLER from the da Purchase Agreement entered is paragraph shall not apply i	te of or during th into within 180 o	e term of this lays after this
	4.	At the time of the closing of the sale precise lease/option to purchase entered into as of Contract (or within the extension period valuring the term hereof) even though the extension period of this listing contract (3) above, shall be deemed payable at the payment is transferred to a purchaser. An above shall be deemed payable on demand from the contract of the c	the date of this Contract or with a purchaser with whom ercise of the option and the clot. Any commission required to closing of the transaction way commission required to be	during the term of the SELLER had osing takes place to be paid under when title to or a	of this Listing d negotiations after the term terms (1) and ny interest in
	5.	SELLER has been advised of REALTO 3.000 % of the gross sales price.	R®/AGENT Cooperative &	mpensation Pol	licy, which is
C.	List Pr SELL	ER represents that SELLER is X not	delinquent on any loans wh		tute a lien on
	the Pr list pr	operty; SELLER represents that the total loice and costs of sale. The SELLER is not a pacity to convey the Property by a general Wan	pans affecting the Property a party to any bankruptcy p	do X do no	ot exceed the
23 Ma	in St				
		200)	Seller	Agent	Pg 1/7
rroper	ty Addre	299)	Senei	Agent	rg 1//

y and mechanically sound and all equipment as indicated in the S.R.R.E.S.L ition of the Property and related equipment and/or until purchaser's time of possess TY DEFECTS: SELLER discloses the transport of the Property and related equipment and/or until purchaser's time of possess of the property of t	oment to D. as proment is S ment is S sion, whi following acknowle npany, I	be included in the sale is in good oper ovided. SELLER agrees that maintaining SELLER'S responsibility during the period chever is later.	rating g the od of
y and mechanically sound and all equiper except as indicated in the S.R.R.E.S.L ition of the Property and related equiper and/or until purchaser's time of possess TY DEFECTS: SELLER discloses the transport of the Property and related equiper and/or until purchaser's time of possess TY DEFECTS: SELLER discloses the transport of the Property and related equiper and and r	oment to D. as proment is S ment is S sion, whi following acknowle npany, I	be included in the sale is in good oper ovided. SELLER agrees that maintaining SELLER'S responsibility during the period chever is later.  g known defects:  edges receipt, review and acceptance of nc. Consumer Handbook and has exec	rating g the od of
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and mechanically sound and all equipment as indicated in the S.R.R.E.S.L ition of the Property and related equipment and/or until purchaser's time of possess TY DEFECTS: SELLER discloses the topology.  ONSUMER HANDBOOK: SELLER 4	oment to D. as proment is S ment is S sion, whi following acknowle	be included in the sale is in good oper ovided. SELLER agrees that maintaining SELLER'S responsibility during the period chever is later.  g known defects:  edges receipt, review and acceptance of	rating g the od of
and mechanically sound and all equipmexcept as indicated in the S.R.R.E.S.L ition of the Property and related equipment and/or until purchaser's time of possess TY DEFECTS: SELLER discloses the	oment to  O as proment is S  sion, which  following	be included in the sale is in good oper ovided. SELLER agrees that maintaining SELLER'S responsibility during the period chever is later.	rating g the od of
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and mechanically sound and all equipments as indicated in the S.R.R.E.S.L ition of the Property and related equipment and/or until purchaser's time of possess	oment to O. as proment is S sion, which	be included in the sale is in good oper ovided. SELLER agrees that maintaining SELLER'S responsibility during the period chever is later.	ating g the
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and mechanically sound and all equip except as indicated in the S.R.R.E.S.I	oment to  O. as pro	be included in the sale is in good oper ovided. SELLER agrees that maintaining	ating g the
and mechanically sound and all equip	ment to	be included in the sale is in good oper	ating
r and mechanically sound and all equir	ment to	be included in the sale is in good oper	ty is ating
ACTALED TEHENERS TO THE DESCRIPTION	1 1 1 21 21 3 3 3		TV 18
SELVED represents to the best of SE	TIEDIC	knowledge and belief, that the Proper	عم بـــ سائا باسا
Real Estate Sales Disclosure ("S R R	R.E.S.D."	) and Lead Based Paint Disclosure for	m if
DISCLØSURE OF PROPERTY: SEI	LLER w	ill provide, as required by law, a SELL	ER'S
OSURE:			
ALIC Has crossed out.			
ER has crossed out.	20 4	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	.copt
knowledges that all items on lines on li	ines 58 to	o 74 shall remain part of the Property, ex	xcent
ther vane	₹ <sup>9.</sup>		
	28. 29.		
e-ground pools and equipment	28.		
pasketball goal	20.		
icitioning awag taitipa	25. 26.		
acluding swag lamps	25.	Wall mounts for electronics	
l and lights iron filter	<i>2</i> 4.	An storm windows and screens except	
in concrete or children's playhouse	24.	All storm windows and screens except	
in annument on shiftding its a law areas		except	
ge door opener and operating control	23.	All draperies, curtains, poles or rods	
	/22.	Electronic (invisible) fences and contro	L
peting	<b>2</b> 1.	Microwave ovens	1
ntenna, mailbox	20/	Range/ovens	
, Venetian blinds	19.	Refrigerators, ice maker	
Wanting blinds	18.	Trash compactor	
ditioning units	10	electric fireplace	
r gas fixtures, LP gas tank	17.	Gas logs and gas starter, decorative	
	1.7	Continue describer	
nain with the Property and be considered	part of th	ne real estate.	
ELLER hereby acknowledges that all ite	ems curre	ently existing on or in the Property and	NOT
affixed thereto. The Property is described	d in detai	il on the Listing/Computer Profile Sheet.	
ERED FOR SALE: The above sales p	orice incl	ludes the Property and all improvements	and
	. Dollars		
financing. SELLER agrees to pay	costs as	sociated with financing not to exceed	ed \$
s that the development in which the Pro-	operty is	located currently is on the FHA and/or	· VA
ect which has mandatory association fee	s and is	to be sold using FHA or VA financing,	then
	If the	Property is located in a subdivision	n or
•	SELI	LER shall pay discount points not/to ex	ceed
ventional X Insured Conventional X	FHA	X VA Assumption Contract	
iv je	nventional X Insured Conventional X  ject which has mandatory association fee	riventional X Insured Conventional X FHA  SELI  If the ject which has mandatory association fees and is	ELLER'S Property may be sold for cash or by using any of the following financing met eventional X Insured Conventional X FHA X VA Assumption Contract  SELLER shall pay discount points not to ex  If the Property is located in a subdivision ject which has mandatory association fees and is to be sold using FHA or VA financing,

91	I.	HOME	COWNERS ASSOCIATION FEES/DOCUMENTS:
92		SELLE	R acknowledges there are Homeowner's Association ("HOA") fees and/or assessments in the amount of
93		\$	(U.S. Dollars) per , which have/been
94			SELLER through . SELLER agrees to obtain
95	`	donies	of all HOA documents and hereby releases, holds harmless, and waives all claims against REALTOR®
96		or A ge	ent based on the provision/transmission of the HOA documents from SELLER to any prospective
97		Durchas	ser. Seller agrees to indemnify and actively defend REALTOR® and AGENT from any such claims
98			to HOA documents or if not provided to Purchaser.
70		Telateu	to HOA documents of it not provided to I drenaser.
99	J.	REAL	TÒR® DISCLOSURES AND SELLER RESPONSIBILITIES:
100			SHOWING PROPERTY/BUYER ENTRY:
101		~ *	REALTOR® hereby advises SELLER that by listing the Property, SELLER is consenting to the
102			Property being shown to prospective purchasers by AGENT, other Brokers, and buyer's agents.
103			Showings may be conducted (i) by appointment; (ii) through use of a lock box system; and (iii) by
103			Open Houses. If the showing is conducted by Open House, SELLER is advised that prospective
105			purchasers may view the Property without the direct assistance of REALTOR®, AGENT, other
106			Brokers, and buyer's agents. REALTOR® and AGENT advise SELLER that REALTOR® and AGENT,
107			as the listing agent, may not be present when a prospective buyer enters the Property with contractors,
			inspectors, appraisers and/or other parties engaged by the prospective buyer to offer opinions and/or
108			*
109			advice concerning the Property.
110		2.	LOCKBOX DISCLOSURE:
111		٠.	REALTOR® hereby requests, and SELLER grants permission, to use a lock box for a key permitting
112			access to the Property by participants of BLC and persons authorized by said participants. Unless this
113			paragraph is deleted, permission is deemed granted. SELLER authorizes Broker to make duplicate
113			
114			keys.
115		3.	SELLER hereby consents to the REALTOR® and/or AGENT using the Internet or any advertising
116			media to market the Property including, but not limited to, the use of digital or scanned photographs
117			and/or virtual tours. SELLER further consents to REALTOR® and/or AGENT reproducing the
118			photographs in flyers and brochures created to assist in the marketing of the Property. SELLER
119			understands that such photographs and/or virtual tours will provide the public with visual information
120			about the exteriors and interiors of the improvements located on the Property. SELLER agrees to secure
121			all valuables and to rely on SELLER'S own insurance in connection with any dangers, damages, losses
122			and/or security issues involved with visually displaying the property and its improvements on the
123			Internet, any advertising media, and through the use of brochures and flyers.
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124			SELLER grants to REALTOR® an exclusive, non-revocable, copyright license to disseminate,
125			publish, modify and reproduce all of the content of this Listing Contract, including but not
126			limited to, price and terms of financing on a closed sale, photographs, drawings, written
127			descriptions, narratives and motion pictures obtained or produced by REALTOR® and sales
128			associates of REALTOR® pursuant to this Listing Contract to members of the Indiana
129			Association of REALTORS®, The Metropolitan Indianapolis Board of REALTORS®, to other
130			Brokers upon request and to a BLC, Internet or any advertising media. SELLER agrees that
131			REALTOR® shall own rights, title and interest, including but not limited to, any copyright in
132			property images taken by photographers or Agents of REALTOR®.
133			BLC INFO (IF APPLICABLE): It is understood that REALTOR® and AGENT may rely on the
134			validity of the data pertaining to this Listing Contract which has been provided by the SELLER, and the
135			SELLER agrees that the Broker may disclose the data to a Broker Listing Cooperative ("BLC"),
136			Internet or any advertising media and that the REALTOR® and AGENT may furnish notice to a BLC or
137			other provider of all changes of information concerning the Property. SELLER has been advised of the
138		/	benefits of marketing a property through a Listing Cooperative. Excluding a Property from the Broker
139			Listing Cooperative may result in a lower number of offers received and a lower sales price.
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Tucke	123 Ma	an St	
3		ty Addres	Seller Agent Pg 3/7
live III	(Lipport	.,	02/2019

**INFORMATION REGARDING PROPERTY:** SELLER acknowledges that the information on the Listing Profile Sheet and SELLER'S Residential Sales Disclosure Form (if applicable) is true and correct, and that SELLER is the owner of the Property or is the authorized agent(s) of the true owner with complete and full authority to act on behalf of the owner(s). SELLER further warrants that no other listing contract is now in force with any other broker.

