MICHIGAN REGIONAL PURCHASE AGREEMENT

DATE: 10-26-26 _____ (time) MLS # 26050429 #_____

SELLING OFFICE: _____ REALTOR® PHONE: _____

LISTING OFFICE: Live Local Realty Inc

LISTING AGENT: Jonathan Dinehart REALTOR® PHONE: 6168138972

1. **Effective Date:** This Agreement is effective on the date Seller's acceptance of Buyer's offer is delivered to Buyer or Buyer's Agent, or the date Buyer's acceptance of any counteroffer is delivered to the Seller or Seller's Agent, as the case may be, and this date will hereafter be referred to as the "Effective Date". Further, any reference to "days" in this Agreement refers to calendar days. The first calendar day begins at 12:01 a.m. on the day after the Effective Date. Any reference to "time" refers to local time where the Property is located.

2. **Agency Disclosure:** The Undersigned Buyer and Seller each acknowledge that they have read and signed the *Disclosure Regarding Real Estate Agency Relationships*. The selling licensee is acting as (choose one):
   ☒ Agent/Subagent of Seller ☐ Buyer's Agent ☐ Dual Agent (with written, informed consent of both Buyer and Seller)
   ☐ Transaction Coordinator

   Primary Selling Agent Name: _____ Email: _____

   Alternate Selling Agent Name: _____ Email: _____

3. **Seller's Disclosure Statement:** (This paragraph applies to sales of one-to-four family residential units.)
   ☐ Buyer has received the *Seller's Disclosure Statement*, dated: _____.
   ☐ Buyer has *not received the Seller's Disclosure Statement*. Buyer may terminate this Agreement, in writing, any time prior to receipt of the *Seller's Disclosure Statement*. Once Buyer has received the *Seller's Disclosure Statement*, Buyer may terminate this Agreement, in writing, within 72 hours of receipt if the disclosure was received in person, or within 120 hours if received by registered mail. Exceptions: _____
   ☒ Seller is exempt from the requirements of the Seller Disclosure Act.
   Seller agrees to promptly inform Buyer in writing of any changes in the content of the Seller's Disclosure Statement.

4. **Lead-Based Paint Addendum:** Transactions involving homes built prior to 1978 require a written disclosure which is hereby attached and will be an integral part of this Agreement.

5. **Property Description:** Buyer offers to buy the Property located in the ☒ City ☐ Village ☐ Township of Ionia, County of Ionia, Michigan, commonly known as (insert mailing address: street/city/state/zip code):
   201 E Main St Ionia MI 48846
   with the following legal description and tax parcel ID numbers:
   City of Ionia Superintendent Coverts Addition Lot 10

   PP# 3420309000004000 ("Property")

   The following paragraph applies only if the Property includes unplatted land:
   Seller agrees to grant Buyer at closing the right to make (insert number)_____division(s) under Section 108(2), (3), and (4) of the Michigan Land Division Act. (If no number is inserted, the right to make divisions under the sections referenced above stays with any remainder of the parent parcel retained by Seller. If a number is inserted, Seller retains all available divisions in excess of the number stated, however, Seller and/or REALTOR® do not warrant that the number of divisions stated is actually available.) If this sale will create a new division, Seller's obligations under this Agreement are contingent on Seller's receipt of municipal approval on or before _____, of the proposed division to create the Property.

6. **Purchase Price:** Buyer offers to buy the Property for the sum of $ 205,000.00 _____ U.S. Dollars

7. **Seller Concessions**, if any:
   none

8. **Terms:** The Terms of Purchase will be as indicated by "X" below: (Other unmarked terms of purchase do not apply.)
   SOURCE OF FUNDS TO CLOSE: Buyer represents that the funds necessary to close this transaction on the terms specified below are currently available to Buyer in cash or an equally liquid equivalent.
   ☐ CASH. The full Purchase Price upon execution and delivery of Warranty Deed. Buyer Agrees to provide Buyer Agent/Dual Agent verification of funds within five (5) days after the Effective Date, and consents to the disclosure of such information to Seller and/or Seller's Agent. If verification of funds is not received within 5 days after the Effective Date, Seller may terminate this Agreement at any time before verification of funds is received by giving written notice to Buyer. Any appraisal required by Buyer must be arranged and paid for by Buyer within ten (10) days after the Effective Date of this Agreement.

