IMPORTANT REO PROPERTY INFORMATION - PLEASE READ

Please review the following information carefully and share it with your buyer prior to submitting an offer:

- **REO / Foreclosed Property:**
  This property is a bank-owned/REO property acquired through foreclosure. The Seller and Herlinda have no knowledge regarding the prior occupants, ownership circumstances, reason for foreclosure, prior use of the property, maintenance history, or overall history of the home.
- **No Knowledge of Property History or Condition:**
  The Seller and Herlinda have no knowledge of any previous repairs, alterations, improvements, deferred maintenance, or damage to the property. This includes, but is not limited to, possible water intrusion or water damage, plumbing issues, roof leaks, mold, structural concerns, electrical issues, pest damage, or other past or present conditions. No reports or historical documentation regarding these matters are available to Herlinda unless specifically provided separately.
- **Property Sold Strictly As-Is:**
  The property is being sold in its present **AS-IS condition**. Buyers should conduct all inspections and investigations they deem necessary to satisfy themselves regarding the property's condition, suitability, and any repairs or improvements that may be required.
- **Seller Will Not Make Repairs:**
  The Seller will not perform or pay for repairs, corrections, replacements, or improvements to the property. Buyers should submit their offer with the understanding that the property's current condition is part of the purchase.
- **No Buyer Repairs During Escrow:**
  Buyers will not be permitted to perform repairs, alterations, installations, or improvements to the property prior to the close of escrow. Any necessary work must be completed after the buyer has taken ownership.
- **Financing / Escrow Holdback:**
  If repairs are required by the buyer's lender as a condition of financing, buyers should discuss available options directly with their lender **prior to submitting an offer**, including whether the lender may permit an escrow holdback or other financing arrangement that would allow required repairs to be completed by the buyer after closing. The Seller and Herlinda make no representation that an escrow holdback or similar arrangement will be available or approved.

Agents are strongly encouraged to review these conditions with their buyers and lender prior to submitting an offer so all parties clearly understand the property's REO status, as-is condition, and repair restrictions.