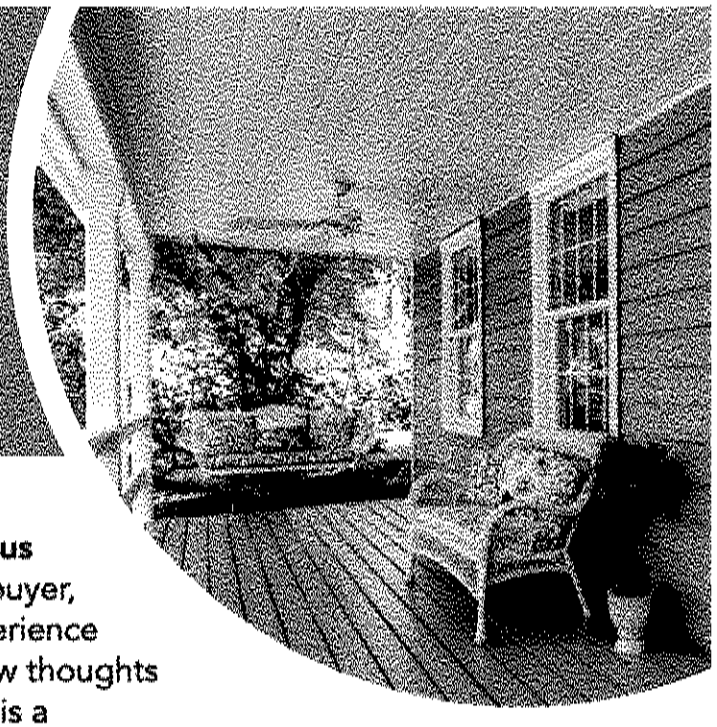
cartus

our commitment to you



Congratulations! You've made an offer on a Cartus relocation property. We're glad to have you as a buyer, and we want to make certain that your buying experience is as smooth and as easy as possible. Here are a few thoughts to help make sure that the trip to the closing table is a comfortable one.

Cartus is a long-time relocation industry leader, and our parent company, Anywhere Real Estate Inc., is home to some of the world's leading real estate brokerage brands and service businesses. We know real estate, and we know home sale.

With nearly 70 years of experience in real estate, you can be assured that we are taking every step possible to make sure that all requirements have been met and no issues have been left unexplored. Most Cartus homes are already "market ready": title issues have been resolved, the house is clean and has been inspected, and any identified defects have been repaired.

what's different about a relocation transaction

While there's no difference in the types of information you'll need to supply for the home purchase, some of the forms are specific to Cartus and may contain more detail. Your agent will have all of the information about our forms and process. And, because we represent another party and may need to obtain approvals from them, there may be times when negotiations and answers to questions take just a little longer than expected. Please know that we are working diligently behind the scenes to get information to your agent as quickly as possible. Remember: as is normal and customary when buying a home, your agent represents you in the transaction and should be used as your primary resource to address any questions or concerns you may have.

However, if you feel the need to contact us directly, please know that we are available to assist you with any unresolved concerns. Email us at customerinquiries@cartus.com at any time.

our commitment: we want to sell the home to you just as much as you want to buy it!

And because we want all parties involved to be happy with the outcome, that means doing it right. Elements of the home-sale process, such as inspections, repairs, and negotiations, can be complex and often nerve-wracking. Your lender might even want us to provide some of the paperwork unique to our procedures, and we are happy to work with them so they can process your new home mortgage. Our business is selling homes, and we are dedicated to handling each sale 100% properly so that you will be able to feel excited about moving in—and moving forward—to a new phase of your life.

We encourage you to learn more about our company by visiting our website at cartus.com, or by reading the Cartus Blog, where our employees and guest contributors write about the many facets of relocation.

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Standard Addendum

To the Buyer(s): This document contains important information concerning the referenced Property. You are urged to review its contents carefully.

Any change to the preprinted language in this document must be made in a prominent manner and initialed by all parties in order to be binding on the parties.

File #	**3741235**
Property Address:	**N40W6548 Jackson St.** **Cedarburg, WI 53012**

This Addendum supersedes and overrides any conflicting clauses or statements in the Agreement between Buyer(s) and Seller with respect to the above property (the "Agreement").

Ownership:

The terms and conditions of the Agreement and this Addendum which apply to Seller are SUBJECT TO the Seller becoming owner.

Earnest Money; Default; Brokers:

In the event of a default by the Buyer(s), it is agreed that any earnest money or deposit shall be retained by the Seller as liquidated damages. Any provisions of the Agreement (i) with respect to any payments or amounts due to brokers; and/or (ii) agreeing to indemnify or hold Broker harmless with respect to any matters are null and void. Broker compensation and relationship is governed exclusively by the Listing Agreement between Seller and Listing Broker.

Insurance Premiums:

Insurance premiums shall not be prorated. All existing insurance policies will be canceled at the time of closing.

Taxes / Assessments / Bonds / Homestead Exemptions:

Tax, assessment, and bond prorations shall be based on the last known bill or upon the tax assessor's latest valuation and the current tax or assessment rate, and shall be prorated at the time of closing. **If it is common practice and/or local custom to have no prorations at the closing there shall be no prorations.** There will be no re-proration or readjustment of taxes or assessments based on actual statements after the date of closing. The seller represents that it has no knowledge, actual or constructive, as to whether or not a homestead exemption applies to the property.

This paragraph shall supersede and override any other clauses or statements in the agreement that concern taxes, assessments, bonds or homestead exemptions.

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Mortgage:

Should the lender's commitment be conditioned on any repairs, the Seller reserves the right to cancel the Agreement, and return all earnest money deposits to the Buyer(s) with no further obligation by Seller. Buyers assume all risk of any changes in the interest rate and mortgage discount points, and agree to close this transaction, regardless of any such changes.

Arbitration:

Seller does not agree to participate in any arbitration, mediation or other such process in the event of any dispute arising from this transaction.

Disclosure:

Buyer(s) agree to execute the attached Seller's Real Estate Disclosure Acknowledgment (SRED), as a part of the Agreement. By closing Buyers confirm that they have had an opportunity to review the contents of such disclosures.

Condition:

Buyer(s) acknowledge that the property is the subject of a relocation transaction, that Seller has never occupied the property and has limited, if any, first-hand knowledge about the property.

Neither Seller nor Seller's agent has made any warranties or representations, either expressed or implied (except as may have been given to the Buyer(s) in writing as part of the agreement), as to the condition of the property. No representations or warranties made by Seller shall survive the closing. Buyer(s) acknowledge that they have the opportunity to inspect the property and/or have it inspected by others on their behalf. Except for any repairs specifically required to be made by Seller in accordance with the terms of the Agreement, or attached hereto, Buyer(s) understand that they are purchasing the property in "As-Is" condition, subject only to any specific items set forth in the Agreement.

Naturally occurring radon, molds, fungi, spores, pollens and/or botanical substances, or other allergens (e.g., dust, pet dander, insect waste material, etc.) may be found in any dwelling. In addition, certain building materials (such as asbestos, urea-formaldehyde foam insulation ("UFFI") and defective drywall—also known as wallboard, gypsum board or plasterboard have been linked to health concerns and/or property damage. Collectively, these are all referred to as "Substances." Buyer(s) acknowledge and accept that Seller does not in any way disclose (except as expressly set forth in any other documents provided to Buyer by Seller), warrant or indemnify indoor air quality conditions (including the presence or absence of Substances) at the property and is not responsible in any way for conditions that may exist at the property or health problems or property damage that might develop from or be related to such conditions. Buyer(s) agree to indemnify and hold Seller and prior owners, harmless from any claims raised after the closing transaction relating to the presence or non-disclosure of Substances in the property (said indemnity to include reasonable attorneys' fees). Buyer(s) are directed to consult the U.S. Environmental Protection Agency website at www.epa.gov or the equivalent state environmental/health services agency if additional information concerning indoor air quality and Substances is desired.

Buyer(s) acknowledge that they have, per the terms of the Agreement, the opportunity to investigate and verify any inspections or matters disclosed on the Real Estate Disclosure, and/or perform their own inspections of the property. Buyer(s) shall report, in writing, the results of any such inspection(s), and repair requests. Buyer(s) shall supply Seller with a copy thereof, within ten (10) days after acceptance of the Agreement. Failure to do so *shall be deemed a waiver of the Buyer's right to inspect and request repairs* otherwise permitted under this Agreement. In the event of any claim or demand by Buyer(s), as a result of Buyer's inspection(s), the Seller shall have the option of:

1. **Making said items operational or functional, agreeing to the expense in writing, or**
2. **Giving the Buyer(s) a credit for items, agreeing to the credit in writing, or**
3. **Canceling the Agreement and refunding the Buyer's earnest money or other deposit.**

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The parties expressly agree that any deadlines set for Seller to respond to Buyer(s) in the Contract are not applicable. In any case, Seller shall not be responsible for the quality of any repairs which may be required, and Buyer(s) agree to look solely to the person or company performing any such repairs. Buyers agree to promptly inspect any repairs following notice from Seller that the repairs have been completed. If repairs are performed, credit is given (including without limitation, a closing cost/prepaid credit agreed to after inspections are performed), or price reduced in response to inspection issues, Buyer(s) agree to sign a general release and hold harmless with respect to the condition of the property. If Buyer and Seller cannot agree on the amount of the credit, Seller may elect Option 3 above and cancel the Agreement. If Buyer and Seller agree to a credit, Buyer is responsible for ensuring that Buyer's lender will allow such credit. In the event that Buyer's lender does not permit all or any part of a credit, Seller is under no obligation to provide buyer a credit to the extent not approved. Nor will Seller be obliged to pay any such credit outside of closing.

In order for the Buyer(s) to verify that the property is in the same physical condition, ordinary wear and tear excepted, as at the signing of the Agreement, Buyer(s) have the right to make a final walk-through no later than seventy-two (72) hours prior to scheduled closing and shall inform Seller in writing of any objections within twenty-four (24) hours thereafter.

Closing:
Buyer(s) acknowledge that title to the property may be conveyed by someone other than Seller.

In connection with the purchase of the property, you may need to obtain title insurance and closing services.

In states where the buyer customarily selects the settlement provider and pays for title insurance: We recommend that you use our title company which is listed for your area on the Affiliated Business Arrangement Disclosure Form provided to you along with Cartus' other disclosures. That company has already performed a title search on behalf of the Seller and is knowledgeable with respect to the uniqueness of the relocation process. Please note, however, that you are NOT required to use our title company as a condition for the purchase of this property. If you would like to use a different title agent, please let us know in writing within 10 days. If you do not so inform us within that time, we will interpret your silence as your selection of our title company and place the title order with our title company accordingly.

In states where the seller customarily selects the settlement provider and pays for title insurance: If Seller pays for Buyer's owner's title insurance policy, Seller may choose the title agent to issue such policy. Buyer may elect either to use the same title agent to issue the lender's title insurance policy or to select an alternative title insurer or agent. If Buyer selects an alternative title insurer or agent to issue the lender's title insurance policy, Buyer should contact Seller to confirm the title insurance provider selected in accordance with the previous paragraph; and agrees to schedule the closing at a time and place convenient for Seller's closing representative. In cases where Seller agrees to pay for owner's title insurance policy, Seller does NOT agree to pay for other costs of the closing agent.

The closing of this sale and acceptance of a deed by Buyer(s) shall constitute acknowledgment that the condition of the property and systems contained therein are acceptable and that any repairs performed by or on behalf of Seller are acceptable and deemed to have been performed in a workmanlike manner; and **Seller shall have no further responsibility or obligation concerning the property and/or any repairs performed, and Buyer(s) waive all rights they may have concerning the condition of the property.**

Any and all credits granted by the Seller to the buyer must appear on the closing disclosure/TILA form. Seller shall not have any obligation to grant any credit that does not appear on the closing disclosure/TILA form. Nor shall Seller have any obligation to give any credit to the extent it is not approved by Buyer's lender.

Acceptance:

This Agreement is subject to Seller's approval, which shall be evidenced only by full execution of this Addendum.

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Authorization to Disclose Information:

Seller and Buyer authorize any closing attorney, closing agent and/or escrow company to release and disclose any seller's and/or buyer's closing disclosure, settlement statement and/or disbursement summary, or any information therein to the parties to this transaction, the real estate agents and Buyer's lender(s).

Special Provisions:

Notwithstanding anything to the contrary in the attached Agreement:

(a) The Effective Date of the Agreement and this Addendum shall be the date that the Seller signs this Addendum;

(b) Seller's correct, legal name for all purposes related to the Agreement is as shown on the signature line of this Addendum;

(c) All personal property that conveys with the Property is sold "as is" , "where is", and has no value;

(d) Any assignment of the Agreement by Buyer (via either an assignment or naming a nominee included but not limited to a Qualified Intermediary) requires Seller's consent, which Seller may withhold in its sole discretion. Even if Seller's consent is given, the Buyer named herein shall remain fully obligated under the Agreement unless and until the Agreement has been fully performed by or on behalf of Buyer;

(e) Seller shall not make any payment related to any closing date delays; and

(f) MLS information/items (for example, but not limited to, square footage, school districts, buyer incentives, inclusions, agent incentives) are not representations or warranties by the Seller and are not part of the Agreement unless expressly stated in the Agreement or this Addendum.

(g) Home automation products, devices, components, electronics, hardware, software, hard drives, computer towers (CPU's), and all home automation or smart home controls and accessories, including but not limited to, smartphones, tablets, apps and applications, routers, wireless routers, wireless networks, "Wi-Fi" technology and equipment, automated or smart lighting controls, wireless or networked doorbells, keyless locks, wireless or networked thermostats, home security systems including cameras and microphones, and automated security lights are excluded unless specifically included in the contract.

(h) Buyer(s) assume all responsibility for transferring administrative and other control for any/all smart home internet connected devices.

(i) Buyer represents that it is not (and if applicable, its owners, officers, directors and employees are not) (i) included on any list maintained by the U.S. government (including the Office of Foreign Assets Control) of persons or entities with whom financial or similar transactions are prohibited; nor (ii) subject to sanctions imposed by the U.S. government. Buyer further

(j) Buyer represents that it is not (and if applicable, its owners, officers, directors and employees are not) (i) included on any list maintained by the U.S. government (including the Office of Foreign Assets Control) of persons or entities with whom financial or similar transactions are prohibited; nor (ii) subject to sanctions imposed by the U.S. government. Buyer further represents that neither Buyer nor any person providing funds to Buyer (a) is under investigation for any illegal activity, or (b) had any fines or penalties assessed or had funds seized or forfeited under any anti-money laundering laws. Buyer will promptly notify Cartus in the event the representations in this Section are inaccurate, and cooperate with Cartus with respect to any resulting audits or investigations.