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Buyer's Initials: 10/27/26 10:06 AM EDT dotloop verified; 10/27/26 9:39 AM EDT dotloop verified

Seller's Initials

☒ NEW MORTGAGE. The full Purchase Price upon execution and delivery of Warranty Deed, contingent upon Buyer's ability to obtain a conv type 30 (year) mortgage in the amount of 95 % of the Purchase Price bearing interest at a rate not to exceed mkt % per annum (rate at time of loan application), on or before the date of closing. Buyer agrees to apply for a mortgage loan, and pay all fees and costs customarily charged by Buyer's lender to process the application, within 3 days after the Effective Date, not to impair Buyers' credit after the Effective Date. ☒ Seller ☐ Buyer will agree to pay an amount not to exceed $ 0.00 representing repairs required as a condition of financing.

Buyer ☐ agrees ☐ does not agree to authorize Buyer's Agent/Dual Agent to obtain information from Buyer's lender regarding Buyer's financing, and consents to the disclosure of this information to Seller and/or Seller's Agent.
Exceptions: _____

☐ SELLER FINANCING (choose one of the following): ☐ CONTRACT or ☐ PURCHASE MONEY MORTGAGE

In the case of Seller financing, Buyer agrees to provide Seller with a credit report within 72 hours after the Effective Date. If the credit report is unacceptable to Seller, Seller will have the right to terminate this offer within 48 hours of Seller's receipt, or if Buyer fails to provide said credit report to Seller within the time frame allotted, Seller will have the right to terminate this offer within 48 hours. Seller is advised to seek professional advice regarding the credit report.

$_____ upon execution and delivery of a _____ form (name or type of form and revision date), a copy of which is attached, wherein the balance of $ _____ will be payable in monthly installments of $_____ or more including interest at _____ % per annum, interest to start on date of closing, and first payment to become due thirty (30) days after date of closing. The entire unpaid balance will become due and payable _____ months after closing. Any appraisal required by Buyer must be arranged and paid for by Buyer within ten (10) days after the Effective Date of this Agreement.

Exceptions: _____

☐ EQUITY (choose one of the following): ☐ Formal Assumption or ☐ Informal Assumption
Upon execution and delivery of: ☐ Warranty Deed subject to existing mortgage OR ☐ Assignment of Vendee Interest in Land Contract, Buyer to pay the difference (approximately $_____) between the Purchase Price above provided and the unpaid balance (approximately $_____) upon said mortgage or land contract, which Buyer agrees to assume and pay. Buyer agrees to reimburse Seller for accumulated funds held in escrow, if any, for payment of future taxes and insurance premiums, etc. Any appraisal required by Buyer must be arranged and paid for by Buyer within ten (10) days after the Effective Date of this Agreement. Exceptions:

_____

☐ OTHER:

9. **Appraisal:** If the Property's value stated in an appraisal obtained by Buyer or Buyer's lender ("Appraisal") is less than the Purchase Price, Buyer may within three (3) days after Buyer has received the Appraisal, by written notice to Seller, either terminate this Agreement and receive a refund of Buyer's Earnest Money Deposit, or make a written proposal to Seller, which proposal must be in the form of an addendum and must be signed by Buyer in order for it to be effective. If Buyer fails to terminate this Agreement or present an addendum within the above-referenced time period, then Buyer will be deemed to have accepted the Appraisal as-is. Seller may negotiate with Buyer, do nothing, or by written notice to Buyer, accept Buyer's addendum. If Seller fails to respond or to arrive at a mutually agreeable resolution within three (3) days after Seller's receipt of Buyer's addendum, then Seller will be deemed to have rejected Buyer's addendum. Buyer will then have three (3) days to provide written notice of termination of this Agreement, in which case Buyer will receive a refund of any Earnest Money Deposit. If Buyer fails to terminate this Agreement within the three (3) day period, Buyer will proceed to closing according to the terms and conditions of this Agreement. Exceptions:

10. **Contingencies:** Buyer's obligation to consummate this transaction (choose one):

☒ IS NOT CONTINGENT - is not contingent upon the sale or exchange of any other property by Buyer.

