



AUCTION DIVISION

**RUSSELL REAL ESTATE SERVICES
ADDENDUM – BUYER ACKNOWLEDGEMENT
RESERVE AUCTION TERMS AND CONDITIONS**

Administrative Office: 12190 Pearl Road, Strongsville, Ohio 44136



Please submit this form with your offer/bid to purchase.

1 This is an Addendum to the Purchase Agreement dated: _____ for the "Property"
2 located at: 35206 Center Ridge Road, North Ridgeville, OH 44039 between
3 "Buyer(s)": _____ and
4 "Seller(s)": Myles E Narowitz and Jeannine M. Narowitz.

5 The Buyer and Seller hereby acknowledge and/or agree to the following terms and conditions:

- 6 1. Russell Real Estate Services Auctioneer/Agent, Marco Marinucci, is licensed in the State of Ohio as
7 both as auctioneer, Auctioneer Licence#2011000190 and a licensed sales person, License
8 #2010000501. Russell Real Estate Services Auction Division is located at 33 Public Square,
9 Brecksville, OH 4414, Phone: 440-487-1878.
- 10 2. Buyer is encouraged to submit their offer/bid immediately. Seller may enter into a purchase
11 agreement with any buyer at any time before the pre-established end date for offer/bid submissions.
12 (Please contact Auctioneer/Agent if there is question about the established end date.)
- 13 3. Buyer will be notified upon receipt of their offer/bid by Russell Real Estate Services Auctioneer/Agent.
- 14 4. Offer/bids will be reviewed upon receipt and responded to within 48 hours of receipt confirmation.
15 NOTE: Seller has reserved the right to accept another offer/bid at any time. Should Seller accept an
16 offer/bid, remaining prospective buyers who have submitted an offer/bid (if any), will be notified
17 immediately of the acceptance of another offer/bid by either listing broker or Russell Real Estate
18 Services Auctioneer/Agent.
- 19 5. Seller has reserved the right to bid on their own behalf, as well as counter an offer/bid.
- 20 6. Offer/bids should be submitted on a standard Residential Purchase Agreement and include the
21 following documents:
22 a. Ohio Agency Disclosure Statement
23 b. Residential Purchase Agreement, including this Addendum.
24 c. Disclosure Forms: Ohio Property Disclosure Statement, Federal Lead-based Paint
25 Addendum, Russell Real Estate Services Wire Fraud Addendum, Affiliated Business
26 Disclosure Statement, HMS Marketing Arrangement Disclosure and any other provided
27 disclosures.
28 d. Copy of Earnest Money Check or Promissory Note
29 e. Any other Addendums, Limited Home Warranties or Conditions of Purchase.
30 f. Formal Pre-Approval letter or verification of funds for cash transactions.

31 **The above disclosures/forms are available from Auctioneer at info@marcoauctions.com.**

32 Pre-Offer inspections are strongly encouraged. A Russell Real Estate Services Auction with a
33 Suggested Starting Bid begins immediately upon announcement and advertising for bids to be
34 submitted and ends when a purchase agreement is entered into by the Seller and a Buyer or when the
35 pre-established end date for bids passes without a sale. The anticipated closing date is 45 days, or less,
36 after the purchase agreement is signed by both parties.

37 **Offer/Bid Submission Checklist**

- 38 ☐ Signed Ohio Agency Disclosure Statement.
- 39 ☐ Signed Residential Purchase Agreement and this Addendum.
- 40 ☐ Initialed and Signed Residential Property Disclosure, Federal lead-Based Paint Disclosure Form and
41 any additional addendums.
- 42 ☐ Lender's Pre-approval Letter
- 43 ☐ Copy of Earnest Money check, Promissory Note or verification of funds for cash transactions.

Sellers Initial/Date MM 1 4-3-24

Addendum: Buyer Acknowledgement Reserve Auction Terms and Conditions 08.08.18

Buyers Initial/Date _____

Property Address: 35206 Center Ridge Road, North Ridgeville, OH 44039

MISCELLANEOUS: This Addendum shall be binding upon and inure to the benefit of the parties hereto, their heirs, executors, administrators, personal representatives, successors, assigns, and trustees. Seller hereby acknowledges receipt of a copy of this Addendum. All terms and conditions stated in the Contract not inconsistent with this Addendum shall remain in full force and effect.

Auctioneer is licensed by the State of Ohio, Department of Agriculture. Any person aggrieved as a result of auctioneer's actions may initiate a claim against the Auction Recovery Fund created pursuant to Section 4707.25 of the Ohio Revised Code".

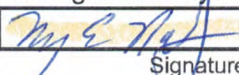
Ohio Department of Agriculture
Enforcement Division / Auctioneer Program
8995 E. Main Street
Reynoldsburg, OH 43068

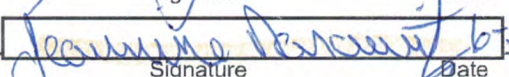
Additional Terms: Buyers and Sellers agree the buyer will assume all items that remain in the house after the Auction and buyer agree to assume all violations, defects and seller to make no repairs. Buyers agree to pay Russell Real Estate a 5% Auction buyer's premium.

I/we hereby acknowledge that I/we have read, understand and agree to the terms of this addendum and further acknowledge receipt of a signed copy of this Addendum.

NOTICE: THIS AGREEMENT IS A LEGALLY BINDING ADDENDUM TO YOUR CONTRACT. IF YOU HAVE ANY QUESTIONS OF LAW, CONSULT YOUR ATTORNEY.

