



Financing Addendum to Purchase Agreement

This Addendum is attached to and made a part of Purchase Agreement dated _____ on the property known as 7601 W. Melody Circ. Fort Wayne, Indiana, Zip 46816, (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

Elizabeth Reyna Garcia
Sellers Signature

Oct. 29, 2017
Date

Sellers Signature

Date