☐ IS CONTINGENT UPON CLOSING - is contingent upon closing of an existing sale or exchange of Buyer's property located at:

_____

A copy of Buyer's agreement to sell or exchange that property is being delivered to Seller along with this offer. If the existing sale or exchange terminates for any reason, Buyer will immediately notify Seller, and either party may terminate this Agreement in writing, within 3 days of Buyer's notice to Seller. If either party terminates, Buyer will receive a refund of any Earnest Money Deposit.

☐ IS CONTINGENT UPON THE SALE AND CLOSING - is contingent upon the execution of a binding agreement and the closing of a sale or exchange of Buyer's property located at _____ _____ on or before _____. Seller will have the right to continue to market Seller's Property until Buyer enters into a binding agreement to sell or exchange Buyer's property and delivers a copy thereof to Seller. During such marketing period, Seller may enter into a binding contract for sale to another purchaser on such price and terms as the Seller deems appropriate. In such event, this Agreement will automatically terminate, Buyer will be notified promptly, and Buyer's Earnest Money Deposit will be refunded.

Exceptions: _____

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Buyer's Initials ☐ ☐ Seller's Initials

11. **Fixtures & Improvements: The following is not intended to be an all-inclusive list of items included with the Property.** All improvements and appurtenances are included in the Purchase Price, if now in or on the Property, unless rented, including the following: all buildings; landscaping; attached smart home devices; attached security systems; lighting fixtures and their shades and bulbs; ceiling fans; hardware for draperies and curtains; window shades and blinds; built-in kitchen appliances, including garbage disposal and drop-in ranges; wall to wall carpeting, if attached; all attached mirrors; all attached TV mounting brackets; all attached shelving; attached work benches; stationary laundry tubs; water softener; water heater; incinerator; sump pump; water pump and pressure tank; heating and air conditioning equipment (window units excluded); attached humidifiers; heating units, *including add-on heating stoves and heating* stoves connected by flue pipe; fireplace screens, inserts, and grates; fireplace doors, if attached; liquid heating and cooking fuel tanks; TV antenna and complete rotor equipment; satellite dish and necessary accessories and complete rotor equipment; all support equipment for inground pools; screens and storm windows and doors; awnings; installed basketball backboard, pole and goal; mailbox; flagpole(s); fencing, invisible inground fencing and all related equipment, including collars; detached storage buildings; underground sprinkling, including the pump; installed outdoor grills; all plantings and bulbs; garage door opener and control(s); and any and all items and fixtures permanently affixed to the Property; **and also includes:**
range, refrigerator, microwave, dishwasher, water softener, washer, dryer

but does not include:

12. **Rented Items:** If there are any rented improvements or fixtures (e.g. water softener, propane tank, water heater, security system, etc.) which are now in or on the Property, Seller agrees to provide Buyer a copy of any rental agreements showing terms and payment obligations within three (3) days of the Effective Date. If Seller does not provide any rental agreements within 3 days, then Seller represents that no improvements or fixtures are rented.
13. **Heating and Cooking Fuels:** Liquid heating and cooking fuels in tanks are included in the sale and will transfer to Buyer at time of possession unless usage is metered (in which case it is not included in the sale). Sellers are responsible for maintaining heating and cooking liquid fuels at an operational level and will not permit fuels to fall below 10% in the tank(s) at the time of possession, except that the tank(s) may be empty only if now empty. Further, *Seller is precluded from removing fuel from tank(s) other than what is expended through normal use.* Exceptions:
14. **Assessments (choose one):**
If the Property is subject to any assessments,

☒ Seller will pay the entire balance of any such assessments that are due and payable on or before the date of closing (regardless of any installment arrangements), except for any fees that are required for future connection to public utilities.

☐ Seller will pay all installments of such assessments that become due and payable on or before the date of closing. Buyer will assume and pay all other installments of such assessments.

Seller has an ongoing obligation through the closing to disclose to the Buyer any known pending assessments, including, but not limited to, any mandatory utility connection requirements, and/or benefit charges, and condominium special assessments, that have not been previously disclosed in writing to Buyer.

15. **Property Taxes:** Seller will be responsible for any taxes billed prior to those addressed below. Buyer will be responsible for all taxes billed after those addressed below.

