

# Things To Consider When Buying a Home

SUMMER/FALL  
2022  
EDITION



  
Team Lahti  
— **BADGER** —  
REALTY  TEAM

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# Reasons To Buy a Home This Summer/Fall

*Are you thinking of buying a home this summer? If so, you have a great opportunity in front of you. Here are just a few reasons why this season may be the right time to make your purchase.*

## **1. Homeownership Has Many Perks**

**Homeownership is the American dream – not just because it has tangible financial benefits, but because it also has the power to change lives.**

Whether your needs have changed, you're looking for more stability, or you're ready to enter a new chapter in your life, turn to homeownership. It not only provides a safe space to call your own, but it also helps you build your net worth through home price appreciation and home equity. Not to mention, it gives you a sense of pride and accomplishment that carries through your day-to-day life.

## **2. More Homes Are Expected To Enter the Market This Year**

While the number of homes for sale is still lower than pre-pandemic norms, there is good news for your home search. Data from *realtor.com* shows the number of homes being listed for sale, known in the industry as new listings, has increased since the start of the year. In addition, **64% of sellers are planning to list their homes by the end of this summer.** That should give you more options.

**If you begin your search now and work with a trusted real estate advisor, you'll be in a great spot to benefit from those additional choices when your dream home hits the market.**

### 3. Home Prices Are Climbing

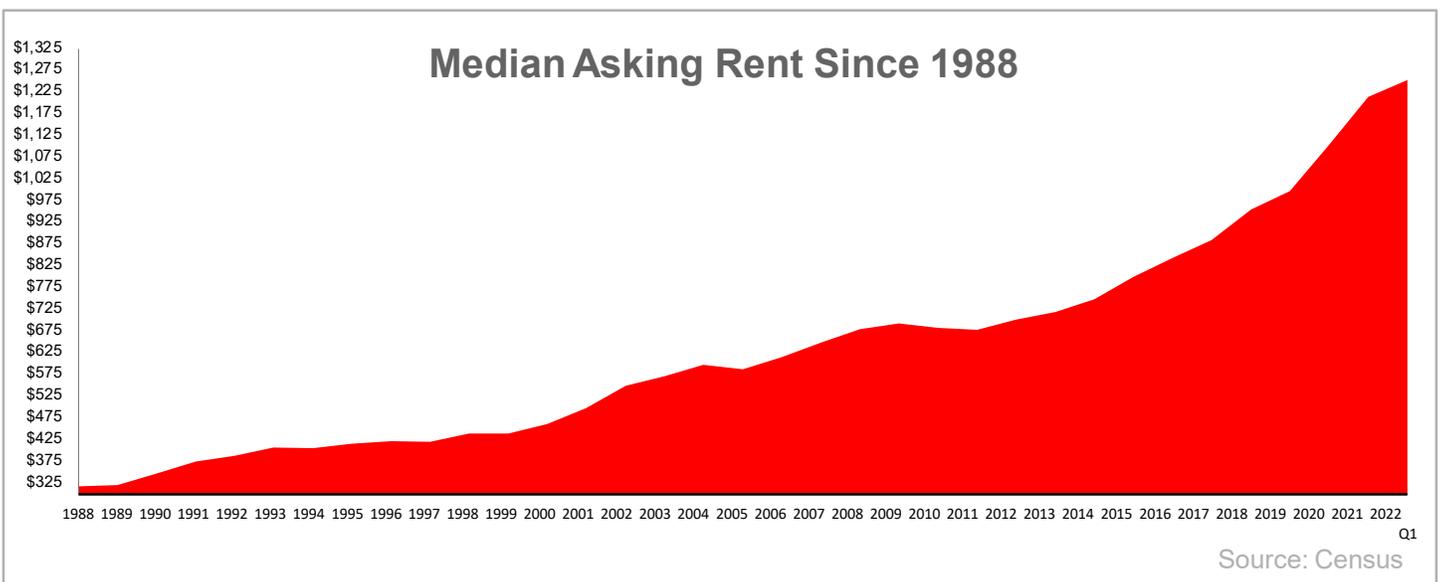
So far this year, home prices have increased. While competitive buyers are expected to keep home prices climbing, industry leaders say the pace of the increases should moderate moving forward. As Len Kiefer, Deputy Chief Economist at *Freddie Mac*, says:

*“If you’re thinking about waiting until next year and that maybe rates are higher, but you’ll get a deal on prices – well that’s risky. . . . It may be more advantageous to purchase this year relative to waiting until 2023 at this time.”*

While everyone moves through the homebuying process at a different pace, it’s more important than ever to put your plans in place and begin working with a real estate advisor. **That’s because it’ll cost you more to buy a home if you wait as prices rise.**

### 4. Rents Are Rising Too

*Census* data shows the median monthly rent is also going up (see chart below). **To escape rising rents, consider purchasing a home so you can lock in your monthly mortgage payment.** Even though the number of homes available for sale is low, homeownership is a much more stable long-term investment.



### Bottom Line

*Let’s connect if you’re ready to learn more about the benefits and rewards of homeownership. Having a local expert on your side is the best way to make your dream a reality this season.*

“

*“ . . . home prices aren't going to drop any time soon. So if you're on the fence about whether to buy now or wait for a better deal, buying sooner rather than later might be wise.”*

*- The Mortgage Reports*



# Expert Insights for Today's Homebuyers



*While today's housing market is competitive for buyers, it's also a great window of opportunity. If you want to buy a home, here are a few things experts say you should know about what to expect and why homeownership is so important.*

“

*... I don't see any reason to hold off from purchasing a home right now. If you feel financially secure, you should start looking for a home.*

- Nadia Evangelou, Senior Economist, *National Association of Realtors*

“

*Active inventory grew for the first time since 2019. . . . The switch to growth after nearly 3 years of decline is a step in the right direction, even though inventory continues to lag pre-pandemic normal.*

- Danielle Hale, Chief Economist, *realtor.com*

“

*The best thing to do is set your budget and expectations ahead of time so you know how much you can afford to offer. . . . This will make negotiations a lot easier.*

- *The Mortgage Reports*

“

*Owning a home continues to be a proven method for building long-term wealth. . . . Home values generally grow over time, so homeowners begin the wealth-building process as soon as they make a down payment and move to pay down their mortgage.*

- Lawrence Yun, Chief Economist, *National Association of Realtors*



# The Many Benefits of Homeownership

*The link between financial security and homeownership is undeniable. But your home also provides a sense of gratitude, pride, and comfort. Here are some of the best emotional and financial benefits that come with owning a home.*

## **The Emotional Benefits of Owning a Home Are Powerful**

In their list of top reasons to buy a home, the *National Association of Realtors* (NAR) highlights some of the powerful, non-financial aspects of homeownership. Among them is the opportunity to customize your home to reflect your personality and needs:

*“The home is yours. You can decorate any way you want and choose the types of upgrades and new amenities that appeal to your lifestyle.”*

Another benefit homeowners enjoy is the stability it provides. Homeowners typically stay put longer than renters. According to NAR, when you remain in one place for more than a few years, you can grow closer to your community, which can enhance your sense of pride and lead to better relationships.

## **Owning a Home Is a Building Block for Financial Success**

The benefits of homeownership extend beyond the emotional too. Owning your home is a cornerstone of achieving financial success. As Leslie Rouda Smith, President of NAR, says:

*“Homeownership is rewarding in so many ways and can serve as a vital component in achieving financial stability.”*



But many people may not realize just how much owning a home contributes to their net worth. A recent NAR report details several homeownership trends and statistics, including the difference in net worth between homeowners and renters. It finds:

*“ . . . the net worth of a homeowner was about \$300,000 while that of a renter’s was \$8,000 in 2021.”*

### The Difference in Net Worth Is Significant

#### Homeowner



**\$300,000**  
in net worth

#### Renter



**\$8,000**  
in net worth

Source: NAR

**To put that into perspective, the average homeowner’s net worth is roughly 40X that of a renter.** The gap in net worth exists because as a homeowner, you gain equity as your home appreciates in value and as you pay your mortgage each month. As a renter, you’ll never see a return on the money you pay out in rent every month.

### Bottom Line

*The benefits of owning a home are foundational. As a homeowner, you can feel proud of the space you call home and know you’ve made a sound financial investment. If you want to learn more about all the ways homeownership can benefit you, let’s connect.*



# Top Motivators To Buy This Summer/Fall

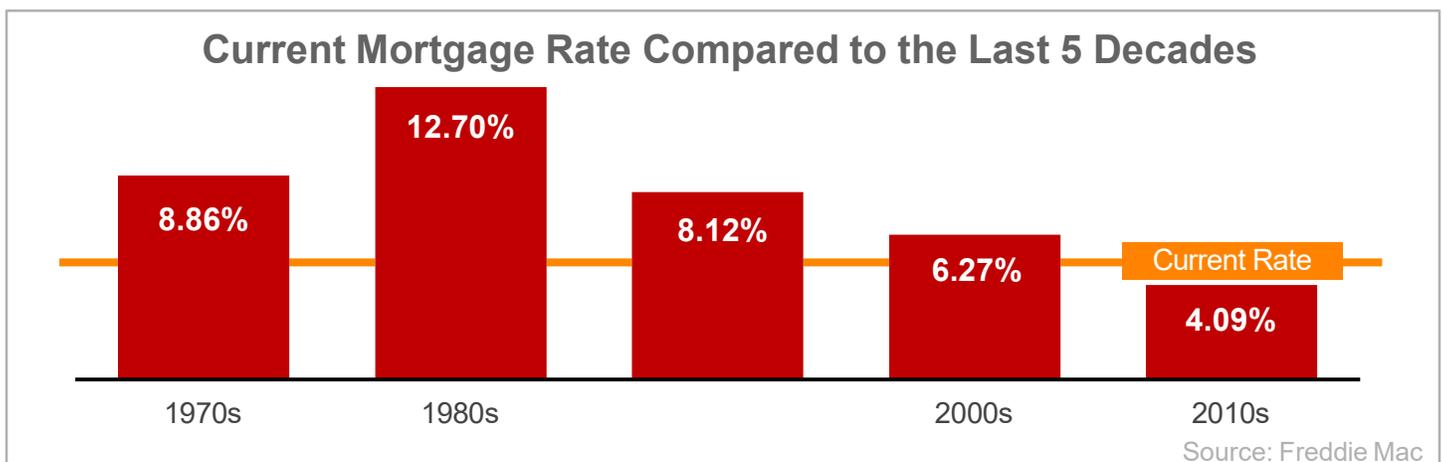
*If you're thinking of buying a home this season, the biggest opportunity you have right now is to get ahead of rising housing costs. Here's what you need to know.*

## What's Happening To Mortgage Rates This Year?

While it's true the 30-year fixed mortgage rate has climbed over two percentage points this year, just remember that perspective is key. Even though mortgage rates are higher now than they were during the pandemic, they're still more competitive than historic norms. Mark Fleming, Chief Economist at *First American*, explains:

*"Rising mortgage rates impact affordability, but historical context is important. An average 30-year, fixed mortgage rate of 5.5 percent is still well below the historical average of nearly 8 percent."*

The graph below further illustrates this point. Today you can still lock in a rate that's comparatively lower than decades past.

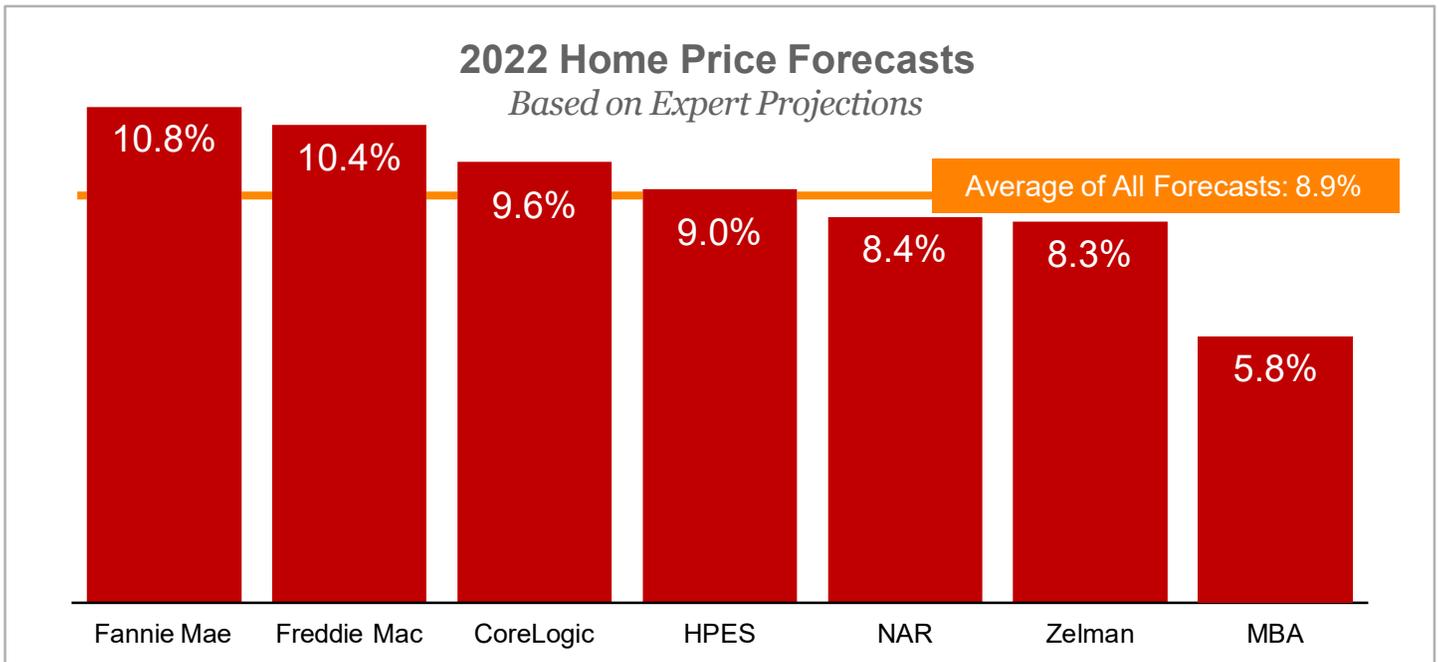


Source: Freddie Mac



## What Will Happen With Home Prices This Year?

In addition, home prices are expected to continue appreciating. The graph below shows the 2022 home price forecasts from seven industry leaders. As the bars indicate, they're all projecting an increase this year as buyers competing for a limited number of houses continue to put upward pressure on prices. The dotted line represents the average of all the forecasts together, showing the **rate of appreciation is expected to be about 8.9%**.



While that's not the record-breaking increase we saw over the past year, it's still continued price growth – not a decline. Why is that important to you? If you're waiting for prices to drop because you think homes will be more affordable, the data from leading experts simply doesn't support it.

### Bottom Line

*If you're ready and able to buy, think of today's mortgage rates and rising home prices as motivating factors to purchase sooner rather than later. Let's connect today so you can buy your home before it costs more to do so.*



## KEY TAKEAWAY

Mortgage rates are impacted by a number of economic factors. That's why Sam Khater, Chief Economist at *Freddie Mac*, says:

*“Economic uncertainty is causing mortgage rate volatility. . . .”*

Instead of taking a gamble on where they'll be in the future, focus on how you still have an opportunity to lock in a comparatively low rate today.





# How Homeownership Can Help Shield You from Inflation

*If you're following the news today, you're probably hearing about increasing home prices, rising consumer costs, and more. These inflationary concerns might make you wonder if you should wait to buy. Here's why inflation shouldn't stop you from purchasing a home this season.*

## **Homeownership Offers Stability and Security**

*Investopedia* explains that during a period of high inflation, prices rise across the board. That's true for things like food, entertainment, and other goods and services – even housing. Both rental prices and home prices are on the rise. So as a buyer, how can you protect yourself from increasing costs? The answer lies in homeownership.

**Buying a home allows you to stabilize what's typically your biggest monthly expense: your housing cost.**

If you get a fixed-rate mortgage on your home, you lock in your monthly payment for the duration of your loan, often 15 to 30 years. James Royal, Senior Investing and Wealth Management Reporter at *Bankrate*, says:

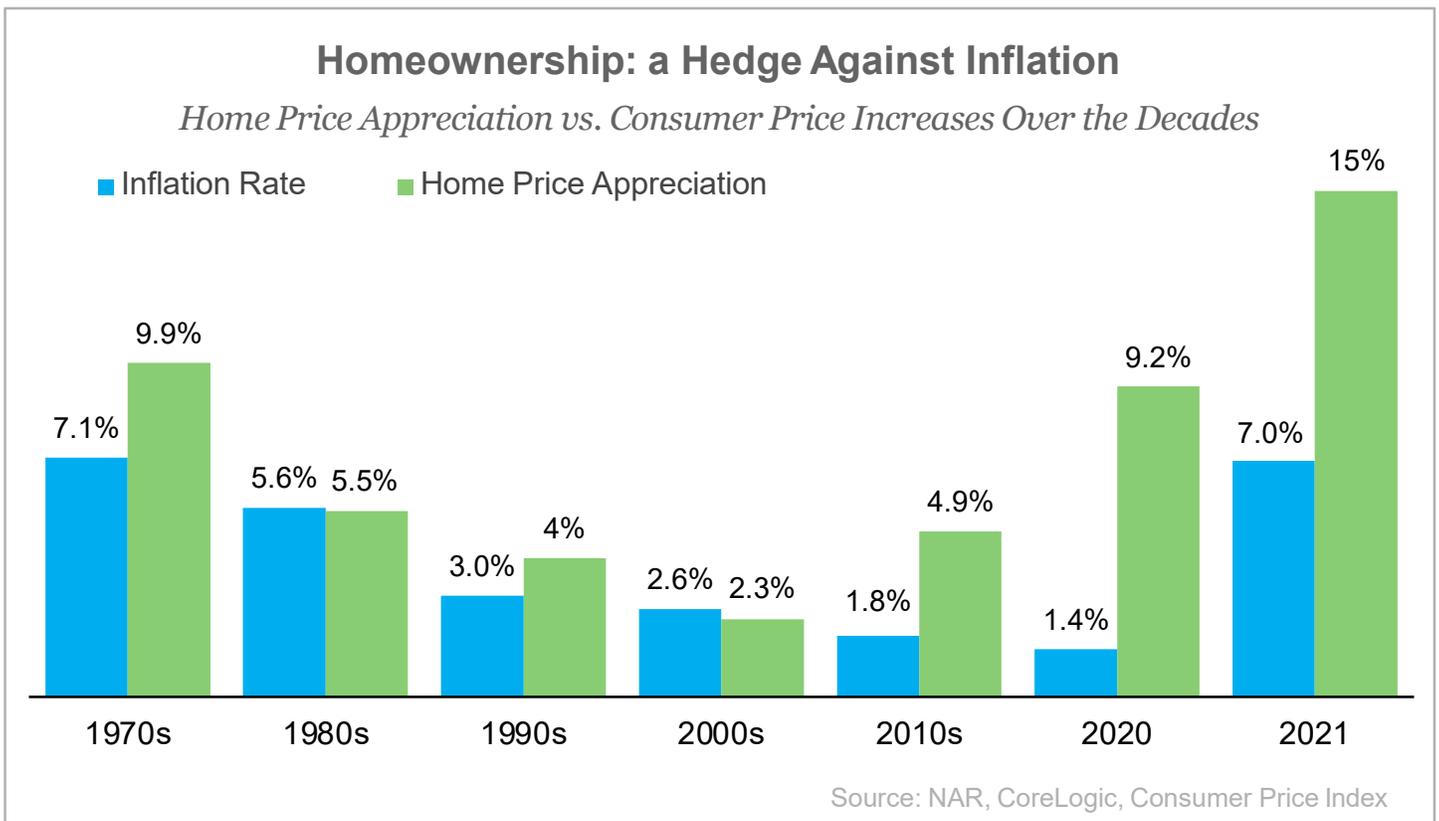
*“A fixed-rate mortgage allows you to maintain the biggest portion of housing expenses at the same payment. Sure, property taxes will rise and other expenses may creep up, but your monthly housing payment remains the same.”*

So even if other prices rise, your housing payment will be a reliable amount that can help keep your budget in check. If you rent, you don't have that same benefit, and you won't be protected from rising housing costs.

