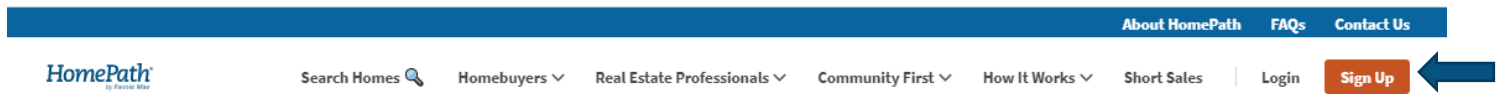


## HomePath Registration and Online Offer Process

Buyers must be registered in HomePath in order to favorite a property, save searches, and add an agent.

Buyer Sign Up process:



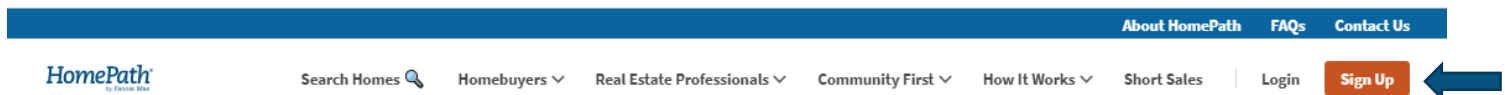
Buyer selects the type of user to continue.

### I'm Looking...



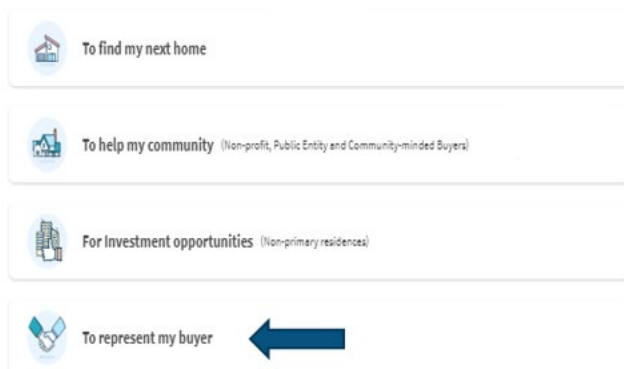
Buyer's Agent must be registered in HomePath to submit offers on HomePath listings for their Buyers.

Buyer's Agent sign up process:



Buyer's Agent selects *To represent my buyer*.

### I'm Looking...





**Buyer's Agent enters *Agent Information* and completes verification.**

Step 1 of 2

### Agent Information

Real Estate Licence Number \*  
Real Estate Licence State \*  
Company (Agency/Broker) \*  
Contact Number \*  
Company Fax Number  
Street Address \*  
Street Address (Line 2)  
City \*  
State \*  
Zip Code \*

[Back](#) [Save and Continue](#)

Step 2 of 2

### Verify Information

Agent Information

Real Estate Licence Number	Real Estate Licence State
12345678	TX

Company Information

Company (Agency/Broker)	Contact Number	Fax Number
Jowdy Real Estate	2814447565	-
Address	City	State
P.O. BOX 939	ARGYKE	TX
Zip Code	76226	

[Back](#) [Submit](#)

**Once the Buyer and Buyer's Agent have registered, offers can be submitted as follows:**

**The Buyer selects property to *Add an Agent*, which is located on the Property Details page. The Agent must be registered in HomePath to be added.**

Active HP HomePath

**\$241,900**  
**1 Bedrooms • 1 Bathrooms • 0 sqft**  
7036 Cramer Street, Chicago, IL 60607

**Listing Agent**  
Arthur Cirignani, Ccim ARTHUR Phone: (656) 861-2070 [Email Agent](#)

**Property Description**  
1 Bedroom, 1 Bath Condo Unit located on a high floor in High Rise Complex in the South Loop Financial District. Nice City views and many great features including New Hardwood Floors, freshly Painted, Granite Counters, Stainless Appliances, Island with Breakfast Bar, In-Unit Laundry Hookup, 10' Ceilings, Track Lighting and 1 Deeded Garage Parking Space included. Next to D'Angelo Park. Close to Loop, Dining, Shopping, Entertainment and Transportation. Easy access to the I-90 and I-290 Expressways. Doorman, Grocery and Dry Cleaner in Building.