4. INSURANCE COVERAGE:

In connection with any and all such showings, REALTOR® advises SELLER to safeguard and remove all valuables now located within the Property since REALTOR®, AGENT, other Brokers, and buyer's agents are not and shall not be insurers against the loss of SELLER'S personal property. SELLER is further advised to either obtain or maintain homeowner's and liability insurance for SELLER'S personal and real property as well as injury to persons thereon. SELLER agrees to rely on SELLER'S insurance for any injury and/or damage to SELLER'S real or personal property as well as injury to persons thereon and hereby releases and waives any and all claims for damage which SELLER might have against REALTOR®, AGENT, Broker, other Brokers, and buyer's agents. SELLER herewith indemnifies and holds harmless said persons and entities in regard to any and all claims for damages that may be asserted against them by third parties arising out of any and all such showings, and in connection with the marketing of the Property through the use of photographs and/or virtual tours on the Internet or in advertising material, as well as the use of photographs in brochures and flyers created to market the Property.

If the Property is vacant, or it SELLER intends to vacate the Property during the Term of this Agreement, SELLER is advised to contact SELLER'S insurance provider concerning the adequacy and type of insurance needed to protect the vacant Property.

#### 5. TENANT OCCUPIED:

SELLER has discussed the safeguarding and insuring of Tenant's person and personal property located within said Property during the listing period. SELLER agrees to rely on Tenant's own insurance policy or policies for any and all damages, and hereby approves the above provisions with respect to showings of the Property (lines 99 through 109) and authorizes placement of a lock box on the Property.

#### 6. AGENCY DISCLOSURES:

- a. Office Policy. SELLER acknowledges receipt of a copy of the written office policies of REALTOR® relating to agency in the Consumer Handbook.
- b. Agency Relationship. SELLER acknowledges that AGENT has advised SELLER that the Property may be sold with the assistance of other brokers and salespersons operating as buyer's agents and the company policy of REALTOR® is to cooperate with such persons. AGENT represents the interest of the SELLER as his/her agent to sell the Property. AGENT owes duties of trust, loyalty, confidentiality, accounting and disclosure to SELLER. However, AGENT must deal fairly with a buyer and disclose to the buyer information about the Property. Such representations are made as the agent of SELLER. Buyer's agents are brokers and salespersons who show the Property to prospective buyers, but who represent only the interests of the buyer. Buyer's agents owe duties of trust, loyalty, confidentiality, accounting and disclosure to buyers. Representation made by buyer's agents about the Property are not made as the agent of the SELLER.
- c. Informed Consent to Limited Agency. AGENT often represents buyers as buyer's agents. If such a buyer wishes to see the Property, AGENT has agency duties to both SELLER and buyer, and those duties may be different or even adverse. SELLER hereby knowingly consents to AGENT'S acting as a limited agent for such showings. If limited agency arises, AGENT shall not disclose the following without the informed consent, in writing of both SELLER and buyer:

123 Main St

(Property Address)

Seller

Agent

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Any material or confidential information, except adverse material facts or risks actually known by AGENT concerning the physical condition of the Property and facts required by statute, rule, or regulation to be disclosed and that could not be discovered by a reasonable and timely inspection of the Property by the parties.

That a buyer will pay more than the offered purchase price for the Property.

iii. That SELLER will accept less than the listed price for the Property.

iv. Other terms that would create a contractual advantage for one party over another party.

v. What motivates a party to buy or sell the Property.

a limited agency situation, the parties agree that there will be no imputation of agency, knowledge or information between any party and the limited agent or among salespersons of knowledge or information.

#### 7. ENVIRONMENTAL CONTAMINANTS ADVISORY/RELEASE:

SELLER acknowledges that REALTOR®, AGENT, and all sales associates associated with REALTOR® and buyer agents are NOT EXPERTS and have NO SPECIAL KNOWLEDGE or experience with regard to the evaluation or existence of possible lead based paint, radon, controlled substances or metham hetamine, MOLD AND OTHER BIOLOGICAL CONTAMINANTS ("Environmental Contaminants") which might exist and affect the Property. Environmental Contaminants at harmful levels may cause property damage and serious illness, including but not limited to, allergic and/or respiratory problems, particularly in persons with immune system problems, young children and/or the elderly.

SELLER agrees to consult with appropriate experts and accepts all risks for Environmental Contaminants and releases and holds harmless REALTOR®, AGENT and all sales associates and AGENTS associated with REALTOR® and buyer agents and buyer agents' companies, from any and all liability, including attorney's fees and costs, arising out of or relating to any inspection, inspection result, repair, disclosed defect or deficiency affecting the Property, including, but not limited to Environmental Contaminants. This release shall survive the closing.

- K. INDEMNITY: If a dispute, claim or lawsuit arises at any time concerning the condition of the Property, the structures, improvements to the Property, Property defects, items which are not excluded under section F, incorrect information or SELLER'S failure to supply/material information regarding the Property including, but not limited to, the condition of appliances, heating, plumbing, electrical, sewage, defects in structure, mold and/or other environmental conditions or hazards, location of Property lines and public and private restrictions on the use of the Property, then SELLER agrees to indemnify, actively defend and hold REALTOR®, AGENT and all agents of REALTOR® harmless from and against any damages, loss, liability, judgments, cost and expenses, including attorney fees and costs, which they may incur as a result of any such dispute.
- L. REALTOR®'s SERVICES: REALTOR® represents that it is a member of MIBOR and its Broker Listing Cooperative. AGENT agrees to make an earnest and continued effort to sell the Property until a Purchase Agreement is accepted by SELLER, unless otherwise agreed, in accordance with the terms and conditions of Contract. REALTOR® and AGENT agree to cooperate with all other REALTOR® and Brokers in procuring or attempting to procure a Buyer for the Property. REALTOR® and AGENT may advertise the Property, through the Internet or any other advertising media, place a "For Sale" sign on the Property, and remove other signs. REALTOR® and AGENT may disseminate the information on the listing, including but not limited to, methods of financing and any changes in the information concerning the Property, to all members of MIBOR, the Broker Listing Cooperative, and other Brokers. SELLER agrees that REALTOR® may appoint on work with buyer's agents, to assist in performing the duties of REALTOR® according to the terms of this Contract. The price and terms of financing on a closed sale shall be disseminated to members of MIBOR and to other Brokers upon request, and shall be published in the MIBOR Market Data Service.
- M. AUTHORITY/TO OBTAIN MORTGAGE INFORMATION: SELLER hereby authorizes lending institution to divulge all mortgage information to REALTOR® and to provide copies of the note, mortgage and payoff, if required.

123 Main St

236 237 238 239		prepayment penalty, SELLER agrees to give written notice to their lender (30 days before the closing date) that the mortgage is to be prepaid from the sale proceeds of the Property; it being acknowledged that SELLER'S failure to give said notice will result in a prepayment penalty equal to one month's interest.
240 241 242 243 244 245	N.	HOME WARRANTY: At the time of listing, SELLER will will will not provide the Buyer a Home Warranty, to be paid by SELLER at closing. If SELLER will provide the limited warranty, SELLER understands that limited coverage is effective on the Property during the term of the Listing Agreement. Depending on the warranty company selected, SELLER may not have to pay for the warranty if the Property is not sold and closed. Home warranties do not cover pre-existing conditions. SELLER acknowledges that REALTOR® may receive compensation related to the purchase of the home warranty.
246 247 248 249	O.	<b>EARNEST MONEY:</b> Earnest money, tendered to AGENT with an accepted Purchase Agreement, shall be deposited in Escrow Account of REALTOR®, Buyer's agent, or a title company until the sale is closed. In the event the sale is not closed, the earnest money shall be disbursed based only on the mutual agreement of the SELLER and purchaser, upon receipt of a Court order or pursuant to 876 IAC 8-2-2(d).
250 251 252	P.	OWNERSHIP: SELLER represents that he/she/it has the legal capacity to convey the Property by a general Warranty Deed or by **xxxxxxxxxxxxxxx***.
253 254 255	Q.	<b>FAIR HOUSING:</b> The Property shall be offered, shown and made available for sale to all persons without regard to race, color, religion, sex, national origin, handicap, sexual orientation or familial status in accordance with all State and Federal laws.
256 257 258 259 260 261 262	R.	RECORDINGS AT THE PROPERTY: In the event SELLER has a recording system at the Property which captures audio and/or video, SELLER understands that recording and transmitting audio and/or video may result in violations of state and/or federal laws SELLER acknowledges that prospective purchasers may photograph or video the interior of the Property. SELLER should remove any items of a personal nature that Seller does not want photographed, recorded or transmitted, such as family photos, paperwork and other personally identifiable information. SELLER hereby releases and indemnifies Broker Company and its agents from any liability which may result from any recording or transmitting at the Property.
263 264 265	S.	NO CONTROL OF PROFESSIONAL SERVICE FEE: The fee of REALTOR® is solely a matter of negotiation between the REALTOR® and the SELLER and is not fixed, controlled, suggested, recommended or maintained by MIBOR, the Broker Listing Cooperative, or by any persons not a party to the Contract.
266 267 268 269 270	T.	FURTHER CONDITIONS:
271		
272 273 274	U.	SELLER ACKNOWLEDGEMENTS:  1. SELLER discloses to REALTOR® and AGENT that SELLER holds Indiana Real Estate License # NA
275 276		<ol><li>SELLER has read and understands this Contract and the attached listing/computer profile sheet, and the information contained therein is true and accurate to the best of his/her knowledge and belief.</li></ol>
277 278		<ol> <li>SELVER understands that this Contract contains the entire agreement of the parties and cannot be changed except by their written consent.</li> </ol>
279		4. SELLER understands that no other contract or conditions exist other than set forth herein.
280 281	123 Ma	SELLER represents that SELLER is is is not a "Foreign Person" (individual or entity).  SELLER is is is not subject to the Foreign investment in Real Estate Property Tax Act.
Tücker		
E	(Propert	ty Address)  Seller Agent  Pg 6/7 02/2019

282 283	6.	SELLER understands that this Contract executors, successors and assigns.	is binding upon the parties hereto, the	neir heirs, administrators,
284	X.	SELLER has received a copy of this Contr	act.	
285 286 287 288 289	8.	SELLER understands that if it becomes row initiate any legal proceedings in order addition to all other sums to which the REALTOR® shall also be entitled to record 12% per annum until the commission is	er to secure payment of the profession of REALTOR® or AGENT may be over court costs, reasonable attorney for	onal service fee, then, in entitled to recover, the
290 291	9.	SELLER hereby consents to the disclo except for information that SELLER in		
292 293 294 295	10.	SELLER understands that this Agreen counterparts, each of which shall be deem and the same instrument. The parties her constitute original signatures and are binding	med an original, but all of which tog eto intend that electronically or digita	ether shall constitute one
296 297 298 299 300 301 302 303	11.	SELLER DOES X DOES NOT multiple written offers to prospective but DOES X DOES NOT authorize the of the multiple offers has been submitted disclose the terms of AGENT'S buyer disclosure of the existence of offers of whether offers were obtained by the list a cooperating Broker.	disclosure of the terms of each offer. (It by AGENT on behalf of AGENT'S is offer or any other offers). IF SI in the Property, REALTOR® shall	such disclosure, SELLER However, in the event one buyer, AGENT may not ELLER has authorized also disclose, if asked,
304 305 306 307 308	12.	SELLER hereby agrees that AGEN unaffiliated third parties of REALTO who are involved in the transactions co at SELLER'S personal telephone nur written notice to not provide this inform	R® as identified on page 3-4 of the contemplated by this Listing Contrace mbers until the REALTOR® and	te Consumer Handbook et may contact SELLER
309				
310	SELLER Exam	ple Only	LICENSEEAGENT  Janko Realty Group	
311 312 313	Phone # Res.	Ofc	ACCEPTED BY: F. C. TUCKER COMPANY, REALTOR®/BROKER CO88600393	INC.
314	SELLER			•
315 316	Phone # Res.	Ofc	MANAGER	DATE
Tücke	123 Main St			
₽°	(Property Address	ss)	Seller Ag	gent Pg 7/7 02/2019
		Produced with zipForm® by zipLogix 18070 Fifteen Mile	Road, Fraser, Michigan 48026 www.zipLogix.com	Example