## Use Home Price Appreciation To Your Benefit

While it's true rising home prices mean buying a house today costs more than it did a year ago, you still have an opportunity to set yourself up for a long-term win by locking your payment in at today's rates and prices.

During inflationary times, it's especially important to invest your money in an asset that will hold or grow in value. The graph below shows how home price appreciation outperformed inflation in most decades going all the way back to the 1970s (see graph below):



**So, what does that mean for you?** Once you buy a house, any price appreciation that does occur will be good for your equity and your net worth. And since homes are typically assets that grow in value, you have peace of mind that history shows an investment in homeownership is a strong one.

### Bottom Line

*If you're ready to buy a home, it may make sense to move forward with your plans despite rising inflation. To make sure you have expert advice on your specific situation and how to time your purchase, let's connect.*

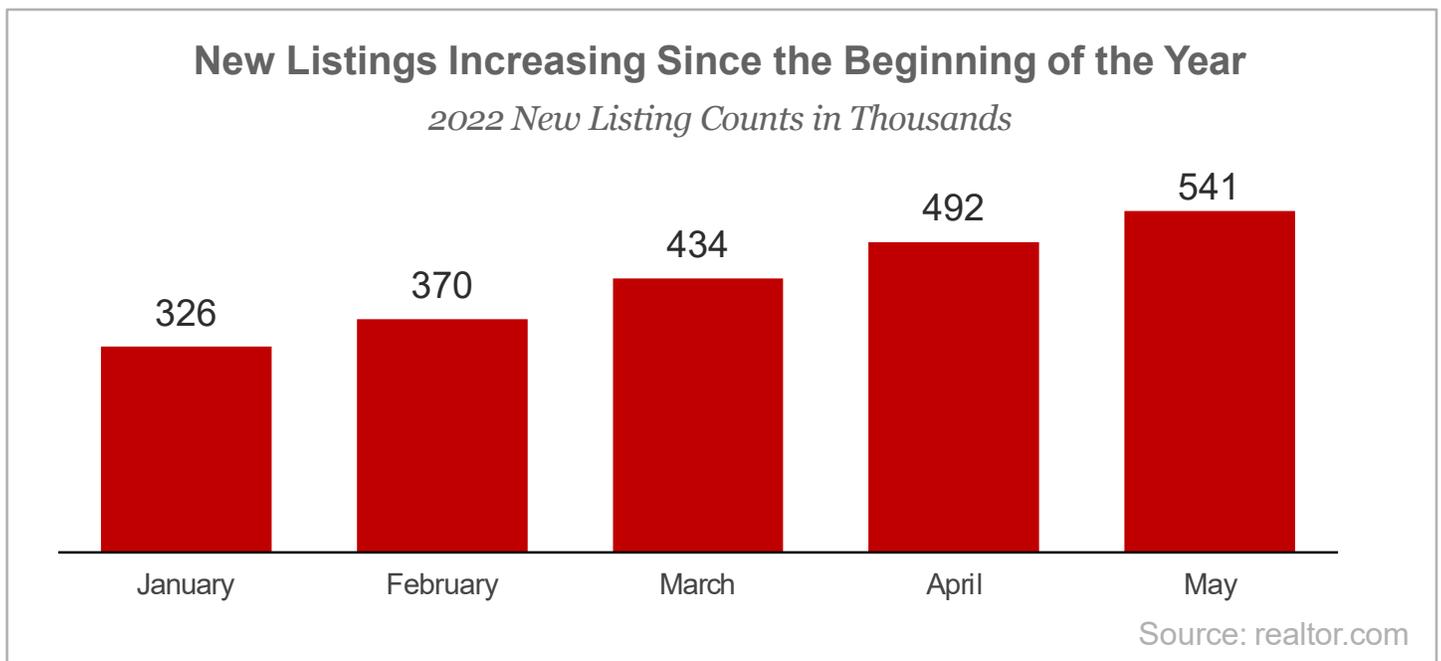


# More Options for Your Home Search

*According to a survey from the National Association of Realtors (NAR), one of the top challenges buyers face in today's housing market is finding a home that meets their needs. That's largely because the inventory of homes for sale is so low today. But there is hope on the horizon.*

## **Signs Inventory May Be Growing**

Recent data shows more sellers are listing their houses this season, which may give you more options for your home search. The latest from *realtor.com* shows the number of listings coming onto the market, known in the industry as new listings, has increased since the start of the year (see graph below):



According to *realtor.com*, this growth in new listings is expected to continue. Their research finds that **64% of potential sellers plan to list their homes over the next six months.**

*Realtor.com* says:

*“ . . . markets may see a noticeable bump in the number of homes for sale as we move through spring and into summer. A majority of homeowners planning to sell this year indicated that they aim to list in the next six months, with almost 10% having already placed their properties on the market.”*

While this is great news if you're looking to make a purchase this season, what's also important to know is that homes are still selling very quickly. Acting fast and being prepared as new listings come to the market is fundamental to finding a home in today's housing market.

### **Bottom Line**

*If you're looking to buy a home, know more options are coming to market and your ideal home could be one of them. Let's connect so you can stay up to date on the latest listings in our market and be ready to move fast when you find the one that's right for you.*





“

*“Rising rents, which continue to climb at double-digit pace . . . and the prospect of locking in a monthly housing cost in a market with widespread inflation are motivating today’s first-time homebuyers.”*

- Danielle Hale, Chief Economist, *realtor.com*

# COVID / HOME PURCHASE FLOW SHEET

**YOU**



**VIRTUAL (OR IN-PERSON) CONSULTATION:**  
**ASK QUESTIONS**

- FIGURE OUT CRITERIA: NEEDS, WANTS & DESIRES
- LOCATION, LOCATION, LOCATION
- UNDERSTANDING PURCHASE PROCESS - UNDERSTANDING THE MARKET CONDITIONS
- WHAT WE DO FOR YOU – AGENCY TYPE

**CLOSING AT TITLE COMPANY**  
 – YOU AND SELLER SIGN DOCS & YOU GET THE KEYS!

**GET PRE APPROVED BY A LOCAL MORTGAGE LENDER**

**PRE-CLOSING WALK-THRU AT YOUR NEW HOME**  
 – SOLD PICTURE IS TAKEN AT THAT TIME!

**DETERMINE YOUR PURCHASE POWER**

**MORTGAGE LOAN APPLICATION & RUN CREDIT**

**UNDERSTANDING DIFFERENT LOAN OPTIONS**

**2-WEEK LETTER IS SENT OUT**  
 EXPLAINING WHAT TO EXPECT  
 CONTACT UTILITY COMPANIES

**YOU'RE PREAPPROVED!**

- REVIEW HOMES ONLINE THAT MEET YOUR CRITERIA
- DRIVE BY THE PROPERTY TO SEE IF YOU LIKE THE LOCATION
- SET UP TIME WITH YOUR TEAM LAHTI AGENT FOR A PRIVATE TOUR

**SET TIME AND PLACE FOR CLOSING**

**MORTGAGE APPROVED AND COMMITMENT LETTER RECEIVED**

**COUNTER OFFER**

**MAKE AN OFFER**  
 ADD IN CONTINGENCIES TO PROTECT YOU

- HOME INSPECTION/TESTING
- APPRAISAL
- FINANCING
- SUCCESSFUL WALK THROUGH OF PROPERTY

**OFFER REJECTED**

**TITLE WORK IS COMPLETED FOR THE PURCHASE**

**SECURE HOMEOWNERS INSURANCE**

**THE OFFER IS ACCEPTED!**  
 – CONGRATS EMAIL IS SENT TO YOU OUTLINING ALL YOUR CONTINGENCY DEADLINES  
**\$\$ MAIL OUT YOUR EARNEST MONEY!!!**

**NEGOTIATIONS**  
 – TEAM LAHTI AGENT PREPARES AMENDMENT BASED ON APPLICABLE TEST RESULTS AND EVALUATIONS CONDUCTED BY THIRD-PARTY PROFESSIONALS

**THE SIGNED CONTRACT IS SENT TO YOUR LENDER, WHO WILL START PROCESSING YOUR LOAN!**

**TALK WITH YOUR LENDER TO**

- LOCK IN YOUR RATE
- ORDER APPRAISAL

**SCHEDULE YOUR HOME INSPECTIONS/TESTING**

## *Congratulations on Your Accepted Offer!*

My name is Carrie Stanke and I am the Transaction Coordinator for Badger Realty Team. You may see some correspondence from me throughout your home buying process as I work closely with your Team Lahti agent.

Congratulations on the accepted offer of 1234 Your New Address! The contingencies in your offer have specific time frames that are based on the date the contract was signed by both parties, 2/17/2020. Here are a few things to keep in mind:

### Earnest Money

Your earnest money must be a check or cashier check in the amount of \$X,000 and be postmarked within 3 days, 2/20/2020. The check should be made out to Listing Brokerage Trust Account and mailed to Listing Brokers Address. Please reference the property address in the memo line.

### Subdivision Deed and Restrictions

The Seller has until 2/22/2020 to provide you with a copy of the subdivision rules and restrictions for your review.

### Home Inspection & Radon Testing

You have until 3/3/2020 to have the home inspection and radon testing completed. Please call and set up appointments with the company of your choice. If needed, your agent will be happy to provide recommendations.

### Appraisal

Your loan officer will order an appraisal of the property. We will need to notify the seller by 3/16/2020 if the appraiser determines that the property does not have a value of at least the purchase price.

### Financing

Inform your lender of your accepted offer ASAP and forward the accepted offer paperwork to them. The offer states you have until 3/18/2020 to waive financing. We will need to provide the seller with a letter from your lender stating that they will be providing the financing for your new home. When we get closer to the estimated close date of 4/15/2020, your lender will need to know who we are using for a title company, which will be provided by your agent.

For your convenience I am providing you with a summary of the contingencies.

Contingency	Timeframe	Due Date	Responsible Party	Date Completed
Earnest Money	3 Days	2/20/2020	You as the Buyer	
Subdivision Restrictions	5 Days	2/22/2020	Seller	
Home Inspection	15 Days	3/3/2020	You as the Buyer	
Radon Testing	15 Days	3/3/2020	You as the Buyer	
Appraisal	28 Days	3/16/2020	Your Lender	
Loan Commitment	30 Days	3/18/2020	Your Lender	
Owner's Title Policy	7 Days Prior to Close	4/8/2020	Title Company	
Estimated Close Date		4/15/2020		

Badger Realty Team takes great pride in making sure our clients are happy with their experience! Please feel free to contact your agent or myself with any questions or concerns you may have. And be sure to visit our Facebook page: <https://www.facebook.com/BadgerRealtyTeam/>

***Results that Move You!***

Because we know how important it is when purchasing or refinancing your home. Contact one of us today to find out more about how we can help you reach your financial goals in real estate.



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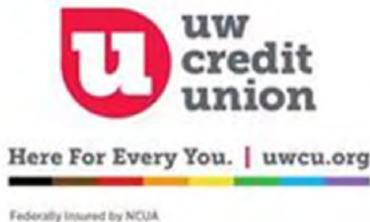
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## Clients choose us!

We thrive on being number one in this business, and we'd love an opportunity to assist you during your real estate transaction.



# What You Need To Budget For

*When it comes to buying a home, it can feel a bit intimidating to know how much you need to save and where to find that information. To get you started, here are a few things experts say you should plan for along the way.*

## Your Down Payment

As you set your savings goal for your purchase, your down payment is likely already top of mind. And like many other people, you may believe you need to set aside 20% of the home's purchase price for that down payment – but that's not always the case. The *National Association of Realtors* (NAR) says:

*“One of the biggest misconceptions among housing consumers is what the typical down payment is and what amount is needed to enter homeownership. **Having this knowledge is critical to know what to save . . .**”*

The good news is, you may be able to put as little as 3.5% (or even 0%) down in some situations. To understand your options in today's market, lean on a professional to go over the various loan types, down payment assistance programs, and what each one requires.

## An Earnest Money Deposit (EMD)

While it isn't required, an earnest money deposit is common in today's highly competitive market. It's money you pay as a show of good faith when you make an offer on a house. *First American* explains how it works:

*“This deposit is typically held in trust by a third party and is intended to show the seller you are serious about purchasing their home. Upon closing the money will generally be applied to your down payment or closing costs.”*



In other words, an earnest money deposit could be the very first check you'll write toward your purchase. The amount varies by state and situation, but *realtor.com* says you can typically plan for 1-2% of the home's purchase price. Work with a real estate advisor to understand any requirements in your local area and determine if it's something that could be an option for you.

## Your Closing Costs

The next thing to plan for is your closing costs. The *Federal Trade Commission* (FTC) defines closing costs as:

*"The upfront fees charged in connection with a mortgage loan transaction. . . . generally including, but not limited to a loan origination fee, title examination and insurance, survey, attorney's fee, and prepaid items, such as escrow deposits for taxes and insurance."*

Basically, your closing costs cover the fees for various people and services involved in your transaction. NAR says to budget for roughly 2-5% of the home's purchase price. *Freddie Mac* sums up why this matters to you and your homebuying journey like this:

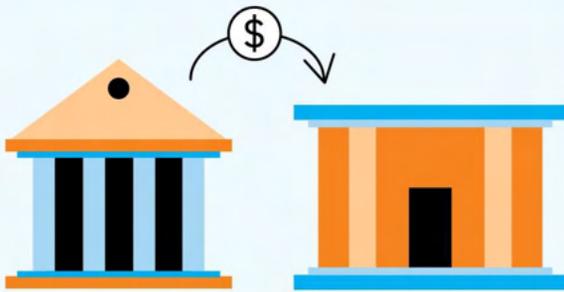
*"If you're in the market to buy a home, your down payment is probably top of mind. And rightly so – it's likely the biggest cost of homebuying. However, it is not the only cost and it's critical you understand all your expenses before diving in. The more prepared you are for your down payment, closing and other costs, the smoother your homebuying journey will be."*

## Bottom Line

*Knowing what to budget for in the homebuying process is essential. To make sure you understand these and any other expenses that may come up, let's review your options together.*

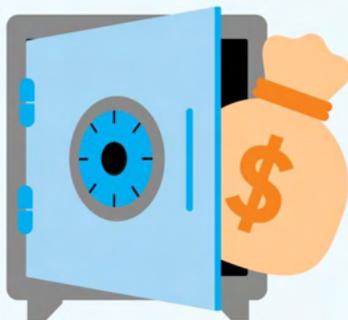
# Things To Avoid After Applying for a Mortgage

*Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application.*

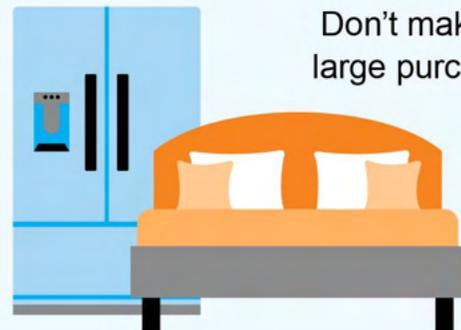


Don't change bank accounts.

Don't apply for new credit or close any credit accounts.



Don't deposit cash into your bank accounts before speaking with your bank or lender.



Don't make any large purchases.



Don't co-sign other loans for anyone.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.

# COVID Showing Regulations

- Buyer(s) must be PREAPPROVED
- If anyone in your party is showing symptoms or has been in contact recently with someone who tested positive for COVID, please do not enter.
- Only two (2) decision-makers with their showing agent are allowed at the showing.
- Please leave interior doors open, the light's on, and no over-lapping showings allowed.
- Please wear masks at all times, please take off shoes or wear booties. Use hand sanitizer at the door or wear gloves. Please discard items in the trash bin or take with you on your way out.

Thank you we appreciate your continued efforts #StoptheSpread





# Can You Safely Buy or Sell a Home in the Age of Coronavirus?

**Many seniors are eager to buy or sell a home after sitting on the sidelines during the pandemic but about exposing themselves to COVID-19.** What should you know about the current state of real estate transactions if you fall into this camp?

First, the rules are constantly evolving and vary by market. Many new procedures have been instituted, and real estate professionals have been highly committed to keeping everyone safe.



