

7672 Montgomery Rd, #340 Cincinnati, OH 45236 Phone: 513/396-SALE

Facsimile: 513/631-7368

Information on Applying via our Lease/Option Program

Enclosed you will find an application packet for you to complete and return to us. We have provided a checklist. Please use it to confirm that you have provided the information we need in order to process your application. If you are having a problem locating one or more of the requested items, please let us know to see how we should best proceed (so your application isn't delayed unnecessarily).

You will notice that there are two copies of the application. Each adult should complete an application. If information is the same on both application, to save time just write, "See other application" and only provide the information once (to save time).

We are looking forward to working with you and helping you realize the dream of owning your own home. We primarily are trying to verify two things as part of the application process:

- 1. You can afford the home.
- 2. You pay your bills. It's okay to have some bumps or hiccups in the road because life happens and often bad things happen to good people. We can work with you where others won't.

You will need to include \$525 (cash, money order, or certified check) when you turn in your application. This covers the \$25 application fee and \$500 applies to the option fee, which will apply toward the purchase price of the home. **If for any reason we do not approve your application you will receive this \$500 back**. This is a very common question we receive.

The application process works as follows:

- 1. Complete the application using the checklist. Please include the \$525 application fee made payable to "*Keynote Property, Inc.*".
- 2. Contact us at 513-731-SALE and we will determine the easiest way for us to receive your application. We may meet personally or have you drop it off at our PO box.
- 3. We will process your application as quickly as possible. Normally this can be done in just a few days time and we will contact you to let you know if you've been approved.
- 4. Assuming you have been approved, we will meet with you as soon as possible to give you a copy of the agreements to review and to receive from you the remainder of the option fee (again as certified funds). We will complete a deposit form, which means the home is yours and we will take it off the market.
- 5. We will get utilities setup for your move-in date and which time you will receive possession of the home. At move-in the first least payment is due (again must be certified funds).

If you have any questions, please contact us at 513-731-SALE. Thank you.

Sincerely,

David Tobin, as President KeyNote Property, Inc.

Application Checklist

The list below has been provided to make your completion of the application process as easy as possible. Please place a checkmark in the "Status" column to indicate you have completed that item. All items must be completed in order for KeyNote Property, Inc. to process your application.

Status	Description
	Pickup Application
	Application filled out COMPLETELY . Do not leave fields blank. If something doesn't apply then mark it "N/A" for "Not Applicable". A partially completed application will delay our ability to process your application
	Application Fee – This must be certified funds (ex. – Cash, Money Order, or Certified Check).
	Income Verification – A copy of most recent pay stub.
	Copy of Drivers License – need to verify that you are who you say you are.
	Social Security Card (not necessary if social security number is on driver's license or Federal 1040 tax return)
	Automobile Registration for all vehicles – so we know that when your car is parked on the property that it is your car.
	Automobile Insurance for all vehicles – so we know that your car is insured.
	Federal 1040 Tax Return for the past two years.
	Other – Any other information that we requested specific to your situation (ex. – Co-Signer information, Pet information). This step may not apply to you.

Thank you.

Sincerely,

David Tobin, as President KeyNote Property, Inc.

APPLICATION FOR LEASE PURCHASE AGREEMENT

EACH APPLICANT MUST COMPLETE A SEPARATE APPLICATION

PLEASE PRINT - ALL information must be completed. The decision to sell to you will depend in great part on your credit history and references. Only clean, responsible people who are willing to pay their loan on time, need apply.

did you find out about us? Sign □: New			
YOUR P	PERSONAL INFORM	<u>IATION</u>	
Name	Phone ()	Work Phone ()
al Security NumberDrive	er's License #	State: Da	nte of Birth:
ent Address	Email:		
City	Sta	te: Zip:	
How Long? If renting, Apartment	name/location	Phone: (_)
Landlord/mgr's name		Alternate Phone: (_)
Why are you leaving?		Curren	t Payment: \$
ious Address			
City:	Sta	nte: Zip:	
How Long? If renting, Apartment	name/location	Phone: (_)
Landlord/mgr's name		Alternate Phone: (_)
Why did you leave?			
loyer #1:	Positio	on:	How Long?
Address		Phone: ()
Gross Monthly Income before deductions: \$			
oloyer #2:	Position	on:	How Long?
Address		Phone: ()
Gross Monthly Income before deductions: \$	Other Income: \$	Source:	
ner Employer	Position	n:	How Long?
Address		Phone: ()
Why did you leave?			

