Financing Addendum to Purchase Agreement

This Addendum is attached to and made a part of Purchase Agreement dated _____ on the property knows as 7082 N US HWY 24 E Huntington, Indiana, Zip 46750, (the "property")

ATTENTION: Making any changes to your financial situation can backfire and cost you the ability to obtain financing. In order to have your pre-approval/loan commitments remain valid, **buyer agrees to the following further conditions**. If Buyer's actions from one of the below activities result in denial of loan approval and cannot close on the property, **Buyer shall forfeit to Seller the Earnest Money** a liquid damages, which shall be Seller's sole remedy for any such breach.

Buyer Agrees to DO the Following:

- **Do -** Provide all documentation for the sale of your car personal items, if any current home, including sales contract, closing statement, employer relocation/buy-out program if applicable.
- **Do** – Keep all: originals, and have access to all of your pay-stubs, bank statements and other important financial documents.
- **Do -** Always watch your new credit report. It could have been just pulled prior to closing.
- **Do -** Provide your Earnest Money Deposit from your own personal bank account or acceptable gift funds.
- **Do -** Notify your Loan Originator if you plan to receive gift funds for closing.
- **Do -** Notify your Loan Officer of any employment changes such as recent raises, promotion, transfer, change of pay status, for example, salary to commission.
- **Do -** Stay employed if employment income is used for loan approval.
- **Do -** Save money to your account provided for verification of assets.
- **Do -** Make timely payment on all current debt obligations; any current mortgage, car, student loan or credit card.
- **Do -** Notify loan officer regarding any changes to your employment status, (i.e., promotion/demotion, job loss).
- **Do -** Notify loan officer of any loss of income.
- **Do -** Notify loan officer of any depletion of funds needed to close.
- **Do -** Notify loan officer of change of current address, phone or email.
- **Do -** Notify loan officer of any deposit you expect to make not related to your payroll, pension, SSI or income tax refund.
- **Do -** Notify loan officer if you expect to receive gift from relative, employer, union hall or not-for-profit.

Buyer Agrees to NOT do the Following:

- **Don't**- Close or open any asset accounts or transfer funds between accounts without receiving the correct documentation required for your loan.
- **Don't** - Change jobs/employer without inquiring about the impact this change might have on your loan.
- **Don't** - Deposit any monies outside of your payroll deposits, particularly cash or sale of personal property. Many guidelines require substantial documentation as to the source of these deposits.
- **Don't** - Open or increase any liabilities, including credit cards, student loans or other lines of credit during the loan process.
- **Don't** - Make major purchases prior to or during your contract, such as new car, furniture, appliances, etc. as this may impact your loan qualification.
- **Don't** - Advance of any cash from credit card or borrow funds for closing.
- **Don't** - Change your legal name.
- **Don't** - Take any unpaid time off.
- **Don't** - Schedule any vacation or time off for any reason if all possible before closing.
- **Don't** - Alter any documents in any way.

All other terms and conditions of the Purchase Agreement remain the unchanged.

_____	_____	_____	_____
Buyers Signature	Date	Buyers Signature	Date
_____	_____	_____	_____
Sellers Signature	Date	Sellers Signature	Date