Accepted and Agreed to by:

SELLER:  4-3-24 BUYER: _____
Signature Date Signature Date

SELLER:  4-3-24 BUYER: _____
Signature Date Signature Date



Sellers Initial/Date

Buyers Initial/Date



Russell Real Estate Services



ADDENDUM: Assumptions, no contingency & Title

This is an Addendum to the Purchase Agreement dated _____

for the purchase and sale of the Property known as:

(Street Address) 35206 Center Ridge Road, North Ridgeville, OH 44039

(City) _____, Ohio (Zip Code) _____

between _____ (Buyer) and

Myles E Narowitz and Jeannine M. Narowitz (Seller).

The following is hereby mutually agreed upon by said Buyer(s) and Seller(s):

Buyer and seller agree the buyer will assume all items that remain in the house after the auction

Buyer and seller agree the buyer will assume all violations, any point of sale and seller to make no repairs.

Buyer and seller agree the buyer will not need a real estate sales contingency to purchase this home.

Buyer and seller agree the buyer will use Newman title for the auction transaction

BUYER

DATE

BUYER

DATE

Myles E Narowitz 6-3-26

SELLER

DATE

Jeannine M. Narowitz 6-3-26

SELLER

DATE



Eff. April 3, 2026

STATE OF OHIO
DEPARTMENT OF COMMERCE

ANTI-DISCRIMINATION DISCLOSURE TO SELLERS OF RESIDENTIAL REAL ESTATE

This disclosure is provided to you by your real estate licensee **before** your residential property is listed for sale, exchange, or purchase. Ohio law requires that you review and acknowledge this information before your property may be marketed or shown. No licensee shall market, advertise, show, or otherwise offer a seller's residential real estate for sale, exchange, or purchase unless the licensee has provided the required disclosure form and received a signed and dated copy from the seller.

Federal Law – Fair Housing Act (42 U.S.C. § 3601 et seq.)

The federal Fair Housing Act makes it unlawful to discriminate against any person in housing-related transactions based on any of the following categories collectively known as “protected classes.”

- Race
- Color
- Religion
- Sex
- National origin
- Familial status
- Disability

Prohibited conduct includes, but is not limited to:

- Refusing to sell or negotiate for housing
- Setting different terms or conditions for sale
- Making discriminatory statements or advertisements
- Indicating a preference or limitation based on a protected class
- Engage in conduct known as blockbusting

Ohio Law – Ohio Fair Housing Law (R.C. Chapter 4112)

It is illegal, pursuant to the Ohio fair housing law, division (H) of section 4112.02 of the Revised Code, and the federal fair housing law, 42 U.S.C.A. 3601, as amended, to refuse to sell, transfer, assign, rent, lease, sublease, or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services.

It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes, a practice known as “blockbusting.”

In addition to state and federal fair housing laws, many Ohio cities, municipalities, villages, and townships may also have additional fair housing laws. Real estate licensees are not attorneys and cannot provide you with legal advice. Sellers are advised to consult with an attorney.



Eff. April 3, 2026

STATE OF OHIO
DEPARTMENT OF COMMERCE

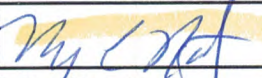
Penalties for Violating Fair Housing Laws

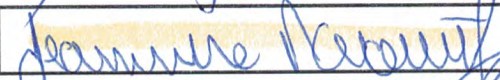
Violations of federal or state fair housing laws are serious and can be costly, including:

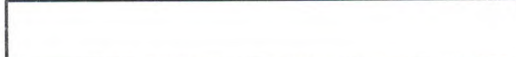
- **Civil penalties and fines** imposed by federal or state agencies which include:
 - Up to ten thousand dollars for a first violation;
 - Up to twenty-five thousand dollars if the respondent has committed one prior violation within the preceding five years; and
 - Up to fifty thousand dollars if the respondent has committed two or more prior violations within the preceding seven years
- **Court-ordered damages** to compensate individuals harmed by discriminatory conduct
- **Injunctive relief**, requiring specific actions or prohibiting certain conduct
- **Attorney's fees and court costs** awarded to prevailing parties
- **Administrative sanctions** under Ohio law, including orders to cease discriminatory practices.

Violations involving real estate transactions may also expose parties to investigation and enforcement actions by the U.S. Department of Housing and Urban Development (HUD), the Ohio Civil Rights Commission, or the courts.

This disclosure does not replace the advice of an attorney and is provided for informational purposes as required by Ohio law.

 6-3-26
Seller Signature Date

 6-3-26
Seller Signature Date


Seller Signature Date


Seller Signature Date



Eff. 6/2022

STATE OF OHIO
DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

Purpose of Disclosure Form: This is a statement of certain conditions and information concerning the property actually known by the owner. An owner may or may not have lived at the property and unless the potential purchaser is informed in writing, the owner has no more information about the property than could be obtained by a careful inspection of the property by a potential purchaser. Unless the potential purchaser is otherwise informed, the owner has not conducted any inspection of generally inaccessible areas of the property. This form is required by Ohio Revised Code Section 5302.30.

THIS FORM IS NOT A WARRANTY OF ANY KIND BY THE OWNER OR BY ANY AGENT OR SUBAGENT REPRESENTING THE OWNER. THIS FORM IS NOT A SUBSTITUTE FOR ANY INSPECTIONS. **POTENTIAL PURCHASERS ARE ENCOURAGED TO OBTAIN THEIR OWN PROFESSIONAL INSPECTION(S).**

Owner's Statement: The statements contained in this form are made by the owner and are not the statements of the owner's agent or subagent. The statements contained in this form are provided by the owner only to potential purchasers in a transfer made by the owner. The statements are not for purchasers in any subsequent transfers. The information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law to be disclosed in the transfer of residential real estate.

