



MULTI-BOARD RESIDENTIAL REAL ESTATE CONTRACT 8.0

1 **1. THE PARTIES:** Buyer and Seller are hereinafter referred to as the "Parties."

2 Buyer Name(s) [PLEASE PRINT] Thomas Carpenter

3 Seller Name(s) [PLEASE PRINT] David Kopielski

4 If Dual Agency applies, check here and complete Optional Paragraph 30.

5 **2. THE REAL ESTATE:** Real Estate is defined as the property, all improvements, the fixtures and Personal Property
6 included therein. Seller agrees to convey to Buyer or to Buyer's designated grantee the Real Estate with approximate
7 lot size or acreage of 0.2664 commonly known as:

8 1714 Kingston Ln Schaumburg IL 60193 Cook
9 Address Unit # [IF APPLICABLE] City State Zip County

10 Permanent Index Number(s): 07291110250000

11 Single Family Attached Single Family Detached Multi-Unit

12 If Designated Parking is Included: # of space(s) _____; identified as space(s) # _____; location _____
13 [CHECK TYPE] deeded space, PIN: _____ limited common element assigned space.

14 If Designated Storage is Included: # of space(s) _____; identified as space(s) # _____; location _____
15 [CHECK TYPE] deeded space, PIN: _____ limited common element assigned space.

16 **3. PURCHASE PRICE AND PAYMENT:** The Purchase Price is \$ 460,000. After the payment of Earnest
17 Money as provided below, the balance of the Purchase Price, as adjusted by prorations, shall be paid at Closing in
18 "Good Funds" as defined by law.

19 a) **CREDIT AT CLOSING:** Provided Buyer's lender permits such credit to show on the final settlement statement
20 or lender's closing disclosure, and if not, such lesser amount as the lender permits, Seller agrees to credit
21 \$ _____ to Buyer at Closing to be applied to prepaid expenses, closing costs or both.

22 b) **EARNEST MONEY:** Earnest Money of \$ 8,000 shall be tendered to Escrowee on or before
23 2 Business Days after Date of Acceptance. Additional Earnest Money, if any, of \$ _____ shall
24 be tendered by _____, 20 _____. Earnest Money shall be held in trust for the mutual benefit of
25 the Parties by [CHECK ONE]: Seller's Brokerage; Buyer's Brokerage; As otherwise agreed by the Parties,
26 as "Escrowee." In the event the Contract is declared null and void or is terminated, Earnest Money shall be
27 disbursed pursuant to Paragraph 27.

28 c) **BALANCE DUE AT CLOSING:** The Balance Due at Closing shall be the Purchase Price, plus or minus
29 prorations, less Earnest Money paid, less any credits at Closing.

30 If Home Warranty applies, check here and complete Optional Paragraph 33.

31 **4. SELLER CONTRIBUTION TO BUYER BROKERAGE COMPENSATION:** [INITIAL ONLY ONE OF THE FOLLOWING
32 SUBPARAGRAPHS a OR b]

33 [INITIALS] _____ a) Seller agrees to pay to Buyer's Brokerage [CHOOSE ONLY ONE]: 2.5 % of
34 Purchase Price; or \$ _____ on Buyer's behalf to be applied to Buyer's Brokerage compensation.

35 [INITIALS] _____ b) Seller will not pay Buyer's Brokerage compensation.

36 **5. CLOSING:** Closing shall be on August 7th, 2026 or at such time as mutually agreed by the
37 Parties in writing. Closing shall take place at the escrow office of the title insurance company, its underwriter, or
38 its issuing agent that will issue the Owner's Policy of Title Insurance, whichever is situated nearest the Real Estate.

39 **6. POSSESSION:** Unless otherwise provided in Optional Paragraph 35, Seller shall deliver possession to Buyer at
40 Closing. Possession shall be deemed to have been delivered when Seller and all occupants (if any) have vacated the
41 Real Estate and delivered keys to the Real Estate to Buyer or to the office of the Seller's Brokerage.

42 **7. FIXTURES AND PERSONAL PROPERTY AT NO ADDED VALUE:** All of the fixtures and included Personal Property
43 are owned by Seller and to Seller's knowledge are in operating condition on Date of Acceptance, unless otherwise

Buyer Initial _____ Seller Initial _____

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92 application and paid all fees and taken all actions required for such application to proceed and the appraisal to be
93 performed, Seller shall have the option to declare this Contract terminated by giving Notice to Buyer not later than
94 five (5) Business Days thereafter or any extension thereof agreed to by the Parties in writing.

95 **A Party causing delay in the financing approval process shall not have the right to terminate under this**
96 **subparagraph. In the event neither Party elects to declare this Contract terminated as specified above, or as**
97 **otherwise agreed, then this Contract shall continue in full force and effect without any financing contingencies.**

98 **Unless otherwise provided in Paragraph 31, this Contract is not contingent upon the sale and/or closing of**
99 **Buyer’s existing real estate.** Buyer shall be deemed to have satisfied the financing conditions of this subparagraph
100 if Buyer obtains financing approval in accordance with the terms of this subparagraph even though the financing
101 is conditioned on the sale and/or closing of Buyer’s existing real estate.

102 If Buyer is seeking FHA, VA, or USDA financing, **required amendments and disclosures shall be attached to this**
103 **Contract.** If VA, the Funding Fee, or if FHA, the Mortgage Insurance Premium (MIP), shall be paid by Buyer.

104 _____ **b) CASH TRANSACTION WITH NO FINANCING:** [ALL CASH] If this selection is made, Buyer will pay at
105 Closing, in the form of “Good Funds,” the Balance Due at Closing. Buyer represents to Seller, as of the Date of Offer, that
106 Buyer has sufficient funds available to satisfy the provisions of this subparagraph. Buyer agrees to verify the above
107 representation upon the reasonable request of Seller and to authorize the disclosure of such financial information to Seller,
108 Seller’s attorney or Seller’s Designated Agent that may be reasonably necessary to prove the availability of sufficient funds
109 to close. The Parties shall share the title company escrow closing fee equally. **Unless otherwise provided in Paragraph 31,**
110 **this Contract shall not be contingent upon the sale and/or closing of Buyer’s existing real estate.**

111 _____ **c) CASH TRANSACTION, FINANCING ALLOWED:** If this selection is made, Buyer will pay at closing,
112 in the form of “Good Funds,” the Balance Due at Closing. Buyer represents to Seller, as of the Date of Offer, that Buyer
113 has sufficient funds available to satisfy the provisions of this subparagraph. Buyer agrees to verify the above
114 representation upon the reasonable request of Seller and to authorize the disclosure of such financial information to
115 Seller, Seller’s attorney or Seller’s Designated Agent that may be reasonably necessary to prove the availability of
116 sufficient funds to close. Notwithstanding such representation, Seller agrees to reasonably and promptly cooperate
117 with Buyer so that Buyer may apply for and obtain a mortgage loan or loans including but not limited to providing
118 access to the Real Estate to satisfy Buyer’s obligations to pay the Balance Due at Closing. Such cooperation shall include
119 the performance in a timely manner of all of Seller’s pre-closing obligations under this Contract. **This Contract shall**
120 **NOT be contingent upon Buyer obtaining financing.** Buyer shall pay the title company escrow closing fee if Buyer
121 obtains a mortgage; provided however, if Buyer elects to close without a mortgage loan, the Parties shall share the title
122 company escrow closing fee equally. **Unless otherwise provided in Paragraph 31, this Contract shall not be**
123 **contingent upon the sale and/or closing of Buyer’s existing real estate.**

124 **9. HOMEOWNER INSURANCE:** This Contract is contingent upon Buyer obtaining evidence of insurability for an
125 Insurance Service Organization HO-3 or equivalent policy at standard premium rates within ten (10) Business Days
126 after Date of Acceptance. **If Buyer is unable to obtain evidence of insurability and serves Notice with proof of**
127 **same to Seller within the time specified, this Contract shall be null and void. If Notice is not served within the**
128 **time specified, Buyer shall be deemed to have waived this contingency and this Contract shall remain in full**
129 **force and effect.**

130 **10. FLOOD INSURANCE:** Buyer shall have the option to declare this Contract null and void if the Real Estate is located
131 in a special flood hazard area. **If Notice of the option to declare contract null and void is not given to Seller within**
132 **ten (10) Business Days after Date of Acceptance or by the Financing Contingency Date, whichever is later, Buyer**
133 **shall be deemed to have waived such option and this Contract shall remain in full force and effect.** Nothing herein
134 shall be deemed to affect any rights afforded by the Residential Real Property Disclosure Act.

135 **11. STATUTORY DISCLOSURES:** If applicable, prior to signing this Contract, Buyer:
136 [CHECK ONE] has has not received a completed Illinois Residential Real Property Disclosure;
137 [CHECK ONE] has has not received the EPA Pamphlet, “Protect Your Family From Lead In Your Home;”

138 [CHECK ONE] has has not received a Lead-Based Paint Disclosure;
139 [CHECK ONE] has has not received the IEMA, "Radon Testing Guidelines for Real Estate Transactions;"
140 [CHECK ONE] has has not received the Disclosure of Information on Radon Hazards.

141 **12. PRORATIONS:** The requirements contained in this paragraph shall survive the Closing. Proratable items shall
142 be prorated to and including the Date of Closing and shall include without limitation, general real estate taxes;
143 rents and deposits (if any) from tenants; Special Service Area or Special Assessment Area tax for the year of Closing
144 only; utilities, water and sewer, pre-purchased fuel; and Homeowner or Condominium Association fees (and
145 Master/Umbrella Association fees, if applicable). Accumulated reserves of a Homeowner/Condominium
146 Association(s) are not a proratable item.

147 a) The general real estate taxes shall be prorated to and including the date of Closing based on 105% of
148 the most recent ascertainable full year tax bill. All general real estate tax prorations shall be final as of Closing,
149 except as provided in subparagraph b) below or as otherwise agreed by the Parties in writing. If the amount of
150 the most recent ascertainable full year tax bill reflects a homeowner, senior citizen, disabled veteran or other
151 exemption, a senior freeze or senior deferral, then Seller has submitted or will submit in a timely manner all
152 necessary documentation to the appropriate governmental entity, before or after Closing, to preserve said
153 exemption(s). **The proration shall not include exemptions to which the Seller is not lawfully entitled.**

154 b) In the event the Real Estate is improved, but has not been previously taxed for the entire year as currently
155 improved, the sum of three percent (3%) of the Purchase Price shall be deposited in escrow with the title
156 company with the cost of the escrow to be divided equally by Buyer and Seller and paid at Closing. When the
157 exact amount of the taxes to be prorated under this Contract can be ascertained, the taxes shall be prorated by
158 Seller's attorney at the request of either Party and Seller's share of such tax liability after proration shall be paid
159 to Buyer from the escrow funds and the balance, if any, shall be paid to Seller. If Seller's obligation after such
160 proration exceeds the amount of the escrow funds, Seller agrees to pay such excess promptly upon demand.

161 c) Seller represents, if applicable, that as of Date of Acceptance Homeowner/Condominium Association(s) fees
162 are \$ 0 per Not Applicable (and, if applicable, Master/Umbrella Association fees
163 are \$ Not Applicable per N/A). Seller agrees to pay prior to or at Closing the
164 remaining balance of any special assessments by the Association(s) confirmed prior to Date of Acceptance.

165 d) Special Assessment Area or Special Service Area installments due after the year of Closing shall not be
166 proratable items and shall be paid by Buyer, unless otherwise provided by ordinance or statute.

167 **13. ATTORNEY REVIEW:** Within five (5) Business Days after Date of Acceptance, the attorneys for the respective
168 Parties, by Notice, may:

- 169 a) Approve this Contract; or
- 170 b) Disapprove this Contract, which disapproval shall not be based solely upon the Purchase Price; or
- 171 c) Propose modifications to this Contract, except for the Purchase Price, which proposal shall be conclusively
172 deemed a counteroffer notwithstanding any language contained in any such proposal purporting to state the
173 proposal is not a counteroffer. If after expiration of ten (10) Business Days after Date of Acceptance written
174 agreement has not been reached by the Parties with respect to resolution of all proposed modifications, either
175 Party may terminate this Contract by serving Notice, whereupon this Contract shall be immediately deemed
176 terminated; or
- 177 d) Offer proposals specifically referring to this subparagraph d) which shall not be considered a counteroffer.
178 Any proposal not specifically referencing this subparagraph d) shall be deemed made pursuant to
179 subparagraph c) as a modification. If proposals made with specific reference to this subparagraph d) are not
180 agreed upon, **neither** Buyer nor Seller may declare this Contract null and void, and this Contract shall remain
181 in full force and effect.

182 **If Notice of disapproval or proposed modifications is not served within the time specified herein, the provisions**
183 **of this paragraph shall be deemed waived by the Parties and this Contract shall remain in full force and effect.**

184 If Notice of termination is given, said termination shall be absolute and the Contract rendered null and void
185 upon the giving of Notice, notwithstanding any language proffered by any Party purporting to permit unilateral
186 reinstatement by withdrawal of any proposal(s).

187 **14. AS-IS CONDITION – NO REPRESENTATIONS OR WARRANTIES OF THE PHYSICAL CONDITION OF THE REAL**
188 **ESTATE:** [INITIAL IF APPLICABLE]

189 _____ This Contract is for the sale and purchase of the Real Estate in its “AS IS” condition as of the
190 Date of Offer. Buyer acknowledges that no representations, warranties or guarantees with respect to the condition
191 of the Real Estate have been made by Seller or Seller’s Designated Agent other than those known defects, if any,
192 disclosed by Seller, except for those representations made in Paragraph 24. Buyer acknowledges that the warranty
193 provisions of Paragraph 7 as set forth on lines 65-66 do not apply to this Contract. Buyer waives any inspection
194 unless Paragraph 15 b) or c) is initialed.

195 **15. INSPECTIONS:** [INITIAL ONLY ONE OF THE FOLLOWING SUBPARAGRAPHS a, b, OR c]

196 **IF NO SUBPARAGRAPH IS INITIALED UNDER THIS SECTION, SUBPARAGRAPH a) SHALL APPLY.**

197 _____ **a) WAIVER OF PROFESSIONAL INSPECTIONS:** Buyer acknowledges the right to conduct inspections
198 of the Real Estate and hereby waives the right to conduct any such inspections of the Real Estate, and further agrees
199 that the provisions of subparagraphs b) and c) of this Paragraph shall not apply.

