TABLE OF CONTENTS

Notice to All Bidders	Page 1
Procedure for Purchasing at Auction	Page 2
Announcements	Page 3
Property Information	Page 4
Driving Directions	Page 5
Varieties of Apples	Page 6
Floor Plan	Pages 7-8
Information on Well	Pages 9-10
Survey Sketch	Page 11
Sellers Disclosure	Pages 12-13
Lead Based Paint Disclosure	Page 14
Agency Disclosure	Page 15
Title Commitment	Pages 16-18
Buy/Sell Agreement	Pages 19-23
Lead Based Paint Handbook	Pages 24-38

NOTICE TO ALL BIDDERS

The information included in this Bidders Packet is a summary of information available from a number of sources, most of which have not been independently verified. This summary has been provided only for the use of prospective bidders at the Public Auction to be held. It is supplied for whatever assistance it may provide in answering questions, however,

ALL INFORMATION AND OPINIONS ARE SUPPLIED WITHOUT ANY WARRANTIES OR REPRESENTATIONS, EITHER EXPRESSED OR IMPLIED, WHATSOEVER.

Prospective bidders are advised to avail themselves of the land and tax records of the county the real estate is located in and the State of Michigan and to make an inspection of the premises on their own behalf; consulting whatever advisor they may feel appropriate.

The property for sale will be auctioned in an "AS IS", "WHERE IS" condition and neither Miedema Auctioneering, Inc., the sellers, nor their respective agents make any express or implied warranties of any kind. The descriptions and conditions listed in this and other advertising materials are to be used as guidelines only and are not guaranteed.

NEW DATA:

New data, corrections, or changes could be made after the printing of this brochure. Please arrive prior to the start of the Auction to inspect and consider any new information and changes.

PROCEDURE FOR PURCHASING AT AUCTION

Thank you for your interest in this Auction! If you are unfamiliar with buying real estate at a Miedema Auctioneering, Inc. auction, following are some guidelines to make participating easy and fun.

REGISTRATION:

- 1. Upon arriving at the auction site, please proceed to the Auction office/registration table.
- 2. In order to register, you will need to supply your driver's license to the Miedema Auctioneering agent assisting you.
- 3. Once the Miedema Auctioneering agent has completed your registration and you have signed the Auction terms, the Miedema Auctioneering agent will provide you with your bidding number and any additional information relevant to the Auction.

BIDDING:

Bidding is a very simple process. It is <u>very</u> important to listen closely to the auctioneer. When the auctioneer is calling out bids to the crowd, you can bid by any of the following ways:

- 1. Raising your bid card in the air,
- 2. Shouting your bid out to the auctioneer verbally.
- 3. Having one of the auction staff place your bid for you, or
- 4. Communicating a signal to the auctioneer that has been arranged prior to the auction.

Conduct of the auction and increments of bidding are at the direction and discretion of the auctioneer. The auction staff will chart the progress of the auction on the auction boards for the entire crowd to see. Bids in the winning position will be indicated by a red asterisk or star on the auction boards. It is important for you to pay attention to the auction boards, since the boards show the current standings of all bidders involved in the auction.

Announcements made by the auctioneer at the time of sale take precedence over all printed materials. If you have any questions at the auction about the property, procedures, or anything else, do not hesitate to ask. We will be happy to help in any way we can. To provide the best service to you, please ask your questions prior to the bidding. Once the bidding has begun, we will maintain the flow and integrity of the auction; therefore, it would be very difficult to stop and answer lengthy questions.

CONCLUSION:

When the auctioneer announces the conclusion of the bidding and announces that the parcels are "Sold", the winning bidder(s) will immediately be required to sign the Buy/Sell Agreement and post the proper deposit. If you are the successful buyer, copies of your completed and signed Buy/Sell Agreement(s) will be provided to you for your records.

Hubert Trust Auction Announcements

- **1.** The auction will be held at English Hills Banquet Center, 1200 Four Mile Rd Walker, MI 49544. Auction will begin at 6PM registration at 5PM.
- 2. We will be selling at a separate online auction on November 8 two other items for the Hubert Estate. 1) A 73 acre parcel of woodland in Alger County in the Upper Peninsula (on Lastbidrealestate.com) 2) A 1946 Cessna 120 Airplane on Rangerbid.com
- **3.** The home and the orchard will be offered separately and together and will sell in the manner that brings the best return to the estate.
- **4.** The barn on parcel 2 encroaches on the neighbors property, it is approximately 5'-7' over the property line. It will be sold "As Is" with this encroachment. It appears that it has been encroaching on the neighbors property for several years.
- 5. Per Sparta Township, the property is Zoned Ag-1.
- 6. The back 30 acres contains the younger orchard trees.
- **7.** Open House Dates: Saturday, October 27, 1-3PM Saturday, November 3, 1-3PM
- **8.** Surveys have been completed the cost of the survey will be the cost of the buyer, payable at closing, as follows:
 - Parcel 1: \$350.00 Parcel 2: \$1,150.00
- 9. There is no Buyers Premium added to the high bid.
- 10. Future land division rights Per the Michigan PA 288 of 1967, as amended by P.A. 87 of 1997, Seller will transfer without warranty to Buyer the right to divide the Property purchased hereunder as follows: Parcel 1-0, Parcel 2-13. This is subject to compliance with the Act. Seller and Auction Company make no representation as to the effect local zoning ordinances or regulations may have on Buyer's Ability to divide the Property at all. Buyer acknowledges that local laws may differ and be more restrictive and not allow Buyer to divide the Property into smaller parcels.

Property Information

Parcel 1

- Spacious 6-bedroom farmhouse in need of some updating
- Architectural beauty with ornamental plaster work on ceilings in living areas
- Open kitchen including butcher block island with additional pull-out table
- Plenty of storage, with numerous built-ins
- 2-1/2 baths in finished areas, with a half bath in the unfinished basement
- Large, main floor laundry room with loads of cabinets and utility sink
- Spacious master bedroom with private half-bath
- Extra large bonus room upstairs.
- Lovely stone fireplace in living room
- Two enclosed porches (three-season and four-season
- Large unfinished basement with large fruit cellar, work room & half bath
- 2-car garage

Parcel 2

Approximately 108 acres of prime orchards and orchard land. Several varieties with some young orchards just beginning their prime! Good producing orchard ready to make money for you! Also includes the barn.

Driving Directions

Directions to the Property: From US-96 take the Fruit Ridge Exit (Exit 90), go North on Fruit Ridge approximately 7 miles to farm on the West side of the road.

Auction Location: Auction will be held at English Hills Banquet Center, 1200 Four Mile Road Walker, MI 49544.