OWNER INSTRUCTIONS

Instructions to Owner: (1) Answer ALL questions. (2) Report known conditions affecting the property. (3) Attach additional pages with your signature if additional space is needed. (4) Complete this form yourself. (5) If some items do not apply to your property, write NA (not applicable). If the item to be disclosed is not within your actual knowledge, indicate Unknown.

Owner's Initials
Owner's Initials



Date
Date

6-3-26
6-3-26

(Page 1 of 5)

Purchaser's Initials
Purchaser's Initials



Date
Date



Eff. 06/2022

STATE OF OHIO
DEPARTMENT OF COMMERCE

RESIDENTIAL PROPERTY DISCLOSURE FORM

Pursuant to section 5302.30 of the Revised Code and rule 1301:5-6-10 of the Administrative Code.

TO BE COMPLETED BY OWNER (Please Print)

Property Address:

35206 Center Ridge Road, North Ridgeville, OH 44039

Owners Name(s):

Myles E Narowitz and Jeannine M. Narowitz

Date: 6-3-26, 2026Owner ☒ is ☐ is not occupying the property. If owner is occupying the property, since what date: 2000
If owner is not occupying the property, since what date: _____

THE FOLLOWING STATEMENTS OF THE OWNER ARE BASED ON OWNER'S ACTUAL KNOWLEDGE

A) WATER SUPPLY: The source of water supply to the property is (check appropriate boxes):

- ☒
- Public Water Service
-
- ☐
- Private Water Service
-
- ☐
- Private Well
-
- ☐
- Shared Well

- ☐
- Holding Tank
-
- ☐
- Cistern
-
- ☐
- Spring
-
- ☐
- Pond

- ☐
- Unknown
-
- ☐
- Other _____

Do you know of any current leaks, backups or other material problems with the water supply system or quality of the water? ☐ Yes
☒ No If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years): _____Is the quantity of water sufficient for your household use? (NOTE: water usage will vary from household to household) ☒ Yes ☐ No

B) SEWER SYSTEM: The nature of the sanitary sewer system servicing the property is (check appropriate boxes):

- ☐
- Public Sewer
-
- ☐
- Leach Field
-
- ☐
- Unknown

- ☐
- Private Sewer
-
- ☐
- Aeration Tank
-
- ☐
- Other _____

- ☒
- Septic Tank
-
- ☐
- Filtration Bed

If not a public or private sewer, date of last inspection: 2024 Inspected By: Sanitary Septic Tank Cleaning

Do you know of any previous or current leaks, backups or other material problems with the sewer system servicing the property?

☐ Yes ☒ No If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years): _____

Information on the operation and maintenance of the type of sewage system serving the property is available from the department of health or the board of health of the health district in which the property is located.

C) ROOF: Do you know of any previous or current leaks or other material problems with the roof or rain gutters? ☐ Yes ☒ No
If "Yes", please describe and indicate any repairs completed (but not longer than the past 5 years): _____D) WATER INTRUSION: Do you know of any previous or current water leakage, water accumulation, excess moisture or other defects to the property, including but not limited to any area below grade, basement or crawl space? ☐ Yes ☒ No
If "Yes", please describe and indicate any repairs completed: _____Owner's Initials MM Date 6-3-26
Owner's Initials J.N. Date 6-3-26Purchaser's Initials _____ Date _____
Purchaser's Initials _____ Date _____

Property Address 35206 Center Ridge Road, North Ridgeville, OH 44039

Do you know of any water or moisture related damage to floors, walls or ceilings as a result of flooding; moisture seepage; moisture condensation; ice damming; sewer overflow/backup; or leaking pipes, plumbing fixtures, or appliances? ☐ Yes ☒ No
If "Yes", please describe and indicate any repairs completed: _____

Have you ever had the property inspected for mold by a qualified inspector? ☐ Yes ☒ No
If "Yes", please describe and indicate whether you have an inspection report and any remediation undertaken: _____

Purchaser is advised that every home contains mold. Some people are more sensitive to mold than others. If concerned about this issue, purchaser is encouraged to have a mold inspection done by a qualified inspector.

E) STRUCTURAL COMPONENTS (FOUNDATION, BASEMENT/CRAWL SPACE, FLOORS, INTERIOR AND EXTERIOR WALLS): Do you know of **any previous or current** movement, shifting, deterioration, material cracks/settling (other than visible minor cracks or blemishes) or other material problems with the foundation, basement/crawl space, floors, or interior/exterior walls?
☐ Yes ☒ No If "Yes", please describe and indicate any repairs, alterations or modifications to control the cause or effect of any problem identified (but not longer than the past 5 years): _____

Do you know of **any previous or current** fire or smoke damage to the property? ☐ Yes ☒ No
If "Yes", please describe and indicate any repairs completed: _____

F) WOOD DESTROYING INSECTS/TERMITES: Do you know of **any previous/current** presence of any wood destroying insects/termites in or on the property or any existing damage to the property caused by wood destroying insects/termites?
☐ Yes ☒ No
If "Yes", please describe and indicate any inspection or treatment (but not longer than the past 5 years): _____

G) MECHANICAL SYSTEMS: Do you know of **any previous or current** problems or defects with the following existing mechanical systems? If your property does not have the mechanical system, mark N/A (Not Applicable).