200 _____ **b) RIGHT TO INSPECTION WITH REQUESTS:** Buyer may conduct at Buyer’s expense (unless payment
201 for such expense is otherwise required by governmental regulation) any or all of the following inspections of the
202 Real Estate by one or more licensed or certified inspection services: home, radon, environmental, lead-based paint,
203 lead-based paint hazards or wood-destroying insect infestation, or any other inspections desired by Buyer in the
204 exercise of reasonable due diligence. Seller agrees to make all areas of the Real Estate accessible for inspection(s)
205 upon reasonable notice and to have all utilities turned on during the time of such inspections. Buyer shall indemnify
206 Seller and hold Seller harmless from and against any loss or damage caused by any acts of Buyer or any person
207 performing any inspection on behalf of Buyer.

208 1) The request for repairs shall cover only the major components of the Real Estate, limited to central heating
209 and cooling system(s), plumbing and well system, electrical system, roof, walls, windows, doors, ceilings,
210 floors, appliances and structural and mechanical components. A major component shall be deemed to be in
211 operating condition, and therefore not defective within the meaning of this paragraph, if it does not constitute
212 a current threat to health or safety, and performs the function for which it is intended, regardless of age or if it
213 is near or at the end of its useful life. Minor repairs, routine maintenance items and painting, decorating or
214 other items of a cosmetic nature, no matter the cost to remedy same, do not constitute defects, are not a part of
215 this contingency and shall not be a basis for the Buyer to cancel this Contract. **A request by Buyer for credits or**
216 **repairs in violation of the terms of this subparagraph shall allow Seller to declare this Contract terminated and**
217 **direct the return of Buyer’s Earnest Money.** If radon mitigation is performed, Seller shall pay for any retest.

218 2) Buyer shall serve Notice of any major component defects disclosed by any inspection for which Buyer
219 requests resolution by Seller within five (5) Business Days (ten (10) calendar days for a lead-based paint or lead-
220 based paint hazard inspection) after Date of Acceptance. **Buyer SHALL NOT send any portion of the**
221 **inspection report with the Notice provided under this subparagraph unless such inspection report, or any**
222 **part thereof, is specifically requested in writing by Seller or Seller’s attorney.** If after expiration of ten (10)
223 Business Days after Date of Acceptance written agreement has not been reached by the Parties with respect to
224 resolution of all inspection issues, either Party may terminate this Contract by serving Notice to the other Party,
225 whereupon this Contract shall be immediately deemed terminated.

226 3) Notwithstanding anything to the contrary set forth above in this paragraph, in the event the inspection
227 reveals that the condition of the Real Estate is unacceptable to Buyer and Buyer serves Notice to Seller within
228 five (5) Business Days after Date of Acceptance, this Contract shall be null and void. **Buyer SHALL NOT send**
229 **any portion of the inspection report with the Notice provided under this subparagraph unless such**
230 **inspection report, or any part thereof, is specifically requested in writing by Seller or Seller’s attorney.**

Buyer Initial _____ Buyer Initial _____

Seller Initial _____ Seller Initial _____

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231 4) **Failure of Buyer to conduct said inspection(s) and notify Seller within the time specified operates as a**
232 **waiver of Buyer’s rights to terminate this Contract under this Paragraph 15 and this Contract shall remain**
233 **in full force and effect.**

234 _____ **c) RIGHT TO INSPECTION WITH NO REQUESTS:** Buyer may conduct at Buyer’s expense such
235 inspections as Buyer desires. In that event, Seller shall make the Real Estate available to Buyer’s inspector at
236 reasonable times. Buyer shall indemnify Seller and hold Seller harmless from and against any loss or damage
237 caused by the acts of negligence of Buyer or any person performing any inspection. In the event the inspection
238 reveals that the condition of the Real Estate is unacceptable to Buyer and Buyer so notifies Seller within five (5)
239 Business Days after Date of Acceptance, this Contract shall be null and void. **Buyer SHALL NOT send any portion**
240 **of the inspection report with the Notice provided under this subparagraph unless such inspection report, or any**
241 **part thereof, is specifically requested in writing by Seller or Seller’s attorney.** Failure of Buyer to notify Seller or
242 to conduct said inspection operates as a waiver of Buyer’s right to terminate this Contract under this paragraph and this
243 Contract shall remain in full force and effect. A request by Buyer for credits or repairs in violation of the terms of this
244 subparagraph shall allow Seller to declare this Contract terminated and direct the return of Buyer’s Earnest Money.

245 **16. ADDITIONAL INSPECTIONS NOT SUBJECT TO PARAGRAPH 14 AND 15:** [INITIAL ALL APPLICABLE SUBPARAGRAPHS]

246 _____ **a) WOOD DESTROYING INSECT INSPECTION:** Within fifteen (15) Business Days after Date of
247 Acceptance, Seller at Seller’s expense shall deliver to Buyer a written report, dated not more than six (6) months
248 prior to the Date of Closing, by a licensed inspector certified by the appropriate state regulatory authority in the
249 subcategory of termites, stating that there is no visible evidence of active infestation by termites or other wood
250 destroying insects. Unless otherwise agreed between the Parties, if the report discloses evidence of active
251 infestation or structural damage, Buyer has the option within five (5) Business Days after receipt of the report to
252 proceed with the purchase or to declare this Contract null and void.

253 _____ **b) WELL OR SANITARY SYSTEM INSPECTION:** Notwithstanding anything in the preceding
254 paragraph, Seller shall obtain at Seller’s expense a well water test stating that the well delivers not less than five (5)
255 gallons of water per minute and including a bacteria and nitrate test and/or a septic report from the applicable
256 County Health Department, a Licensed Environmental Health Practitioner, or a Licensed Private Sewage System
257 Installation Contractor, each dated not more than ninety (90) days prior to Closing, stating that the well and water
258 supply and the private sanitary system are in operating condition with no defects noted. Seller shall remedy any
259 defect or deficiency disclosed by said report(s) prior to Closing, provided that if the cost of remedying a defect or
260 deficiency and the cost of landscaping together exceed \$5,000, and if the Parties cannot reach agreement regarding
261 payment of such additional cost, this Contract may be terminated by either Party. Additional testing recommended
262 by the report shall be obtained at the Seller’s expense. If the report recommends additional testing after Closing,
263 the Parties shall have the option of establishing an escrow with a mutual cost allocation for necessary repairs or
264 replacements, or either Party may terminate this Contract prior to Closing. Seller shall deliver a copy of such
265 evaluation(s) to Buyer not less than ten (10) Business Days prior to Closing.

266 **17. CONDOMINIUM/Common Interest Associations:** [IF APPLICABLE] The Parties agree that the terms contained
267 in this paragraph, which may be contrary to other terms of this Contract, shall supersede any conflicting terms, and
268 shall apply to property subject to the Illinois Condominium Property Act and the Common Interest Community
269 Association Act or other applicable state association law (“Governing Law”).

270 a) Title when conveyed shall be good and merchantable, subject to terms and provisions of the Declaration of
271 Condominium/Covenants, Conditions and Restrictions (“Declaration/CCRs”) and all amendments; public and
272 utility easements including any easements established by or implied from the Declaration/CCRs or
273 amendments thereto; party wall rights and agreements; limitations and conditions imposed by the Governing
274 Law; installments due after the date of Closing of general assessments established pursuant to the Declaration/CCRs.

275 b) Seller shall be responsible for payment of all regular assessments due and levied prior to Closing and for all
276 special assessments confirmed prior to Date of Acceptance.

Buyer Initial _____ Buyer Initial _____ Seller Initial _____ Seller Initial _____

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- 277 c) Seller shall notify Buyer of any proposed special assessment or increase in any regular assessment between Date
278 of Acceptance and Closing. The Parties shall have three (3) Business Days after receipt of Notice to reach agreement
279 relative to payment thereof. Absent such agreement either Party may declare the Contract null and void.
- 280 d) Seller shall, within ten (10) Business Days after Date of Acceptance, apply for those items of disclosure upon
281 sale as described in the Governing Law, and provide same in a timely manner, but no later than the time period
282 provided for by law. This Contract is subject to the condition that Seller be able to procure and provide to Buyer
283 a release or waiver of any right of first refusal or other pre-emptive rights to purchase created by the
284 Declaration/CCRs. In the event the Condominium Association requires the personal appearance of Buyer or
285 additional documentation, Buyer agrees to comply with same.
- 286 e) In the event the documents and information provided by Seller to Buyer disclose that the existing
287 improvements are in violation of existing rules, regulations or other restrictions or that the terms and conditions
288 contained within the documents would unreasonably restrict Buyer's use of the Real Estate or would result in
289 financial obligations unacceptable to Buyer in connection with owning the Real Estate, then Buyer may declare
290 this Contract null and void by giving Notice to Seller within five (5) Business Days after the receipt of the
291 documents and information required by this paragraph, listing those deficiencies which are unacceptable to
292 Buyer. If Notice is not served within the time specified, Buyer shall be deemed to have waived this contingency,
293 and this Contract shall remain in full force and effect.
- 294 f) Seller shall provide a certificate of insurance showing Buyer and Buyer's mortgagee, if any, as an insured.

295 **18. THE DEED:** Seller shall convey or cause to be conveyed to Buyer or Buyer's designated grantee good and
296 merchantable title to the Real Estate by recordable Warranty Deed, with release of homestead rights, (or the
297 appropriate deed if title is in trust or in an estate), and with real estate transfer stamps to be paid by Seller (unless
298 otherwise designated by local ordinance). Title when conveyed will be good and merchantable, subject only to:
299 covenants, conditions and restrictions of record and building lines and easements, if any, provided they do not
300 interfere with the current use and enjoyment of the Real Estate; and general real estate taxes not due and payable
301 at the time of Closing.

302 **19. MUNICIPAL ORDINANCE, TRANSFER TAX, AND GOVERNMENTAL COMPLIANCE:**

- 303 a) The Parties are cautioned that the Real Estate may be situated in a municipality that has adopted a pre-
304 closing inspection or disclosure requirement, municipal Transfer Tax or other similar ordinances. Cost of
305 transfer taxes, inspection fees, and any repairs required by an inspection pursuant to municipal ordinance shall
306 be paid by the Party designated in such ordinance unless otherwise agreed to by the Parties.
- 307 b) The Parties agree to comply with the reporting requirements of the applicable sections of the Internal
308 Revenue Code, the Foreign Investment in Real Property Tax Act (FIRPTA), and the Real Estate Settlement
309 Procedures Act of 1974, as amended.

310 **20. TITLE:** At Seller's expense, Seller will deliver or cause to be delivered to Buyer or Buyer's attorney within
311 customary time limitations and sufficiently in advance of Closing, as evidence of title in Seller or Grantor, a title
312 commitment for an ALTA title insurance policy in the amount of the Purchase Price with extended coverage by a
313 title company licensed to operate in the State of Illinois, issued on or subsequent to Date of Acceptance, subject only
314 to items listed in Paragraph 18 and shall cause a title policy to be issued with an effective date as of Closing. The
315 requirement to provide extended coverage shall not apply if the Real Estate is vacant land. The commitment for
316 title insurance furnished by Seller will be presumptive evidence of good and merchantable title as therein shown,
317 subject only to the exceptions therein stated. **If the title commitment discloses any unpermitted exceptions or if
318 the Plat of Survey shows any encroachments or other survey matters that are not acceptable to Buyer, then Seller
319 shall have said exceptions, survey matters or encroachments removed, or have the title insurer commit to either
320 insure against loss or damage that may result from such exceptions or survey matters or insure against any court-
321 ordered removal of the encroachments.** If Seller fails to have such exceptions waived or insured over prior to Closing,
322 Buyer may elect to take title as it then is with the right to deduct from the Purchase Price prior encumbrances of a definite

Buyer Initial _____ Buyer Initial _____

Seller Initial _____ Seller Initial _____

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323 or ascertainable amount. Seller shall furnish to Buyer at Closing an Affidavit of Title covering the date of Closing, and
324 shall sign any other customary forms required for issuance of an ALTA Insurance Policy.

325 ~~21. PLAT OF SURVEY: Not less than one (1) Business Day prior to Closing, except where the Real Estate is a~~
326 ~~condominium, Seller shall, at Seller's expense, furnish to Buyer or Buyer's attorney a Plat of Survey that conforms~~
327 ~~to the current Minimum Standard of Practice for boundary surveys, is dated not more than six (6) months prior to~~
328 ~~the date of Closing, and is prepared by a professional land surveyor licensed to practice land surveying under the~~
329 ~~laws of the State of Illinois. The Plat of Survey shall show visible evidence of improvements, rights of way,~~
330 ~~easements, use and measurements of all parcel lines. The land surveyor shall set monuments or witness corners at~~
331 ~~all accessible corners of the land. All such corners shall also be visibly staked or flagged. The Plat of Survey shall~~
332 ~~include the following statement placed near the professional land surveyor's seal and signature: "This professional~~
333 ~~service conforms to the current Illinois Minimum Standards for a boundary survey." A Mortgage Inspection, as~~
334 ~~defined, is not a boundary survey and is not acceptable.~~

335 **22. DAMAGE TO REAL ESTATE OR CONDEMNATION PRIOR TO CLOSING:** If prior to delivery of the deed the Real
336 Estate shall be destroyed or materially damaged by fire or other casualty, or the Real Estate is taken by
337 condemnation, then Buyer shall have the option of either terminating this Contract (and receiving a refund of
338 Earnest Money) or accepting the Real Estate as damaged or destroyed, together with the proceeds of the
339 condemnation award or any insurance payable as a result of the destruction or damage, which gross proceeds Seller
340 agrees to assign to Buyer and deliver to Buyer at Closing. Seller shall not be obligated to repair or replace damaged
341 improvements. The provisions of the Uniform Vendor and Purchaser Risk Act of the State of Illinois shall be
342 applicable to this Contract, except as modified by this paragraph.

343 **23. CONDITION OF REAL ESTATE AND INSPECTION:** Seller agrees to leave the Real Estate in broom clean condition.
344 All refuse and personal property that is not to be conveyed to Buyer shall be removed from the Real Estate at Seller's
345 expense prior to delivery of Possession. Buyer shall have the right to inspect the Real Estate, fixtures and included
346 Personal Property prior to Possession to verify that the Real Estate, improvements and included Personal Property
347 are in substantially the same condition as of Date of Acceptance, normal wear and tear excepted.