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(k) **Optional for Buyer:** By initialing on the line below, Buyer hereby authorizes Cartus to disclose Buyer's contact information, including name, address, e-mail address, and/or telephone number to ***Realogy Insurance Agency, Inc***, AKA Anywhere Insurance Agency

_____ _____

(Buyer initials) (Co-Buyer initials)

Phone number: _____ **Email:** _____

_____

_____

_____

_____ _____

Buyer Date: Seller: **Cartus Financial Corporation** Date:

_____

Co-Buyer Date:

PAGES 6-8 REQUIRED ONLY FOR HOMES LOCATED IN: HI, KS, NC, NY, OK, SC, TN, VA.

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Note: If this property is in Hawaii, Kansas, New York, North Carolina, Oklahoma, Tennessee, or Virginia kindly initial the following, as applicable.

Hawaii Provisions:

If the Property is located within the State of Hawaii, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____] Buyer(s) hereby acknowledge and recognize that this sale of residential real estate is subject to the provisions of Chapter 508D, Hawaii Revised Statutes, which requires the disclosure of information from the Seller. Since Seller is a non-occupant owner of the Property, and since Seller has acquired the property in a relocation transaction, Seller will provide the Purchaser with disclosure information provided by the previous owner. The Buyer(s) will be requested to waive the provisions of Chapter 508D, Hawaii Revised Statutes, applicable to requiring Seller to provide disclosure, recognizing that Seller has limited or no firsthand knowledge of the premises. The provisions of the said Chapter 508D, Hawaii Revised Statutes, governing the Buyer's right to rescind this transaction shall continue to apply to this transaction.

Kansas Provisions:

If the Property is located within the State of Kansas, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____] Buyer(s) acknowledge that neither Seller nor Seller's agent has made any warranties or representations as to the condition of the premises or contents thereof and that they are not relying on any such warranty or representation as a condition to purchase except as specifically set forth in writing, fully executed by all parties, and set forth herein or attached hereto. Buyer(s) acknowledge that the price reflects the condition of the premises, and all appliances, subject to any inspections specified in this Agreement.

The closing of this sale and acceptance of the deed by the Buyer(s) shall constitute acknowledgment that the premises and systems therein are acceptable.

New York Provisions:

If the Property is located within the State of New York, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____] If the Property is located in the state of New York, the Property will be conveyed by a Bargain and Sale Deed with Covenants against Grantor's Acts.

North Carolina Provisions:

If the Property is located within the State of North Carolina, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____]

Changes to North Carolina Offer to Purchase and Contract (the "Contract"):

1. Section 1 (j) is deleted in its entirety and replaced with: "(j) "**Due Diligence Period**". The period beginning on the Effective Date and extending through 5:00 p.m. on the tenth (10th) day thereafter. ***TIME BEING OF THE ESSENCE*** with regard to said date."

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2. The following are added to Section 4 of the Contract:

   a. Section 4 (a): Seller agrees to a 25 day extension of the Due Diligence Period for Loan qualification only. If Buyer is proceeding in good faith to obtain the Loan, but cannot meet the period as extended, Buyer may seek a further extension from Seller. Any further extension shall be at Seller's sole discretion and must be approved in writing by Seller.
   b. Section 4 (b)(iv): Seller agrees to a 20 day extension of the Due Diligence Period for Appraisal only. If Buyer is proceeding in good faith to obtain the Appraisal, but cannot meet the period as extended, Buyer may seek a further extension from Seller. Any further extension shall be at Seller's sole discretion and must be approved in writing by Seller.

   c. Section 4 (g): Buyer's right to terminate during the extension period for Section 4 (a) shall apply only if Buyer fails to qualify for the Loan in accordance with the provisions of Section 5. Buyer shall not have any right to terminate during the extension period for Section 4 (b) (iv).

3. Section 7 (a) of the Contract is amended to provide that Seller either is not yet the owner or has owned the property for less than one year and that the Property is NOT the Seller's residence.

4. Section 7 (d) of the Contract is amended to provide that Seller is listing Fuel Tank(s)/Fuel information from the current listing agreement. Buyer should conduct Buyer's own due diligence with respect to such items. Seller does not represent or warrant that the information in Section 7 (d) of the Contract is correct.

5. Section 8 (g) of the Contract is deleted in its entirety and replaced with:

   Seller is to convey Title by General Warranty Deed or Lease Assignment (as appropriate) and provide Buyer with a Commitment to Insure the Title. The Commitment to Insure shall be provided by the Settlement Agent or the Seller and underwritten by a title insurance company qualified to do and doing business in North Carolina. Seller shall, prior to or at closing, satisfy all outstanding mortgages, deeds of trust and special liens affecting the subject property which are not specifically assumed by Buyer herein. Title shall be good and marketable, subject only to the following items recorded in the public records of said County: easements without encroachments, applicable zoning ordinances, protective covenants and restrictions, articles of incorporation, bylaws, rules and regulations and prior mineral reservations; otherwise Buyer, at his option, may either (a) if defects cannot be cured by the designated closing date, cancel this contract, in which case all earnest money deposited shall be returned, (b) accept title as is, or (c) if the defects are of such character that they can be remedied by legal action within a reasonable time, permit Seller such reasonable time to perform curative work at Seller's expense. In the event that the curative work is performed by Seller, the time specified herein for closing of this sale shall be extended for a reasonable period if necessary for such action.

6. Section 23 (b) is deleted in its entirety and replaced with: (b) **Breach by Seller:** In the event of material breach of the Contract by Seller may, as Buyer's sole and exclusive remedy elect to terminate this Contract and shall be entitled to return of both the Earnest Money and Due Diligence Fee (if any).
7. The list of included fixtures in Section 2 will include the listed items only if they are permanently affixed to the Property, i.e. a free standing basketball hoop is not included.

Oklahoma Provisions:

If the Property is located within the State of Oklahoma, the following language is incorporated into this Addendum:

(Buyer(s) please initial here: _____ _____)

Changes to Oklahoma Purchase and Sale Agreement (the "Agreement"):

1. Section 7.C. and 7.D. of the Contract are deleted in their entirety.

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If for any reason, closing is not held at Seller's closing agent and/or if title insurance is not placed through Seller's closing agent, Buyer agrees to pay Seller's closing agent's incremental hourly fees to co-ordinate the closing; and Buyer agrees that the closing will be held at a time and place convenient for Seller's closing agent.

South Carolina Provisions:

If the Property is located within the State of South Carolina, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____]

Changes to South Carolina Agreement/Contract: To Buy and Sell Real Estate (Residential):

1. The instructions, the first, second, third and last paragraphs of Section 8 are deleted in their entirety, so that Section 8 begins with the paragraph that starts with: "The DUE DILIGENCE PERIOD begins upon the Effective Date and shall expire…".
2. The Due Diligence Period shall be 10 days from the Effective Date.
3. The Termination Fee shall be $0.00.

Tennessee Provisions:

If the Property is located within the State of Tennessee, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____]

Changes to Tennessee Purchase and Sale Agreement (the "Agreement"):

a. The following replaces Section 4. D. of the Agreement: Seller shall not pay for any special assessments unless listed here: _____.

a. The remedies specified in the last sentence of Section 5. A. (2) shall be Buyer's sole remedy in case of failure to remedy title defects by the Closing Date or any mutually agreed extension thereof.

b. Seller's obligations pursuant to Section 7. A. to have items operational for Buyer's inspections are subject to any applicable seasonality restrictions.

c. Section 12 is amended to provide that in case of Seller default, Buyer shall be entitled to recover Buyer's Earnest Money/Trust Money and documented, reasonable costs in connection with the Home (inspection, mortgage application and other fees, but not any indirect or consequential damages) as Buyer's sole remedy.

Virginia Provisions:

If the Property is located within the State of Virginia, the following language is incorporated into this Addendum:

[Buyer(s) please initial here: _____ _____]

1. If financing is to be arranged then this Contract is contingent upon such financing or approval. If financing contingency has not been satisfied by the "Financing Deadline" established in the Contract, Seller at Seller's option may give Notice to Buyer(s) that the Contract will become void. If Seller Delivers such Notice, this Contract will become void at 9 p.m. on the third Day following Delivery of Seller's Notice unless, prior to that date and time, Buyer(s) Delivers to Seller the written commitment or a Notice removing this contingency and evidence of the availability of funds necessary to settle without such financing.

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The Contract will become void if, prior to satisfaction of this contingency, Buyer(s) receives a written rejection from the lender or lenders to whom the Buyer(s) has applied and Delivers a copy of the written rejection to Seller on or before the "Financing Deadline" established in the Contract.

2. In the event of any claim or demand by Buyer(s), as a result of Buyer's inspection(s), the parties expressly agree that any "Negotiation Period(s)" for Seller to respond to Buyer(s) in the Contract are not applicable.

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AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

To: Consumer

From: Cartus Corporation Date: 7/15/2026

This is to give you notice that Cartus Corporation ("Cartus"), a subsidiary of Anywhere Real Estate Inc. ("Anywhere℠"), has a business relationship with the companies listed below in this Statement. Anywhere℠ owns 100% of Cartus. Anywhere℠ also owns 100% of each company listed below, except for (i) Guaranteed Rate Affinity, in which Anywhere Integrated Venture Partner LLC has a 49.9% ownership interest; (ii) Notarize in which Anywhere Real Estate Services Group LLC has a 2.38% ownership interest and (iii) Anywhere Integrated Services LLC (which is a wholly owned subsidiary of Anywhere℠) has an direct or indirect interest in the following entities and percentages: Burnet Title of Indiana (75%); Catalina Title Agency (21.50%); CW Title (20%); Cypress Title Corporation (30.769%); Equity Title Agency (50%); First Equity Title Agency (50% interest in an entity that owns 60%); Guardian Title Company (67.55%); Ho'okele Title LLC (24.77% of an entity that owns 100% of Ho'okele Title LLC); Ho'okele Escrow Corporation (24.77% of an entity that owns 100% of Ho'okele Escrow Corporation); Mercury Title (51%); Metro Title (55%); Progressive Title Company (44.54%); REALtech Title (51%); RealSafe Title (49%); Regency Title (50%); Residential Title (51%); RealTitle of the Carolinas, LLC, (50%); Title Resources Guaranty Company (30%); and Trueline Technologies (51%). Anywhere℠ also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, THE CORCORAN GROUP®, CENTURY 21®, ERA®, AND SOTHEBY'S INTERNATIONAL REALTY® franchise systems. Because of these relationships, the referral of business to any of the companies listed below may provide Cartus a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition of the purchase or sale of your 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.

COMPANIES	SETTLEMENT SERVICES	ESTIMATE OF CHARGES OR RANGE OF CHARGES
Anywhere Advisors Real Estate Brokerage Companies and Other Franchisees In certain markets Anywhere Advisors subsidiaries provide real estate brokerage services under Coldwell Banker, The Corcoran Group, and/or Sotheby's International Realty trade names. Also note that in other markets, franchisees of Anywhere Real Estate Inc. subsidiaries provide real estate brokerage services as franchisees of Better Homes & Gardens, Coldwell Banker, Coldwell Banker Commercial, The Corcoran Group, Century 21, ERA and Sotheby's International Realty.	Real estate brokerage services and commission Cooperative real estate commission	3 – 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as $100 - $1000 in addition to a percentage. In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side.
Guaranteed Rate Affinity Provides a full range of residential first mortgage loan products and services.	Loan origination fee Loan discount fee/points Application fee	$1,290 0% - 5% of loan amount $150 [except Kentucky is $100; WV $0]
American Title Company of Houston **Burnet Title** **Burnet Title of Indiana, LLC** **Catalina Title Agency, LLC** **Clear Title Group** **Cornerstone Title Company** **Cascade West Title Company, LLC** **Case Title Company** **CW Title** **Cypress Title Corporation** **Equity Title Agency, Inc** **Equity Title Company** **First California Escrow Corporation** **First Equity Title Agency LLC** **Guardian Title Agency** **Guardian Title Company** **Guardian Transfer**	Title insurance premium (Based on $100,000, purchase price) Title search Title exam Closing/Settlement fee	$320 - $1150 $90 - $600 $75 - $350 $150 - $3100 *Your actual costs may vary depending upon your loan size. Please review your Loan Estimate for the specific charges that may apply to you.

Horizon Settlement Services Ho'okele Escrow Corp Ho'okele Operations LLC Ho'okele Title LLC Independence Title Company Keystone Closing Services Keystone Title Services Keystone Transfer Services Landmark Title Land Title and Escrow, Inc Land Title of Nez Perce County Market Street Settlement Group MASettlement Mercury Title LLC Metro Title LLC Mid-Atlantic Settlement Services Pierce County Title Company Pro National Agency Pro National Title Agency Pro National Settlement Company Progressive Holding Company Progressive Title Company, Inc. Quality Choice Title REALtech Title LLC REALtech Title Agency REALtech Settlement Services RealTitle of the Carolinas, LLC RealSafe Title, LLC Regency Title Company, LLC Residential Title Agency Residential Title RT Title Agency, LLC Sandpoint Title Secured Land Transfers, LLC Secured Land Title Short Trak (FL only) St Marys Title Services Sunbelt Title Agency Sun Valley Title Texas American Title Company Terra Coastal Escrow, Inc TitleOne Title Resources Guaranty Company Tri-County Title TRG Services, Escrow, Inc. U.S. Title Guaranty Company U.S. Title West Coast Escrow Company		
Anywhere Insurance Agency Inc	Homeowners insurance premium	$2.00 - $6.00 per thousand dollars of replacement cost of dwelling
Landway Settlement Services Mardan Settlement Services Lakecrest Relocation Services (Canada only)	Equity and sales contract negotiation services, coordination of the sale of home to a 3rd party buyer with a local agent	$620 - $1010 $325-$800
Trueline Technologies	Coordination of Survey Documents	Ohio: $160-$250 Maryland: $195-$295 Florida: $325-$495 Texas: $375-$600 Pennsylvania: $350-$550 unless quoted higher Range of prices is applicable for roughly 95% of jobs performed. Each location will have large or unusual jobs that are priced above the range shown.
National Coordination Alliance (National); National Coordination Alliance Settlement Services	Property Review and Acquisition Fee Update Fee	$550 $100
Notarize Inc.	Online Notary Services	$95 - 125 per person

Processing Solutions (Texas)	Tax certificates	$100 for up to three account numbers

ACKNOWLEDGMENT

I/we have read this disclosure form and understand that Cartus is referring me/us to purchase the above-described settlement service(s) and that Anywhere Real Estate Inc., their employees and/or subsidiaries and affiliates may receive a financial or other benefit as the result of this referral.

