



Mat-Su Title Agency, LLC  
1981 E Palmer-Wasilla Hwy, Ste 100  
Wasilla, AK 99654  
(907) 376-5294  
www.matsutitle.com

Office Use Only	
Escrow Team	
Date	
EM Deposit	Y N
<input type="checkbox"/> CASH	<input type="checkbox"/> CHECK #

## PURCHASE AND SALE AGREEMENT WITH EARNEST MONEY DEPOSIT

SELLER(s): \_\_\_\_\_

BUYER(s): \_\_\_\_\_  
(this is how your name will appear on title)

Earnest Money Deposit \$ \_\_\_\_\_ Held by: ☐ Seller(s) ☐ Mat-Su Title

Should the earnest money deposit be held by Mat-Su Title Agency, LLC in its non-interest trust account, said earnest money will be held until the transaction is completed or fails to close. The earnest money deposit shall be credited to the buyer at closing. If the Buyer(s) is unable to complete this purchase, the earnest money may be forfeited as liquidated damages and the Seller(s) may elect to pursue any other remedy available at law or in equity, if any. If this transaction is cancelled, Mat-Su Title will require a fully signed termination agreement instructing release of earnest money funds and will retain \$263.00 from the earnest money deposit as a cancellation fee for the preliminary title work.

1. **SALE:** The Seller(s) agree to sell and Buyer(s) agree to purchase, at the price and on the terms and conditions set forth below, the following described property: (Street Address and/or Legal Description)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Hereinafter "the property".

2. **PRICE:** The total purchase price for the property is \$ \_\_\_\_\_, payable by the Buyer(s) as follows:

- ☐ Cash  
☐ Owner Finance/Private Finance (attach Owner Finance Terms form)  
☐ Bank/Lender:

Name of Financer/Lender: \_\_\_\_\_

Name of Loan Officer: \_\_\_\_\_

Mat-Su Title Agency, LLC will accept the following as a form of Good Funds:

- Local Cashier's Check
- Wire Transfer (please contact our office for a copy of the wire instructions)

3. **CONDITION OF PROPERTY:** Buyer(s) offer to purchase the property in its present "AS-IS" condition (if left blank), or, subject to the following items to be completed before closing: \_\_\_\_\_

4. **CHARGES:** Upon closing, the escrow agent shall charge the Seller(s) and/or Buyer(s) as indicated by placing an "X" in the appropriate column (if both Seller and Buyer column marked, the costs will be divided equally). Any lender charges not marked, which apply to the transaction, will be charged to the Buyer(s).

Costs	B	S
Owner's Title Insurance		
Lender's Title Insurance		
Escrow Settlement Fee		
Recording Fee		
Attorney Document Fee		
Collection Escrow Set-Up		
Collection Escrow Annual		
Tax Registration		
HOA Resale Certificate		
HOA Transfer Fee		
As-Built Survey		
Well / Septic Inspection		
Smoke Detectors		
Assessments		

Lender Charges	B	S
Origination Fee		
Commitment Fee		
Discount Points		
Appraisal		
Credit Report		
Flood Certificate		
Tax Registration		
Lender Document Fee		
Reserves		
Prepays		
VA Funding Fee		
Assumption Fee		

Taxes for the current year, homeowner dues, water dues and any other utility constituting liens shall be prorated as of the date of recordation of the deed, unless otherwise specified in the additional terms below. Estoppel affidavits must be provided should parties require rent prorated and security deposits transferred through closing.

5. **TIME:** The recording date shall be on or before \_\_\_\_\_ or earlier by mutual agreement.
6. **TITLE AND DEED:** Seller(s) shall convey marketable title to the property to Buyer(s) by Warranty Deed free and clear of all liens, charges and encumbrances, clouds, and defects whatsoever, except: \_\_\_\_\_
7. **TITLE GUARANTEE INSURANCE:** A title insurance policy in the amount of the purchase price issued by Mat-Su Title Agency, LLC as agent for its underwriter will be issued to Buyer(s) at closing. If Seller(s) financing is being provided, a standard mortgagee's title policy will be issued to the Seller(s) in the amount of the financing.
8. **PRELIMINARY TITLE REPORT:** Seller(s) shall obtain for Buyer(s) a commitment to issue the required title policy ("title report") from Mat-Su Title Agency, LLC immediately upon the execution of this agreement. A copy will be provided to Seller(s), and Buyer(s). Within three (3) days from the receipt of said title report by Buyer(s), Buyer(s) shall notify Seller(s) and the title company of any restrictions, reservations, limitations, easements, and conditions of record, ("Title defects") disclosed in the title report which are objectionable to Buyer(s). If "Buyer(s) notifies Seller(s) of any title defects, Seller(s) shall have until the closing date to cure or remove the

title defects. Seller(s) shall be obligated to remove all title defects objected to by Buyer(s) or shall notify Buyer(s) that such items will not be removed at or prior to closing in which event, Buyer(s) shall be entitled to the return of the earnest money deposit. Rights reserved in federal or state patents, governmental building or use restrictions, and building or zoning regulations and provisions shall not be deemed defects or encumbrances. Any defects or encumbrances may be discharged at closing out of the purchase money.

9. **BROKER'S COMMISSION:** The Seller(s) and Buyer(s) represent that no real estate broker is involved in this transaction and that no brokerage fees or other compensation is due any real estate broker or any other person because of this transaction.
10. **ESCROW AGENT:** This transaction shall be placed in escrow with Mat-Su Title Agency, LLC ("escrow agent"). A copy of this agreement shall be deposited with the escrow agent. The escrow agent may additionally attach its standard escrow instructions.
11. **CLOSING DOCUMENTS - FUNDS:** On or before the closing date, the escrow agent shall record the deed and any other instruments required to be recorded and shall deliver to each of the parties or their assigns, the funds and documents to which they shall be respectively entitled, together with its settlement statement, provided that the escrow agent shall then have on hand all funds and documents necessary to complete the transaction and provided the title company has stated that it shall be in a position to and will issue and deliver, upon the filing of the deed of record, the title insurance required hereunder.