348 **24. SELLER REPRESENTATIONS REGARDING NOTIFICATIONS AND KNOWLEDGE:** Seller's representations contained
349 in this paragraph shall survive the Closing. Seller represents that with respect to the Real Estate, Seller is not aware
350 of, nor has Seller received any written notification from any association or governmental entity regarding:

- 351 a) zoning, building, fire or health code violations that have not been corrected;
- 352 b) any pending rezoning;
- 353 c) boundary line disputes;
- 354 d) any pending condemnation or Eminent Domain proceeding;
- 355 e) easements or claims of easements not shown on the public records;
- 356 f) any hazardous waste on the Real Estate;
- 357 g) real estate tax exemption(s) to which Seller is not lawfully entitled;
- 358 h) any improvements to the Real Estate for which the required initial and final permits were not obtained;
- 359 i) any improvements to the Real Estate which are not included in full in the determination of the most recent
360 tax assessment;
- 361 j) any improvements to the Real Estate which are eligible for the home improvement tax exemption;
- 362 k) any proposed, unconfirmed or pending special assessment affecting the Real Estate by any association; or
- 363 l) any special assessment by a governmental entity which has not been paid in full by Seller.

364 All Seller representations shall be deemed re-made as of Closing. If prior to Closing Seller becomes aware of matters
365 that require modification of the representations previously made in this Paragraph 24, Seller shall promptly notify
366 Buyer. If the matters specified in such Notice are not resolved prior to Closing, Buyer may terminate this Contract
367 by Notice to Seller and this Contract shall be null and void.

Buyer Initial _____ Buyer Initial _____ Seller Initial _____ Seller Initial _____

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368 **25. BUSINESS DAYS/HOURS:** Business Days are defined as Monday through Friday, excluding Federal holidays.
369 Business Hours are defined as 8 a.m. to 6 p.m. Chicago time. In the event the Closing or Financing Contingency
370 Date described in this Contract does not fall on a Business Day, such date shall be the next Business Day.

371 **26. ELECTRONIC OR DIGITAL SIGNATURES:** Facsimile or digital signatures shall be sufficient for purposes of
372 executing, negotiating, finalizing, and amending this Contract, and delivery thereof by one of the following
373 methods shall be deemed delivery of this Contract containing original signature(s). An acceptable facsimile
374 signature may be produced by scanning an original, hand-signed document and transmitting same by electronic
375 means. An acceptable digital signature may be produced by use of a qualified, established electronic security
376 procedure mutually agreed upon by the Parties. Transmissions of a digitally signed copy hereof shall be by an
377 established, mutually acceptable electronic method, such as creating a PDF ("Portable Document Format")
378 document incorporating the digital signature and sending same by electronic mail.

379 **27. DIRECTION TO ESCROWEE:** In every instance where this Contract shall be deemed null and void or if this
380 Contract may be terminated by either Party, the following shall be deemed incorporated: "and Earnest Money
381 refunded upon the joint written direction by the Parties to Escrowee or upon an entry of an order by a court of
382 competent jurisdiction."

383 In the event either Party has declared the Contract null and void or the transaction has failed to close as provided
384 for in this Contract and if Escrowee has not received joint written direction by the Parties or such court order, the
385 Escrowee may elect to proceed as follows:

- 386 a) If the Escrowee is a licensed Illinois real estate brokerage, Escrowee may give written Notice to the Parties
387 as provided for in this Contract at least fourteen (14) days prior to the date of intended disbursement of Earnest
388 Money indicating the manner in which Escrowee intends to disburse in the absence of any written objection. If
389 no written objection is received by the date indicated in the Notice then Escrowee shall distribute the Earnest
390 Money as indicated in the written Notice to the Parties. **If any Party objects in writing** to the intended
391 disbursement of Earnest Money then Earnest Money shall be held until receipt of joint written direction from
392 all Parties or until receipt of an order of a court of competent jurisdiction.
- 393 b) Escrowee may file a Suit for Interpleader and deposit any funds held into the Court for distribution after
394 resolution of the dispute between Seller and Buyer by the Court. Escrowee may retain from the funds deposited
395 with the Court the amount necessary to reimburse Escrowee for court costs and reasonable attorney's fees
396 incurred due to the filing of the Interpleader. If the amount held in escrow is inadequate to reimburse Escrowee
397 for the costs and attorney's fees, Buyer and Seller shall jointly and severally indemnify Escrowee for additional
398 costs and fees incurred in filing the Interpleader action.

399 **28. NOTICE:** Except as provided in Paragraph 31 c) 2) regarding the manner of service for "kick-out" Notices, all
400 Notices shall be in writing and shall be served by one Party or attorney to the other Party or attorney. Notice to any
401 one of the multiple person Party shall be sufficient Notice to all. Notice shall be given in the following manner:

- 402 a) By personal delivery; or
- 403 b) By mailing to the addresses recited herein on Page 14 by regular mail and by certified mail, return receipt
404 requested. Except as otherwise provided herein, Notice served by certified mail shall be effective on the date of mailing; or
- 405 c) By facsimile transmission. Notice shall be effective as of date and time of the transmission, provided that the
406 Notice transmitted shall be sent on Business Days during Business Hours. In the event Notice is transmitted during
407 non-business hours, the effective date and time of Notice is the first hour of the next Business Day after transmission; or
- 408 d) By e-mail transmission if an e-mail address has been furnished by the recipient Party or the recipient Party's
409 attorney to the sending Party or is shown in this Contract. Notice shall be effective as of date and time of e-mail
410 transmission, provided that, in the event e-mail Notice is transmitted during non-business hours, the effective date
411 and time of Notice is the first hour of the next Business Day after transmission. An attorney or Party may opt out
412 of future e-mail Notice by any form of Notice provided by this Contract; or

Buyer Initial _____ Buyer Initial _____

Seller Initial _____ Seller Initial _____

Address: **1714 Kingston Ln, Schaumburg, IL 60193**

- 413 e) By commercial overnight delivery (e.g., FedEx). Such Notice shall be effective on the next Business Day
- 414 following deposit with the overnight delivery company.
- 415 f) If a Party fails to provide contact information herein, as required, Notice may be served upon the Party's
- 416 Designated Agent in any of the manners provided above.
- 417 g) The Party serving a Notice shall provide courtesy copies to the Parties' Designated Agents. Failure to provide
- 418 such courtesy copies shall not render Notice invalid.

419 **29. PERFORMANCE: Time is of the essence of this Contract.** In any action arising out of or relating to this Contract,
 420 including but not limited to any claims or causes of action in law or in equity, the Parties are free to pursue any legal
 421 remedies available and the prevailing party in such-litigation shall be entitled to collect reasonable attorney fees and
 422 costs from the non-prevailing party, as ordered by a court of competent jurisdiction.

423 **THE FOLLOWING NUMBERED PARAGRAPHS ARE A PART OF THIS CONTRACT ONLY IF INITIALED BY THE PARTIES.**

424 [INITIALS] _____ **30. CONFIRMATION OF DUAL AGENCY:** The Parties confirm that they have previously
 425 consented to _____ [LICENSEE] acting as a Dual Agent in providing brokerage services on their
 426 behalf and specifically consent to Licensee acting as a Dual Agent with regard to the transaction referred to in this Contract.

427 _____ **31. SALE OF BUYER'S REAL ESTATE:**

428 **a) REPRESENTATIONS ABOUT BUYER'S REAL ESTATE:** Buyer represents to Seller as follows:

429 1) Buyer owns real estate (hereinafter referred to as "Buyer's Real Estate") with the address of:

430 _____
 431 Address City State Zip

432 2) Buyer [CHECK ONE] has has not entered into a contract to sell Buyer's Real Estate.

433 If Buyer has entered into a contract to sell Buyer's Real Estate, that contract:

- 434 a) [CHECK ONE] is is not subject to a financing contingency.
- 435 b) [CHECK ONE] is is not subject to a real estate sale contingency.
- 436 c) [CHECK ONE] is is not subject to a real estate closing contingency.

437 3) Buyer [CHECK ONE] has has not publicly listed Buyer's Real Estate for sale with a licensed real estate
 438 brokerage and in a local multiple listing service.

439 4) If Buyer's Real Estate is not publicly listed for sale with a licensed real estate brokerage and in a local multiple
 440 listing service, Buyer [CHECK ONE]:

441 a) Shall publicly list real estate for sale with a licensed real estate brokerage who will place it in a local
 442 multiple listing service within five (5) Business Days after Date of Acceptance.

443 [FOR INFORMATION ONLY] Brokerage: _____
 444 Brokerage's Address: _____ Phone: _____

445 b) Does not intend to list Buyer's Real Estate for sale with a licensed real estate brokerage.

446 **b) CONTINGENCIES BASED UPON SALE AND/OR CLOSING OF REAL ESTATE:**

447 1) This Contract is contingent upon Buyer having entered into a contract for the sale of Buyer's Real Estate that is
 448 in full force and effect as of _____, 20 _____. Such contract should provide for a closing date
 449 not later than the Closing Date set forth in this Contract. **If Notice is served on or before the date set forth in**
 450 **this subparagraph that Buyer has not procured a contract for the sale of Buyer's Real Estate, this Contract**
 451 **shall be null and void. If Notice that Buyer has not procured a contract for the sale of Buyer's Real Estate is**
 452 **not served on or before the close of business on the date set forth in this subparagraph, Buyer shall be**
 453 **deemed to have waived all contingencies contained in this Paragraph 31, and this Contract shall remain in**
 454 **full force and effect.** (If this paragraph is used, then the following paragraph **must** be completed.)

455 2) In the event Buyer has entered into a contract for the sale of Buyer's Real Estate as set forth in Paragraph 31 b)
 456 1) and that contract is in full force and effect, or has entered into a contract for the sale of Buyer's Real Estate
 457 prior to the execution of this Contract, this Contract is contingent upon Buyer closing the sale of Buyer's Real

Estate on or before _____, 20 _____. **If Notice that Buyer has not closed the sale of Buyer's Real Estate is served before the close of business on the next Business Day after the date set forth in the preceding sentence, this Contract shall be null and void. If Notice is not served as described in the preceding sentence, Buyer shall have deemed to have waived all contingencies contained in this Paragraph 31, and this Contract shall remain in full force and effect.**

3) If the contract for the sale of Buyer's Real Estate is terminated for any reason after the date set forth in Paragraph 31 b) 1) (or after the date of this Contract if no date is set forth in Paragraph 31 b) 1)), Buyer shall, within three (3) Business Days after such termination, notify Seller of said termination. **Unless Buyer, as part of said Notice, waives all contingencies in Paragraph 31 and complies with Paragraph 31 d), this Contract shall be null and void as of the date of Notice. If Notice as required by this subparagraph is not served within the time specified, Buyer shall be in default under the terms of this Contract.**

c) SELLER'S RIGHT TO CONTINUE TO OFFER REAL ESTATE FOR SALE: During the time of this contingency, Seller has the right to continue to show the Real Estate and offer it for sale subject to the following:

- 1) If Seller accepts another bona fide offer to purchase the Real Estate while contingencies expressed in Paragraph 31 b) are in effect, Seller shall notify Buyer in writing of same. Buyer shall then have _____ hours after Seller gives such Notice to waive the contingencies set forth in Paragraph 31 b), subject to Paragraph 31 d).
- 2) Seller's Notice to Buyer (commonly referred to as a "kick-out" Notice) shall be in writing and shall be served on Buyer, not Buyer's attorney or Buyer's Real Estate Agent. Courtesy copies of such "kick-out" Notice should be sent to Buyer's attorney and Buyer's Real Estate Agent, if known. Failure to provide such courtesy copies shall not render Notice invalid. Notice to any one of a multiple-person Buyer shall be sufficient Notice to all Buyers. Notice for the purpose of this subparagraph only shall be served upon Buyer in the following manner:
 - a) By personal delivery effective at the time and date of personal delivery; or
 - b) By mailing to the address recited herein for Buyer by regular mail and by certified mail. Notice shall be effective at 10 a.m. on the morning of the second day following deposit of Notice in the U.S. Mail; or
 - c) By commercial delivery overnight (e.g., FedEx). Notice shall be effective upon delivery or at 4 p.m. Chicago time on the next delivery day following deposit with the overnight delivery company, whichever first occurs.
- 3) If Buyer complies with the provisions of Paragraph 31 d) then this Contract shall remain in full force and effect.
- 4) If the contingencies set forth in Paragraph 31 b) are NOT waived in writing within said time period by Buyer, this Contract shall be null and void.
- 5) Except as provided in Paragraph 31 c) 2) above, all Notices shall be made in the manner provided by Paragraph 28 of this Contract.
- 6) Buyer waives any ethical objection to the delivery of Notice under this paragraph by Seller's attorney or representative.

d) WAIVER OF PARAGRAPH 31 CONTINGENCIES: Buyer shall be deemed to have waived the contingencies in Paragraph 31 b) when Buyer has delivered written waiver and deposited with the Escrowee additional earnest money in the amount of \$ _____ in the form of a cashier's or certified check within the time specified. **If Buyer fails to deposit the additional earnest money within the time specified, the waiver shall be deemed ineffective and this Contract shall be null and void.**

e) BUYER COOPERATION REQUIRED: Buyer authorizes Seller or Seller's agent to verify representations contained in Paragraph 31 at any time, and Buyer agrees to cooperate in providing relevant information.

32. CANCELLATION OF PRIOR REAL ESTATE CONTRACT: [INITIAL APPLICABLE SUBPARAGRAPHS]

a) In the event Seller has entered into a prior real estate contract that is contingent upon the sale or closing of the sale of purchaser's real estate, this Contract shall be subject to written cancellation of the prior contract on or before _____, 20 _____. Seller's notice to the purchaser under the prior contract should not be served until after Attorney Review and Professional Inspections provisions of this Contract have expired, been satisfied or waived.

504 _____ b) In the event Seller has entered into a prior real estate contract that is NOT contingent upon
505 the sale or closing of the sale of purchaser's real estate, this Contract shall be subject to written cancellation of the
506 prior contract on or before _____, 20 _____. Except for requirement of the deposit of Earnest
507 Money, the number of Business Days available for the performance of any obligation under this Contract shall not
508 be measured from the Date of Acceptance of this Contract but shall be measured from the date that Seller delivers
509 Notice to Buyer that the prior real estate contract has been cancelled.