## Safe Showings

**While traditional open houses aren't allowed in most markets,** real estate professionals are employing measures for in-person showings that adhere to local health guidelines, promote social distancing, and respect their clients' personal preferences.

For example, during scheduled showings, potential buyers may be asked to wear a face mask or covering and gloves, remove shoes or add protective booties, and use hand sanitizer. Owners may ask that no surfaces are touched—a request that works better if they leave all lights on and keep closet doors open.

As a buyer, you may want to request a virtual property tour, where your agent uses a live video service like FaceTime to walk through a home on your behalf, providing a closer look at various features, like the views from windows or the property's landscaping.

While phone calls, email, and text messages have long been popular communication tools, ask your agent about video conferencing options. They're often a better way to discuss important topics when in-person meetings are difficult or undesirable.



## Contactless Closings

**Technology is also playing a pivotal role in managing transaction paperwork,** security deposits, loan applications, closing documents, and more, reducing or eliminating the need for in-person contact.

For example, you might be able to attend the closing in your car in a parking lot. Your contact will be minimal, similar to using curbside pickup services.



## Leaning on Technology

**Agents are using technology to facilitate nearly every aspect of real estate transactions,** including client communications and property showings.

For example, if you prefer no in-person showings, talk to your agent about virtual options like 3D virtual tours or virtual open houses. These technologies come much closer to replicating an in-person experience (versus only offering property photos).



## On a Positive Note

**In most markets, inventories are low, and home prices have remained stable.** Additionally, mortgage interest rates are at historically low levels. These factors contribute to a solid real estate market and make it a desirable time to buy or sell a home.

Count on an SRES® to guide you through the process of buying or selling your home, making the transaction less stressful and more successful.

The Seniors Real Estate Specialist® (SRES®) designation is awarded by the SRES® Council, a subsidiary of the National Association of REALTORS® (NAR).

To learn more about SRES® and access various consumer resources, please visit [seniorsresource.realtor](http://seniorsresource.realtor).





# 5 Tips for Making Your Best Offer

*As a buyer in a sellers' market, you may feel like you're stuck between a rock and a hard place, especially when inventory is as low as it is today. When you do find the right home, here are five tips to keep in mind that will help you make the best offer possible.*

## 1. Know Your Budget



Knowing your budget and what you can afford is critical to your success as a homebuyer. The best first step is working with a lender and getting pre-approved for a loan. Your pre-approval indicates how much you're able to borrow for your mortgage.

It also shows sellers you're serious. That can give you a competitive edge and let you act quickly when you've found the perfect home. As *Freddie Mac* notes:

*"By having a pre-approval letter from your lender, you're telling the seller that you're a serious buyer, . . . In a true bidding war, your offer will likely get dropped if you don't already have one."*

## 2. Be Ready To Move Fast



Speed and the pace of sales are contributing factors to today's competitive housing market. According to the *Existing Home Sales Report* from the *National Association of Realtors (NAR)*:

*"Eighty-eight percent of homes sold in April 2022 were on the market for less than a month."*

When homes are selling fast, it's important to stay flexible and be ready to move quickly. A skilled agent will help you put together and submit your best offer as soon as you find the home you want to buy.

### 3. Lean on a Real Estate Professional

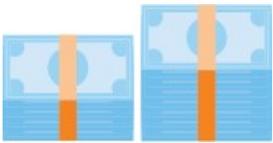
No matter what the housing market looks like, rely on a trusted real estate advisor. As *Freddie Mac* says:



*“The success of your homebuying journey largely depends on the company you keep. . . . **Be sure to select experienced, trusted professionals** who will help you make informed decisions and avoid any pitfalls.”*

Agents are experts in the local real estate market with insight into what’s worked for other buyers in the area and what sellers may be looking for in an offer. Your agent will help you understand how to cater to what a seller needs, so your offer stands out.

### 4. Make a Strong, but Fair Offer



According to the *Realtors Confidence Index* from NAR, 61% of properties sold above the list price. That means when you’ve found your dream home, offering below or even at a home’s asking price may not be enough right now.

Lean on your agent to help you understand the market value of the home and recent sales trends in the area so you can craft your best offer.

### 5. Be a Flexible Negotiator



When putting together an offer, your trusted real estate advisor will help you consider which levers you can pull, including contract contingencies (conditions you set that the seller must meet for the purchase to be finalized). Of course, there are certain contingencies you don’t want to give up, like the **home inspection**. *Freddie Mac* explains:

*“A home inspection contingency gives you the opportunity to have the entire home you’d like to purchase examined by a professional before you close on your contract. **Without this contingency, you could be contracted on a house you can’t afford to fix.**”*

## Bottom Line

*Today’s competitive landscape makes it more important than ever to make a strong offer on a home. Let’s connect to make sure you rise to the top along the way.*



# Multiple Offers: Questions to Consider in a Seller's Market

When home buyers outnumber sellers, the result can be a multiple offer scenario. If you're searching for homes in a competitive market environment, you'll want to take time to understand the dynamics of multiple offers and understand how this might impact your negotiating strategy. Some questions to discuss with your buyer's representative:

## Will I know if I'm in a multiple offer situation? What are my options for writing a stronger offer?

Not necessarily. Typically it works to a seller's advantage if buyers are told they are competing with one another. But a seller must give their agent permission to disclose the existence of other offers before this can be shared with your buyer's rep.

In addition to firming up your financing (or paying cash) and offering flexibility on timing, there are a number of other things you can do, including eliminating contingencies, increasing your earnest money deposit or paying closing costs, to name a few. Discuss your options with your buyer's rep.

## How will offers be presented to the seller? If I don't want to compete with other buyers, can I

**withdraw my offer?** The seller decides how they want this handled, either individually or as a group presentation. Once presented, a seller can elect to accept (or counter) one offer, reject all offers, or reject all offers in conjunction with a request to resubmit a "highest and best" offer. Every home buyer benefits from having their interests

represented in a real estate transaction, but in a multiple

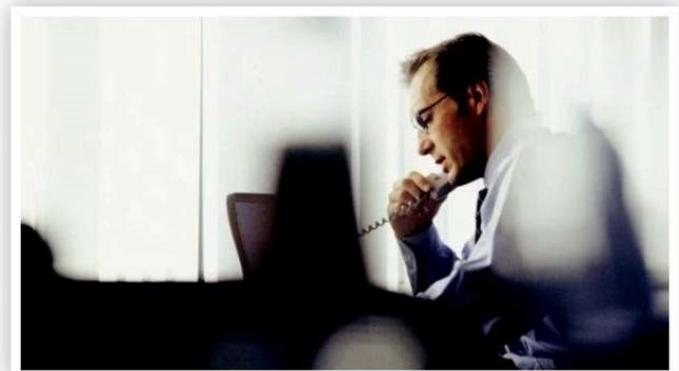
## offer scenario, you'll gain even more if you're working with an **Accredited Buyer's Representative**. Discuss

these and other questions with your buyer's rep so you can anticipate each step in the negotiation process and

The only way to preserve confidentiality is to ask the sellers to sign a confidentiality agreement before presenting your offer (which also applies to their agent). However, if the seller decides to have a group presentation of offers, you'll either have to withdraw your offer or revoke the confidentiality agreement.

## If my offer has the highest price, can I be confident that I'll beat out other buyers?

No. Sellers can accept whichever offer they consider "best" and that may be based on other factors, like the certainty of closing (e.g., the buyer is already approved on their mortgage) or flexibility on closing dates.





## HOME INSPECTORS

YOU CAN USE ANYONE AS LONG AS THEY'RE A THIRD-PARTY AND LICENSED. HOME INSPECTORS HAVE SUPRA ACCESS TO GET INSIDE THE HOME AND WILL SCHEDULE THE INSPECTION ONLINE WITH THE SELLER.

**PLEASE LET THEM KNOW IF YOU ARE A RADON TEST**

CAPITAL CITY HOME INSPECTIONS - MARC SCHRADER

P: 608-443-8353 E: MADISONINSPECTIONS@GMAIL.COM  
W: CAPITALCITYINSPECTIOBNS.COM

BK HOME INSPECTIONS - BILL KNEEBONE

P: 608-239-0104 E: KNEEBONE8@GMAIL.COM  
W: BKHOMEINSPECTIONSOFWIS.COM

Home Inspections are to ensure that the property you purchase is structurally sound. Your home inspector will inspect the property and give you a general overview in a *detailed report* of your inspection, do NOT be alarmed when you see pages of items flagged. This is VERY common to see in existing homes. It doesn't mean that the property is falling apart, as new housing codes are always coming out. If we do find something concerning (highlighted in red, as a major defect) we will need to bring in a professional, as a home inspector can only give us a general idea, as we look for defective items costing \$500 or more to correct.



# Appropriate (and Unreasonable) Inspection Repair Requests

**The seller just accepted your offer on the house.** Congratulations! Most buyers include a home inspection contingency in their offer. It's a crucial step that will alert you to problems that may need to be addressed, like malfunctioning appliances or cracks in the foundation.

Inspection reports can be long and extensive. Your buyer's representative can guide you through the findings and help you decide on your next steps with the seller. What should you include in your repair requests? What's asking too much?

As a general rule, problems with non-functioning systems and safety issues are legitimate negotiable repairs. Or, if you discover substantial structural defects or serious hazards, you may want to back out of the contract.

On the other hand, issues that have already been disclosed or a long list of nickel-and-dime requests will only generate ill will with the sellers and potentially derail the transaction.

**If your goal is to reach the closing table, it may be best to pass on these requests:**

## 1. Normal wear and tear.

- ✓ Chipped paint on the baseboards. A cracked mirror. Scratches in hardwood flooring. Unless you're buying new construction, most homes have a few cosmetic defects. Sellers are typically unwilling to negotiate on flaws that were visible when you made your offer.

## 2. Inexpensive repairs.

- ✓ It would be nice if buyers could get sellers to take care of every small repair, from a torn window screen, or a cracked switch plate, to a burnt bulb in a ceiling fixture. However, common sense and intelligent compromise say it's better to focus on big-picture items.

## 3. Smoke and carbon monoxide detectors.

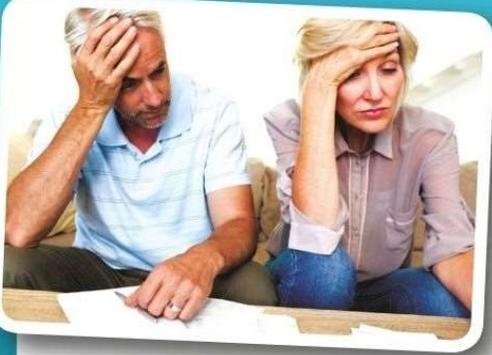
Even though many municipalities have rules regarding these safety items, it may be preferable to pass on smoke and carbon monoxide detector requests. That way, instead of settling for cheap replacements, you can shop for a system that satisfies your long-term preferences while living in the home.

## 4. Landscaping modifications.

It's unreasonable to expect sellers to trim foundation plantings, level out uneven walkway bricks, or repair a loose fence board. Again, these items were visible when you toured the home and will likely irritate the sellers, especially if extreme cold (or heat) makes it difficult to complete the requests.

## 5. Code updates.

- ✓ In many locations, inspectors are obligated to list any item in the house that does not meet the current code requirements. That doesn't necessarily mean the house needs to be brought up to code. Typically, these items are grandfathered into the purchase.



# Buyer's Remorse: Negotiating Mistakes that Buyers Most Often Regret

When two parties enter into negotiations on a home, there are far too many opportunities for bumps and obstacles to get in the way. What are the most common traps, and how can you avoid them? Consider these common stumbling blocks for successful negotiating, and ways to find a better path:

## 1. INADEQUATE PLANNING

Before writing your first offer, clarify your priorities, strengths, and weaknesses—AND the seller's. A true negotiating strategy is about much more than price. Think beyond step one, anticipating possible responses and counter offers. With careful forethought and a little creativity, you'll feel much more confident about your negotiating plan and improve your odds of success.

## 2. GETTING EMOTIONAL

Stick to the facts and remain as objective as possible. Feelings of personal insult or anger don't contribute anything of value to a negotiation. (In fact, it's more likely to cloud your ability to think clearly.) If a seller rejects some aspects of your offer, try to calmly and rationally understand their perspectives.

## 3. IMPATIENCE

Sometimes the negotiating process takes time to unfold. Stay relaxed and focused on your purchasing objectives. You may need to be flexible and open to alternative ways to reach them.

## 4. FEAR

While patience is a virtue, don't let fear paralyze your ability to make decisions. If an offer doesn't seem like a good fit, don't be afraid to submit an offer. Too often, buyers delay action and the house goes under contract with someone else. (Buyers rarely make this mistake twice.)

## 5. BLIND SPOTS

Your objective is to own a home. Don't lose sight of that goal by putting too much emphasis on smaller obstacles and distractions that may present themselves during the negotiation process. Stay focused on the big picture.

## 6. LACK OF KNOWLEDGE

Learn as much as you can from your buyer's rep about current market conditions. Knowledge is power, which can be used to your advantage in shaping your negotiating strategy.

## 7. STUBBORNNESS

Negotiations are ultimately about two parties reaching a win-win agreement. Don't be completely unwilling to compromise. Instead, focus on joint problem solving.

Your Accredited Buyer's Representative can coach you further on these and other points specific to your buying situation, helping you approach your negotiations smoothly and successfully.

*“Homeownership is widely recognized as the leading source of net worth. . . . Housing wealth itself is primarily achieved by price appreciation gains, and the nation has seen home prices accelerate at a record pace during the course of the last decade.”*

*- The National Association of Realtors (NAR)*





## REAL ESTATE FORMS

Wisconsin Real Estate forms used in transactions



[www.teamlahti.com](http://www.teamlahti.com)



Contact Laura Lahti

608.239.3469

[Laura@teamlahti.com](mailto:Laura@teamlahti.com)

TEAM LAHTI REAL ESTATE OF BADGER REALTY TEAM

# CONTACT LAURA LAHTI TO TALK MORE

You might just find the house of your dreams.

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I'd love to talk with you about what you read here and help you on the path to purchasing your new home. I look forward to answering all your questions and working with you.

- *Laura Lahti*

# **NOTES**

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39+ - 4+ , +: 5+% 2; 5 5 @ , 7 - 25/ 0- , +@ 99\* Z - C MKDCE I MC MCHV DG PLUG YUDH@CH MKLUE KG J D@KD
HDGTA DHRKUE @B PLU CDDS @X@M@M@STA DREM MSTA DRLGM NG @D#H@C M@FLWD ACHNDI EALC RI L@EM EMC M@L @D@PREM
MSTAHL @RLGFLWD ACHNDI EL @Z

O+-. ' - / \$ . L#& - #&TL#&' ( ) . & / \*\$0 UMG@EWSA\*+& , - / \$0. -0 . \*2L\*& 20' - . A#-0\$#6 2\*\$0 \$03 VR- . 2 " 2-0 207L27&
.L6 6 2#) \$A\*+&' L\*& \$X&' \$) \$L L0' &# . & / \*\$0 UMG@E@G=\$A\*+& , - / \$0. -0 . \*2L\*& V

06/ @ + / 25 95\* / 625) + 26 095/ 24 QO+& K#6 20' .- . 2780\* . X-3] &&' / \$0A' &0\*2320) -0\$#6 2\*\$0 7-%&0 \$\* \*+&
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X20\* \$ ( & ] &' \* / \$0A' &0\*23CLO&. . \*+& -0\$#6 2\*\$0 6 L. \* ( &' - / \$ . &' ( ) 2X \$ #) \$L 2L\*+&#d& \*+& K#6 \$' - / \$ . &
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06/ @ + / 25 9 5 @ , 7 - 25/ QFinances, urgency
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TL23A 2\*\$0 -0\$#6 2\*\$0 \$ 20 \$X0&#C\$X0&#M2780\* . 20' \$\*+&#\*+&# "2#& X-+ \$L\*" #&# \$0. &0\* #6 H380\*CLO&. . \$\*+&#& . &
"#% & \$0 30& @V @D@E=V! \* 2 2\*#\*6 & C) \$L 6 2) 23 \$ ' - / \$ . &' \*+& A#3X-07 Facts material to the
transaction and feedback from showings

@V [ / 6 / "+809) 45 + , +9- 256 / 4 ; 53 ] H3&0\*2/]0\$X& 7&. 20' 27#&&. \*+2\*+&K#6 20' -. 27&0\*. 6 2) 2/ \*#&\$\*+&#(L)&#  
@Y \$\*#&020\*. -0 / \$00&/ \*\$0 X+\*+& \$/ 2\*\$0 \$A" #&" &#&. 20' 6 2) 0&7\$\*2\*&\$0 ( &+23\$A L / + (L)&# \$\*#&020\*. X+\*+&\$X0&#&\$#  
@Z \$X0&#P. 27&0\*V#0 \*+&&%0\*+2\*+&K#6 \$\*#-. 27&0\*. L0' &#2] & \$&# " #&. &0\*20' 2/ \*#&\$\*+&#(L)&# \$\*#&020\*. C+&K#6 20'  
@G -. 27&0\*. . +230\$\* - / \$&. & \$& H3&0\*#20) \$\*+&#(L)&# \$\*#&020\*20) / \$0A' &0\*23-0#&# 2\*\$0 \$A20) (L)&# \$\*#&020\*CL0& .  
@E #&TL#& ( ) 2XV

@U [ / 6 / [ 540, 55 - 256 / ] 0 @CEMCS EFD @AV MCS AH MKDCH MKGD EFME EFDV V @DCELSAH GAVACMD KMHS LC @M DR  
@W I L @QRHD' RHD' UMOL @DCEMFA C MH SDBCD S AC %AH LCHAC 4 EMEJH b ###Z ^ ^# W#RSA#KA@PR@D@A.CRCMFA.CMDL@XACR  
@F W#M@V@H@E@U@R @M @U@H@L@U@G @D @L@B @C@I @L@W@D@R @M@D@R @M@C@I @D@E@P@R @M@V@D @E@M@E@U@R @E@M@E@U@H @M @M @T@A @E@V @L@B @S@L@W@D@E@A @M@U@H@D@R  
@B HD' UMOMH#M@U@R@L@G@E@M@J@C@X@R@L@G@C @M@P @L@E@F@D@G@U@C@M@V @U@J@O@M@C@D@Z