Marvin Hubert Orchard - Varieties of Apples

Paula Red

Rome

Winsap

Red Mac

Jonamac

Ace Mac

Jonathan

Empire

Golden Delicious

Jonagold

Red Cortland

Red Delicious

H Red Delicious

Miller Red Delicious

Spy

Juice

Fuji

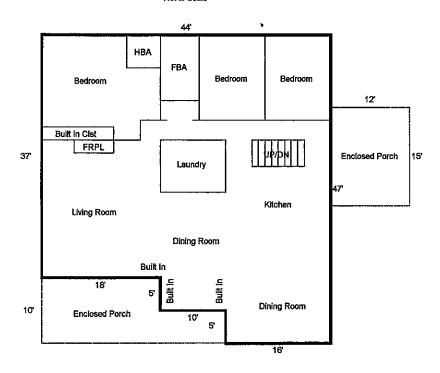
Gala

Ida Red

^{*}This information was supplied by the seller.

Main Floor

Not to Scale



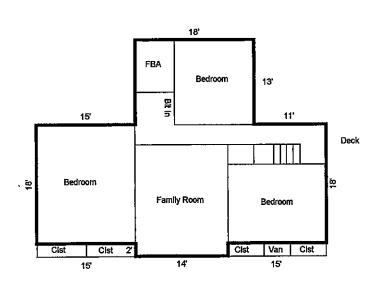
Sketch by Apex IV Windows™

	AREA CALCU	LATIONS SUMMARY	
Code	Description	Size	Totals
GLA1	First Floor	1838	1838
P/P	Enclosed Porch	180	
	Enclosed Porch	230	410
GEA2	Second Floor	1054	1054
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		l	
		l	
		l	
	TOTAL LIVABLE	(rounded)	2892

LIVING	AR	EA BREAKC	OWN
Bro	akdov	m	Subtotals
First Floor			
26	x	42	1092
18	x	37	666
5	x	16	80
Second Floor			1
2	×	14	28
18	x	44	792
13	¥	18	234
			Į.
			1
			·
			ŀ
			1
			1 '
6 Areas Total (J = 41\	2892

Upstairs

Not to Scale



Sketch by Apex IV Windows™

Lenger: PEKSUNAL

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TAX NO:				P RECOR		PERMITNO:	
	Completion is requir	red under au	thority of Pa	art 127 Act 368			
1. LOCATION OF WELL County		ure to compl	•	emeanor			
	Township Name		Fraction	<u>E 1/4 N 10/4</u>	Section No.	Town No.	Range No.
Distance and Direction from Road	Intersection		1.19.55	3. OWNERO	EWELL	POM	1 D17W
				Address		VIN HUBERT	
4 MILE NORTH OF						5 FRUIT RI	
WEST SIDE OF FR				Addrona C	SPA	RTA, MICH	49345
Street Address & City of Well Loca Locate with 'x' in Section Below		Sketch Map		' "			
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			¥	5. Q Cable 1		otary Driv	
			(4.2)	Hollow	_	uger/Bored	
	14.		4. A.	6. USE: Se	Household T		III Public
	R R		3		Irrigation 🔲 Ty	/pe lla Public 🔲 Hea	
	,	10163		П.	Test Well 🔲 T	/pe lib Public 🔲	
1 HRLE		66 C #		7. CASING:	Sicel Th		Above/Below
2. FORMATION DESCRIPTION		THICKNESS	DEPTH TO BOTTOM OF STRATUM	1	Plastic W		:tı
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				BORE HOL	E:	Drive	
GRAY CLAY		16	23	Diameter.	in. to		e Packer
GRAY CLAY &	STONES	7	30	8. SCREEN:	☐ Not Installed		d
#10 SAND		8	38	Туре 5_т	AINLESS	Diameter_	3 11
				Slot/Gauze_	#10 SL	24 Length:	_51
				FITTINGS:		ft, and	
				1	pove Screen		
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							Test Pump
				11. WELL HEA	D COMPLETION: Adapter	12" Above G	rado
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				12. WELL GRO	UTEO? No	Yes From_	Ó 10 27 ti.
				☐ Neat Ce	ement 🙀 Be	entonite 🔲 Othe	
		-		No. of Bags	/	Additives	
						SIBLE CONTAMINATI	
	***************************************			Type 	- m -	ance <u>fi () 4.</u> ft. Dire ance ft. Dire	
USE A 2ND SHEE					Not Installed	☐ Pump Install	
15. ABANDONED WELL PLUGGE Casing Diameter						D JACKET	Zaon Ciny
PLUGGING MATERIAL:		Bentonite	Shirar			<u>-5cc HP 첫</u>	
Cement/Bentonite Slurry	Concrete Grout	Bentonite	, ,			Pft_ Capacity ☐ Jet ☐ Other	18 G.P. M.
No. of Bags	Casing Removed? [Yes 🗌	No	PRESSURE	-		
16. REMARKS: (Elevation, Source	e of Oata, etc.)				•	LL X-TROL	
OWNER WISHES TO	RETAIN OLD WE	LL FOR	<u> </u>	Model Numb	per <u> 250</u>	Capacity	Gallons
SPRINKLING.		This well		RACTOR'S CERT under my jurisdic		ort is true to the best	of my,
17. DRILLING MACHINE OPERAT					MO CA 1	TNIC A	10305
XEmployee ☐ Subcontract					NG CO.		1-0395 TRATION NO.
Name MIKE WOHLE	LELD	Address_	4449 ¥			DMSTOCK PAI	-
		Signed	AUTHORIS	en sessed of	16256	Date 11/2	23/96

Environmental Health 700 Fuller Ave N.E. Grand Rapids MI 49503

Kent County Health Department Water Supply Facility Permit

8945 FUTEOLE

Phone: (616):336-3089 Fax: (616):336-2436

City, Village, or (wp) S/A/A/A

Address: 8945 FEUT E. D.C.E. Perm. Par. #	Phone # 7/84 1/2 36
WELL SITE EVALUATION INFORMATION ISOLATION REQUIREMENTS 50 Feet from on-site sewage disposal system(s) Feet from municipal sewer lines 50 Feet from overhang of bldg 50 Feet from surface ware: 50 Feet from underground fuel storage tank(s) 50 Feet from above ground fuel storage tank(s) 60 Feet from above ground fuel storage tank(s) 80 Feet from above ground fuel storage tank(s)	PRESITE EVALUATION:INFORMATION 20 Contamination Sites
Frei required for Submergence Crouting requirements: FULL CAS IP & Required well abandonnient: YES NO NIA (circle one). Continuous protective barrier YES NO NIA (circle one).	Domestic D. Irrigation
transferable to any other person or location. No work shall be come expired	er Supply Regulations: This permit is valid for two years form the date of issuance and is non- menced or continued on a water supply, either before the permit is issued or after the permit has **Draw diagram here**
Well casing termination approved: Yes A No. D Well location approved. Yes A No. D Well construction approved. Yes A No. D Screened vent: Yes A No. D Screened vent: Yes A No. D Suried suction line protected: Yes A No. D NA D	SEPTIC NOFTH.
PUMP D Shallow well-jer D Deep well-jers D Submersible D Hand pump D Other D Diter D D Diter D D Diter D D D D D D D D D D D D D D D D D D D	#IDOSE #175
	3363080 17-13-98 In of this well is REQUIRED. completed to arrange for inspection and water sampling

