

WWW.CHRYSTINBRUCE.KW.COM



19 MADEORE ST

\$425,000

Welcome to Madeore Street, where living is easy, and all sorts of good things are at your fingertips! Schools, shopping, and great restaurants are all close by, and your just a few minutes by bike to downtown.

19 MADEORE ST
ST AUGUSTINE, FL 32084

\$425,000



CHRYSTIN BRUCE
KELLER WILLIAMS REALTY
ATLANTIC PARTNERS ST.
AUGUSTINE
Phone: 443-804-2614



Features

Lot Description: Regular Lot
Real Estate Parcel #1245200000

Appx. Lot Dimensions: 50x110

Property Description

| | | | |
|------------|---------|-----------------|--------|
| List # | 1171035 | Half Baths | 0 |
| Status | Active | Year Built | 1989 |
| Bedrooms | 3 | Appx. Heated | 1253.0 |
| Full Baths | 2 | SqFt Waterfront | N |

Location

| | | | | | |
|--------|-----------|------------|-------------------|----------------------|--------|
| County | ST. JOHNS | Legal Name | LLAMBIAS ADDITION | Appx. Lot Dimensions | 50x110 |
|--------|-----------|------------|-------------------|----------------------|--------|

Welcome to Madeore Street where the living is easy and all sorts of good things are at your fingertips! Schools, shopping and great restaurants are all close by and your just a few minutes by bike to downtown. Set back from the street, an excellent people-watching front porch assures that you will know all the neighbors (and their dogs!) and it's a great spot to enjoy morning coffee. Inside, an open plan keeps it simple with ample wall space for furniture groupings and plenty of natural light. The living and dining room flow together seamlessly so everyday living is as easy as throwing a party.

CHECK OUT MORE OF
OUR PROPERTIES!

284 SUNSHINE
DR, ST AUGUSTINE



JUST
LISTED

PRICE START AT
\$415,000

HOME FEATURES

- 3 BEDROOM
- 2 BATHROOMS
- 1,557 SQFT



FOR INFORMATION: 443.804.2614

A modern, two-story house with large glass windows and a swimming pool in the foreground. The house has a light-colored exterior and a dark roof. The pool is rectangular and filled with clear blue water. A lounge chair is visible near the pool. The background shows some tropical plants and a clear sky.

OTHER
OPEN
HOUSES
TODAY!

446 CASA SEVILLA AVE ST
AUGUSTINE, FL 32092

\$413,000



CHRYSTIN BRUCE
KELLER WILLIAMS REALTY
ATLANTIC PARTNERS ST.
AUGUSTINE
Phone: 443-804-2614



PROPERTY DESCRIPTION

Open Houses for MLS # 1188696

| | | | |
|------------|--------|------------|--------|
| Status | Active | Year Built | 2009 |
| Bedrooms | 3 | Appx.SqFt | 1745.0 |
| Full Baths | 2 | Waterfront | N |

Open House Time / Date

| Time | Date |
|------------|---------------------|
| 09/04/2022 | 01:00 PM – 04:00 PM |



1. From Bucees on International Golf Pkwy
2. Turn left toward World Commerce Pkwy.
3. Turn left at the 1st cross street on World Commerce Pkwy.
4. Turn left on Casa Sevilla Ave.
5. Turn right to stay on Casa Sevilla



106 JARAMA CIR
ST AUGUSTINE, FL 32084

\$435,000



CHRYSTIN BRUCE
KELLER WILLIAMS REALTY
ATLANTIC PARTNERS ST.
AUGUSTINE
Phone: 443-804-2614



PROPERTY DESCRIPTION

Open Houses for MLS # 1177781

| | | | |
|------------|--------|------------|--------|
| Status | Active | Year Built | 2021 |
| Bedrooms | 4 | Appx.SqFt | 1856.0 |
| Full Baths | 2 | Waterfront | Y |

Open House Time / Date

| Time | Date |
|------------|---------------------|
| 09/04/2022 | 12:00 PM – 02:00 PM |



1. From I95, exit 311 for SR-207 N towards St Augustine Beach, 1.8 miles
2. Left into the community at Rio San Juan Rd.
3. Take a left at the models.
4. Take a right on Jarama Circle.