Buyer is also advised that the state equalized value of the Property, principal residence exemption information and other real property tax information is available from the appropriate local assessor's office. Buyer should not assume that Buyer's future tax bills on the Property will be the same as Seller's present tax bills. Under Michigan law, real property tax obligations can change significantly when property is transferred.

☒ No proration. (Choose one):
☒ Buyer ☐ Seller will pay taxes billed summer 2027 (year)
☒ Buyer ☐ Seller will pay taxes billed winter 2027 (year)

☐ Calendar Year Proration (all taxes billed or to be billed in the year of the closing). Calendar year tax levies will be estimated, if necessary, using the taxable value and the millage rate(s) in effect on the day of closing, broken down to a per diem tax payment and prorated to the date of closing with Seller paying for January 1 through the day before closing.

☐ Fiscal Year Proration – Taxes will be prorated as though they are paid in (choose one): ☐ advance. ☐ arrears.
Fiscal Year will be assumed to cover a 12-month period from date billed, and taxes will be prorated to the date of closing. Fiscal year tax levies will be estimated, if necessary, using the taxable value and millage rate(s) in effect on the day of closing, broken down to a per diem tax payment and prorated to the date of closing with Seller paying through the day before closing.

Exceptions:_____

16. **Well/Septic:** Within ten (10) days after the Effective Date, (choose one) ☐ Seller or ☐ Buyer will arrange for, at their own expense, an inspection of the primary well used for human consumption (including a water quality test for coliform bacteria and nitrates) and septic systems in use on the Property. The inspection will be performed by a qualified inspector in a manner that meets county (or other local governmental authority, if applicable) protocol.

If any report discloses a condition unsatisfactory to Buyer or doesn't meet county standards that are a condition of sale, Buyer may, within three (3) days after Buyer has received the report, by written notice to Seller, either terminate this Agreement and receive a refund of Buyer's Earnest Money Deposit or make a written proposal to Seller to correct those unsatisfactory conditions, which proposal must be in the form of an addendum and must be signed by Buyer in order for it to be effective. If Buyer fails to terminate this

Agreement or present an addendum within the above referenced time period, then Buyer will be deemed to have accepted the well/septic as-is. Seller may negotiate with Buyer, do nothing, or by written notice to Buyer, accept Buyer's addendum. If Seller fails to respond or to arrive at a mutually agreeable resolution within three (3) days after Seller's receipt of Buyer's addendum, then Seller shall be deemed to have rejected Buyer's addendum. Buyer will then have three (3) days to provide written notice of termination of this Agreement, in which case Buyer will receive a refund of any Earnest Money Deposit. If Buyer fails to terminate this Agreement within the three (3) day period, Buyer will proceed to closing according to the terms and conditions of this Agreement.

Exceptions:_____

17. **Inspections & Investigations:**

Inspections: Buyer, or someone selected by Buyer, has the right to inspect the buildings, premises, components and systems, at Buyer's expense. Any damage, misuse, abuse, or neglect of any portion of the Property or premises as a result of inspections will be Buyer's responsibility and expense.

Investigations: It is Buyer's responsibility to investigate (i) whether the Property complies with applicable codes and local ordinances and whether the Property is zoned for Buyer's intended use; (ii) whether Buyer can obtain a homeowner's insurance policy for the Property at price and terms acceptable to Buyer; (iii) whether or not the Property is in a flood zone, and (iv) rented items disclosed by Seller per the Rented Items paragraph and whether such rented items are acceptable to Buyer.

All inspections and investigations *will be completed within* 5 days after the Effective Date. If the results of Buyer's inspections and investigations are not acceptable to Buyer, Buyer may, within the above referenced period, by written notice to Seller, either terminate this Agreement *and receive a refund of Buyer's Earnest Money Deposit*, or *make a written proposal* to Seller to correct those unsatisfactory conditions, which proposal must be in the form of an addendum and must be signed by Buyer in order for it to be effective. If Buyer fails to terminate this Agreement or present an addendum within the above referenced time period, then Buyer will be deemed to have accepted the Property as-is. Seller may negotiate with Buyer, do nothing, or by written notice to Buyer, accept Buyer's addendum . If Seller fails to respond or to arrive at a mutually agreeable resolution within three (3) days after Seller's receipt of Buyer's addendum, then Seller shall be deemed to have rejected Buyer's addendum. Buyer will then have three (3) days to provide written notice of termination of this Agreement, in which case Buyer will receive a refund of any Earnest Money Deposit. If Buyer fails to terminate this Agreement within the three (3) day period, Buyer will proceed to closing according to the terms and conditions of this Agreement.