_____ _____

Signature Date

_____ _____

Signature Date

File #: 3741235,
N40W6548 Jackson St., Cedarburg, WI 53012

Document Execution Tutorial:
https://youtu.be/LLMYQzx0pY0

Seller's Real Estate Disclosure (SRED)

Any change to the preprinted language in this document must be made in a prominent manner and initialed by all parties in order to be binding on the parties.

EFFECTIVE DATE: Monday, September 28, 2026

	BUYER(S) INITIALS	NAME OF REPORT	# of PAGES IN REPORT	DATE OF REPORT	PREPARED BY
AFFILIATED BUSINESS ARRANGEMENT: Buyer(s) acknowledge that Cartus Corporation has delivered a copy of their Affiliated Business Arrangement disclosure form. This form details any companies Cartus has a business relationship with. **The Buyer(s) should acknowledge receipt of this disclosure document by initialing to the left of each item listed, signing (1) page 3 of this form and (2) the last page of the Affiliated Business Arrangement disclosure.**					
1	Buyer(s) Initials ____/____	**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**	3	February 2023	Cartus
DISCLOSURE DOCUMENTS: Buyer(s) acknowledge that Cartus Corporation has delivered copies of the following disclosure documents to Buyer(s) which Buyer(s) have read and understand. **The Buyer(s) should acknowledge receipt of these disclosure documents by initialing to the left of each item listed and signing the signature section.** Buyer(s) initials not required if *# of Pages in Report* column is blank.					
2	Buyer(s) Initials ____/	**Home Owner's Real Estate Disclosure**	5	04 August 2026	Home Owner(s)
3	Buyer(s) Initials ____/	**Seller's Property Disclosure** * (see footnote)	9	19 September 2026	Home Owner(s)
4	Buyer(s) Initials ____/	**Lead Paint Disclosure (not required for homes built after 1977)**	3	04 August 2026	Home Owner(s)
INSPECTION REPORTS and/or RECEIPT/BIDS: Pending inspection reports that have been ordered but have not yet been received and do not have a date in the *Date of Report* column and will reflect PENDING under the *# of Pages In Report* column. These reports will be provided to you upon receipt. **The Buyer(s) should acknowledge receipt by initialing to the left of each item listed, including Pending items, and signing the signature section.** ** **Buyers should initial all lines with Seller inspections noted below, including those that are marked as "PENDING", if applicable.**					
5	Buyer(s) Initials ____/				
6	Buyer(s) Initials ____/				
7	Buyer(s) Initials ____/				
8	Buyer(s) Initials ____/				
9	Buyer(s) Initials ____/				
10	Buyer(s) Initials ____/				
11	Buyer(s) Initials ____/				
12	Buyer(s) Initials ____/				

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13	Buyer(s) Initials ____/____				
14	Buyer(s) Initials ____/____				
15	Buyer(s) Initials ____/____				
16	Buyer(s) Initials ____/____				
17	Buyer(s) Initials ____/____				
18	Buyer(s) Initials ____/____				
19	Buyer(s) Initials ____/____				
20	Buyer(s) Initials ____/____				
MISCELLANEOUS INFORMATION: **The Buyer(s) should acknowledge receipt of these documents by initialing to the left of each item listed and signing the signature section.**					
21	Buyer(s) Initials ____/____				
22	Buyer(s) Initials ____/____				
23	Buyer(s) Initials ____/____				
24	Buyer(s) Initials ____/____				
25	Buyer(s) Initials ____/____				

** The following states have mandatory state disclosures: AK, AZ, CA, CO, CT, DE, DC, HI, ID, IL, IN, IA, KY, LA, ME, MD, MI, MN, MS, MT, NE, NV, NH, NJ, NY, NC, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, WA, WI. Cartus Corporation is disclosing this to the buyers where applicable.*

The terms and conditions of the purchase and sale agreement which apply to Seller are SUBJECT TO the Seller receiving back from the Buyers said PENDING documents executed and/or initialed by Buyer not later than five (5) business days after Buyers' receipt of said documents.

If Buyer fails or refuses to comply with any of the above requirements, at Seller's option, the purchase and sale agreement shall become null and void. Seller shall notify Buyer in writing of its option to declare this purchase and sale null and void.

Buyer(s) acknowledge that they have had, or will have had, prior to closing, the opportunity to investigate the subject matter of the aforementioned disclosures on their own and have, or will have, investigated such to their satisfaction, or waived such investigation.

Neither Cartus Corporation nor Cartus Financial Corporation have independently verified the contents of these documents and are not responsible for their accuracy.

Buyer(s) acknowledge and agree that the purchase price of the property and other terms and conditions of this purchase agreement were negotiated with full knowledge and disclosure of the contents of the aforementioned disclosures; that said purchase price reflects the agreed-upon value of the property AS IS; including the aforementioned disclosures; to take the property subject to the disclosures; and that Cartus Corporation shall have no responsibility or liability therefore.

Buyer(s) may wish to obtain professional advice and or/ inspections of the property and to provide for appropriate provisions in the contract between Buyer(s) and Seller with respect to any advice/ inspections/ defects.

Note: You may also wish to have your broker complete and provide you with a similar disclosure statement.

*Buyer(s) closing this transaction prior to receiving all the above reports shall constitute buyer's waiver of the right to receive and review those reports.

SIGNATURES:

BUYER: _____ BUYER: _____

DATED: _____

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Homeowner's Real Estate Disclosure

The information provided on this disclosure will be relied upon by Cartus Corporation and its affiliates in the appraisal and/or purchase process, so your answers must be complete and accurate. Although this is not a warranty, it will be presented to potential buyers as your representation of the condition of your home. If the form does not allow for a complete description please contact your Cartus Consultant to send in any applicable supporting documentation.

Any change to the preprinted language in this document must be made in a prominent manner and initialed by all parties in order to be binding on the parties.

File #	**3741235**
Owner's Name(s):	**Adam Michael Chudy** **Hallie Ann Chudy**
Property Address:	**N40W6548 Jackson St.** **Cedarburg, Wisconsin 53012** **United States Of America**

Terms of Disclosure:

The Seller discloses the following information with the knowledge that, even though this is not a warranty, prospective Buyers may rely on this information in deciding whether and on what terms to purchase the property. The Seller authorizes this information to be provided in connection with any actual or anticipated sale of the property. The following are representations made by the Seller and are not the representations of any agent(s). This information is a disclosure, and is not intended to be part of any contract between the Buyer and Seller. I/We further understand that an offer to purchase will not be made until this disclosure is completed. We acknowledge and agree that subsequent purchasers of the Property may have a right to bring an action against us for any misrepresentation contained in this or any other disclosure provided by me/us.

A. Subject Property Year Built & Dwelling Type

1 What is the approximate year the property was built? 1955

2. Please indicate the type of dwelling for the subject property:

☒ Single Family Detached ☐ Townhome ☐ Condo ☐ Co-Op ☐ Other

If other, please explain

B. Please indicate the water and sewer systems with the subject property:

Water

☒ Public ☐ Private Well ☐ Other

Sewer/Septic

☒ Public ☐ Septic Tank ☐ Other

C. The items checked below will remain with the subject property:

☒ Range	☒ Washer	☐ Wall/ Window Air Conditioner	☐ Spa
☒ Oven	☒ Washer/Dryer Hookups	☐ Humidifier	☐ Central Vacuum

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☒ Microwave	☒ Dryer	☐ Evaporator Cooler(s)	☐ T.V. Antenna
☒ Refrigerator	☐ Security Gates	☐ Satellite Dish	☐ Hot Tub
☒ Dishwasher	☒ Smoke Detectors	☐ Intercom	☒ Rain Gutters
☐ Trash Compactor	☒ Fire Alarm	☐ Sprinklers	☒ Sump Pump
☐ Garbage Disposal	☒ Central Heating	☐ Sauna	☒ Patio/Deck
☒ Window Screen	☒ Central Air Conditioning	☐ Pool	☐ Built-in Barbecue
			☐ Gazebo

Are there, to the best of your (Seller's) knowledge, operating problems with any of the items within Section C?
☐ Yes ☒ No

If yes, describe:

D. Property Amenities:

Water Softener	☒ Owned	☐ Rented		☐ N/A
Garage	☐ Attached	☒ Not Attached	☐ Carport	☐ N/A
	☒ Garage Door Opener	# of Remote Controls 1		
Pool/Spa Heater	☐ Gas	☐ Solar	☐ Electric	☒ N/A
Water Heater	☒ Gas/Oil	☐ Solar	☐ Electric	
	☒ Owned	☐ Rented		
Gas Supply	☒ Utility	☐ Bottled	☐ N/A	
Security System	☐ Owned	☐ Rented	☒ Monitoring Contract/Fee	☐ N/A
Solar Panels	☐ Owned	☐ Rented		☒ N/A

If Owned, is this financed through Special Assessment program?
☐ Yes ☒ No

If yes, describe:

Are there any additional buildings on the property?
☐ Yes ☒ No

If yes, describe:

Are there, to the best of your (Seller's) knowledge, operating problems with any of the items within Section D?
☐ Yes ☒ No

If yes, describe:

E. Roof (Current Roof):

Type: Shingles Approximate Age: 15 years

Repaired? (choose one) If Yes, please explain:
☐ Yes ☒ No

Are there, to the best of your (Seller's) knowledge, any repairs needed to the current roof?
☐ Yes ☒ No

If yes, please explain.

F. If you (Seller) are aware of any defects/malfunctions in any of the following, check space(s) below.

☐ Interior Walls	☐ Ceilings	☐ Windows	☒ Sidewalks	☒ Driveways
☐ Slabs	☐ Foundation	☐ Insulation	☐ Exterior Walls	
☐ Doors	☐ Floor	☐ Walls/Fences	☐ Electrical Systems	
☐ Exterior Siding	☐ Heating System	☐ Other Structural Components	☐ Plumbing/Sewer/Septic	

Please explain any defects selected above here: Driveway and sidewalk concrete cracks and areas of raising/separation in walkway leading to front of house.

G. Are you (Seller) aware of any of the following:

1. Is your home accessed, in whole or part, through a private road? ☐ Yes ☒ No
   If yes, please explain:
2. Features shared with adjoining landowners (i.e., walls, fences, driveways) whose use or responsibility for maintenance may have an effect on the property. ☐ Yes ☒ No
   If yes, please explain:
3. Encroachments, easements, or similar matters that may affect your interest in the property. ☐ Yes ☒ No
   If yes, please explain:
4. Room additions, structural modifications, or other alterations or repairs made by you or a prior owner without necessary permits or in noncompliance with building codes ☐ Yes ☒ No
   If yes, please explain:
5. That the property is located on or near an active or former landfill (compacted or otherwise) or an environmentally hazardous site ☐ Yes ☒ No
   If yes, please explain:
6. Any settling from any cause, or slippage, sliding, or other soil problems. ☐ Yes ☒ No
   If yes, please explain:
7. Any current or previous water damage, flooding, drainage, or grading problems. ☒ Yes ☐ No

If yes, please explain: Sump pump failure in August 2025, sump pump replaced under warranty.

8. Damage to property or structures from fire, earthquake, flood, landslide, hurricane or other natural disaster. ☐ Yes ☒ No

If yes, please explain:

9. Zoning violations, non conforming uses, violations of "setback" requirements. ☐ Yes ☒ No

If yes, please explain:

10. Neighborhood noise problems or other nuisances. ☐ Yes ☒ No

If yes, please explain:

11. Deed restrictions or obligations. ☐ Yes ☒ No

If yes, please explain:

12. Is the type of siding on your home one of the following (if yes, select all that apply): ☐ Yes ☒ No

☐ Composition Board ☐ Hard Coat/Traditional Stucco ☐ Synthetic Stucco? ☐ Stone Veneer ☐ Unknown

13. Any "common area" (i.e., pools, tennis courts, walkways, or other co-owned areas). ☐ Yes ☒ No

If yes, please explain:

14. Any notices of abatement or citations against the property. ☐ Yes ☒ No

If yes, please explain:

15. Any lawsuits against you affecting or threatening to affect the property. ☐ Yes ☒ No

If yes, please explain:

16. That the home has ever been tested for radon gas. ☐ Yes ☒ No

17. If radon remediation was required, was the work done? If yes, when? (date) ☐ Yes ☐ No ☒ NA

18. That the home contains ☐ Asbestos or ☐ Lead-based paint. ☐ Yes ☒ No

If yes, please explain:

19. Any evidence of or treatment/repairs for termite, structural, pest, or rodent infestation. ☐ Yes ☒ No

If yes, please explain:

20. That there is now, or has ever been, any underground storage tank(s) on the property. ☐ Yes ☒ No

If yes, please explain:

21. Have you experienced, or do you have knowledge of, any problems with the tank(s) such as leakage. ☐ Yes ☐ No ☒ NA

If yes, please explain:

22. Do you know what materials are, or were, stored in the tank(s)? ☐ Yes ☐ No ☒ NA

23. Are any title holders not U.S. citizens? ☐ Yes ☒ No

If yes, please explain:

24. Any special assessments? If yes, Type? ☐ Yes ☒ No

25. Insurance claims filed with respect to the home during the past two years? If yes, provide details below, including detail of claims, repairs made, and confirmation that you have repaired all items for which you have collected insurance proceeds. (Please add any additional comments on page 5.) ☒ Yes ☐ No

If yes, details: Yes, sump pump failure in August 2025 leading to basement flooding. Sump pump replaced as part of insurance sump pump rider.

Additional Comment:

Seller certifies that the information herein is true and correct to the best of the Seller's knowledge as of the date signed by the seller.

Seller Status: ☒ is occupying the property ☐ is not occupying the property Moved out on (date).

Home Status ☒ is currently occupied by me and/or members of my family ☐ is currently vacant ☐ is currently occupied by a tenant. Tenant will vacate by (date).