510 _____ c) In the event Buyer has entered into a prior contract for the purchase of other real estate
511 ("Buyer's Prior Contract"), this Contract shall be contingent upon the Notice by Buyer to Seller on or before
512 _____, 20 _____ that Buyer's Prior Contract has been terminated.

513 **In the event any prior real estate contract referred to in this paragraph is not cancelled on or before the date**
514 **specified in the applicable subparagraph above, this Contract shall be null and void.**

515 _____ **33. HOME WARRANTY POLICY:** Seller shall provide at no expense to Buyer a Home Warranty
516 Policy at a cost of \$ _____. Evidence of a fully pre-paid policy shall be delivered at Closing.

517 _____ **34. ALTERNATIVE ENERGY:** There are: Solar Panels Other: _____
518 _____ which are [CHECK ONE]:

- 519 Owned by Seller with no further financial obligations;
- 520 Owned, but subject to a financing agreement with remaining payment(s) of \$ _____ which shall be:
- 521 Paid in full by Seller not later than Closing, or Assumed by Buyer;
- 522 Rented with a monthly payment of \$ _____.

523 Seller shall provide to Buyer not later than three (3) Business Days after Date of Acceptance, copies of all
524 documentation regarding solar panels or other sources of energy to the premises including purchase agreements,
525 financing agreements or rental agreements and electricity supply agreements. Buyer may declare this Contract null
526 and void by giving Notice to Seller not later than three (3) Business Days after the receipt of the documents and
527 information required by this paragraph. If the documents are inconsistent with the representations in this paragraph
528 or the agreements cannot be terminated or assigned as of the Closing Date, the Buyer may cancel at any time.

529 _____ **35. POSSESSION AFTER CLOSING:** Possession shall be delivered no later than 11:59 p.m. on the
530 date that is [CHECK ONE] _____ days after the date of Closing or _____, 20 _____ ("the
531 Possession Date"). Seller shall be responsible for all utilities, contents and liability insurance, and home
532 maintenance expenses until delivery of possession. Seller shall deposit in escrow at Closing with an escrowee as
533 agreed, the sum of \$ _____ (if left blank, two percent (2%) of the Purchase Price) and disbursed as
534 follows:

- 535 a) The sum of \$ _____ per day to Buyer for use and occupancy from and including the day
- 536 after Closing to and including the day of delivery of Possession if on or before the Possession Date;
- 537 b) The amount per day equal to three (3) times the daily amount set forth herein shall be paid to Buyer for each
- 538 day after the Possession Date specified in this paragraph that Seller remains in possession of the Real Estate; and
- 539 c) The balance, if any, to Seller after delivery of Possession and provided that the terms of Paragraph 23 have
- 540 been satisfied. Seller's liability under this paragraph shall not be limited to the amount of the possession escrow
- 541 deposit referred to above. Nothing herein shall be deemed to create a Landlord/Tenant relationship between
- 542 the Parties.

543 _____ **36. SPECIFIED PARTY APPROVAL:** This Contract is contingent upon the approval of the Real
544 Estate by _____ Buyer's Specified Party, within five (5) Business Days after Date of Acceptance.
545 In the event Buyer's Specified Party does not approve of the Real Estate and Notice is given to Seller within the
546 time specified, this Contract shall be null and void. If Notice is not served within the time specified, this provision
547 shall be deemed waived by the Parties and this Contract shall remain in full force and effect.

548 _____ **37. CONTRACT ADDENDUMS:** The following addendums have been approved to be attached to
549 the Multi-Board Residential Real Estate Contract 8.0 and, if checked, are hereby incorporated into this Contract:

- 550 Appraisal Addendum Reverse Contingency Addendum
- 551 Multi-Unit (4 Units or fewer) Short Sale Addendum

552 [IDENTIFY BY TITLE]: **Intent to Escalate** _____
553 _____

554 _____ **38. MISCELLANEOUS PROVISIONS:** Buyer's and Seller's obligations are contingent upon the
555 Parties entering into a separate written agreement consistent with the terms and conditions set forth herein, and
556 with such additional terms as either Party may deem necessary, providing for one or more of the following:

557 [CHECK APPLICABLE BOXES]

- 558 Articles of Agreement for Deed Tax-Deferred Exchange Vacant Land
- 559 or Purchase Money Mortgage Interest Bearing Account Lease Purchase
- 560 Assumption of Seller's Mortgage Commercial / Investment
- 561 Cooperative Apartment New Construction

562 Other: _____
563 _____

564 *[THE REMAINDER OF THIS PAGE IS LEFT INTENTIONALLY BLANK]*

565 THE PARTIES ACKNOWLEDGE THAT THIS CONTRACT SHALL BE GOVERNED BY THE LAWS OF THE STATE OF ILLINOIS AND IS SUBJECT TO
566 THE COVENANT OF GOOD FAITH AND FAIR DEALING IMPLIED IN ALL ILLINOIS CONTRACTS.
567 THIS DOCUMENT WILL BECOME A LEGALLY BINDING CONTRACT WHEN SIGNED BY ALL PARTIES AND DELIVERED TO THE PARTIES OR THEIR AGENTS.
568 THE PARTIES REPRESENT THAT THE TEXT OF THIS COPYRIGHTED FORM HAS NOT BEEN ALTERED AND IS IDENTICAL TO THE OFFICIAL
569 MULTI-BOARD RESIDENTIAL REAL ESTATE CONTRACT 8.0.

570 **06/09/2026**
571 Date of Offer
572 _____
573 Buyer Signature
574 _____
575 Buyer Signature
576 **Thomas Carpenter**
577 Print Buyer(s) Name(s) [REQUIRED]
578 _____
579 Address [REQUIRED]
580 _____
581 City, State, Zip [REQUIRED]
582 **630-329-9646** **asource@hotmail.com**
583 Phone E-mail

DATE OF ACCEPTANCE

Seller Signature

Seller Signature
David Kapielski
Print Seller(s) Name(s) [REQUIRED]

Address [REQUIRED]

City, State, Zip [REQUIRED]

Phone E-mail

FOR INFORMATION ONLY

585 **eXp Realty - Chicago North Ave 609 481011938**
586 Buyer's Brokerage MLS # State License #
587 **939 W North Avenue #750 Chicago 60642**
588 Address City Zip
589 **Ryan Widerberg 8462 475121545**
590 Buyer's Designated Agent MLS # State License #
591 **(888) 574-9405**
592 Phone Fax
593 **rwider2@gmail.com; ryan@widerberggroup.com**
594 E-mail
595 _____
596 Buyer's Attorney E-mail
597 _____
598 Address City State Zip
599 _____
600 Phone Fax
601 **Freedom Mortgage Corporation**
602 Mortgage Company Phone
603 **Assumptions Department**
604 Loan Officer Phone/Fax
605 _____
606 Loan Officer E-mail

Choice Realty Group Inc. 15140 478009979
Seller's Brokerage MLS # State License #
1801 W Diversey Parkway #9 Chicago 60614
Address City Zip
David Williamson 121137 471010481
Seller's Designated Agent MLS # State License #
(847) 912-1592 (773) 888-7232
Phone Fax
dawilliamson001@gmail.com;davidawilliamson@hotmail.com
E-mail

Seller's Attorney E-mail

Address City State Zip

Phone Fax

Homeowner's/Condo Association [IF ANY] Phone

Management Co./Other Contact Phone

Management Co./Other Contact E-mail

607 **Illinois Real Estate License Law requires all offers be presented in a timely manner; Buyer requests verification that this offer was presented.**
608 **Seller Rejection:** This offer was presented to Seller on _____, 20 _____ at _____ : _____ a.m. / p.m.
609 and rejected on _____, 20 _____ at _____ : _____ a.m. / p.m. _____ [SELLER INITIALS]

610 © 2025 Multi-Board Joint Venture. All rights reserved. **Unauthorized duplication or alteration of this form or any portion thereof is prohibited.** Official form available at www.irela.org (website of
611 Illinois Real Estate Lawyers Association). Approved by the following organizations, February 2025: · Chicago Association of REALTORS® · Chicago Bar Association · DuPage County Bar Association ·
612 Heartland REALTOR® Organization · Grundy County Bar Association · HomeTown Association of REALTORS® · Illinois Real Estate Lawyers Association · Illini Valley Association of REALTORS® · Kane
613 County Bar Association · Kankakee-Iroquois-Ford County Association of REALTORS® · Mainstreet Organization of REALTORS® · McHenry County Bar Association · North Shore-Barrington Association
614 of REALTORS® · North Suburban Bar Association · Northwest Suburban Bar Association · NorthWest Illinois Alliance of REALTORS® · Oak Park Area Association of REALTORS® · Ogle County Bar
615 Association · Quincy Association of REALTORS® · REALTOR® Association of the Fox Valley, Inc. · Three Rivers Association of REALTORS® · Will County Bar Association ·



INTENT TO ESCALATE

[NOT INTENDED TO BE A BINDING CONTRACT OR ADDENDUM]

1 To Seller: David Kopielski

2 Regarding Property Address: 1714 Kingston Ln, Schaumburg, IL 60193

3 In the event that prior to Seller's Acceptance of my/our Offer to Purchase the above property, the Seller receives
4 one or more Competing Offers (A Competing Offer must be a bona fide, arm's length, written offer containing all
5 terms necessary for an enforceable agreement) with terms acceptable to Seller and from which Seller would receive
6 a higher Net (contract sales price less any seller concessions) than the Net reflected in my/our offer, we hereby
7 advise the Seller:

8 1. I/We intend to increase our offer to an amount that is \$ 7,000.00 more than the highest
9 Competing Offer. My/Our offer shall not exceed: [CHECK ONE]

10 [] undisclosed amount;

11 [x] \$ 467,000.00.

12 2. I/we intend to deliver a written offer reflecting the increased purchase price within 4 hours after
13 receipt of a copy of the highest Competing Offer [THE HOURS BETWEEN 10 P.M. AND 8 A.M. ARE NOT CONSIDERED
14 WHEN CALCULATING THE TIME FOR THE DELIVERY OF THE RESPONSE BY THE BUYER]. Unless my/our written offer
15 does not contain a financing contingency, I/we will include an updated lender pre-approval letter showing
16 qualifications for the new purchase price.

17 3. A contract shall not be deemed in full force and effect until the Seller executes and delivers the fully executed
18 amended offer described in the preceding subparagraph.

19 Respectfully Submitted,

20 BUYER: DATE:

21 BUYER: DATE:

22 Notice and copy of Competing Offer to be sent to:

23 ryan.widerberg@exprealty.com

24 Buyer Broker E-mail

25 [OPTIONAL] Notice of transmission of the above may be texted to:

26 (847) 849-7748

27 Buyer Broker Cell Phone

28 © 2025 Multi-Board Joint Venture. All rights reserved. Unauthorized duplication or alteration of this form or any portion thereof is prohibited. Official form available at www.irela.org (website of
29 Illinois Real Estate Lawyers Association). Approved by the following organizations, February 2025: Chicago Association of REALTORS® · Chicago Bar Association · DuPage County Bar Association ·
30 Heartland REALTOR® Organization · Grundy County Bar Association · HomeTown Association of REALTORS® · Illinois Real Estate Lawyers Association · Illini Valley Association of REALTORS® · Kane
31 County Bar Association · Kankakee-Iroquois-Ford County Association of REALTORS® · Mainstreet Organization of REALTORS® · McHenry County Bar Association · North Shore-Barrington Association
32 of REALTORS® · North Suburban Bar Association · Northwest Suburban Bar Association · NorthWest Illinois Alliance of REALTORS® · Oak Park Area Association of REALTORS® · Ogle County Bar
33 Association · Quincy Association of REALTORS® · REALTOR® Association of the Fox Valley, Inc. · Three Rivers Association of REALTORS® · Will County Bar Association ·



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT

For use with eXp Realty® in the United States (excluding CA, VA and FL)

TO: Consumer(s)
FROM: eXp Realty
PROPERTY: 1714 Kingston Ln, Schaumburg, IL 60193
DATE: _____

This is to give you notice that eXp World Holdings, Inc., the parent corporation of each of those subsidiaries comprising the eXp Realty® brand of real estate brokerage companies¹ (hereinafter collectively referred to as “**eXp Realty**”), has a business relationship with the following companies listed below:

- **SUCCESS Lending, LLC (“SUCCESS Lending”)** for mortgage loan financing: eXp Realty has an indirect ownership interest in SUCCESS Lending and a business relationship with Kind Partners, LLC, a wholly owned subsidiary of Kind Lending, LLC (hereinafter collectively referred to as “**Kind**”). eXp World Holdings, Inc.’s wholly owned subsidiary, Opportunity Garden, Inc., owns 50% of SUCCESS Lending. Kind also owns 50% of SUCCESS Lending. Because of this relationship, a referral to SUCCESS Lending may provide eXp Realty and Kind, and its and its owners, affiliates, and employees, with a financial or other benefit.
- eXp Realty has a business relationship with, but no ownership interest in, America’s Preferred Home Warranty, Inc. (home warranty services), SkySlope, Inc. (real estate transaction coordination services), Curbio (real estate renovation services), Roam Transaction Coordination Services (real estate transaction coordination services), Sellers Shield (real estate legal protection plan), and Utility Connect (home services concierge). Because of these relationships, eXp Realty, and its owners, affiliates, and employees may receive financial or other benefits.