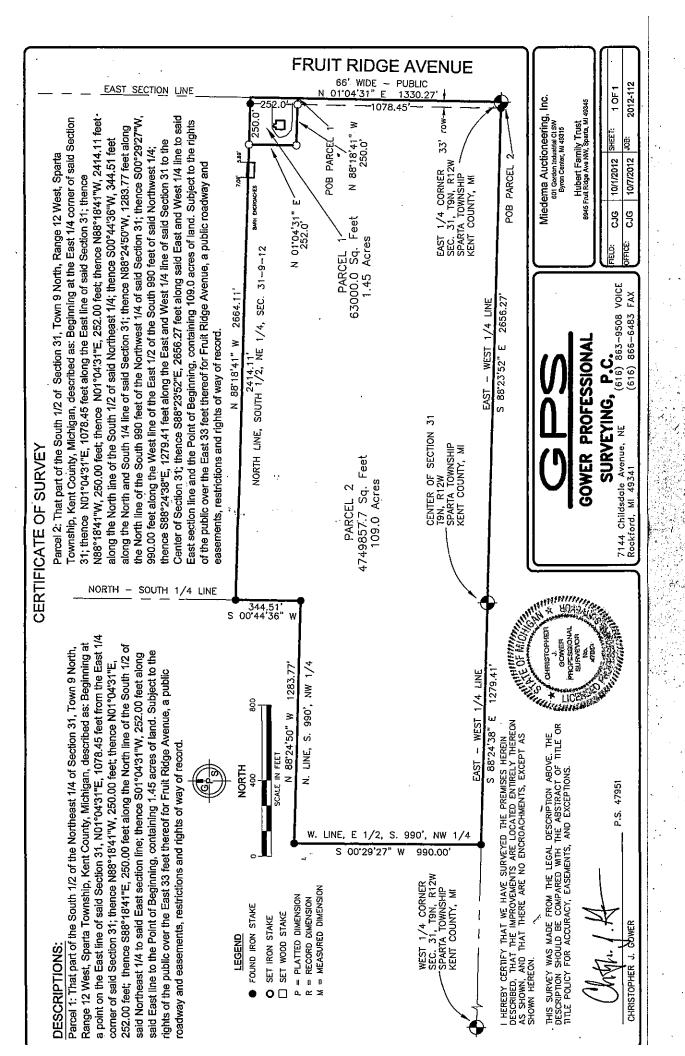
EH86.11 (96)

White Copy - Owner

Yellow Copy - Building Dept.

Blue Copy - Health Department

watrprint en



Seller's Disclosure Statement

MICHGAIN	•	-	.QCIICI	a piadica	MIC CAMERALITICALIA		•		•
ASSOCIATION					•				
OF REALTORS	_			•	<i>a</i> 1	•			•
The Voice for Real Estate** in Michigan	In France	-1 D.	dan	•	Snas ta	, ,		M	CHIGAN
Property Address: 099	5 Fru	<u>C (/\ /C</u>	79/		City, Village o	r Township			CHICAN
						•	•		
Purpose of Statement: This statement: This statement conceived and information conceiver, engineering or any other speller has not conducted any incompany Agent representing the	rning the pro pecific area r	perty, knov elated to the enerally ins	vn by the Se re construction coessible at	aller, Unless other on or condition o eas such as the	erwise advised, the Seller does no if the improvements on the proper foundation or roof. This statemen	ot possess any e ty or the land. Al ot is not a warra	xpenise in so, unless ntv of anv	construction otherwise a kind by the	n, architec- dvised, the
Seller's Disclosure: The Seller representations based on the Sc a copy to the Buyer or the Agent or anticipated sale of property. Information is a disclosure on	eller's knowle t of the Buyer The followlr ily and is no	dge at the . The Seller ng are repr t intended	signing of the authorizes in authorizes in authorizes in authorizes in authorizes to be a par	ils document. Up ils Agent(s) to pro made solely by t of any contrac	on receiving this statement from to ovide a copy of this statement to a rithe Seller and are not the repre- to between Buyer and Seller.	he Seller, the Se ny prospective B esentations of th	ller's Agen Llyer in con le Seller's	it is required inection with Agent(s), if	to provide any actual any. This
Instructions to the Seller. (1) space is required. (4) Complet UNKNOWN, FAILURE TO PROBINDING PURCHASE AGREE	e this form y VIDE A PUR	rourealf /S) if some ite	ans do not anni	ns affecting the property. (3) Attact y to your property, check NOT A THE STATEMENT WILL ENABLE A	AVAILABLE. If vi	TOR OD DO	know the fa	ets, check
Appliances/Systems/Services: provides.)	: The items b	elow are in	working ord	ler. (The items lis	sted below are included in the sale	of the property of	nly if the p	ourchase agr	reement so
	Yes	No	Unknown	Not	•	Yes	No	Unknown	Not
	/			Available	1				Available
Range/oven			 .		Lawn sprinkler system Water heater	. — ——			
Dishwasher .		<u>/</u>			Plumbing system				
Refrigerator ;					Water softener/				
Hood/fan					conditioner				
Disposal				<u></u>	Well & pump	<u> </u>		 ,	
TV antenna, TV rotor			/		Septic tank & drain	./			
& controls					field				
Electrical system					Sump pump				. /
Garage door opener &			•		O'the sounds a sounds as				
remote control					City water system				- ://
Alarm system				<u>-v</u>	City sewer system Central air conditioning	·			1
Intercom					Central heating system				
Central vacuum				- 	Wall furnace				
Attic fan Pool heater, wall liner					1				
& equipment				V	Humidifier				<u> </u>
Microwave	1/				Electronic air filter			-4	-
Trash compactor				V	Solar heating system	•			
Celling fan				<u> </u>	Fireplace & chimney *			_1/_	
Sauna/not tub					Wood burning system				
Washer					Dryer				
					icked Shut for energy		y Was		ZND DATE
UNLESS OTHERWISE AGREE OF CLOSING.	ED, ALL HOU	JSEHOLD /	APPLIANCE	S AHE SOLD IN	WORKING ORDER EXCEPT AS	NOTED, WITH	OI WAR	C C	OND DATE
Property conditions, improve 1. Basement/Crawispace: I	ements & ad Has there be	iditional in en evidenc	formation: e of water?				yes	no	
If yes, please explain:	known:						<u></u>		
Urea Formaldehyde Foan 3. Roof: Leaks?	ı Insulation (U	JFFI) is inst	talled?		, ,	unknown	_ yes yes		
Approximate age if know 4. Well: Type of well (depti	vn: n/dlameter, a	ge and rep	در alr history, i		3hinsles)				
Has the water been teste	id? t/regulter						yes	R	°/_
5 Sentic tanks/drain field	ls: Condition	, if known:	unkn	own					·
6. Heating system: Type/a	approximate :	age: <u>1906</u>	2 Wed D	orver suster	n + Electric skot	··· ·· · · · · · · · · · · · · · · · ·	·		
7. Plumbing system: Type	e copper	<u></u>	galvanize	20	other				
Any known problems? . 8. Electrical system: Any	known night	ems?L/IX/	MAIH	-20 Ams S	wice of Panel notalled w	In last 15-6	ous. L	woltase	- Kelay Du
8. Electrical system: Any 9. History of Infestation,	if any: (termi	tes, camer	iter anis. eld	2) Million	MO		J	In li	shire.
or thank of the month	(1411111					-	Max	ctente/NI	2.