Signed by: Adam Michael Chudy 04-Aug-2026

Signed By: Adam Michael Chudy Date

Signed by: Hallie Ann Chudy 04-Aug-2026

Signed By: Hallie Ann Chudy Date

Signed By: Date

Signed By: Date

Signed By: Date

Signed By: Date

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WISCONSIN REALTORS® ASSOCIATION
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Madison, Wisconsin 53704

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REAL ESTATE CONDITION REPORT

DISCLAIMER

THIS CONDITION REPORT CONCERNS THE REAL PROPERTY LOCATED AT N40W6548 Jackson St (STREET ADDRESS) IN THE City (CITY) (VILLAGE) (TOWN) OF Cedarburg, COUNTY OF Ozaukee, STATE OF WISCONSIN.

THIS REPORT IS A DISCLOSURE OF THE CONDITION OF THAT PROPERTY IN COMPLIANCE WITH SECTION 709.02 OF THE WISCONSIN STATUTES AS OF _____(MONTH), _____(DAY), _____(YEAR). IT IS NOT A WARRANTY OF ANY KIND BY THE OWNER OR ANY AGENTS REPRESENTING ANY PARTY IN THIS TRANSACTION AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THAT THE PARTIES MAY WISH TO OBTAIN.

A buyer who does not receive a fully completed copy of this report within 10 days after the acceptance of the contract of sale or option contract for the above-described real property has the right to rescind that contract (Wis. Stat. s. 709.02), provided the owner is required to provide this report under Wisconsin Statutes chapter 709.

NOTICE TO PARTIES REGARDING ADVICE OR INSPECTIONS

Real estate licensees may not provide advice or opinions concerning whether or not an item is a defect for the purposes of this report or concerning the legal rights or obligations of parties to a transaction. The parties may wish to obtain professional advice or inspections of the property and to include appropriate provisions in a contract between them with respect to any advice, inspections, defects, or warranties.

A. OWNER'S INFORMATION

A1. In this form, "aware" means the "owner(s)" have notice or knowledge.

A2. In this form, "defect" means a condition that would have a significant adverse effect on the value of the property; that would significantly impair the health or safety of future occupants of the property; or that if not repaired, removed, or replaced would significantly shorten or adversely affect the expected normal life of the premises.

A3. In this form, "owner" means the person or persons, entity, or organization that owns the above-described real property. An "owner" who transfers real estate containing one to four dwelling units, including a condominium unit and time-share property, by sale, exchange, or land contract is required to complete this report.

Exceptions: An "owner" who is a personal representative, trustee, conservator, or fiduciary appointed by or subject to supervision by a court, and who has never occupied the property transferred is not required to complete this report. An "owner" who transfers property that has not been inhabited or who transfers property in a manner that is exempt from the real estate transfer fee is not required to complete this report. (Wis. Stat. s. 709.01)

A4. The owner represents that to the best of the owner's knowledge, the responses to the following questions have been accurately checked as "yes," "no," or "not applicable (N/A)" to the property being sold. *Note that only statements D1,D3,D5,D7 and D9 can be marked as "not applicable." All other statements must be accurately noted as "yes" or "no".* If the owner responds to any question with "yes," the owner shall provide, in the additional information area of this form, an explanation of the reason why the response to the question is "yes."

A5. If the transfer is of a condominium unit, the property to which this form applies is the condominium unit, the common elements of the condominium, and any limited common elements that may be used only by the owner of the condominium unit being transferred.

A6. The owner discloses the following information with the knowledge that, even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the property. The owner hereby authorizes the owner's agents and the agents of any prospective buyer to provide a copy of this report, and to disclose any information in the report, to any person in connection with any actual or anticipated sale of the property.

CAUTION: The lists of defects following each question below are examples only and are not the only defects that may properly be disclosed in response to each respective question.

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	B. STRUCTURAL AND MECHANICAL	YES	NO	N/A
B.	*I am providing a limited home warranty plan to buyer at closing.*	☐	☒	
B1.	Are you aware of defects in the roof? Roof defects may include items such as leakage or significant problems with gutters or eaves.	☐	☒	
B2.	Are you aware of defects in the electrical system? Electrical defects may include items such as *defects in solar panels and systems*, electrical wiring not in compliance with applicable code, knob and tube wiring, 60 amp service, or aluminum-branch circuit wiring.	☐	☒	
B3.	Are you aware of defects in part of the plumbing system (including the water heater, water softener, and swimming pool)? Other plumbing system defects may include items such as leaks or defects in pipes, toilets, interior or exterior faucets, bathtubs, showers, or any sprinkler system.	☐	☒	
B4.	Are you aware of defects in the heating and air conditioning system (including the air filters and humidifiers)? Heating and air conditioning defects may include items such as defects in the heating ventilation and air conditioning (HVAC) equipment, supplemental heaters, ventilating fans or fixtures, or solar collectors.	☐	☒	
B5.	Are you aware of defects in a woodburning stove or fireplace or of other defects caused by a fire in a stove or fireplace or elsewhere on the property? Such defects may include items such as defects in the chimney, fireplace flue, inserts, or other installed fireplace equipment; or woodburning stoves not installed pursuant to applicable code.	☐	☐	☒
B6.	Are you aware of defects related to smoke detectors or carbon monoxide detectors or a violation of applicable state or local smoke detector or carbon monoxide detector laws? NOTE: State law requires operating smoke detectors on all levels of all residential properties and operating carbon monoxide detectors on all levels of most residential properties (see Wis. Stat. ch. 101).	☐	☒	
B7.	Are you aware of defects in the basement or foundation (including cracks, seepage, and bulges)? Other basement defects may include items such as flooding, defects in drain tiling or sump pumps, or movement, shifting, or deterioration in the foundation.	☐	☒	
B8.	Are you aware of defects in any structure on the property? Structural defects with respect to the residence or other improvements may include items such as movement, shifting, or deterioration in walls; major cracks or flaws in interior or exterior walls, partitions, or the foundation; wood rot; and significant problems with driveways, sidewalks, patios, decks, fences, waterfront piers or walls, windows, doors, floors, ceilings, stairways, or insulation.	☒	☐	
B9.	Are you aware of defects in mechanical equipment included in the sale either as fixtures or personal property? Mechanical equipment defects may include items such as defects in any appliance, central vacuum, garage door opener, in-ground sprinkler, or in-ground pet containment system that is included in the sale.	☐	☒	
B10.	Are you aware of rented items located on the property such as a water softener or other *or water conditioner system or water treatment system* or other items affixed to or closely associated with the property? *Such items may include reverse osmosis systems, iron filters, or other filters.*	☐	☒	
B11.	Are you aware of current or previous basement, window, or plumbing leaks, overflow from sinks, bathtubs, or sewers, or other ongoing water or moisture intrusions or conditions?	☐	☒	

B12. Explanation of "yes" responses

B6 - Sidewalk + driveway pitching and movement
- Chimney shows signs of previous pitching
in attic, no leaks in room at time
- Crack in basement storm window

	C. ENVIRONMENTAL	YES	NO	N/A
C1.	Are you aware of the presence of unsafe levels of mold?	☐	☒	
C2.	Are you aware of a defect caused by unsafe concentrations of, or unsafe conditions relating to, radon, radium in water supplies, high voltage electric (100 KV or greater) or steel natural gas transmission lines located on but not directly serving the property, lead in paint, lead in soil, or other potentially hazardous or toxic substances on the property? NOTE: Specific federal lead paint disclosure requirements must be complied with in the sale of most residential properties built before 1978.	☐	☒	

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		YES	NO	N/A
C3.	Are you aware of the presence of asbestos or asbestos-containing materials on the property?	☐	☒	
C4.	Are you aware of the presence of or a defect caused by unsafe concentrations of, unsafe conditions relating to, or the storage of hazardous or toxic substances on neighboring properties?	☐	☒	
C5.	Are you aware of current or previous termite, powder post beetle, carpenter ant infestations or defects caused by animal, reptile, or insect infestations, *including infestations impacting trees*?	☐	☒	
C6.	Are you aware of water quality issues caused by unsafe concentrations of or unsafe conditions relating to lead?	☐	☒	
C7.	Are you aware of the manufacture of methamphetamine or other hazardous or toxic substances on the property?	☐	☒	

C8. Explanation of "yes" responses _____

D. WELLS, SEPTIC SYSTEMS, STORAGE TANKS

		YES	NO	N/A
D1.	Are you aware of defects in a well on the property or in a well that serves the property, including unsafe well water? Well defects may include items such as an unused well not properly closed in conformance with state regulations, a well that was not constructed pursuant to state standards or local code, or a well that requires modifications to bring it into compliance with current code specifications. Well water defects might include, but are not limited to, unsafe levels of bacteria (total Coliform and E. coli), nitrate, arsenic, or other substances affecting human consumption safety.	☐	☐	☒
D2.	Are you aware of a joint well serving the property?	☐	☒	
D3.	Are you aware of a defect related to a joint well serving the property?	☐	☒	☐
D4.	Are you aware that a septic system or other private sanitary disposal system serves the property?	☐	☒	
D5.	Are you aware of defects in the septic system or other private sanitary disposal system on the property or any out-of-service septic system that serves the property and that is not closed or abandoned according to applicable regulations? Septic system defects may include items such as backups in toilets or in the basement; exterior ponding, overflows, or backups; or defective or missing baffles.	☐	☒	☐
D6.	Are you aware of underground or aboveground fuel storage tanks on or previously located on the property? (If "yes," the owner, by law, may have to register the tanks with the Wisconsin Department of Agriculture, Trade and Consumer Protection at P.O. Box 8911, Madison, Wisconsin, 53708, whether the tanks are in use or not. Regulations of the Wisconsin Department of Agriculture, Trade and Consumer Protection may require the closure or removal of unused tanks.)	☐	☒	
D7.	Are you aware of defects in the underground or aboveground fuel storage tanks on or previously located on the property? Defects in underground or aboveground fuel storage tanks may include items such as abandoned tanks not closed in conformance with applicable local, state, and federal law; leaking; corrosion; or failure to meet operating standards.	☐	☒	☐
D8.	Are you aware of an "LP" tank on the property? (If "yes," specify in the additional information space whether the owner of the property either owns or leases the tank.)	☐	☒	
D9.	Are you aware of defects in an "LP" tank on the property?	☐	☒	☐

D10. Explanation of "yes" responses _____

E. TAXES, SPECIAL ASSESSMENTS, PERMITS, ETC.

		YES	NO	N/A
E1.	Have you received notice of property tax increases, other than normal annual increases, or are you aware of a pending property reassessment?	☐	☒	
E2.	Are you aware that remodeling was done that may increase the property's assessed value?	☐	☒	

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		YES	NO	N/A
E3.	Are you aware of pending special assessments?		X	
E4.	Are you aware that the property is located within a special purpose district, such as a drainage district, that has the authority to impose assessments against the real property located within the district?		X	
E5.	Are you aware of any proposed construction of a public project that may affect the use of the property?		X	
E6.	Are you aware of any remodeling, replacements, or repairs affecting the property's structure or mechanical systems that were done or additions to this property that were made during your period of ownership without the required permits?		X	
E7.	Are you aware of any land division involving the property for which a required state or local permit was not obtained?		X	

E8. Explanation of "yes" responses _____

F. LAND USE

		YES	NO	N/A
F1.	Are you aware of the property being part of or subject to a subdivision homeowners' association, *or other homeowners' association*?		X	
F2.	If the property is not a condominium unit, are you aware of common areas associated with the property that are co-owned with others?		X	
F3.	Are you aware of any zoning code violations with respect to the property?		X	
F4.	Are you aware of the property or any portion of the property being located in a floodplain, wetland, or shoreland zoning area?		X	
F5.	Are you aware of nonconforming uses of the property? A nonconforming use is a use of land, a dwelling, or a building that existed lawfully before the current zoning ordinance was enacted or amended, but that does not conform to the use restrictions in the current ordinance.		X	
F6.	Are you aware of conservation easements on the property? A conservation easement is a legal agreement in which a property owner conveys some of the rights associated with ownership of his or her property to an easement holder such as a governmental unit or a qualified nonprofit organization to protect the natural habitat of fish, wildlife, or plants or a similar ecosystem, preserve areas for outdoor recreation or education, or for similar purposes.		X	
F7.	Are you aware of restrictive covenants or deed restrictions on the property? A restrictive covenant or deed restriction may include a provision that imposes resale price limits, occupancy requirements, or other restrictions for a specific period of time (e.g. a development that received Infrastructure Access or Vacancy-to-Vitality funds from the Wisconsin Housing and Economic Development Authority (WHEDA). For more information, visit https://www.wheda.com.).		X	
F8.	Other than public rights of ways, are you aware of nonowners having rights to use part of the property, including, but not limited to, rights-of-way and easements other than recorded utility easements?		X	
F8a.	*Are you aware of any private road agreements or shared driveway agreements relating to the property?*		X	
F9.	Are you aware of the property being subject to a mitigation plan required under administrative rules of the Wisconsin Department of Natural Resources related to county shoreland zoning ordinances, which obligates the owner of the property to establish or maintain certain measures related to shoreland conditions and which is enforceable by the county?		X	
F10.	The use value assessment system values agricultural land based on the income that would be generated from its rental for agricultural use rather than its fair market value. When a person converts agricultural land to a non agricultural use (e.g., residential or commercial development), that person may owe a conversion charge. For more information visit https://www.revenue.wi.gov/Pages/FAQS/slf-useassmt.aspx or call (608)266-2486.			
	a. Are you aware of all or part of the property having been assessed as agricultural land under Wis. Stat. s. 70.32 (2r) (use value assessment)?		X	
	b. Are you aware of the property having been assessed a use-value assessment conversion charge relating to this property? (Wis. Stat. s. 74.485 (2))		X	
	c. Are you aware of the payment of a use-value assessment conversion charge having been deferred relating to this property? (Wis. Stat. s. 74.485 (4))		X	