[Schedule a Tour](#)

**Add your agent to this property**  
This allows you to share your offer updates

[+ Add an Agent](#)

**The Buyer enters email address.**

### Add Buyer Agent

Buyer Agent should be a registered user of HomePath to be able to add. If not please ask your Agent to register and complete their profile before you add.

example@gmail.com \*

[Cancel](#) [Add](#)



**An email is sent to the Buyer's Agent to *Accept* or *Deny* representing the Buyer.**

Please Accept/Deny to represent below Buyer(s)

Gina Justman			
Properties	Requested Date		
7036 Cramer StreetX, CHICAGO, IL-60607	Sep 15, 2021	Accept	Deny

**The Buyer will receive an email notifying of Agent's acceptance or denial. If the Agent accepts the Agent's profile will display Pending Request(s). Select Pending Requests to view Client. Select a Client to Continue.**

My Homes

My Favorites

My Offers

Saved Searches

Account Settings

Pending Request(s)

Switch Client(s)

Sign Out

Select a Client to continue:

Alan Justman

Gina Justman

**After Buyer selects a Client they can view their *Shared Homes*. The Buyer's Agent can now *Make an Online Offer* from the *Shared Homes*.**

## Gina Justman's Homes

Shared Homes

Shared Offers

My Client

Shared Homes

Shared Offers

Pending Request(s)

Switch Client(s)

Sign Out

Active

NO PHOTO AVAILABLE

**\$241,900**  
1 bed | 1 bath | 0 sqft.  
7036 Cramer Streetx, Chicago, IL 60607

**Home Info**

Status  
Active

Type  
Condo

Year Built  
2009

Lot Size  
-- sqft

HP HomePath

Schedule Tour

Property Details

Make an Online Offer



A detailed guide of the offer process appears. Select **Begin Offer** to start offer process:

## Before You Begin

We want to make sure you're informed and confident at every step.  
Learn about the HomePath offer process and the information you'll need:

### ^ How it works

We will guide you through each step of the offer process. After you submit your offer, you'll be able to negotiate through HomePath as well as see how you compare to any other offers that may have been made on the property.

### ^ Prepare your offer and financing information

You'll be prompted to provide buyer details about you and any others who will be included with your offer. You will also be asked for information regarding what type of financing you are using, how much you need to borrow, your down payment and closing costs. Contact your lender to confirm this information.

### ^ Transparency in the offer, acceptance, and closing process

HomePath makes it easy to understand where you are in the homebuying journey. After you submit your offer, you will be able to track the progress of your offer by logging in to your HomePath account.

[Back](#)

[Begin Offer](#)

The Terms and Conditions must be agreed upon to continue.

## You must read and acknowledge the Terms and Conditions stated below:

1. The submitter (Agent or Buyer) acknowledges that an online offer to purchase within the HomePath system is equally binding as an offer to purchase made on paper.
2. The seller reserves the right to accept or reject any and all offers to purchase and assumes no responsibility for any errors in the listing information. The seller is not responsible for errors, outages, connectivity or equipment failures that may occur during the process of the electronic transmission of an offer.
3. The submitter (Agent or Buyer) acknowledges that all electronic messages provided by the HomePath online offer system are for the sole purpose of facilitating communication between the submitter (Agent or Buyer) and the listing agent. The seller is not responsible for the content, accuracy, timely delivery or receipt of any electronic message provided to the submitter (Agent or Buyer) or the listing agent by the HomePath online offer system.
4. The submitter (Agent or Buyer) acknowledges sole responsibility for any documents uploaded to HomePath as part of the offer. The submitter (Agent or Buyer) is responsible for ensuring that there are no additional documents, attachments or supplemental information of any kind that would alter the terms of the submitted offer.
5. The submitter (Agent or Buyer) will be notified via electronic mail if his or her offer is sufficient for acceptance. Upload the buyer's signed contract documents including all local disclosures and supplemental documents reflecting the final negotiated terms to HomePath within 48 hours of the notification.