@I [ 543) 2+ , +469) 256 / ] O+& "2#&. L0' &# '20' \*+2\* -A\*+&#&. - 2' -. "L\* & 2(\$L\*+-. ! 7#&&6 &0\* \$# 20 23&7&' ( #&2/ +C  
@J 20' \*+& "2#&. / 200\$\* #&. \$3&# \*+& ' -. "L\* & ( ) 6 L\* L2327#&&6 &0\*C+& "2#&. 6 2) / \$0. - &# 'L' / -23#&. \$3\*\$0 -0 / \$L# \$#  
@Y 6 2) / \$0. - &# 23&#02\*%&' -. "L\* & #&. \$3\*\$0V! 3&#02\*%&' -. "L\* & #&. \$3\*\$0 6 2) -0/ 3' & 6 & -2\*\$0 20' (-0' -07 2# -#2\*\$0V  
@Z [ +\$L3 \*+& "2#&. ' & #& \$& .L(6\* 20) "\$&0\*23' -. "L\* & \$& 23&#02\*%&' -. "L\* & #&. \$3\*\$0 - \* -. #&/ \$6 6 &0' & \*+2\*+&  
@G "2#&. 2' .L/ + -0! ' ' -\*\$023?#&% \$0. \$# -0 20! ' ' &0' L6 V

@E [ 3, 63+ , 2\* [ 5+ / 456 / 4 ] H3&0\*2/]0\$X& 7&. \*+2\* #&23" #&" &#) ' -6 &0. -\$0. C\*\$23. TL2#& #&\$\*27& 20' \*\$\*232/ #&27&  
@U -0#&# 2\*\$0 " #&% & \$& H3&0\* 6 2) ( & 2" " #&5-6 2\* & 'L & \$& #&L0' -07 20' 6 2) %&# 'L & \$& -#&#&0' #&#& L2. X+ / + / 20 ( &  
@W L. & \$ / 23L2#& \*+& & A7L#& V; 0&. \$\*+&#&#&. & -0' / 2\* & 'C" #&" &#) ' -6 &0. -\$0 A7L#&. +2%& 0\$\* ( &&0 %&#A&' ( ) .L#&#) V  
@F 0- ) 256 / Q0 @DCE HFLUCS TDG#P MCP NG#NDG#P SANDCHA.C LG#E#M@HYUM@D B#L#M@KD#M @M@KD I M@DU@M@A.C VFA#F #H  
@B W#M@D@G@M@O#L 0 @DCEZ

@I [ + @ 556 / 4 ] ! . L. & -0 \*+-. ! 7#&&6 &0\*C+& #&#X-07' &A0-\$0. 2" " 3 \_  
@J ! < c41 [ 4 K! HO ! 0 f! ' %&# & K2/ f 6 &20. 20) \$A\*+& #&#X-07\_

@Y 92= ! / \$0' -\$0 \$# / L#&0/ & \*+2\*-. 7&0&#23) #&/ \$70-d&' ( ) 2 / \$6 " &\*0\* 3/ &0. && 2. ' -\$07 20) \$A\*+& #&#X-07\_  
@@ @ [ -70-A 20\*3) 20' 2' %&# &3) 2#&# / \*07 \*+& %23& & \$A\*+& ? #&" &#) g  
@G G = [ -70-A 20\*3) #&# L / -07 \*+&. #L / \*L#23-0\*7#&' \$A6 " #&%&6 &0\*. \$& #&23&. \*2\* &g\$#  
@E E = ? #&. &0\*07 2. -70-A 20\*+&23+ #. ] \$& / L" 20\*. \$A\*+& ? #&" &#) V

@U 9 = #0#&# 2\*\$0 \*+2\* -0' / 2\* &. \*+2\* 2 "2#&' \$& 2 #20. 2/ \*\$0 - 0\$\* 2 ( & \$& \$&' & &. 0\$\* -0\*0' \$& 6 && \*+-. \$&+&#&#( 372\*\$0.  
@W L0' &#2 / \$0\*#2/ \*\$#27#&&6 &0\*6 2' & / \$0/ &#0-07 \*+& #&20. 2/ \*\$0V

@F # 8; Z41 f8L)&# 6 &20. \*+& "2#&' &5&/L\*07 \*+-. ! 7#&&6 &0\* -0 \*+& / \$0\*85\* X+&#& \*+& "2#&' . &&]-07 \$& 2/ TL#& 20  
@B -0\*#&. \* -0 #&23&. \*2\* & ( ) "L# +2. &C\$ " \*0C&5/ +207& \$#20) \$\*+&#6 2008#&\$\*+&#\*+20 ( ) 1 &0\*23! 7#&&6 &0\*V  
@I # HQ4SO fH3&0#h 6 &20. \*+& "2#&' &5&/L\*07 \*+-. ! 7#&&6 &0\* 20' . &&]-07 \$& 2/ TL#& 20 -0\*#&. \* -0 #&23& \*2\* & ( )  
@J "L# +2. &C&2. &C#&0\*23\$ " \*0C&5/ +207& \$#20) \$\*+&#6 2008#&V

@Y # <4! < Q#4 [ B! Z! < 82' 30&. &5' #&. & ' 2. 2 0L6 ( &# \$Af' 2) . f #&# 6 20 %&#0\*C. L/ + 2. 2 / &' 20/ &C2#& / 23L2#&'  
@@ ( ) &5/ 3' -07 \*+& 2) \*+& &#&0\* \$/ L#&# 20' ( ) / \$L0\*07. L ( . &TL&0\* / 23&0' 2#) 2) . V

@G # K# > iK# h6 &20. 2 3/ &0. & ' . \$& " #&" #&#&# ( #&#) &#&#2 3/ &0. & ( #&#) &# (L. -0& . &0\* ) V  
@E # #S0414 [ O# ? 1 : ?41OZ f#&#&# \* -0 ? #&" &#) f 6 &20. 2" L# +2. &C&2. &C#&0\*23\$ " \*0C&5/ +207& \$#\*+&#&#2/ TL- . -\$0 \$A  
@U ? #&" &#) L0& . . " & / -A 23) &5/ 3' & ' 2\* 30&. @DEG\$# GFU@BJ -0 2' ' -\*\$023" #&% \$0. 980&. EGJEE@#&#3 X+&#&# -0 \*+-.  
@W ! 7#&&6 &0\*V

@F # Q H! O4 ! S #S0414 [ O# ? 1 : ?41OZ f#&#&# \* -0 ? #&" &#) f 6 &20. \$& - &0\* A C &%232\* &C20' ' &\*#&# -0&  
@B \*+& 2%2-2(-3) \$A\*+& #&#&# \* -0 ? #&" &#) . \$L7+\* ( ) H3&0\* X+\*+& / \$&" &#2\*\$0 \$AH3&0\*V

@I # > ! O41RQ ! < c41 [ 4 K! HO ! f > 2\*#&23! ' %&# & K2/ f 6 &20. 20 ! ' %&# & K2/ \* \*+2\* 2 "2#&' -0' / 2\* &. - \$A. L/ +  
@J .-70-A 20/ &C\$# \*+2\*-. 7&0&#23) #&/ \$70-d&' ( ) 2 / \$6 " &\*0\* 3/ &0. && 2. ( &-07 \$A. L/ + .-70-A 20/ & \$& 2 #&2. \$02( & "2#) C  
GY \*+2\* - 2#&# / . \$#X\$L3 2#&# / \*+& "2#&' M' & / - \$0 \$& &0\*#-0\$ 2 / \$0\*#2/ \*\$#27#&&6 &0\* / \$0/ &#0-07 2 #20. 2/ \*\$0 \$#2#&# / .  
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GYG # S4 \ : OR O4 Ob4 ! Hj : R ROR S : K ! S #S0414 [ O# ? 1 : ?41OZ f#&#&# \* -0 ? #&" &#) f 6 &20. \$& - &0\* A C &%232\* &C20' ' &\*#&# -0&  
GYE ? #&" &#) f 6 &20. \$& 2. - . \* 2 H3&0\*CX+&-0 \*+& . / \$&" & \$A\*+-. ! 7#&&6 &0\*C\$ 2. / &#2-0 \*#&# . 20' / \$0' -\$0. L" \$0 X+ / + 20  
GYU #&#&# \* -0 ? #&" &#) 6 2) ( & 2/ TL#&# CX+ / + 6 2) -0/ 3' & #/ -3\*2\*07 \$# "2# / - 2\*07 -0 \*+& ' - / L. . -\$0. \$A\*+& \*#&# . \$A2  
GW "\$&0\*23 / \$0\*#2/ \*C / \$6 " &#-07 2" " #&" #2\* & / \$0\*#2/ \*L23 #&# . C " #&. &0\*07 &+&# "2#&' P / \$0\*#2/ \*L23 " #&" . 23 X+ 20  
GYF &5' 202\*\$0 \$A\*+& " #&" \$ . 2P. 2' %20\*27&. 20' ' - 2' %20\*27&. C\$# \$\*+&#&# . & 2. - . \*07 H3&0\* -0 #&2/ +07 20 27#&&6 &0\* \$  
GYB 2/ TL#&# \*+& #&#&# \* -0 ? #&" &#) . \$L7+\* ( ) H3&0\*V

GYI # ?41 [ : S ! HORS \ : S 84b! QK : K 8; Z41 i?#&# \$0 ! / \*07 \$0 8&+23\$A8L)&# 6 &20. 20) " &# \$0 \$-0&' -0 -0\*#&# \*  
GYJ X+& 8L) &#C\$# \$\*+&#&# . & 2/ \*07 \$0 ( &+23\$A8L)&#C0/ 3' -07 (L\* 0\$\* 36 \* &' \$& 8L) &#M-6 6 & -2\* & #6 -3 C27&0\*. C6 ( \$) && C  
G@ ' #&/ \$&# C6 2027&# C6 &6 ( &# C\$M# &# C\$X0&# C' 2#0&# C0/ \$# #&2\*\$# 20' \$#720-d&# C2. X&#2. 20) 20' 23' \$# #&2\*\$0. C  
G@@ "2#0&# +-. C36 -&' 32(-3) / \$6 "20&. C#L. \* \$# \$\*+&#&0\* \* &. / \$0\*#&# ( ) C2M32\* &' X+& \$# \$X0&' ( ) 8L) &#-0 X+& \$&#&#-0  
G@# "2# X+&+&# / #&2\* &' ( &#&# \$#2#&#&5' #2\*\$0 \$A\*+-. ! 7#&&6 &0\*V

G@E # ?41 [ : S ! HORS \ : S 84b! QK : K O4S! SO i?#&# \$0 ! / \*07 \$0 8&+23\$A8L)&# 6 &20. 20) " &# \$0 \$-0&' -0 -0\*#&# \*  
G@# X+& 0&020\* C\$# \$\*+&#&# . & 2/ \*07 \$0 ( &+23\$A8L)&#C0/ 3' -07 (L\* 0\$\* 36 \* &' \$& 0&020\*P. 6 6 & -2\* & #6 -3 C27&0\*. C  
G@V &6 ( \$) && C #&/ \$&# C6 2027&# C6 &6 ( &# C\$M# &# C\$X0&# C' 2#0&# C0/ \$# #&2\*\$# 20' \$#720-d&# C2. X&#2. 20) 20' 23' \$# #&2\*\$0. C  
G@ / \$# #&2\*\$0. C' 2#0&# +-. C36 -&' 32(-3) / \$6 "20&. C#L. \* \$# \$\*+&#&0\* \* &. / \$0\*#&# ( ) C2M32\* &' X+& \$# \$X0&' ( ) . 0&020\*  
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@ ■ 21:- 04H04< ?1:- ?41OZ i?#&/'&' ?#&"&#)h6 &20. 20) ?#&"&#) \*+2\* L#07 \*+& &#6 \$A\*+ .! 7#&6 &0\*  
 @ O+&.L ('/ \* \$A2 X#\*\*&0 "#&" \$.23(-) 8L)&#CO&020\*C?&# \$0 ! / \*07 \$0 8&+23\$A8L)&#&#?&# \$0 ! / \*07 \$0 8&+23\$A  
 @ O&020\*C.L(6 \*#&' \*\$ \*+&?#&"&#) \$X0&#\$\$X0&#P. 27&0\*g  
 @ e &X&' (-) 8L)&#CO&020\*C?&# \$0 ! / \*07 \$0 8&+23\$A8L)&#&#?&# \$0 ! / \*07 \$0 8&+23\$A O&020\* X \*+ \*+& \$X0&#\$\$  
 @ \$X0&#P. 27&0\*C\$# ' #&/' \* 0&7\$\*2\*#&' #&#(-) 8L)&#CO&020\*C?&# \$0 ! / \*07 \$0 8&+23\$A8L)&#&#?&# \$0 ! / \*07 \$0  
 @ 8&+23\$A O&020\*V< #&/' \* 0&7\$\*2\*\$0 6 &20. / \$6 6 L0 / 2\*07 X \*+ \*+& \$X0&#\$\$X0&#P. 27&0\* #&72# -07 20) "\$\*&0\*23  
 @ \*#&6. \$0 X+ / + 8L)&#&#O&020\*6 7+\*2 / TL #&20 #&#&# \* 0 ?#&"&#) g\$#  
 @ E= C\$ / 2\*#&' \$# 0&7\$\*2\*#&' #&#(-) \*+& K#& \$# \* . 27&0\* .G(L\* \$03 A\*+& K#& \$# \* . 27&0\* . ' &3%#&' \*+& ' & / # " \* \$0 \$A\*+&  
 @ ?#&"&#) \*\$ 8L)&#&#O&020\*C 0 X#\*07C0\$ 2\*#&' +20 \*+& #&# ' 2). 2#&# \*+& &2#&# \$A&5' #2\*\$0 \$# \*#&6 -02\*\$0 930&  
 @ CUEIDV@ \$A\*+ . ! 7#&6 &0\*VS\$ X#\*\*&0 0\$ / & . +23 (& #&TL #&# A\*+& 8L)&#&#O&020\*%&X&' \*+& ?#&"&#) X \*+ \*+&  
 @ K#& \$# \* . 27&0\* .V  
 @ ■ 14SO! Q! \ 144> 4SO f1 &0\*23! 7#&6 &0\* 6 &20. 20 \$#23\$# X#\*\*&0 27#&6 &0\* (&\*X&80 2 20' 3# 20' \*020\*C#&#  
 @ \*+& #&0\*23\$# 32. & \$A2 . " & / A ' X&307 L0 \*\$# " #&6 . & C0 X+ / + \*+& 20' 3# 20' \*020\*27#&6 \$0 \*+& & . &0\*23#&6 . \$A  
 @ \*+& \*020/) C.L / + 2. #&0\*g \* 0 / 3' & 2 32. &C(L\* 0\$\*20 27#&6 &0\* \$ &0\*# 0\*2 #&0\*2327#&6 &0\* 0 \*+& A L#&V  
 @ ■ 04S! SO fO&020\* 6 &20. \*+& "2#) &5&/L\*07 \*+ . ! 7#&6 &0\* 0 \*+& / \$0\*85\* X+&#& \*+& "2#) . . &#] 07 \*\$ 2 / TL #&20  
 @ 0\*#&# \* 0 #&23& \*2\*#&(-) 1&0\*23! 7#&6 &0\*V  
 @ [95 / - / 6 250 +] O+& K#& +2. \*+& 2L \*+&#&' L0' &#& . & / \$0 BBVEG \$A\*+& . . / \$0. 0 [ \*2L\*#& . \$ A& 2 380 #&# / \$6 6 . . \$0.  
 @ \$# / \$6 " &0. 2\*\$0 &2#0& (L\* 0\$\* " 2' X+& 80' L& 2720. \*+& / \$6 6 &# 23#&23& \*2\*#&C\$# \*+& 0\*#&# \* 0 \*+& / \$6 6 &# 23#&23  
 @ & \*2\*#&C A20) C\*+2\* . \*+& .L ('/ \* \$A\*+ . ! 7#&6 &0\*V iH\$6 6 &# 23#&23& \*2\*#&h 0 / 3' & 23#&23& \*2\*#& &5 / &" 02 = #&23  
 @ "#&"&#) / \$0\*20 07 | \$# #X&#&' X&307 L0 \* . C9 = #&23" #&"&#) \*+2\* . d\$0&#&' #&# #&# ' &0\*23" L# \$ . & 20' \*+2\* \$& . 0\$\*  
 @ / \$0\*20 20) (L3 07. \$# . #L / L#& C20' 9 = #&23" #&"&#) \*+2\* . d\$0&#&' #&# #&# 27# / L3L #&23" L# \$ . & V  
 @ [ / 6 250 + - &6) 2 4 + 8 6 @ / | + , . + 542 , \* ] H3&0\* . 6 2) \$( \*20 - 0#&# 2\*\$0 2(L\* \*+& . &5 \$#&0' &# #&7- #) 20'  
 @ "#&"&#) \$0. #&7- \*#&# X\*+ \*+2\* #&7- #) ( ) / \$0\*2 / \*07 \*+& , - / \$0. 0 < &' 2#6 &0\* \$A H\$#&# / \$0. \$0 \*+& #&#&0& 2\*  
 @ +\*\* NXX XV \$ / V X V \$ % \$ # ( ) \* &#&' + \$0 & 2\* 9FY = GUYDWEYV  
 @ [ 2+ , 7 5 - 2 5 / 6 @ . . , + + 7 / + / 2 ] S&\*+&#H3&0\* 0\$#\*+& K#& +2. \*+& &723#7+\* \$ L0 2\*#&23) \*#&6 -02\*#&+ . ! 7#&6 &0\*  
 @ 2( . &0\* 2 6 2\*#&23( #&2 / + \$A / \$0\*#2 / \* ( ) \*+& \$\*+&#&" 2#) V H3&0\* L0' &#& ' 20' . \*+2\*+& " 2#&- . \$\*+ . ! 7#&6 &0\* 2#& H3&0\* 20' \*+&  
 @ K#& V! 7&0\* . #&#\*+& K#& ' \$ 0\$\* +2% \*+& 2L \*+&#&' ) \$ &0\*#&-0\$ 2 6 L\* L2327#&6 &0\* \*#&6 -02\*#&+ . ! 7#&6 &0\* C26 &0' \*+&  
 @ / \$6 " &0. 2\*\$0 \*#&6 . \$# . +\$#&0 \*+& \*#&6 \$A\*+ . ! 7#&6 &0\*CX \*+& \$L \*+& X#\*\*&0 / \$0. &0\* \$A\*+& 27&0\*9 = P. L" &#% . 07 ( #&] &#/  
 @ H3&0\* 20' \*+& K#& 27#&6 \*+2\* 20) \*#&6 -02\*\$0 \$A\*+ . ! 7#&6 &0\* ( ) &\*+&#&" 2#) ( &#&#& \*+& ' 2\*#& . \*2\*#& \$0 30& EEW. +23  
 @ ( & &#& / \*%& ( ) H3&0\* \$03 A. \*2\*#& -0 X#\*07 20' ' &3%#&#&' \$\*+& K#& -0 2 / / \$# 20 / & X\*+ 30& . EYFDEG 20' &#& / \*%& ( )  
 @ \*+& K#& \$03 A. \*2\*#& -0 X#\*07 ( ) \*+& . L" &#% . 07 ( #&] &#20' ' &3%#&#&' \$\* H3&0\* -0 2 / / \$# 20 / & X\*+ 30& . EYFDEG V  
 @ 0 - ) 25 / Q + MGP EDGVACMEALCBFAH - XGDWDCEWMP KD MKGDM F LBI LCEGM ERI MUHGX IFD EDGVACMECX NMGF EL  
 @ NLEDCZMOP KD QMKW BL GSMVMKDHZ  
 @ [ +82+ / 4 5 / 6 @ . . , + + 7 / + / 2 2 + , 7 ] O+& ! 7#&6 &0\* \*#&6 . &5\*#0' &' #&# 2 " &#&' \$A\$0& ) &2# 2. \*\$ 20) ?#&'&'&  
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; H Stove/Range, Microwave, Disposal, Dishwasher, Washer/Dryer, All Window Coverings/Rods, \_\_\_\_\_  
; K Water Softener, Garage Opener & Remotes \_\_\_\_\_