PLEASE CONTINUE ON NEXT PAGE

CREDIT INFORMATION: This can include store credit cards, rental stores, car loans, small loans, etc. Branch _____ Acct #(s) _____ Checking: []: Savi ngs []: Loan []: City ______ State _____ Approx. Balance \$_____ How Long? _____ Other Active Credit Ref: _____ ______ Account # ______ Exp. Date: _____ Type of Account: _____ Credit Limit: \$____ How Long? ____ Are all payments current? YES \Box NO \Box Other Active Credit Ref: ______ Account # _____ Exp. Date: _____ Type of Account: _____ Credit Limit: \$_____ How Long? ____ Are all payments current? YES □: NO □: Other Active Credit Ref: ______ Account # _____ Exp. Date: _____ Type of Account: _____ Credit Limit: \$_____ How Long? ____ Are all payments current? YES □: NO □: How much down payment money do you have to work with? \$_____ Source of down payment? Personal Funds □: Gift □: Relatives □: Loan □: Other □ Have you ever had a repossession? YES □, Date _____: NO □: (if Yes, explain below) Have you ever been evicted? YES \square : NO \square : Have you ever had a foreclosure? YES □, Date _____: NO □: If Yes, explain: ____ Do you have any unpaid student loans? YES □: NO □: If Yes, how much is the total? \$______ Monthly Payment: \$______ Is your paycheck currently being garnished? YES □: NO □: If Yes, how much? \$______ If Yes, explain: _____ Have you ever filed for bankruptcy? YES □, Date _____: NO □: (if Yes, explain below) If yes, Chapter 7 □ or Chapter 13 □? If YES, has the bankruptcy been discharged? YES \square : NO \square : If YES, when dicharged? _____ Have you ever been convicted of a crime, other than a traffic violation? YES □: NO □: If you answered YES to any of the above questions, explain: ____ LIST ALL OF YOUR CURRENT MONTHLY OBLIGATIONS BELOW:

Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$

PLEASE CONTINUE ON NEXT PAGE

	<u>SONAL REFEREN</u>		•				
Name _				Relationship		Phone: (_)
	Address		City _			State	_ Zip
Name _				Relationship		Phone: (_)
	Address		City _			State	_ Zip
EME	ERGENCY - In an emer	gency you may contact	(List two, other t	han spouse/room	mate, nearest relativ	es first)	
)
_				_			Zip
Name _							
				_			Zip
							_
			OTHERIN	<u>FORMATI</u>	<u>ON</u>		
ОТНЕ	R PERSONS (INCLUDING	CHILDREN) WHO WI	LL LIVE IN TH	E PROPERTY			
Name _				Name			
Name _				Name			
	Pets: Name	Type	Weight	_ lbs. Name		Туре	Weight lbs.
MAK	E MODEL CO	LOR YEAR	LICENSE	PLATE #	STATE		Y PAYMENT
			Fee» and a				

Applicant

Date

I HEREBY AUTHORIZE KEYNOTE PROPERTY, INC. TO OBTAIN CONSUMER REPORTS, AND ANY OTHER INFORMATION IT DEEMS NECESSARY, FOR THE PURPOSE OF EVALUATING MY APPLICATION. I UNDERSTAND THAT SUCH INFORMATION MAY INCLUDE, BUT IS NOT LIMITED TO, CREDIT HISTORY, CIVIL AND CRIMINAL INFORMATION, RECORDS OF ARREST, RENTAL HISTORY, EMPLOYMENT/SALARY DETAILS, VEHICLE RECORDS, LICENSING RECORDS, AND/OR ANY OTHER NECESSARY INFORMATION. I UNDERSTAND THAT SUBSEQUENT CONSUMER REPORTS MAY BE OBTAINED AND UTILIZED UNDER THIS AUTHORIZATION IN CONNECTION WITH AN UPDATE, RENEWAL, EXTENSION OR COLLECTION WITH RESPECT OR IN CONNECTION WITH THE RENTAL OR LEASE OF A RESIDENCE FOR WHICH APPLICATION WAS MADE. I HEREBY GIVE MY PERMISSION FOR ANYONE CONTACTED TO RELEASE THE CREDIT OR PERSONAL INFORMATION OF THE UNDERSIGNED APPLICANT TO KEYNOTE PROPERTY, INC. OR THEIR AUTHORIZED AGENTS.