1) Electrical	☐ YES	☒ NO	☐ N/A	8) Water softener	☐ YES	☐ NO	☒ N/A
2) Plumbing (pipes)	☐ YES	☒ NO	☐ N/A	a. Is water softener leased?	☐ Yes	☐ No	
3) Central heating	☐ YES	☒ NO	☐ N/A	9) Security System	☐ YES	☐ NO	☒ N/A
4) Central Air conditioning	☐ YES	☒ NO	☐ N/A	a. Is security system leased?	☐ Yes	☐ No	
5) Sump pump	☐ YES	☒ NO	☐ N/A	10) Central vacuum	☐ YES	☐ NO	☒ N/A
6) Fireplace/chimney	☐ YES	☒ NO	☐ N/A	11) Built in appliances	☐ YES	☐ NO	☒ N/A
7) Lawn sprinkler	☐ YES	☐ NO	☒ N/A	12) Other mechanical systems	☐ YES	☐ NO	☒ N/A

If the answer to any of the above questions is "Yes", please describe and indicate any repairs to the mechanical system (but not longer than the past 5 years): _____

H) PRESENCE OF HAZARDOUS MATERIALS: Do you know of the **previous or current** presence of any of the below identified hazardous materials on the property?

1) Lead-Based Paint	☐ Yes	☒ No	☐ Unknown
2) Asbestos	☐ Yes	☐ No	☒ Unknown
3) Urea-Formaldehyde Foam Insulation	☐ Yes	☒ No	☐ Unknown
4) Radon Gas	☐ Yes	☒ No	☐ Unknown
a. If "Yes", indicate level of gas if known _____			
5) Other toxic or hazardous substances	☐ Yes	☐ No	☒ Unknown

If the answer to any of the above questions is "Yes", please describe and indicate any repairs, remediation or mitigation to the property: _____

Owner's Initials [Signature] Date 6-3-26
Owner's Initials [Signature] Date 6-3-26

Purchaser's Initials [Signature] Date _____
Purchaser's Initials [Signature] Date _____

Property Address 35206 Center Ridge Road, North Ridgeville, OH 44039

I) UNDERGROUND STORAGE TANKS/WELLS: Do you know of any underground storage tanks (existing or removed), oil or natural gas wells (plugged or unplugged), or abandoned water wells on the property? ☐ Yes ☒ No

If "Yes", please describe: _____

Do you know of any oil, gas, or other mineral right leases on the property? ☐ Yes ☒ No

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to oil, gas, and other mineral rights. Information may be obtained from records contained within the recorder's office in the county where the property is located.

J) FLOOD PLAIN/LAKE ERIE COASTAL EROSION AREA:

Is the property located in a designated flood plain? ☐ Yes ☒ No ☐ Unknown

Is the property or any portion of the property included in a Lake Erie Coastal Erosion Area? ☐ Yes ☒ No ☐ Unknown

K) DRAINAGE/EROSION: Do you know of any previous or current flooding, drainage, settling or grading or erosion problems affecting the property? ☐ Yes ☒ No

If "Yes", please describe and indicate any repairs, modifications or alterations to the property or other attempts to control any problems (but not longer than the past 5 years): _____

L) ZONING/CODE VIOLATIONS/ASSESSMENTS/HOMEOWNERS' ASSOCIATION: Do you know of any violations of building or housing codes, zoning ordinances affecting the property or any nonconforming uses of the property? ☐ Yes ☒ No

If "Yes", please describe: _____

Is the structure on the property designated by any governmental authority as a historic building or as being located in an historic district? (NOTE: such designation may limit changes or improvements that may be made to the property). ☐ Yes ☒ No

If "Yes", please describe: _____

Do you know of any recent or proposed assessments, fees or abatements, which could affect the property? ☐ Yes ☒ No

If "Yes", please describe: _____

List any assessments paid in full (date/amount) _____

List any current assessments: _____ monthly fee _____ Length of payment (years _____ months _____)

Do you know of any recent or proposed rules or regulations of, or the payment of any fees or charges associated with this property, including but not limited to a Community Association, SID, CID, LID, etc. ☐ Yes ☒ No

If "Yes", please describe (amount) _____

M) BOUNDARY LINES/ENCROACHMENTS/SHARED DRIVEWAY/PARTY WALLS: Do you know of any of the following conditions affecting the property?

- | | | | |
|---------------------------|---|---|---|
| 1) Boundary Agreement | ☐ Yes ☒ No | 4) Shared Driveway | ☐ Yes ☒ No |
| 2) Boundary Dispute | ☐ Yes ☒ No | 5) Party Walls | ☐ Yes ☒ No |
| 3) Recent Boundary Change | ☐ Yes ☒ No | 6) Encroachments From or on Adjacent Property | ☐ Yes ☒ No |

If the answer to any of the above questions is "Yes", please describe: _____

N) OTHER KNOWN MATERIAL DEFECTS: The following are other known material defects in or on the property:

For purposes of this section, material defects would include any non-observable physical condition existing on the property that could be dangerous to anyone occupying the property or any non-observable physical condition that could inhibit a person's use of the property.

Owner's Initials MM
Owner's Initials JH

Date 6-3-26
Date 6-3-26

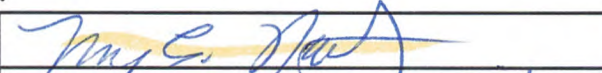
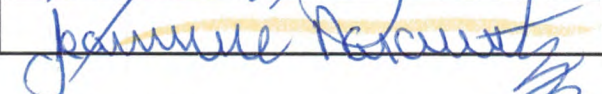
Purchaser's Initials _____
Purchaser's Initials _____

Date _____
Date _____

Property Address 35206 Center Ridge Road, North Ridgeville, OH 44039

CERTIFICATION OF OWNER

Owner certifies that the statements contained in this form are made in good faith and based on his/her actual knowledge as of the date signed by the Owner. Owner is advised that the information contained in this disclosure form does not limit the obligation of the owner to disclose an item of information that is required by any other statute or law or that may exist to preclude fraud, either by misrepresentation, concealment or nondisclosure in a transaction involving the transfer of residential real estate.