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 for the settlement of your loan, or purchase, sale, financing or refinance of the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p>SUCCESS LENDING, LLC</p> <p>This company provides various real estate mortgage loan origination activities either as a third-party originator or a mortgage broker, including loan pre-qualification, loan origination, loan pre-approval, loan structuring, processing and closing.</p>	<p><u>Fees Charged by SUCCESS Lending, LLC (Affiliate)</u></p> <p>Loan Discount Fee / Points¹: 0.00% – 4.00% of the loan amount</p> <p>Origination Fees (which may be identified as Administrative, Processing, Underwriting, Commitment, or similar origination-related fees depending on state requirements): \$1,595 – \$1,649</p>

¹ eXp Realty, LLC (in all states except those that follow); eXp Realty of California, Inc. (in California); eXp Realty of Northern California, Inc. (in northern California); eXp Realty of Greater Los Angeles, Inc. (in central California); eXp Realty of Southern California, Inc. (in southern California); eXp Realty North, LLC (in N. Dakota, Minnesota, and portions of New York, except as further qualified); eXp Realty of Connecticut, LLC (in Connecticut, and Brooklyn, New York); eXp Realty Associates, LLC (in Brooklyn, mid-town, and downtown, New York City), and eXp Realty of Charlotte Metro NC, LLC, eXp Realty of Northwest NC, LLC, eXp Realty of Northeast NC, LLC, eXp Realty of Piedmont NC, LLC, eXp Realty of Southeast NC, LLC, and eXp Realty of Triangle NC, LLC (in North Carolina).



COMPANY	ESTIMATED CHARGE OR RANGE OF CHARGES
<p>The estimated charges for the settlement services provided by SUCCESS Lending are detailed in the Loan Estimate provided to you by your loan officer.</p>	<p>¹Loan discount points are optional charges paid at closing to reduce the interest rate on your loan. One point equals one percent (1%) of the loan amount. The number of points charged, if any, will depend on the loan program selected and market conditions at the time of rate lock.</p> <p><u>Third-Party Fees (Not Retained by SUCCESS Lending)</u></p> <p>You may also be charged certain third-party fees in connection with your mortgage loan transaction, which are not retained by SUCCESS Lending and may vary by transaction, property type, loan program, or state, including but not limited to:</p> <p>Appraisal Fee: \$625 – \$1,300 Credit Report Fee: \$121 per borrower (unless otherwise permitted under applicable program guidelines) Credit Report Re-pull Fee: \$121 Flood Certification Fee: approximately \$7 Tax Service Fee: approximately \$86 Verification of Employment Fee: approximately \$210</p> <p>Additional third-party fees may apply as disclosed in your Loan Estimate or other applicable mortgage loan cost disclosure. Actual charges may vary based on the specific loan program selected, borrower qualifications, property location, state regulatory requirements, and other transaction-specific considerations. Please refer to your Loan Estimate or equivalent disclosure for the fees applicable to your specific transaction.</p>

ACKNOWLEDGMENT OF RECEIPT OF DISCLOSURE

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

Consumer 1:

Signature

Thomas Carpenter

Print Name

Date

Consumer 2:

Signature

Print Name

Date

(For Colorado Residents Only): This form has not been approved by the Colorado Real Estate Commission.



WIRING FRAUD ADVISORY NOTICE

Cybercrime is a potential threat in real estate and business brokerage transactions. Instances have occurred where criminals hack into the email accounts of real estate and business brokerage transaction service providers (such as, for example, law firms, escrow companies, and financial institutions), and from these email accounts, criminals proceed to send emails containing fraudulent wiring instructions to innocent parties. These fraudulent wiring instructions direct innocent parties to deliver funds to the criminals' bank accounts (often to off-shore accounts), rather than to the legitimate bank accounts belonging to the respective service provider. Once innocent parties release their funds to the criminals' bank accounts, there is little chance that such funds will ever be recovered.

Some criminals have even established fraudulent telephone numbers, intended to be called by innocent parties if they attempt to seek verbal confirmation that the fraudulent wiring instructions are accurate. In such cases, innocent parties call the telephone number (mistakenly believing that they are calling the respective service provider), the call is then answered by the criminals, and then the criminals provide confirmation that the fraudulent wiring instructions are in fact accurate. The innocent parties, wrongly believing that they just spoke to, and received confirmation from, the respective service provider, then authorize a transfer of their funds into the criminals' bank accounts under the false impression that they are transferring their funds to the respective service provider. Don't let this be you!

EXP REALTY WILL NEVER SEND WIRING INSTRUCTIONS TO YOU REGARDING YOUR TRANSACTION

Be advised of the following:

1. You should obtain the telephone numbers of your service providers at the time that you first engage them.
2. You should never wire funds to your service providers without first calling them (at the telephone number that you originally obtained from them), and having them confirm that the wiring instructions you received from them are accurate (including the account number, routing number, and any other codes).
3. You should avoid sending personally identifiable information (such as social security numbers, social insurance numbers, dates of birth, etc...) in emails or text messages. It is best to provide such information in person or over the telephone directly to your intended service provider.
4. You should take steps to secure any electronic systems you are using. For example, ensure that your email account and WiFi service each contain strong passwords, and that you are opting-in to use two-step verification processes, where available.
5. If an email, telephone call, or other communication seems suspicious, follow your instincts and do not authorize the release of any funds without first independently confirming that the communication is legitimate. Additional information concerning how to protect yourself from and against wiring fraud may be obtained from the following sources, among others:
 - U.S. Department of Justice (Criminal Division): <https://www.justice.gov/criminal/criminal-fraud/report-fraud>
 - Federal Bureau of Investigation: <https://www.fbi.gov/investigate/white-collar-crime> & <https://www.fbi.gov/investigate/cyber>
 - The National White-Collar Crime Center: <https://www.nw3c.org/UI/Index.html>
 - On Guard Online: www.onguardonline.gov

Received, reviewed, and understood by each of the undersigned:

Date		Date	
Date		Date	

(Colorado Only) This form has not been approved by the Colorado Real Estate Commission. This form has been prepared for eXp Realty® by Colorado-licensed attorney, James Howard Bramble.



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint or lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](https://www.epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

Lead Gets into the Body in Many Ways

Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



Women of childbearing age should know that lead is dangerous to a developing fetus.

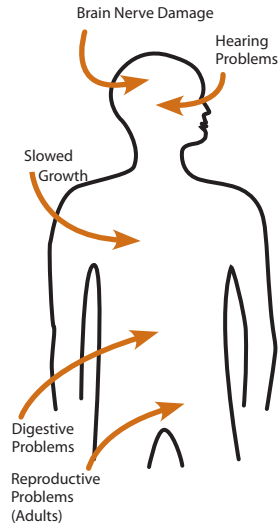
- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

Health Effects of Lead

Lead affects the body in many ways. It is important to know that even exposure to low levels of lead can severely harm children.

In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

Get your children and home tested if you think your home has lead.

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

Your doctor can explain what the test results mean and if more testing will be needed.

Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.¹

Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint. In 1978, the federal government banned consumer uses of lead-containing paint.²

Learn how to determine if paint is lead-based paint on page 7.

Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](https://www.epa.gov/lead).

¹ "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm²), or more than 0.5% by weight.

² "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated lead-based paint (peeling, chipping, chalking, cracking, or damaged paint) is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

Lead-based paint is usually not a hazard if it is in good condition and if it is not on an impact or friction surface like a window.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A lead-based paint **inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
 - Portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
 - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
 - Sample dust near painted surfaces and sample bare soil in the yard
 - Get lab tests of paint, dust, and soil samples
- A combination inspection and risk assessment tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit epa.gov/lead, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

What You Can Do Now to Protect Your Family

If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

Reducing Lead Hazards

Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



Always use a certified contractor who is trained to address lead hazards safely.

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement contractor. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 10 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 100 $\mu\text{g}/\text{ft}^2$ for interior windows sills
- 400 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatements are designed to permanently eliminate lead-based paint hazards. However, lead dust can be reintroduced into an abated area.

- Use a HEPA vacuum on all furniture and other items returned to the area, to reduce the potential for reintroducing lead dust.
- Regularly clean floors, window sills, troughs, and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner.

Please see page 9 for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 15 and 16), [epa.gov/lead](https://www.epa.gov/lead), or call 1-800-424-LEAD.

Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
 - Open-flame burning or torching
 - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
 - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit epa.gov/getleadsafe, or read *The Lead-Safe Certified Guide to Renovate Right*.

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800 424-LEAD.*

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](https://www.epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

* Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- Old **toys** and **furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon,**" used to treat an upset stomach.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at epa.gov/lead and hud.gov/lead, or call **1-800-424-LEAD (5323)**.

EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit epa.gov/safewater for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100, OES 05-4
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 906-6809

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103
(215) 814-2088

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
AFC Tower, 12th Floor, Air, Pesticides & Toxics
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-2704

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6966

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. EPA Region 9 (CMD-4-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4280

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
Air and Toxics Enforcement Section
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact to Office of Lead Hazard Control and Healthy Homes for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

HUD

451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
(202) 402-7698
hud.gov/lead

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IMPORTANT!

Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).

Home Buyer's and Seller's Guide to Radon

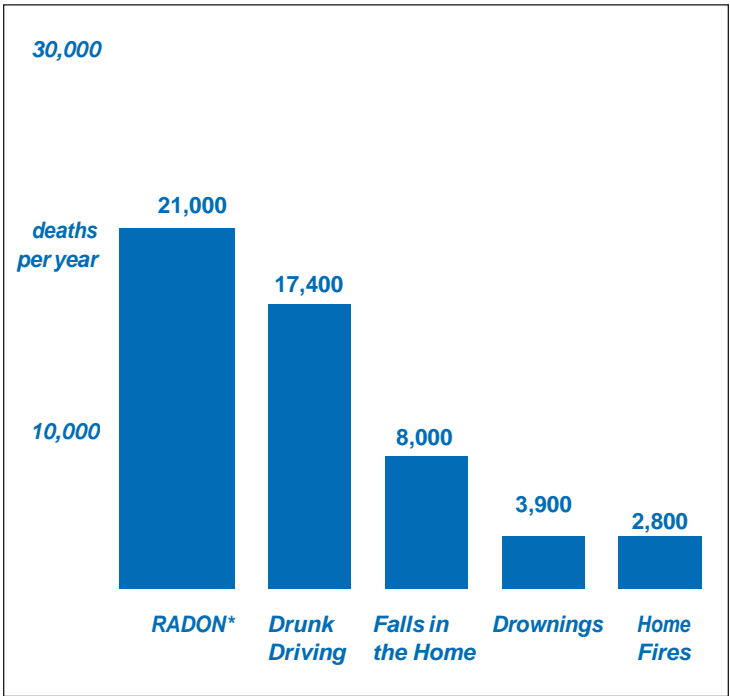


EPA RECOMMENDS:

- If you are buying or selling a home, have it tested for radon.
- For a new home, ask if radon-resistant construction features were used and if the home has been tested.
- Fix the home if the radon level is 4 picocuries per liter (pCi/L) or higher.
- Radon levels less than 4 pCi/L still pose a risk and, in many cases, may be reduced.
- Take steps to prevent device interference when conducting a radon test.



EPA estimates that radon causes thousands of cancer deaths in the U.S. each year.



**Radon is estimated to cause about 21,000 lung cancer deaths per year, according to EPA's 2003 Assessment of Risks from Radon in Homes (EPA 402-R-03-003). The numbers of deaths from other causes are taken from the Centers for Disease Control and Prevention's 2005-2006 National Center for Injury Prevention and Control Report and 2006 National Safety Council Reports.*

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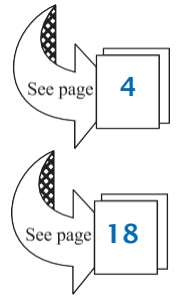
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Overview

This *Guide* answers important questions about radon and lung cancer risk. It also answers questions about testing and fixing for anyone buying or selling a home.

Radon Is a Cancer-Causing, Radioactive Gas

You cannot see, smell, or taste radon. But it still may be a problem in your home. When you breathe air containing radon, you increase your risk of getting lung cancer. In fact, the Surgeon General of the United States has warned that radon is the second leading cause of lung cancer in the United States today. *If you smoke and your home has high radon levels, your risk of lung cancer is especially high.*



EPA Risk Assessment for Radon in Indoor Air

EPA has updated its estimate of the lung cancer risks from exposure to radon in indoor air. The Agency's updated risk assessment, *EPA Assessment of Risks from Radon in Homes* (EPA 402-R-03-003, June 2003), is available at <https://www.epa.gov/radiation/epa-assessment-risks-radon-homes> as a downloadable Adobe Acrobat PDF file. EPA's reassessment was based on the National Academy of Sciences' (NAS) report on the *Health Effects of Exposure to Radon* (BEIR VI, 1999). The Agency now estimates that there are about 21,000 annual radon-related lung cancer deaths, an estimate consistent with the NAS Report's findings.

You Should Test for Radon

Testing is the only way to find out your home's radon levels. EPA and the Surgeon General recommend testing all homes below the third floor for radon.



You Can Fix a Radon Problem

If you find that you have high radon levels, there are ways to fix a radon problem. Even very high levels can be reduced to acceptable levels.

If You Are Selling a Home...

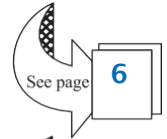
EPA recommends that you test your home before putting it on the market and, if necessary, lower your radon levels. Save the test results and all information you have about steps that were taken to fix any problems. This could be a positive selling point.

EPA 402/K-24/001 | March 2024 (revised)

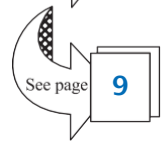
If You Are Buying a Home...

EPA recommends that you know what the indoor radon level is in any home you consider buying. Ask the seller for their radon test results. If the home has a radon-reduction system, ask the seller for any information they have about the system.

If the home has not yet been tested, you should have the house tested.

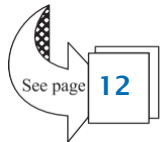


If you are having a new home built, there are features that can be incorporated into your home during construction to reduce radon levels.



The radon testing guidelines in this *Guide* have been developed specifically to deal with the time-sensitive nature of home purchases and sales, and the potential for radon device interference. These guidelines are slightly different from the guidelines in other EPA publications which provide radon testing and reduction information for *non-real estate* situations.

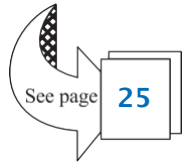
This *Guide* recommends three short-term testing options for real estate transactions. EPA also recommends testing a home in the lowest level that could be used regularly, since a buyer may choose to live in a lower area of the home than that used by the seller.



1. Why Should I Test for Radon

a. Radon Has Been Found in Homes All Over the United States

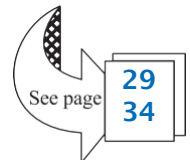
Radon is a radioactive gas that has been found in homes all over the United States. It comes from the natural breakdown of uranium in soil, rock, and water and gets into the air you breathe. Radon typically moves up through the ground to the air above and into your home through cracks and other holes in the foundation. Radon can also enter your home through well water. Your home can trap radon inside.