**State of Alaska Good Funds (AS 34.80.040)** requires funds to be in the forms of cash; interbank electronic transfer; money order; a certified check or cashier's check drawn on a financial institution located in the state; or any above combination that permits the escrow agent to convert the deposit to cash not later than then next business day.

**Wire Transfer Warning** – Electronic means of transferring money via wire transfer, electronic check, direct deposit, etc. are subject to sophisticated cyber fraud attacks. Parties are advised that Mat-Su Title will only provide electronic transfer instructions by a secured means, such as secured email, DocuSign, or other secured means. Follow-up money transfer instructions contained in an email from any party is inherently dangerous and should be avoided. The parties agree if they use or authorize the use of electronic transfer of funds in a transaction, they hereby hold Mat-Su Title harmless from all claims arising out of inaccurate transfer instructions, fraudulent interception of said funds and/or any other damage relating to the conduct of third parties influencing the transfer process or stealing funds.

12. **BINDING EFFECT:** The agreement shall be legally binding upon Seller(s) and Buyer(s) and their respective heirs, executors, administrators, successors, and assigns. Neither party shall assign or transfer this agreement without written consent of the non-assigning party. All parties are advised to seek independent legal and financial counsel, including tax advice from a tax attorney, or CPA, before signing. Mat-Su Title cannot give legal, tax or financial advice.

13. **ADDITIONAL TERMS:**

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PLEASE PROVIDE FULL CONTACT INFORMATION INCLUDING EMAIL. WE DO NOT SHARE OR SELL YOUR INFORMATION TO OUTSIDE PARTIES. EMAIL IS OUR PRIMARY METHOD OF COMMUNICATION.

**Seller:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

Address: \_\_\_\_\_  
\_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Date/Time: \_\_\_\_\_

**Buyer:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

Address: \_\_\_\_\_  
\_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Date/Time: \_\_\_\_\_

**Seller:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

Address: \_\_\_\_\_  
\_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Date/Time: \_\_\_\_\_

**Buyer:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

Address: \_\_\_\_\_  
\_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Date/Time: \_\_\_\_\_



## OWNER FINANCE TERMS

Property: \_\_\_\_\_

**Total Sales Price:** \_\_\_\_\_ **Note and Deed of Trust to be Escrowed At:**  
**Down Payment:** \_\_\_\_\_ ☐ First Mortgage ☐ First National Bank of Alaska  
**Note Amount:** \_\_\_\_\_ ☐ None – Seller to Hold Original Docs  
**Payment Amount:** \_\_\_\_\_ **Payments Due:** ☐ Monthly ☐ Annually ☐ Other : \_\_\_\_\_  
**Interest Rate:** \_\_\_\_\_ % Is interest Rate Fixed? ☐ Yes ☐ No  
**If adjustable**, how is it to be adjusted? \_\_\_\_\_

**1<sup>st</sup> Payment Due:** ☐ 30 Days from Recording or ☐ Other: \_\_\_\_\_  
**Maturity Date of Note:** \_\_\_\_\_ **Due on Sale Clause?** ☐ Yes ☐ No  
**Balloon Payments(s):** ☐ Yes ☐ No **If Yes**, please provide amount(s) and due date(s):  
Amount: \_\_\_\_\_ Date Due: \_\_\_\_\_ Amount: \_\_\_\_\_ Date Due: \_\_\_\_\_  
**Late Payment Fee** ☐ Yes ☐ No **Please provide amount(s) and days considered late:**  
Amount: \_\_\_\_\_ Or \_\_\_\_\_ % | Of Monthly Payment If more than \_\_\_\_\_ Days Late\*  
(\*Cannot be less than 5 Days)  
**Prepayment Penalty** ☐ Yes ☐ No **If Yes**, what is penalty amount and method of calculation?

(Pre-Payment penalty cannot be requested on a 1-4 Family Home)

**Proof of Tax Payment Required?** ☐ Yes ☐ No  
**If Yes**, How: ☐ Tax Service Fee ☐ Written Proof of Tax Payment Submitted to Seller

**Release Provisions?** ☐ Yes ☐ No If Yes, please attach terms

**Will this Deed of Trust (D/T) be in a First Lien position?** ☐ Yes ☐ No  
**If No**, will the existing D/T be ☐ Assumed ☐ Wrapped Where is the D/T held?

Held At: \_\_\_\_\_ Account Number: \_\_\_\_\_ OR

Private Lender Contact Information: \_\_\_\_\_

**Other Special Conditions of Deed of Trust (e.g. any restriction on use of property)**

**Is Property Improved?** ☐ Yes ☐ No **If Yes**, Is Insurance Required? ☐ Yes ☐ No  
If Yes, amount of Insurance Required \$ \_\_\_\_\_ or ☐ Balance Owing on Note  
**Mobile Home included in the sale?** ☐ Yes ☐ No **Does the Seller have the Title?** ☐ Yes ☐ No

SELLER NAME SIGNATURE DATE

BUYER NAME SIGNATURE DATE

SELLER NAME SIGNATURE DATE

BUYER NAME SIGNATURE DATE



THE STATE  
of

ALASKA

Department of Commerce, Community, and Economic Development  
Division of Corporations, Business and Professional Licensing

**Real Estate Commission**

550 West 7<sup>th</sup> Avenue, Suite 1500, Anchorage, AK 99501

Phone: (907) 269-8160

Email: [RealEstateCommission@Alaska.Gov](mailto:RealEstateCommission@Alaska.Gov)

Website: [ProfessionalLicense.Alaska.Gov/RealEstateCommission](http://ProfessionalLicense.Alaska.Gov/RealEstateCommission)

## State of Alaska Residential Real Property Transfer Disclosure Statement

Prepared in compliance with Alaska Statute (AS) 34.70.010 - 34.70.200

AS 34.70.010 requires that before a Transferee/Buyer (hereafter referred to as Buyer) makes a written offer of residential real property, the Transferor/Seller (hereafter referred to as Seller) must deliver a completed written disclosure form. This disclosure statement is in compliance with AS 34.70.010. It concerns the residential real property\* located in the Recording District, Judicial District, State of Alaska as listed below.