☐ Buyer has waived all rights under this Inspections & Investigations paragraph.

Exceptions:_____

18. **Title Insurance:** Seller agrees to convey marketable title to the Property subject to conditions, limitations, reservation of oil, gas and other mineral rights, existing zoning ordinances, and building and use restrictions and easements of record. An **expanded coverage** ALTA Homeowner's Policy of Title Insurance in the amount of the Purchase Price will be ordered by Seller within **five (5) days** after the Effective Date and furnished to Buyer at Seller's expense, and a commitment to issue a policy insuring marketable title vested in Buyer, including supporting documents and a real estate tax status report, will be *made available to Buyer promptly* upon receipt. . If *Buyer so chooses*, or if an expanded policy is not applicable, then a **standard** ALTA Owners' Policy of Title Insurance will be provided.

If Buyer objects to any conditions, Buyer may, within three (3) days after Buyer has received the Title Commitment, by written notice to Seller, either terminate this Agreement and receive a refund of Buyer's Earnest Money Deposit, or make a written proposal to Seller to correct those unsatisfactory conditions, which proposal must be in the form of an addendum and must be signed by Buyer in order for it to be effective. If Buyer fails to terminate this Agreement or present an addendum within the above referenced time period, then Buyer will be deemed to have accepted the Title Commitment as-is. Seller may negotiate with Buyer, do nothing, or by written notice to Buyer, accept Buyer's addendum. If Seller fails to respond or to arrive at a mutually agreeable resolution within three (3) days after Seller's receipt of Buyer's addendum, then Seller shall be deemed to have rejected Buyer's addendum. Buyer will then have three (3) days to provide written notice of termination of this Agreement, in which case Buyer will receive a refund of any Earnest Money Deposit. If Buyer fails to terminate this Agreement within the three (3) day period, Buyer will proceed to closing according to the terms and conditions of this Agreement.

Exceptions: _____

19. **Property Survey:** Broker advises that Buyer should have a survey performed to satisfy Buyer as to the boundaries of the Property and the location of improvements thereon.

☐ Buyer or ☐ Seller (choose one) will within ten (10) days of the Effective Date, order, at their expense, a boundary survey with iron corner stakes showing the location of the boundaries, improvements and easements in connection with the Property. Upon receipt of the survey, if Buyer objects to any conditions, in Buyer's sole discretion, which would interfere with Buyer's intended use of the Property, the marketability of the title, or zoning non-compliance, *Buyer may, within three (3) days after* Buyer has received the Survey, by written notice to Seller, either terminate this Agreement and receive a refund of Buyer's Earnest Money Deposit, or make a written proposal to Seller to correct those unsatisfactory conditions, which proposal must be in the form of an addendum and must be signed by Buyer in order for it to be effective. If Buyer fails to terminate this Agreement or present an addendum within the above referenced time period, then Buyer will be deemed to have accepted the Property Survey as-is. Seller may negotiate with Buyer, do nothing, or by written notice to Buyer, accept Buyer's addendum. If Seller fails to respond or to arrive at a mutually agreeable resolution within three (3) days after Seller's receipt of Buyer's addendum, then Seller shall be deemed to have rejected Buyer's addendum. Buyer will then have three (3) days to provide written notice of termination of this Agreement and will receive a refund of any Earnest Money Deposit. If Buyer fails to terminate this Agreement within the three (3) day period, Buyer will proceed to closing according to the terms and conditions of this Agreement.

☒ No survey. Buyer has waived all rights under this paragraph.

When closing occurs, Buyer will be deemed to have accepted the boundaries of the Property and the location of such improvements thereon.

Exceptions:_____

20. **Municipal Compliances:** Seller will arrange and pay for current certificates of occupancy, sidewalk compliance, and smoke detector ordinances, if applicable.