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K Q 2, 1+( \* = ) ? L N I F ? C F H @ ? . E ? A L A ? K D B B D H I R K L I K P I L @ N E A D B L K K ? T @ H K ? Q 2 D H C F N ? A O > ? @ ? A C > D A @ @ A B  
K R ) ? L N I F ? C A P H I F H J E A D B L K K ? T @ H K ? T A D ] F N ? L N ^ P L @ @ ? E A X D @ X F I N F H J L K K ? T @ H K ? L H N T ? A E A B L H K ? Q  
K T [ 2 - . ' ( \* 4 ) | + . # 2 0 . 2 / \* \$ 0 - . \$ ( & / \$ . & ' \$ 0 \_\_\_\_\_

K 9 \_\_\_\_\_ 2 \* \* + & " 3 / & . & 3 / \* & ' ( ) O & 3 # G  
K C J 0 3 . \$ \* + & # M . & 2 7 # & & ' ( ) \* + & E 2 # - & - 0 M # \* - 0 7 W F \* + & ' 2 \* & # # / \$ . - 0 7 F 2 3 \$ 0 O 2 \* J # 2 ) G O J 0 ' 2 ) G # 2 F & # & 2 3 # 2 . \* 2 \* &  
K = + \$ 3 ' 2 ) G \* + & / \$ . - 0 7 ' 2 \* & . + 2 3 ( & \* + & 0 8 5 \* 8 J . - 0 & . A 2 ) W

Q 2, 1+( \* = + D A ? N P K ? @ ? A C M D E O F ? @ H C E ? A E A L P N G L H R O F A F H J F H C @ P K @ H C A ? K ? F ? N C > D P I N X ? F H N ? T ? H N ? H @  
K < ] ? A E ? N X R T > D H ? D A F H T ? A C D H O F @ @ ? @ @ ? K D B T L H R G E F I L H K F I F H C @ @ @ H G D A ? H @ @ N F A ? K @ H J @ ? @ H C E ? A Q > ? A ? L I  
K H ? C @ @ I F ? H C ? ? C F H @ F C @ H C L K @ H L A ? H D @ ? C T D H C F X I ? E D A @ ? @ H C B F C F D H D A E A O L A N F H J D E L H R O F A F H J D A B D H ? R  
K C @ H C E ? A F H C @ P K @ H C Q \_\_\_\_\_

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Laura Lahti E# J / & M \* + a " Y # 6 b ( ) a " c # 7 - 5 ; 9 = T = Y - P # 8 0 D - 3 1 \$ 2 ' G Y # 2 . # & C D - / + 7 2 0 K 9 = < R M M M # c # 7 - 5 W 6 6





;TR 22W? \*+&#A&R/ \* 2FR/ \*07 \*+&E#&#&#) G0/ 3' -07GM\*+\$J\* 36 \*-2\*\$0G #2-027& &2. &6 &0\*\$#7#2' -07 " #& ( &6 . ^#\$#  
 ;TT &5/ &. -%&. 3 -07G &#\*307G&2#&+ 6 %\$&6 &0\*\$#J" +&2%23W  
 ;T9 [\*' 0&2+(. \*' , \* ) +&#/(+ 4 ] 8J)&#6 2) \$03 / \$0' J/ \* -0. ' &/ \*\$0. \$#\* &. F. " &/ -/ / \$0\*-07&0/ -&. 2#& -0/ 3' &' 2. 2  
 ;TC " 2# \$F+- . ? FR&#W 0 \-0. " &/ \*\$0] - . ' &F0&' 2. 20 \$(. &#2\*\$0 \$F\*+&E#&#&#) GM+/- + ' \$&. 0\$\* -0/ 3' &' 20 2" " #2-. 23\$#\* &' 07  
 ;9= \$F\*+&E#&#&#) G\$\*+&#\*+20 \* &' 07 F#&#2L-07 / 2# \$0 6 \$0\$5' &G\$#\* &' 07 F#&#2L-07 cE 72. \$#02\*J#2372. J. &' 2. 2 FJ&3  
 ;9; . \$J# &GM+/- + 2#& +&#&#&#) 2J\*+\$#a&' W \&' \*] - . ' &F0&' 2. \*+& 2L-07 \$F. 26 " &. \$F6 2\*#23 . J/ + 2. . \$-3 GM2\*#G2#&#  
 ;9< (J-3-07 6 2\*#23 F#6 \*+&E#&#&#) F#&# 2(\$#2\*\$#) \$# \$\*+&# 2023. . \$F\*+&. & 6 2\*#23 WO&3# 27#&#&. \$ 23\$M 8J) &#.  
 ;9H -0. " &/ \*\$# G\* &' &# 20' 2" " #2-. &# #2. \$02( & 2/ / &. ' \$ \*+&E#&#&#) J" \$0 2' %20/ & 0\$\* / &G-F0& / &. 2#) G\$ . 2\* . F) \*+&  
 ;9K / \$0\*-07&0/ -& -0 \*+-. ? FR&#W 8J) &# \$# 3/ &0. &&. \$# (\$\*+ 6 2) ( &' #&. &0\* 2\* 23-0. " &/ \*\$0. 20' \* &' 07W 5/ &' \* 2. \$\*+&#M. &  
 ;9Q "#% &' &O&3#&# 2J\*+\$#a2\*\$0 F#-0. " &/ \*\$0. ' \$&. 0\$\* 2J\*+\$#a& 8J) &#\*\$ / \$0' J/ \* \* &' 07 \$F\*+&E#&#&#) W  
 ;9R \* . +&=, HR KDH@#J?HKR LP@DA#F#J @C@#J C>DPIN CT?K#R @? LA?LC DE@? 0ADT?A@ @ X? @C@NG@? TPATDC? DE  
 ;9T @? @C@?Q @ @ N? @B F#? FE?HJ FADHB ?H@ KDH@B FHL@H FC TA?C?H@GLHR IFB F@ @HC DH" PR?AC @C@#J LHN LHR  
 ;99 D@?AB L@A#L @B CDE@? KDH@#J?HKRQ  
 ;9C 8J) &#27#&#& \$ " #6 " \*] #&. \$#& \*+&E#&#&#) \$ \* . \$#7-023/ \$0' \*\$0 2F&#8J) &#&. -0. " &/ \*\$0. 20' \* &' 07 2#& / \$6 " &#&'  
 ;C= J0&. \$\*+&#M. & 27#&#& \$ M\*+ O&3#W 8J) &#27#&#& \$ " #6 " \*] "#% &' / \$ -& \$F23-0. " &/ \*\$0 20' \* &' 07 #&' \$#. \$  
 ;C; O&3#W 0&3#&# 2/ L0\$M&# 7&. \*+2\* / &#2-0-0. " &/ \*\$0. \$#\* &. 6 2) ' &' &' \* 80%#06 &0\*23" \$3\$0 M+/- + 6 2) ( &' #&\_J#&' \$  
 ;C< ( &' #&' \$#&' \$ \*+&, - / \$0. -0 A&# 2#6 &0\* \$FZ2\*J#231 & \$J# & W  
 ;CH [ X ] (\*' 0&2+(. \* 2. \* +(\* 4 \* 28=1+- / \$0\*-07&0/) \$03 2J\*+\$#a& -0. " &/ \*\$0. G0\$\* &' 07 > && 30& ; T9;; C<BV  
 ;CK > B1 +- . ? FR&#- / \$0\*-07&0\* J" \$0 2 , - / \$0. -0 #7- . \*#&' \$# , - / \$0. -0 3/ &0. &' +\$6 &-0. " &/ \*\$#&' &#&#&# -07 2 +\$6 &-0. " &/ \*\$0  
 ;CQ \$F\*+&E#&#&#) 2F&#\*+&' 2\* &' \$0 30& ; \$F\*+-. ? FR&#\*+2\* - / \$ . & 0\$ A&R/ \* W  
 ;CR > B1 +- . ? FR&#- FJ#&#&# \$0\*-07&0\* J" \$0 2 \_J23F&' -0' &' &' &' 0' &' &' \*\$#&#-0' &' &' &' 0' &' &' \*\$#&#-0' &' &' &' \*+& " 2#) " &#&#&# -07 20  
 ;CT -0. " &/ \*\$0 \$F Entire premise plus any inspections recommended by third-party licensed home  
 ;C9 inspector. >3. \* 20) E#&#&#) / \$6 " \$0&0> B  
 ;CC \$ ( &. &' 2#2\* &3 -0. " &/ \* &' G&W&# M6 6 -07 " \$3\$F&#F&#J0' 2\*\$0G' +6 0&) G&# / W M+/- + ' - / \$ . & 0\$ A&R/ \* W  
 <=> +B8J) &#6 2) +2% &#3\$M:J" -0. " &/ \*\$0. #& / \$6 6 &0' &' -0 2 M#\*\*&0 #&' \$# &# J3-07 F#6 20 2J\*+\$#a&' -0. " &/ \*\$0G' #&% &  
 <=> \*+&) \$/ / J# " #&# \$ \*+& A&2' 30& . " &/ -F&' 2\* 30& <=R&W. " &/ \*\$0> B. +23 ( &' &#&#&# &' ( ) 2 \_J23F&' -0' &' &' &' 0' &' &' \*\$#&#-0' &' &' &' \*+& " 2#) W  
 <=> -0. " &/ \*\$#&#-0' &' &' &' 0' &' &' \*\$#&#-0' &' &' &' \*+& " 2#) W  
 <=> H 8J) &# . +23\$# &#\*+&-0. " &/ \*\$0> B20' ( &' #&. " \$0. - ( &#&# 23/ \$ . \* . \$F-0. " &/ \*\$0> BV  
 <=> K 2 , 1+(. \* = " PR?A C>DPIN TAD] FN? CPE#F?H@ @ ? EDA@? >DB ? FHCT?K@H LHN: DALHR CT?K#LIFa?N FHCT?K@H7CGLC  
 <=> Q O?II LC LHR EDIIDO#PT FHCT?K@H7CQ  
 <=> R 1+- / \$0\*-07&0/ ) . +23 ( &' &&6 &' . 2\* . F&' J0&. 8J) &#GM\*+0 15 ' 2) . > ; Q F&# ( 20LB2F&#2/ / &' \*20/ &G &3%#&  
 <=> T \$ O&3#&# 2 / \$ ) \$F\*+&M#\*\*&0 -0. " &/ \*\$0 #&' \$#> B' 2\* &' 2F&#\*+&' 2\* &' \$0 30& ; \$F\*+-. ? FR&#20' 2 M#\*\*&0 0\$\* / & 3. -07 \*+&  
 <=> 9 A&R/ > B' &0\*F&' -0 \*+&. &' #&' \$#> B\*\$ M+/- + 8J) &#(\$ / \* . >Z\$\* / & \$FA&R/ \* BV  
 <=> C 2 , 1+(. \* =, TADTDC?N LB ?HNB ?H@CHD@ \* D@? DE) ?E?K@LHN OFII HD@L @ER @FC HD@? A^ PFA?B ?H@  
 <=> = Y\$#\*+& " J# \$ . & \$F\*+-. / \$0\*-07&0/ ) GA&R/ \* . ' \$0\$\* -0/ 3' &' #/ / J#236 & / +20/ 23\$#\*+&# / \$0' \*\$0. \*+& 02\*J#& 20' &5\* &0\*  
 <=> ; \$FM+/- + 8J) &#&+2' 2/ \*J23L0\$M&# 7& \$#M#\*\*&0 0\$\* / & ( &' #&# . -70-07 \*+-. ? FR&#W  
 <=> < \* . +&=c) ?E?K@LCN?#F?N DH IIF?C [ [ Z# [ \ B ?LHC L KDHN@H @L @DPIN >L] ? L CFJ H#EKLH@L N] ?AC? ?E?K@H @?  
 <=> ; H] LIP? DE@? 0ADT?A@ @L @DPIN CFJ H#EKLH@R IB TLFA@? >?LI@ DALE? @ DEE@A? DKPPTLH@ DE@? 0ADT?A@ @ DA  
 <=> ; K @L @EHD@? TLFA?NGA?B DJ ?N DAATILK?N ODPIN CFJ H#EKLH@R C>DA@H DALN] ?AC?IR LEE?K@ @? ?ST?K@N HDAB LI IIF?  
 <=> ; Q DE@? TA?B FC?CQ  
 <=> ; R ■ % (4 3 + + . 21 % &=O&3#&#> +23# +230\$\*B' +%& (& . \* & ) > . +23 F0&\*+&#&# . . #/ L&0B+2% \*+& #7+\* \$ / J#& \*+& A&R/ \* W  
 <=> ; T X O&3#&# +2. \*+& #7+\* \$ / J#& O&3#&# 6 2) . 2\* . F) \*+-. / \$0\*-07&0/ ) ( ) U  
 <=> ; 9 > B' &3%#&# 07 M#\*\*&0 0\$\* / & \$ 8J) &#M\*+0 10 > ; =] F&# ( 20LB' 2) . 2F&#8J) &#& . ' &3%#&# \$F\*+&Z\$\* / & \$FA&R/ \* .  
 <=> ; C . 2\*07 O&3#&# . &3/ \*\$0 \$ / J#& A&R/ \* . ^  
 <=> <=> > B/ J#07 \*+& A&R/ \* . -0 2 7\$' 20' M\$#L6 203L & 6 200&# 20'  
 <=> <=> > B' &3%#&# 07 \$ 8J) &#2 M#\*\*&0 #&' \$# ' &' 2-307 \*+& M\$#L ' \$0&0\$ 2\*#\*+20 \*+&#&' 2) . " #&#&' \$ / \$ . -07W  
 <=> <=> | +- . ? FR&# . +23 ( & OJ320' %' -F8J) &#6 2L& . \*6 &3 ' &3%#&# \$F\*+&Z\$\* / & \$FA&R/ \* . 20' M#\*\*&0 -0. " &/ \*\$0 #&' \$#> B20' U  
 <=> <=> H > BO&3#&# \$ &. 0\$\* +2% \*+& #7+\* \$ / J#& ^ \$#  
 <=> <=> K > BO&3#&# +2. \*+& #7+\* \$ / J#& ( J\*U  
 <=> <=> Q > 2BO&3#&# &3%#&# M#\*\*&0 0\$\* / & \*+2\* O&3#&# M-30\$\* / J#& ^ \$#  
 <=> <=> R > BO&3#&# \$ &. 0\$\* \*6 &3 ' &3%#&# \*+& M#\*\*&0 0\$\* / & \$F&#&# / \$0 \$ / J#& W  
 <=> <=> T [ ] % ) . \* +&' (+ 4 2. \* +(\* 4 \* 28=1+- . ? FR&#- / \$0\*-07&0\* J" \$0 8J) &# (\$ \*2-07 2 / J#&0\* M#\*\*&0 #&' \$# \$F\*+&  
 <=> <=> 9 #& J3. \$F 2 #2' \$0 \* &' 2\* \*+& E#&#&#) " &#&#&# &' ( ) 2 \_J23F&' \*+& " 2#) -0 2 6 200&# / \$0. - \* &0\* M\*+ 2" 3/ 2 ( &  
 <=> <=> C 40%#06 &0\*23E#&#&' \*\$0 ! 7&0/ ) >4E! B20' , - / \$0. -0 A&# 2#6 &0\* \$Fe&23+ O&#&# / & . >Ae OB" #&' \$/ \$3 20' . 20' 2# .  
 <=> <=> H -0' / 2\*07 20 4E! 2%#&#27& #2' \$0 &#&3\$F&# . \*+20 K# " / \$S J#& . " &# 3\*#&# > S-cEG2\* >8J) &#& . B>O&3#&# B' +%& (& . \* & )  
 <=> <=> H > 8J) &#& . ] F0&\*+&#&# . #/ L&0B&5" &0. &W  
 <=> <=> H | +- / \$0\*-07&0/ ) . +23 ( &' &&6 &' . 2\* . F&' J0&. 8J) &#GM\*+0 15 ' 2) . > <=] F&# ( 20LB2F&#2/ / &' \*20/ &' &3%#&#  
 <=> <=> H \$ O&3#&# 2 M#\*\*&0 / \$ ) \$F\*+&#2' \$0 \* &' #&. J3. -0' / 2\*07 2 #2' \$0 &#&3\$F&# " S- #+7+&# 20' M#\*\*&0 0\$\* / & \$ ( &' / \*07 \$  
 <=> <=> H \*+& #2' \$0 &#&3-0 \*+& #&' \$#W