<b>Recording District:</b>	
<b>Legal Description:</b>	
<b>Property Address/ City/Other:</b>	

\*Residential real property means any single-family dwelling, or two single family dwelling units under one roof, or any individual unit in a multi-unit structure or common interest ownership community whose primary purpose is to provide housing. AS 34.70.200(2) and (3).

**Exemption for First Sale:** Under AS 34.70.120, the first transfer of an interest in residential real property that has never been occupied is exempt from the requirement for the Seller to complete the Disclosure Statement.

**Waiver by Agreement:** Under AS 34.70.110, completion of this disclosure statement may be waived when transferring an interest in residential real property if the Seller and Buyer agree in writing. Signing this waiver does not affect other obligations for disclosure.

**Violation or Failure to Comply:** A person who negligently violates or fails to perform a duty required by AS 34.70.010 - AS 34.70.200 is liable to the Buyer for actual damages suffered by the Buyer as a result of the violation or failure. If the person willfully violates or fails to perform a duty required by AS 34.70.010 - AS 34.70.200, the Seller is liable to the Buyer for up to three times the actual damages. In addition to the damages, a court may also award the Buyer costs and attorney fees to the extent allowed under the rules of court.

**AS 34.70.020 provides that if a disclosure statement or material amendment is delivered to the transferee after the transferee has made a written offer, the transferee may terminate the offer by delivering a written notice of termination to the transferor or the transferor's licensee within three days after the disclosure statement or amendment is delivered in person or within six days after the disclosure statement or amendment is delivered by deposit in the mail.**

**AS 34.70.040(b) provides that if an item that must be completed in the disclosure statement is unknown or is unavailable to the Seller, and if the Seller or Seller's agent has made a reasonable effort to ascertain the information, the Seller may make an approximation based on the best information available to the Seller or Seller's agent. It must be reasonable, clearly labeled as an approximation, and not used to avoid the disclosure requirements of AS 34.70.010 – AS 34.70.200.**

All disclosures made in this statement are required to be made in good faith (AS 34.70.060). The Seller must disclose defects or other conditions in the real property, or the real property interest being transferred. The Seller does not need to include a search of the public records, nor does it require a professional inspection of the property.

If the information supplied in this disclosure statement becomes inaccurate as a result of an act or agreement after the disclosure statement is delivered to the Buyer, the Seller is required to deliver an amendment to the disclosure statement to the Buyer. An addendum/amendment form for that purpose may be attached to this disclosure statement.

Upon delivery to a buyer, any inspection/reports generated by a purchase agreement of this property automatically becomes an addendum/amendment to the property disclosure.

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART I Seller's Information Regarding Property****Property Type**

<b>Property Type:</b> (Check One)	<input type="checkbox"/> Single	<input type="checkbox"/> Zero Lot Line/Town House	<input type="checkbox"/> Condominium	<input type="checkbox"/> Townhome/PUD
	<input type="checkbox"/> Duplex (Including single Family with an Apartment)			
	<input type="checkbox"/> Other (Please Specify): _____			
<b>Do you currently occupy the property?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>If yes, how long?</b>	
<b>If not the current occupant, have you ever occupied the property?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>If yes, when?</b>	
<b>*Year Property was Built:</b>				

\*If property was built prior to 1978, or if Seller has any knowledge of lead-based paint, Seller must complete Disclosure of Information and Acknowledgment of Lead-based Paint and/or Lead-Based Paint Hazards in accordance with Section 1018 of the Residential Lead-Based Paint Hazard Reduction Act of 1992 (also known as Title X) and provide Buyer with the "Protect Your Family from Lead in Your Home" pamphlet. The pamphlet can be found online at [EPA.Gov/Lead/Real-Estate-Disclosures-about-Potential-Lead-Hazards](http://EPA.Gov/Lead/Real-Estate-Disclosures-about-Potential-Lead-Hazards)

<b>Construction Overview:</b>	<input type="checkbox"/> Wood Frame	<input type="checkbox"/> Manufactured	<input type="checkbox"/> Modular	<input type="checkbox"/> Other: _____	
<b>Foundation:</b>	<input type="checkbox"/> Masonry Block	<input type="checkbox"/> Poured Concrete	<input type="checkbox"/> Treated Wood	<input type="checkbox"/> Piling	<input type="checkbox"/> Other: _____
<b>Name of Original Builder (If Known):</b>					

**Property Features**

Check all items that have known defects or malfunctions. Describe the defect or malfunction on the Addendum/Amendment(s) to the Disclosure Statement.

<input type="checkbox"/> Auto Garage Door Opener(s) # of: _____	<input type="checkbox"/> Garbage Disposal	<input type="checkbox"/> Hot Tub Cover	<input type="checkbox"/> Satellite Dish	<input type="checkbox"/> Water Filtering System
<input type="checkbox"/> Barbecue	<input type="checkbox"/> Generator	<input type="checkbox"/> Instant Hot Water Dispenser	<input type="checkbox"/> Security System	<input type="checkbox"/> Water Softener
<input type="checkbox"/> Central Vacuum Installed	<input type="checkbox"/> Generator Hook-Up	<input type="checkbox"/> Intercom	<input type="checkbox"/> Smoke Detector(s) # of: _____	<input type="checkbox"/> Window Blinds # of: _____
<input type="checkbox"/> CO Detector(s) # of: _____	<input type="checkbox"/> Greenhouse	<input type="checkbox"/> Jetted Tub	<input type="checkbox"/> Steam Shower Room	<input type="checkbox"/> Window Rods # of: _____
<input type="checkbox"/> Cooktop(s) # of: _____	<input type="checkbox"/> Attached	<input type="checkbox"/> Microwave(s) # of: _____	<input type="checkbox"/> Storage Shed # of: _____	<input type="checkbox"/> Window Screens
<input type="checkbox"/> Dishwasher(s) # of: _____	<input type="checkbox"/> Detached	<input type="checkbox"/> Oven(s) # of: _____	<input type="checkbox"/> Stove(s), Pellet # of: _____	<input type="checkbox"/> Wood Stove(s) # of: _____
<input type="checkbox"/> Dryer(s) # of: _____	<input type="checkbox"/> Ventilating System	<input type="checkbox"/> Paddle Fan(s) # of: _____	<input type="checkbox"/> Trash Compactor(s) # of: _____	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Fire Alarms	<input type="checkbox"/> Heating System	<input type="checkbox"/> Refrigerator(s) # of: _____	<input type="checkbox"/> T.V. Antenna	
<input type="checkbox"/> Freezer(s) # of: _____	<input type="checkbox"/> Hot Tub	<input type="checkbox"/> Rods & Blinds	<input type="checkbox"/> Washer(s) # of: _____	
<b>Comments:</b>				