The above information, to the best of my knowledge, is true and correct. This Application, upon execution of a Lease Agreement with Keynote Property, Inc., shall be incorporated into the Lease and made a part thereof. Signature of Applicant KEYNOTE PROPERTY, INC., IS AN EQUAL OPPORTUNITY HOUSING PROVIDER AND DOES NOT DISCRIMINATE ON THE BASIS OF RACE, COLOR, GENDER, DISABILITY, NATIONAL ORIGIN, RELIGION OR FAMILIAL STATUS. APPLICANT: DO NOT WRITE BELOW THIS LINE APPLICATION FEE OF \$_____ RECEIVED BY (NAME)_____ DATE_ RECEIVED BY (NAME)_____ DATE__ DEPOSIT OF \$ THIS APPLICATION FORM RECEIVED BY (NAME) DATE COPY OF DRIVER'S LICENSE OR PHOTO I.D. MADE BY (NAME)

DATE Reference Verification Name Reference Comments Comments: This application approved not approved by _____ Applicant Notified Date Notified

APPLICATION FOR LEASE PURCHASE AGREEMENT

EACH APPLICANT MUST COMPLETE A SEPARATE APPLICATION

PLEASE PRINT - ALL information must be completed. The decision to sell to you will depend in great part on your credit history and references. Only clean, responsible people who are willing to pay their loan on time, need apply.

	D. (1)	
er Li: Friend Li: Other Li	Date of desired occupat	ncy:
SONAL INFORMA	<u>ATION</u>	
Phone ()	Work Phone ()
eense #	State: Dat	te of Birth:
Email:		
State:	Zip:	
location	Phone: ()
	Alternate Phone: ()
	Current	Payment: \$
State:	Zip:	
location	Phone: ()
	Alternate Phone: ()
Position:		How Long? _
	Phone: ()
Position:		How Long? _
	Phone: ()
Other Income: \$	Source:	
Position: _		How Long?
	Phone: ()
	SONAL INFORMA Phone ()	SONAL INFORMATION Phone (

CREDIT INFORMATION: This can include store credit cards, rental stores, car loans, small loans, etc. Branch _____ Acct #(s) _____ Checking: []: Savi ngs []: Loan []: City ______ State _____ Approx. Balance \$_____ How Long? _____ Other Active Credit Ref: _____ ______ Account # ______ Exp. Date: _____ Type of Account: _____ Credit Limit: \$____ How Long? ____ Are all payments current? YES \Box NO \Box Other Active Credit Ref: ______ Account # _____ Exp. Date: _____ Type of Account: _____ Credit Limit: \$_____ How Long? ____ Are all payments current? YES □: NO □: Other Active Credit Ref: ______ Account # _____ Exp. Date: _____ Type of Account: _____ Credit Limit: \$_____ How Long? ____ Are all payments current? YES □: NO □: How much down payment money do you have to work with? \$_____ Source of down payment? Personal Funds □: Gift □: Relatives □: Loan □: Other □ Have you ever had a repossession? YES □, Date _____: NO □: (if Yes, explain below) Have you ever been evicted? YES \square : NO \square : Have you ever had a foreclosure? YES □, Date _____: NO □: If Yes, explain: ____ Do you have any unpaid student loans? YES □: NO □: If Yes, how much is the total? \$______ Monthly Payment: \$______ Is your paycheck currently being garnished? YES □: NO □: If Yes, how much? \$______ If Yes, explain: _____ Have you ever filed for bankruptcy? YES □, Date _____: NO □: (if Yes, explain below) If yes, Chapter 7 □ or Chapter 13 □? If YES, has the bankruptcy been discharged? YES \square : NO \square : If YES, when dicharged? _____ Have you ever been convicted of a crime, other than a traffic violation? YES □: NO □: If you answered YES to any of the above questions, explain: ____ LIST ALL OF YOUR CURRENT MONTHLY OBLIGATIONS BELOW:

Pay To:	Total Amount Due: \$	Monthly Payment: \$
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Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$
Pay To:	Total Amount Due: \$	Monthly Payment: \$