PAGE 1 OF 2

_	8946 Fruit Rida	a	5-2-1	
Pro	perty Address: 0 179 F1UCFF) Lag		Sparta	MICHIGAN
	Street		City, Village or Township)
	Production to the second control of the seco		•	
10.	Environmental problems: Are you aware of any substant cas, formaldehyde, lead-based paint, fuel or chemical sto	es, materials or products that me	ly be an environmental hazard suc	in as, but not limited to, asbestos, radon
	gas, formaldehyde, lead-based paint, fuel or chemical sto	rage tanks and contaminated so	u on propenv.	
	•		unknow	n
	If yes, please explain:			
4-4	Flood Insurance: Do you have flood insurance on the pro-			
10	Mineral Rights: Do you own the mineral rights?	openy?	unknown	yes no/
12.	mineral anglitta. Do you own the material rights?		unknowni	yes no
Oth	er Items: Are you aware of any of the following:			· · · · · · · · · · · · · · · · · · ·
1.	Festilies of the projectly shared in common with the action	ion ionales.		
••	Features of the property shared in common with the adjoin for maintenance may have an effect on the property?	ing iandowners, such as walls, te	nces, roads and driveways, or oth	ier features whose use or responsibility
2.	Any encroachments, easements, zoning violations or non		unknown/_	yes no
3.	Any "common areas" (facilities like pools tennis courte us	comorming uses?	บกknown	yes no
	Any "common areas" (facilities like pools, tennis courts, with property?	arways, or other areas co-owner	with others), or a homeowners'	association that has any authority over
4.	Structural modifications, alterations, or repairs made without			yes no _t/_
	· · · · · · · · · · · · · · · · · · ·	out necessary permits or neensed		
5.	Settling, flooding, drainage, structural, or grading problem	e?	unknown	yes no
6.	Major damage to the property from fire, wind, floods, or la	ndslides?	unknown	yes no
7.	Any underground storage tanks?		unknown	yes no yes no
8.	Farm or farm operation in the vicinity; or proximity to a lan	dill, aimort shooting range, oto:	ынкло мн _ <u>V</u>	yes no
	i contract to a tax	end carport anound range, etc.		. /
9.	Any outstanding utility assessments or fees, including any	natural das main extension cum	unknown	yes no
	•	margin and mont extension and		/
10.	Any outstanding municipal assessments or fees?		unknown	yes no yes no
11.	Any pending litigation that could affect the property or the	Seller's right to convey the prope	wind	yes no
		and the selection are prope	unknown	
			(5)	yes no _V
If the	answer to any of these questions is yes, please explain. The property (see Survey). (8) True	Attach additional sheets, if nec-	essant Bann emanage	chae amount 514
Ne	of property (see Survey) (8) Frug	taums	. <u>- 12-201C 27-020</u>	-10-5 applied. 0 10
The	Sollar Mac lived in the facidance on the problem from Soll	(incoming the control of the control of	1. Olo	
The	Seller has owned the property since Seller has indicated above the condition of all the items.	Trustees of Maigare	Tupert Estate /	wears (date).
			close the changes to Buyer. In no	event shall the narries held the Broken
liable	e for any representations not directly made by the Broker of	r Broker's Agent.		event orient the bendes from the Bloker
	dent of the time of the contract of			
Seus	er certifies that the information in this statement is true and	correct to the best of Seller's kno	owledge as of the date of Seller's	signature.
200	er should obtain professional advice and iperty.	INSPECTIONS OF THE PROP	PERTY TO MORE FULLY DET	ERMINE THE CONDITION OF THE
PHL	PERTY.			The state of the
C1 114	CO 10 ADMOCD THAT OCCUPANT INCOME AND A COLOR			
ひひて	ER IS ADVISED THAT CERTAIN INFORMATION COMP	ILED PURSUANT TO THE SEX	OFFENDERS REGISTRATION	ACT, 1994 PA 295, MCL 28,721 TO
	32 IS AVAILABLE TO THE PUBLIC, BUYERS SEEKING SU SHERIFF'S DEPARTMENT DIRECTLY,	ICH INFORMATION SHOULD CO	ONTACT THE APPROPRIATE LO	CAL LAW ENFORCEMENT AGENCY
On.	onenier o department directly.			
DIIV	ED IQ ALSO ADVICED THAT THE OTATE FOLIA ISH	5 MALLOR OF THE STREET		
	ER IS ALSO ADVISED THAT THE STATE EQUALIZED PERTY TAX INFORMATION IS AVAILABLE EDOM THE	VALUE OF THE PROPERT	, HOMESTEAD EXEMPTION !	NFORMATION AND OTHER REAL
	URE TAX BILLS ON THE PROPERTY WILL BE THE S. IGATIONS CAN CHANGE SIGNIFICANTLY WHEN PROP		ENT TAX BILLS. UNDER MICH	IGAN LAW, REAL PROPERTY TAX
	ion stability of the other court could be determined to the life of the court of th	ENILIGIANNOPPHHEN.		
Sella	or Heather Anduson		n. 17/10/12	
			Date 10/10 (12	
Selle	or			
	<u> </u>		Date	
Buy	er has read and acknowledges receipt of this statement.			
	The state of the s			
Buye	Pr	Date	77.00 0	
			1 Ime	
Buye	er	Date	Time	
	•			
Disc	laimer: This form is provided as a service of the Michigan A	ssociation of REALTORSS Con-	a review both the fac-	. mEdda
that	each section is appropriate for the transaction. The Michigan	Association of DEALTODO®:	e review bout the form and details	or the particular transaction to ensure
wan	anties made in connection with the form.		tot responsible for use of misuse o	it the torm for misrepresentation or for
		•		