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART I Seller's Information Regarding Property (continued)****Structural Components**

Check only those items that have known defects, malfunctions or have had repairs performed within the last five years. Also, check items that need to be replaced/repaired.

Repaired or Replaced	Needs Repair	Repaired or Replaced	Needs Repair	Repaired or Replaced	Needs Repair	Repaired or Replaced	Needs Repair
<input type="checkbox"/>	<input type="checkbox"/> Air Conditioner	<input type="checkbox"/>	<input type="checkbox"/> Fireplaces(s) # of: _____	<input type="checkbox"/>	<input type="checkbox"/> Patio/Decking	<input type="checkbox"/>	<input type="checkbox"/> Swimming Pool
<input type="checkbox"/>	<input type="checkbox"/> Carport	<input type="checkbox"/>	<input type="checkbox"/> Floors	<input type="checkbox"/>	<input type="checkbox"/> Plumbing Systems	<input type="checkbox"/>	<input type="checkbox"/> Ventilator System
<input type="checkbox"/>	<input type="checkbox"/> Ceilings	<input type="checkbox"/>	<input type="checkbox"/> Foundation	<input type="checkbox"/>	<input type="checkbox"/> Pool Cover	<input type="checkbox"/>	<input type="checkbox"/> Venting
<input type="checkbox"/>	<input type="checkbox"/> Chimneys	<input type="checkbox"/>	<input type="checkbox"/> Garage	<input type="checkbox"/>	<input type="checkbox"/> Private Walkways	<input type="checkbox"/>	<input type="checkbox"/> Washer/Dryer Hookups
<input type="checkbox"/>	<input type="checkbox"/> Crawl Space	<input type="checkbox"/>	<input type="checkbox"/> Garage Floor Drain	<input type="checkbox"/>	<input type="checkbox"/> Rain Gutters	<input type="checkbox"/>	<input type="checkbox"/> Water Heater
<input type="checkbox"/>	<input type="checkbox"/> Doors	<input type="checkbox"/>	<input type="checkbox"/> Gas Starter	<input type="checkbox"/>	<input type="checkbox"/> Retaining Walls	<input type="checkbox"/>	<input type="checkbox"/> Water Supply
<input type="checkbox"/>	<input type="checkbox"/> Driveways	<input type="checkbox"/>	<input type="checkbox"/> Heat Recovery	<input type="checkbox"/>	<input type="checkbox"/> Roof	<input type="checkbox"/>	<input type="checkbox"/> Wind Generators
<input type="checkbox"/>	<input type="checkbox"/> Electrical Systems	<input type="checkbox"/>	<input type="checkbox"/> Heating Systems	<input type="checkbox"/>	<input type="checkbox"/> Sewage Systems	<input type="checkbox"/>	<input type="checkbox"/> Windows
<input type="checkbox"/>	<input type="checkbox"/> Electronic Air Cleaner	<input type="checkbox"/>	<input type="checkbox"/> Humidifier	<input type="checkbox"/>	<input type="checkbox"/> Skylights	<input type="checkbox"/>	<input type="checkbox"/> Woodstove(s) # of: _____
<input type="checkbox"/>	<input type="checkbox"/> Exterior Walls	<input type="checkbox"/>	<input type="checkbox"/> Insulation	<input type="checkbox"/>	<input type="checkbox"/> Slabs	<input type="checkbox"/>	<input type="checkbox"/> Other: _____
<input type="checkbox"/>	<input type="checkbox"/> Fences/Gates	<input type="checkbox"/>	<input type="checkbox"/> Interior Walls	<input type="checkbox"/>	<input type="checkbox"/> Solar Panels	<input type="checkbox"/>	<input type="checkbox"/> Other: _____
<input type="checkbox"/>	<input type="checkbox"/> Filtration	<input type="checkbox"/>	<input type="checkbox"/> Mechanical	<input type="checkbox"/>	<input type="checkbox"/> Stove, Pellet		

Describe the defect, malfunction, or repair on the Addendum/Amendment(s) to the Disclosure Statement.

**Describe any other items  
not covered above:**

**Comments:**

**PART II Documentation**

Check the documents for the subject property that the seller has available for review:

<input type="checkbox"/> As-Built Survey	<input type="checkbox"/> Party Wall Agreement	<input type="checkbox"/> Title Information
<input type="checkbox"/> Certificate of Occupancy	<input type="checkbox"/> PUR-101	<input type="checkbox"/> Water Rights Certificates
<input type="checkbox"/> Deed Restrictions	<input type="checkbox"/> PUR-102	<input type="checkbox"/> Well Log & Water Tests
<input type="checkbox"/> Energy Rating Certificate	<input type="checkbox"/> Resale Certificate	<input type="checkbox"/> Written Agreement with Adjacent Property Owner
<input type="checkbox"/> Engineer/Property/Home Inspection Report(s)	<input type="checkbox"/> Shared Septic Agreement	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Flood Evaluation Certificate	<input type="checkbox"/> Shared Well Agreement	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Hazardous Materials Test(s)	<input type="checkbox"/> Soil Tests	
<input type="checkbox"/> Lease/Rental Agreement	<input type="checkbox"/> Subdivision Covenants/Restrictions	

Seller's Initials

Date

Property Address

Buyer's Initials

Date



**PART II Documentation (continued)**

Supply information for the following:

Item	Average Monthly Utility Cost		Company/Source	Utility History Attached
Coal	\$			<input type="checkbox"/>
Electric	\$			<input type="checkbox"/>
Gas	\$			<input type="checkbox"/>
Oil	\$	# of Gallons		<input type="checkbox"/>
Propane	\$			<input type="checkbox"/>
Refuse	\$			<input type="checkbox"/>
Security Alarm Systems	\$			<input type="checkbox"/>
Sewer	\$			<input type="checkbox"/>
Water	\$			<input type="checkbox"/>
Wood	\$			<input type="checkbox"/>
Other	\$			<input type="checkbox"/>

**PART III Additional Information**

To the best of your knowledge, are you aware of any of the following conditions with respect to the subject property? For any "Yes" answer, indicate the relevant item number and explain the condition on the Addendum/Amendment(s) to the Disclosure Statement.