### **SELLER'S ESTIMATED NET PROCEEDS**

Sales Price  Gross Amount Due Seller  OF SELLER  Title Insurance	Closing Date Buyer \$\$	\$	200 000 00
Sales Price  Gross Amount Due Seller  OF SELLER			200 000 00
Gross Amount Due Seller  OF SELLER	\$		200,000.00
Gross Amount Due Seller  OF SELLER			200 000 00
OF SELLER		\$	200 000 00
OF SELLER		\$	200 000 00
OF SELLER		Ψ	7000 HRRG (III)
\			
Title Insurance	/		
<b>\</b>	\$	<u>)</u>	
Pay-Off of First Mortgage		_	
Taxes ( 12 Months/ not guarenteed )	2,000.00	<u>)</u>	
Broker's Commission		<u>)</u>	
Broker Documentation Fee	300.00	<u>)</u>	
	400.00	<u>)</u>	
	75.00	<u>)</u>	
•	330.00	<u>)</u>	
	30.00	0	
\	/		
Home Warranty if Any	500.0	 0	
		<del></del>	
	\	<u> </u>	182,692.50
ED:			
/ RB14043583			
/ IN LICENSE #	SELLER'S SIGNATURE		
ko - Toni Fads / FC Tucket	Example Only		
OR COMPANY NAME IN LICENSE #	PRINTED		
	OF LEDIC CIONATURE		
	SELLER'S SIGNAY URE		
	PRINTED		
	\		
	`		
		TILLE	7
	Broker Documentation Fee  Title Closing Fee  Deed and Affidavit  Title Search and Exam Fee  Closing Protection Letter/ TIEFF  Survey  Home Warranty if Any  Misc Charges if Any  Total Expenses  Net Amount Due Seller  RB14043583  IN LICENSE #  ko - Toni Eads / FC Tucker  OR COMPANY NAME  IN LICENSE #	Broker Documentation Fee  Title Closing Fee  Deed and Affidavit  Title Search and Exam Fee  Closing Protection Letter/ TIEFF  Survey  Home Warranty if Any  Misc Charges if Any  Total Expenses  Net Amount Due Seller  RB14043583  IN LICENSE #  SELLER'S SIGNATURE  Example Only PRINTED  RRINTED  SELLER'S SIGNATURE  PRINTED	Broker Documentation Fee  Title Closing Fee  Deed and Affidavit  Title Search and Exam Fee  Closing Protection Letter/ TIEFF  Survey  Home Warranty if Any  Misc Charges if Any  Total Expenses  Net Amount Due Seller  Seller'S SIGNATURE  Example Only  PRINTED  Total Example Only  PRINTED  Total Example Only  PRINTED  SELLER'S SIGNATURE  Example Only  PRINTED  This form stricted to use by members of IAR. This is a legally binding contract, if not understood seek legalactrice.

West, 10188 E US Mwy 36 Avon IN 46123 Tony Janko

Phone: 3174149355

Fax:

Example



#### SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE

State Form 46234 (R6/6-14)

Date (month, day, year)

s been modified from the version currently found at 876 IAC 9-1-2 to include questions regarding disclosure of contamination related to controlled substances or methamphetamine as required by

P.L. 180-2014. Rule revisions will be made to 876 IAC 9-1-2 to include these changes in the near future, however the Commission has made this information available now through this updated form Seller states that the information contained in this Disclosure is correct to the best of Seller's CURRENT ACTUAL KNOWLEDGE as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The representations in this form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be a part of any contract between the buyer and the owner. Indiana law (IC 32-21-5) generally requires sellers of 1-4 unit residential property to complete this form regarding the known physical condition of the property. An owner must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the real estate.

Property address (number and street, city, state, and ZIP code)

123 Main St,, IN

1. The following are in the condit	ions indicated	:							
A. APPLIANCES	None/Not Included/ Rented	Defective	Not Defective	Do Not Know	C. WATER & SEWER SYSTEM	None/Not Included Rented	Defective	Not Defective	Do Not Know
Built-in Vacuum System					Cistern				
Clothes Dryer					Septic Field/Bed				
Clothes Washer					Hot Tub				
Dishwasher	`	\			Plumbing				
Disposal					Aerator System				
Freezer					Sump Pump				
Gas Grill					Irrigation Systems	/ .			
Hood					Water Heater/Electric				
Microwave Oven		\			Water Heater/Gas	1			
Oven					Water Heater/Solar				
Range					Water Purifier				
Refrigerator					Water Softener				
Room Air Conditioner(s)					Well				
Trash Compactor					Septic and Holding Tank/Septic Mound				
TV Antenna/Dish					Geothermal and Heat Pump				
Other:					Other Sewer System (Explain)				
					Swimming Pool & Pool Equipment				
		<del></del>						Yes No	Do Not Know
					Are the structures connected to a p	ublic water sy	stem?		1 1100
B. Electrical	None/Not	Defective	Not	Do Not	Are the structures connected to a p				<b>†</b>
System	Included/ Rented		Defective	Know	Are there any additions that may re				1
Air Purifier					the sewage disposal system?  If yes, have the improvements been	n completed o	n the		1
Burglar Alarm				/	sewage disposal system?	T completed c	11 1110		
Ceiling Fan(s)				/	Are the improvements connected to water system?	o a private/cor	nmunity		
Garage Door Opener / Controls	ļ				Are the improvements connected to	a private/cor	nmunity		
Inside Telephone Wiring and Blocks/Jacks					sewer system?  D. HEATING & COOLING	None/Not	Defective	Not	Do Not
Intercom					SYSTEM	Included Rented		Defective	Know
Light Fixtures			<u> </u>		Attic Fan				
Sauna					Central Air Conditioning				<del> </del>
Smoke/Fire Alarm(s)					Hot Water Heat			<u> </u>	
Switches and Outlets					Furnace Heat/Gas				<u> </u>
Vent Fan(s)		/			Furnace Heat/Electric				
60/100/200 Amp Service					Solar House-Heating	\			+
(Circle one) Generator	<del>                                     </del>			ļ.,	Woodburning Stove	<del>  \                                   </del>			<del> </del>
NOTE: Means a condition the	hat would h	ave a cignif	icant"Defect	" adverse	Fireplace	+			<del>                                     </del>
effect on the value of the prop	erty, that wo	uld significa	intly impair (	he health	Fireplace Insert	+			,
or safety of future occupants of	of the proper	ty, or that if	not repaired	l, removed	Air Cleaner	+			<del>                                     </del>
or replaced would significant normal life of the premises.	tly snorten	or adversely	arrect the	expected	Humidifier	<del>                                     </del>	<del> </del>	<b></b>	+
					Propane Tank				
							$\vdash$		+
					Other Heating Source		auppluz.	1	III EDOE A
disclosure form is not a warranty prospective buyer or owner may	by the owne later obtain. At the condition	r or the owne At or before so on of the pro	r's agent, if a ettlement, the	ny, and the o	ocertifies to the truth thereof, based disclosure form may not be used as a quired to disclose any material change s same as it was when the disclosur	substitute for in the physic	any inspection a	ons or warrant of the property er and Purcha	ies that the or certify to ser hereby
Signature of Seller			Date (m	m/dd/yy)	Signature of Buyer			Date (mm	
Signature of Seller			Date (m	m/dd/yy)	Signature of Buyer	Signature of Buyer Date (mm/dd/yy)			
The Seller hereby certifies that the	condition of	the property is			s it was when the Seller's Disclosure fo	rm was origina	ally provided t		
Signature of Seller (at closing)			Date (m	m/dd/yy)	Signature of Seller (at closing)			Date (m)	/dd/yy)
				Pa	ge 1 of 2			*	4

Tony Janko

Property address (number and street, city, state, and ZIP code)  123 Main St, , IN								
2. ROOF	YES	NO	DO NOT KNOW		4. OTHER DISCLOSURES	YES	NO	ро мот
Age, if known Years.			KNOV			,,,,		KNOW
Does the roof leak?					Do structures have aluminum wiring?  Are there any foundation problems with the			/
Is there present damage to the roof?					structures?			
Is there more than one layer of shingles on the					Are there any encroachments?			
house?					Are there any violations of zoning, building codes, or restrictive covenants?			
If yes, how many layers?					Is the present use of non-conforming use?		/	
3. HAZARDOUS CONDITIONS	YES	NO	DO NOT KNOW		Explain:			
Have there been or are there any hazardous conditions on the property, such as methane gas, lead paint, radon gas in house or well, radioactive material, landfill, mineshaft, expansive soil, toxic materials, mold, other biological contaminants, asbestos insulation, or PCB's?								
Is there any contamination caused by the					Is the access to your property via a private road?			
manufacture or a controlled substance on the property that has not been certified as		\			Is the access to your property via a public road?			
decontaminated by an inspector approved under IC 13-14-1-15?					Is the access to your property via an easement?  Have you received any notices by any			
Has there been manufacture of					governmental or quasi-governmental agencies affecting this property?			
methamphetamine or dumping of waste from the manufacture of methamphetamine in a residential structure on the property?					Are there any structural problems with the building?			
Explain:		·			Have any substantial additions or alterations been made without a required building permit?			
					Are there moisture and/or water problems in the basement, crawl space area, or any other area?			
					Is there any damage due to wind, flood, termites,			
					or rodents?  Have any structures been treated for wood			
					destroying insects?  Are the furnace/woodstove/chimney/flue all in			
					working order?			
E. ADDITIONAL COMMENTS AND/OR EXPLANA	TIONS:				Is the property in a flood plain?			
(Use additional pages, if necessary)					Do you currently pay for flood insurance?  Does the property contain underground storage			
				١,	tank(s)?			
					Is the homeowner a licensed real estate salesperson or broker?			
					Is there any threatened or existing litigation regarding the property?			
·					Is the property subject to covenants, conditions and/or restrictions of a homeowner's association?			
			/		Is the property located within one (1) mile of an airport?			
The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's agent, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.								
Signature of Seller		/	(mm/dd/yy)		Signature of Buyer	$\overline{}$	Date (mr	n/dd/yy)
Signature of Seller		Date	(mm/dd/yy)		Signature of Buyer		Date (mr.	n/dd/yy)
The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.								
Signature of Seller (at closing)  Date (mm/dd/yy)  Signature of Seller (at closing)  Date (mm/dd/yy)								



FORM #03.