1004/001/seller2.dis

Addendum to West Michigan Regional Purchase Agreement Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Property Addre	ess 8945 Frui	FRIdae	>, Sparta	MT 49300	, O
Lead Warning		7.7.7	7 7 7	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Every purchas notified that so developing lealearning disab poses a particulary and notify the	ser of any interest in a ch property may present poisoning. Lead politities, reduced intelligular risk to pregnant wor information on lead-buyer of any known less recommended prior in the presence of lead-based. 1 Known	ent exposure to to bisoning in young ence quotient, bomen. The Sellen eased paint hazar ead-based paint to to purchase. eed paint and/or le	ead from lead-based production of the control of th	paint that may place to permanent neurologist de permanent neurologist dential real property it ents or inspections in sament or inspection at the control of the control o	is built prior to 1978, is young children at risk of origical damage, including of Lead poisoning also is required to provide the of the Seller's possession for possible lead-based blow) present in the housing
	(explain): 2. #RA Seller ha	s no knowledge o	of lead-based paint an	d/or lead-based paint	hazards in the housing.
В.	Records and reports 1, Seller ha	available to the S as provided the p	Seller (initial "1" or "2" i	nelow) ilable records and re	ports pertaining to lead-
	2. HRA Seller h hazards in the housing		r records pertaining t	o lead-based paint :	and/or lead-based paint
			e Seller's obligations t		d and is aware of her/his
Seller		Date		Seller	Date
	RS ARE UNDER NO OF TO REMOVE OR CORF				LE AND THEY ARE NOT
	Acknowledgment (Ini			•	•
B	Purchaser has rec	eived the pamph	let Protect Your Famil		Home,
· C	Purchaser has (ch 1 receive lead-based paint	d a 10-day oppor	э веюw); tunity to conduct a rist d paint hazards; or	cassessment or inspe	ection for the presence of
	inspection for the (If Purchaser is no	presence of lead satisfied with the	-based paint and/or le results of the inspection	ad-based paint hazar referenced in either #1	uct a risk assessment or d; or ! or #2 above, upon written and any deposit shall be
	refunded to Purcha	ser.) the opportunity t	o conduct a risk asse		for the presence of lead-
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	blowing parties have ration they have provid			erany, to the best of t	heir knowledge, that the
Buyer		Date	Seller		Date
Buyer	· · · · · · · · · · · · · · · · · · ·	Date	Seller		Date
REALTOR®	<u> </u>	Date	REALTOF	(®	Date
DISTRICT 5 BOA	RDS OF REALTORS®				

Form #160 Rev. Date 1/2001





Disclosure Regarding Real Estate Agency Relationships



Before you disclose confidential information to a real estate licensee regarding a real estate transaction, you should understand what type of Agency relationship you have with that

A real estate transaction is a transaction involving the sale or lease of any legal or equitable interest in real estate consisting of not less than 1 or not more than 4 residential dwelling units or consisting of a building site for a residential unit on either a lot as defined in section 102 of the land division act, 1967 PA 288, MCL 550.102, or a condominium unit as defined in section 4 of the condominium act, 1978 PA 59, MCL 559.104. Michigan law requires real estate licensees who are acting as agents of sellers or buyers of real property to advise the potential sellers or buyers with whom they work of the nature of their agency relationship.

A broker or salesperson may function in any of the following capacities:
• represent the seller as an authorized seller's agent or subagent

- represent the buyer as an authorized buyer's agent or subagent
- represent both the seller and buyer as a disclosed dual agent, authorized by both the seller and buyer
- represent neither the seller nor buyer as an agent, but provide services authorized by the seller or buyer to complete a transaction as a transaction coordinator

SELLER'S AGENT

A seller's agent, under a listing agreement with the seller, acts solely on behalf of the seller. A seller can authorize a seller's agent to work with subagents, buyer's agents and/or transaction coordinators. A subagent of the seller is one who has agreed to work with the listing egent, and who, like the listing egent, acts solely on behalf of the seller. Seller's agents and their subagents will disclose to the seller known information about the buyer which may be used to the benefit of the seller.

The duties that a seller's agent and subagent owes to the seller include:

- promoting the best interests of the seller fully disclosing to the seller all facts that might affect or influence the seller's decision to accept an offer to purchase
- keeping confidential the seller's motivations for selling
- presenting all offers to the selier
- disclosing to seller all information known to the seller's agent about the identities of all buyers and the willingness of those buyers to complete the sale or to offer a higher price

BUYER'S AGENT

A buyer's agent, under a buyer's agency agreement with the buyer, acts solely on behalf of the buyer. A subagent of the buyer is one who has agreed to work with the buyer's agent and who, like the buyer's agent, acts solely on behalf of the buyer. Buyer's agents and their subagents will disclose to the buyer known information about the seller which may be used to benefit the buyer.

The duties a buyer's agent and subagent owe to the buyer include:

promoting the best interests of the buyer

- fully disclosing to the buyer all facts that might affect or influence the buyer's decision to tender an offer to purchase
- keeping confidential the buyer's motivations for buying
- presenting all offers on behalf of the buyer
- disclosing to the buyer all information known to the buyer's agent about the willingness of the seller to complete the sale or to accept a lower price

DUAL AGENT

A real estate licenses can be the agent of both the seller and the buyer in a transaction, but only with the knowledge and informed consent, in writing, of both the seller and the buyer.

In such a dual agency situation, the licensee will not be able to disclose all known information to either the seller or the buyer. As a dual agent, the licensee will not be able to provide the full range of fiduciary duties to the seller or the buyer.

The obligations of a dual agent are subject to any specific provisions set forth in any agreement between the dual agent, the seller, and the buyer, and may include the provision that the broker will not knowingly say anything or do anything which might place one party at a disadvantage, including the disclosure of personal confidences. For example, unless otherwise agreed, the dual agent broker will not disclose to the buyer that the seller might accept other than the listed price or terms; nor shall the dual agent broker disclose to the seller that the buyer might be willing to pay a higher price or terms other than offered.

TRANSACTION COORDINATOR

A transaction coordinator is a licensee who is not acting as an agent of either the seller or the buyer, yet is providing services to complete a real estate transaction.

The transaction coordinator is not an agent for either party and therefore owes no fiduciary duty to either party. The transactional coordinator is not the advocate of either party and therefore has no obligation to "negotiate" for either party. The responsibilities of the transaction coordinator typically include:

- providing access to and the showing of the property
- providing access to market information

providing assistance in the preparation of a buy and sell agreement which reflects the terms of the parties' agreement

Transaction Coordinator (A ticensee who is not acting as an agent of either the seller or the buyer.)

- presenting a buy and sell agreement and any subsequent counter-offers
- assisting all parties in undertaking all steps necessary to carry out the agreement, such as the execution of documents, the obtaining of financing, the obtaining of inspections, etc.

DESIGNATED AGENCY

A buyer or seller with a designated agency agreement is represented only by agents specifically named in the agreement. Any agents of the firm not named in the agreement do not represent the buyer or seller. The named "designated" agent acts solely on behalf of his or her client and may only share confidential information about the client with the agent's supervisory broker who is also named in the agreement. Other agents in the firm have no duties to the buyer or seller and may act solely on behalf of another party in the transaction.

REAL ESTATE LICENSEE DISCLOSURE - THIS IS NOT A CONTRACT FOR AGENCY SERVICES I hereby disclose that the agency status live have with the buyer and/or seller below is (choose one): Seller's agent or subagent (I will not be representing the buyer unless otherwise agreed in writing.) Buyer's agent or subagent

Ci tackie ci use anose				
Ci Check here if acting as a designated age party in a transaction is represented by Check here if not acting as a designate	ent. Only the ilcensee's broken	licensee's broker and all named supervisory	rne agency relationship as the licensee named be brokers shall be considered disclosed consensual	low. If the other dual agents,
This form was provided to the buyer or self	ter before disclosure of confliction of the disclosure of the disclos	Sential information. Licensee	Date	
The undersigned 🗆 does by does not 🗅 Buyer 🗀 Seiler.	have an agency relationsh	lp with any other real estate Roensee. If an	agency relationship exists, the undersigned is re	epresented as a
ACKNOWLEDGMENT: By signing below provided to them before the disclosure of a log the arm Andres	any confidential information s	ney have received and read the Information pecific to the potential sellers or buyers. The $10/12$	n on this agency disclosure statement and the IIS IS NOT A CONTRACT.	t this form was
Potential D Buyer A Seller (check one © Grand Repids Association of REALTORS® 200		/ Potential D Buyer D	1 Seller (check one) Date This form not authorized for use after I	December 31, 2005.