Bruce's Guide

SERVICING YOUR REAL ESTATE NEEDS WITH LOYALTY,
TRUST, INTEGRITY, AND EXPERTISE



CHRISTINBRUCE.KW.COM

KW ATLANTIC PARTNERS
ST. AUGUSTINE
KELLERWILLIAMS REALTY



C. Cocoa Bruce

GET TO KNOW YOUR
REAL ESTATE AGENT

My name is Chrystin Bruce but known as Cocoa! I provided this guide for you for informative purposes. I would be honored to work with you during the sale of your home! Buying a home is one of the most significant decisions you will make, so I will be here with you every step of the way to make sure that you are comfortable, taken care of, and that your home purchasing experience is as easy, safe, and fun as it can be!

I've been a licensed Realtor since 2021 after graduating with my Associate's degree in business Admin. Currently finishing my bachelor's in the Business organization in leadership. I've had experience with buyers, Investors, and sellers, single-family and condominium residential properties, and many different markets and price ranges. My resume is unique, and I'm excited to use the education and tools I've gleaned to help you! No two deals are alike, and no two properties are alike. Every Buyer and Seller are different and have different wants, needs, and financial goals.

I'm looking forward to getting to know you and what yours are!

Chrystinbruce@kw.com | 443.804.2614

3 Financing Tips



GET YOUR CREDIT IN CHECK

Let's prepare you for homeownership financially. Do you have a high debt percentage? Did plenty save for a down payment? What about closing costs? Ask yourself, "how much house can I afford?" before you go further. Additionally, know that lenders look closely at your credit score when determining your eligibility for a mortgage loan. Check your credit score and do anything to improve it, such as lowering outstanding debt, disputing any errors, and holding off on applying for any other loans or credit cards.



FIND THE RIGHT LENDER

Just like you want to get the home that best suits your needs, you'll want to find a lender that best suits you. We suggest you consider using a broker to help you find a lender, talk to your agent—we are here to help, ask friends and family for referrals, and compare at least three lenders.



BE PREPARED

A lender will need information from you to get you pre-approved and through the home buying process. Here are a few things to have ready for them:

- W-2 forms from the past two years
- Pay stubs from the past 30 days
- Federal tax returns from the past two years
- Proof of other sources of income
- Recent bank statements
- Details on long-term debts such as a car or student loans
- ID and Social Security number

*If you're self-employed, you may have to provide extra proof of your financial stability, including having a higher credit score or significant cash reserves and possibly providing business tax returns.

In a competitive market, sellers may ask for proof of pre-approval. This document can help strengthen your offer! Make sure to get a pre-approved letter before we start viewing homes.

Buzzing

01

CONSULTATION

Meet with your Real Estate Agent! Discuss what you are looking for.

02

PRE-QUALIFIED

If you need financing get pre-approved by a lender or bank.

03

HOME SEARCH!

Your agent will narrow down options for your review.

04

MAKE AN OFFER!

Negotiate the offer and get it accepted!
Contingent on inspection.

05

HOME INSPECTION

Discuss Results, decide if any repairs are needed and if you want to move forward.

06

APPRAISAL & TITLE SEARCH

The bank or lender orders the appraisal, title search and final financing is set.

07

CLOSING

Sign papers and pop the bubbly! Congratulations, you are home owner.

REAL ESTATE TERMS

Buyers Need to Know

APPRAISAL

A DETERMINATION OF THE VALUE OF SOMETHING, IN THIS CASE, THE HOUSE YOU PLAN TO BUY. A PROFESSIONAL APPRAISER MAKES AN ESTIMATE BY EXAMINING THE PROPERTY, LOOKING AT THE INITIAL PURCHASE PRICE, AND COMPARING IT WITH RECENT SALES OF SIMILAR PROPERTY.