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		YES	NO	N/A
F11.	Is all or part of the property subject to or in violation of a farmland preservation agreement? Early termination of a farmland preservation agreement or removal of land from such an agreement can trigger payment of a conversion fee equal to 3 times the class 1 "use value" of the land. Visit https://datcp.wi.gov/Pages/Programs_Services/FarmlandPreservation.aspx for more information.		X	
F12.	Is all or part of the property subject to, enrolled in, or in violation of the Forest Crop Law, Managed Forest Law, the Conservation Reserve Program, or a comparable program?		X	
F13.	Are you aware of a dam that is totally or partially located on the property or that an ownership in a dam that is not located on the property will be transferred with the property because it is owned collectively by members of a homeowners' association, lake district, or similar group? (If "yes," contact the Wisconsin Department of Natural Resources to find out if dam transfer requirements or agency orders apply.)		X	
F14.	Are you aware of boundary or lot line disputes, encroachments, or encumbrances (including a joint driveway) affecting the property? Encroachments often involve some type of physical object belonging to one person but partially located on or overlapping on land belonging to another; such as, without limitation, fences, houses, garages, driveways, gardens, and landscaping. Encumbrances include, without limitation, a right or claim of another to a portion of the property or to the use of the property such as a joint driveway, liens, and licenses.		X	
F15.	Are you aware there is not legal access to the property?		X	
F16.	Are you aware of federal, state, or local regulations requiring repairs, alterations, or corrections of an existing condition? This may include items such as orders to correct building code violations.		X	
F17.	Are you aware of a pier attached to the property that is not in compliance with state or local pier regulations? See http://dnr.wi.gov/topic/waterways for more information.		X	
F18.	Are you aware of a written agreement affecting riparian rights related to the property?		X	
F19.	Are you aware that the property abuts the bed of a navigable waterway that is owned by a hydroelectric operator? Under Wis. Stat. s. 30.132, the owner of a property abutting the bed of a navigable waterway that is owned by a hydroelectric operator, as defined in s. 30.132 (1) (b), may be required to ask the permission of the hydroelectric operator to place a structure on the bed of the waterway.		X	
F20.	Are you aware of one or more burial sites on the property? (For information regarding the presence, preservation, and potential disturbance of burial sites, contact the Wisconsin Historical Society at 800-342-7834 or www.wihist.org/burial-information).		X	

F21. Explanation of "yes" responses _____

G. ADDITIONAL INFORMATION

		YES	NO	N/A
G1.	Have you filed any insurance claims relating to damage to this property or premises, within the last five years?	X		
G2.	Are you aware of a structure on the property that is designated as a historic building or that all or any part of the property is in a historic district?		X	
G2a.	*Does the property currently have internet service?* *If so, who is your provider?* Spectrum or ATT		X	
G2b.	*Does the property have an electric vehicle charging system and station or installed wiring for a future system or station?*		X	
	Is the system or station affixed to the property?		X	
G2c.	*Does the property have accessibility features? If so, attach an Accessibility Features Report (see https://www.wra.org/Disabilities/)*		X	
G3.	Are you aware of any agreements that bind subsequent owners of the property, such as a lease agreement or an extension of credit from an electric cooperative?		X	
G3a.	*Are you aware of any right of first refusal, recorded or not, on all or any portion of the property?*		X	

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G4. Is the owner a foreign person, as defined in 26 USC 1445 (f)? (E.g. a nonresident alien individual, foreign corporation, foreign partnership, foreign trust, or foreign estate.) Section 1445 of the Internal Revenue Code (26 USC 1445), also known as the Foreign Investment In Real Property Tax Act or FIRPTA, provides that a transferee (buyer) of a U.S. real property interest must be notified in writing and must withhold tax if the transferor (seller) is a foreign person, unless an exception under FIRPTA applies to the transfer. ☐ ☒

G5. Are you aware of other defects affecting the property? Other defects might include items such as drainage easement or grading problems; excessive sliding, settling, earth movements, or upheavals; or any other defect or material condition. ☒ ☐

G6. The owner has owned the property for 1.5 years.

G7. The owner has lived in the property for 1.5 years.

G8. Explanation of "yes" responses

G1 - Insurance Claim - Sump Pump Failure Aug 2025
G5 - Current Buyer at each gets blocked with debris

Notice: You may obtain information about the sex offender registry and persons registered with the registry by contacting the Wisconsin Department of Corrections at http:www.doc.wi.gov or by phone at 608-240-5830

OWNER'S CERTIFICATION

NOTE: Wisconsin Statute section 709.035 requires owners who, prior to acceptance of a purchase contract or an option to purchase, obtain information that would change a response on this report to submit a complete amended report or an amendment to the previously completed report to the prospective buyer within 10 days of acceptance.

The owner certifies that the information in this report is true and correct to the best of the owner's knowledge as of the date on which the owner signs this report.

Owner _____ Date 9/19/26

Owner Hallie Chudy Date 09/19/2026

Owner _____ Date _____

Owner _____ Date _____

Owner _____ Date _____

CERTIFICATION BY PERSON SUPPLYING INFORMATION

A person other than the owner certifies that the person supplied information on which the owner relied for this report and that the information is true and correct to the best of the person's knowledge as of the date on which the person signs this report.

Person _____ Items _____ Date _____

Person _____ Items _____ Date _____

Person _____ Items _____ Date _____

BUYER'S ACKNOWLEDGEMENT

The prospective buyer acknowledges that technical knowledge such as that acquired by professional inspectors may be required to detect certain defects such as the presence of asbestos, building code violations, and floodplain status.

I acknowledge receipt of a copy of this statement.

Prospective buyer Scott Kastanis Date 12:46 pm, 09 28 2026

Prospective buyer Scott Kastanis As Agent for Cartus Financial Corporation Date _____

Prospective buyer _____ Date _____

Prospective buyer _____ Date _____

Prospective buyer _____ Date _____

Information appearing in italics is supplemental in nature and is not required pursuant to Section 709.03 of the Wisconsin Statutes.

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No representation is made as to the legal validity of any provision or the adequacy of any provision in any specific transaction.

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Madison, Wisconsin 53704

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262/827-4200

OFFER ADDENDUM S - LEAD BASED PAINT DISCLOSURES AND ACKNOWLEDGMENTS

■ **LEAD WARNING STATEMENT: Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from 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 impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.**

Disclosures and Acknowledgments made with respect to the Property at N40W6548 Jackson St, Cedarburg, WI 53012 , Wisconsin.

■ **SELLER DISCLOSURE AND CERTIFICATION.** **Note: See Seller Obligations at lines 27 - 54 and 55 - 112.**

(1) SELLER DISCLOSURES: (a) Seller hereby represents that Seller has no knowledge of any lead-based paint or lead-based paint hazards (collectively referred to as LBP) present in or on the Property except: None

(Explain the information known to Seller, including any additional information available about the basis for the determination that LBP exists in or on the Property, the location of any LBP, and the condition of painted surfaces, or indicate "none.")

(b) Seller hereby confirms that Seller has provided the Buyer with the following records and reports which comprise all of the reports and records available to Seller pertaining to lead-based paint or lead-based paint hazards (LBP) in or on the Property: None

(Identify the LBP record(s) and report(s) (e.g. LBP abatements, inspections, reductions, risk assessments, etc., as defined at lines 89 - 107) provided to Buyer, or indicate "none available.")

(2) SELLER CERTIFICATION: The undersigned Seller has reviewed the information above and certifies, to the best of their knowledge, that the information provided by them is true and accurate.

(X) _____ _____ 8/1-1/26
(ALL Sellers' signatures) ▲ Print Names Here ▶ Adam M. Chudy Hallie Chudy (Date) ▲

Seller Obligations under the Federal Lead-Based Paint Disclosure Rules

(Based upon 40 CFR Chapter 1, Part 745, Subpart F, §§745.103, 745.107, 745.110, 745.113 & 745.115; and 24 CFR subtitle A, Part 35, Subpart H, §§35.86, 35.88, 35.90, 35.92 & 35.94, which all are collectively referred to in this Addendum as Federal LBP Law.)

DISCLOSURE REQUIREMENTS FOR SELLERS. (a) The following activities shall be completed before the Buyer is obligated under any contract to purchase target housing that is not otherwise an exempt transaction pursuant to Federal Law. Nothing in this section implies a positive obligation on the Seller to conduct any risk assessment and/or inspection or any reduction activities.

(1) Provide LBP Pamphlet to Buyer. The Seller shall provide the Buyer with an EPA-approved lead hazard information pamphlet. Such pamphlets include the EPA document entitled *Protect Your Family From Lead In Your Home* (EPA #747-K-99-001) or an equivalent pamphlet that has been approved for use in this state by EPA.

(2) Disclosure of Known LBP to Buyer. The Seller shall disclose to the Buyer the presence of any known lead-based paint and/or lead-based paint hazards in the target housing being sold. The Seller shall also disclose any additional information available concerning the known lead-based paint and/or lead-based paint hazards, such as the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of lead-based paint and/or lead-based paint hazards, and the condition of painted surfaces (chipping, cracked, peeling).

(3) Disclosure of Known LBP & LBP Records to Agent. The Seller shall disclose to each agent the presence of any known lead-based paint and/or lead-based paint hazards in the target housing being sold and the existence of any available records or reports pertaining to lead-based paint and/or lead-based paint hazards. The Seller shall also disclose any additional information available concerning the known lead-based paint and/or lead-based paint hazards, such as the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces (chipping, cracked, peeling).

(4) Provision of Available LBP Records & Reports to Buyer. The Seller shall provide the Buyer with any records or reports available (see line 88) to the Seller pertaining to lead-based paint and/or lead-based paint hazards in the target housing being sold. This requirement includes records or reports regarding common areas. This requirement also includes records or reports regarding other residential dwellings in multifamily target housing, provided that such information is part of a risk assessment and/or inspection or a reduction of lead-based paint and/or lead-based paint hazards in the target housing as a whole.

(b) Disclosure Prior to Acceptance of Offer. If any of the disclosure activities identified in lines 30-51 occurs after the Buyer has provided an offer to purchase the housing, the Seller shall complete the required disclosure activities prior to accepting the Buyer's offer and allow the Buyer an opportunity to review the information and possibly amend the offer.

■ **CERTIFICATION AND ACKNOWLEDGMENT OF LBP DISCLOSURE.** (a) Seller requirements. Each contract to sell target housing shall include an attachment or addendum containing the following elements, in the language of the contract (e.g., English, Spanish):

(1) Lead Warning Statement. A Lead Warning Statement consisting of the following language:

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from 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, behavorial problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

(2) Disclosure of Known LBP & LBP Information Re: the Property. A statement by the Seller disclosing the presence of known lead-based paint and/or lead-based paint hazards in the target housing being sold or indicating no knowledge of the presence of lead-based paint and/or lead-based paint hazards. The Seller shall also provide any additional information available concerning the known lead-based paint and/or lead-based paint hazards, such as the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of the lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces (chipping, cracked, peeling, dust, etc.).

(3) List of Available LBP Records & Reports Provided to Buyer. A list of any records or reports available to the Seller pertaining to lead-based paint and/or lead-based paint hazards in the housing that have been provided to the Buyer. If no such records or reports are available, the Seller shall so indicate.

(4) Buyer Acknowledgment of Receipt of Disclosures, Records & Pamphlet. A statement by the Buyer affirming receipt of the information set out in lines 67 - 75 and a lead hazard information pamphlet approved by EPA.

(5) Buyer Acknowledgment of Receipt of Opportunity for LBP Inspection. A statement by the Buyer that he or she has either: (i) received the opportunity to conduct the risk assessment or inspection required per lines 123 - 127; or (ii) waived the opportunity.

(6) Agent Certification. When one or more real estate agents are involved in the transaction to sell target housing, a statement from each agent that: (i) The agent has informed the Seller of the Seller's obligations under Federal LBP Law; and (ii) the agent is aware of his or her duty to ensure compliance with Federal LBP Law. Agents ensure compliance by informing Seller of his or her obligations and by making sure that the Seller or the agent personally completes the required activities. Buyer's agents paid solely by Buyer are exempt.

(7) Signatures. The signatures of all Sellers and Buyers, and all agents subject to Federal LBP Law (see lines 80 - 84) certifying to the accuracy of their statements to the best of their knowledge, along with the dates of the signatures.

■ **DEFINITIONS:**

Available means in the possession of or reasonably obtainable by the Seller at the time of the disclosure.

Abatement means the permanent elimination of lead-based paint and/or lead-based paint hazards by methods such as removing, replacing, encapsulating, containing, sealing or enclosing lead-based paint with special materials, in conformance with any applicable legal requirements.

Buyer means one or more individuals or entities who enter into a contract to purchase an interest in target housing **(referred to in the singular whether one or more).**

Inspection means: (1) a surface-by-surface investigation to determine the presence of lead-based paint, and (2) the provision of a report explaining the results of the investigation.

Lead-based paint means paint or other surface coatings that contain lead equal to or in excess of 1.0 milligram per square centimeter or 0.5 percent by weight.

Lead-based paint hazard means any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Reduction means designed to reduce or eliminate human exposure to lead-based paint hazards through interim controls, abatement, etc.

Risk assessment means an on-site investigation to determine and report the presence of lead-based paint, and to evaluate and report the extent, nature, severity, and location of lead-based paint hazards in residential dwellings, including: (1) information gathering regarding the age and history of the housing and occupancy by children under 6; (2) visual inspection; (3) limited wipe sampling or other environmental sampling techniques; (4) other activity as may be appropriate; and (5) provision of a report explaining the results of the investigation.

Seller means one or more individuals or entities who transfer, in return for consideration, (1) legal title to target housing, in whole or in part; (2) shares in a cooperatively owned project; or (3) an interest in a leasehold **(referred to in the singular whether one or more).**

Target housing means any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless any child who is less than 6 years of age resides or is expected to reside in such housing) or any 0-bedroom dwelling.

■ **AGENT(S) ACKNOWLEDGMENT AND CERTIFICATION.**

(1) ACKNOWLEDGMENT: All agent(s) in this transaction subject to Federal LBP Law (see lines 80 - 84) hereby acknowledge that: (1) the Seller was informed of his or her obligations under the Federal LBP Law (see lines 27 - 54 and 55 - 112); and (2) they are aware of their duty to ensure compliance with the requirements of Federal LBP Law.

(2) CERTIFICATION: The undersigned agents have reviewed the information above and certify, to the best of their knowledge, that the information provided by them is true and accurate.

(X) Colleen M Kuchta 8/15/26

(Agent's signature) ▲ Print Agent & Firm Names Here ▸ Colleen M. Kuchta , Shorewest, REALTORS (Date) ▲

(X) _____

(Agent's signature) ▲ Print Agent & Firm Names Here ▸ (Date) ▲

■ **BUYER'S OPPORTUNITY TO CONDUCT AN EVALUATION** (LBP Inspection Contingency). (a) Before a Buyer is obligated under any contract to purchase target housing, the Seller shall permit the Buyer a 10-day period (unless the parties mutually agree, in writing, upon a different period of time) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards. (b) Not withstanding lines 123 - 126, a Buyer may waive the opportunity to conduct the risk assessment or inspection by so indicating in writing.

■ **BUYER INSPECTION CONTINGENCY, ACKNOWLEDGMENT AND CERTIFICATION.**

(1) LEAD-BASED PAINT INSPECTION CONTINGENCY: [Buyer to check one box at lines 131, 147 or 148. If no box is checked, Buyer is deemed to have elected a 10-day contingency per lines 131 - 146.]