[Back](#)

[Agree & Continue](#)



The Agent will begin to answer all the questions regarding the Buyer's offer. The below questions will appear:

### Primary-residence

Do you intend to occupy this property as your primary residence? \*

☒ Yes, this will be my primary residence

☐ No, this will not be my primary residence

My Offer		Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222	
List Price :	\$207,000.00	

Will any of the following entities be listed as a buyer on your offer contract \*

☐ Non-profit entity(501 (c)(3) or church)

☐ Public entity(local, municipal, or state  
government agency)

☐ Corporate entity(incorporated, LLC, or trust)

☒ None of the above

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Save & Exit

Next

### Previously-purchased

Have you previously purchased a Fannie Mae REO home? \*

☒ Yes

☐ No

My Offer	
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes

Do you still own the home you purchased directly from Fannie Mae? \*

☐ Yes

☐ No

Please enter the address of the most recent home.

Address

1000 max characters

Back

Save & Exit

Next



## Financing-options

### How will you finance this purchase? \*

☒ Financing

☐ Cash

### Have you already been pre-qualified? \*

Being pre-qualified through a lender strengthens your offer and gives you more accurate information about your loan. [Learn more about pre-qualification](#)

☒ Yes

☐ No

### What Loan Type have you selected with your lender? \*

Your lender will tell you the best loan type for your situation. Each loan type has different rules for down payment, offer amount, and more. [Learn more about Loan Types](#)

☒ Conventional

☐ VA

☐ FHA

☐ FHA 203K

☐ HomeStyle® Energy

☐ HomeStyle® Renovation

☐ HomeReady® Mortgage

☐ HFA Preferred™

☐ Other

[Back](#)

[Save & Exit](#)

[Next](#)

My Offer	Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Cash

## Offer-price

### How much would you like to offer?

The offer amount is the total amount you will pay for the home, including down payment. The down payment is a percentage of the property's purchase price that you will pay at closing. Each loan type has different rules for minimum down payments. [Learn more about down payments](#)

Offer Amount \*

\$ 204,500

Down payment

\$ 5,000

(2.44%)

**Note:** The minimum downpayment for your loan type is \$8,133 or 3%

[Back](#)

[Save & Exit](#)

[Next](#)

My Offer	Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional



## Public-funds

### Are you using public funds? \*

- Public funds are acquisition assistance provided by a federal, local, or state government entity.
- Funds used through a non-profit organization, such as a Community Housing Development Organization (CHDO) are considered public funds.
- FDA, VA, USDA, and USDA Rural Development funds by themselves are not considered public funds.

[Learn more about public funds](#)

☒ Yes

☐ No

### Type of public fund \*

Select the type of Public Funds you are receiving. [Learn more about public funds](#).

☐ NSP

☐ Federal

☐ State

☐ Local

☐ Other

### Name of Public Fund Program

Please enter the name of the Public Fund you are using

Program name \*

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[Save & Exit](#)

[Next](#)

My Offer	Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional
My Offer Price :	\$204,500.00
Down payment :	\$8,000.00

## Loan-term

### How long is your loan term? \*

☒ 30 year

☐ 15 year

☐ Other

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My Offer	Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional
My Offer Price :	\$204,500.00
Down payment :	\$8,000.00



## Title-escrow

### Will you be using the seller's closing and title provider? \*

☐ I want to use my own closing and title provider.  
If you select this option, you will be responsible for all the title insurance costs associated with the transaction, regardless of local custom, requirements, or practice.

☒ I want to use Fannie Mae's closing and title provider.  
If you select this option, Fannie Mae will pay for the owner's title insurance policy.

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Save & Exit

Next

My Offer

Learn More

Address : 1061 Wharf Placex,  
Dundalk, MD 21222

List Price : \$207,000.00

Primary Residence : Yes

Prev Owned FM Property : No

Financing Type : Conventional

My Offer Price : \$204,500.00

Down payment : \$8,000.00

Loan Term : 30

## Closing-details

### How much earnest money are you offering?

This is the money you're committing with the contract up front to show you're serious. If your offer is accepted, you will give the earnest money to the seller's closing and title company and it will be credited to the amount owed by the buyer. A higher earnest money deposit may strengthen your offer. [Learn more about Earnest Money.](#)

Earnest Money Deposit

\$ 3,000

Note: The minimum Earnest Money you can enter is \$500

### When do you want to close? \*

The transfer of funds and ownership take place on the closing date. HomePath has selected a date that is most common for your loan type, or you can adjust as needed.