CLOSING COSTS

ALL SETTLEMENT OR TRANSACTION CHARGES THAT HOME BUYERS NEED TO PAY AT THE CLOSE OF ESCROW WHEN THE PROPERTY IS TRANSFERRED. THESE TYPICALLY INCLUDE LENDER'S FEES AND POINTS OR PREPAID INTEREST, A PRORATED SHARE OF THE PROPERTY TAXES, TRANSFER TAXES, CREDIT CHECK FEES, HOMEOWNERS' AND TITLE INSURANCE PREMIUMS, DEED FILING FEES, REAL ESTATE AGENT COMMISSIONS, INSPECTION AND APPRAISAL FEES, AND ATTORNEYS' FEES.

APPRECIATION

INCREASE IN THE VALUE OR WORTH OF AN ASSET OR PIECE OF PROPERTY THAT'S CAUSED BY EXTERNAL ECONOMIC FACTORS OCCURRING OVER TIME, RATHER THAN BY THE OWNER HAVING MADE IMPROVEMENTS OR ADDITIONS.

MLS

A COMPUTER-BASED SERVICE, COMMONLY REFERRED TO AS MLS, THAT PROVIDES REAL ESTATE PROFESSIONALS WITH DETAILED LISTINGS OF MOST HOMES CURRENTLY ON THE MARKET. THE PUBLIC CAN NOW ACCESS MUCH OF THIS KIND OF INFORMATION THROUGH WEBSITES LIKE

ZONING

THE LOCAL LAWS DIVIDING CITIES OR COUNTIES INTO DIFFERENT ZONES ACCORDING TO ALLOWED USES, FROM SINGLE-FAMILY RESIDENTIAL TO COMMERCIAL TO INDUSTRIAL. MIXED-USE ZONES ARE ALSO USED. ZONING ORDINANCES CONTROL SIZE, LOCATION, AND USE OF BUILDINGS WITHIN THESE DIFFERENT AREAS AND HAVE AN EFFECT ON TRAFFIC, HEALTH, AND LIVABILITY.

CONTINGENCY

A PROVISION IN A CONTRACT STATING THAT SOME OR ALL OF THE TERMS OF THE CONTRACT WILL BE ALTERED OR VOIDED BY THE OCCURRENCE OF A SPECIFIC EVENT, USUALLY BY SPECIFIC DATES LEADING UP TO THE CLOSING.

ESCROW

THE HOLDING OF FUNDS OR DOCUMENTS BY A NEUTRAL THIRD PARTY PRIOR TO CLOSING YOUR HOME SALE. THIS IS TYPICALLY DONE BY A TITLE COMPANY.

HOME INSPECTION

AN EXAMINATION OF THE CONDITION OF A REAL ESTATE PROPERTY. A HOME INSPECTOR ASSESSES THE CONDITION OF A PROPERTY, INCLUDING ITS HEATING / COOLING SYSTEMS, PLUMBING, ELECTRICAL WORK, WATER AND SEWAGE, AS WELL AS SOME FIRE AND SAFETY ISSUES.

TITLE

OWNERSHIP OF REAL ESTATE OR PERSONAL PROPERTY. WITH REAL ESTATE, TITLE IS EVIDENCED BY A DEED (OR OTHER DOCUMENT) RECORDED IN THE COUNTY LAND RECORDS OFFICE.

CHRYS^{COCO}TIN BRUCE

The buying process combines excitement, stress, and new experiences, whether you are a seasoned or first-time home buyer.

The simple fact is that buying your home is rarely a decision people make regularly. There are several moving parts and points to consider, which is why it is essential to have a trusted professional like myself consulting you at each step of the process.

This Buyer's Guide is intended to give you a tangible resource that will help you define your goals and direct you through the process so that you can make informed decisions.