21. **Home Protection Plan:** Buyer and Seller have been informed that home protection plans may be available. Such plans may provide additional protection and benefit to the parties.
Exceptions:_____

22. **Prorations:** Rent; association dues/fees, if any; insurance, if assigned; interest on any existing land contract, mortgage or lien assumed by Buyer; will all be adjusted to the date of closing. For the purposes of calculating prorations, it is presumed that Seller owns the Property through the day before closing.

23. **Closing:** If agreeable to Buyer and Seller, the sale will be closed as soon as closing documents are ready, but not later than 12-4-26. An additional period of fifteen (15) days will be allowed for closing to accommodate the correction of title defects or survey problems which can be readily corrected, or for delays in obtaining any lender required inspections/repairs. During this additional period, the closing will be held within 5 days after all parties have been notified that all necessary documents have been prepared. Buyer and Seller will each pay their title company closing fee(s), if applicable, **except in the case of VA financing where Seller will pay the entire closing fee**. Exceptions:

24. **Pre-Closing Walk-Through:** Buyer (choose one) ☒ reserves ☐ waives the right to conduct a final walk-through of the Property within three (3) days of the scheduled closing date. The purpose of the walk-through is to determine that the Property is in a substantially similar condition as of the Effective Date, any contractually agreed upon items have been fulfilled, and that any included personal property is still located at the Property. Buyer will immediately report to Seller any objections to these conditions and Buyer's requested corrective action.

25. **Possession:** Seller will maintain the Property in its present condition until the completion of the closing of the sale. Possession to be delivered to Buyer, subject to rights of present tenants, if any.
☒ At the completion of the closing of the sale.
☐ At _____ ☐ a.m. ☐ p.m. on the _____ day **after** completion of the closing of the sale, during which time Seller will have the privilege to occupy the Property and hereby agrees to pay Buyer $_____ as an occupancy fee for this period payable at closing, WITHOUT PRORATION. Payment will be made in the form of cash or certified funds.

For purposes of determining possession, the transaction will be considered closed once all necessary documents have been signed and received by escrow agent and funds have been received by the escrow agent.

If Seller fails to deliver possession to Buyer on the agreed date, Seller will become a tenant at sufferance and will pay to Buyer as liquidated damages $200 per day plus all of the Buyer's actual reasonable attorney's fees incurred in removing the Seller from the Property.

If Seller occupies the Property after closing, Seller will pay all utilities during such occupancy. Seller will also be responsible for snow removal and/or landscape maintenance. Buyer will maintain the structure and mechanical systems at the Property. However, any repairs or replacements necessitated by Seller's misuse, abuse, or neglect of any portion of the Property will be Seller's responsibility and expense.

On the agreed delivery date, Seller will deliver the Property free of trash and debris and in broom-clean condition, will remove all personal property (unless otherwise stated in this or an additional written agreement), will make arrangements for final payment on all utilities, and will deliver all keys to Buyer.

☐ Buyer and Seller will sign the *Michigan Regional Temporary Occupancy Agreement* on or before the date of closing.

Exceptions:

26. **Earnest Money Deposit:** An Earnest Money Deposit in the amount of $ 2050.00 will be submitted to Sun Title Agency LLC (insert name of broker, title company, other) within 72 hours of the Effective Date of this Agreement, *and will be applied against* the Purchase Price. If the Earnest Money Deposit is not received within 72 hours of the Effective Date or is returned for insufficient funds, Seller may terminate this Agreement until such time as the Earnest Money Deposit is received. If Seller terminates this Agreement under this provision, Seller waives any claim to the Earnest Money Deposit. If the sale is not closed due to a failure to satisfy a contingency for a reason other than the fault of Buyer, the Buyer is entitled to a refund of the Earnest Money Deposit. In such event, Buyer and Seller agree to sign a written disbursement agreement directing how the Earnest Money Deposit will be disbursed. If the sale is not closed as provided in this Agreement and Buyer and Seller do not agree to the disposition of the Earnest Money Deposit, then Buyer and Seller agree that the Broker holding the Earnest Money Deposit may notify Buyer and Seller, in writing, of Broker's intended disposition of the Earnest Money Deposit. If Buyer and Seller do not object to such disposition in writing within fifteen (15) days after the date of Broker's notice, they will be deemed to have agreed to Broker's proposed disposition; if either Buyer or Seller object and no mutually agreeable disposition can be negotiated, Broker may deposit the funds by interpleader with a court of proper jurisdiction or await further actions