<H ■ %d(4 3 + +. 2 1 %&=O&3#> +23> +230\$\*B' + %d<& . \* & > . +23 F0&\*+&#-. . #/ L&OB+2%&\*+&#7+\* \$ / J#&W  
 <H X/O&3#> +2. \*+&#7+\* \$ / J#&CO&3#6 2) . 2\*- . F +-. / \$0\*-07&0/ ) ( ) U  
 <H > B' &3%/&#07 2 M#\*\*&0 0\$\*/ & \$FO&3#& . &3# / \*\$0 \$\* / J#& M+\*+0 ; = ' 2) . 2F&# ' &3%/&# \$F8J)&# . 0\$\*/ & ^20' G  
 <H > B-0. \*2307 2 #2' \$0 6 \*-72\*\$0 .) . \*6 -0 / \$0F#6 20/ & M+\* 4E! . \*20' 2# . -0 2 7\$ \$' 20' M\$#L6 203L& 6 200&#20' ( )  
 <H 7-%07 8J)&#2 #&' \$# \$F+& M\$#L' \$0&20' 2 "\$ . \* #6 & '-2\*\$0 & \* #&' \$# -0' / 2\*-07 2 #2' \$0 &3%&3F& . \*+20 KW" S-c  
 <K = " S-c 0\$ 2\*#&#\*+20 \*+&#&' 2) . " #\$\$\$ \$ / \$ . -07W  
 <K | +-. ? F#&# . +23( & OJ320' %\$' -F8J) &#\*6 &3 ' &3%/&# \*+&2( \$%& M#\*\*&0 0\$\*/ & 20' #&' \$# \$ O&3#\*20' U  
 <K > BO&3#&' \$& . 0\$\*+2%&\*+&#7+\* \$ / J#&^ \$#  
 <K > BO&3#&+2. \*+&#7+\* \$ / J#& ( J\*U  
 <K > 2BO&3#&' &3%/&# M#\*\*&0 0\$\*/ & \*+2\* O&3#&M-30\$\* / J#&^ \$#  
 <K > ( BO&3#&' \$& . 0\$\*+6 &3 ' &3%/&#\*+&0\$\*/ & \$F&3# / \*\$0 \$\* / J#&W  
 <K \* . +&= / DAALNDH FHEDAB L@H A?E@A@ @? &0 , L@TLQDJ :ALNDH DA@? ) 3' L@> @O@FKDHOHQDJ :ALNDHQ  
 <K ( / - (\* & U\_ ( ' \* . + ; , %<& ) . % ( ' ; , %<& ) \* ; , - (\* & ' U V#W , 00- 8Q  
 <K / ( \* , \* 2 ( \* 4 2 . ; ; ; ( + ; & \* + 2 . \* + ( \* 4 \* 2 8 = 1 +-. ? F#&#- / \$0\*-07&0\* J" \$0 8J)&# ( &-07 2( & \$ \$ ( \*2-0 2 M#\*\*&0  
 <K N\$20 \* ) & \$# . " & / - / &0' &#GF20) PF# \* 6 \$#727& \$20 / \$6 6 \*-6 &0\* 2 . ' & / # ( &'  
 <C ( & \$MGM+\*+0 35 ' 2) . 2F&#2/ / &' \*20/ & \$F+-. ? F#&#W +& F020/ -07 . &3# / \*' . +23( &-0 20 26 \$J0\* \$F0\$& . \*+20  
 <C V \_\_\_\_\_ F#2 \* #6 \$F0\$& . \*+20 \_\_\_\_\_ ) &2# G26 \$#-a&' \$%&#0\$& . \*+20 \_\_\_\_\_ ) &2# V#0\*-23  
 <C 6 \$0\*+3 " 2) 6 &0\* . \$F' #0/ -" 2320' -0\*#& . \* . +230\$\* &5/ &&' V \_\_\_\_\_ V#J) &#2/ L0\$M& 7& \*+2\* &0' &#& .  
 <C #&\_J#&' 6 \$0\*+3 " 2) 6 &0\* . 6 2) 23 \$ -0/ 3/ &' ; ; <+ \$F +& & \*6 2\* &' 0& \* 200J23 #23 & \*2\* & \*25& . G+2a2# -0. J#20/ &  
 <C " #6 -J6 . G20' " #%2\* & 6 \$#727&-0. J#20/ & " #6 -J6 . W +& 6 \$#727& . +230\$\*-0/ 3/ &' & 2 " #&' 2) 6 &0\* " #6 -J6 V#J) &#27#&&  
 <C \$ " 2) ' - / \$J0\* " \$0\* . -0 20 26 \$J0\* 0\$\* \$ &5/ &&' zero m λ = ] -F&# ( 20LB\$F+& 20V#F8J) &#- . J. -07 6 J3" & \$20  
 <C \$J# & \$# \$ ( \*2-07 2 / \$0 . #/ ) \*\$0 20 \$#20' / \$0\*#2/ \* F020/ -07G & / # ( & 2\* 30& CKHQ \$#-0 20 2' ' &0' J6 2\*\*2/ +&'  
 <C " &#30& QTH#J) &#27#&& . \$ " 2) 23/ J . \$6 2#) 20 20' / 3 . -07 / \$ . \* GM#& F& G20' 20 \$#7-02\*\$0 F& G\$ " #6 " \*  
 <C 2 " " 3) F#2 6 \$#727& \$20G20' \$ " #6 % & % &0/ & \$F2 " " 3/ 2\*\$0 " #6 " \* 3) J" \$0 #&\_J& \* \$FO&3#&O&3#&27#&& . \$ 23M  
 <C 30' &#& . 2 " " #2- . &#2/ / &' . \$ \*+& E#& ) &#& ) W  
 <R ■ c?! Z! D? @Z! ! An@O! D4Z! U#\*+& " J# +2. & " #/ & J0' &#\*+-. ? F#&#- . 6 \$' -F& G20) F020/ &' 26 \$J0\*GJ0& . \$\*+&#M . &  
 <R " #6% &' G +23( &2' #J . \*\$' \*+& . 26 & " #& 80\*27& \$F+& " J# +2. & " #/ & 2 . -0 \*+-. / \$0\*-07&0/ ) 20' \*+& 6 \$0\*+3 " 2) 6 &0\* .  
 <R . +23( &2' #J . \*\$' 2. 0& &' . 2#) \$ 6 2-0\*2-0 \*+& #6 20' 26 \$#-a2\*\$0 . \*2\* &' 2( \$%&W  
 <R 23&2< , \* ) 2 . ; 0- &+& , 00-( 2 , " - & / ( \* , \* 2 ( \* 4 0% f ( ( . \* , + - ( \* & U# DAUVZQ  
 <R [ / (g& ) % & & / ( \* , \* 2 ( \* 4 = 1 +& 200J23#2\* & \$F-0\*#& . \* . +230\$\* &5/ &&' 5.250 mW  
 <R [ , ) h1' + , " - & % & & / ( \* , \* 2 ( \* 4 = 1 +& -0\*-23-0\*#& . \* #2\* &' . +230\$\* &5/ &&' \_\_\_\_\_ mW +& -0\*-23-0\*#& . \* #2\* &  
 <R . +23( & F5&' F# \_\_\_\_\_ 6 \$0\*+ . G2\* M+ / + \*6 & \*+& -0\*#& . \* #2\* &' 6 2) ( &-0/ #2 . &' 0\$\* 6 #& \*+20 \_\_\_\_\_ m λ < ] F  
 <R &# ( 20LB2\* \*+& F# \* 2' #J . \*6 &0\* 20' ( ) 0\$\* 6 #& \*+20 \_\_\_\_\_ m λ ; ] -F&# ( 20LB2\* &2/ + . J ( . &\_J&0\* 2' #J . \*6 &0\*W  
 <R | +& 6 25-6 J6 -0\*#& . \* #2\* &' J#07 \*+& 6 \$#727& \*#6 . +230\$\* &5/ &&' \*+& -0\*-23-0\*#& . \* #2\* &' 3/ . \_\_\_\_\_ m λ ] F  
 <R &# ( 20LBVD\$0\*+3 " 2) 6 &0\* . \$F' #0/ -" 2320' -0\*#& . \* 6 2) ( &2' #J . \*\$' \$ #&F& / \* -0\*#& . \* / +207& W  
 <T = ■ O! I XOY! SI X Z ? Y YZ! ZS Xg S? DD X D4Z! S? ZI Xg 4Z Sd U#F8J) &#\_J23F& . F#\*+& 20' & / # ( &' -0 \*+-. ? F#&#  
 <T; \$#20\$\*+&#20 2/ / &' \*2( & \$ \$ 8J) &#G8J) &#27#&& . \$' &3%/&# \$ O&3#&2 / ( \$ ) \$F2 M#\*\*&0 20 / \$6 6 \*-6 &0\*W  
 <T< | +-. / \$0\*-07&0/ ) . +23( & . 2\*- . F&' -F2F&#8J) &#& . #&%&MG8J) &#&' &3%/&# \$ O&3#&2 / ( \$ ) \$F2 M#\*\*&0 20 / \$6 6 \*-6 &0\*  
 <TH > &%&0 F. J ( #&' \*\$ / \$0' \*-\$0 . B\*+2\* - . U  
 <TK > B . -70& ( ) 8J) &#& \$#  
 <TQ > B2/ / \$6 " 20& ( ) 8J) &#& . M#\*\*&0' #&' \*-\$0 F#&' &3%/&# W  
 <TR A&3%/&# \$F2 20 / \$6 6 \*-6 &0\* ( ) 8J) &#& . 30' &#&' &3%/&# 2/ / \$6 " 20& ( ) 2 0\$\*/ & \$FJ02/ / &' \*2(-3) . +230\$\* . 2\*- . F  
 <TT \*+-. / \$0\*-07&0/ ) W  
 <T9 2 , 1+( . \* = +> ? N? I# ? A? N IDLH KDB B F@ ? H@ LR KD H@ F# KD H# F# H C " PR? AB PC@? @L @ ER @ DXIR L@ @? ? I? HN? A@  
 <TC TADJ FN? @? IDLHQ" PR? A PHN? AC@ HNC N? I# ? AR DE L IDLH KDB B F@ ? H@ A? B DJ ? C @? / F#LHKF#J 2 DB B F@ ? H@  
 <9= 2 DH@J ? HKR EDB @? . E? ALHN > F@ @? ? A? CM@ " PR? A E@? IDLH F# HD@ PHN? NQ  
 <9; ■ O4cc41 141D XZ! I X Z 1 X e l O U X F8J) &#& . 0\$\* ' &3%/&# 2 20 / \$6 6 \*-6 &0\* \$0 # ( &F#& \*+& A&2' 30& \$0 30& <Q=W  
 <9< O&3#&6 2) \*#6 -02\* &' +-. ? F#&#-F0&3#&' &3%/&# 2 M#\*\*&0 0\$\*/ & \$F\*#6 -02\*\$0 \$ 8J) &#&' #\$\$\$ \$ O&3#& . ! / J231 & &' \* \$F  
 <9H M#\*\*&0 20 / \$6 6 \*-6 &0\* #6 8J) &#&W  
 <9K ■ YZ! ZS Xg S? DD X D4Z! @Z! ! ! X! 8 X X d U#F2 F020/ -07 / \$6 6 \*-6 &0\* . 0\$\* 2%2-2( & \$0 \*+& \*#6 . . \*2\* &' -0 \*+-.  
 <9Q ? F#&# >20' 8J) &#& +2. 0\$\* 23&2' ) ' &3%/&# 20 2/ / &' \*2( & \$ 20 / \$6 6 \*-6 &0\* F#&' \*+&# F020/ -07 \$ O&3#&EG8J) &#& . +23  
 <9R " #6 " \* 3 ' &3%/&# M#\*\*&0 0\$\*/ & \$ O&3#& \$F . 26 &-0/ 3/ -07 / \$ " & . \$F 30' &#& . F #&#&' \*-\$0 &#&#& . B#&' \*+&#& % &0/ & \$F  
 <9T J02%2-2(-3) W  
 <99 [ n/ a ] ' &- &- &% / ( \* , \* 2 ( \* 4 = O&3#& . +23+2%& ; = ' 2) . 2F&#\*+& &2#&#&\$F#  
 <9C > B 8J) &#&' &3%/&# \$FM#\*\*&0 0\$\*/ & \$F&% &0/ & \$FJ02%2-2(-3) 2 . 0\$\* &' -0 30& . <9K< 9T^ \$#  
 <9< > B \*+& A&2' 30& F#&' &3%/&# \$F+& 20 / \$6 6 \*-6 &0\* . &' \$0 30& <Q=  
 <9< \$' &3%/&# \$ 8J) &#& M#\*\*&0 0\$\*/ & \$FO&3#&' . & / - \$0 \$ F020/ &' +-. \*#20. 2/ \*\$0 M+\* 2 0\$\* & 20' 6 \$#727& J0' &#\*+& . 26 &  
 <9< \*#6 . . &' F#&# +0 \*+-. ? F#&#G20' \*+-. ? F#&# . +23#&6 2-0-0 FJ3F# &20' &F# / \*GM+\*+& \*6 & F# / \$ . -07 &5\* &0' &' 2/ / # -073 W  
 <9H X/O&3#& . 0\$\*/ & - . 0\$\* \*6 &3 7-%0G\*+& \$ " \$0 F# O&3#&' \$ " #6% & F020/ -07 . +23( & / \$0 . ' &#&' M2-%&' V#J) &#27#&& . \$  
 <9K / \$ \$ " #2\* & M+\* 20' 2J\*+&#a& . O&3#&' \$ \$ ( \*2-0 20) / #&' \* -0F#6 2\*\$0 #&2 . \$02( 3 2 " #&' #2\* &' \$ ' &#&6 -0& 8J) &#& . / #&' \*  
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<OR ( / +3(' . // &%(' \* . +2. \* +(\* 4 &\* +. \* /(\* , \* 2(\* 4 2. ; ; (+; &\* + ) , -+0 \_\_\_\_\_ ' 2). >T] F&F ( 20LB2F&#  
 <CT 2//&' \*20/ &GJ) &#. +23' &3/8#\*\$ O&3&#&+&#J  
 <O > B #2. \$02( & M#\*\*&0 %&#F/ 2\*\$0 F#6 2 F020/ -23-0. \*\*J\*\$0 \$#\*+ # "2#) -0 / \$0\*#3\$F8J) &#. FJ0' . \*+2\* 8J) &#+2. G2\*  
 <C \*+&\* 6 &\$F%&#F/ 2\*\$0G JF/ -&0\* FJ0' . \$ / \$ . &^\$#  
 F= >B  
 F;  
 F; \_\_\_\_\_ ND' & /- ' \$/ J6 &0\*2\*\$0 8J) &#27#&& \$ ' &3/8#\*\$ O&3&#FV  
 F< X. J/ + M#\*\*&0 %&#F/ 2\*\$0 \$# ' \$/ J6 &0\*2\*\$0 - . 0\$\* &3/8#& GO&3&#+2. \*+&#7+\* \$ \*#6 -02\* &\*-. ? F#&#( ) ' &3/8#07 M#\*\*&0  
 F+ 0\$\*/ & \$ 8J) &# "##\$ \$ O&3&# ! / \*J231 & / &\* \$ F2 / \$ ) \$ F8J) &#. M#\*\*&0 %&#F/ 2\*\$0V8J) &# 6 2) \$# 6 2) 0\$\* \$ ( \*2-0  
 F+ 6 \$#727& F020/ -07 ( J\* ' && 0\$\* 0&& \*+& " #&\*/ \*\$0 \$F2 F020/ -07 / \$ 6 6 -\* &0\* / \$0\*07&0/ ) VD&3&#27#&& \$ 23M 8J) &#.  
 F+ Q 2" " #2- &#2// &. \$ \*+& E#&#) #&# " J# \$ . & \$ F20 2" " #2- 23V8J) &# J0' &# \*20' . 20' 27#&& \*+2\* +-. ? F#&#- . 0\$\* . J( 1& / \*  
 F+ R \$ \*+& 2" " #2- 236 &&\*07 20) " 2# / J2#%23 & GJ0&. \*+-. ? F#&#- . J( 1& / \* \$ 20 2" " #2- 23/ \$0\*07&0/ ) G0\$# ' && \*+&#7+\* \$ F  
 F+ T 2// &. #&#20 2" " #2- 23/ \$0. \*\*J\* & 2 F020/ -07 / \$ 6 6 -\* &0\* / \$0\*07&0/ ) W  
 F+ 9 [ X ] , 00% ( , - 2. \* +(\* 4 &\* 28=1 +-. ? F#&#- . / \$0\*07&0\* J" \$0 8J) &# \$# 8J) &#. 30' &# +2%07 \*+& E#&#) &#) 2" " #2- &'  
 F+ C 2\* 8J) &#. &5' &0. & ( ) 2 , - / \$0. -0 3/ &0. & \$ / &#F& -0' & &0' &0\* 2" " #2- &# M+ \$ - . J& 20 2" " #2- 23#&# \$# ' 2\* &  
 F+ = . J( . & J0\* \$ \*+& 2\* &. \*2\* & \$0 30& ; \$F+-. ? F#&#G0' / 2\*07 20 2" " #2- & %23 & #&#\*+& E#&#) &#) & J23\$ \$# 7#&2\* &#\*+20  
 F+ ; \*+& 27#&& J" \$0 " J# +2. & " # / &W  
 F+ < 1 +-. / \$0\*07&0/ ) . +23( & ' &&6 & . 2\* . F& J0&. 8J) &#GM\*+0 30 ' 2). 2F&#2// &' \*20/ &G &3/8# \$ O&3&#2 / \$ ) )  
 F+ H \$F\*+& 2" " #2- 23#&# \$# -0' / 2\*07 20 2" " #2- & %23 & &. \*+20 \*+& 27#&& J" \$0 " J# +2. & " # / &G20' 2 M#\*\*&0 0\$\*/ & \$ ( 1& / \*07  
 F+ K \$ \*+& 2" " #2- & %23 & W  
 F+ Q [ ] %4 3 + +. 21 %&=O&3&#> +23# +230\$B' + %(< &. \* & ) > . +23 F0&\*+&#&# . # / L0B+2% \*+&#7+\* \$ / J#&W  
 F+ R X O&3&#+2. \*+&#7+\* \$ / J#&G O&3&#6 2) . 2\* . F' +-. / \$0\*07&0/ ) ( ) ' &3/8#07 M#\*\*&0 0\$\*/ & \$ 8J) &# 2' h. \*07 \*+& " J# +2. &  
 F+ T " # / & \$ \*+& %23 & . +M0 \$0 \*+& 2" " #2- 23#&# \$# M\*+0 5 ' 2). >Q F&F ( 20LB2F&#8J) &#. ' &3/8#) \$F\*+& 2" " #2- 23  
 F+ 9 #&# \$# 20' \*+& 0\$\*/ & \$ ( 1& / \*07 \$ \*+& 2" " #2- & %23 & VD&3&#20' 8J) &# 27#&& \$ " #6 " \*3 &5& / J\* 20 26 &0' 6 &0\* -0\* 2\* &  
 F+ C ( ) &\*+&#E2#) 2F&#& &3/8#) \$FO&3&# 0\$\*/ &G \$&3 \$ #F&# / \*+& 2' h. \* & " J# +2. & " # / &W  
 F+ = 1 +-. ? F#&# . +23( & 0J320' %\$- F8J) &# 6 2L& . \*6 &3 ' &3/8#) \$F\*+& 0\$\*/ & \$ ( 1& / \*07 \$ 2" " #2- & %23 & 20' \*+& M#\*\*&0  
 F+ ; 2" " #2- 23#&# \$# 20' U  
 F+ < > B O&3&# \$& 0\$\* +2% \*+&#7+\* \$ / J#&^\$#  
 F+ H > B O&3&#+2. \*+&#7+\* \$ / J#& ( J\*U  
 F+ K > 2BO&3&# &3/8# M#\*\*&0 0\$\*/ & \*+2\* O&3&#M-30\$\* 2' h. \*+& " J# +2. & " # / &^\$#  
 F+ Q > (BO&3&# \$& 0\$\* \*6 &3 ' &3/8#\*+& M#\*\*&0 0\$\*/ & 2' h. \*07 \*+& " J# +2. & " # / & \$ \*+& %23 & . +M0 \$0 \*+& 2" " #2- 23  
 F+ R #&# \$#W  
 F+ T \* . +&=, H?S?KP@N/ 3, G , DA1' ) , , B ?HNL@ARKILPC? B LR OPT?AC?N? @FC KDH@J?HKRQ  
 F+ 9 [ n/a ] 2- . ' ( \* 4 . / " 18&%& 0% 0&%+8 2. \* +(\* 4 &\* 28=1 +-. ? F#&#- . / \$0\*07&0\* J" \$0 \*+& / \$ . -07 \$F\*+& . 2& \$ F  
 F+ C 8J) &#. " #&#) \$ / 2\* & 2\* \_\_\_\_\_  
 F+ = 0\$ 2\* &#\*+20 \_\_\_\_\_ >+& A&2' 30&BWF / \$ . -07 ' \$&. 0\$\* \$ / J# ( ) \*+& A&2' 30&G\*+-.  
 F+ ? F#&# . +23( & / \$ 6 & 0J320' %\$- J0&. 8J) &# ' &3/8# \$ O&3&#G0 \$# ( &#&# \*+& A&2' 30&G&2. \$02( & M#\*\*&0 %&#F/ 2\*\$0  
 F+ K #6 2 F020/ -23-0. \*\*J\*\$0 \$#\*+ # "2#) -0 / \$0\*#3\$F8J) &#. FJ0' . \*+2\* 8J) &#+2. G2\* \*+& \*6 &\$F%&#F/ 2\*\$0G JF/ -&0\* FJ0' .  
 F+ H \$ / \$ . & \$# " #&\$F\$F ( # 7& \$ 20 F020/ -07G2\$07 M\*+ 2 M#\*\*&0 0\$\*/ & M2-%07 \*+-. / \$0\*07&0/ ) VA&3/8#) \$F%&#F/ 2\*\$0 \$#  
 F+ K " #&\$F\$F ( # 7& \$ 20 . +230\$\* &5' &0' \*+& / \$ . -07 ' 2\* &#\*+-. ? F#&#N  
 F+ Q [ n/a ] " 1 ; 0 2- , 1' &=XO&3&#2// &' \* . 2 ( \$02 F & . & / \$0' 2#) \$F&#GO&3&#6 2) 7-% M#\*\*&0 0\$\*/ & \$ 8J) &#\*+2\* 20\$\* &#  
 F+ R \$F#&#+2. ( &&0 2// &' \* & V&F8J) &# \$ & 0\$\* &3/8#\*\$ O&3&#+&' \$/ J6 &0\*2\*\$0 3. \* & ( &\$M M\*+0 \_\_\_\_\_ +\$J# >T< ] F  
 F+ T &F ( 20LB2F&#8J) &#. ! / \*J231 & / &\* \$ F. 2' 0\$\*/ &G+-. ? F#&# . +23( & 0J320' %\$- V8J) &# 6 J. ' \* &3/8#\*+& #3M07U  
 F+ 9 > B , #\*\*&0 M2-%&#F\*+& S \$ . -07 \$F8J) &#. E#&#) &#) S\$0\*07&0/ ) -F30&H-9 - 6 2#L& ^  
 F+ C > B , #\*\*&0 M2-%&#F \_\_\_\_\_  
 F+ = \_\_\_\_\_ >026 &\$\*+&# / \$0\*07&0/ -& GF20) B 20'  
 F+ K > B ! 0) \$F\*+& #3M07 / +& / L& ( &\$MU  
 F+ < [ ] E#&\$F\$F ( # 7& \$ 20 F020/ -07W  
 F+ H [ ] E#&\$F\$F2 ( -3) \$ / \$ . & #6 2 F020/ -23-0. \*\*J\*\$0 \$#\*+ # "2#) -0 / \$0\*#3\$F8J) &#. FJ0' . M+ / + . +23" #&% &  
 F+ K O&3&#M\*+ #2. \$02( & M#\*\*&0 %&#F/ 2\*\$0 \*+2\* 8J) &#+2. G2\* \*+& \*6 &\$F%&#F/ 2\*\$0G JF/ -&0\* FJ0' . \$ / \$ . &W  
 F+ Q ? \*+&#J  
 F+ R \_\_\_\_\_  
 F+ T ND. &# \$\*+&#&# J #6 &0\* . GF20) >V&V& 2) 6 &0\* \$F2' ' -\*\$023&2#0& . \* 6 \$0&) G&\*/ V&P  
 F+ 9 [ n/a ] ' &2. \* ) , %8 . // &%=1 +-. ? F#&#- . & / \$0' 2#) \$ 2 " #&\$ 2// &' \* & ' F#&#N +-. ? F#&# . +23( & / \$ 6 & " #6 2#) J" \$0  
 F+ C ' &3/8#) \$FM#\*\*&0 0\$\*/ & \$ 8J) &#\*+2\* +-. ? F#&#- . #6 2#) V&0&. \$\*+&#M. & " #&% & GO&3&#- . 0\$\* \$ ( 372\* & \$ 7-% 8J) &#  
 F+ = 0\$\*/ & " #&\$ \$ 20) A&2' 30&G0\$#- . 20) " 2# / J2# . & / \$0' 2#) ( J) &# 7-%&0 \*+& #7+\* \$ ( & 6 2' & " #6 2#) 2+&2' \$F\*+& &  
 F+ Q . & / \$0' 2#) ( J) &# V8J) &# 6 2) ' & / 2#& \*+-. ? F#&# 0J320' %\$- ( ) ' &3/8#07 M#\*\*&0 0\$\*/ & \$FM\*+ ' #2M23\* O&3&# " #&\$ \$  
 F+ C ' &3/8#) \$FO&3&# 0\$\*/ & \*+2\* +-. ? F#&#- . #6 2#) V8J) &# 6 2) 0\$\* &3/8#0\$\*/ & \$FM\*+ ' #2M23&2#&#\*+20 \_\_\_\_\_ ' 2). >T] J  
 F+ H F&F ( 20LB2F&#2// &' \* 20/ & \$F\*+-. ? F#&#N 3\$\*+&#? F#&# A&2' 30& . \*+2\* #J0 #6 2// &' \*20/ & . +23#J0 #6 \*+& \*6 & \*+-.  
 F+ K ? F#&# ( & / \$ 6 & . " #6 2#) W  
 F+ Q [ 3. ; & ! \* &% ' ' . 2 ( . + ( \* ) ] X\*+-. E#&#) &#) - . J( 1& / \* \$ 2 +\$6 &\$M0&# 2. . \$ / -2\*\$0G3J) &#- . 2M2#& \*+& E#&#) &#) 6 2)  
 F+ R ( & . J( 1& / \* \$ " #&\$' / 2. . \$ / -2\*\$0 F&# 2F&# / \$ . -07 20' \$0&\* 6 & F&# &# J3-07 #6 \*#20. F#&\$F\*+& E#&#) &#) W 0) \$0&\* 6 &