OWNER:  DATE: 4-3-24
OWNER:  DATE: 6-3-26

RECEIPT AND ACKNOWLEDGEMENT OF POTENTIAL PURCHASERS

Potential purchasers are advised that the owner has no obligation to update this form but may do so according to Revised Code Section 5302.30(G). Pursuant to Ohio Revised Code Section 5302.30(K), if this form is not provided to you prior to the time you enter into a purchase contract for the property, you may rescind the purchase contract by delivering a signed and dated document of rescission to Owner or Owner's agent, provided the document of rescission is delivered **prior** to all three of the following dates: 1) the date of closing; 2) 30 days after the Owner accepted your offer; and 3) within 3 business days following your receipt or your agent's receipt of this form or an amendment of this form.

Owner makes no representations with respect to any offsite conditions. Purchaser should exercise whatever due diligence purchaser deems necessary with respect to offsite issues that may affect purchaser's decision to purchase the property.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to Ohio's Sex Offender Registration and Notification Law (commonly referred to as "Megan's Law"). This law requires the local Sheriff to provide written notice to neighbors if a sex offender resides or intends to reside in the area. The notice provided by the Sheriff is a public record and is open to inspection under Ohio's Public Records Law. If concerned about this issue, purchaser assumes responsibility to obtain information from the Sheriff's office regarding the notices they have provided pursuant to Megan's Law.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to abandoned underground mines. If concerned about this issue, purchaser assumes responsibility to obtain information from the Ohio Department of Natural Resources. The Department maintains an online map of known abandoned underground mines on their website at www.dnr.state.oh.us.

Purchaser should exercise whatever due diligence purchaser deems necessary with respect to the potential presence of hazardous materials (Radon Gas, lead pipes, toxic mold, etc.) that may affect the purchaser's decision to purchase the property. See Appendix A for a list of resources.

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE FORM AND UNDERSTAND THAT THE STATEMENTS ARE MADE BASED ON THE OWNERS ACTUAL KNOWLEDGE AS OF THE DATE SIGNED BY THE OWNER.

My/Our Signature below does not constitute approval of any disclosed condition as represented herein by the owner.

PURCHASER:  DATE: _____
PURCHASER:  DATE: _____



**Department
of Commerce**

Division of Real Estate
& Professional Licensing

**STATE OF OHIO
RESIDENTIAL PROPERTY DISCLOSURE FORM**

Appendix A – Links to Additional Information & Resources

This list is not exhaustive. If the purchaser is concerned about the presence of any potential hazardous material in this property, purchaser assumes responsibility to obtain information from the listed resources and/or in consultation with a person licensed/certified in the area of concern.

RADON GAS

- <https://www.epa.gov/radon>
- <https://www.epa.gov/sites/production/files/2015-05/documents/hmbuygud.pdf>
- <https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/radon-education-and-licensing-program/welcome/>

LEAD

- <https://www.cdc.gov/nceh/lead/prevention/sources.htm>
- <https://www.epa.gov/lead/learn-about-lead>
- <https://www.epa.gov/ground-water-and-drinking-water/lead-service-line-replacement>
- <https://odh.ohio.gov/wps/portal/gov/odh/know-our-programs/healthy-homes/welcome>

If you are on a municipal water service, check with that provider, they may have a lead pipe mapping program that you can access.

TOXIC MOLD

- <https://www.epa.gov/mold/mold-and-your-home>
- <https://www.cdc.gov/mold/default.htm>

ASBESTOS

- <https://www.cpsc.gov/safety-education/safety-guides/home/asbestos-home/>
- <https://www.epa.gov/asbestos/protect-your-family-exposures-asbestos#whattodo>

UREA FORMALDEHYDE

- https://www.cpsc.gov/s3fs-public/An-Update-On-Formaldehyde-7Z5_1.pdf?O3CFjmPrIFt_ogVb7OhX4ZDPu7fYky8Q

Owner's Initials
Owner's Initials

MM
DN

Date
Date

6-3-26
6-3-26

Purchaser's Initials
Purchaser's Initials

Date
Date



LEAD-BASED PAINT DISCLOSURE ADDENDUM (PURCHASE)



Administrative Office: 12190 Pearl Road, Strongsville, OH 44136

Property Address: 35206 Center Ridge Road, North Ridgeville, OH 44039

DISCLOSURE OF INFORMATION AND ACKNOWLEDGEMENT OF LEAD-BASED PAINT HAZARDS

Lead Warning Statement: Every purchaser of any interest in residential property on which a residential dwelling was built prior to January 1, 1978 is notified that such property may present exposure to lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and memory loss. Lead poisoning also poses a particular risk to pregnant women. The Seller(s) of any interest in residential property is required to provide the Buyer(s) with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the Buyer(s) of known lead-based hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURES (Initial) :

(A) Presence of lead-based paint and/or lead-based paint hazards (Check one below):

☐ Known Lead-based paint and/or lead-based paint hazards are present in the housing (Explain):

☒ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(B) Records and Reports available to the Seller (Check One Below):

☒ Seller has provided the Purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (List documents below):

☐ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

LISTING AGENT'S ACKNOWLEDGEMENT (Initial):

(C) Listing Agent has informed the Seller of the Seller's obligations under 42.U.S.C. 4582d and is aware of his/her responsibility to ensure compliance.