Note: Closing date should be within 21-30 days

☐ 45 days after signing the contract

☒ Custom

Date \*

9/17/2021



### What is your loan commitment date?

This is the date by which you need to notify HomePath® if your loan is NOT approved. [Learn more about Loan Commitment date.](#)

Date \*

9/2/2021



My Offer

Learn More

Address : 1061 Wharf Placex,  
Dundalk, MD 21222

List Price : \$207,000.00

Primary Residence : Yes

Prev Owned FM Property : No

Financing Type : Conventional

My Offer Price : \$204,500.00

Down payment : \$8,000.00

Loan Term : 30

Title Provider : No

Back

Save & Exit

Next





## Attorney

### Are you using an attorney? \*

If you are purchasing through or with the assistance of an attorney please indicate below.

☐ Yes

☐ No

### Is the buyer currently, or has ever been, a Fannie Mae vendor? \*

If you are purchasing this property as an approved FannieMae vendor please indicate below.

☐ Yes

☐ No

My Offer	Learn More
Address :	7036 Cramer Streetx, Chicago, IL 60607
List Price :	\$241,900.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Cash
My Offer Price :	\$100,000.00
Title Provider :	No
Earnest Money :	\$1,000.00
Closing Date :	11/19/2021

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Save & Exit

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### Has the buyer completed the HomePath Ready Buyer™ educational course?

First time homebuyers who take the course and receive a certificate of completion may receive up to 3% in closing cost assistance when purchasing a HomePath property. [Get program details.](#)

☐ Yes

☒ No

My Offer	Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional
My Offer Price :	\$204,500.00
Down payment :	\$8,000.00
Loan Term :	30
Title Provider :	No
Earnest Money :	\$3,000.00
Closing Date :	09/17/2021

### Are you requesting a closing cost credit?

Fannie Mae's contribution towards your closing costs.

Amount

\$ 2,500

### Are you requesting the seller to make any repairs?

Enter the total amount below that you are requesting the seller to pay for repairs.

Amount

\$ 500

### Do you want to add any special provisions to your offer?

Additional terms or key considerations for the seller should be entered here.

Enter the text here

Seller to repair broken windows.

1168 characters left

Back

Save & Exit

Next



## Lead-paint-disclosure

### Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property 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 from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase, at purchaser's expense.

### Lead paint disclosure \*

HUD and EPA require the disclosure of any known information on lead-based paint and lead-based paint hazards before the sale or lease of housing built before 1978. [Pamphlet for Protect Your Family From Lead in Your Home.](#)

- ☒ **Risk assessment**  
I, Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.
- ☐ **Waive assessment**  
I, Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

My Offer	Learn More
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional
My Offer Price :	\$204,500.00
Down payment :	\$8,000.00
Loan Term :	30
Title Provider :	No
Earnest Money :	\$3,000.00
Closing Date :	09/17/2021

[Back](#)[Save & Exit](#)[Next](#)



## Confirm-buyer-information

### Are you buying this property as a company? \*

Please confirm if you are buying this property as a company

☒ Yes

☐ No

### Confirm your company information.

Please confirm that the information we have for you is correct.

Company Name \*

Email \*

Phone \*

Street Address \*

Street Address Line 2

City \*

State \*

Zip Code \*

#### Company Signer

Company Signer First Name \*

Company Signer Last Name \*

Company Signer Email \*

Email address will be used to send the sales contract for signing

#### Company Owner

Company Owner First Name \*

Company Owner Last Name \*

### Are there additional buyers?

If you have additional buyers that will be listed with you on the deed, please add them now.

Add Additional Buyer

My Offer	Learn More
Address :	1061 Wharf Place, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional
My Offer Price :	\$204,300.00
Down payment :	\$8,000.00
Loan Term :	30
Title Provider :	No
Earnest Money :	\$3,000.00
Closing Date :	09/17/2021

Back

Save & Exit

Next



Please confirm if you are buying this property as a company

☐ Yes

☒ No

## Confirm your information.

Please confirm that the information we have for you is correct.