PLEASE CONTINUE ON NEXT PAGE

PERSONAL REFERENCES - List two person	ons, other than your relatives, the	hat we may contact	to verify your ch	aracter.
Name	Relationship		Phone: (_)
Address	City		State	Zip
Name	Relationship		Phone: (_)
Address	City		State	Zip
EMERGENCY - In an emergency you may contact ((List two, other than spouse/roo	mmate, nearest rela	tives first)	
Name	_)
Address				
Name				
Address				
	OTHER INFORMAT	YON		
_		1011		
OTHER PERSONS (INCLUDING CHILDREN) WHO WII				
Name	Name _			
Name	Name _			
Pets: Name Type	Weight lbs. Name		Type	Weight lbs.
			\$	
A non-refundable application fee of \$_25.00\$ and a required for processing this application, and is being occupy the property before this application can be comproved applicant herewith agrees to purchase the accepted by Management and then decide, for any reliquidated damages since other prospective purchases the property and evaluate other applicants. Process telephone, fax or mail. Once approved, applicant agranagement will assume that applicant has decided marketing the property. If applicant is not approve applicant.	paid herewith. An Applicationsidered by Management. property on Lease Purchase eason, not to move into the personal may have been turned awaing of application shall be ees to pay the balance of furl to forfeit the reservation/eed, all monies given herewi	on Receipt Agreed The undersigned e Agreement. Appremises, then all ay and it will be a as timely as possi ads and complete the earnest money pay	ment must be si expressly agree plicant further monies paid he necessary for Mible and the rethe paperwork yment made hon fee shown a	igned by all adults who wises that if this application agrees that if applicant erewith shall be retained a fanagement to re-advertisesults may be delivered within 48 hours, otherwiserewith and will begin rebove, shall be returned to
A PHOTOSTATIC COPY OF MY DRIVER'S LATEST PAY CHECK STUB(S) AND LAST YEAR TO THE APPLICATION [], OR WILL BE PROVIDING permission for anyone contacted to release the authorized agents, at any time, for the purposes of enfurther authorize Management or their Authorized creditors, present or former landlords, employers and time in the future, with regard to any agreement enter of this application, or Management may at any time in on the application.	C'S W-2(s) OR COPY OF LA DED []. I declare that the a credit or personal informate tering into and continuing to Agents to verify the applicated personal references, whethered into with Management.	AST YEARS INC application is complication of the unders offer or collect or action information her listed or not, Any false inform	COME TAX RI plete, true and signed applicar any agreemen including but at the time of ation will cons	ETURN ARE ATTACHE correct and I herewith given to Management or the at and/or credit extended. It not limited to contacting the application and at an attitute grounds for rejection.

Applicant

Date

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DATE Reference Verification Name Reference Comments Comments: This application approved not approved by _____ Applicant Notified Date Notified

APPLICATION RECEIPT AGREEMENT

A non-refundable application fee of \$_25.00\$ required for processing the application, and is must be signed by all adults who will occupy Management. The undersigned expressly ag purchase the property located at: ADDRESS;	s being paid herewith. This App y the property before the applic gree that if application is appro on Lease Purchase Agreen	olication Receipt Agreement ation can be considered by ved they herewith agree to nent. Applicant(s) further
the premises, then all monies paid herewi prospective purchasers may have been turn advertise the property and evaluate other a possible and the results may be delivered via t pay the balance of funds and complete the assume that applicant(s) have decided to for re-marketing the property. If applicant is no shown above, shall be returned to applicant.	ith shall be retained as liquid and away and it will be necessan pplicants. Processing of applicatelephone, fax or mail. Once apper paperwork within 48 hours, of feit the reservation/earnest mon	ated damages since other ary for Management to re- ation shall be as timely as proved, applicant(s) agree to otherwise management will are payment and will begin
A PHOTOSTATIC COPY OF MY (OUR) D CARD(S), SOCIAL SECURITY CARD(S), I 2(s) OR COPY(IES) OF LAST YEARS IN APPLICATION [], OR WILL BE PROVID and correct and I(we) herewith give my(our personal information of any of the undersign at any time, for the purposes of entering into credit extended. I(we) further authorize application information including but not line employers and personal references, whether I the application and at any time in the full Management. Any false information will Management may at anytime immediately misinformation given on the application.	LATEST PAY CHECK STUB(S) NCOME TAX RETURN(S) ARDED []. I(we) declare that the argument of the end applicant(s) to Management and continuing to offer or collect Management or their Authormited to contacting creditors, profisted or not, and getting any critical constitute grounds for rejections.	S) AND LAST YEAR'S W-RE ATTACHED TO THE application is complete, true ted to release the credit or or their authorized agents, and to any agreement and/or ized Agents to verify the resent or former landlords, minal record, at the time of reement entered into with ion of the application, or
I/We have been provided a copy of this A		
the terms stated herein. Acceptance of a		nerewith are not binding
upon Management until application is a	pproved by Management.	
Signed:		Date:
Applicant (Print Name):	Social Security Number:	·
Signed:		Date:
Applicant (Print Name):		
Do Not Write Below Thi	is Line - To Be Filled Out By Management	
Receipt of \$1	from applicant is herewith ackno	owledged.
, As Agent		
, 120 1190110	Management Company	Date

RESIDENTIAL PROPERTY DISCLOSURE FORM

Note: Purchaser should NOT sign this form until they have received the property disclosure form from the Seller.