Let's Find your new home in today's market Chrystin

"COCOA" Bruce

Phone: (443) 804.2614

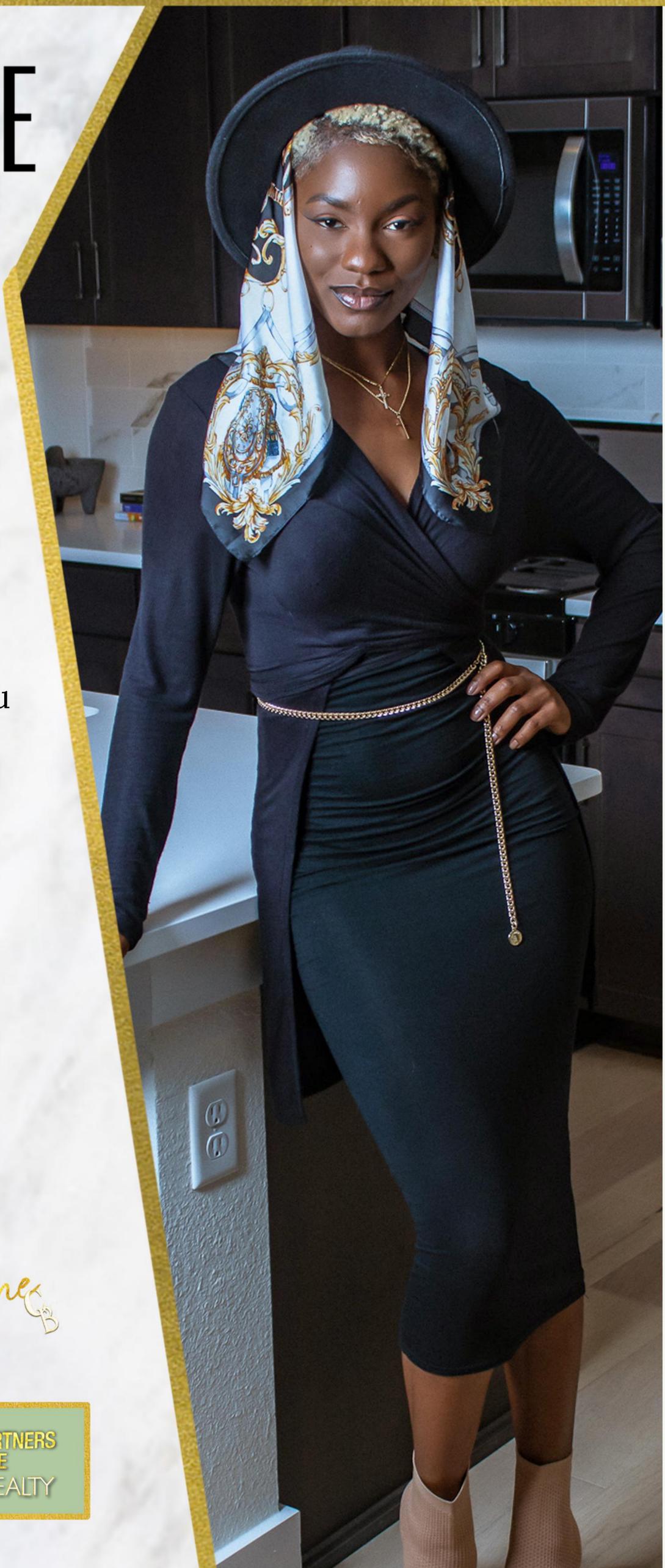
Chrystinbruce@kw.com

Keller Williams Atlantic Partners

Home^{CB}



kw ATLANTIC PARTNERS
ST. AUGUSTINE
KELLERWILLIAMS. REALTY

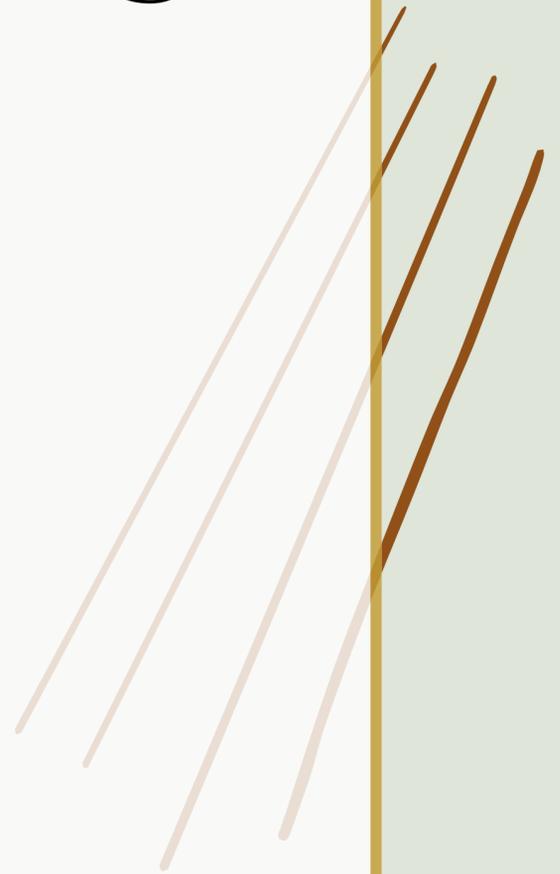




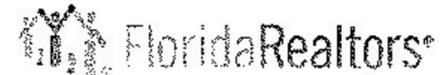
19 MADEORE

DR

DOCUMENTS



Seller's Property Disclosure – Residential



Notice to Licensee and Seller: Only the Seller should fill out this form.

Notice to Seller: Florida law¹ requires a **Seller** of a home to disclose to the **Buyer** all known facts that materially affect the value of the property being sold and that are not readily observable or known by the **Buyer**. This disclosure form is designed to help you comply with the law. However, this disclosure form may not address every significant issue that is unique to the Property. You should think about what you would want to know if you were buying the Property today; and if you need more space for additional information, comments, or explanations, check the Paragraph 12 checkbox and attach an addendum.

Notice to Buyer: The following representations are made by **Seller** and **not** by any real estate licensee. This disclosure is not a guaranty or warranty of any kind. It is not a substitute for any inspections, warranties, or professional advice you may wish to obtain. It is not a substitute for your own personal judgment and common sense. The following information is based only upon **Seller's** actual knowledge of the Property's condition. **Sellers** can disclose only what they actually know. **Seller** may not know about all material or significant items. You should have an independent, professional home inspection to verify the condition of the Property and determine the cost of repairs, if any. This disclosure is not a contract and is not intended to be a part of any contract for sale and purchase.

Seller makes the following disclosure regarding the property described as: _____
 19 Madeore Street, St. Augustine, FL 32084 _____ (the "Property")

The Property is owner occupied tenant occupied unoccupied (If unoccupied, how long has it been since **Seller** occupied the Property? _____)

| | <u>Yes</u> | <u>No</u> | <u>Don't Know</u> |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 1. Structures; Systems; Appliances | | | |