Any home can have a radon problem. This means new and old homes, well-sealed and drafty homes, and homes with or without basements. In fact, you and your family are most likely to get your greatest radiation exposure at home. That is where you spend most of your time.



Nearly one out of every 15 homes in the United States is estimated to have an elevated radon level (4 pCi/L or more). Elevated levels of radon gas have been found in homes in your state. Contact your state radon office for information about radon in your area.



b. EPA and the Surgeon General Recommend that You Test Your Home

Testing is the only way to know if you and your family are at risk from radon. EPA and the Surgeon General recommend testing all homes below the third floor for radon.

U.S. SURGEON GENERAL HEALTH ADVISORY

“Indoor radon is the second-leading cause of lung cancer in the United States and breathing it over prolonged periods can present a significant health risk to families all over the country. It’s important to know that this threat is completely preventable. Radon can be detected with a simple test and fixed through well-established venting techniques.” January 2005



You cannot predict radon levels based on state, local, and neighborhood radon measurements. Do not rely on radon test results taken in other homes in the neighborhood to estimate the radon level in your home. Homes which are next to each other can have different indoor radon levels. Testing is the only way to find out what your home’s radon level is.

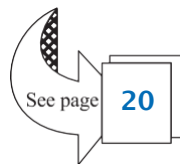
In some areas, companies may offer different types of radon service agreements. Some agreements let you pay a one-time fee that covers both testing and radon mitigation, if needed. Contact your state radon office to find out if these are available in your state.



2. I'm Selling a Home. What Should I Do?

a. If Your Home Has Already Been Tested for Radon...

If you are thinking of selling your home and you have already tested your home for radon, review the *Radon Testing Checklist* to make sure that the test was done correctly. If so, provide your test results to the buyer.



No matter what kind of test was done, a potential buyer may ask for a new test, especially if:

- G The *Radon Testing Checklist* items were not met;
- G The last test is not recent, e.g., within two years;
- G You have renovated or altered your home since you tested; or
- G The buyer plans to use a lower level of the house than was tested, such as a basement that could be used regularly by the buyer.

A buyer may also ask for a new test if your state or local government requires disclosure of radon information to buyers.

b. If Your Home Has *Not Yet* Been Tested for Radon...

Have a test taken as soon as possible. If you can, test your home before putting it on the market. You should test in the lowest level of the home that could be used regularly. This means testing in the lowest level that you currently live in or a lower level not currently used, but which a buyer might use as a family room or play area, etc.

The radon test result is important information about your home's radon level. Some states require radon measurement testers to follow a specific testing protocol. If you do the test yourself, you should carefully follow the testing protocol for your area or EPA's *Radon Testing Checklist*. If you hire a contractor to test your residence, protect yourself by hiring a **qualified*** individual or company.



You can determine a service provider's qualifications to perform radon measurements or to mitigate your home in several ways. **Check with your state radon office.** Many states require radon professionals to be licensed, certified, or registered. Most states can provide you with a list of knowledgeable radon service providers doing business in the state. In states that don't regulate radon services, **ask the contractor if they hold a professional proficiency or certification credential.** Such programs usually provide members with a photo-ID card, which indicates their qualification(s) and its expiration date. If in doubt, you should check with their credentialing organization. Alternatively, **ask the contractor if they've successfully completed formal training** appropriate for testing or mitigation, e.g., a course in radon measurement or radon mitigation.

* You should first call your state radon office for information on qualified radon service providers and state-specific radon measurement or mitigation requirements. For up-to-date information on state radon program offices, visit <http://www.epa.gov/radon/wheretheyoulive.html>. EPA's detailed and technical guidance on radon measurement and mitigation is included in Section 8 (p. 29); however, state requirements or guidance may be more stringent. Visit <http://www.epa.gov/radon/radontest.html> for links to private sector radon credentialing programs.

3. I'm Buying a Home. What Should I Do?



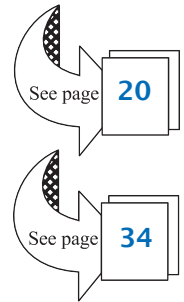
a. If the Home Has Already Been Tested for Radon...

If you are thinking of buying a home, you may decide to accept an earlier test result from the seller or ask the seller for a new test to be conducted by a qualified radon tester. Before you accept the seller's test, you should determine:

- G The results of previous testing;
- G Who conducted the previous test: the homeowner, a radon professional, or some other person;
- G Where in the home the previous test was taken, especially if you may plan to live in a lower level of the home. For example, the test may have been taken on the first floor. However, if you want to use the basement as living space, test there; and
- G What, if any, structural changes, alterations, or changes in the heating, ventilation, and air conditioning (HVAC) system have been made to the house since the test was done. Such changes might affect radon levels.

If you accept the seller's test, make sure that the test followed the *Radon Testing Checklist*.

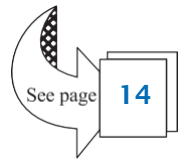
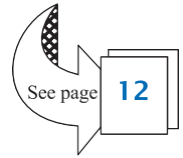
If you decide that a new test is needed, discuss it with the seller as soon as possible. If you decide to use a qualified radon tester, contact your state radon office to obtain a copy of their approved list of radon testing companies.



b. If the Home Has *Not Yet* Been Tested for Radon...

Make sure that a radon test is done as soon as possible. Consider including provisions in the contract specifying:

- Where the test will be located;
- Who should conduct the test;
- What type of test to do;
- When to do the test;
- How the seller and the buyer will share the test results and test costs (if necessary); and
- When radon mitigation measures will be taken, and who will pay for them.



Make sure that the test is done in the lowest level of the home that could be used regularly. This means the lowest level that you are going to use as living space whether it is finished or unfinished. A state or local radon official or qualified radon tester can help you make some of these decisions.

If you decide to finish or renovate an unfinished area of the home in the future, a radon test should be done before starting the project and after the project is finished. Generally, it is less expensive to install a radon-reduction system before (or during) renovations rather than afterwards.

4. I'm Buying or Building a New Home. How Can I Protect My Family?

a. Why Should I Buy a Radon-Resistant Home?

Radon-resistant techniques work. When installed properly and completely, these simple and inexpensive passive techniques can help to reduce radon levels. In addition, installing them at the time of construction makes it easier to reduce radon levels further if the passive techniques don't reduce radon levels to below 4 pCi/L. Radon-resistant techniques may also help to lower moisture levels and those of other soil gases. Radon-resistant techniques:

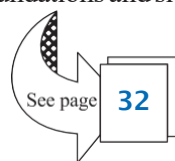
- ✓ **Make Upgrading Easy:** Even if built to be radon-resistant, **every new home should be tested for radon as soon as possible after occupancy.** If you have a test result of 4 pCi/L or more, a vent fan can easily be added to the passive system to make it an active system and further reduce radon levels.
- ✓ **Are Cost-Effective:** Building radon-resistant features into the house during construction is easier and cheaper than fixing a radon problem from scratch later. Let your builder know that radon-resistant features are easy to install using common building materials.
- ✓ **Save Money:** When installed properly and completely, radon-resistant techniques can also make your home more energy efficient and help you save on your energy costs.



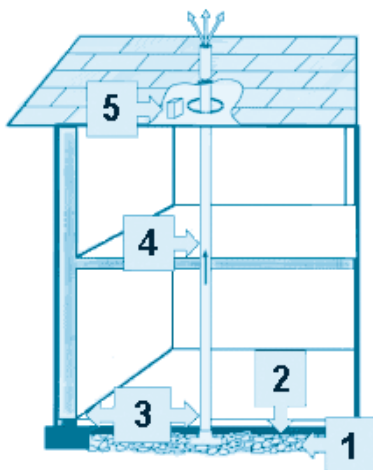
Including passive radon-resistant features in a **new home** during construction usually costs less than fixing the home later. If your radon level is 4 pCi/L or more, consult a qualified mitigator to estimate the cost of upgrading to an active system by adding a vent fan to reduce the radon level. In an **existing home**, the cost to install a radon mitigation system is about the same as for other common home repairs. Check with, and get an estimate from, one or more qualified mitigators before fixing.

b. What Are Radon-Resistant Features?

Radon-resistant techniques (features) may vary for different foundations and site requirements. If you're having a house built, ask your builder if they're using a recognized approach (International Residential Code, Appendix F, ASTM E 1465-08, and ANSI/AARST RRNC 2.0 as examples). If your new house was built (or will be built) to be radon-resistant, it will include these basic elements:



- 1. Gas-Permeable Layer:** This layer is placed beneath the slab or flooring system to allow the soil gas to move freely underneath the house. In many cases, the material used is a 4-inch layer of clean gravel. This gas-permeable layer is used only in homes with basement and slab-on-grade foundations; it is not used in homes with crawlspace foundations.
- 2. Plastic Sheeting:** Plastic sheeting is placed on top of the gas-permeable layer and under the slab to help prevent the soil gas from entering the home. In crawl spaces, the sheeting (with seams sealed) is placed directly over the crawlspace floor.
- 3. Sealing and Caulking:** All below-grade openings in the foundation and walls are sealed to reduce soil gas entry into the home.
- 4. Vent Pipe:** A 3- or 4-inch PVC pipe (or other gas-tight pipe) runs from the gas-permeable layer through the house to the roof, to safely vent radon and other soil gases to the outside.
- 5. Junction Boxes:** An electrical junction box is included in the attic to make the wiring and installation of a vent fan easier. For example, you decide to activate the passive system because your test result showed an elevated radon level (4 pCi/L or more). A separate junction box is placed in the living space to power the vent fan alarm. An alarm is installed along with the vent fan to indicate when the vent fan is not operating properly.

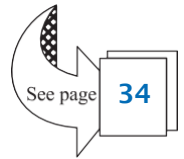


5. How Can I Get Reliable Radon Test Results?

Radon testing is easy and the only way to find out if you have a radon problem in your home.

a. Types of Radon Devices

Since you cannot see or smell radon, special equipment is needed to detect it. When you're ready to test your home, you can order a radon test kit by mail from a qualified radon measurement services provider or laboratory. You can also hire a qualified radon tester, very often a home inspector, who will use a radon device(s) suitable to your situation. The most common types of radon testing devices are listed below. As new testing devices are developed, you may want to check with your state radon office before you test to get the most up-to-date information.



✓ *Passive Devices*

Passive radon testing devices do not need power to function. These include **charcoal canisters**, **alpha-track detectors**, **charcoal liquid scintillation devices**, and **electret ion chamber detectors**, which are available in hardware, drug, and other stores; they can also be ordered by mail or phone. These devices are exposed to the air in the home for a specified period of time and then sent to a laboratory for analysis. Both short-term and long-term passive devices are generally inexpensive. Some of these devices may have features that offer more resistance to test interference or disturbance than other passive devices. Qualified radon testers may use any of these devices to measure the home's radon level.

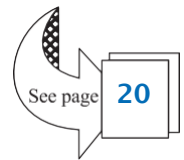
✓ *Active Devices*

Active radon testing devices require power to function. These include **continuous radon monitors** and **continuous working level monitors**. They continuously measure and record the amount of radon or its decay products in the air. Many of these devices provide a report of this information which can reveal any unusual or abnormal swings in the radon level during the test period. A qualified tester can explain this report to you. In addition, some of these devices are specifically designed to deter and detect test interference. Some technically advanced active devices offer anti-interference features. Although these tests may cost more, they may ensure a more reliable result.

b. General Information for All Devices

A state or local radon official can explain the differences between devices and recommend the ones which are most appropriate for your needs and expected testing conditions.

Make sure to use a radon measurement device from a qualified laboratory. Certain precautions should be followed to avoid interference during the test period; see the *Radon Testing Checklist* for more information on how to get a reliable test result.



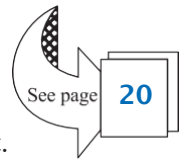
Radon Test Device Placement

EPA recommends that the test device(s) be placed in the lowest level of the home that could be used regularly, whether it is finished or unfinished. Conduct the test in any space that could be used by the buyer as a bedroom, play area, family room, den, exercise room, or workshop. Based on their client's intended use of the space, the qualified testing professional should identify the appropriate test location and inform their client (buyer). Do **not** test in a closet, stairway, hallway, crawl space or in an enclosed area of high humidity or high air velocity. An enclosed area may include a kitchen, bathroom, laundry room or furnace room.

c. Preventing or Detecting Test Interference

There is a potential for test interference in real estate transactions. There are several ways to prevent or detect test interference:

- Use a test device that frequently records radon or decay product levels to detect unusual swings;
- Employ a motion detector to determine whether the test device has been moved or if testing conditions have changed;
- Use a proximity detector to reveal the presence of people in the room which may correlate to possible changes in radon levels during the test;
- Record the barometric pressure to identify weather conditions which may have affected the test;
- Record the temperature to help assess whether doors and windows have been opened;
- Apply tamper-proof seals to windows to ensure closed-house conditions; and
- Have the seller/occupant sign a non-interference agreement.



Home buyers and sellers should consult a qualified radon test provider about the use of these precautions.

d. Length of Time to Test

Because radon levels tend to vary from day to day and season to season, a short-term test is less likely than a long-term test to tell you your year-round average radon level. However, if you need results quickly, a short-term test may be used to decide whether to fix the home.

There Are Two General Ways to Test Your Home for Radon:

✓ *Short-Term Testing*

The quickest way to test is with short-term tests. Short-term tests remain in your home from two to 90 days, depending on the device. There are two groups of devices which are more commonly used for short-term testing. The passive device group includes **alpha track detectors, charcoal canisters, charcoal liquid scintillation detectors, and electret ion chambers**. The active device group consists of different types of **continuous monitors**.

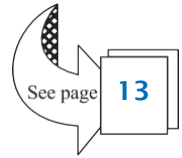
Whether you test for radon yourself or hire a qualified tester, all radon tests should be taken for a minimum of 48 hours. Some devices require a longer (minimum) length of time, e.g., a 7-day charcoal canister device.

✓ *Long-Term Testing*

Long-term tests remain in your home for more than 90 days. **Alpha track and electret ion chamber detectors** are commonly used for this type of testing. A long-term test result is more likely to tell you your home's year-round average radon level than a short-term test. If time permits (more than 90 days), long-term tests can be used to confirm initial short-term results. When long-term test results are 4 pCi/L or higher, EPA recommends fixing the home.

e. Doing a Short-Term Test...