# F.C. Tucker Company, Inc. REALTORS® Since 1918

#### **UTILITY USAGE**

123 Main St

120 112011		/
Property Address	Listing Agent Janko Realty Group	/
1 7		

	ELECTRIC	GAS	WATER	SEWER	FUEL OIL	OTHER
Name of Company						
Budget Account?						
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$/	\$
-	\$	\$	\$	\$	\$	\$
	\$	\$	3	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$	\$
<del></del>	\$	\$	\$	\$	\$	\$
	\$	\$ \$	\$	\$	\$	\$
	\$	\$	° / /	\$	\$	\$
Total for Past 12 Months	\$	\$	\$	\$	\$	\$
12 Months Average	\$	s	\$	\$	\$	\$

# YEARLY COST OF OTHER SERVICES HOA (and what is included) CABLE TV INTERNET WATER SOFTENER TRASH SERVICE (and day of week)

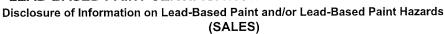
YARD CARE

OTHER \_\_\_\_

8310-0433 (04/2018) Example



#### LEAD-BASED PAINT CERTIFICATION AND ACKNOWLEDGMENT





For use only by members of the Indiana Association of REALTORS®

2	PROPERTY ADDRESS: 123 Main St, , IN	/
3		
4	LEAD WARNING STATEMENT	
5	Every buyer of any interest in residential real property on which a residential dwelling wa	
6	such property may present exposure to lead from lead-based paint that may place young	
7	poisoning. Lead poisoning in young children may produce permanent neurological dam	age, including learning disabilities,
8	reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisor	ning also poses a particular risk to
9	pregnant women. The seller of any interest in residential real property is required to prov	ride the buyer with any information
10	on lead-based paint hazards from risk assessments or inspections in the seller's posse	ession and notify the buyer of any
11	known lead-based paint hazards. A risk assessment or inspection for possible lead-bas	ed/paint hazards is recommended
12	prior to purchase.	
13		
14	SELLER'S DISCLOSURE	
15	(a.) Presence of lead-based paint and/or lead-based paint hazards: (check (i) or (ii) below)	
16		( 1 1 )
17	(i) Known lead-based paint and/or lead-based paint hazards are present in the housin	g (explain):
18		
19		the beauties
20	(ii) Seller has no knowledge of lead-based paint and/or lead-based paint hazards in	trie nousing.
21		
22	(I) De la la contraction de la traction de la contraction de la co	
23	<ul> <li>(b.) Records and reports available to the seller: (check (i) or (ii) below)</li> <li>(i) Seller has provided the buyer with all available records and reports including Seller</li> </ul>	lar's Posidontial Post Estato Salas
24	(i) Seller has provided the buyer with all available records and reports including Sello Disclosure form, if applicable, pertaining to lead-based paint and/or lead-based pain	int hazarda in the housing (list and
25	7	int hazards in the housing hist and
26	attach documents below):	
27 28		
29	(ii) Seller has no reports or records pertaining to lead-based paint and/or lead-based p	aint hazards in the housing.
30	(iii) Could live the tobotic of topotics of the could be compared to the could be could be compared to the could be compared to the could be compa	3
31	BUYER'S ACKNOWLEDGEMENT (initial)	
32	(c.) Buyer has received copies of all information listed above.	
33	(d.) Buyer has received the pamphlet Protect Your Family From Lead In Your Home.	
34	(e.) Buyer has (check (i) or (ii) below):	
35	(i) received a 10-day opportunity (or mutually agreed upon period) to conduct a risk a	assessment or inspection for
36	the presence of lead-based paint and/or lead-based paint hazards;	
37	OR	
38	(ii) waived the opportunity to conduct a risk assessment or inspection for the presence	e of lead-based paint and/or
39	lead-based paint hazards.	
	· /	
40	BROKER'S ACKNOWLEDGMENT (initial)	
41	(f.) Broker has informed the seller of seller's obligations under the Residential Lead-Ba	ased Paint Hazard Reduction Act
42	of	
43	1992 (42 U.S.C. 48/52d) and is aware of Broker's responsibility to ensure complian	ce.(NOTE: where the word
44		
45		
46		
	/ 123 Main St, , IN	
	(Property Address)	

Page 1 of 2 (Lead-Based Paint - Sales)

**COPYRIGHT IAR 2019** 

Phone: 3174149355

#### CERNFICATION 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.

This Certification and Acknowledgment may be executed simultaneously or in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. The parties agree that this Certification and Acknowledgment may be transmitted between them electronically or digitally. The parties intend that electronically or digitally transmitted signatures constitute original signatures and are binding on the parties. The original document shall be promptly delivered, if requested.

`	· ·			/	
SELLER'S SIGNATURE		DATE	BUYER'S SIGNATURE		DATE
Example Only					
PRINTED			PRINTED		
SELLER'S SIGNATURE		DATE	BUYER'S SIGNATURE		DATE
				/	
PRINTED			PRINTED /		
LISTING BROKER	/	DATE	SELLING BROKER		DATE



Prepared and provided as a member service by the Indiana Association of REALTORS®, Inc. (IAR). This form is restricted to use by members of IAR. This is a legally binding contract, if not understood seek legal advice.

Form #37. Copyright IAR 2019



123 Main St, , IN

(Property Address)

Page 2 of 2 (Lead-Based Paint - Sales)

#### **Affiliated Business Disclosure Statement**

To: Example Qnly

From:

Property: 123 Main St,, IN

Date:

This is to give you notice that F.C. Tucker Company, Inc. ("Tucker") has a business relationship with Title Services, LLC and Tucker Mortgage, LLC. The nature of the relationship between Tucker and Title Services, LLC and Tucker Mortgage, LLC, including percentage of ownership interest, is described below. Because of this relationship, this referral may provide Tucker a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the purchase, sale, 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 THE BEST RATE FOR THESE SERVICES.

<u>Title Services, LLC</u> is a limited liability company engaged in the title insurance business by providing title insurance policies, title examinations, and settlement services. Title Services, L.P., an affiliate of Tucker, owns 100% of Title Services, LLC. Set forth below is the estimated range of charges made by Title Services, LLC:

Title Insurance Premiums Search, Examination or Title Service fees Closing Fees \$6.00 to \$1125.00\* \$25.00 to \$500.00 \$75.00 to \$500.00

<u>Tucker Mortgage</u>, <u>LLC</u> is a limited liability company whose members are Tucker Real Estate Services, Inc. (owning 51%) and Tucker Mortgage Company, L.P. (owning 49%), both affiliates of Tucker.

Loan Origination	\$0-\$1500.00	Application	\$0 to \$500.00
Loan Discount Fee	0% to 5% of loan /	Private Mortgage Ins.	0% to 5%
Credit Report	\$0 to \$75.00		
Re-inspection Fee	\$35.00 to \$125.00	Notary Fees	\$0 to \$10.00
(if applicable)	/	Mortgage Survey	\$1 to \$250.00
Appraisal Fee	\$0 to \$1000.00	Flood Certification	\$0 to \$50.00
Tax Servicing Fee	\$0 to \$1,00.00	Pest Inspection \	\$1 to \$115.00
Recording Fee	\$0 to \$100.00		

**ACKNOWLEDGMENT:** I/we have read this disclosure form, and understand that Tucker may refer or has referred me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature of Consumer	Signature of Consumer			
Example Only				
10/2017				
West, 10188 E US Hwy 36 Avon IN 46123	Phone: 3174149355	Fax:		Exampl
Tony Janko	Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipLogix.com		\ \	

<sup>\*</sup>This range of fees is for residential properties involving a purchase price from \$1.00 to \$500,000.00. For properties involving a purchase price greater than \$500,000.00, the owner's premium will be \$1,125.00 plus \$2.00 per thousand in excess of \$500,000.00. Reissue discount rates are available if a prior title insurance policy is provided at the time the title order is placed.

#### Consumer Handbook Acknowledgement / Consent Form

I have received and reviewed a copy of the F. C. Tucker Company, Inc. Consumer Handbook, which contains:

- 1. General Office Policies Regarding Agency
- 2. Agency Relationship Information, including confidentiality
- 3. Buyers Notice and Informed Consent to Limited Agency
- 4. Information concerning Tucker's Home Services
- 5. Disclosure of Affiliated Business Relationships (partially owned by F.C. Tucker Company, Inc. or Strategic Alliances)
- 6. Your Privacy Rights
- 7. Required Seller Disclosures
- 8. National Do Not Mail, Email, FAX and/or Call Procedures
- 9. Mold Disclosure and Waiver
- 10. Fair Housing Declaration

This Handbook is given to me by	\	to	help 1	me
make informed decisions concerning my rea	l estate transaction.	,		

By signing below, I acknowledge that:

- a) I have read the Informed Consent to Limited Agency (p.8) and consent to my agent acting as a limited agent if the situation arises.
- b) By registering to use the Tucker's Home Services, I hereby consent and expressly request telephone and other forms of contact by Tucker's Home Services and its vendors. Tucker's Home Services represents that it will not give, nor sell, the customer's name to vendors or other third parties without customer's prior consent. Information pertaining to Tucker's Home Services may be found on page 12.
- c) I understand that I am not required to use the Tucker affiliated companies described in the Disclosure of Affiliated Business Relationships (p. 13) as a condition for the purchase and/or sale of property and that I am free to shop around to determine that I am receiving the best services and the best rate for these services.
- d) I hereby agree that F. C. Tucker Company, Inc., its sales associates, employees and/or affiliated business partners (identified in this Consumer Handbook) who are involved in assisting me with the transaction contemplated may contact me via U.S. mail, email, telephone and/or facsimile numbers and locations set forth below until I give written notice to stop (p. 21).
- e) I have read and understood the F. C. Tucker Company, Inc. Mold Disclosure and Waiver (p. 22).

☐ Buyer /	X Seller	
Name: Example Only		
Address:		
/		
Telephone Number(s)	,	
Fax Number(s):	,	
Email Address:		
Eman Address.	,	
Signature:	Date	
Example Only		
Signature:	Date	
/	•	4



# Consumer Handbook

October 2018

F.C. Tucker Company, Inc.



The concept of agency relationship began when one person agreed to act on behalf of another.

The agency relationship between a real estate agent and sellers and buyers of real estate is not new. One of the reasons that the National Association of REALTORS® was formed at the turn of the century was to enhance the professionalism of real estate by recognizing an agency relationship between the REALTOR® and the client. It also imposed a more general duty on a REALTOR® to treat all persons -- clients and customers alike -- fairly, and honestly.

Given the constantly changing needs of sellers and buyers for real estate services and the resulting change in an agent's capacity to satisfy those needs, it is critical to understand basic agency concepts and the corresponding relationships.

The purposes for this Consumer Handbook are to help clarify and simplify the concept of agency, to make certain disclosures to you concerning our policies and procedures and to obtain your consent to interact with you throughout your real estate experience.