Agent for:

First American Title Insurance Company

SCHEDULE A

COMMITMENT NO.: TCO-01409

1. Commitment Date: 8/22/2012 at 8:00AM

2. Policy (or policies) to be issued:

a. ALTA Owner's Policy Policy Policy Amount

Proposed Insured: \$1,000.00

To Be Determined

b. ALTA Loan Policy Policy Amount

Proposed Insured: \$

3. Fee Simple interest in the land described in this Commitment is owned, at the Commitment Date, by

Margaret A. Hubert, Trustee of the Margaret A. Hubert Trust, under agreement dated January 15, 1992

4. The land referred to in this Commitment is described as follows:

Located in the Township of Sparta, County of Kent, State of Michigan, and is described as:

All of the South ½ of the Northeast ¼ of Section 31, Town 9 North, Range 12 West, Sparta Township, Kent County, Michigan.

Also, The East ½ of the following description: Commencing at the Southwest corner of the Northwest ¼ of Section 31, town 9 North, Range 12 West, thence East 160 rods; thence North 60 rods; thence West 160 rods; thence 60 rods South to the place of beginning, Sparta Township, Kent County, Michigan.

The Closing Office Title Agency 4950 Plainfield NE, Suite B Grand Rapids, MI 49525

First American Title Insurance Company

SCHEDULE B - SECTION I

REQUIREMENTS

COMMITMENT NO.: TCO-01409

The following requirements must be met:

- 1. Pay the agreed amounts for the Title and/or the mortgage to be insured.
- 2. Pay us the premiums, fees and charges for the policy.
- 3. Documents satisfactory to us creating the interest in the Land and/or the mortgage to be insured must be signed, delivered and recorded:
 - a) Submit "Affidavit by Owner", Form No. 47.019.0-023. Additional requirements may be made or exceptions taken for matters disclosed therein.
 - b) Current Certificate of Trust Existence and Authority for the Margaret A. Hubert, Trustee of the Margaret A. Hubert Trust, under agreement dated January 15, 1992, that includes all of the information Act 133 of 1991 (MCL 565.431 et seq.) requires and will be executed by a person the Act authorizes.
 - c) Warranty Deed from Margaret A. Hubert, Trustee of the Margaret A. Hubert Trust, under agreement dated January 15, 1992 to To Be Determined.
 - d) Payment of any Special Assessments, Water Usage and Nuisance charges, if any, from the Township of Sparta.
 - e) Pay unpaid taxes and assessments unless shown as paid: 2012 Summer Taxes in the amount of \$3,204.53 are PAID. 2011 Winter Taxes in the amount of \$1,008.34 are PAID.

Tax Parcel Identification:

Property Address: 8945 Fruit Ridge Ave. NW, Sparta, MI

Tax Parcel No.: 41-05-31-200-005 2012 State Equalized Value: \$274,000.00 2012 Taxable Value: \$157,385.00 Principal Residence Exemption: 100%

School District: Sparta Special Assessments: None

- 4. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may make additional requirements or exceptions relating to the interest or the loan.
- 5. In the event The Closing Office does not close the transaction, the Mortgage to be insured must be recorded within 30 days of execution or the Loan Policy to be issued will include the following exception on Schedule B: "Notwithstanding Covered Risk 13(b), this policy does not insure against loss or damage resulting from the invalidity or loss of priority of the Insured Mortgage arising out of any proceeding under federal bankruptcy, state insolvency, or similar creditors' rights laws involving the Mortgagor".

First American Title Insurance Company

SCHEDULE B – SECTION II

EXCEPTIONS

COMMITMENT NO.: TCO-01409

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction:

- 1. Any discrepancies or conflicts in boundary lines, any shortages in area, or any encroachment or overlapping of improvements.
- 2. Any facts, rights, interests or claims not shown by the Public Records but that could be ascertained by an accurate survey of the Land or by making inquiry of persons in possession thereof.
- 3. Easements, liens or encumbrances or claims thereof not shown by the Public Records.
- 4. Any lien or right to lien for services, labor or material imposed by law and not shown by the Public Records.
- 5. Taxes and assessments which become due and payable after the Commitment Date, including taxes or assessments which may be added to the tax rolls or tax bill after the Commitment Date as a result of the taxing authority disallowing or revising an allowance of a Primary Residence Exemption (PRE).
- 6. Any lease, grant, exception or reservation of minerals or minerals rights appearing in the public records.
- 7. Any rights, title, interest or claim thereof to that portion of the land taken, used, or granted for streets, roads, or highways.
- 8. Easement granted to Consumers Power Company, as recorded in Liber 51 of Miscellaneous Records, Page 112.

End of Schedule B - Section II

BUY/SELL AGREEMENT

TF	IIS BUY/SELL AGREEMENT made this 8 th day of November, 2012, by and between						
the	the undersigned Margaret A. Hubert, Trustee of the Margaret A. Hubert Trust, under						
ag	reement dated January 15, 1992, hereinafter called the "Seller", and						
	of						
[p	lease note whether husband and wife, married, single, partnership, corporation, etc],						
he	reinafter called the "Buyer". The Buyer hereby offers to buy the Property commonly						
de	scribed as Parcel and legally described in the attached Exhibit A, subject to						
an	y existing building and use restrictions, zoning ordinances and easements, if any,						
aco	cording to the following terms:						
1.	The full purchase price of						
	shall be paid upon execution and delivery of Warranty Deed by Seller by bank money order, cashier's check or wire transfer of immediately available funds.						
2.	The Sale of the Property shall be closed within ten (10) days after all necessary papers are ready, but not later than December 10, 2012. If the closing of the sale is delayed by reasons of delays in the title work, or by title defects which can be readily corrected, a further period of thirty (30) days shall be allowed for closing. The Buyer acknowledges receipt prior to the Auction Sale of a copy of a Commitment for Title Insurance respecting the subject real Property issued through The Closing Office Title Agency, dated August 22, 2012, and agrees that if further Commitment for Title Insurance brought current, as provided hereinabove, contains no different or additional material requirements or exceptions, the same shall be accepted by the Buyer, without objection or exception by the Buyer, as evidencing marketable title.						
3.	Possession will be given to Buyer at closing. Exceptions:						
	Acceptance of Premises. Buyer acknowledges that Buyer has made Buyer's own independent investigation with respect to the Property and its condition, including but not limited to zoning, governmental permits/approvals, and/or any environmental concerns and agrees to accept the Property in its present condition. The Property is being sold to the Buyer "AS IS, WHERE IS". The Buyer acknowledges and agrees Buyer Initials Seller Initials						
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that the Seller and the Auction Company make no representation or warranty as to the condition of the Property, including building improvements and fixtures, mechanical systems, well and septic systems, environmental conditions, and the Seller and the Auction Company assume no responsibility as to compliance of the Property with any laws or regulations, federal, state or local.