| (a) Are the structures including roofs; ceilings; walls; doors; windows; foundation; and pool, hot tub, and spa, if any, structurally sound and free of leaks? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Is seawall, if any, and dockage, if any, structurally sound? | <input type="checkbox"/> | <input type="checkbox"/> N/A | <input type="checkbox"/> |
| (c) Are existing major appliances and heating, cooling, mechanical, electrical, security, and sprinkler systems, in working condition, i.e., operating in the manner in which the item was designed to operate? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (d) Does the Property have aluminum wiring other than the primary service line? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Are any of the appliances leased? If yes, which ones: _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) If any answer to questions 1(a) – 1(c) is no, please explain: _____ | | | |
| 2. Termites; Other Wood-Destroying Organisms; Pests | | | |
| (a) Are termites; other wood-destroying organisms, including fungi; or pests present on the Property or has the Property had any structural damage by them? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (b) Has the Property been treated for termites; other wood-destroying organisms, including fungi; or pests? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) If any answer to questions 2(a) - 2(b) is yes, please explain: <u>Termite</u> <u>board, tented in 2000</u> | | | |
| 3. Water Intrusion; Drainage; Flooding | | | |
| (a) Has past or present water intrusion affected the Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (b) Have past or present drainage or flooding problems affected the Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Is any of the Property located in a special flood hazard area? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Is any of the Property located seaward of the coastal construction control line? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Does your lender require flood insurance? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Do you have an elevation certificate? If yes, please attach a copy. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) If any answer to questions 3(a) - 3(d) is yes, please explain: _____ | | | |