	Yes	No	UNK
1. Do you know of any existing, pending, or potential legal action(s) concerning the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you know of any street or utility improvements planned that will affect the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Road maintenance provided?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, provided by:			

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)**

			Yes	No	UNK
4. Is the property currently rented or leased?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, expiration date:					
5. Is there a homeowner's association (HOA) for the property?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, HOA Name:		HOA Phone Number:			
<input type="checkbox"/> Mandatory <input type="checkbox"/> Voluntary <input type="checkbox"/> Inactive		Monthly Dues:	\$ _____ per _____		
Are there any levied or pending assessments?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Name of person responsible for issuing resale certificate:		Phone Number:			

**Setbacks/Restrictions**

	Yes	No	UNK
1. Have you been notified of any proposed zoning changes for the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you aware of features of the property shared in common with adjoining property owners, such as walls, fences and driveways, whose use or responsibility for maintenance may affect the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are there subdivision conditions, covenants, or restrictions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you aware of any violations of building codes, zoning, setback requirements, subdivision covenants, borough, or city restrictions on this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you aware of any nonconforming uses of this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Are you aware of any deed, or other private restrictions on the use of the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you aware of any variances being applied for, or granted, on this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you aware of any easements on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)****Heating System(s)**

Check all types that apply:

- |  |  |                                       |                                       |
|--|--|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Boiler System   | <input type="checkbox"/> Geo Thermal         | <input type="checkbox"/> Monitor/Toyo | <input type="checkbox"/> Wood Stove   |
| <input type="checkbox"/> Electrical Heat | <input type="checkbox"/> Heat Pump           | <input type="checkbox"/> Pellet Stove | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Forced Air      | <input type="checkbox"/> Hot Water Baseboard | <input type="checkbox"/> Radiant Heat |                                       |

Age (Years):

Last Cleaned:

Last Inspected:

Source:

- |  |                                   |                                       |                                       |
|--|-----------------------------------|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Coal                                    | <input type="checkbox"/> Electric | <input type="checkbox"/> Natural Gas  | <input type="checkbox"/> Wood         |
| <input type="checkbox"/> Propane Tank which is:                  | <input type="checkbox"/> Leased   | <input type="checkbox"/> Owned        |                                       |
| <input type="checkbox"/> Oil with _____ Gallon Storage which is: | <input type="checkbox"/> Buried   | <input type="checkbox"/> Above Ground | <input type="checkbox"/> Other: _____ |

Age of Tank:

**Sewer System**

Yes No UNK

Type:

- ☐
- Public
- ☐
- Private
- ☐
- Community
- ☐
- Other: \_\_\_\_\_

1. Does your sewer system have a lift station/lift pump?

☐    ☐    ☐

If Private:

- ☐
- Holding Tank
- ☐
- Septic Tank
- ☐
- Other: \_\_\_\_\_

Drain Field System:

- ☐
- Bed
- ☐
- Crib
- ☐
- Mound
- ☐
- Pit
- ☐
- Trench
- ☐
- Other: \_\_\_\_\_

Innovative Sewer System:

- ☐
- Biocycle
- ☐
- Intermittent Sand Filter
- ☐
- Recirculating Upflow Filter
- 
- ☐
- Secondary Sewer Treatment Plant
- ☐
- Other: \_\_\_\_\_

2. Has the sewer system failed while you owned the property?

☐    ☐    ☐

If yes, explain:

Age of Sewer System:

Location:

3. Have you had any work, maintenance or inspections done on the sewer system during your ownership?

☐    ☐    ☐

If yes, explain:

Approval/Certification Source:

Date:  
(If Known)

4. Are you aware of any abandoned sewer systems, leach fields, cribs, etc., on the property?

☐    ☐    ☐

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)****Water Supply**

<b>Type:</b>	<input type="checkbox"/> Public	<input type="checkbox"/> Private	<input type="checkbox"/> Community	<input type="checkbox"/> Other: _____
	<input type="checkbox"/> Water Tank: Size: _____	<input type="checkbox"/> Shared Well (provide agreement, if any)		
<b>Well Depth (Feet):</b> (If Private)		<b>Flow Rate (Gallons per Minute):</b> (If Private)		<b>Date Tested:</b>
<b>Location of Operational Well:</b>				
				<b>Yes   No   UNK</b>
1. Are there any abandoned wells on the property?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2. Have you had any problems with your water supply?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3. Are you aware of any contaminants in your water supply, to include but not limited to E-coli, nitrates, heavy metals, arsenic or other contaminants?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4. Has the well failed while you have owned the property?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5. Have you ever had a well pump problem or failure?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6. Do you supply water to, or receive water from, others?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If yes, is there a recorded agreement?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7. Do you have a water rights certificate for this property?				<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

**Water Heater**

<b>Type:</b>	<input type="checkbox"/> Oil	<input type="checkbox"/> Gas	<input type="checkbox"/> Electric	<input type="checkbox"/> Other: _____
<b>Age (Years):</b>		<b>Capacity (Gallons):</b>		

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)****Roof or Other Leakage**