by Buyer and Seller. In the event of litigation involving the deposit, in whole or in part, either the Seller or the Buyer that is not the prevailing party, as determined by the court, will reimburse the other for reasonable attorneys' fees and expenses incurred in connection with the litigation, and will reimburse the Broker for any reasonable attorneys' fees and expenses incurred in connection with any interpleader action instituted. If the entity holding the Earnest Money Deposit is not the Broker, then to the extent that the terms of any escrow agreement conflict with this paragraph, then the terms and conditions of the escrow agreement will control.

27. **Professional Advice:** Broker hereby advises Buyer and Seller to seek legal, tax, environmental and other appropriate professional advice relating to this transaction. Broker does not make any representations or warranties with respect to the advisability of, or the legal effect of this transaction. Buyer further acknowledges that REALTOR® above named in the Agreement hereby recommends to Buyer that an attorney be retained by Buyer to pass upon the marketability of the title and to ascertain that the required details of the sale are adhered to before the transaction is consummated. Buyer agrees that Buyer is not relying on any representation or statement made by Seller or any real estate licensee (whether intentionally or negligently) regarding any aspect of the Property or this sale transaction, except as may be expressly set forth in this Agreement, a written amendment to this Agreement, or a disclosure statement separately signed by Seller.

28. **Disclosure of Information:** Buyer and Seller acknowledge and agree that the Purchase Price, terms, and other details with respect to this transaction (when closed) are not confidential, will be disclosed to REALTORS® who participate in the applicable Multiple Listing Service, and may otherwise be used and/or published by that Multiple Listing Service in the ordinary course of its business.

29. **Other Provisions:**

30. **Mergers and Integrations:** This Agreement is the final expression of the complete agreement of Buyer and Seller, and there are no oral agreements existing between Buyer and Seller relating to this transaction. This Agreement may be amended only in writing signed by Buyer and Seller and attached to this Agreement.

31. **Fax/Electronic Distribution and Electronic Signatures:** Buyer and Seller agree that any signed copy of this Agreement, and any amendments or addendums related to this transaction, transmitted by facsimile or other electronic means will be competent evidence of its contents to the same effect as an original signed copy. Buyer and Seller further agree that an electronic signature is the legal equivalent of a manual or handwritten signature, and consent to use of electronic signatures. Buyer and Seller agree that any notice(s) required or permitted under this Agreement may also be transmitted by facsimile or other electronic means.

32. **Wire Fraud:** Seller and Buyer are advised that wire fraud is an increasingly common problem. If you receive any electronic communication directing you to transfer funds or provide nonpublic personal information (such as social security numbers, drivers' license numbers, wire instructions, bank account numbers, etc.), **even if electronic communication appears to be from the Broker, Title Company, or Lender, DO NOT** reply until you have verified the authenticity of the email by direct communication with Broker, Title Company, or Lender. **DO NOT** use telephone numbers provided in the email. Such requests may be part of a scheme to steal funds or use your identity.

33. **Expiration:** For valuable consideration, Buyer gives Seller until 9pm (time) on 10-29-26 (date), to deliver the written acceptance of this offer and agrees that this offer, when accepted by Seller, will constitute a binding Agreement between Buyer and Seller.

34. **Buyer's Approval and Acknowledgment:** Buyer approves the terms of this er.

Buyer 1 Address 1017 W Main St Ionia MI 48846

Buyer 1 Phone: (Res.)_____ (Bus.)_____

X Taylor Konsdorf dotloop verified 10/27/26 10:06 AM EDT UVF1-J9DD-GTF8-5WVQ

yer

Taylor Konsdorf

Buyer 2 Address_____

Buyer 2 Phone: (Res.)_____ (Bus.)_____

X Ian Miller dotloop verified 10/27/26 9:39 AM EDT KXPM-EQ6O-SSP5-FK5N

yer

Ian Miller

Print name as you want it to appear on documents.

35. **Seller's Response:** The above offer is accepted: ☐ As written. ☐ As written except:

Counteroffer, if any, expires_____, at_____(time). Seller has the right to withdraw this counteroffer and to accept other offers until Seller or Seller's Agent has received notice of Buyer's acceptance.