If you are testing in a real estate transaction and you need results quickly, any of the following three options for short-term tests are acceptable in determining whether the home should be fixed. Any real estate test for radon should include steps to prevent or detect interference with the test device.



When Choosing a Short-Term Testing Option...

There are trade-offs among the short-term testing options. Two tests taken at the same time (simultaneous) would improve the precision of this radon test. One test followed by another test (sequential) would most likely give a better representation of the seasonal average. Both active and passive devices may have features which help to prevent test interference. Your state radon office can help you decide which option is best.

Short-Term Testing Options

Passive:

Take two short-term tests at the same time in the same location for at least 48 hours.

or

Take an initial short-term test for at least 48 hours. Immediately upon completing the first test, do a second test using an identical device in the same location as the first test.

Active:

Test the home with a continuous monitor for at least 48 hours.

What to Do Next

Fix the home if the average of the two tests is 4 pCi/L or more.

Fix the home if the average of the two tests is 4 pCi/L or more.

Fix the home if the average radon level is 4 pCi/L or more.

f. Using Testing Devices Properly for Reliable Results

✓ *If You Do the Test Yourself*

When you are taking a short-term test, close windows and doors to the outside and keep them closed, except for normal entry and exit. If you are taking a short-term test lasting less than four days, be sure to:



- Close your windows and outside doors at least 12 hours before beginning the test;
- Do not conduct short-term tests lasting less than four days during severe storms or periods of high winds;
- Follow the testing instructions and record the start time and date;
- Place the test device at least 20 inches above the floor in a location where it will not be disturbed and where it will be away from drafts, high heat, high humidity, and exterior walls;
- Leave the test kit in place for as long as the test instructions say; and
- Once the test is finished, record the stop time and date, reseal the package, and return it immediately to the lab specified on the package for analysis.

You should receive your test results within a few days or weeks. If you need results quickly, you should find out how long results will take and, if necessary, request expedited service.

✓ *If You Hire a Qualified Radon Tester*

In many cases, home buyers and sellers may decide to have the radon test done by a qualified radon tester who knows the proper conditions, test devices, and guidelines for obtaining a reliable radon test result. They can also:



- Evaluate the home and recommend a testing approach designed to make sure you get reliable results;
- Explain how proper conditions can be maintained during the radon test;
- Emphasize to a home's occupants that a reliable test result depends upon their cooperation. Interference with, or disturbance of, the test or closed-house conditions will invalidate the test result;
- Analyze the data and report the measurement results; and
- Provide an independent test result.

Your state radon office may also have information about qualified radon testers and certification requirements.

g. Interpreting Radon Test Results

The average indoor radon level is estimated to be about 1.3 pCi/L; roughly 0.4 pCi/L of radon is normally found in the outside air. The U.S. Congress has set a long-term goal that indoor radon levels be no more than outdoor levels. While this goal is not yet technologically achievable for all homes, radon levels in many homes *can* be reduced to 2 pCi/L or less. A radon level below 4 pCi/L still poses a risk. Consider fixing when the radon level is between 2 and 4 pCi/L.

Radon and Smoking

RADON RISK IF YOU SMOKE

Radon Level	If 1,000 people who smoked were exposed to this level over a lifetime* . . .	The risk of cancer from radon exposure compares to** . . .	WHAT TO DO: Stop Smoking and . . .
20 pCi/L	About 260 people could get lung cancer	↳ 250 times the risk of drowning	Fix your home
10 pCi/L	About 150 people could get lung cancer	↳ 200 times the risk of dying in a home fire	Fix your home
8 pCi/L	About 120 people could get lung cancer	↳ 30 times the risk of dying in a fall	Fix your home
4 pCi/L	About 60 people could get lung cancer	↳ The risk of dying in a car crash	Fix your home
2 pCi/L	About 30 people could get lung cancer	↳ The risk of dying from poison	Consider fixing between 2 and 4 pCi/L
1.3 pCi/L	About 18 people could get lung cancer	(Average indoor radon level)	(Reducing radon levels below 2 pCi/L is difficult)
0.4 pCi/L	About 6 people could get lung cancer	(Average outdoor radon level)	

Note: If you are a former smoker, your risk may be higher.

Note: If you are a former smoker, your risk may be higher.

*Lifetime risk of lung cancer deaths from EPA Assessment of Risks from Radon in Homes (EPA 402-R-03-003).

**Comparison data calculated using the Centers for Disease Control and Prevention's 1999-2001 National Center for Injury Prevention and Control Reports.

Sometimes short-term tests are less definitive about whether the radon level in the home is at or above 4 pCi/L; particularly when the results are close to 4 pCi/L. For example, if the average of two short-term tests is 4.1 pCi/L, there is about a 50 percent chance that the year-round average is somewhat below, or above, 4 pCi/L.

However, EPA believes that any radon exposure carries some risk; no level of radon is safe. Even radon levels below 4 pCi/L pose some risk. You can reduce your risk of lung cancer by lowering your radon level.

As with other environmental pollutants, there is some uncertainty about the magnitude of radon health risks. However, we know more about radon risks than risks from most other cancer-causing substances. This is because estimates of radon risks are based on data from human studies (underground miners). Additional studies on more typical populations are under way.

Your radon measurement will give you an idea of your risk of getting lung cancer. Your chances of getting lung cancer from radon depend mostly on:

- ✓ Your home's radon level;
- ✓ The amount of time you spend in your home; and
- ✓ Whether you are a smoker or have ever smoked.

Smoking combined with radon is an especially serious health risk. If you smoke or are a former smoker, the presence of radon greatly increases your risk of lung cancer. If you stop smoking now and lower the radon level in your house, you will reduce your lung cancer risk.

Radon Testing Checklist

For reliable test results, follow this *Radon Testing Checklist* carefully. Testing for radon is not complicated. Improper testing may yield inaccurate results and require another test. Disturbing or interfering with the test device, or with **closed-house conditions***, may invalidate the test results and is illegal in some states. If the seller or qualified tester cannot confirm that all items have been completed, take another test.

✓ *Before Conducting a Radon Test:*

- Notify the occupants of the importance of proper testing conditions. Give the occupants written instructions or a copy of this *Guide* and explain the directions carefully.
- Conduct the radon test for a minimum of 48 hours; some test devices have a minimum exposure time greater than 48 hours.
- When doing a short-term test ranging from 2-4 days, it is important to maintain closed-house conditions for at least 12 hours before the beginning of the test and during the entire test period.
- When doing a short-term test ranging from 4-7 days, EPA recommends that closed-house conditions be maintained.
- If you conduct the test yourself, use a qualified radon measurement device and follow the laboratory's instructions. Your state may be able to provide you with a list of do-it-yourself test devices available from qualified laboratories.
- If you hire someone to do the test, hire only a qualified individual. Some states issue photo identification (ID) cards; ask to see it. The tester's ID number, if available, should be included or noted in the test report.



*Closed-house conditions means keeping all windows closed, keeping doors closed except for normal entry and exit, and not operating fans or other machines which bring in air from outside. Fans that are part of a radon-reduction system or small exhaust fans operating for only short periods of time may run during the test.

Radon Testing Checklist

(continued)

- The test should include method(s) to prevent or detect interference with testing conditions or with the testing device itself.
- If the house has an active radon-reduction system, make sure the vent fan is operating properly. If the fan is not operating properly, have it (or ask to have it) repaired and then test.

✓ *During a Radon Test:*

- Maintain closed-house conditions during the entire duration of a short-term test, especially for tests shorter than one week in length.
- Operate the home's heating and cooling systems normally during the test. For tests lasting less than one week, operate only air-conditioning units which recirculate interior air.
- Do not disturb the test device at any time during the test.
- If a radon-reduction system is in place, make sure the system is working properly and will be in operation during the entire radon test.

✓ *After a Radon Test:*

- If you conduct the test yourself, be sure to promptly return the test device to the laboratory. Be sure to complete the required information, including start and stop times, test location, etc.
- If an elevated radon level is found, fix the home. Contact a qualified radon-reduction contractor about lowering the radon level. EPA recommends that you fix the home when the radon level is 4 pCi/L or more.
- Be sure that you or the radon tester can demonstrate or provide information to ensure that the testing conditions were not violated during the testing period.

6. What Should I Do if the Radon Level is High?

a. High Radon Levels Can Be Reduced

EPA recommends that you take action to reduce your home's indoor radon levels if your radon test result is 4 pCi/L or higher. It is better to correct a radon problem before placing your home on the market because then you have more time to address a radon problem.

If elevated levels are found during the real estate transaction, the buyer and seller should discuss the timing and costs of radon reduction. The cost of making repairs to reduce radon levels depends on how your home was built and other factors. Most homes can be fixed for about the same cost as other common home repairs. Check with and get an estimate from one or more qualified mitigators.

b. How to Lower the Radon Level in Your Home

A variety of methods can be used to reduce radon in homes. Sealing cracks and other openings in the foundation is a basic part of most approaches to radon reduction. EPA does not recommend the use of sealing alone to limit radon entry. Sealing alone has not been shown to lower radon levels significantly or consistently.

In most cases, a system with a vent pipe(s) and fan(s) is used to reduce radon. These “sub-slab depressurization” systems do not require major changes to your home. Similar systems can also be installed in homes with crawl spaces. These systems prevent radon gas from entering the home from below the concrete floor and from outside the foundation. Radon mitigation contractors may use other methods that may also work in your home. The right system depends on the design of your home and other factors.

Techniques for reducing radon are discussed in EPA's *Consumer's Guide to Radon Reduction*. As with any other household appliance, there are costs associated with the operation of a radon-reduction system.



Radon and Home Renovations

If you are planning any major renovations, such as converting an unfinished basement area into living space, it is especially important to test the area before you begin.

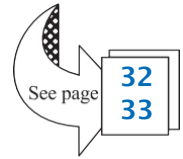
If your test results indicate an elevated radon level, radon-resistant techniques can be inexpensively included as part of the renovation. Major renovations can change the level of radon in any home. Test again after the work is completed.

You should also test your home again after it is fixed to be sure that radon levels have been reduced. If your living patterns change and you begin occupying a lower level of your home (such as a basement), you should retest your home on that level. In addition, it is a good idea to retest your home sometime in the future to be sure radon levels remain low.



c. Selecting a Radon-Reduction (Mitigation) Contractor

Select a qualified radon-reduction contractor to reduce the radon level in your home. Any mitigation measures taken or system installed in your home must conform to your state's regulations. In states without regulations covering mitigation, EPA recommends that the system conform to EPA's most current voluntary consensus-based standards.



EPA recommends that the mitigation contractor review the radon measurement results before beginning any radon-reduction work. Test again after the radon mitigation work has been completed to confirm that previous elevated levels have been reduced. EPA recommends that the test be conducted by an independent, qualified radon tester.



d. What Can a Qualified Radon-Reduction Contractor Do for You?

A qualified radon-reduction (mitigation) contractor should be able to:

- Review testing guidelines and measurement results, and determine if additional measurements are needed;
- Evaluate the radon problem and provide you with a detailed, written proposal on how radon levels will be lowered;
- Design a radon-reduction system;
- Install the system according to EPA recommended standard, or state and local codes; and
- Make sure the finished system effectively reduces radon levels to acceptable levels.

Choose a radon mitigation contractor to fix your radon problem just as you would for any other home repair. You may want to get more than one estimate, and ask for and check their references. Make sure the person you hire is qualified to install a mitigation system. Some states regulate or certify radon mitigation services providers.

Be aware that a potential conflict of interest exists if the same person or firm performs the testing and installs the mitigation system. Some states may require the homeowner to sign a waiver in such cases. If the same person or firm does the testing and mitigation, make sure the testing is done in accordance with the *Radon Testing Checklist*. Contact your state radon office for more information.

e. Radon in Water

The radon in your home's indoor air can come from two sources, the soil or your water supply. Compared to radon entering your home through the water, radon entering your home through the soil is a much larger risk. If you've tested for radon in air and have elevated radon levels **and** your water comes from a private well, have your water tested. The devices and procedures for testing your home's water supply are different from those used for measuring radon in air.

The radon in your water supply poses an inhalation risk and an ingestion risk. Research has shown that your risk of lung cancer from breathing radon in air is much larger than your risk of stomach cancer from swallowing water with radon in it. Most of your risk from radon in water comes from radon released into the air when water is used for showering and other household purposes.

Radon in your home's water is not usually a problem when its source is surface water. A radon in water problem is more likely when its source is ground water, e.g., a private well or a public water supply system that uses ground water. Some public water systems treat their water to reduce radon levels before it is delivered to your home. If you are concerned that radon may be entering your home through the water and your water comes from a public water supply, contact your water supplier.

If you've tested your private well and have a radon in water problem, it can be fixed. Your home's water supply can be treated in one of two ways. **Point-of-entry** treatment can effectively remove radon from the water before it enters your home. Point-of-entry treatment usually employs either granular activated carbon (GAC) filters or aeration devices. While GAC filters usually cost less than aeration devices, filters can collect radioactivity and may require a special method of disposal. **Point-of-use** treatment devices remove radon from your water at the tap, but only treat a small portion of the water you use, e.g., the water you drink. Point-of-use devices are not effective in reducing the risk from breathing radon released into the air from all water used in the home.

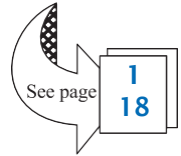
For information on radon in water, testing and treatment, and existing or planned radon in drinking water standards, visit <https://archive.epa.gov/water/archive/web/html/index-9.html>, an EPA web site. If your water comes from a private well, you can also contact your state radon office.



7. Radon Myths and Facts

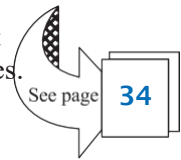
MYTH #1: Scientists are not sure that radon really is a problem.

FACT: Although some scientists dispute the precise number of deaths due to radon, all the major health organizations (like the Centers for Disease Control, the American Lung Association, and the American Medical Association) agree with estimates that radon causes thousands of preventable lung cancer deaths every year. This is especially true among smokers, since the risk to smokers is much greater than to non-smokers.



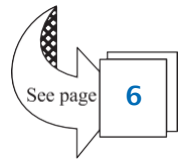
MYTH #2: Radon testing devices are not reliable and are difficult to find.