Type:	<input type="checkbox"/> Asphalt/Composition Shingle <input type="checkbox"/> Cedar Shake <input type="checkbox"/> Built-Up <input type="checkbox"/> Metal <input type="checkbox"/> Other: _____		
Age (Years):		Location of Attic Access:	
			Yes No UNK
1. Are you aware of any ice damming on the roof?			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If yes, provide location:			
2. Are you aware of any water leaking into the home? (i.e., windows, lights, fireplace, etc.)			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If yes, provide location:			

**Fireplace and/or Woodstove**

Type:	<input type="checkbox"/> Electric <input type="checkbox"/> Gas <input type="checkbox"/> Pellet <input type="checkbox"/> Wood <input type="checkbox"/> Other: _____		
Date Chimney(s) Last Cleaned or Serviced:		Cleaned or Serviced By:	

**Freeze-Ups**

			Yes No UNK
1. Have you had any frozen water lines, sewer lines, drains, or heating systems?			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If yes, please explain:			
2. Are there any heat tapes, heat lamps, or other freeze prevention devices?			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If yes, provide location and explain use:			

**Drainage**

			Yes No UNK
1. Are you aware of ever having any water in the crawl space, basement, or lower level?			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If yes, how was the problem resolved?	<input type="checkbox"/> Sump Pump(s) <input type="checkbox"/> Curtain Drain <input type="checkbox"/> Rain Gutter/Extension <input type="checkbox"/> Other: _____		
Date Problem was Resolved:		Location of Each Sump Pump:	
2. To where does the water drain after it leaves the sump pump?			

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)**

		Yes	No	UNK
3.	<i>If gutters, where do downspouts discharge?</i>			
4.	Is there a floor drain in the structure, including garage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If yes, where is it located and where does it drain to?</i>				

**Inspection**

		Yes	No	UNK
1.	To the best of your knowledge, has the property been inspected by an engineer/home inspector in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Has there been any energy rating on the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Encroachments**

		Yes	No	UNK
1.	Does anything on your property encroach (extend) onto your neighbor's property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Does anything on your neighbor's property encroach onto your property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Environmental Concerns**

		Yes	No	UNK
1.	Are you aware of any substances, materials, or products that may be an environmental hazard such as asbestos, formaldehyde, radon gas, lead-based paint, fuel or chemical storage tanks, contaminated soil, water, or by-products from the production of methamphetamines on the subject property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Are you aware of any mildew or mold issues affecting this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Are you aware of any underground storage tanks on this property, other than previously referenced fuel or septic tanks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If yes, number of tanks:</i>				
4.	Are you aware if the property is in an avalanche zone/mudslide area?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Have you ever filed an insurance claim for any environmental damage to the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Are you aware of a waste disposal site or a gravel pit within a one-mile radius of the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)****Flood Zone Designation**

	Yes	No	UNK
1. Is this property in a flood zone?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you aware of any erosion/erosion zone or accretion affecting this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you aware of any damage to the property or any of the structures from flood, landslide, avalanche, high winds, fire, earthquake, or other natural causes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you aware if the property has flooded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Soil Stability**

	Yes	No	UNK
1. Are you aware of any debris buried or filling on any portion of the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you aware of any permafrost or other soil problems which have caused settling, slippage, sliding, or heaving that affects the improvements of the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you aware of any drainage, or grading problems that affect this property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Constructions, Improvements/Remodel**

	Yes	No	UNK
1. Have you remodeled, made any room additions, structural modifications, or improvements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If yes, please describe:</i>			
Was the work performed with necessary permits in compliance with building codes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was a final inspection performed, if applicable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any open building permits for the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Has a fire ever occurred in the structure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Pest Control or Wood Destroying Organisms**

	Yes	No	UNK
1. Are you aware of any termites, ants, insects, squirrels, vermin, rodents, bed bugs, etc. in the structure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If yes, when?</i>		<i>Where?</i>	
			<i>What type?</i>
<i>If yes, describe what was done to resolve the problem:</i>			

Seller's Initials

Date

Property Address

Buyer's Initials

Date

**PART III Additional Information (continued)**

					Yes	No	UNK
2. Has there been damage in the past resulting from termites, ants, insects, squirrels, rodents, etc. in the structure?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, when?			Where?		What type?		
If yes, describe what was done to resolve the problem:							

**Other**

					Yes	No	UNK
1. Are you aware of any murder or suicide having occurred on the property within the preceding 3 years?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you aware of any human burial sites on the property?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you aware of any smoking of any kind inside the property during your ownership?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Noise**

					Yes	No	UNK
1. Are you aware of any noise sources that may affect the property, including airplanes, trains, dogs, traffic, racetracks, neighbors, etc.?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, please explain:							

**Pets**

					Yes	No	UNK
1. Have there been any pets/animals in the house?					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, how many and what type?							

**PART IV Agreement**

I/We have completed this disclosure statement according to AS 34.70.010 - AS 34.70.200 and these instructions, and the statements are made in good faith and are true and correct to the best of my/our knowledge as of the date signed. I/We authorize any licensees involved or participating in this transaction to provide a copy of this statement to any person or entity in connection with any actual or anticipated transfer of the property or interest in the property.				
Seller Signature:			Date:	
Seller Signature:			Date:	

Seller's Initials

Date

Property Address

Buyer's Initials

Date





THE STATE  
of

**ALASKA** *Department of Commerce, Community, and Economic Development  
Division of Corporations, Business and Professional Licensing*

**Real Estate Commission**

550 West 7<sup>th</sup> Avenue, Suite 1500, Anchorage, AK 99501

Phone: (907) 269-8160

Email: [RealEstateCommission@Alaska.Gov](mailto:RealEstateCommission@Alaska.Gov)

Website: [ProfessionalLicense.Alaska.Gov/RealEstateCommission](http://ProfessionalLicense.Alaska.Gov/RealEstateCommission)

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## Buyer's Notice and Receipt of Copy

**Transferee (Buyer) Awareness Notice:** Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether a person who has been convicted of a sex offense resides in the vicinity of the property that is the subject of the Transferee's (Buyer's) potential real estate transaction. This information is available at the following locations: Alaska State Trooper Posts, Municipal Police Departments, and on the State of Alaska, Department of Public Safety Internet site: <https://dps.alaska.gov/Home>

**Transferee (Buyer) Awareness Notice:** Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether, in the vicinity of the property that is the subject of the transferee's potential real estate transaction, there is an agricultural facility or agricultural operation that might produce odor, fumes, dust, blowing snow, smoke, burning, vibrations, noise, insects, rodents, the operation of machinery including aircraft, and other inconveniences or discomforts as a result of lawful agricultural operations.

