

Upon the closing of the sale of the real property, additional costs may be demanded from you in the form of closing costs. A list of the known major cost items is:

- A. Attorney's fees
- B. Title Insurance fees
- C. Recording fees
- D. Termite, roof and other inspections
- E. Survey
- F. Homeowners and flood insurance
- G. Appraisal fee
- H. Assumption fee on existing mortgage
- I. Mortgage transfer or service fee
- J. Service fee (origination fee)
- K. Intangible tax (.002%) on new mortgages
- L. Documentary Stamps on new note
- M. Documentary Stamps on existing note
- N. Recording fee new mortgage
- O. Credit Report
- P. Mortgage Company; Attorneys fee and loan charges
- Q. Set-up for escrow accounts (taxes, insurance, etc.)
- R. Recertification of abstract
- S. Mortgage insurance premium, if required by lender

Your bank or mortgage company will prepare a Good Faith Estimate for you with an estimate of all closing costs.

TITLE

In compliance with 475.25 (1)(j) of the Florida Statutes, the Buyer has been advised to consult an attorney on the merchantability of the title or purchase of title insurance.

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Buyers/Tenants Disclosures

*Aurora
N
Aulet*

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Buyer's / Tenant's Disclosure

RADON GAS DISCLOSURE

Radon gas is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county public health unit (404.056) (8) Florida Statutes.

MOLD DISCLOSURE

Mold is found both indoors and outdoors. The presence of mold may cause property damage or health problems. Should you desire a mold inspection or additional information about mold, contact a professional trained in this field.

LEAD-BASED PAINT WARNING

Residential dwellings that were built prior to 1978 may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

IMPORTANT NOTICE

FLORIDA LAW REQUIRES THAT REAL ESTATE LICENSEES PROVIDE THIS NOTICE TO ALL POTENTIAL SELLERS AND BUYERS OF REAL ESTATE. YOU SHOULD NOT ASSUME THAT ANY REAL ESTATE BROKER OR SALESPERSON REPRESENTS YOU UNLESS YOU AGREE TO ENGAGE A REAL ESTATE LICENSEE IN AN AUTHORIZED BROKERAGE RELATIONSHIP, EITHER AS A SINGLE AGENT OR AS A TRANSACTION BROKER. YOU ARE ADVISED NOT TO DISCLOSE ANY INFORMATION YOU WANT TO BE HELD IN CONFIDENCE UNTIL YOU MAKE A DECISION ON REPRESENTATION.

TRANSACTION BROKER NOTICE

FLORIDA LAW REQUIRES THAT REAL ESTATE LICENSEES OPERATING AS TRANSACTION BROKERS DISCLOSE TO BUYERS AND SELLERS THEIR ROLE AND DUTIES IN PROVIDING A LIMITED FORM OF REPRESENTATION.

As a transaction broker, **Aurora N. Aulet** and its Associates, provide to you a limited form of representation that includes the following duties:

1. Dealing honestly and fairly;
2. Accounting for all funds;
3. Using skill, care and diligence in the transaction;
4. Disclosing all known facts that materially affect the value of real property and are not readily observable to the buyer;
5. Presenting all offers and counteroffers in a timely manner, unless a party has previously directed the licensee otherwise in writing;
6. Limited confidentiality, unless waived in writing by a party. This limited confidentiality will prevent disclosure that the seller will accept a price less than the asking or listed price, that the buyer will pay a price greater than the price submitted in a written offer, of the motivation of any party for selling or buying property, that a seller or buyer will agree to financing terms other than those offered, or of any other information requested by a party to remain confidential; and
7. Any additional duties that are entered into by this or by separate written agreement.

Limited representation means that a buyer or seller is not responsible for the acts of the licensee. Additionally, parties are giving up their rights to the undivided loyalty of the licensee. This aspect of limited representation allows a licensee to facilitate a real estate transaction by assisting both the buyer and the seller, but a licensee will not work to represent one party to the detriment of the other party.

BROKERAGE RELATIONSHIP: Buyer authorizes **Broker** to operate as (check which is applicable):

- single agent of Buyer.
- transaction broker.
- single agent of Buyer with consent to transition into a transaction broker.
- nonrepresentative of Buyer