FACT: Reliable radon tests are available from qualified radon testers and companies. Active radon devices can continuously gather and periodically record radon levels to reveal any unusual swings in the radon level during the test. Reliable testing devices are also available by phone or mail-order, and can be purchased in hardware stores and other retail outlets. Contact your state radon office for a list of qualified radon test companies.



MYTH #3: Radon testing is difficult and time-consuming.

FACT: Radon testing is easy. You can test your home yourself or hire a qualified radon test company. Either approach takes only a small amount of time and effort.



MYTH #4: Homes with radon problems cannot be fixed.

FACT: There are solutions to radon problems in homes. Thousands of home owners have already lowered their radon levels. Most homes can be fixed for about the same cost as other common home repairs. Contact your state radon office for a list of qualified mitigation contractors.

MYTH #5: Radon only affects certain types of homes.

FACT: Radon can be a problem in all types of homes, including old homes, new homes, drafty homes, insulated homes, homes with basements, and homes without basements. Local geology, construction materials, and how the home was built are among the factors that can affect radon levels in homes.

MYTH #6: Radon is only a problem in certain parts of the country.

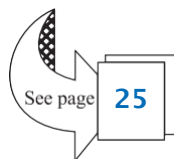
FACT: High radon levels have been found in every state. Radon problems do vary from area to area, but the only way to know a home's radon level is to test.

MYTH #7: A neighbor's test result is a good indication of whether your home has a radon problem.

FACT: It is not. Radon levels vary from home to home. The only way to know if your home has a radon problem is to test it.

MYTH #8: Everyone should test their water for radon.

FACT: While radon gets into some homes through the water, it is important to first test the air in the home for radon. If your water comes from a public water system that uses ground water, call your water supplier. If high radon levels are found and the home has a private well, call the Safe Drinking Water Hotline at (800) 426-4791 for information on testing your water. Also, call your state radon office for more information about radon in air.



MYTH #9: It is difficult to sell a home where radon problems have been discovered.

FACT: Where radon problems have been fixed, home sales have not been blocked. The added protection will be a good selling point.

MYTH #10: I have lived in my home for so long, it does not make sense to take action now.

FACT: You will reduce your risk of lung cancer when you reduce radon levels, even if you have lived with an elevated radon level for a long time.

MYTH #11: Short-term tests cannot be used for making a decision about whether to reduce the home's high radon levels.

FACT: Short-term tests can be used to decide whether to reduce the home's high radon levels. However, the closer the short-term testing result is to 4 pCi/L, the less certainty there is about whether the home's year-round average is above or below that level. Keep in mind that radon levels below 4 pCi/L still pose some risk and that radon levels can be reduced to 2 pCi/L or below in most homes.

8. Need More Information about Radon?

If you have a radon-related question, you should contact your state radon office. The following web sites, hotlines, and publications are your best sources of information. Visit our Frequent Questions web site at <https://www.epa.gov/radon/radon-frequently-asked-questions>. You can also find indoor air quality information and publications on EPA's many web sites.

a. World Wide Web Sites (EPA)






These are EPA's most important web sites for information on radon and indoor air quality in homes. All the EPA publications listed in this section are available on EPA's web sites.

- <https://www.epa.gov/radon/>. EPA's main radon page. Includes links to the NAS radon report, radon-resistant new construction, the map of radon zones, radon publications, hotlines, and more.
- <https://www.epa.gov/radon/epa-map-radon-zones-and-supplemental-information#datainfo>. Provides detailed information on contacting your state's radon office, including links to some state web sites. State indoor air quality contacts are also included.
- <https://www.epa.gov/radon/radon-publications-webinars-and-videos>. Offers the full text version of EPA's most popular radon publications, including the *Home Buyer's and Seller's Guide to Radon*, the *Consumer's Guide to Radon Reduction*, and the
 - *Model Standards and Techniques for Control of Radon in New Residential Buildings*, and others.
- <https://www.epa.gov/iaq>. EPA's main page on indoor air quality. Includes information on indoor risk factors, e.g., asthma, secondhand smoke, carbon monoxide, duct cleaning, ozone generating devices, indoor air cleaners, flood
 - cleanup, etc.
- <https://archive.epa.gov/water/archive/web/html/index-9.html>. EPA's main page on radon in water. Includes information on statutory requirements and links to the drinking water standards program.

b. Radon Hotlines (Toll-Free)



EPA supports the following hotlines to best serve consumers with radon-related questions and concerns.

-  **1-800-SOS-RADON (767-7236).*** Purchase radon test kits by phone.
-  **1-800-55RADON (557-2366).*** Get live help for your radon questions.
-  **1-800-644-6999.*** Radon Fix-It Hotline. For general information on fixing or reducing the radon level in your home.
-  **1-866-528-3187.*** Línea Directa de Información sobre Radón en Español. Hay operadores disponibles desde las 9:00 AM hasta las 5:00 PM para darle información sobre radón y como ordenar un kit para hacer la prueba de radón en su hogar.
-  **1-800-426-4791.** Safe Drinking Water Hotline. For general information on drinking water, radon in water, testing and treatment, and standards for radon in drinking water. Operated under a contract with EPA.

*Operated by Kansas State University in partnership with EPA.

State Radon Offices

9.

<https://www.epa.gov/radon/epa-map-radon-zones-and-supplemental-information#datainfo>

Up-to-date information on how to contact your state radon office is available on the web (above). You will also find a list of state hotlines, state indoor air coordinators, and state web sites (if available). Some states can also provide you with a list of qualified radon services providers. Native Americans living on Tribal Lands should contact their Tribal Health Department or Housing Authority for assistance.

EPA Regional Offices

10.

<https://www.epa.gov/radon/epa-map-radon-zones-and-supplemental-information#datainfo>

REGION	STATES	PHONE
US EPA NEW ENGLAND / Region 1 5 Post Office Square - Suite 100 Boston, MA 02109-3912	CT, ME, MA, NH, RI, VT	1-888-372-7341
US EPA / Region 2 290 Broadway New York, NY 10007-1866	NJ, NY, PR, USVI	877-251-4575
US EPA / Region 3 Four Penn Center 1600 John F. Kennedy Blvd. Philadelphia, PA 19103-2029	DE, DC, MD, PA, VA, WV	215-814-5000, or 800-438-2474
US EPA / Region 4 61 Forsyth Street SW Atlanta, GA 30303	AL, FL, GA, KY, MS, NC, SC, TN	404-562-9900 or in the Region 4 states, 800-241-1754
US EPA / Region 5 77 West Jackson Blvd. Chicago, IL 60604	IL, IN, MI, MN, OH, WI	312-353-2000 or toll-free 800-621-8431
US EPA / Region 6 1201 Elm Street, Suite 500 Dallas, Texas 75270	AR, LA, NM, OK, TX	800-887-6063 214-665-2760 (Outside of Region 6)
US EPA / Region 7 11201 Renner Boulevard Lenexa, KS 66219	IA, KS, MO, NE	913-551-7003 or 1-800-223-0425
US EPA / Region 8 1595 Wynkoop Street Denver, CO 80202-1129	CO, MT, ND, SD, UT, WY	303-312-6312 or in the Region 8 states 800-227-8917
US EPA / Region 9 75 Hawthorne St. San Francisco, CA 94105	AZ, CA, HI, NV	Toll Free: (866)-EPA-WEST or Direct: (415) 947-8000
US EPA / Region 10 1200 Sixth Avenue, Suite 155 Seattle, WA 98101	AK, ID, OR, WA	206-553-1200 or 1-800-424-4372 (toll-free within AK, ID, OR, WA)

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U.S. SURGEON GENERAL HEALTH ADVISORY

“Indoor radon is the second-leading cause of lung cancer in the United States and breathing it over prolonged periods can present a significant health risk to families all over the country. It’s important to know that this threat is completely preventable. Radon can be detected with a simple test and fixed through well-established venting techniques.” January 2005

Consumers need to know about the health of a house they are considering purchasing, including whether there is a radon problem, and if so, how to fix it. The *Home Buyer’s and Seller’s Guide to Radon* provides practical consumer information that every home buyer needs to know.



Consumer Federation of America Foundation



American Society of Home Inspectors



National Safety Council



United States
Environmental Protection
Agency

Indoor Environments Division (6609T)
EPA 402/K-24/001 | March 2024 (revised) | www.epa.gov/radon



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JPMorgan Chase Bank, N.A.
P O Box 44959
Indianapolis, IN 46244 - 4959

April 01, 2026 through April 30, 2026

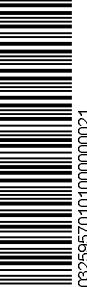
Account Number: **000005065378665**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-888-994-5626**
Para Espanol: **1-888-994-5626**
International Calls: **1-713-262-1679**
We accept operator relay calls

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THOMAS CARPENTER
2606 ELDER LN
FRANKLIN PARK IL 60131-3224



003259570101000000021

SAVINGS SUMMARY

Chase Private Client Savings

	AMOUNT
Beginning Balance	\$195,819.10
Deposits and Additions	3.17
Ending Balance	\$195,822.27
Annual Percentage Yield Earned This Period	0.02%
Interest Paid This Period	\$3.17
Interest Paid Year-to-Date	\$12.68

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$195,819.10
04/30	Interest Payment	3.17	195,822.27
	Ending Balance		\$195,822.27

You earned a higher interest rate on your Chase Private Client Savings account during this statement period because you had a qualifying Chase Private Client Checking account.



CHASE PRIVATE CLIENT

April 01, 2026 through April 30, 2026
Account Number: **000005065378665**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will provide provisional credit to your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For business accounts, our practice is to follow the procedures described above as detailed in your Deposit Account Agreement or other applicable agreements, but we are not legally required to do so. For example, we require you to notify us no later than 30 days after we sent you the first statement on which the error appeared. We may require you to provide us with a written statement that the disputed transaction was unauthorized. We are also not required to give provisional credit.




IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS: Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your Deposit Account Agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC



P.O. Box 15284
Wilmington, DE 19850

Customer service information

-  Customer service: 1.800.432.1000
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

THOMAS CARPENTER
POD JASON THOMAS CARPENTER
2606 ELDER LN
FRANKLIN PARK, IL 60131-3224

Your Bank of America Advantage Savings

for April 15, 2026 to May 12, 2026

Account number: 2910 3606 5048

THOMAS CARPENTER POD JASON THOMAS CARPENTER

Account summary

Beginning balance on April 15, 2026	\$34,213.53
Deposits and other additions	6,286.89
ATM and debit card subtractions	-0.00
Other subtractions	-5,359.59
Service fees	-0.00
Ending balance on May 12, 2026	\$35,140.83

Annual Percentage Yield Earned this statement period: 0.01%.
Interest Paid Year To Date: \$1.27.

SHOP. View inventory of over 1 million vehicles.
 APPLY. Get a decision for the vehicle you choose — it is quick and easy.
 DRIVE. Finalize the paperwork at the dealer.
 Start your next car search with us, online and on your own time.

Scan this code and start shopping or visit bankofamerica.com/carshopping

When you use the QRC feature, certain information is collected from your mobile device for business purposes.
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IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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THOMAS CARPENTER | Account # 2910 3606 5048 | April 15, 2026 to May 12, 2026

Deposits and other additions

Date	Description	Amount
04/15/26	MC MACHINERY SYS DES:PAYROLL ID:939738920998NBQ INDN:CARPENTER,THOMAS E CO ID:9111111103 PPD	2,125.23
04/30/26	MC MACHINERY SYS DES:PAYROLL ID:506102106160NBQ INDN:CARPENTER,THOMAS E CO ID:9111111103 PPD	2,456.55
04/30/26	MC MACHINERY SYS DES:PAYROLL ID:506102106161NBQ INDN:CARPENTER,THOMAS E CO ID:9111111103 PPD	1,704.84
05/12/26	Interest Earned	0.27

Total deposits and other additions **\$6,286.89**


Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
04/21/26	ALLSTATE INS CO DES:PREMIUM ID:BA0001077480 INDN:THOMAS CARPENTER CO ID:1360719665 PPD	-115.93
04/22/26	ALLSTATE INS CO DES:PREMIUM ID:XXXXXXXXX INDN:THOMAS CARPENTER CO ID:1363206260 PPD	-6.50
04/23/26	DISCOVER WEB DES:E-PAYMENT ID:2195 INDN:CARPENTER THOMAS CO ID:3510020270	-2,962.50
05/01/26	DISCOVER WEB DES:E-PAYMENT ID:2195 INDN:CARPENTER THOMAS CO ID:2510020270	-2,207.00
05/07/26	ComEd PPD DES:PAYMENTS ID:3958695000 INDN:Carpenter,Tom CO ID:2360938600	-67.66

Total other subtractions **-\$5,359.59**

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Date: June 1, 2026

American Pacific Mtg Corp dba Preferred Rate
1801 S. Meyers Rd. Suite 500, Oakbrook Terrace, IL 60181
Phone Number: 773-851-3777

Dear Tom Carpenter,

Congratulations! Based on the information you have provided to us, our Underwriting team has completed a preliminary review of your credit report, income and assets. You are conditionally approved up to the Loan Amount and terms listed as follows:

Purchase Price	\$450,000.00	Term	30 years
Loan Amount	\$275,000.00	Property Type	Detached
Down Payment	38.889%	Interest Rate	6.500
Loan Program	Conventional	Rate Lock Expiration Date	//

Please understand that this is not a final loan approval. This is not a commitment to lend, nor does it guarantee a specific rate. The interest rate and type of mortgage used to preapprove you for this loan amount is subject to change, which would also change the terms of this preapproval.

The final approval is subject to:

- Verification of all information you provided on your loan application
- Underwriter final review and acceptance of all required credit, income and asset documentation
- Acceptable appraisal and title commitment
- Satisfaction of all approval conditions

This preapproval is valid for 60 calendar days from the date of this letter and is subject to change if updated information is required. Any changes to your credit situation, income, or assets may nullify this preapproval.

Please do not hesitate to contact me with any questions about your preapproval or the home buying process.

Regards,

Claudio Prunotto
773-851-3777
claudio.prunotto@preferredrate.com
NMLS #: 224729/1850

Preferred Rate, a division of American Pacific Mortgage Corporation, is a Direct Lender.