The Buyer is urged to inspect the property carefully and to have the property inspected by an expert. Buyer understands that there are aspects of the property of which the Seller may not have knowledge and that this disclosure statement does not encompass those aspects. Buyer also acknowledges that they have read and received a signed copy of this statement from the Seller or any licensee involved or participating in this transaction.

Licensees are not responsible for an act, error, or omission on the part of the seller/s.

Licensees are not responsible for an act, error, or omission on the part of a buyer/s when the buyer/s choose not to have the property professionally inspected prior to purchase.

<b>Buyer Signature:</b>		<b>Date:</b>	
<b>Buyer Signature:</b>		<b>Date:</b>	

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Seller's Initials

Date

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Property Address

---

Buyer's Initials

Date



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**Real Estate Commission**

550 West 7<sup>th</sup> Avenue, Suite 1500, Anchorage, AK 99501

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## Explanation Addendum or Amendment to the Disclosure Statement

Use this page to:

- 1) clarify repairs, defects, or malfunctions.
- 2) explain items in more detail.
- 3) make changes or update this disclosure form.

AS 34.70.020 provides that if a disclosure statement or material amendment is delivered to the Buyer after the Buyer has made a written offer, the Buyer may terminate the offer by delivering a written notice of termination to the Seller or the Seller's licensee within three days after the disclosure statement or amendment is delivered in person or within six days after the disclosure statement or amendment is delivered by deposit in the mail.

In compliance with AS 34.70.080, the Seller amends the disclosure statement for the real property described below:

List items changed or clarified. Use additional Addendum/Amendment pages, if necessary.

Page Number	Item/Explanation

I/We (Seller(s)) certify that the information in this Addendum/Amendment to the Disclosure Statement is true and correct to the best of my/our knowledge as of the date signed.

Seller Signature:		Date:	
Seller Signature:		Date:	

I/We (Buyer(s)) have received a copy of this Addendum/Amendment to the Disclosure Statement.

Buyer Signature:		Date:	
Buyer Signature:		Date:	

Seller's Initials

Date

Property Address

Buyer's Initials

Date



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## State of Alaska Residential Real Property Transfer Disclosure Statement Exemption for First Sale

Prepared in compliance with Alaska Statute (AS) 34.70.010 – 34.70.200

<b>Legal Description:</b>	
<b>Property Address/City:</b>	

Under AS 34.70.120, the first transfer of an interest in residential real property that has never been occupied is exempt from the requirement for the Seller to complete the Disclosure Statement.

Buyer may wish to obtain inspections of the property and seek other professional advice.



**Transferee (Buyer) Awareness Notice:** Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether a person who has been convicted of a sex offense resides in the vicinity of the property that is the subject of the Transferee's (Buyer's) potential real estate transaction. This information is available at the following locations: Alaska State Trooper Posts, Municipal Police Departments, and on the State of Alaska, Department of Public Safety Internet site: <https://dps.alaska.gov/Home>



**Transferee (Buyer) Awareness Notice:** Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether, in the vicinity of the property that is the subject of the transferee's potential real estate transaction, there is an agricultural facility or agricultural operation that might produce odor, fumes, dust, blowing snow, smoke, burning, vibrations, noise, insects, rodents, the operation of machinery including aircraft, and other inconveniences or discomforts as a result of lawful agricultural operations.



I certify that this is the first transfer of an interest in the property identified above and that the property has not been occupied before this transfer of interest.

<b>Seller Signature:</b>		<b>Date:</b>	
<b>Seller Signature:</b>		<b>Date:</b>	
<b>Buyer Signature:</b>		<b>Date:</b>	
<b>Buyer Signature:</b>		<b>Date:</b>	



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## State of Alaska Residential Real Property Transfer Disclosure Statement Waiver by Agreement

Prepared in compliance with Alaska Statute (AS) 34.70.010 – 34.70.200

<b>Legal Description:</b>	
<b>Property Address/City:</b>	

Under AS 34.70.110, completion of this disclosure statement may be waived when transferring an interest in residential real property if the Seller and Buyer agree in writing.

Parties may wish to obtain professional advice and/or inspection of the property.

**It is recommended that the buyer read the complete State of Alaska Residential Real Property Transfer Disclosure Statement.**



**Transferee (Buyer) Awareness Notice:** Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether a person who has been convicted of a sex offense resides in the vicinity of the property that is the subject of the Transferee's (Buyer's) potential real estate transaction. This information is available at the following locations: Alaska State Trooper Posts, Municipal Police Departments, and on the State of Alaska, Department of Public Safety Internet site: <https://dps.alaska.gov/Home>



**Transferee (Buyer) Awareness Notice:** Under AS 34.70.050, Transferee (Buyer) is independently responsible for determining whether, in the vicinity of the property that is the subject of the transferee's potential real estate transaction, there is an agricultural facility or agricultural operation that might produce odor, fumes, dust, blowing snow, smoke, burning, vibrations, noise, insects, rodents, the operation of machinery including aircraft, and other inconveniences or discomforts as a result of lawful agricultural operations.



By law, completion of this disclosure statement may be waived when transferring an interest in residential real property if the Transferor (Seller) and the Transferee (Buyer) agree in writing. If both parties agree to waive the requirement to complete this disclosure statement, please sign below.