H. James Litten Owner and CEO

F. C. Tucker Company, Inc.

Patrick R. Purdue

President

F. & Fucker Company, Inc.

Donna Kreps

President of Residential Real Estate Services

F. C. Tucker Company, Inc.

# **Consumer Handbook**

Edition Twenty, October 2018

# AGENCY AND BUSINESS RELATIONSHIP DISCLOSURES IMPORTANT TO SELLERS AND BUYERS

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General Office Policies Regarding Agency	5-6
Definitions	7
What You Should Know About Agency	8-11
<ul><li>a) Seller Agency and Multiple Offers</li><li>b) Buyer Agency and Confidentiality</li><li>c) Limited Agency</li></ul>	9 10 11
Tucker's Home Services	12
Your Privacy Rights	13-14
Required Seller Disclosures	15-19
National Do Not Call List/Fax and Other Contact Information	20
Mold Disclosure and Waiver	21
Fair Housing Declaration	22

#### **Acknowledgement / Consent Form**

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- g. Required Seller Disclosures
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- j. Fair Housing Declaration

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make informed decisions concerning my real estate transaction.			

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- c) I understand that I am not required to use the Tucker-affiliated companies described in the Disclosure of Affiliated Business Relationships (p. 4) as a condition for the purchase and/or sale of property and that I am free to shop around to determine that I am receiving the best services and the best rate for these services.
- d) I hereby agree that F.C. Tucker Company, Inc., its sales associates, employees and/or affiliated business partners (identified in this Consumer Handbook) who are involved in assisting me with the transaction contemplated may contact me via U.S. mail, email, telephone and/or facsimile numbers and locations set forth below until I give written notice to stop (p. 20).
- e) I have read and understood the F.C. Tucker Company, Inc. Mold Disclosure and Waiver (p. 21).

	☐ BUYER	X SELLER	
Name: Example Only			
Address:			
Telephone Number(s):			
FAX Number(s):			
Email Address:		,	
Signature:			Date
Example Only			
Signature:			Date

Sign and Tear Out
Agent Copy

#### **Affiliated Business Disclosure Statement**

To: Example Only

From:

Property: 123 Main St,, IN

Date:

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Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the purchase, sale, 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 THE BEST RATE FOR THESE SERVICES.

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Title Insurance Premiums	\$6.00 to \$1125.00*
Search, Examination or Title Service fees	\$25.00 to \$500.00
Closing Fees	\$75.00 to \$500.00

<sup>\*</sup>This range of fees is for residential properties involving a purchase price from \$1.00 to \$500,000.00. For properties involving a purchase price greater than \$500,000.00, the owner's premium will be \$1,125.00 plus \$2.00 per thousand in excess of \$500,000.00. Reissue discount rates are available if a prior title insurance policy is provided at the time the title order is placed.

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Loan Discount Fee	0% to 5% of loan	Private Mortgage Ins.	0% to 5%
Credit Report	\$0 to \$75.00		
Re-inspection Fee	\$35.00 to \$125.00	Notary Fees	\$0 to \$10.00
(if applicable)		Mortgage Survey	\$1 to \$250.00
Appraisal Fee	\$0 to \$1000.00	Flood Certification	\$0 to \$50.00
Tax Servicing Fee	\$0 to \$100.00	Pest Inspection	\$1 to \$115.00
Recording Fee	\$0 to \$100 00		

**ACKNOWLEDGMENT:** I/we have read this disclosure form, and understand that Tucker may refer or has referred me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature of Consumer	Signature of Consumer	
Example Only		

Sign and Tear Out Agent Copy

#### **Acknowledgement / Consent Form**

I have received and reviewed a copy of the F. C. Tucker Company, Inc. Consumer Handbook, which contains:

- a. General Office Policies Regarding Agency
- b. Agency Relationship Information, including confidentiality
- c. Buyers Notice and Informed Consent to Limited Agency
- d. Information concerning Tucker's Home Services
- e. Disclosure of Affiliated Business Relationships (partially owned by F. C. Tucker Company, Inc. or Strategic Alliances)
- f. Your Privacy Rights
- g. Required Seller Disclosures
- h. National Do Not Mail, Email, FAX and/or Call Procedures
- i. Mold Disclosure and Waiver
- j. Fair Housing Declaration

This Handbook is given to me by	to	help	me
make informed decisions concerning my real estate transaction.			

By signing below, I acknowledge that:

- a) I have read the Informed Consent to Limited Agency (p.11) and consent to my agent acting as a limited agent if the situation arises.
- b) By registering to use the Tucker's Home Services, I hereby consent and expressly request telephone and other forms of contact by Tucker's Home Services and its vendors. Tucker's Home Services represents that it will not give, nor sell, the customer's name to vendors or other third parties without customer's prior consent. Information pertaining to Tucker's Home Services may be found on page 12.
- c) I understand that I am not required to use the Tucker-affiliated companies described in the Disclosure of Affiliated Business Relationships (p. 4) as a condition for the purchase and/or sale of property and that I am free to shop around to determine that I am receiving the best services and the best rate for these services.
- d) I hereby agree that F.C. Tucker Company, Inc., its sales associates, employees and/or affiliated business partners (identified in this Consumer Handbook) who are involved in assisting me with the transaction contemplated may contact me via U.S. mail, email, telephone and/or facsimile numbers and locations set forth below until I give written notice to stop (p. 20).
- e) I have read and understood the F.C. Tucker Company, Inc. Mold Disclosure and Waiver (p. 21).

Name:         Example Only           Address:	
Telephone Number(s):	
Telephone Number(s):,,	
FAX Number(s):,,	
Email Address:,	
Signature: Date	
Example Only	
Signature: Date	

#### **Affiliated Business Disclosure Statement**

To: Example Only

From:

Property: 123 Main St,, IN

Date:

This is to give you notice that F.C. Tucker Company, Inc. ("Tucker") has a business relationship with Title Services, LLC and Tucker Mortgage, LLC. The nature of the relationship between Tucker and Title Services, LLC and Tucker Mortgage, LLC, including percentage of ownership interest, is described below. Because of this relationship, this referral may provide Tucker a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition for the purchase, sale, 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 THE BEST RATE FOR THESE SERVICES.

<u>Title Services, LLC</u> is a limited liability company engaged in the title insurance business by providing title insurance policies, title examinations, and settlement services. Title Services, L.P., an affiliate of Tucker, owns 100% of Title Services, LLC. Set forth below is the estimated range of charges made by Title Services, LLC:

Title Insurance Premiums	\$6.00 to \$1125.00*
Search, Examination or Title Service fees	\$25.00 to \$500.00
Closing Fees	\$75.00 to \$500.00

<sup>\*</sup>This range of fees is for residential properties involving a purchase price from \$1.00 to \$500,000.00. For properties involving a purchase price greater than \$500,000.00, the owner's premium will be \$1,125.00 plus \$2.00 per thousand in excess of \$500,000.00. Reissue discount rates are available if a prior title insurance policy is provided at the time the title order is placed.

<u>Tucker Mortgage</u>, <u>LLC</u> is a limited liability company whose members are Tucker Real Estate Services, Inc. (owning 51%) and Tucker Mortgage Company, L.P. (owning 49%), both affiliates of Tucker.

Loan Origination	\$0-\$1500.00	Application	\$0 to \$500.00
Loan Discount Fee	0% to 5% of loan	Private Mortgage Ins.	0% to 5%
Credit Report	\$0 to \$75.00		
Re-inspection Fee	\$35.00 to \$125.00	Notary Fees	\$0 to \$10.00
(if applicable)		Mortgage Survey	\$1 to \$250.00
Appraisal Fee	\$0 to \$1000.00	Flood Certification	\$0 to \$50.00
Tax Servicing Fee	\$0 to \$100.00	Pest Inspection	\$1 to \$115.00
Recording Fee	\$0 to \$100.00		

**ACKNOWLEDGMENT:** I/we have read this disclosure form, and understand that Tucker may refer or has referred me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Signature of Consumer	Signature of Consumer	
Example Only		

# GENERAL OFFICE POLICIES OF F. C. TUCKER COMPANY, INC. REGARDING AGENCY

In compliance with Indiana Code 25-34.1-1-10-19.5 and Standards of Practice 1-12 and 1-13 of the National Association of REALTORS®, F.C. Tucker Company, Inc. ("Tucker") states its general office policies regarding agency as follows:

#### **General Office Policies**

Tucker's licensees will practice disclosed limited agency in sales where the licensee represents both the seller and the buyer in a single transaction. Tucker's licensee will make full disclosure to and obtain the informed consent of the seller and buyer to limited agency either at the time of entering into a brokerage relationship or when the limited agency situation becomes known to the licensee. Tucker and its licensees will cooperate with all licensees operating as buyer agents and will offer compensation through the Broker Listing Cooperative to licensees acting in that agency capacity. Neither Tucker nor its licensees will practice or cooperate with subagents.

#### **Agency Disclosures**

- 1. Office Policy. Seller acknowledges receipt of a copy of the written office policy relating to agency.
- 2. **Agency Relationship.** I.C. 25-34.1-10-9.5 provides that a Licensee has an agency relationship with, and is representing, the individual with whom the Licensee is working unless (1) there is a written agreement to the contrary; or (2) the Licensee is merely assisting the individual as a customer without compensation. Licensee (Broker) represents the interests of the Seller as Seller's agent to sell the Property. Licensee owes duties of trust, loyalty, confidentiality, accounting and disclosure to the Seller. However, Licensee must deal honestly with a buyer and disclose to the buyer information about the Property. All representations made by Licensee about the Property are made as the agent of the Seller.

Seller is advised that the Property may be sold with the assistance of other Licensees working as buyer agents and that Licensee's company policy is to cooperate with and compensate buyer agents. Buyer agents are Licensees who show the Property to prospective buyers, but who represent only the interests of the buyer. Buyer agents owe duties of trust, loyalty, confidentiality, accounting and disclosure to buyers. All representations made by buyer agents about the Property are not made as the agent of the Seller.

3. **Limited Agency Authorization.** Licensee or the managing broker may represent Buyer as a buyer agent. If such a Buyer wishes to see the Property, Licensee has agency duties to both Seller and Buyer, and those duties may be different or even adverse. Seller knowingly consents to Licensee acting as a limited agent for such showings.

If limited agency arises, Licensee **shall not disclose** the following without the informed consent, in writing, of both Seller and Buyer:

- a. Any material or confidential information, except adverse material facts or risks actually known by Licensee concerning the physical condition of the Property and facts required by statute, rule or regulation to be disclosed and that could not be discovered by a reasonable and timely inspection of the Property by the parties.
- b. That a Buyer will pay more than the offered purchase price for the Property.
- c. That Seller will accept less than the listed price for the Property.
- d. Other terms that would create a contractual advantage for one party over another party.
- e. What motivates a party to buy or sell the Property.

In a limited agency situation, the parties agree that there will be no imputation of knowledge or information between any party and the limited agent or among Licensees.