☐ **LEAD-BASED PAINT INSPECTION CONTINGENCY:** This Offer is contingent upon a federal or state certified lead inspector or lead risk assessor conducting an inspection or risk assessment of the Property, at Buyer's cost, which discloses no lead-based paint and/or lead-based paint hazards (see lines 96 - 100) (collectively referred to as LBP). This contingency shall be deemed satisfied, and Buyer will have elected to take the Property "as is" with respect to LBP, unless Buyer, within _____ days of acceptance, delivers to Seller a copy of the inspector's or risk assessor's written report and a written notice listing the LBP identified in the report to which the Buyer objects. Buyer agrees to concurrently deliver a copy of the report and notice to the listing broker, if any. A proposed amendment will not satisfy this notice requirement.

RIGHT TO CURE: Seller (shall)(shall not) STRIKE ONE have a right to cure [if neither struck, Seller shall have the right to cure]. If Seller has the right to cure, Seller may satisfy this contingency by: (1) delivering, within 10 days of receipt of Buyer's notice, written notice of Seller's election to abate the LBP identified by the Buyer; and (2) providing Buyer, no later than 3 days prior to closing, with certification from a certified lead supervisor or project designer, or other certified lead contractor that the identified LBP has been abated. This Offer shall be null and void if Buyer makes timely delivery of the above notice and report and: (1) Seller does not have a right to cure or (2) Seller has a right to cure but: a) Seller delivers notice that Seller will not cure or b) Seller does not timely deliver the notice of election to cure. "Abate" shall mean to permanently eliminate the identified LBP by methods such as removing, replacing, encapsulating, containing, sealing or enclosing the identified LBP, in conformance with the requirements of all applicable law.

☐ Buyer elects the LBP contingency Buyer has attached to this Addendum S.

☒ Buyer waives the opportunity for a LBP inspection or assessment.

(2) EPA LEAD HAZARD INFORMATION PAMPHLET: If Buyer has provided electronic consent, a copy of the LBP pamphlet, *Protect Your Family from Lead in Your Home*, may be found at https://www.epa.gov/lead/protect-your-family-lead-your-home-real-estate-disclosure.
Note: More information about electronic consent can be found at https://www.wra.org/ecommerce/.

(3) BUYER ACKNOWLEDGMENT: Buyer hereby acknowledges and certifies that Buyer has: (a) received the Seller's above-listed disclosures, reports and records concerning any known LBP in or on the Property (see lines 12 - 22); (b) received a lead hazard information pamphlet approved by the EPA; and (c) received the opportunity to conduct a LBP risk assessment or inspection of the Property or has waived the opportunity (see lines 131 - 148 above).

(4) BUYER CERTIFICATION: The undersigned Buyer has reviewed the information above and certifies, to the best of their knowledge, that the information provided by them is true and accurate.

(X) Scott Kastanis Scott Kastanis As Agent for Cartus Financial Corporation 12:47 pm, 09 28 2026

(Buyers' signatures) ▲ Print Names Here ▸ (Date) ▲

(X) _____

(Buyers' signatures) ▲ Print Names Here ▸ (Date) ▲

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Drafted by Attorney Debra Peterson Conrad
No representation is made as to the legal validity of any provision or the adequacy of any provision in any specific transaction.

Lead Paint Disclosure

Please complete this Lead Paint Disclosure as appropriate for your home. Your responses shall be relied upon by Cartus Corporation and its affiliates in the appraisal and/or purchase process, so your answers must be complete and accurate. Cartus Corporation must receive a completed Lead Paint Disclosure before submitting an offer to you.

Copies of this disclosure will be provided to all potential purchasers of your property

Any change to the preprinted language in this document must be made in a prominent manner and initialed by all parties in order to be binding on the parties.

File #	3741235
Owner's Name(s):	Adam Michael Chudy Hallie Ann Chudy
Property Address:	N40W6548 Jackson St. Cedarburg, Wisconsin 53012 United States Of America

Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from 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 impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure (Relocating Employee *and* any Co-Owner — please initial)

1. The residential dwelling located on the property was built: (Owner select A *or* B)

Owner Initials
Co-Owner Initials
Co-Owner Initials
Co-Owner Initials
Co-Owner Initials
Co-Owner Initials

O a. In 1978 or thereafter. (Disregard (2) and (3) below)

- OR -

Ø b. Prior to 1978. (Complete (2) and (3) below)xt10

2. Presence of lead-based paint and/or lead-based paint hazards: (Owner select A *or* B)

Owner Initials
Co-Owner Initials
Co-Owner Initials
Co-Owner Initials
Co-Owner Initials
Co-Owner Initials

O a. Known lead-based paint and/or lead-based paint hazards are present in the housing.

Explanation:

- OR -

Ø b. Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the house

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Initial

3. Records and reports available to the seller: (Owner select A or B)

Owner Initials

Co-Owner Initials

Co-Owner Initials

Co-Owner Initials

Co-Owner Initials

Co-Owner Initials

O a. 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 (If you have documents, please email them to your Cartus Consultant):

- OR -

● b. Seller has no report or records pertaining to lead-based paint and/or lead-based paint hazards in the house

Purchaser's Acknowledgment

Purchaser has received copies of all information listed and on any attached sheets above. Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*. (Purchaser selects A or B)

O a. The obligations of Purchaser under the purchase and sale agreement are contingent upon Purchaser obtaining a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards at Purchaser's expense prior to midnight of the tenth calendar-day after Purchaser executes this addendum. This contingency will automatically terminate at that time unless, prior to that time, Purchaser (or Purchaser's agent) delivers to Seller (or Seller's agent) a written contract addendum listing the specific existing lead paint-based deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. Seller may, at Seller's option, within 5 days after receipt of Purchaser's proposed addendum, elect in writing to provide Purchaser with a credit for the costs of correcting the condition(s) at the time of settlement. If Seller does not elect to provide Purchaser with a credit, or if Seller makes a counter-offer, Purchaser shall have 5 days to respond to the counter-offer or remove this contingency and take the property in "as is" condition or the purchase and sale agreement shall become void. Purchaser may remove this contingency at any time by written notice to Seller.

Purchaser Initials

- OR -

● b. Purchaser waives the opportunity to conduct a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards.

Listing Agent's Acknowledgement

Agent Initials

Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and on any attached sheets and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate.

Signed by:
Adam Michael Chudy
Signed By: Adam Michael Chudy — Date: 04-Aug-2026

Signed by:
Hallie Ann Chudy
Signed By: Hallie Ann Chudy — Date: 04-Aug-2026

Signed By: _____ Date: _____

Signed By: _____ Date: _____

Signed By: _____ Date: _____

Signed By: _____ Date: _____

Allison M Kuehn 9/30/26
Listing Agent (If applicable) Date

Scott Kastanis 12:04 pm, 08 11 2026
Purchaser Date

Scott Kastanis As Agent for Cartus Financial Corporation
Co-Purchaser Date

cartus

WISCONSIN REALTORS® ASSOCIATION
4801 Forest Run Road, Madison, Wisconsin 53704

REAL ESTATE CONDITION REPORT

DISCLAIMER

THIS CONDITION REPORT CONCERNS THE REAL PROPERTY LOCATED AT N40W6548 Jackson St. IN THE (CITY) (VILLAGE) (TOWN) OF Cedarburg, Wisconsin 53012, COUNTY OF STATE OF WISCONSIN.

THIS REPORT IS A DISCLOSURE OF THE CONDITION OF THAT PROPERTY IN COMPLIANCE WITH SECTION 709.02 OF THE WISCONSIN STATUTES AS OF _____ (MONTH) _____, (DAY), _____ (YEAR). IT IS NOT A WARRANTY OF ANY KIND BY THE OWNER OR ANY AGENTS REPRESENTING ANY PARTY IN THIS TRANSACTION AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THAT THE PARTIES MAY WISH TO OBTAIN.

A buyer who does not receive a fully completed copy of this report within 10 days after the acceptance of the contract of sale or option contract for the above-described real property has the right to rescind that contract (Wis. Stat. s. 709.02), provided the owner is required to provide this report under Wisconsin Statutes chapter 709.

NOTICE TO PARTIES REGARDING ADVICE OR INSPECTIONS

Real estate licensees may not provide advice or opinions concerning whether or not an item is a defect for the purposes of this report or concerning the legal rights or obligations of parties to a transaction. The parties may wish to obtain professional advice or inspections of the property and to include appropriate provisions in a contract between them with respect to any advice, inspections, defects, or warranties.

A. OWNER'S INFORMATION

Seller is non-occupant owner and has no knowledge regarding this property

A1. In this form, "aware" means the "owner(s)" have notice or knowledge.

A2. In this form, "defect" means a condition that would have a significant adverse effect on the value of the property; that would significantly impair the health or safety of future occupants of the property; or that if not repaired, removed, or replaced would significantly shorten or adversely affect the expected normal life of the premises.

A3. In this form, "owner" means the person or persons, entity, or organization that owns the above-described real property. An "owner" who transfers real estate containing one to four dwelling units, including a condominium unit and time-share property, by sale, exchange, or land contract is required to complete this report.

Exceptions: An "owner" who is a personal representative, trustee, conservator, or fiduciary appointed by or subject to supervision by a court, and who has never occupied the property transferred is not required to complete this report. An "owner" who transfers property that has not been inhabited or who transfers property in a manner that is exempt from the real estate transfer fee is not required to complete this report. (Wis. Stat. s. 709.01)

A4. The owner represents that to the best of the owner's knowledge, the responses to the following questions have been accurately checked as "yes," "no," or "not applicable (N/A)" to the property being sold. If the owner responds to any question with "yes," the owner shall provide, in the additional information area of this form, an explanation of the reason why the response to the question is "yes."

A5. If the transfer is of a condominium unit, the property to which this form applies is the condominium unit, the common elements of the condominium, and any limited common elements that may be used only by the owner of the condominium unit being transferred.

A6. The owner discloses the following information with the knowledge that, even though this is not a warranty, prospective buyers may rely on this information in deciding whether and on what terms to purchase the property. The owner hereby authorizes the owner's agents and the agents of any prospective buyer to provide a copy of this report, and to disclose any information in the report, to any person in connection with any actual or anticipated sale of the property.

CAUTION: The lists of defects following each question below are examples only and are not the only defects that may properly be disclosed in response to each respective question.

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B. STRUCTURAL AND MECHANICAL

		YES	NO	N/A
B1.	Are you aware of defects in the roof? Roof defects may include items such as leakage or significant problems with gutters or eaves.	☐	☐	☐
B2.	Are you aware of defects in the electrical system? Electrical defects may include items such as *defects in solar panels and systems*, electrical wiring not in compliance with applicable code, knob and tube wiring, 60 amp service, or aluminum–branch circuit wiring.	☐	☐	☐
B3.	Are you aware of defects in part of the plumbing system (including the water heater, water softener, and swimming pool)? Other plumbing system defects may include items such as leaks or defects in pipes, toilets, interior or exterior faucets, bathtubs, showers, or any sprinkler system.	☐	☐	☐
B4.	Are you aware of defects in the heating and air conditioning system (including the air filters and humidifiers)? Heating and air conditioning defects may include items such as defects in the heating, ventilation and air conditioning (HVAC) equipment, supplemental heaters, ventilating fans or fixtures, or solar collectors.	☐	☐	☐
B5.	Are you aware of defects in a woodburning stove or fireplace or of other defects caused by a fire in a stove or fireplace or elsewhere on the property? Such defects may include items such as defects in the chimney, fireplace flue, inserts, or other installed fireplace equipment; or woodburning stoves not installed pursuant to applicable code.	☐	☐	☐
B6.	Are you aware of defects related to smoke detectors or carbon monoxide detectors or a violation of applicable state or local smoke detector or carbon monoxide detector laws? NOTE: State law requires operating smoke detectors on all levels of all residential properties and operating carbon monoxide detectors on all levels of most residential properties (see Wis. Stat. ch. 101).	☐	☐	☐
B7.	Are you aware of defects in the basement or foundation (including cracks, seepage, and bulges)? Other basement defects may include items such as flooding, defects in drain tiling or sump pumps, or movement, shifting, or deterioration in the foundation.	☐	☐	☐
B8.	Are you aware of defects in any structure on the property? Structural defects with respect to the residence or other improvements may include items such as movement, shifting, or deterioration in walls; major cracks or flaws in interior or exterior walls, partitions, or the foundation; wood rot; and significant problems with driveways, sidewalks, patios, decks, fences, waterfront piers or walls, windows, doors, floors, ceilings, stairways, or insulation.	☐	☐	☐
B9.	Are you aware of defects in mechanical equipment included in the sale either as fixtures or personal property? Mechanical equipment defects may include items such as defects in any appliance, central vacuum, garage door opener, in-ground sprinkler, or in-ground pet containment system that is included in the sale.	☐	☐	☐
B10.	Are you aware of rented items located on the property such as a water softener or other water conditioner system *or water treatment system*, or other items affixed to or closely associated with the property? *Such items may include reverse osmosis systems, iron filters, and other filters.*	☐	☐	☐
B11.	Are you aware of basement, window, or plumbing leaks, overflow from sinks, bathtubs, or sewers, or other ongoing water or moisture intrusions or conditions?	☐	☐	☐

Seller is non-occupant owner and has no knowledge regarding this property

B12. Explanation of "yes" responses

C. ENVIRONMENTAL

		YES	NO	N/A
C1.	Are you aware of the presence of unsafe levels of mold?	☐	☐	☐
C2.	Are you aware of a defect caused by unsafe concentrations of, or unsafe conditions relating to, radon, radium in water supplies, high voltage electric (100 KV or greater) or steel natural	☐	☐	☐

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gas transmission lines located on but not directly serving the property, lead in paint, lead in soil, or other potentially hazardous or toxic substances on the property? NOTE: Specific federal lead paint disclosure requirements must be complied with in the sale of most residential properties built before 1978.