PURCHASER'S ACKNOWLEDGEMENT (Initial):

(D) Purchaser has received copies of all information listed above.

(E) Purchaser has received the pamphlet: *Protect Your Family from Lead in Your Home*.

(F) Purchaser has (Check one below):

☐ Received a 10 day opportunity (or mutually agreed upon period to conduct a risk assessment or inspection for the presence of lead-based paint and or lead-based paint hazards; or

☐ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

CERTIFICATION OF ACCURACY (To be signed/dated by ALL parties to the Sales Agreement)

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Seller: 4-3-26
Date

Buyer: _____
Date

Seller: 6-3-26
Date

Buyer: _____
Date

List Agent: 6-3-26
Date

Buyer Agent: _____
Date

One of America's most valued privileges is the right to own real estate or rent your home. This right to live where you choose is part of the "American Dream", and a right that is open to all people. The Federal Government, State of Ohio, and many local communities have laws to insure and protect this dream to be a reachable goal for all persons. It is therefore important for you to be familiar with and understand what "Equal Opportunity in Housing" means to a Seller/Landlord and as a Buyer/Renter.

Federal Law prohibits discrimination in the sale, lease or rental of real property based on **race, color religion, sex, disability, familial status, or national origin**. It is also illegal for anyone to coerce, intimidate, threaten or interfere with any other person who is exercising his or her rights under Federal fair housing laws.

Ohio Law, in addition to the above, prohibits discrimination based on **ancestry or military status** as stated in the Ohio Revised Code 4735.55.

Your local City or Community may have expanded their fair housing laws to extend protection for other individuals based on additional criteria or protected classes, for example LGBTQ or gender identity.

Key Points for Sellers and Landlords:

- As a seller or landlord, you cannot discriminate in the sale or leasing or property on the basis of any of the protected classes above.
- You must make your property available for inspection, sale or leasing to all qualified people and not deny availability or viewing on the basis of any of the protected classes listed above.
- You must negotiate in good faith. You cannot treat a buyer or tenant of a protected class listed above differently or offer different terms and conditions of financing or in any other aspect of the transaction.
- You cannot show any preference in advertising in favor of or against based on a protected class listed above, unless the property is handicap accessible or modified.
- A landlord may be requested by a person(s) with a disability to consider making reasonable accommodations and modifications to your property or policies on accordance with applicable fair housing laws.
- You cannot request or expect a licensed real estate broker or licensed salesperson to convey or place any restrictions of any kind in the sale or leasing of property on the basis of any of the protected classes listed above. As well, a licensed real estate broker or licensed salesperson cannot obey an unlawful request from anyone that is discriminatory by disclosing a person's inclusion in a protected class listed above.

Key Expectations for Buyers and Tenants:

- Property in your price range will be made available to you for your consideration without discrimination on the basis of race, color, religion, sex, disability, familial status, ancestry, military status or any other protected class based on local laws that may apply.
- No discrimination in the financing, appraisal, or insuring of your home.
- Non-discriminatory terms and conditions for the sale, leasing financing, or insuring of your home.
- Reasonable accommodations in rules, practices, or procedures for persons with disabilities.
- Professional services of a real estate salesperson, including a wide range of housing choices in communities and areas without discriminatory limitations. You will have freedom of choice.
- To enjoy and be free from harassment or intimidation for exercising your rights to fair housing.

It is also unlawful for anyone to engage in Blockbusting or Steering:

Blockbusting is defined as inciting fear or influencing people to move from their home or apartment by stating any racial, religious or any derogatory remarks about any protected class listed above.

Steering is defined as denying or limiting the location or housing choices shown or making assumptions where a home seeker would be happy based on race, color, religion, national origin, sex, disability, familial status, ancestry, military status or any other protected class by law.

If you feel you may have received discriminatory treatment with the availability or consideration with the purchase or rental of housing in any manner listed above, you may wish to discuss your concerns with your local Board of REALTORS® - Professional Standards Liaison, The Ohio Civil Rights Commission at 888-278-7101, U.S. Department of Housing and Urban Development, Division of Fair Housing Complaint Hotline at 800-669-9777, the Midwest HUD Office at 800-765-9372, or private legal counsel.

Your "Acknowledgement of Receipt" of this Consumer Guide is not a contract and does not obligate you to Russell Real Estate Services in any way.



I/we understand that working with Russell Real Estate Services entitles me/us to the professional services of our "One Stop Shop" for Insurance, Title and Mortgage Services.

The Russell Family of Companies offers:

- Highly competitive mortgage programs and Timely Pre-Approvals through **Your Home Financial**
- Comprehensive Insurance Services through **Russell Insurance and Investments**
- Escrow and Title Services through **Newman Title, LLC**
- Home Warranties through **CINCH Home Warranty**

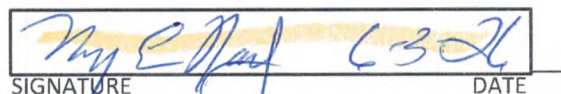
Should you wish to speak with a representative of our affiliated service providers, please reach out to them at:

Your Home Financial, LLC
Paul McKelvey, President
Cell: 440.821.0008
Email: paul.mckelvey@yourhomefinancial.com

Newman Title, LLC
Erin Koz, Manager
Office: 800.245.8485
Email: newman@ntitleohio.com

Russell Insurance and Investments, LLC
Tony Larizza, Insurance Consultant
Cell: 216.906.1945
Email: tony@insuredwithrussell.com

I/We hereby acknowledge receipt of Russell Real Estate Services Consumer Guide to Agency Relationships.