Seller acknowledges that Limited Agency Authorization has been read and understood. Seller understands that Seller does not have to consent to Licensee(s) acting as limited agent(s), but gives informed consent voluntarily to limited agency and waives any claims, damages, losses, expenses, including attorneys' fees and costs, against Licensee(s) arising from Licensee's(s') role of limited agent(s).

#### **Definitions**

- 1. <u>Agency</u> in a real estate transaction is the fiduciary relationship that results when a Tucker licensee (the agent) represents the interests of a seller or buyer in real estate dealings.
- 2. <u>Agent</u> is the licensee who works with a buyer or a seller and must act on behalf of and in the best interest of that client (the seller or the buyer).
- 3. <u>Client</u> is the seller or buyer who enters into an agency relationship with a licensee. The Client is also known as the principal.
- 4. <u>Customer</u> is a person who seeks the assistance of a licensee to provide some level of service but does not want the licensee to serve as an agent and does not want to receive the protection of the duties of a fiduciary relationship.
- 5. <u>Licensees</u> are the salespersons working for Tucker and who enter into agency relationships with buyers and sellers. Licensees of different brokers cooperate through the Broker Listing Cooperative.
- 6. <u>Limited Agent</u> is a licensee who, with the written and informed consent of both the seller and the buyer, is engaged by both the seller and the buyer to act as each of their agents in the same real estate transaction.
- 7. **Fiduciary** is the relationship owed by the licensee as agent to the seller or buyer (principal).

The fiduciary obligations or duties that an agent has are:

- a) Reasonable Care and Diligence. An agent is obligated to use reasonable care and diligence in carrying out the agency relationship. The agent has knowledge and skill that the principal expects to be used in his or her best interest.
- b) Obedience. An agent is obligated to obey promptly and efficiently all lawful instructions of the principal. The agent has no obligation to violate federal, state or local laws. For example, the agent cannot conceal or misrepresent facts, even if unfavorable, about the physical condition of the property or cannot violate the fair housing laws.
- c) Accounting. An agent must account for all money or property held on behalf of the principal, such as escrow funds.
- d) Loyalty. An agent must place the client's interest above all others, including those of the agent.
- e) <u>Disclosure.</u> An agent must disclose to the principal all relevant information that is critical to the principal's interest. The agent's duty to disclose includes the disclosure of information to the principal that may be unfavorable to the principal's interest.
- f) <u>Confidentiality.</u> An agent must safeguard the lawful confidences of the principal. Personal information about the principal or the principal's position must be treated with the utmost confidence for the term of the agency relationship. The duty of confidentiality to the principal does not permit the agent to conceal or misrepresent a material defect in the property.

# **Agency**

The agency relationship is based on one person representing the interests of another person. Real estate agents (licensees) are licensed by the state to represent a person for the sale or leasing of a property. The responsibility of the real estate agent is defined by the state law relating to agents, the REALTORS® Code of Ethics and general principles of agency law.

The type of relationship formed between the agent and the client is called a fiduciary relationship. A fiduciary relationship is one based on trust because the agent owes the following duties to the client:

- Loyalty
- Diligence
- · Confidentiality
- Obedience
- · Disclosure
- · Accounting
- · Reasonable Care

Agency duties are important so that the client can rely on the agent putting the client's interests before those of anyone else.

The source of compensation does not, in and of itself, determine agency. It can be paid by the buyer, seller, both or neither (subject to restrictions under applicable state law). However, there must be informed consent, written in advance, as to who is paying.

Example

## **Seller Agency**

Historically throughout the country, real estate agents have represented the seller in real estate transactions. Sellers are accustomed to having agents work for them and represent them in selling their real estate. When a seller lists real estate for sale, the licensee working with the seller becomes the seller's agent to sell that real estate. That licensee owes all the fiduciary duties to the seller and not to buyers interested in the home.

The seller's agent represents only the seller and not the buyer. However, a seller's agent must treat buyers fairly and honestly. Also, state law requires that the seller's agent disclose the existence of material defects of which the agent is aware in the seller's real estate.

A seller's agent will work diligently to market and sell the seller's real estate and obtain a satisfactory price for the real estate.

#### MULTIPLE OFFER GUIDELINES FOR SELLER

In accordance with the terms and conditions of Item 11 in Section T of our Listing Contract, you, as the Seller, have the option of disclosing the existence and terms of multiple offers to all buyers involved in a multiple offer situation. Upon receipt of multiple offers I, as the listing agent, will present all offers to which you may respond.

You further are advised that

- 1. You have the discretion to accept or reject any offer received.
- 2. You are not required to accept any particular offer, regardless of its terms, and have the right to reject all offers.
- 3. You have the right to negotiate any offer or to counter its terms and conditions.
- 4. All offers will be presented to you to accept, counter or reject.
- 5. Based upon the decisions you made with respect to Section T, Item 11 of the Listing Contract, I will or will not disclose the existence of multiple offers unless a buyer's offer requests confidentiality. Also, based upon your instructions, I will or will not disclose the terms of each offer submitted (except offers submitted by me as a limited agent or offers in which the buyer has requested confidentiality).
- 6. If I represent you and the buyer in a limited agency situation, we cannot disclose the terms of that offer to any competing buyers and agents. In all other instances, where disclosure is authorized by you, we would encourage you to release the price and terms of all competing offers to each competing buyer and agent in an effort to treat all parties fairly.
- 7. If you elect to modify the elections you made in Section T, Item 11, we will enter into a written amendment to the Listing Contract.
- 8. In a multiple offer situation and if disclosure of multiple offers is authorized by you, I, as the listing agent, must respond if asked the source of the offers, i.e.: (a) limited agent; (b) co-op agent from another company; or (c) in house agent from my company.

## **Buyer Agency**

Since 1994, Buyer Agency has become a prevalent form of agency in Indiana. Buyers appreciate knowing their interests are represented by the agent. The agent is working for the buyer only and not for the seller.

When a buyer is represented by an agent, all the fiduciary duties are owed to the buyer by that agent. The buyer has the freedom to discuss the value of properties, personal finances and negotiation strategies with the agent. The buyer can obtain the opinion of the agent concerning the condition of the property, the effect of improvements, the seller's motivation for selling, and a variety of information which a seller's agent cannot provide.

A buyer's agent will make a commitment to make every reasonable effort to locate a property with features suitable for or requested by the buyer.

However, buyer agents associated with F.C. Tucker Company, Inc. will act as a buyer agent only with respect to selected properties listed though the BLC® system of the MIBOR REALTOR® Association. Buyers desiring information pertaining to properties not listed through the BLC® system should seek separate independent representation.

As a buyer's agent, your Tucker agent will promote your interests by:

- a) Seeking real estate with a price and contract terms satisfactory to you;
- b) Presenting all offers and counteroffers to purchase to and from you immediately upon receipt, unless you otherwise direct;
- c) Disclosing to you adverse material facts or risks actually known by the licensee concerning the real estate transaction and facts required by statute, rule or regulation to be disclosed and that could not be discovered by a reasonable and timely inspection of the real estate by the parties;
- d) Advising you to obtain expert advice concerning material matters that are beyond licensee's expertise;
- e) Timely accounting for all money and property received from you;
- f) Exercising reasonable care and skill; and
- g) Complying with all applicable laws.

#### CONFIDENTIALITY NOTICE TO BUYERS

You are advised that the price terms and conditions of any offer you submit may not be kept confidential by the seller and seller's agent unless we request confidentiality. If you request confidentiality, we have the following options:

- 1. I can add the following language in the Further Conditions Selection of the Purchase Agreement:
  - "This Purchase Agreement becomes null and void if shared with anyone other than the Seller and the Listing Broker."
  - This confidentiality request will not be binding on the Seller if the Seller does not accept the Purchase Agreement.
- 2. If you require complete confidentiality, we will have to submit a separate Confidentiality Agreement to the Seller for signature prior to presenting your offer.

You are advised that in the event you are the successful buyer and the transaction closes, Indiana law requires that the closing information become a matter of public record as to address, names of parties, closing date and sales price, thereby ending confidentiality.

# **Limited Agency**

Tucker agents who list properties for sale form an agency relationship with the seller. Throughout the listing period the seller develops an increasing level of trust in the agent who is obligated to put the seller's interests first.

That same licensee may also form an agency relationship with buyers, who develop an increasing level of trust in the agent. This same licensee is obligated to put the buyer's interests first.

A particular buyer may be interested in purchasing a property that is listed by the buyer's agent, and this situation creates a limited agency. Technically, a limited agency arises when one licensee or agent has a relationship with two clients who have opposing goals (buyer and seller) or where an affiliated licensee or agent has a transaction where the other side is represented by the agent's manager, principal broker or an agent's own team member. Very often the clients are working with different agents who do not have a personal relationship with the other client. When a limited agency is formed, the agency relationship is altered and the agent will notify each client.

If a limited agency arises, the clients and agents agree to modify the agency relationship. The agents must not disclose any information that would create a negotiating advantage/or disadvantage for either client. The agents must treat the interests of the buyer and seller equally.

#### INFORMED CONSENT TO LIMITED AGENCY

A buyer's agent may represent a seller of property as a seller's agent. For example, if you wish to see a property listed by your buyer's agent, your agent has fiduciary duties to both you and the seller of that property, and those duties may be different or even adverse. Limited agency can also occur when an affiliated licensee or agent as a transaction where the other side is represented by the agent's manager, principal broker, or one of the agent's own team members. By signing the front page of this Consumer Handbook, you hereby knowingly consent to your agent's acting as a limited agent if the situation arises.

In a limited agency situation, your agent shall **not** disclose the following without the informed consent, in writing, of both the buyer and the seller.

- a) Any material or confidential information, except adverse material facts or risks actually known by the agent concerning the physical condition of the property and the facts required by statute, rule, or regulation to be disclosed and that could not be discovered by a reasonable and timely inspection of the property by the parties.
- b) That a buyer or tenant will pay more than the offered purchase price for the property.
- c) That a seller or landlord will accept less than the listed price or lease rate for the property.
- d) Other terms that would create a contractual advantage for one party over another property.
- e) What motivates a party to buy, sell or lease the property.

In a limited agency situation, you agree that there will be no imputation of agency, knowledge, or information between any party and (1) your limited agent; or (2) Tucker; or (3) among other agents of Tucker. You understand that you do not have to consent to limited agency. However, if you consent voluntarily to limited agency, then you waive any claim you now have or may have in the future against Tucker or your agent for acting as a limited agent and release Tucker and its agents from any liability relating to the limited agency relationship.



# F.C. Tucker Home Services

Tucker's Home Services is designed to provide "one source" convenience exclusively for our clients. This service offers the unprecedented combination of a Personal Service Coordinator and the latest in home service internet technology for ordering home services.

One call from you begins the process of bringing products, services, quotes and information directly to you, the homeowner. More importantly, your Personal Service Coordinator stays in touch with you to determine your needs and to refer you to companies for services and discounts designed especially for you and your home.

While we cannot guarantee the performance of the vendors, contractors and/or suppliers recommended through Tucker's Home Services, each one must maintain high customer satisfaction ratings to remain in Tucker's Home Services.