		YES	NO	N/A
C3.	Are you aware of the presence of asbestos or asbestos-containing materials on the property?	☐	☐	☐
C4.	Are you aware of the presence of or a defect caused by unsafe concentrations of, unsafe conditions relating to, or the storage of hazardous or toxic substances on neighboring properties?	☐	☐	☐
C5.	Are you aware of current or previous termite, powder post beetle, or carpenter ant infestations or defects caused by animal, reptile, or insect infestations, *including infestations impacting trees*?	☐	☐	☐
C6.	Are you aware of water quality issues caused by unsafe concentrations of or unsafe conditions relating to lead?	☐	☐	☐
C7.	Are you aware of the manufacture of methamphetamine or other hazardous or toxic substances on the property?	☐	☐	☐

C8. Explanation of "yes" responses: **Seller is non-occupant owner and has no knowledge regarding this property**

D. WELLS, SEPTIC SYSTEMS, STORAGE TANKS

		YES	NO	N/A
D1.	Are you aware of defects in a well on the property or in a well that serves the property, including unsafe well water? Well defects may include items such as an unused well not properly closed in conformance with state regulations, a well that was not constructed pursuant to state standards or local code, or a well that requires modifications to bring it into compliance with current code specifications. Well water defects might include, but are not limited to, unsafe levels of bacteria (total Coliform and E. coli), nitrate, arsenic, or other substances affecting human consumption safety.	☐	☐	☐
D2.	Are you aware of a joint well serving the property?	☐	☐	☐
D3.	Are you aware of a defect related to a joint well serving the property?	☐	☐	☐
D4.	Are you aware that a septic system or other private sanitary disposal system serves the property?	☐	☐	☐
D5.	Are you aware of defects in the septic system or other private sanitary disposal system on the property or any out-of-service septic system that serves the property and that is not closed or abandoned according to applicable regulations? Septic system defects may include items such as backups in toilets or in the basement; exterior ponding, overflows, or backups; or defective or missing baffles.	☐	☐	☐
D6.	Are you aware of underground or aboveground fuel storage tanks on or previously located on the property? (If "yes," the owner, by law, may have to register the tanks with the Wisconsin Department of Agriculture, Trade and Consumer Protection at P.O. Box 8911, Madison, Wisconsin, 53708, whether the tanks are in use or not. Regulations of the Wisconsin Department of Agriculture, Trade and Consumer Protection may require the closure or removal of unused tanks.)	☐	☐	☐
D7.	Are you aware of defects in the underground or aboveground fuel storage tanks on or previously located on the property? Defects in underground or aboveground fuel storage tanks may include items such as abandoned tanks not closed in conformance with applicable local, state, and federal law; leaking; corrosion; or failure to meet operating standards.	☐	☐	☐
D8.	Are you aware of an "LP" tank on the property? (If "yes," specify in the additional information space whether the owner of the property either owns or leases the tank.)	☐	☐	☐
D9.	Are you aware of defects in an "LP" tank on the property?	☐	☐	☐

D10. Explanation of "yes" responses:

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E. TAXES, SPECIAL ASSESSMENTS, PERMITS, ETC.

		YES	NO	N/A
E1.	Have you received notice of property tax increases, other than normal annual increases, or are you aware of a pending property reassessment?	☐	☐	☐
E2.	Are you aware that remodeling was done that may increase the property's assessed value?	☐	☐	☐
E3.	Are you aware of pending special assessments?	☐	☐	☐
E4.	Are you aware that the property is located within a special purpose district, such as a drainage district, that has the authority to impose assessments against the real property located within the district?	☐	☐	☐
E5.	Are you aware of any proposed construction of a public project that may affect the use of the property?	☐	☐	☐
E6.	Are you aware of any remodeling, replacements, or repairs affecting the property's structure or mechanical systems that were done or additions to this property that were made during your period of ownership without the required permits?	☐	☐	☐
E7.	Are you aware of any land division involving the property for which a required state or local permit was not obtained?	☐	☐	☐

E8. Explanation of "yes" responses **Seller is non-occupant owner and has no knowledge regarding this property**

F. LAND USE

		YES	NO	N/A
F1.	Are you aware of the property being part of or subject to a subdivision homeowners' association, *or other homeowners' association*?	☐	☐	☐
F2.	If the property is not a condominium unit, are you aware of common areas associated with the property that are co-owned with others?	☐	☐	☐
F3.	Are you aware of any zoning code violations with respect to the property?	☐	☐	☐
F4.	Are you aware of the property or any portion of the property being located in a floodplain, wetland, or shoreland zoning area?	☐	☐	☐
F5.	Are you aware of nonconforming uses of the property? A nonconforming use is a use of land, a dwelling, or a building that existed lawfully before the current zoning ordinance was enacted or amended, but that does not conform to the use restrictions in the current ordinance.	☐	☐	☐
F6.	Are you aware of conservation easements on the property? A conservation easement is a legal agreement in which a property owner conveys some of the rights associated with ownership of his or her property to an easement holder such as a governmental unit or a qualified nonprofit organization to protect the natural habitat of fish, wildlife, or plants or a similar ecosystem, preserve areas for outdoor recreation or education, or for similar purposes.	☐	☐	☐
F7.	Are you aware of restrictive covenants or deed restrictions on the property? A restrictive covenant or deed restriction may include a provision that imposes resale price limits, occupancy requirements, or other restrictions for a specific period of time (e.g., a development that received Infrastructure Access or Vacancy-to-Vitality funds from the Wisconsin Housing and Economic Development Authority (WHEDA). For more information, visit https://www.wheda.com.).	☐	☐	☐
F8.	Other than public rights of ways, are you aware of nonowners having rights to use part of the property, including, but not limited to, private rights-of-way and easements other than recorded utility easements?	☐	☐	☐
F8a.	*Are you aware of any private road agreements or shared driveway agreements relating to the property?*	☐	☐	☐
F9.	Are you aware of the property being subject to a mitigation plan required under administrative rules of the Wisconsin Department of Natural Resources related to county shoreland zoning ordinances, which obligates the owner of the property to establish or maintain certain measures related to shoreland conditions and which is enforceable by the county?	☐	☐	☐
F10.	The use value assessment system values agricultural land based on the income that would be generated from its rental for agricultural use rather than its fair market value. When a person converts agricultural land to a non agricultural use (e.g., residential or commercial			

development), that person may owe a conversion charge. For more information visit https://www.revenue.wi.gov/Pages/FAQS/slf-useassmt.aspx or (608) 266-2486.

		YES	NO	N/A
	a. Are you aware of all or part of the property having been assessed as agricultural land under Wis. Stat. s. 70.32 (2r) (use value assessment)?	☐	☐	☐
	b. Are you aware of the property having been assessed a use-value assessment conversion charge relating to this property? (Wis. Stat. s. 74.485 (2))	☐	☐	☐
	c. Are you aware of the payment of a use-value assessment conversion charge having been deferred relating to this property? (Wis. Stat. s. 74.485 (4))	☐	☐	☐
F11.	Is all or part of the property subject to or in violation of a farmland preservation agreement? Early termination of a farmland preservation agreement or removal of land from such an agreement can trigger payment of a conversion fee equal to 3 times the class 1 "use value" of the land. Visit https://datcp.wi.gov/Pages/Programs_Services/FarmlandPreservation.aspx for more information.	☐	☐	☐
F12.	Is all or part of the property subject to, enrolled in, or in violation of the Forest Crop Law, Managed Forest Law, the Conservation Reserve Program, or a comparable program?	☐	☐	☐
F13.	Are you aware of a dam that is totally or partially located on the property or that an ownership in a dam that is not located on the property will be transferred with the property because it is owned collectively by members of a homeowners' association, lake district, or similar group? (If "yes," contact the Wisconsin Department of Natural Resources to find out if dam transfer requirements or agency orders apply.)	☐	☐	☐
F14.	Are you aware of boundary or lot line disputes, encroachments, or encumbrances (including a joint driveway) affecting the property? Encroachments often involve some type of physical object belonging to one person but partially located on or overlapping on land belonging to another; such as, without limitation, fences, houses, garages, driveways, gardens, and landscaping. Encumbrances include, without limitation, a right or claim of another to a portion of the property or to the use of the property such as a joint driveway, liens, and licenses.	☐	☐	☐
F15.	Are you aware there is not legal access to the property?	☐	☐	☐
F16.	Are you aware of federal, state, or local regulations requiring repairs, alterations, or corrections of an existing condition? This may include items such as orders to correct building code violations.	☐	☐	☐
F17.	Are you aware of a pier attached to the property that is not in compliance with state or local pier regulations? See http://dnr.wi.gov/topic/waterways for more information.	☐	☐	☐
F18.	Are you aware of a written agreement affecting riparian rights related to the property?	☐	☐	☐
F19.	Are you aware that the property abuts the bed of a navigable waterway that is owned by a hydroelectric operator? Under Wis. Stat. s. 30.132, the owner of a property abutting the bed of a navigable waterway that is owned by a hydroelectric operator, as defined in s. 30.132 (1) (b), may be required to ask the permission of the hydroelectric operator to place a structure on the bed of the waterway.	☐	☐	☐
F20.	Are you aware of one or more burial sites on the property? (For information regarding the presence, preservation, and potential disturbance of burial sites, contact the Wisconsin Historical Society at 800-342-7834 or www.wihist.org/burial-information).	☐	☐	☐

F21. Explanation of "yes" responses:

Seller is non-occupant owner and has no knowledge regarding this property

G. ADDITIONAL INFORMATION

		YES	NO	N/A
G1.	Have you filed any insurance claims relating to damage to this property or premises within the last five years?	☐	☐	☐
G2.	Are you aware of a structure on the property that is designated as a historic building or that all or any part of the property is in a historic district?	☐	☐	☐
G2a.	*Does the property currently have internet service?* *If so, who is your provider?*	☐	☐	☐
G2b.	*Does the property have an electric vehicle charging system and station or installed wiring for a future system or station?* *Is the system or station affixed to the property?*	☐	☐	☐

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		YES	NO	N/A
G2c.	*Does the property have accessibility features? If so, attach an Accessibility Features Report (see www.wra.org/Disabilities)?*	☐	☐	☐
G3.	Are you aware of any agreements that bind subsequent owners of the property, such as a lease agreement or an extension of credit from an electric cooperative?	☐	☐	☐
G3a.	*Are you aware of any right of first refusal, recorded or not, on all or any portion of the property?*	☐	☐	☐
G4.	Is the owner a foreign person, as defined in 26 USC 1445(f)? (E.g. a nonresident alien individual, foreign corporation, foreign partnership, foreign trust, or foreign estate.) Section 1445 of the Internal Revenue Code (26 USC 1445), also known as the Foreign Investment In Real Property Tax Act or FIRPTA, provides that a transferee (buyer) of a U.S. real property interest must be notified in writing and must withhold tax if the transferor (seller) is a foreign person, unless an exception under FIRPTA applies to the transfer.	☐	☐	☐
G5.	Are you aware of other defects affecting the property? Other defects might include items such as drainage easement or grading problems; excessive sliding, settling, earth movements, or upheavals; or any other defect or material condition.	☐	☐	☐

Seller is non-occupant owner and has no knowledge regarding this property

G6. The owner has owned the property for [ ] years.
G7. The owner has lived in the property for [ ] years.
G8. Explanation of "yes" responses

Notice: You may obtain information about the sex offender registry and persons registered with the registry by contacting the Wisconsin Department of Corrections at http:www.doc.wi.gov or by phone at 608-240-5830.

OWNER'S CERTIFICATION

NOTE: Wisconsin Statute section 709.035 requires owners who, prior to acceptance of a purchase contract or an option to purchase, obtain information that would change a response on this report to submit a complete amended report or an amendment to the previously completed report to the prospective buyer within 10 days of acceptance.

The owner certifies that the information in this report is true and correct to the best of the owner's knowledge as of the date on which the owner signs this report.

Owner Scott Kastanis Scott Kastanis As Agent for Cartus Financial Corporation Date 09/28/26
Owner _____ Date _____
Owner _____ Date _____
Owner _____ Date _____

CERTIFICATION BY PERSON SUPPLYING INFORMATION

A person other than the owner certifies that the person supplied information on which the owner relied for this report and that the information is true and correct to the best of the person's knowledge as of the date on which the person signs this report.

Person _____ Items _____ Date _____
Person _____ Items _____ Date _____
Person _____ Items _____ Date _____

BUYER'S ACKNOWLEDGEMENT

The prospective buyer acknowledges that technical knowledge such as that acquired by professional inspectors may be required to detect certain defects such as the presence of asbestos, building code violations, and floodplain status.

I acknowledge receipt of a copy of this statement.

Prospective buyer _____ Date _____
Prospective buyer _____ Date _____
Prospective buyer _____ Date _____
Prospective buyer _____ Date _____

Information appearing in italics is supplemental in nature and is not required pursuant to Section 709.03 of the Wisconsin Statutes

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No representation is made as to the legal validity of any provision or the adequacy of any provision in any specific transaction.

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OFFER ADDENDUM S - LEAD BASED PAINT DISCLOSURES AND ACKNOWLEDGMENTS

■ **LEAD WARNING STATEMENT: Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from 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 impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.**

Disclosures and Acknowledgments made with respect to the Property at N40W6548 Jackson St.
Cedarburg, Wisconsin 53012, Wisconsin

■ **SELLER DISCLOSURE AND CERTIFICATION.** **Note: See Seller Obligations at lines 27 - 54 and 55 - 112.**

(1) SELLER DISCLOSURES: (a) Seller hereby represents that Seller has no knowledge of any lead-based paint or lead-based paint hazards (collectively referred to as LBP) present in or on the Property except: _____

_____

(Explain the information known to Seller, including any additional information available about the basis for the determination that LBP exists in or on the Property, the location of any LBP, and the condition of painted surfaces, or indicate "none.")

(b) Seller hereby confirms that Seller has provided the Buyer with the following records and reports which comprise all of the reports and records available to Seller pertaining to lead-based paint or lead-based paint hazards (LBP) in or on the Property:

_____

_____ *(Identify the LBP record(s) and report(s) (e.g. LBP abatements, inspections, reductions, risk assessments, etc., as defined at lines 89 - 107) provided to Buyer, or indicate "none available.")*

(2) SELLER CERTIFICATION: The undersigned Seller has reviewed the information above and certifies, to the best of their knowledge, that the information provided by them is true and accurate.

(X) Scott Kastanis Scott Kastanis As Agent for Cartus Financial Corporation 09/28/26
(ALL Sellers' signatures) ▲ Print Names Here ▸ (Date) ▲

Seller Obligations under the Federal Lead-Based Paint Disclosure Rules

(Based upon 40 CFR Chapter 1, Part 745, Subpart F, §§745.103, 745.107, 745.110, 745.113 & 745.115; and 24 CFR subtitle A, Part 35, Subpart H, §§35.86, 35.88, 35.90, 35.92 & 35.94, which all are collectively referred to in this Addendum as Federal LBP Law.)