Buyer First Name \*

[Redacted]



Buyer Last Name \*

[Redacted]

Buyer Email \*

[Redacted]

Buyer Phone \*

[Redacted]

Email address will be used to send the sales contract for signing

Buyer Address Line1 \*

224 Box Rd

Buyer Street Address Line 2

City \*

Dallas

State \*

TX

Zip Code \*

77025

+ Add Additional Buyer

Back

Save & Exit

Next

Address : 1061 Wharf Placex,  
Dundalk, MD 21222

List Price : \$207,000.00

Primary Residence : Yes

Prev Owned FM Property : No

Financing Type : Conventional

My Offer Price : \$204,500.00

Down payment : \$8,000.00

Loan Term : 30

Title Provider : No

Earnest Money : \$3,000.00

Closing Date : 09/17/2021

## Contact-information

### Lender information

Please enter your lender contact information.

Company Name \*

[Redacted]

First Name

Last Name

Email

Phone Number

Fax Number

Street Address

Street Address (Line 2)

City

State

Zip Code

< My Offer >

Address : 1061 Wharf Placex,  
Dundalk, MD 21222

List Price : \$207,000.00

Primary Residence : Yes

Prev Owned FM Property : No

Financing Type : Conventional

My Offer Price : \$204,500.00

Down payment : \$8,000.00

Loan Term : 30

Title Provider : No

Earnest Money : \$3,000.00

Closing Date : 09/17/2021



## Attorney information

Please enter your attorney contact information.

Company Name *		
First Name	Last Name	
Email	Phone Number	
Fax Number		
Street Address		
Street Address (Line 2)		
City	State	Zip Code
<div>BackSave &amp; ExitNext</div>		

## Language-preference

Select your language preference to view the sales contract \*

<input checked="" type="radio"/> English
<input type="radio"/> Spanish

Back	Save & Exit	Next
------	-------------	------

My Offer	
Address :	1061 Wharf Placex, Dundalk, MD 21222
List Price :	\$207,000.00
Primary Residence :	Yes
Prev Owned FM Property :	No
Financing Type :	Conventional
My Offer Price :	\$204,500.00
Down payment :	\$8,000.00
Loan Term :	30
Title Provider :	No
Earnest Money :	\$3,000.00
Closing Date :	09/17/2021



After the offer questions have been answered, the contract will be filled out. The next step is to review and make any edits necessary in each section.

#### Review and Edit

Ready to make an offer? Let's look at your options.

Edit

- ☒ Submit your offer on HomePath without an agent  
If you choose to move forward without a buyer's agent, our step-by-step tool will walk you through the process.

#### Primary-residence

Edit

Do you intend to occupy this property as your primary residence? \*

- ☒ Yes, this will be my primary residence

Will any of the following entities be listed as a buyer on your offer contract? \*

- ☒ None of the above

#### Previously-purchased

Edit

Have you previously purchased a Fannie Mae REO home? \*

- ☒ No

#### Financing-options

Edit

How will you finance this purchase? \*

- ☒ Financing

Have you already been pre-qualified? \*

- ☒ Yes

Upload any necessary documents in the Documents Section.

#### FHA Amendatory Language

Fannie Mae is exempt from signing the FHA amendatory language. This exemption was granted by HUD and the Handbook reference is 4155.2: 6.A.5.d-e. The buyer's lender may confirm with their contact at HUD that this exemption is valid.

#### Certification Clause

Fannie Mae is not exempt from the Certification clause, but Section 29 of the Residential Real Estate Purchase and Sale Contract meets the requirement for alternative language.

#### FHA 203(k)

Fannie Mae is not exempt from executing FHA required verbiage on FHA 203(k) transactions and this language will be required in Section 38 of the Residential Real Estate Purchase and Sale Contract: "Borrower has applied for Section 203(k) financing and the contract is contingent upon mortgage approval and the Borrower's acceptance of additional required improvements as determined by the lender."

#### HomePath Ready Buyer Course

The HomePath Ready Buyer Course certification must be attached to the contract package if buyer has requested concessions.



## VA Loan Addendum

This form is required if VA financing was negotiated. Be sure to include with the contract documents to avoid delays later.  
<https://www.homepath.com/content-static/pdf/vendorresources/VA-Loan-Addendum-to-the-Purchase-Contract.pdf>

## Agency Addenda

Fannie Mae will execute.

## Financing and Property Condition addenda

These terms are covered in the Residential Real Estate Purchase and Sale Contract. Addenda that may be in conflict will not be executed.

## Sale of Other Home or Closing of Other Home

These are not acceptable contingencies and associated documents will not be executed.

## Section 1031 Exchange

Fannie Mae will not accept this contingency, nor will Fannie Mae execute any documents relating to a Section 1031 exchange.