Tucker's Home Services' internet technology offers personalized home information management (through secure website). It saves time and its available 24 hours a day, 7 days a week. All of these benefits are available at **no charge**, and your Tucker agent is prepared to assist you in enrolling in this members-only program that gives you complete, one-stop, personalized service during your home buying and/or selling process.

#### YOUR PRIVACY RIGHTS

(To Comply with Federal Law)

This is our privacy notice for our consumer customers. This policy applies to all of the companies within the Tucker family. Currently, those companies are F.C. Tucker company, Inc.; Title Services, LLC; Tucker Mortgage, LLC; LT, Inc. d/b/a Tucker's Home Services; Tucker/Schrader Auction Company, L.P.; Tucker School of Real Estate; and Tucker Referrals, Inc.

When we use the words "customer" or "you," we mean all individual consumers who have obtained a financial product or service from us primarily for personal, family or house hold purposes.

If you share your account relationship with another person, for example, you are a co-borrower or joint holder of an insurance product, please share this information with the other person.

We first define some terms.

We, our, and us means F.C. Tucker Company Inc.; Title Services, LLC; Tucker Mortgage, LLC; LT, Inc., d/b/a Tucker's Home Services; Tucker/Schrader Auction Company, L.P.; LGT, Inc., d/b/a Tucker School of Real Estate; Tucker Referrals, Inc.; and any future affiliates.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you for personal, family or household purposes. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

Affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

Unaffiliated third party is a company that is not an affiliate of ours.

#### THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information that we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others; and
- Information from a consumer reporting agency

# THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

# NO CONTROL OF AUDIO/VIDEO RECORDING OR DISTRIBUTION WHILE VIEWING LISTINGS

Please be aware that sellers may make use of various recording devices, both audio and visual, during the showings of their home. The F.C. Tucker Company, Inc. has no control over the recording or distribution of these recordings. The F.C. Tucker Company, Inc. advises you to use due caution when discussing matters that could affect your negotiation abilities or your nonpublic personal information.

# NONPUBLIC PERSONAL INFORMATION AND UNAFFILIATED THIRD PARTIES

We may disclose all of the information we collect, as described above, to unaffiliated third parties as permitted by law and to companies that perform marketing services on our behalf or to other third parties with whom we have joint marketing agreements. An example of a joint marketing agreement that we currently have is our joint marketing agreement involving insurance products with Shepherd Insurance, LLC that does business as Tucker Shepherd Insurance.

#### NONPUBLIC PERSONAL INFORMATION AND AFFILIATES

Federal law allows us to disclose all of the nonpublic personal information that we collect, as described on the previous page, with our affiliates, and we may share this information with them. Under the Fair Credit Reporting Act, however, you have the right to direct us not to share certain information with our affiliates. We are still permitted to share other information, including identification information and transaction information, with our affiliates under the Fair Credit Reporting Act and other law.

#### TYPES OF AFFILIATES

Currently, our affiliates include a real estate brokerage company, a title insurance agent, a mortgage broker, a real estate auctioneer, a provider of insurance, a referral service and a school. In the future, we may have additional types of affiliates. We reserve the right to disclose nonpublic personal information that we collect to affiliates in accordance with our current policy.

#### FORMER CUSTOMERS

We may share nonpublic personal information of former customers with our affiliates in the same manner that we do with respect to current customers.

#### REASONS FOR DISCLOSURE

Here is why we might disclose customer's nonpublic personal information with any affiliates that we might acquire:

- To provide our customer with information about additional products and services
- To evaluate our total relationship with you and our family of companies and give you the best price that relationship deserves

#### YOU HAVE THE RIGHT TO CHOOSE

We have explained our policy about the protection of nonpublic personal information about our customers. We have also explained our policy regarding disclosure of information about our consumer customers to non-affiliates and affiliates, the limits that we impose upon such disclosure, and why such sharing of information is valuable.

If you prefer that we not disclose nonpublic personal information about you to unaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosure to unaffiliated third parties, you may do so by calling our President and Chief Financial Officer, Patrick Purdue, at the following toll free number: 1-800-659-0432.

#### WIRE TRANSFER SAFETY

F.C. Tucker Company, Inc. and its Sales Associates DO NOT SEND WIRING INSTRUCTIONS for real estate transactions via email or otherwise. If your receive any emails or messages with wiring instructions from us, please delete and ignore any such email or message. Please contact the title company handling your transaction by telephone, in writing or in person for the correct wiring instructions. Please do not convey your financial information via email to us, and contact your Sales Associate via telephone regarding any suspicious or inconsistent communications..

#### **Required Seller Disclosures**

#### Seller's Residential Real Estate Sales Disclosure

If you are selling your home, Indiana law requires, in certain situations, that you complete the Seller's Residential Real Estate Sales Disclosure to disclose to potential buyers any defects you know about in your property. Sellers must give this completed form to a buyer **before** the seller accepts any offer to purchase seller's property.

#### **Lead Based Paint Certification**

If you are a seller selling a home built before 1978, you are required to disclose any known lead-based paint or lead-based hazards in your home by completing the Lead-Based Paint Certification and Acknowledgment. You must give this form to buyers interested in your property.



#### SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE

State Form 46234 (R6/ 6-14)

Date (month, day, year)

NOTE: This form has been modified from the version currently found at 876 IAC 9.1.2 to include questions regarding disclosure of contamination related to controlled substances or methamphetamine as required by P.L. 180-2014. Rule revisions will be made to 876 IAC 9-1-2 to include these changes in the near luture, however the Commission has made this information ovaliable now through this updated form.

Seller states that the information contained in this Disclosure is correct to the best of Seller's CURRENT ACTUAL KNOWLEDGE as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The representations in list form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be a part of any contract between the buyer and the owner. Indiana law (IC 32-21-5) generally requires sellers of 1-4 unit residential property to complete this form regarding the known physical condition of the property. An owner must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the real estate.

Property address (number and street, city, state, and ZIP code)

A. APPLIANCES	None/Not Included/	Defective	Not	Do Not	C. WATER & SEWER SYSTEM	None/Not Included/	Defective	Not	Do No
	Rented	Delective	Defective	Know		Rented	Delective	Defective	Knov
Built-in Vacuum System					Cistern	ļ		355	ļ
Clothes Dryer	ļ	<b> </b>		1	Septic Field/Bed	<b>↓</b>	30044	302	ļ
Clothes Washer	ļ	<u> </u>			Hot Tub	ļ	ļ		ļ
Dishwasher	L	<b></b>		1	Plumbing	ļ	ļ	ļ	
Disposal					Aerator System	ļ			
Freezer	ļ				Sump Pump				
Gas Grill					Irrigation Systems	,53	-		
Hood					Water Heater/Electric				<u> </u>
Microwave Oven					Water Heater/Gas	485			<u> </u>
Oven					Water Heater/Solar	1.03369		<u> </u>	
Range					Water Purifier	485			
Refrigerator		,			Water Softener	100			
Room Air Conditioner(s)					Well				
Trash Compactor					Septic and Holding Tank/Septic Mound				
TV Antenna/Dish					Geothermal and Heat Pump	İ			1
Other:					Other Sewer System (Explain)	<del>                                     </del>	l	<u> </u>	<del>                                     </del>
					Swimming Pool & Pool Equipment	<del>                                     </del>	l		<del> </del>
					- Annanga aca a dar Egapment	1	L	\\	Do No
				<del> </del>				Yes No	Know
					Are the structures connected to a public wa	ter system?			
B. ELECTRICAL	None/Not		11-4	nain.	Are the structures connected to a public sev	ver system?			
SYSTEM	Included/	Defective	Not Defective	Do Not Know	Are there any additions that may require im-	provements to	0		
Air Purifier	Rented		BUICUITU		the sewage disposal system?				<u> </u>
				74,200	If yes, have the improvements been comple	ted on the			
Burglar Alarm				75755	sewage disposal system?			L	ļ
Ceiling Fan(s)			24 455 (842)		Are the improvements connected to a privat water system?	e/community			
Garage Door Opener / Controls			1,000		Are the improvements connected to a private	a/aammunitu			
Inside Telephone Wiring				1	sewer system?	ezconniumy			
and Blocks/Jacks			78998		D. HEATING & COOLING	None/Not	I	Not	Do No
Intercom			144		SYSTEM	Included/ Rented	Defective	Defective	Know
Light Fixtures				506755gr	Attic Fan	Herned	***************************************		<b> </b>
Sauna			******************************	1000	Central Air Conditioning	·			
Smoke/Fire Alarm(s)				14.6	Hot Water Heat	<u> </u>			
Switches and Outlets					Furnace Heat/Gas	<del> </del>			
Vent Fan(s)	.63	projection .			Furnace Heat/Electric	<del> </del>			
60/100/200 Amp Service	433		Sec.		Solar House-Heating	<del> </del>			
(Circle one)						<del> </del>			
Generator		TALL			Woodburning Stove				
		Steel and	857		Fireplace				
NOTE: "Defect" means a co					Fireplace Insert				
effect on the value of the pro or safety of future occupants					Air Cleaner				
or replaced would significal					Humidifier				
normal life of the premises.	,				Propane Tank				
27 H H H H H H H H H H H H H H H H H H H		W.			Other Heating Source				
KNOWLEDGE, A disclosure inspections or warranties tha	form is not I the prospe perty or cert	a warranty b ctive buyer o ify to the pur	y the owner r owner may chaser at se	or the own later obtain Itlement that	eller, who certifies to the truth thereof, ba er's agent, if any, and the disclosure form it. At or before settlement, the owner is require the condition of the property is substantiall includes the vicinity below.	may not be ed to disclo	used as a se any mate	substitute erial chang	for any
Signature of Seller		y monsie	<del></del>	mm/dd/yy)	Signature of Buyer		C	ate (mm/dc	(yy)
Signature of Seller			Date (	mm/dd/yy)	Signature of Buyer			ate (mm/do	Vyy)
The Seller hereby certifies th	at the cond	ition of the p	roperty is s	ubstantially	the same as it was when the Seller's Disclo	sure form w	as original	ly provided	to the
Buyer.									
			Date /	mm/dd/yy)	Signature of Seller (at closing)		In	ate (mm/do	lánel