36. **Seller's Acceptance and Acknowledgment:** Seller accepts the terms of this Agreement and acknowledges receipt of a copy. If Seller's response occurs after Buyer's offer expires, then Seller's response is considered a counteroffer and Buyer's acceptance is required below.

X (Seller's Signature, Date, Time): X _____

_____ Is Seller a U.S. Citizen or Resident Alien? ☐Yes ☐No*
Print name as you want it to appear on documents.

X (Seller's Signature, Date, Time): _____

_____ Is Seller a U.S. Citizen or Resident Alien? ☐Yes ☐No*
Print name as you want it to appear on documents.

Seller's Address:_____ Seller's Phone (Res.)_____ (Bus)_____

* If Seller(s) is not a U.S. Citizen or Resident Alien, there may be tax implications and Buyer and Seller are advised to seek professional advice.

37. **Buyer's Receipt/Acceptance:** Buyer acknowledges receipt of Seller's response to Buyer's offer. In the event Seller's response constitutes a counteroffer, Buyer accepts said counteroffer. All other terms and conditions in the offer remain unchanged.

X (Buyer's Signature, Date, Time): _____

X (Buyer's Signature, Date, Time): _____

38. **Seller's Receipt:** Seller acknowledges receipt of Buyer's acceptance of counteroffer.

X (Seller's Signature, Date, Time): _____

X (Seller's Signature, Date, Time): _____

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DARTBANK

For What Matters Most.

Congratulations on your pre-approval!

Taylor Konsdorf & Ian Miller,

Congratulations! You have been initially pre-approved for the below referenced mortgage loan.

LOAN PROGRAM	Conventional 30 Year Fixed		
PROPERTY TYPE	Single Family		
ISSUE DATE	October 26, 2026	**EXPIRATION DATE**	January 28, 2027

This pre-approval is conditional upon the following:

- A purchase price of $205,000 with a loan amount of $191,500
- Borrower's creditworthiness, employment or financial conditions do not change.
- Identification of a suitable property with a fully executed sales contract with all applicable state and local addendums.
- Satisfactory appraisal.
- Acceptable Verification of sufficient and acceptable funds to close.
- Hazard Insurance with sufficient coverage.
- Clear Title Commitment.
- Flood Certification.

If you have questions, or if we can be of further assistance, please feel free to contact me. Thank you for choosing Dart Bank.



Michael Unkovich

Michael Unkovich
VP/Senior Mortgage Banker
NMLS# 783180
Dart Bank - NMLS# 406384
517-230-7093
munkovich@dartbank.com

This pre-approval is subject to an Underwriter review and verification of your credit report, income, liabilities and assets. These terms are based on today's interest rates. Once you've found a property, and applied for a loan, your loan team will review the specific information regarding your rate, cost, and payments with you.

EQUAL HOUSING LENDER

Member FDIC | Equal Housing Lender

Seller's Net Sheet

Prepared by: Jonathan H. Dinehart
Date: 10/27/2026

Prepared for: Intermediate School District
Address: 201 E Main St
Ionia, MI 48846
Phone:

Sales Price	$ 205,000.00	
Less Outstanding Loan	$ .00	
Seller's Equity		$ 205,000.00

Closing Costs

Pro-Rated Interest on existing loan	$ .00
Michigan Transfer Tax	$ .00
Michigan Revenue Stamps	$ .00
Title Insurance	$ 1,700.00
Recording Fee	$ .00
Unpaid Taxes, Assessments or Liens	$ .00
Survey	$ .00
Closing Fee	$ 500.00
Broker/Marketing Fee	$ 12,300.00
Well/ Septic Inspection	$ .00
Property Inspections	$ .00
Required Repair Costs	$ .00
Buyer Closing Costs or Points	$ .00
Document Prep/ Underwriting Fee	$ .00
Home Warranty (if applicable)	$ .00
Final Water Sewer Bill	$ 250.00

Less Total Closing Costs	$ 14,750.00
Add back Escrow Refunds	$ .00
Estimated Net Proceeds	$ 190,250.00

Information is believed to be accurate but is not guaranteed.