



HOMESTRETCH TC, LLC AGENCY DISCLOSURE

AGENCY DISCLOSURES

1) DISCLOSURE OF AFFILIATED BUSINESSES

This is to give you (the Buyer, Seller or Realtor) notice of Affiliated Businesses with HomeStretch TC LLC.

PROPERTY ADDRESS: _____

1) DISCLOSURE OF AFFILIATED BUSINESSES

This is to give you notice that HomeStretch TC, LLC has a business relationship with the owners of Elizabeth PB Bell PA and Haiden HB Shemer LLC, who have an ownership interest in HomeStretch TC, LLC. Because of this relationship, any referrals may provide Elizabeth PB Bell PA or Haiden HB Shemer, LLC a financial or other benefit. As a party to any real estate transaction in the state of Florida you have the option to choose your own company or professional for any and all services related to your transaction. This includes but is not limited to the following; Survey, legal representation, home inspection company, title insurance and closing services, insurance, mortgage and any other related services. Please understand that HomeStretch TC, LLC, Elizabeth PB Bell PA and Haiden HB Shemer have ownership interest in one another and may financially benefit from one another. Below are estimated charges or range of charges for real estate services, as such. Please be advised, you are NOT required to use any affiliated business (Florida Title and Escrow Elizabeth PB Bell PA and Haiden HB Shemer, LLC) listed below for real estate acquisitions or sale of any property. THERE ARE FREQUENTLY OTHER REAL ESTATE 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.

Provider Settlement Service Charge or Range of Charges

Homestretch TC LLC service fee ranges \$500-650; Elizabeth PB Bell PA & Haiden HB Shemer LLC Real Estate service fees range from a flat fee starting at \$500 up to 6% of the Purchase Price for a real estate property.

2) INSPECTION AND CONDITION DISCLOSURE

Homestretch TC, LLC and its associates recommend that you exercise any right you have to obtain a survey, zoning information, appraisal and a home inspection (collectively "Inspections"). A home inspection is a limited visual examination of the systems and components of a home. A home inspection may not reveal any defects that are not readily discoverable through a limited visual examination of the home. It may also not reveal any building code violations. You may wish to ask your home inspector for a written contract detailing the scope of the inspection as well as an agreed upon fee for the inspection. The fee you pay to your home inspector is paid outside of closing and is not a part of your closing costs. Such fee is due and payable at time of inspection.

3) MOLD DISCLOSURE

Environmental Conditions in Florida can be conducive for mold growth. As a prospective buyer, you should pay particular attention to any visual signs of the presence of mold or the presence of mildew odors. In addition, you should consider adding a provision to any contract offer that gives you the right to conduct a mold inspection to determine whether mold is present. For more information, go to the EPA website at www.epa.gov/iaq and click on "Mold Resources".

4) EQUAL HOUSING OPPORTUNITY

A Realtor is required by law to treat all parties fairly without regard to race, color, religion, national origin, ancestry, sex, age, marital status, sexual orientation, presence of children, or physical or mental disability.

5) STATUTE OF FRAUDS

All contracts for the sale of real property should be in writing and signed by all parties. and it’s affiliates recommend that you consult with an attorney if you have any legal questions or prior to entering into any contract.

6) CONDOMINIUMS AND HOMEOWNER’S ASSOCIATIONS

HomeStretch TC, LLC and associates suggest all buyers and sellers of real property governed by an association perform their own due diligence regarding the various rules, regulations and monthly, quarterly or annual association fees. Contact the Developer or Association directly prior to entering into a contract to determine any matters that are important to you, including, but not limited to, whether there is any pending or threatened litigation involving the Association or whether current or anticipated repairs or improvements to the property or common elements could result in a fee or assessment. As a prospective buyer, you may be required to submit an application for approval to the Association and attend an interview.

7) FLOOD INSURANCE DISCLOSURE STATEMENT

Your mortgage lender [may] [will] require you to purchase flood insurance in connection with your purchase of this property. The National Flood Insurance Program provides for the availability of flood insurance and establishes flood insurance policy premiums based on the risk of flooding in the area where properties are located. Recent changes to federal law (The Biggert-Waters Flood Insurance Reform Act of 2012 and the Homeowner Flood Insurance Affordability Act of 2014, in particular) will result in changes to flood insurance premiums that are likely to be higher, and in the future may be substantially higher, than premiums paid for flood insurance prior to or at the time of sale of the property. As a result, purchasers of property should not rely on the premiums paid for flood insurance on this property previously as an indication of the premiums that will apply after completion of the purchase. In considering purchase of this property you should consult with one or more carriers of flood insurance for a better understanding of flood insurance coverage, current and anticipated future flood insurance premiums, whether the prior owner’s policy may be assumed by a subsequent purchaser of the property, and other matters related to the purchase of flood insurance for the property. You may also wish to contact the Federal Emergency Management Agency (FEMA) for more information about flood insurance as it relates to this property.

8) GOVERNING LAW AND VENUE

Florida law shall govern any dispute arising out of or in any way relating to Buyer(s) purchase of real property. Venue for any litigation or other proceeding involving HomeStretch TC, LLC or its representatives shall be exclusively in Okaloosa County, Florida.

9) SEXUAL OFFENDERS

The Florida Department of Law Enforcement (FDLE) maintains a list of sexual predators/offenders to enable the public to request information about these individuals who may be living in their communities. If this is important to you, contact FDLE directly prior to entering into a contract at 1-888-357-7332 (toll free), via e-mail at sexpred@fdle.state.fl.us, or log on to www.fdle.state.fl.us.

101) WIRE FRAUD NOTICE

HomeStretch TC, LLC strongly recommends that Buyer, Seller, and others working on a transaction, refrain from placing any sensitive personal and financial information in an email, directly or through an email attachment. When there is a need to share Social Security numbers, bank accounts, credit card numbers, wiring instructions or similar sensitive information, we strongly recommend using more secure means, such as providing the information in person, over the phone, or through secure mail or package services, whenever possible. In addition, before Buyer or Seller wires any funds to any party (including Buyer or Seller’s attorney, title agent, mortgage broker, or real estate broker) personally call them to confirm the information is legitimate (i.e., ABA routing number and/or SWIFT code and credit account number). Buyer and Seller should call them at a number that is independently obtained (e.g., from the Contract, the recipient’s website, etc.) and not use the number in the email in order to be sure that the contact is a legitimate party.

I/We have read this disclosure form, and understand that HomeStretch TC, LLC is disclosing all of the above information and may receive a financial or other benefit as a result of referral to the above mentioned affiliated services

BUYER / SELLER / AGENT / REALTOR

Signature / Date _____

Print _____

Signature / Date _____

Print _____