¹ Johnson v. Davis, 480 So.2d 625 (Fla. 1985).

Buyer and Seller acknowledge receipt of a copy of this page, which is Page 1 of 4
 SPDR-3 Rev 2/20

4. Plumbing

- (a) What is your drinking water source? public private well other
- (b) Have you ever had a problem with the quality, supply, or flow of potable water?
- (c) Do you have a water treatment system?
If yes, is it owned leased?
- (d) Do you have a sewer or septic system? If septic system, describe the location of each system: _____
- (e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property?
- (f) Are there or have there been any defects to the water system, septic system, drain fields or wells?
- (g) Have there been any plumbing leaks since you have owned the Property?
- (h) Are any polybutylene pipes on the Property?
- (i) If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain:

Yes **No** **Don't Know**

-
-
-
-
-
-

5. Roof and Roof-Related Items

- (a) To your knowledge, is the roof structurally sound and free of leaks?
- (b) The age of the roof is _____ years OR date installed 2017
- (c) Has the roof ever leaked during your ownership?
- (d) To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof?
If yes, please explain: Replacement
- (e) Are you aware of any defects to the roof, fascia, soffits, flashings or any other component of the roof system?
If yes, please explain: _____

-
-
-
-

6. Pools; Hot Tubs; Spas

Note: Florida law requires swimming pools, hot tubs, and spas that received a certificate of completion on or after October 1, 2000, to have at least one safety feature as specified by Section 515.27, Florida Statutes.

- (a) If the Property has a swimming pool, hot tub, or spa that received a certificate of completion on or after October 1, 2000, indicate the existing safety feature(s):
 enclosure that meets the pool barrier requirements approved safety pool cover required door and window exit alarms required door locks none
- (b) Has an in-ground pool on the Property been demolished and/or filled?

- N/A
-

7. Sinkholes

Note: When an insurance claim for sinkhole damage has been made by the seller and paid by the insurer, Section 627.7073(2)(c), Florida Statutes, requires the seller to disclose to the buyer that a claim was paid and whether or not the full amount paid was used to repair the sinkhole damage.

- (a) Does past or present settling, soil movement, or sinkhole(s) affect the Property or adjacent properties?
- (b) Has any insurance claim for sinkhole damage been made?
If yes, was the claim paid? yes no If the claim was paid, were all the proceeds used to repair the damage? yes no
- (c) If any answer to questions 7(a) - 7(b) is yes, please explain:

-
-

8. Homeowners' Association Restrictions; Boundaries; Access Roads

(a) Is membership in a homeowner's association mandatory or do any covenants, conditions or restrictions (CCRs) affect the Property? (CCRs include deed restrictions, restrictive covenants and declaration of covenants.)

Notice to Buyer: If yes, you should read the association's official records and/or the CCRs before making an offer to purchase. These documents contain information on significant matters, such as recurring dues or fees; special assessments; capital contributions, penalties; and architectural, building, landscaping, leasing, parking, pet, resale, vehicle and other types of restrictions.

(b) Are there any proposed changes to any of the restrictions?

(c) Are any driveways, walls, fences, or other features shared with adjoining landowners?