WHEREAS,	as Seller and contract agreement contract agreement	as
Purchaser will be entering into a _ relating to the real estate located at _	Purchase Agreement and Lease/Option Agreement contract agreem (hereinafter referred to as "property")	ent").
form, made a part hereof by refer	even Purchaser a copy of the Ohio Residential Property Disclosence, which was filled out by (hereinal Record") and dated	fter
thus have no further knowledge Record has indicated and other t	and <u>Keynote Property, Inc.</u> in their role Company Managing the property have never lived in the property a of the condition of the property other than what the Prior Owner can what is stated on the lines directly below. Purchaser understandable for any property defects that were outside Seller's knowledge.	of nds
WHEREAS, by the signir	g of this form the Purchaser agrees that they have received a copy	of
and have reviewed thoroughly a form completed by the Prior Own	nd have signed and dated the Ohio Residential Property Disclos er of Record.	ure
Purchaser	Date	
Purchaser	Date	



BUYER/TENANT

AGENCY DISCLOSURE STATEMENT



DATE

The real estate agent who is providing you with this form is required to do so by Ohio law. You will not be bound to pay the agent or the agent's brokerage by merely signing this form. Instead, the purpose of this form is to confirm that you have been advised of the role of the agent(s) in the transaction proposed below. (For purposes of this form, the term "seller" includes a landlord and the term "buyer" includes a tenant.)

Property A	ddress:					
Buyer(s):						
Seller(s):						
	I. TRANSACTIO	ON INVOLVING TWO	AGENTS IN TWO DI	IFFERENT	Γ BROKERAGI	ES
The buyer	will be represented by	N/A AGENT(S)		_, and	N/A BROKERAG	·
The seller	will be represented by	N/A AGENT(S)		_, and	N/A BROKERAGE	·
If two agen	II. TRANSA ats in the real estate broker both the buyer and the selle	CTION INVOLVING T rageer, check the following rel				
Agento	(s) N/A (s) N/A nsaction, the broker and n vill maintain a neutral posi	nanagers will be "dual age	work(s) work(s) ents", which is further ex	for the buy rk(s) for the explained on	e seller. Unless p the back of this	form. As dual agents
the bac	ck of this form. As dual a ential information. Unles personal, family or busines	will be working for gents they will maintain a s indicated below, neither	both the buyer and selle neutral position in the t the agent(s) nor the bro the buyer or seller. <i>If s</i> .	er as "dual a cransaction okerage acti uch a relati	agents". Dual age and they will pro- ng as a dual agen ionship does exist	ency is explained on tect all parties' t in this transaction
Agent(s) _	III. TRA	ANSACTION INVOLVI				will
this for	nal agents" representing born. As dual agents they value on the control of the co	vill maintain a neutral pos elow, neither the agent(s)	ition in the transaction a nor the brokerage acting	and they wil g as a dual	ll protect all parti agent in this trans	es' confidential saction has a
	ent only the (check one) tesent his/her own best int					
in	(we) consent to the about this transaction, I (we f this form.	e) acknowledge readin		garding d		lained on the back
DUIEK/II	EIVAIV I	DATE	SELLEK/LANDLOKD			DATE

SELLER/LANDLORD

DATE

OBTAINING FINANCING DISCLOSURE FORM

WHEREAS, as Seller Purchaser/Buyer will be entering into a Purchase Agreement	nt and Lease/Option Agreement contract
agreement relating to the real estate located at	(hereinafter referred to as "property").
WHEREAS, Purchaser/Buyer understands and acc	
apply, qualify for, and obtain a loan in order to Purchase term spelled out in the aforementioned agreement. Seller	
of obtaining a loan but Seller is under no obligation to do so.	may assist i dichaser/Bayer in the process
WHEREAS, Seller may provide Purchaser/Buyer with mortgage brokers, loan agents, banks with whom they may have is under no obligation to use the company or companies with the Seller or <u>Keynote Property, Inc.</u> in their recompany. Purchaser/Buyer is free to pursue obtaining a	ave done business with in the past, Buyer hose contact information is provided by ole as the hired Property Management
WHEREAS, Seller is providing the aforementioned only as a convenience to the Purchaser/Buyer and becau Purchaser/Buyer in similar situations to the undersigned. Further may be more familiar with completing similar transaction industry because they specialize in doing so and may be program being offered by the Seller.	se said companies specialize in helping urthermore the aforementioned companies s than other companies in the mortgage
WHEREAS, by the signing of this form the Purchase aware that they may pursue obtain financing from whomever	
Purchaser/Buyer	Date
Purchaser/Buyer	Date