HOT R&& #R J3-07 #R6 \*#20. R# \$F\*+& E#&#&#) . +23(& "2' 2\* /\$. -07 ( ) >O&3#B>8J)&#B' +%(& . \* & )>8J)&# F0&\*+&#-  
HOB . #/ L&OBV  
HOC 2-. ' (\* 4 0% % +. ' \* ) | +& R#M07 -\*86 . GF2"" 3/2 (R#G +23(& " #R#2\*& 2\* /\$. -07G 2. & ' J" \$0' 2\*&\$F/ \$. -07 %23& U  
HR= #R23& \*2\*& \*25& G#R0\*. G' #R' 2' -0. J#20/ & >F2. . J6 & EG' #02\*& 20' 6 J0/-" 23/ +2#7& G' #R' &#) \$M0&# \$#+\$6 &\$M0&#  
HR 2. . \$/ -2\*\$0 2. . & . 6 &0\*. GF&320'

HR< \_\_\_\_\_ W  
HRH 2, 1+(. \* =0AD) FN? XLCFC EDAP@#K>LAJ?CGP?I DAD@?ATADL@HCFENL@DEKIDCFHJ | LIP? OFI HD@? PC?NQ  
HRK ! 0) -0/ \$6 &G\*25& . \$#&5" &0. & . +232// #J& \$ O&3#G20' ( & " #R#2\*& 2\* /\$. -07G\*#R#J7+ \*+&' 2) " #R#\$/ \$. -07W  
HRQ 1&23& \*2\*& \*25& . +23(& " #R#2\*& 2\* /\$. -07 (2. & \$0 | Se4Si 8?o Y?1 ! EEcX! 8c4 E1?1! | XZ Y?1D@. | U  
HRR [n/a] | +& 0&\* 7&0&#23#R23& \*2\*& \*25& . R#\*+& " #R/ & -07 )&2#G#\*+& / J#R0\* )&2#F2%2-2( R-Z&\* 7&0&#23#R23& \*2\*&  
HRT \*25& 2#R' & F0&' 2. 7&0&#23#R' &#) \*25& 2P&# . \*2\*& \*25/ #R' . 20' \$\*\*&#) / #R' . 2#R' & J/ \*R' B/VZ? | 4U eXSe? X&4  
HRQ ! EEcX O X Y Z ? 8? o X Se4Si 4AW  
HRC [x] SJ#R0\* 2. . & . 6 &0\* \*6 & / J#R0\* 6 -3#2\*& > J#R0\* 6 &20. 2. \$F\*+&' 2\*&\$F/ \$. -07BV  
HT= [n/a] O2& #/ &G6 J3" 3& ( ) \*+& 6 J0/-" 23" 2#R2:M' & " #R' &0\* \$F2#6 2#L&\* %23& J. & ( ) \*+& 2. . & . \$-#0 \*+&' #R#  
HT= )&2#G# / J#R0\* )&2#FLO\$M0G6 J3" 3& ( ) / J#R0\* 6 -3#2\*& > J#R0\* 6 &20. 2. \$F\*+&' 2\*&\$F/ \$. -07BV  
HT< [n/a] \_\_\_\_\_ W

HTH 2, 1+(. \* =" PR?AFC FHEDAB ?N @L@@? LK@LI A?LI ?C@@ @S?C EDA@? R?LADEKIDCFHJ LHN CPXC?^P?H@R?LACB LRX?  
HTK CPXC@H@IIR NEE?A?H@LH @? LB DPH@C?N EDATADL@H @?CT?KLIIR FH @HLK@HCFHJ DIJ F#U H?O KDHC@PK@HG  
HTQ ?S@HCF? A?>LXHF@H@HG A?B DN?IF#U DA LA?L#DIFN? A?#LCC?COB ?H@ " PR?A FC ?HKDPALJ?N @ KDHC@K@? IDKLI  
HTR LCC?CODAA?JLANFHJ TDCCFX? @S K>LHJ?CQ  
HTT [n/a] 8J)&#20' O&3#27#R& \$ #R' #R#2\*& \*+& #R23& \*2\*& \*25& G\*#R#J7+ \*+&' 2) " #R#\$/ \$. -07 (2. & ' J" \$0 \*+& \*25& \$0  
HT9 \*+& 2/ \*J23\*25 ( -3#R#\*+& )&2#\$F/ \$. -07GM\*+ 8J)&#20' O&3#R&2/ +\$M07 +. \$#+&# " #R: #2' . +2#R#VJ)&# . +23M\*+0 Q  
HTC ' 2). \$F#R/ & " \*G#M2# 2/ \$) \$F\*+& ( -3\$ \*+& R#M2# -07 2' ' #R. O&3#27#R& \$ " #R% & 2\* /\$. -07W +& E2#& . +23  
H0= #R: " #R#2\*& M\*+0 H= ' 2). \$F8J)&# #R/ & " \* \$F\*+& 2/ \*J23\*25 ( -3#R#J)&#20' O&3#27#R& \*+ . - 2 " \$ . / \$. -07 \$( 372\*\$0  
H0; 20' . \*+& #R. " \$0. ( -3) \$F\*+& E2#& \$ / \$6 " R&G0\$ \*+& #R. " \$0. ( -3) \$F\*+& #R23& \*2\*& Y#R . -0 \*+ . #20. 2/ \*\$0W  
H0< [+(- & & f ( ) \* & 2 & ]

H0H ■ S? ZI 4d! ZS4 ? YI Xc4U1 TDHTLRB ?H@E@? TPAK>LC? TAFK?G ?II?AC>LII KDHI ?R@? 0ADT?A@XROLALH@N?N  
H0K 7@C@?IC N??N RE' ?II?AFC L @C@T?ACDHLI A?TA?C?H@? ?iC N??N RE' ?II?AFC LH ?C@@ DAD@?AKDH? ?RLHK? LC  
H0Q TADJ FN?N>?A?H@G#& 20' / 3&2#\$F233&0. 20' &0/ J6 ( #20/ & G&5/ & " \*U6 J0/-" 2320' a\$0-07 \$# -020/ & 20' 27#R&6 &0\*.  
H0R &0\*#R' J0' &#\*+&6 G#R/ \$# & ' &2. &6 &0\*. R#\*+& ' - # ( J\*\$0 \$FJ\*-3\*) 20' 6 J0/-" 23. &#R/ & G#R/ \$# & ' ( J-3-07 20' J. &  
H0T #R' #/ \*\$0. 20' / \$%020\*. G' #R' &0\* J. & \$F\*+& E#&#&#) -0 %\$2\*\$0 \$F\*+& R#R7\$-07 ' - / \$. & -0 O&3# 1&234. \*2\*&  
H09 S\$0' -\*\$0 1&" \$# 20' -0 \*+ . ? R#G7&0&#23\*25& . R#&' -0 \*+& )&2#\$F/ \$. -07 20' no exceptions

H0C \_\_\_\_\_ >0. &# \$\*+&#23M2( R&5/ &' \*\$0. R#6 \*R#GF20)B  
H0C \*+2\* / \$0. \*J\*& 6 &# +20\*2( R \*R#R# " J# \$ . & \$F\*+ . #20. 2/ \*\$0W0&3#G2\* O&3# / \$. \*G +23/ \$6 " R&20' 85&/ J\* \*+&  
H0C ' \$/ J6 &0\* 0&/ & . 2#) \*R/ \$# \*+& / \$0% ) 20/ & 20' " 2) \*+& , - / \$0. -0 1&234. \*2\*& 1 #20. R#Y&&W  
H0H ! , % ( \* 4 = ; PHKFLI LHN aDHFU DANFLHK?CGA?KDN?N XPFNFHJ LHN PC? A?C@K@HOGKD? ?HLH@LHN ?LC?B ?H@  
H0K B LR TAD>FX@?A@FH FB TADJ ?B ?H@ DAPC?C LHN @?A?EDA? C>DPIN X? A? ?O?NGTLA@PILAR IE" PR?AKDH@B TIL@C  
H0Q B LMFU FB TADJ ?B ?H@ @ 0ADT?A@DAL PC? D@?A@LH @? KPA?H@C?Q  
H0R ■ | Xc4 4I XA4ZS4UO&3# . +237-% & % &0/ & \$F\*+& -0 \*+& R#R \$F20 \$M0&# " \$3/ ) \$F\*+& -0. J#20/ & -0 \*+& 26 \$J0\* \$F  
H0T \*+& " J# +2. & " #/ & \$0 2 / J#R0\* ! c! | R#R - . J& ( ) 20-0. J#R#3/ &0. & ' \$ M#\* & \*R -0. J#20/ & -0 , - / \$0. -0W0&3# . +23  
H09 " 2) 23/ \$ . \$F' #R% -07 \*R& % &0/ & \* \$ 8J)&#R#VJ)&# . +23" 2) \*+& / \$ . \$F' #R% -07 \*+& \*R& % &0/ & #R\_J#R' ( ) 8J)&#  
H0C R0' &#20' #R/ \$# -07 \*+& && \$#\*+&# / \$0% ) 20/ & W