(d) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands?

(e) Are there boundary line disputes or easements affecting the Property?

(f) Are you aware of any existing, pending or proposed legal or administrative action affecting homeowner's association common areas (such as clubhouse, pools, tennis courts or other areas)?

(g) Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property?

If yes, is there a right of entry? yes no

(h) Are access roads private public? If private, describe the terms and conditions of the maintenance agreement: _____

(i) If any answer to questions 8(a) - 8(g) is yes, please explain: _____

| Yes | No | Don't Know |
|--------------------------|---|--------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> N/A | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> N/A | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

9. Environmental

(a) Was the Property built before 1978?

If yes, please see Lead-Based Paint Disclosure.

(b) Does anything exist on the Property that may be considered an environmental hazard, including but not limited to, lead-based paint; asbestos; mold; urea formaldehyde; radon gas; methamphetamine contamination; defective drywall; fuel, propane, or chemical storage tanks (active or abandoned); or contaminated soil or water?

(c) Has there been any damage, clean up, or repair to the Property due to any of the substances or materials listed in subsection (b) above?

(d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property?

(e) If any answer to questions 9(b) - 9(d) is yes, please explain: _____

| | | |
|--------------------------|-------------------------------------|--------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

10. Governmental, Claims and Litigation

(a) Are there any existing, pending or proposed legal or administrative claims affecting the Property?

(b) Are you aware of any existing or proposed municipal or county special assessments affecting the Property?

(c) Is the Property subject to any Property Assessed Clean Energy (PACE) assessment per Section 163.08, Florida Statutes?

(d) Are you aware of the Property ever having been, or is it currently, subject to litigation or claim, including but not limited to, defective building products, construction defects and/or title problems?

(e) Have you ever had any claims filed against your homeowner's insurance policy?

| | | |
|--------------------------|-------------------------------------|--------------------------|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

- (f) Are there any zoning violations or nonconforming uses?
- (g) Are there any zoning restrictions affecting improvements or replacement of the Property?
- (h) Do any zoning, land use or administrative regulations conflict with the existing use of the Property?
- (i) Do any restrictions, other than association or flood area requirements, affect improvements or replacement of the Property?
- (j) Are any improvements located below the base flood elevation?
- (k) Have any improvements been constructed in violation of applicable local flood guidelines?
- (l) Have any improvements to the Property, whether by your or by others, been constructed in violation of building codes or without necessary permits?
- (m) Are there any active permits on the Property that have not been closed by a final inspection?
- (n) Is there any violation or non-compliance regarding any unrecorded liens; code enforcement violations; or governmental, building, environmental and safety codes, restrictions or requirements?
- (o) If any answer to questions 10(a) - 10(n) is yes, please explain: _____

11. Foreign Investment in Real Property Tax Act ("FIRPTA")

- (a) Is the Seller subject to FIRPTA withholding per Section 1445 of the Internal Revenue Code?
If yes, Buyer and Seller should seek legal and tax advice regarding compliance.

12. (If checked) **Other Matters; Additional Comments:** The attached addendum contains additional information, explanation, or comments.

Seller represents that the information provided on this form and any attachments is accurate and complete to the best of **Seller's** knowledge on the date signed by **Seller**. **Seller** authorizes listing broker to provide this disclosure statement to real estate licensees and prospective buyers of the Property. **Seller** understands and agrees that **Seller** will promptly notify **Buyer** in writing if any information set forth in this disclosure statement becomes inaccurate or incorrect.

Seller: Linda G. Wierzba (signature) / Linda G Wierzba (print) Date: 5/13/22
 Seller: William A. Wierzba (signature) / William A Wierzba (print) Date: 5/13/22

Buyer acknowledges that **Buyer** has read, understands, and has received a copy of this disclosure statement.

Buyer: _____ (signature) _____ (print) Date: _____
 Buyer: _____ (signature) _____ (print) Date: _____