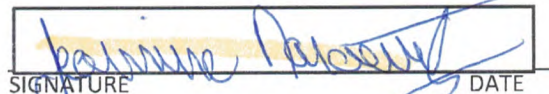

SIGNATURE DATE

Myles E Narowitz
NAME (PLEASE PRINT)

PHONE

mick.narowitz@gmail.com
EMAIL

Marco Marinucci 2010000501
AGENT NAME (PLEASE PRINT) LICENSE #


SIGNATURE DATE

Jeannine M. Narowitz
NAME (PLEASE PRINT)

PHONE

jeannine.narowitz@gmail.com
EMAIL

AGENT NAME (PLEASE PRINT) LICENSE #



12206 Pearl Road, Strongsville, OH 44136 | 800-245-8485

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE NOTICE

Date: _____

Property Address: 35206 Center Ridge Road, North Ridgeville, OH 44039

Sellers: Myles E Narowitz and Jeannine M. Narowitz

Buyers/Mortgagors: _____

This is to give you notice that your real estate agent may have a business relationship with **Newman Title LLC**. **Newman Title LLC** is a joint venture owned by Edge Settlement Associates, LLC, a Pennsylvania Corporation (50.1% ownership), Ron Russell (13.25% ownership), Jeff Russell (11.65% ownership), Kevin Russell (3.47% ownership) and many of the agents of The Russell Realty Company (25% ownership). Because of this relationship, this referral may provide your real estate agent a financial or other benefit. The Managing Member of Newman Title Agency, LLC. is Edge Settlement Associates, LLC. Newman Title LLC. is an authorized agent for First American Title Insurance Company, Fidelity National Title Insurance Company, and Stewart Title.

Set forth below are the estimated charges or range of charges for the settlement services listed. You are NOT required to use **Newman Title LLC**. as a condition for settlement of your loan on or purchase, sale or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT 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.

Title Insurance Premium*	Title Examination Fee By County				Closing Fee Per Side by County (Based on where the Settlement occurs)			
As filed with the State of Ohio	Cuyahoga	\$350.00	Geauga	\$350.00	Cuyahoga	\$350.00	Geauga	\$350.00
	Portage	\$350.00	Lake	\$350.00	Portage	\$350.00	Lake	\$350.00
Title Commitment Fee	Summit	\$350.00	Lorain	\$350.00	Summit	\$350.00	Lorain	\$350.00
	Wayne	\$350.00	Medina	\$350.00	Wayne	\$350.00	Medina	\$350.00
\$100.00	Sandusky	\$350.00	Erie	\$350.00	Sandusky	\$350.00	Erie	\$350.00
	Huron	\$350.00	Stark	\$350.00	Huron	\$350.00	Stark	\$350.00
	Ashland	\$350.00	Mahoning	\$350.00	Ashland	\$350.00	Mahoning	\$350.00
	Trumbull	\$350.00	Ottawa	\$350.00	Trumbull	\$350.00	Ottawa	\$350.00
	Seneca	\$350.00	Columbiana	\$350.00	Seneca	\$350.00	Columbiana	\$350.00

**May be less if prior title evidence is available.*

The following The Russell Realty Company Listing Agent(s) has/have a financial interest in Newman Title LLC. equal to or less than 5%: _____

The following The Russell Realty Company Buyer Agent(s) has/have a financial interest in Newman Title LLC. equal to or less than 5%: _____

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that my/our agent is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Myles E Narowitz 4-3-26
Seller Date

Myles E Narowitz
Print Name

Buyer Date

Print Name

Jeannine M. Narowitz 6-3-26
Seller Date

Jeannine M. Narowitz
Print Name

Buyer Date

Print Name



Your Home FINANCIAL

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Property: 35206 Center Ridge Road, North Ridgeville, OH 44039 Date: _____

From: The Russell Realty Company

THIS IS TO GIVE NOTICE THAT The Russell Realty Company, its shareholders, the Russell Realty Company Agent(s) (as disclosed below) involved in this transaction and/or Real Estate Broker may have a business relationship with the following entities:

Your Home Financial LLC is a joint venture owned by Newrez Ventures, LLC (50%), and Your Home Investments, LLC (50%). The owners of Your Home Investments LLC are: Jeff R. Russell (49.1%), Ronald N. Russell (5.1%) and many of the agents of The Russell Realty Company (45.8%). Because of this relationship, this referral may provide a financial or other benefit to The Russell Realty Company and its Agent(s) in this transaction who are owner(s)/member(s) of said joint venture company as disclosed below.

Set forth below are the estimated charges or range of charges by Your Home Financial LLC for the following settlement services listed:

Service Provider:	Your Home Financial, LLC
Fee/Service Name:	Charges or Range:
Loan Origination Charges	\$1,595 or 0%-1% of the loan amount in some cases
Loan Discount Points	0-3% depending on the rate chosen
Processing Fee	\$0.00-\$495.00 depending on the product

The Russell Realty Company Disclosure Acknowledgement:

The following The Russell Realty Company Listing Agent(s) _____
has/have a financial interest in Your Home Investments LLC equal to or less than 5%.

The following The Russell Realty Company Buyer Agent(s) _____
has/have a financial interest in Your Home Investments LLC equal to or less than 5%.