- 5. All improvements and appurtenances now on the Property are included in the sale. Exceptions: All items on the personal property auction are not included with the real estate.
- 6. All Property improvements are sold "AS IS" with no warranties of any type. Any repairs or improvements which must be made are the responsibility of the Buyer. Buyer represents and warrants to Seller that Buyer has had the opportunity to inspect the entire Property, including, but not limited to, structural, plumbing, heating, electrical and mechanical components of the Property, to Buyer's satisfaction and, Buyer agrees to accept the Property in its present "AS IS" condition, with no warranties concerning its condition or permitted use. Buyer acknowledges that the Property may require repairs, maintenance or refurbishing. Buyer acknowledges that Buyer has had the opportunity to investigate the zoning classification of the Property and any other matters of interest pertinent to the Property, including, without limitation, its environmental condition and history.
- 7. If the Property includes one or more residential dwellings used or occupied, or intended to be used or occupied, as the home or residence of one or more persons, Buyer acknowledges that Seller has provided to Buyer a copy of the current form of lead paint hazard information pamphlet prepared by the United States Environmental Protection Agency ("USEPA"). In addition, Seller has disclosed to Buyer the presence of any known lead-based paint hazards and provided any available lead hazard evaluation report to Buyer. Buyer acknowledges that Buyer has had the opportunity to inspect the Property for any lead-based paint hazard and agrees to take title subject to any such hazard. Attached as Exhibit B to this Contract is the statement required by applicable laws and regulations to be attached to a contract for sale of residential real estate constructed prior to 1978.
- 8. Buyer acknowledges having received and inspected a copy of the Seller's Disclosure Statement, see attached Exhibit C.
- 9. Buyer acknowledges having received a copy of and having had the opportunity to review the Disclosure Regarding Real Estate Agency Relationships, see attached Exhibit D.
- 10. All rental income from the 2012 crop belongs to Seller, without proration. Any future rental income will go to Buyer, without proration.

Page 2 of 5	Ruver Initials	Seller Initials

- 11. Property taxes and assessments which are payable on the Property on or before the date hereof [including 2012 Winter Taxes] shall be paid by the Seller, without proration. All Property taxes and assessments which are due and payable on the Property after the date hereof shall be paid by the Buyer, without proration. In the event that a taxing authority fails to process land divisions affecting this property prior to issuing the next tax bill that is the responsibility of the buyer(s), upon issuance of said tax bill, the title company and/or auction company will prorate the taxes due between buyer(s) based on auction purchase prices and send notification to buyer(s) regarding the amount of taxes owed, name & address of payee and due date.
- 12. A standard ALTA owners policy of Title Insurance in the amount of the purchase price shall be furnished to the Buyer at the Seller's expense.
- 13. At closing Buyer shall reimburse Seller for a portion of Seller's costs in obtaining a survey of the parent parcel of which the Property was a part. For Parcel 1, the portion of the survey cost to be reimbursed by Buyer is Three Hundred Fifty and no/100 Dollars (\$350.00). For Parcel 2, the portion of the survey cost to be reimbursed by Buyer is One Thousand One Hundred Fifty and no/100 Dollars (\$1,150.00).
- 14. The closing will be conducted by The Closing Office Title Agency LLC, 4950 Plainfield Ave NE, Grand Rapids MI 49525. Closing fees charged by the title company of approximately Three Hundred Fifty and no/100 Dollars (\$350.00) will be divided evenly between the Buyer and the Seller, payable at closing. At closing Seller will pay the transfer tax charged by the State of Michigan and Kent County, and will pay for issuance of the title insurance policy referenced above. Buyer will pay the cost of recording the deed to the Property.
- 15. Per the Michigan PA 288 of 1967, as amended by P.A. 87 of 1997, Seller will transfer without warranty to Buyer the right to divide the Property purchased hereunder as follows: Parcel 1 zero (0) land divisions; Parcel 2 thirteen (13) land divisions. This is subject to compliance with the Act. Seller and Auction Company make no representation as to the effect local zoning ordinances or regulations may have on Buyer's ability to divide the Property at all. Buyer acknowledges that local laws may differ and be more restrictive and not allow Buyer to divide the Property into smaller parcels.
- 16. Seller reserves the right to convert this transaction to an exchange pursuant to Internal Revenue Code section 1031. Buyer agrees to cooperate with Seller and shall execute an Assignment Agreement and any other documents reasonably requested by Seller at no additional cost or liability to Buyer.

17. Buyer hereby deposits		
	Dollars (\$) as valuable consideration
	-	ase the Property, which is non not the event of default by the
Page 3 of 5	Buyer Initials	s Seller Initials

Buyer, all deposits made hereunder may be forfeited as liquidated damages, or alternatively, at Seller's election, the Seller may retain such deposit as part of the payment of the purchase price and pursue any legal or equitable remedies against the Buyer including the right to bring an action for specific performance and/or to collect damages (including reasonable legal fees). In the event of default by the Buyer, Buyer agrees that all deposits are automatically relinquished to Seller, immediately, without notification.

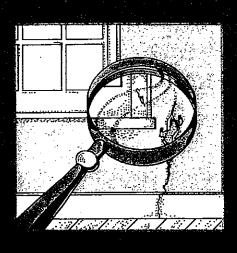
Method of Payment:	

- 18. Binding Effect. This agreement shall be binding upon and shall inure to the benefit of each of the parties hereto, and their respective heirs, personal representatives, successors and assigns.
- 19. Buyer acknowledges that the Auction Company is an agent for the Seller.
- 20. Time is of the essence regarding this contract; except that Seller may waive this provision for the purpose of curing title defects.
- 21. Seller agrees to pay the Auctioneer commission and expenses as stated in the Employment Agreement dated September 12, 2012, between the Auction Company and Seller.
- 22. This Agreement represents the entire understanding and agreement between the parties with respect to the subject matter hereof, supersedes all prior agreements or negotiations between such parties, and may be amended, supplemented or changed only by an agreement in writing which makes specific reference hereto and which is signed by the party against whom enforcement of any such amendment, supplement or modification is sought. Any party signing this agreement represents that he or she has the authority to enter into this agreement and bind the party for whom he or she is signing.

In witness whereof, the parties have signed this agreement as of the date and year first above written.