Page 1 of 2

Property address (number and street, city, state	e, and ZIP co	ode)					
2. ROOF	YES	NO	DO NOT KNOW	4. OTHER DISCLOSURES	YES	NO	DO NOT
Age, if known: Years.				Do structures have aluminum wiring?			
Does the roof leak?				Are there any foundation problems with the structures?			
is there present damage to the roof?				Are there any encroachments?	1550		1
Is there more than one layer of shingles on the house?				Are there any violations of zoning, building codes, or restrictive covenants?			
If yes, how many layers?				Is the present use a non-conforming use?		3.3	
				Explain:		1	
3. HAZARDOUS CONDITIONS	YES	МО	DO NOT KNOW				
Have there been or are there any hazardous conditions on the property, such as methane gas, lead paint, radon gas in house or well, radioactive material, landfill, mineshalt, expansive soil, toxic materials, mold, other biological contaminants, asbestos insulation, or PCB's?							
Is there contamination caused by the manufacture of a controlled substance on the				Is the access to your property via a private road?			
property that has not been certified as				Is the access to your property via a public road?			
decontaminated by an inspector approved				is the access to your property via an easement?	ļ		ļ
under IC 13-14-1-15?  Has there been manufacture of methamphetamine or dumping of waste from				Have you received any notices by any governmental or guasi-governmental agencies affecting this property?			
the manufacture of methamphetamine in a				Are there any structural problems with the building?			
residential structure on the property?  Explain:			<u> </u>	Have any substantial additions or alterations been made without a required building permit?			
				Are there moisture and/or water problems in the basement, crawl space area, or any other area?			
			1840.	Is there any damage due to wind, flood, termites, or rodents?			
				Have any structures been treated for wood destroying insects?			
E. ADDITIONAL COMMENTS AND/OR E (Use additional pages, if necessary)	XPLANAT	IONS:		Are the furnace/woodstove/chimney/flue all in working order?			
(out additional pages) if mecessary)		New York		Is the property in a flood plain?			
				Do you currently pay flood insurance?  Does the property contain underground storage tank(s)?			
				is the homeowner a licensed real estate salesperson or broker?			
				Is there any threatened or existing litigation regarding the property?			
				Is the property subject to covenants, conditions and/or restrictions of a homeowner's association?			
				is the property located within one (1) mile of an airport?			
KNOWLEDGE. A disclosure form is not a w inspections or warranties that the prospective	arranty by the buyer or criting to the	the owner management owner management of the owner management owner management owner	r or the owner ay later obtain or at settleme	iller, who certifies to the truth thereof, based on the same of the property is substantially of this Disclosure by signing below.	e used as a isclose any	substitut material c	e for any hange in
Signature of Seller			mm/dd/yy)	Signature of Buyer	w	Date (mm.	(dd/yy)
Signature of Seller	and the second s	Date (	mm/dd/yy)	Signature of Buyer		Date (mm.	(dd/yy)
The Seller hereby certifies that the condition Buyer.	of the prop	erty is s	ubstantially t	he same as it was when the Seller's Disclosure form	was origin	ally provid	led to the
Signature of Seller (at closing)		Date (	mm/dd/yy)	Signature of Seller (at closing)		Date (mm	(dd/yy)
222222							



Form #03.



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#### LEAD-BASED PAINT CERTIFICATION AND ACKNOWLEDGMENT

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards (SALES)

#### COMMERCIAL-INDUSTRIAL REAL ESTATE

1	PROPERTY A	ADDRESS:
2		ING STATEMENT
4	Ever	y buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified
5	that	such property may present exposure to lead from lead-based paint that may place young children at risk of
8		loping lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including
7 8		ing disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also s a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the
9	•	r with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession
10	and	notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based
11 12	paint	hazards is recommended prior to purchase,
13	SELLER'S DI	SCLOSURE
14 15	(a.) Presence	of lead-based paint and/or lead-based paint hazards: (check (i) or (ii) below)
16	(i)	Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):
17		
18		
19 20 21	(n)	Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.
22	(b.) Records	and reports available to the seller: (check (i) or (ii) below)
23		Seller has provided the buyer with all available records and reports including Seller's Residential Real Estate
24	\',	Sales Disclosure form, if applicable, pertaining to lead-based paint and/or lead-based paint hazards in the
25		housing (list and attach documents below):
26		
27		
28	(ii)	Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.
29 30	BUYER'S AC	KNOWLEDGMENT (initial)
31		Buyer has received copies of all information listed above.
32		Buyer has received the pamphlet Protect Your Family From Lead in Your Home.
33		Buyer has (check (i) or (ii) below):
34		received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for
35	\-/	the presence of lead-based paint and/or lead-based paint hazards;
38		OR
37	(11)	waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or
38		lead-based paint hazards.
39		CKNOWLEDGMENT (initial)  Pool on the principal the policy of polleds obligations under the Pool depoid of the Pool of
40 41	(f.)	Broker has informed the seller of seller's obligations under the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4852d) and is aware of Broker's responsibility to ensure compliance.
42		(NOTE: where the word "Broker" appears, it shall mean "Licensee" as provided in I.C. 25-34.1-10-6.8.)
43		
44	VARIED	ON OF ACCURACY
45	***************************************	ving parties have reviewed the information above and certify, to the best of their knowledge, that the information they
46 47	nave prov	rided is true and accurate.
48	This Gert	ification and Acknowledgment may be executed simultaneously or in two or more counterparts, each of which shall
49	be deem	ed an original, but all of which together shall constitute one and the same instrument. The parties agree that this
50	Certificati	on and Acknowledgment may be transmitted between them by facsimile machine. The parties intend that faxed
		(office use only)
		Page 1 of 2
		Copyright IAR 2018
Meri	dian North (9279), 9279	N Meridian Indianapolis, IN 46260 Phone: (317) 571-2204 Fax: (317) 571-2204

and/or delivered, if requested.				
			<u> </u>	
BUYER'S SIGNATURE	DATE	BUYER'S SIGNATURE		DA <sup>-</sup>
PRINTED .		PRINTED		
(AREA CODE) TELEPHONE NUMBER/FAX NUM	MBER	(AREA CODE) TELEPHO	NE NUMBER/FAX NUMBE	ER .
BUYER'S ADDRESS FOR NOTICE PURPOSES			Sho.	
SELLER'S SIGNATURE	DATE	SELLER'S SIGNATURE		DAT
PRINTED .	, <u>, , , , , , , , , , , , , , , , , , ,</u>	PRINTED		
(AREA CODE) TELEPHONE NUMBER/FAX NUM	MBER (	(AREA CODE) TELEPHO	NE NUMBER/FAX NUMBE	R
SELLER'S ADDRESS FOR NOTICE PURPOSES	3			
SELLING BROKER	DATE	LISTING BROKER		DAT



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Form #F45. Copyright IAR 2018



\_\_\_\_\_(office Use Only)

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#### F. C. TUCKER COMPANY, INC.

# NATIONAL DO NOT CALL LIST/FAX LISTS AND OTHER CONTRACT INFORMATION

F.C. Tucker Company, Inc. and its affiliated business partners understand that you may have registered personal telephone numbers with the National Do Not Call system maintained by the FTC/FCC. In order to provide you with the very best service possible, we are requesting that you grant us permission to contact you at these registered numbers until you request us to stop.

We also are requesting permission to contact you by U.S. mail, email, and/or facsimile at the numbers and addresses provided by you until you request us to stop. These waiver requests and contact information are set forth on signature pages at the front and back of this Consumer Handbook (Item d).

#### F.C. TUCKER COMPANY, INC.

#### MOLD DISCLOSURE AND WAIVER

#### **SELLERS**

Seller acknowledges that F.C. Tucker Company, Inc. ("Tucker") and its Agents as well as buyer agents are NOT EXPERTS and have NO SPECIAL KNOWLEDGE or experience with regard to the evaluation or existence of possible lead based paint, radon, MOLD AND OTHER BIOLOGICAL CONTAMINANTS ("Environmental Contaminants") which might exist and affect the Property. Environmental Contaminants at harmful levels may cause property damage and serious illness, including but not limited to, allergic and/or respiratory problems, particularly in persons with immune system problems, young children and/or the elderly.

SELLER agrees to consult with appropriate experts and accepts all risks for Environmental Contaminants.

Seller, in consideration of Tucker's listing of Seller's property as well as other valuable consideration acknowledged, RELEASES, HOLDS HARMLESS AND INDEMNIFIES Tucker, its sales associates, its affiliates, and buyer agents and buyer agents' companies from any and all liability, including attorney's fees and costs, arising out of or relating to any inspection, inspection result, repair, disclosed defect or deficiency affecting the Property, including, but not limited to Environmental Contaminants. This release and indemnification shall survive the closing.

#### **BUYERS**

MOLD INSPECTIONS. Mold contaminants may exist in a home of which neither F.C. Tucker Company, Inc. ("Tucker") nor its Agents are aware. These contaminants generally grow in places where there is or may have been excessive moisture, such as where leakage may have occurred in roofs, pipes, walls, plant pots, or where there has been flooding. These conditions may or may not be identified with a typical home inspection. Tucker recommends Buyer(s) obtain a home inspection to better determine the condition of the Property. Neither Tucker nor the Tucker Agents are experts in the field of mold contaminants. In the event suspected mold contamination is discovered, it is recommended that buyers satisfy themselves as to the property condition by having a mold inspection performed. The only way to determine if a mold-like substance is truly mold or is present at high levels is through sample collecting and analytic testing. The cost and quality of such inspections may vary. Companies able to perform appropriate inspections may be found in the Yellow Pages or on the World Wide Web.

<u>WAIVER</u>. In partial consideration for Agent's agreement to act as Buyer(s) agent and for the Purchase Agreement, Buyer(s) agree to WAIVE all claims against, and to RELEASE, HOLD HARMLESS AND DISCHARGE, Tucker and Tucker's Agents, employees, affiliates, officers and directors from all claims, demands, actions and liability relating to mold contaminants which are discovered in or on the property or home, which RELEASE AND WAIVER shall survive closing.

#### **REALTOR®** Fair Housing Declaration

I agree to:

Provide equal professional service without regard to the race, color, religion, sex, handicap, familial status, national origin, or sexual orientation of any prospective client, customer, or of the residents of any community.

Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.

Develop advertising that indicates that everyone is welcome and no one is excluded; expanding my clients' and customers' opportunities to see, buy, or lease property.

Inform my clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information.

Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful REALTOR®.

Refuse to tolerate non-compliance.

Learn about those who are different from me and celebrate those differences.

Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.

Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.





#### F. C. Tucker Company, Inc.

#### **Corporate and Residential Real Estate Services**

(Serving Indiana Since 1918)

#### **Executive Office**

9279 North Meridian Street, Suite 100 Indianapolis, Indiana 46260 (317) 571-2200

#### **Residential Sales Offices**

9111 Allisonville Road Indianapolis, Indiana 46250 (317) 849-5050

3405 East 86th Street Indianapolis Indiana 46240 (317) 259-6000

9277 North Meridian Street Indianapolis, Indiana 46260 (317) 844-4200

9279 North Meridian Street Suite 102, 202 Indianapolis, Indiana 46260 (317) 843-7766

1119 Keystone Way Carmel, Indiana 46032 (317) 846-7751

10 North First Street Zionsville, Indiana 46077 (317) 873-5391

79th Street at Fall Creek 9930 Geist Grossing Drive Indianapolis, Indiana 46256 (317) 841-8880 12692 E. 116th Street Fishers, Indiana 46037 (317) 570-3800

100 Lakeview Drive Noblesville, Indiana 46260 (317) 776-0200

195 North Emerson Avenue Greenwood, Indiana 46143 (317) 888-3311

28 Yorkshire Blvd. Indianapolis, Indiana 46229 (317) 891-0100

10188 East U.S .Highway 36 Avon, Indiana 46123 (317) 271-1700

9201 North Meridian Street Suite 250 Indianapolis, Indiana 46260 (317) 566-2399

342 Massachusetts Avenue Indianapolis, Indiana 46204 (317) 686-0612

136 Meadowlake Drive, Suite D Mooresville, IN 46158 (317) 210-9570