You are **NOT** required to use and/or purchase any service/product from or through Your Home Financial LLC as a condition for purchase, sale, or refinance of the subject property. **There are other companies and agencies available that sell similar services/products. You may, and are advised to, inquire with other individuals and/or entities to determine if you are receiving the best services/products, and the best price/rate for said products/services.** Please note that a lender is allowed, however, to require the use of an attorney, credit reporting agency, or real estate appraiser chosen to represent the lender's interest.

ACKNOWLEDGEMENT: I/We have read this disclosure form, and understand that The Russell Realty Company and their Agent(s) are referring me/us to purchase the above described services from Your Home Financial LLC, and The Russell Realty Company, its owners, and the Agent(s) checked/disclosed above may receive income or other benefit as a result of the referral and our engagement of either company.

I/We, the undersigned, acknowledge that I/we have read, understand, and received a copy of this disclosure form.

Myles E Narowitz 6-3-26
Seller Date

Myles E Narowitz

Print Name

Buyer Date

Print Name

Jeannine M. Narowitz 6-3-26
Seller Date

Jeannine M. Narowitz

Print Name

Buyer Date

Print Name



Russell Insurance and Investments

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

Property: 35206 Center Ridge Road, North Ridgeville, OH 44039 **Date:** _____

From: The Russell Realty Company

THIS IS TO GIVE NOTICE THAT The Russell Realty Company, its shareholders, The Russell Realty Company Agent(s) (as disclosed below) involved in this transaction and/or Real Estate Broker may have a business relationship with the following entities:

Russell Insurance and Investments, LLC, an Ohio Limited Liability Company owned by Ronald N. Russell (45%) and many of the agents of The Russell Realty Company (45%) and up to (10%) owned by the licensed insurance agents of Russell Insurance and Investments, LLC. Because of this relationship, your engagement of Russell Insurance and Investment LLC to assist in placing an insurance policy may provide a financial or other benefit to The Russell Realty Company owners and those Agent(s) involved in this transaction who are owner(s)/member(s) of said limited liability company as disclosed below. **Policies for homes ranging from \$50,000 to \$500,000 typically are priced at approximately \$400 - \$2,000+ per year.**

The Russell Realty Company Agent Disclosure Acknowledgement:

The following The Russell Realty Company Listing Agent(s) _____

has/have a financial interest in Russell Insurance and Investments, LLC equal to or less than 5%.

The following The Russell Realty Company Buyer Agent(s) _____

has/have a financial interest in Russell Insurance and Investments, LLC equal to or less than 5%.

You are **NOT** required to use and/or purchase any service/product from or through Russell Insurance and Investments, LLC as a condition for purchase, sale, or refinance of the subject property. **There are other companies and agencies available that sell similar services/products. You may, and are advised to, inquire with other individuals and/or entities to determine if you are receiving the best services/products, and the best price/rate for said products/services.** Please note that a lender is allowed, however, to require the use of an attorney, credit reporting agency, or real estate appraiser chosen to represent lender's interest.

ACKNOWLEDGEMENT: I/We have read this disclosure form, and understand that The Russell Realty Company and their Agent(s) are referring me/us to purchase the above described services from Russell Insurance and Investments, and The Russell Realty Company, its owners, and the Agent(s) checked/disclosed above may receive income or other benefit as a result of the referral and our engagement of this company.

I/We, the undersigned, acknowledge that I/we have read, understand, and received a copy of this disclosure form.

Myles E Narowitz 6-3-24
Seller Date

Myles E Narowitz

Print Name

Buyer Date

Print Name

Jeannine M. Narowitz 6-3-26
Seller Date

Jeannine M. Narowitz

Print Name

Buyer Date

Print Name



CINCH SERVICE AGREEMENT DISCLOSURE STATEMENT

Property: 35206 Center Ridge Road, North Ridgeville, OH 44039 Date: _____

As a convenience and service to our clients, customers and individuals who are involved in a real estate transaction with The Russell Realty Company, we have entered into a Service Agreement with CINCH Home Services (CINCH). This relationship is provided to offer a source of service related to a real estate transaction from a respected provider of their service.

The Russell Realty Company does not own or have an equity ownership interest in CINCH, the service provider below. However, because of this Service Agreement between The Russell Realty Company and CINCH Home Services (CINCH), our advertisement of the listed service provider may provide a financial or other benefit to The Russell Realty Company, its shareholders, and or Real Estate Broker.

CINCH Home Services (CINCH) is a provider of limited home warranties and has a business relationship with The Russell Realty Company under the terms of a Service Agreement. CINCH may provide a financial or other benefit to The Russell Realty Company under the terms of this Service Agreement. Premiums for a one year limited home warranty starts at \$413 with a \$200 deductible or \$513 with a \$100 deductible for basic coverage, and increases depending on equipment and systems in the structure and options selected. The existence of this Service Agreement between CINCH Home Services (CINCH) and The Russell Realty Company does not increase the cost of the limited home warranty to the public.

You are **NOT** required to use and/or purchase any service/product from or through CINCH as a condition for purchase, sale, or refinance of the subject property. **There are other companies and agencies available that sell similar services/products. You may, and are advised to, inquire with other individuals and/or entities to determine if you are receiving the best services/products, and at the best price/rate for said products/services.**

Acknowledgement: I/We have read this disclosure form, and understand that The Russell Realty Company has a Service Agreement with Cinch Home Services (CINCH) to advertise the products and services of the company.

I/We, the undersigned, acknowledge that I/we have: read, understand, and received a copy of this disclosure form.

Myles E Narowitz 6-3-26
Seller Date

Myles E Narowitz

Print Name

Buyer Date

Print Name

Jeannine M. Narowitz 6-3-26
Seller Date

Jeannine M. Narowitz

Print Name

Buyer Date

Print Name