K= ■ g! E 4ZA?1O4D4ZIUO&3# . +23" #R% & 2 \72" ] &0' #R &6 &0\* \$# & J-2R0\* 72" / \$%#27& 2\* >O&3# B&J)&#-B  
K=; [ +%(& . \* & ) >O&3# ] -F0&\*+&# #/ L&OB/ \$ . \* \$ " #R% & / \$%#27& R#20) 3&0. \$# &0/ J6 ( #20/ & F# \*F&# \$#R# / \$# &  
K< 2P&#\*+& / \$6 6 \*6 &0\* \* 2\*& \$F\*+& \*R -0. J#20/ & / \$6 6 \*6 &0\* 20' ( &R#R \*+& && - #R/ \$# & G J ( R/ \* \$ \*+& \*R -0. J#20/ &  
K=H " \$3/ ) / \$0' -\*\$0. G&5/ 3/ . \$0. 20' 85/ &' \*\$0. G' #R% & ' \*+& \*R / \$6 " 20) M3- . J& \*+& / \$%#27&WV2 72" &0' #R &6 &0\* \$#  
K=K & J-2R0\* 72" / \$%#27& . -0 \$ \*2%2-2( R&3J)&#6 2) 7-% M#\*R0 0\$\* / & \*+2\* \*R -0. 0\$ \*2/ / &' \*2( R R# / \$. -07 > && 30& K; =:  
K=Q K; CBV

K=R ■ A4CX 41d ? YD41Se! ZI! 8c4 | Xc4U1 +& #R' J#R' \*R -0. J#20/ & / \$6 6 \*6 &0\* . +23( & ' &3%#R' \$ 8J)&# 2\*\*#0&  
K=T \$# 8J)&# 0\$\* R . \*+20 Q ( J. -0& . ' 2). ( &R#R / \$. -07G +\$M07 \*R \$ \*+& E#&#&#) 2. \$F2' 2\*& 0\$ 6 #R' \*+20 ; Q' 2).  
K=9 ( &R#R' &3%#) \$F. J/ + \*R& % &0/ & \* \$ ( & 6 &# +20\*2( R ) &#30& H9HHC; G J ( R/ \* \$03 \$ 3&0. \*+2\* M3( & " 2- ' J\* \$F\*+&  
K=C " #R/ && . \$F/ \$. -07 20' . \*20' 2# \*R -0. J#20/ & #R' J#R6 &0\* . 20' 85/ &' \*\$0. W  
K= ■ | Xc4 Z?I ! SS4EI ! 8c4 Y?1 Sc? OXg UXF \*R -0. 0\$ \*2/ / &' \*2( R R# / \$. -07G8J)&# . +230\$\*F O&3# -0 M#\*07 \$F  
K; \$ ( R/ \* \$0. \$ \*R ( ) \*+& \*6 & . & \*R# / \$. -07W0&3# . +23+2% 2 #R2. \$02( R \*6 &G J \*0\$ \*85/ && -07 ; Q' 2). G\$ #R6 \$% \*+&  
K< \$ ( R/ \* \$0. G20' \*+& \*6 & R# / \$. -07 . +23( & 85\*0' & ' 2. 0&/ & . 2#) R#\*+ . " J# \$ . &WFO&3#- . J02( R \$ #R6 \$% . 2-  
K H \$ ( R/ \* \$0. G&J)&# . +23+2% F% & ' 2). R#6 #R/ &' \* \$F0\$\* / &' \*+& #R#F0\$ \* 3%#M#\*R0 0\$\* / & M2-%07 \*+& \$ ( R/ \* \$0. G20' \*+&  
K K \*6 & R# / \$. -07 . +23( & 85\*0' & ' 2/ / \$# -073 WV&8J)&# ' & \$ . 0\$ \* M2-% \*+& \$ ( R/ \* \$0. G\*+ . ? R#R . +23( & 0J320' %R- W  
K Q E#R% -07 \*R& % &0/ & 2/ / &' \*2( R R# / \$. -07 ' \$ & . 0\$ \* 85\*07J- . + O&3# \$ ( 372\*\$0. \$ 7-% 6 &# +20\*2( R \*R \$ 8J)&#R#  
K R ■ OE4SX c ! 004OOD4ZIO? | e41 4oE4ZO4QUO' &/ -232. . & . 6 &0\*. GF20) G&R&' \$# R# M#L 2/ \*J23 / \$6 6 &0/ &  
K T " #R# \$ \*+&' 2\*& . \*2\*& \$0 30& ; \$F\*+ . ? R#R . +23( & " 2- ( ) O&3# 0\$ 2\*&# +20 / \$. -07W 3\$\*+&# . " &/ -232. . & . 6 &0\*.





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CHT .+23" 2) \$ 8J)&#20 26 \$J0\*0\$\* \$ &5/ &&' V; G== F#2/ \*J23/ \$ . . 2. \$ /-2\* &' M\*+ \*+& F307 20' 2' 6-0- #2\*\$0 \$F#6 . G  
CH9 2F 2%\*. G20' / &#-F 2\* & 0&/ & .2#) F#YX EI ! M\*++\$3-07 20' 20) M\*++\$3-07 27&0\* F& W  
CHC , HRA?TAC?H@HCB LN? XR' ?II?AOF@ A?CT?K@@ / (%0+, >LII CPA f ? @? KIDOFU LHN N?IF ?ARDE@? N??NQ  
CK= Y#6 . G 7&0\* . G20' 1 \* & S\$6 " 20-& . 2#& 0\$\* #& " \$0. -( & F# ' &\*8# 6-07 YX EI ! . \*2J. \$ #M+&\*+&#20) YX EI ! &5&6 " \*\$0  
CK: 2'" 3& . W +& E2#& . 2#& 2' % &' \$ / \$0. J3 M\*+ \*+&# #& " & / \*%& -0' &' &0' &0\* &723/ \$J0. &320' \*25 2' % \$# #&72# -07  
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CK9 Z 26 & \$F8J) &# #&/ -&0\* F# ' &3%&#) GF20) U Laura Lahti, Badger Realty Team

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CKR ! ' ' #& . F# O&3#J

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CK9 [x] >CB46 2-3J &# \$0/23) #20. 6 \*-07 \*+&' \$/ J6 &0\* \$ #M#\*\*&0 0\$\*/ & \$ \*+& &6 2-32' ' #& . W

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CK= 46 2-3! ' ' #& . F# 8J) &# J laura@teamlahti.com

CK< 0&% . \* , - ) &- ( f &%8; . 2+1 . - %&2 &(0+ ) E&# \$023' &3%&#) \*G\$#! / \*J23 1 &/ &' \* ( ) G20) 026 &' 8J) &# \$ # O&3#

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CKK I +. ? F&#M2. ' #2F&' ( ) N- / &0. && 20' Y#6 P Laura Lahti Agent License# 73974-94

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CK9 8J) &# . O-702\*J#& ▲ E#0\* Z26 & e &#& ▶ And/Or Assigns A2\* & ▲

CKC ' &- - &% , 22&0+ ' +3( ' . // &%Q+3& ! , %& \* + ( &' G%&0%&' &\* + , + ( . \* ' , \* ) 2 . f &\* , \* + ' ; , ) & ( \* +3( ' &# . // &% ' 1% f ( f & 2- . ' ( \* 4 , \* ) +3& 2 . \* f &8 , \* 2 & . / +3& 0% 0&%+8Q' &- - &% , 4%&&' + . 2 . \* f &8 +3& &# ; 0% 0&%+8 . \* +3& +&% ; ' , \* ) 2 . \* ) + ( . \* ' , ' ' &+ / . % +3 3&%&( \* , \* ) , 2< \* . ! - & ) 4 &' %&2 &(0+ . / , &# < 2 . 08 . / +3( ' . // &%Q

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2 \_\_\_\_\_ F8#" C# E0, &\$F#01&, 33& 03

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4 %J' ) &( > ) @B % . / 012#& 3312 K- 1B / - 0 A I : . K1 @ 012? B - 2 I - / K A A / B A D / 6 - @ 2 I - . / 012# 3312 - 2 ? . : 0A : 1

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28 DE& 03D- E&' \_\_\_\_\_ + M#8 5 0' &" 0#B\$F3E+ J \$C. 3#D= F8#K

29 ! . ) I 0##D. 3&, N-\$%& 0. 3 0.' #8" #8, & 3D3\$. , 5 0' &+ 3E+ J \$C. 3#D= F8#, C#P#& 3&- \$, + 6 \$F3E+ 3D. , 0- 3\$. K

30 DE+ J \$C. 3#D= F8# + ( + ' + 6 C' \$. O&18#0.' 7C) &#\$. ) F0 - \$ ) \$F3E& 0-- &" 3&' J \$C. 3#D= F8# + ' &1#&#8' 3 \$ 3& G0#3

31 5 0P+ 6 3& J \$C. 3#D= F8#\$. \$#( &F#8 \_\_\_\_\_ <D5 &+ \$F

32 3& 2, , & - &@? &1#&#) \$F3E& 0-- &" 3&' J \$C. 3#D= F8# 5 0) ( & 5 0' &+ 0. ) 5 0. . &#, " &- F8' + 3& = F8#3 GC# E0, &N

33 C. 8, , \$3&# + &" #8%+ &' + 3E+ J \$C. 3#D= F8#K

34 ( & ) \* > ) @ MD26 ? D N A F @B % . / 012#& 3312 ? D6 O A @ K 2 D O @ % . / 012#& 3312 L 2 A 2 0 D I 1 L O D / I 1 D / K K 1 : A P 1 2 6 D B

35 L 2 - P A K 1 K D O : A 1 B Q R H 4

36 DE+ J \$C. 3#D= F8# I 0, ' #D#8' ( ) \_\_\_\_\_ **Laura Lahti, Badger Realty Team** \$ . \_\_\_\_\_

37 \_\_\_\_\_ Q+ &, && 0.' R#5 ▲ \_\_\_\_\_ ? 03& ▲

38 <4@ \_\_\_\_\_ <4@ \_\_\_\_\_

39 7C) &#5 06. 03D# ▲ \_\_\_\_\_ ? 03& ▲ O&18#5 06. 03D# ▲ \_\_\_\_\_ ? 03& ▲

40 G# 3. 05 & ► \_\_\_\_\_ G# 3. 05 & ►

41 <4@ \_\_\_\_\_ <4@ \_\_\_\_\_

42 7C) &#5 06. 03D# ▲ \_\_\_\_\_ ? 03& ▲ O&18#5 06. 03D# ▲ \_\_\_\_\_ ? 03& ▲

43 G# 3. 05 & ► **And/Or Assigns** \_\_\_\_\_ G# 3. 05 & ►

44 DE+ J \$C. 3#D= F8# I 0, " #8, & 3&' ( ) \_\_\_\_\_ \$ . \_\_\_\_\_

45 \_\_\_\_\_ Q+ &, && 0.' R#5 ▲ \_\_\_\_\_ ? 03& ▲

46 DE+ J \$C. 3#D= F8# + <#8#- 3&' @ \$C. 3#8' @DD/ TU2 = V2 <G0#3) WT #01 @

47 ( & ) \* > M2- P A B A / B 32 ? D L 2 1 P A . B % . / 012#& 3312 ? D6 51 A I : . K 1 K 56 21 L 2 - K . I O A / - 3 @ 1 / 0A 1 L 2 - P A B A / - 2

48 A I - 2L - 2D0A / 56 213121 / I 14 M2- P A B A / B A I - 2L - 2D01K 56 213121 / I 1 ? D6 51 A K A D01K A @ B. 5B1C. 1/ 0% . / 012#

49 & 3312 56 B L 11 A 6 A F @ / . ? 512 - 3 @ L 2 - P A B A / - 2 @ : A 1 B I - / O A A F @ L 2 - P A B A / 4 † O D / B D I O A / B A P - : P A F

50 ? - 21 @ / - / 1 % . / 012#& 3312 E O @ % . / 012#& 3312 2131221K 0 B @ . : K 51 I : 1 D 2 6 B L 11 A A K 4

!"#%&'()\*+&, - / \$0. - 1 & 234. \*2& 4526 -0-07 8\$2#  
9: ; < > = " \$023? . & @ \* & AB; : < < = C20' 2\*\$# ? . & @ \* & A

!"#%&'()\*+'( ) ++, , -- (. +, / 0. 12&3(

1&0+4 ) 50 67 8! " # \$ % & 9 7: ; 9 7: <=>? @ A / 8B-76 C=DD? 7 8EB77= E <@9 @ =F <A7 <7B9 6 @ <A7 , >7BG  
067 8! " # \$ H) @ <7 =>8 / 8BF =6 E=J= E 8) @ <7 CA+ A; @76 : @ <7 KL =7 <A7 @ <A7B/ 8BFM 8EB779 7: <G

; 8D) &#20' E&3#27#&& \$ 26 &0' \*+& > F# 2\*&' \_\_\_\_\_ G20' 2//&" \* &' \$0 \_\_\_\_\_ G  
< F# \*+& " D# +2. & 20' . 2& \$ F# 23& \*2\*& 2\* \_\_\_\_\_  
H \_\_\_\_\_ G - / \$0. - 0.2. F# 3I . J  
K L \$ . - 07' 2\*& - . / +207&' F# 6 \_\_\_\_\_ G \_\_\_\_\_ G\$ \_\_\_\_\_ G \_\_\_\_\_ M  
9 ND# +2. & " # / & - . / +207&' F# 6 O \_\_\_\_\_ \*\$ O \_\_\_\_\_ M

P > \*+&# Buyer's Home Inspection Contingency is hereby deemed satisfied provided that the  
B Seller at Seller's expense shall have licensed professionals to complete the following no  
Q later than 7 days prior to closing. All paid receipts shall be submitted to the Buyer's  
R agent and title company upon completion.

; S \_\_\_\_\_  
; ; \_\_\_\_\_  
; < \_\_\_\_\_  
; H \_\_\_\_\_  
; K \_\_\_\_\_  
; 9 \_\_\_\_\_  
; P \_\_\_\_\_  
; B \_\_\_\_\_  
; Q \_\_\_\_\_  
; R \_\_\_\_\_  
< S \_\_\_\_\_  
< ; \_\_\_\_\_  
< < \_\_\_\_\_  
< H \_\_\_\_\_  
< K \_\_\_\_\_  
< 9 \_\_\_\_\_  
< P \_\_\_\_\_  
< B \_\_\_\_\_  
< Q \_\_\_\_\_  
< R \_\_\_\_\_  
HS \_\_\_\_\_

H U+& 2\*\*2/ +&' \_\_\_\_\_ - 12# 6 2' & " 2# \$F\*+-. ! 6 &0' 6 &0\*M  
K ! W> UW4 1 U4 1 CE > X UW4 > XX4 1 U> N? 1 LW E4 ! Y@! YZ N1 [> 1 ! C4Y@C4YUE 14C! [Y UW4 E! C4M  
HH U+-. ! 6 &0' 6 &0\* - . (-0' -07 D' \$0 E&3#20' 8D) &# \$03 -F2 / \$") \$F\*+& 2//&" \* &' ! 6 &0' 6 &0\* - . ' &3#&#&' \$ \*+& N2#)  
HK \$F#07 \*+& ! 6 &0' 6 &0\* \$0 \$#( &F#& \_\_\_\_\_ =U6 & - . \$F\*+& 4. . &0/ &A@&3#&#  
H9 \$F\*+& 2//&" \* &' ! 6 &0' 6 &0\* 6 2) (& 6 2' & -0 20) 6 200&#." & / -F' -0 \*+& > F# \*\$ ND# +2. & G03. . \$\*+&# - . & " # \$ % &'  
HP -0 \*+-. ! 6 &0' 6 &0\*M  
HB ) , + ( 5 +A7 / 8BF @ > 7B= E <A6 & 9 7: ; ; 9 7: < 9 8F C=A; EBC <A7 @ > 7B; & 9 7: ; ; 9 7: < NB@ @ 8 1 1 7N< 8: 1 7 8: ;  
HQ ; 7EJ 7BF 86 NE@ = 7; 8< D: 76 OOHOSG

HR U+-. ! 6 &0' 6 &0\* 1 2. ' #2F&' ( ) \_\_\_\_\_ **Laura Lahti, Badger Realty Team** \$0 \_\_\_\_\_  
KS \_\_\_\_\_ V/ &0. && 20' X#6 ▲ @\* & ▲  
K; U+-. ! 6 &0' 6 &0\* 1 2. " #& &0\*&' ( ) \_\_\_\_\_ \$0 \_\_\_\_\_  
K< \_\_\_\_\_ V/ &0. && 20' X#6 ▲ @\* & ▲

KH =5A \_\_\_\_\_ =5A \_\_\_\_\_  
KK 8D) &# E-702\*D#& ▲ @\* & ▲ E&3#A E-702\*D#& ▲ @\* & ▲  
K9 N#0\* 026 & ▶ N#0\* 026 & ▶

KP =5A \_\_\_\_\_ =5A \_\_\_\_\_  
KB 8D) &# E-702\*D#& ▲ @\* & ▲ E&3#A E-702\*D#& ▲ @\* & ▲  
KQ N#0\* 026 & ▶ And/Or Assigns N#0\* 026 & ▶

KR U+-. ! 6 &0' 6 &0\* 1 2. #&] &' \* &' \_\_\_\_\_  
9S \_\_\_\_\_ N2#) [0\*-23 ▲ @\* & ▲





Permission to Deliver Loan Commitment

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Property: \_\_\_\_\_

Offer to Purchase Date: \_\_\_\_\_ Accepted Offer Date: \_\_\_\_\_

The buyer(s), \_\_\_\_\_, hereby gives permission to deliver the Loan Commitment dated \_\_\_\_\_ and issued by \_\_\_\_\_ to the Seller per the delivery methods outlined in the Offer to Purchase.

*Note: Delivery of written Loan Commitment to Seller (even if subject to conditions) shall satisfy Buyer's financing contingency.*

\_\_\_\_\_  
Buyer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Buyer Signature

\_\_\_\_\_  
Date

Delivered by \_\_\_\_\_ with Badger Realty Team on \_\_\_\_\_.  
(Badger Realty Team Agent) (Date)