BUYER'S SIGNATURE		Dated
BUYER'S PRINTED NAME		Dated
BUYER'S SIGNATURE		Dated
BUYER'S PRINTED NAME		Dated
BUYER'S ADDRESS		
BUYER'S DAYTIME TELEPHONE ()	
Page 4 of 5	Buyer Initials	Seller Initials

WITNESS	Dated	
SELLER'S ACCEPTANCE:		
The above offer is hereby accepted.		
SELLER'S SIGNATURE	_ Dated	
SELLER'S PRINTED NAME	Dated	
SELLER'S SIGNATURE	_ Dated	
SELLER'S PRINTED NAME	Dated	
SELLER'S ADDRESS		
SELLER'S TELEPHONE (
WITNESS_ ***********************************	_Dated	
FOR OFFICE USE ONLY:	******	
TYPE OF CLOSING: CASH; MORTGAGE; OT	HER [explain]	
LENDER NAME:		
CONTACT NAME:PHONE:	PHONE:	
IF BUYING MORE THAN ONE PARCEL, BUYER WISHES TO DEEDALL THE PARCELS ON ONE DEED;EACH PARCEL SEE	PARATELY	
IF DEEDING SEPARATELY, LIST PRICES PER PARCEL		



Protect Your Family From Lead In Your Home







United States Environmental Protection Agency



United States Consumer Product Safety Commission



United States Department of Housing and Urban Development

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

any houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.



OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

ederal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

IMPORTANT!

Lead from Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT: Lead exposure can harm young children and babies even before they are born.
- FACT: Even children who seem healthy can have high levels of lead in their bodies.
- FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- fACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

!

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

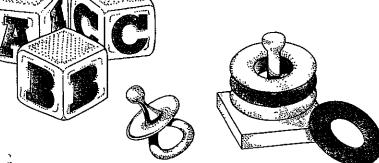
- Breathe in lead dust (especially during renovations that disturb painted surfaces).
- Put their hands or other objects covered with lead dust in their mouths.
- Eat paint chips or soil that contains lead.

Lead is even more dangerous to children under the age of 6:

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

Lead is also dangerous to women of childbearing age:

Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

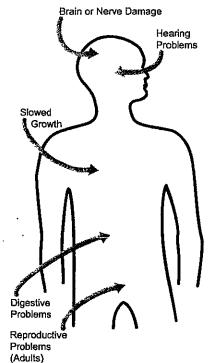
- Nervous system and kidney damage.
- Learning disabilities, attention deficit disorder, and decreased intelligence.
- Speech, language, and behavior problems.
- Poor muscle coordination.
- Decreased muscle and bone growth.
- Hearing damage.

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

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

In adults, lead can cause:

- Increased chance of illness during pregnancy.
- Harm to a fetus, including brain damage or death.
- Fertility problems (in men and women).
- High blood pressure.
- Digestive problems.
- Nerve disorders.
- Memory and concentration problems.
- Muscle and joint pain.



Lead affects the body in many ways.

28

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has leadbased paint. Many homes built before 1978 have leadbased paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

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

Checking Your Family for Lead

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

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

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

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

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

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

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

paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Lead from

- Windows and window sills.
- Doors and door frames.
- Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is scraped, sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- \Rightarrow 40 micrograms per square foot (μ g/ft²) and higher for floors, including carpeted floors.
- 250 μ g/ft² and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

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

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

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

- A paint inspection tells you whether your home has lead-based paint and where it is located. It won't tell you whether or not your home currently has lead hazards.
- A risk assessment tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards.
- A combination risk assessment and inspection tells you if your home has any lead hazards and if your home has any lead-based paint, and where the lead-based paint is located.

Hire a trained and certified testing professional who will use a range of reliable methods when testing your home.

- Visual inspection of paint condition and location.
- A portable x-ray fluorescence (XRF) machine.
- Lab tests of paint, dust, and soil samples.

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency (see bottom of page 11) for more information, or call 1-800-424-LEAD (5323) for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these kits before doing renovations or to assure safety.



What You Can Do Now To Protect Your family

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

- If you rent, notify your landlord of peeling or chipping paint.
- Clean up paint chips immediately.
- Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- Wash children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces.
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.







Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- You can temporarily reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will need ongoing attention.
- ♣ To permanently remove lead hazards, you should hire a certified lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ♦ 40 micrograms per square foot (µg/ft²) for floors, including carpeted floors;
- ightharpoonup 250 μ g/ft² for interior windows sills; and
- \Rightarrow 400 μ g/ft² for window troughs.

Call your state or local agency (see bottom of page 11) for help in locating certified professionals in your area and to see if financial assistance is available.

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Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- Have the area tested for lead-based paint.
- ♣ Do not use a belt-sander, propane torch, high temperature heat gun, dry scraper, or dry sandpaper to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ▶ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Other Sources of Lead



While paint, dust, and soil are the most common sources of lead, other lead sources also exist.

- Drinking water. Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- ▶ The job. If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- Old painted toys and furniture.
- Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.
- **♦ Lead smelters** or other industries that release lead into the air.
- ♦ Hobbies that use lead, such as making pottery or stained glass, or refinishing furniture.
- Folk remedies that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.





for More Information

The National Lead Information Center

Call 1-800-424-LEAD (424-5323) to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit www.epa.gov/lead and www.hud.gov/offices/lead/.



EPA's Safe Drinking Water Hotline

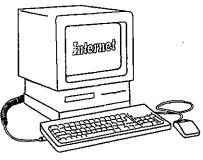
Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call 1-800-638-2772, or visit CPSC's Web site at: www.cpsc.gov.



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



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

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

Regional Lead Contact U.S. EPA Region 1 Suite 1100 (CPT) One Congress Street Boston, MA 02114-2023 1 (888) 372-7341

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

Regional Lead Contact U.S. EPA Region 2 2890 Woodbridge Avenue Building 209, Mail Stop 225 Edison, NJ 08837-3679 (732) 321-6671

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

Regional Lead Contact U.S. EPA Region 3 (3WC33) 1650 Arch Street Philadelphia, PA 19103 (215) 814-5000

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

> Regional Lead Contact U.S. EPA Region 4 61 Forsyth Street, SW Atlanta, GA 30303 (404) 562-8998

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

Regional Lead Contact U.S. EPA Region 5 (DT-8J) 77 West Jackson Boulevard Chicago, IL 60604-3666 (312) 886-6003 Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact U.S. EPA Region 6 1445 Ross Avenue, 12th Floor Dallas, TX 75202-2733 (214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

> Regional Lead Contact U.S. EPA Region 7 (ARTD-RALI) 901 N. 5th Street Kansas City, KS 66101 (913) 551-7020

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

Regional Lead Contact U.S. EPA Region 8 999 18th Street, Suite 500 Denver, CO 80202-2466 (303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact U.S. Region 9 75 Hawthorne Street San Francisco, CA 94105 (415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact U.S. EPA Region 10 Toxics Section WCM-128 1200 Sixth Avenue Seattle, WA 98101-1128 (206) 553-1985

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CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center Consumer Product Safety Commission 201 Varick Street, Room 903 New York, NY 10014 (212) 620-4120

Central Regional Center Consumer Product Safety Commission 230 South Dearborn Street, Room 2944 Chicago, IL 60604 (312) 353-8260 Western Regional Center Consumer Product Safety Commission 1301 Clay Street, Suite 610-N Oakland, CA 94612 (510) 637-4050

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control 451 Seventh Street, SW, P-3206 Washington, DC 20410 (202) 755-1785

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U.S. EPA Washington DC 20460 U.S. CPSC Washington DC 20207

U.S. HUD Washington DC 20410

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