DISCLOSURE REQUIREMENTS FOR SELLERS. (a) The following activities shall be completed before the Buyer is obligated under any contract to purchase target housing that is not otherwise an exempt transaction pursuant to Federal Law. Nothing in this section implies a positive obligation on the Seller to conduct any risk assessment and/or inspection or any reduction activities.

(1) Provide LBP Pamphlet to Buyer. The Seller shall provide the Buyer with an EPA-approved lead hazard information pamphlet. Such pamphlets include the EPA document entitled *Protect Your Family From Lead In Your Home* (EPA #747-K-99-001) or an equivalent pamphlet that has been approved for use in this state by EPA.

(2) Disclosure of Known LBP to Buyer. The Seller shall disclose to the Buyer the presence of any known lead-based paint and/or lead-based paint hazards in the target housing being sold. The Seller shall also disclose any additional information available concerning the known lead-based paint and/or lead-based paint hazards, such as the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of lead-based paint and/or lead-based paint hazards, and the condition of painted surfaces (chipping, cracked, peeling).

(3) Disclosure of Known LBP & LBP Records to Agent. The Seller shall disclose to each agent the presence of any known lead-based paint and/or lead-based paint hazards in the target housing being sold and the existence of any available records or reports pertaining to lead-based paint and/or lead-based paint hazards. The Seller shall also disclose any additional information available concerning the known lead-based paint and/or lead-based paint hazards, such as the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces (chipping, cracked, peeling).

(4) Provision of Available LBP Records & Reports to Buyer. The Seller shall provide the Buyer with any records or reports available (see line 88) to the Seller pertaining to lead-based paint and/or lead-based paint hazards in the target housing being sold. This requirement includes records or reports regarding common areas. This requirement also includes records or reports regarding other residential dwellings in multifamily target housing, provided that such information is part of a risk assessment and/or inspection or a reduction of lead-based paint and/or lead-based paint hazards in the target housing as a whole.

(b) Disclosure Prior to Acceptance of Offer. If any of the disclosure activities identified in lines 30-51 occurs after the Buyer has provided an offer to purchase the housing, the Seller shall complete the required disclosure activities prior to accepting the Buyer's offer and allow the Buyer an opportunity to review the information and possibly amend the offer.

Seller is non-occupant
owner and has no knowledge
regarding this property

■ CERTIFICATION AND ACKNOWLEDGMENT OF LBP DISCLOSURE. (a) Seller requirements. Each contract to sell target housing shall include an attachment or addendum containing the following elements, in the language of the contract (e.g., English, Spanish):

(1) Lead Warning Statement. A Lead Warning Statement consisting of the following language:

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from 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, behavorial problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

(2) Disclosure of Known LBP & LBP Information Re: the Property. A statement by the Seller disclosing the presence of known lead-based paint and/or lead-based paint hazards in the target housing being sold or indicating no knowledge of the presence of lead-based paint and/or lead-based paint hazards. The Seller shall also provide any additional information available concerning the known lead-based paint and/or lead-based paint hazards, such as the basis for the determination that lead-based paint and/or lead-based paint hazards exist, the location of the lead-based paint and/or lead-based paint hazards, and the condition of the painted surfaces (chipping, cracked, peeling, dust, etc.).

(3) List of Available LBP Records & Reports Provided to Buyer. A list of any records or reports available to the Seller pertaining to lead-based paint and/or lead-based paint hazards in the housing that have been provided to the Buyer. If no such records or reports are available, the Seller shall so indicate.

(4) Buyer Acknowledgment of Receipt of Disclosures, Records & Pamphlet. A statement by the Buyer affirming receipt of the information set out in lines 67 - 75 and a lead hazard information pamphlet approved by EPA.

(5) Buyer Acknowledgment of Receipt of Opportunity for LBP Inspection. A statement by the Buyer that he or she has either: (i) received the opportunity to conduct the risk assessment or inspection required per lines 123 - 127; or (ii) waived the opportunity.

(6) Agent Certification. When one or more real estate agents are involved in the transaction to sell target housing, a statement from each agent that: (i) The agent has informed the Seller of the Seller's obligations under Federal LBP Law; and (ii) the agent is aware of his or her duty to ensure compliance with Federal LBP Law. Agents ensure compliance by informing Seller of his or her obligations and by making sure that the Seller or the agent personally completes the required activities. Buyer's agents paid solely by Buyer are exempt.

(7) Signatures. The signatures of all Sellers and Buyers, and all agents subject to Federal LBP Law (see lines 80 - 84) certifying to the accuracy of their statements to the best of their knowledge, along with the dates of the signatures.

■ DEFINITIONS:

Available means in the possession of or reasonably obtainable by the Seller at the time of the disclosure.

Abatement means the permanent elimination of lead-based paint and/or lead-based paint hazards by methods such as removing, replacing, encapsulating, containing, sealing or enclosing lead-based paint with special materials, in conformance with any applicable legal requirements.

Buyer means one or more individuals or entities who enter into a contract to purchase an interest in target housing **(referred to in the singular whether one or more).**

Inspection means: (1) a surface-by-surface investigation to determine the presence of lead-based paint, and (2) the provision of a report explaining the results of the investigation.

Lead-based paint means paint or other surface coatings that contain lead equal to or in excess of 1.0 milligram per square centimeter or 0.5 percent by weight.

Lead-based paint hazard means any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Reduction means designed to reduce or eliminate human exposure to lead-based paint hazards through interim controls, abatement, etc.

Risk assessment means an on-site investigation to determine and report the presence of lead-based paint, and to evaluate and report the extent, nature, severity, and location of lead-based paint hazards in residential dwellings, including: (1) information gathering regarding the age and history of the housing and occupancy by children under 6; (2) visual inspection; (3) limited wipe sampling or other environmental sampling techniques; (4) other activity as may be appropriate; and (5) provision of a report explaining the results of the investigation.

Seller means one or more individuals or entities who transfer, in return for consideration, (1) legal title to target housing, in whole or in part; (2) shares in a cooperatively owned project; or (3) an interest in a leasehold **(referred to in the singular whether one or more).**

Target housing means any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless any child who is less than 6 years of age resides or is expected to reside in such housing) or any 0-bedroom dwelling.

Seller is non-occupant owner and has no knowledge regarding this property

■ **AGENT(S) ACKNOWLEDGMENT AND CERTIFICATION.**
(1) ACKNOWLEDGMENT: All agent(s) in this transaction subject to Federal LBP Law (see lines 80 - 84) hereby acknowledge that: (1) the Seller was informed of his or her obligations under the Federal LBP Law (see lines 27 - 54 and 55 - 112); and (2) they are aware of their duty to ensure compliance with the requirements of Federal LBP Law.
(2) CERTIFICATION: The undersigned agents have reviewed the information above and certify, to the best of their knowledge, that the information provided by them is true and accurate.

(X) Colleen M Kuchta 9/30/26
(Agent's signature) ▲ Print Agent & Firm Names Here ▸ Colleen M Kuchta, Shorewest Realtors (Date) ▲

(X) _____
(Agent's signature) ▲ Print Agent & Firm Names Here ▸ (Date) ▲

■ **BUYER'S OPPORTUNITY TO CONDUCT AN EVALUATION** (LBP Inspection Contingency). (a) Before a Buyer is obligated under any contract to purchase target housing, the Seller shall permit the Buyer a 10-day period (unless the parties mutually agree, in writing, upon a different period of time) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards. (b) Not withstanding lines 123 - 126, a Buyer may waive the opportunity to conduct the risk assessment or inspection by so indicating in writing.

■ **BUYER INSPECTION CONTINGENCY, ACKNOWLEDGMENT AND CERTIFICATION.**
(1) LEAD-BASED PAINT INSPECTION CONTINGENCY: [Buyer to check one box at lines 131, 147 or 148. If no box is checked, Buyer is deemed to have elected a 10-day contingency per lines 131 - 146.]
☐ **LEAD-BASED PAINT INSPECTION CONTINGENCY:** This Offer is contingent upon a federal or state certified lead inspector or lead risk assessor conducting an inspection or risk assessment of the Property, at Buyer's cost, which discloses no lead-based paint and/or lead-based paint hazards (see lines 96 - 100) (collectively referred to as LBP). This contingency shall be deemed satisfied, and Buyer will have elected to take the Property "as is" with respect to LBP, unless Buyer, within _____ days of acceptance, delivers to Seller a copy of the inspector's or risk assessor's written report and a written notice listing the LBP identified in the report to which the Buyer objects. Buyer agrees to concurrently deliver a copy of the report and notice to the listing broker, if any. A proposed amendment will not satisfy this notice requirement.
RIGHT TO CURE: Seller (shall)(shall not) [STRIKE ONE] have a right to cure [if neither struck, Seller shall have the right to cure]. If Seller has the right to cure, Seller may satisfy this contingency by: (1) delivering, within 10 days of receipt of Buyer's notice, written notice of Seller's election to abate the LBP identified by the Buyer; and (2) providing Buyer, no later than 3 days prior to closing, with certification from a certified lead supervisor or project designer, or other certified lead contractor that the identified LBP has been abated. This Offer shall be null and void if Buyer makes timely delivery of the above notice and report and: (1) Seller does not have a right to cure or (2) Seller has a right to cure but: a) Seller delivers notice that Seller will not cure or b) Seller does not timely deliver the notice of election to cure. "Abate" shall mean to permanently eliminate the identified LBP by methods such as removing, replacing, encapsulating, containing, sealing or enclosing the identified LBP, in conformance with the requirements of all applicable law.
☐ Buyer elects the LBP contingency Buyer has attached to this Addendum S.
☐ Buyer waives the opportunity for a LBP inspection or assessment.

(2) EPA LEAD HAZARD INFORMATION PAMPHLET: If Buyer has provided electronic consent, a copy of the LBP pamphlet, *Protect Your Family from Lead in Your Home*, may be found at https://www.epa.gov/lead/protect-your-family-lead-your-home-real-estate-disclosure.
Note: More information about electronic consent can be found at https://www.wra.org/ecommerce/.

(3) BUYER ACKNOWLEDGMENT: Buyer hereby acknowledges and certifies that Buyer has: (a) received the Seller's above-listed disclosures, reports and records concerning any known LBP in or on the Property (see lines 12 - 22); (b) received a lead hazard information pamphlet approved by the EPA; and (c) received the opportunity to conduct a LBP risk assessment or inspection of the Property or has waived the opportunity (see lines 131 - 148 above).

(4) BUYER CERTIFICATION: The undersigned Buyer has reviewed the information above and certifies, to the best of their knowledge, that the information provided by them is true and accurate.

(X) _____
(Buyers' signatures) ▲ Print Names Here ▸ (Date) ▲

(X) _____
(Buyers' signatures) ▲ Print Names Here ▸ (Date) ▲

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Drafted by Attorney Debra Peterson Conrad
No representation is made as to the legal validity or adequacy of any provision or the adequacy of any provision in any specific transaction

Lead Paint Addendum

Document Execution Tutorial:
https://youtu.be/aXRufR2WTq0

File #: 3741235

Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards

Lead Warning Statement

This addendum is made a part of the purchase and sale agreement dated _____ **between** Cartus Financial Corporation **(Seller) and** _____ **(Purchaser) for the property located at** N40W6548 Jackson St.; Cedarburg, WI 53012; .

In the event any provision of this addendum conflicts in whole or in part with any term or condition of the purchase and sale agreement or any other addendum, the provisions of this addendum shall control.

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from 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 impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure (Initial)

Purchaser hereby acknowledges that Seller is a non-occupant seller. As a non-occupant, Seller has no knowledge regarding the presence or lack thereof of any lead-based paint and or lead-based paint hazards on the property. Seller has provided Purchaser with a lead-based paint disclosure form executed by the party from whom Seller obtained its ownership interest. Seller does not make any guarantees, warrantees or representations regarding the accuracy of the contents of such disclosure statement. Seller has not performed any lead-based paint or lead-based paint hazard inspections or risk assessments of the property. Intact lead-based paint that is in good condition is not necessarily a hazard. Seller has provided Purchaser with a copy of the EPA pamphlet *Protect Your Family From Lead in Your Home* which contains more information.

(1) The residential dwelling located on the property was built (choose one below and put initials by choice):

_____ A. In 1978 or thereafter (if you initial this line, please disregard (2) and (3)).

SK B. Prior to 1978. (Complete (2) and (3) below.)

(2) Presence of lead-based paint and/or lead-based paint hazards: (Choose one below and put initials by choice.)

_____ A. Known lead-based paint and/or lead-based paint hazards are present in the housing.

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

(3) Records and reports available to the seller: (Choose one below and put initials by choice.)

_____ A. 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 (see attached documents).

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

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Cartus Financial Corporation

Lead Paint Addendum

Purchasers' Acknowledgment (ALL Purchasers must initial, check appropriate box and sign below)

(4) _____ / _____ Each Purchaser has received copies of all information listed and on any attached sheets above
Purchaser / Co-Purchaser **AND** each Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(5) _____ / _____ Purchaser has **(check one below):**
Purchaser / Co-Purchaser

A. ☐ Received an opportunity to obtain a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards at Purchaser's expense prior to midnight of the tenth calendar-day after Purchaser executes this addendum. This opportunity will automatically terminate at that time unless, prior to that time, Purchaser (or Purchaser's agent) delivers to Seller (or Seller's agent) a written contract addendum listing the specific existing lead paint-based deficiencies and corrections needed, together with a copy of the inspection and/or risk assessment report. Seller may, at Seller's option, within 5 days after receipt of Purchaser's proposed addendum, elect in writing to provide Purchaser with a credit for the costs of correcting the condition(s) at the time of settlement. If Seller does not elect to provide Purchaser with a credit, or if Seller makes a counteroffer, Purchaser shall have 5 days to respond to the counter-offer or waive the rights under this paragraph and take the property in "as is" condition or the purchase and sale agreement shall become void. Purchaser may waive rights under this paragraph at any time by written notice to Seller.

OR

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

Listing Agent's Acknowledgment (Initial)

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

Certification of Accuracy

The following parties have reviewed the information above and on any attached sheets and certify, to the best of their knowledge, that the information provided by the signatory is true and accurate. The undersigned approve and accept this addendum and acknowledge this addendum to be part of the purchase and sale agreement.

Scott Kastanis 12:09 pm, 08 11 2026 Scott Kastanis As Agent for Cartus Financial Corporation
Cartus Financial Corporationas Seller Date

(7) Colleen M Kuehn 9/30/26
Agent for Seller Date

(8) _____ _____
Purchaser Date Purchaser Date

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