**Signing this waiver does not affect other obligations for disclosure.**

<b>Seller Signature:</b>		<b>Date:</b>	
<b>Seller Signature:</b>		<b>Date:</b>	

<b>Buyer Signature:</b>		<b>Date:</b>	
<b>Buyer Signature:</b>		<b>Date:</b>	

_____ Seller's Initials	_____ Date	_____ Property Address	_____ Buyer's Initials	_____ Date
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## BUYER & SELLER NOMINAL FEES BY TYPE OF FINANCING

X = Normally Pays    M = Mandatory Pays    ½ = Normally Split    E – Either Pays

### FHA

ITEM	B	S	ITEM	B	S	ITEM	B	S	ITEM	B	S
Lender Orig. Fee	X		Document Prep Fee		M	HOA Transfer Fee		X	Brokerage Fee		X
Commitment Fee	N/A	N/A	Recording Fees	½	½	Bank Set-Up Fee	N/A	N/A	VA Funding Fee	N/A	N/A
Credit Report	X		Owner Title Insurance		X	Annual Escrow Fee	N/A	N/A	Assum./Transfer Fee	N/A	N/A
MIP/PMI	X		Lender Title Insurance	X		Escrow Closing Fee	½	½	Well/Septic Test		X
Appraisal		X	Resale Certificate		X	Assessments		X	Home Inspection Fee	X	
Survey		X	Discount Points	E	E	Smoke Detectors		X	Flood Certification	X	
Est./Replace Reserves	X		Tax Registration		M	Well Flow Test		X	Ver. Of Deposits	X	

### AHFC

ITEM	B	S	ITEM	B	S	ITEM	B	S	ITEM	B	S
Lender Orig. Fee	X		Document Prep Fee	½	½	HOA Transfer Fee		X	Brokerage Fee		X
Commitment Fee	X		Recording Fees	½	½	Bank Set-Up Fee	N/A	N/A	VA Funding Fee	N/A	N/A
Credit Report	X		Owner Title Insurance		X	Annual Escrow Fee	N/A	N/A	Assum./Transfer Fee	N/A	N/A
MIP/PMI	X		Lender Title Insurance	X		Escrow Closing Fee	½	½	Well/Septic Test		X
Appraisal		X	Resale Certificate		X	Assessments		X	Home Inspection Fee	X	
Survey		X	Discount Points	N/A	N/A	Smoke Detectors		X	Flood Certification	X	
Est./Replace Reserves	M		Tax Registration		X	Well Flow Test		X	Ver. Of Deposits	X	

### AHFC /FHA

ITEM	B	S	ITEM	B	S	ITEM	B	S	ITEM	B	S
Lender Orig. Fee	X		Document Prep Fee		M	HOA Transfer Fee		X	Brokerage Fee		X
Commitment Fee	X		Recording Fees	½	½	Bank Set-Up Fee	N/A	N/A	VA Funding Fee	N/A	N/A
Credit Report	X		Owner Title Insurance		X	Annual Escrow Fee	N/A	N/A	Assum./Transfer Fee	N/A	N/A
MIP/PMI	X		Lender Title Insurance	X		Escrow Closing Fee	½	½	Well/Septic Test		X
Appraisal		X	Resale Certificate		X	Assessments		X	Home Inspection Fee	X	
Survey		X	Discount Points	N/A	N/A	Smoke Detectors		X	Flood Certification	X	
Est./Replace Reserves	X		Tax Registration		M	Well Flow Test		X	Ver. Of Deposits	X	

### FEDERAL VA

ITEM	B	S	ITEM	B	S	ITEM	B	S	ITEM	B	S
Lender Orig. Fee	X		Document Prep Fee		M	HOA Transfer Fee		X	Brokerage Fee		X
Commitment Fee	N/A	N/A	Recording Fees	½	½	Bank Set-Up Fee	N/A	N/A	VA Funding Fee	X	
Credit Report	X		Owner Title Insurance		X	Annual Escrow Fee	N/A	N/A	Assum./Transfer Fee	N/A	N/A
MIP/PMI	N/A	N/A	Lender Title Insurance	X		Escrow Closing Fee		M	Well/Septic Test		M
Appraisal		X	Resale Certificate		X	Assessments		X	Home Inspection Fee	X	
Survey		X	Discount Points	E	E	Smoke Detectors		X	Flood Certification	X	
Est./Replace Reserves	X		Tax Registration		M	Well Flow Test		M	Ver. Of Deposits	X	

### AHFC / FED VA

ITEM	B	S	ITEM	B	S	ITEM	B	S	ITEM	B	S
Lender Orig. Fee	X		Document Prep Fee		M	HOA Transfer Fee		X	Brokerage Fee		X
Commitment Fee	X		Recording Fees	½	½	Bank Set-Up Fee	N/A	N/A	VA Funding Fee	X	
Credit Report	X		Owner Title Insurance		X	Annual Escrow Fee	N/A	N/A	Assum./Transfer Fee	N/A	N/A
MIP/PMI	N/A	N/A	Lender Title Insurance	X		Escrow Closing Fee		M	Well/Septic Test		M
Appraisal		X	Resale Certificate		X	Assessments		X	Home Inspection Fee	X	
Survey		X	Discount Points	N/A	N/A	Smoke Detectors		X	Flood Certification	X	
Est./Replace Reserves	M		Tax Registration		M	Well Flow Test		M	Ver. Of Deposits	X	

### CONVENTIONAL

ITEM	B	S	ITEM	B	S	ITEM	B	S	ITEM	B	S
Lender Orig. Fee	X		Document Prep Fee	½	½	HOA Transfer Fee		X	Brokerage Fee		X
Commitment Fee	N/A	N/A	Recording Fees	½	½	Bank Set-Up Fee	N/A	N/A	VA Funding Fee	N/A	N/A
Credit Report	X		Owner Title Insurance		X	Annual Escrow Fee	N/A	N/A	Assum./Transfer Fee	N/A	N/A
MIP/PMI	X		Lender Title Insurance	X		Escrow Closing Fee	½	½	Well/Septic Test		X
Appraisal		X	Resale Certificate		X	Assessments		X	Home Inspection Fee	X	
Survey		X	Discount Points	E	E	Smoke Detectors		X	Flood Certification	X	
Est./Replace Reserves	X		Tax Registration		X	Well Flow Test		X	Ver. Of Deposits	X	