## Upload documents here:

or

## Final steps - upload documents

## Upload your documents

Please upload any documents you have to submit with your offer.

### Examples:

- Pre-qualification letter (Please remove account numbers from the submission.)

Upload New File

Choose Files

No file chosen

Upload Files

Uploaded Documents (1)

 PREQUAL.docx  
[View](#)

Back

Save & Exit

Next



The Real Estate Contract will appear to *Review Terms and Conditions*. Scroll through the entire document to review. If acceptable *Agree and Submit Offer*.

#### Final Steps - Review T&C

### Review Terms and Conditions

REO # A18068H

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE CONTRACT**

1. PARTIES: The parties to this contract are Gina Justman

("Purchaser") and Fannie Mae ("Seller"). Seller agrees to sell and convey to Purchaser and Purchaser agrees to buy from Seller the property and improvements defined below. As used in this contract, the contract and any riders or addendums thereto shall be collectively referred to as the "Agreement."

2. PROPERTY: The land, buildings, improvements and structures are collectively referred to as the "Property."

[Back](#)[Save & Exit](#)[Agree & Submit Offer](#)

Once the offer is submitted a pop-up message will appear to notify you it has been submitted.

## Congratulations! Your offer has been submitted for evaluation.

#### Next Steps:

- You will receive an email detailing your offer information.
- You will be able to track the status of your offer in "My Offers".
- You will be notified if there are other offers submitted.
- You will be notified of the status of your offer throughout the process.

The Agent will receive an email notifying the offer is being reviewed by Fannie Mae.

Thank you for submitting an offer of **\$204500** for:



**1061 Wharf PlaceX  
DUNDALK, MD 21222**

Type: Single Family  
Year Built: 1921  
Price(\$): 207000.00

#### What to expect next:

Your offer will be reviewed by Fannie Mae®.

You will be notified when there is an update to the status of your offer, by email.

With HomePath®, it's easy to understand where you are in the homebuying process. You can check the status of your offer at any time by logging in to your HomePath account and viewing your offer dashboard.





The Listing Agent will receive an email notifying them of the activity and they must log into HomePath to review.

# HomePath<sup>®</sup>

by Fannie Mae

## Gina Justman's Offer update

Hello GINA JUSTMAN,

There has been activity on the offer for your listing at:



**1061 Wharf PlaceX**  
**DUNDALK, MD 21222**  
Type: Single Family  
Year Built: 1921  
Price(\$): 207000.00

[Login](#)

In HomePath under *My Client/ Shared Offers* the status of the offer will change to *Offer Submitted*.

### Gina Justman's Homes

Shared Homes

Shared Offers

Filter Offers By:


Active

#### Active Offers

Status

Offer submitted

Just Listed



**\$207,000**  
3 bed | 1 bath | 1,088 sqft.  
1061 Wharf Place, Dundalk, MD 21222

Home Info

Status  
Just Listed

Type  
Single Family

Year Built  
1921

Lot Size  
1088 sqft

HomePath

Schedule Tour

Property Details

Offer details

Buyer Information

Additional terms

Documents

Withdraw My Offer

Submit My Changes



**Notification of offer activity will be received by the Buyer's Agent and Listing Agent during the entire offer process.**

**If multiple offers are received on a property, the Buyer's Agent and Listing Agent will receive notification by email and will be given the opportunity to revise their offer as many times before the offer deadline that is given to them. They will also be advised of ranking of their offer based upon a net calculation. Fannie Mae's acceptance process considers factors in determining offer priority such as, owner occupancy, sales price, finance type, buyer requested concessions, close date, as well as other factors determined at Fannie Mae's sole discretion.**

**The following emails are examples of the multiple process notification:**

### **Fannie Mae is reviewing multiple offers.**

Hello Gina Justman,

You submitted an offer on this property and multiple offers have been received. HomePath has calculated that your offer is the highest. Please keep in mind, competing buyers may adjust their offer terms within the multiple offer period to increase their net position. You will be notified if your offer is no longer in the highest position and you will have the opportunity to revise the offer. The calculation represents a financial net position. Fannie Mae's acceptance process considers factors in determining offer priority when multiple offers have been received on the same property, such as, owner occupancy, sales price, finance type, buyer requested concessions, close date, as well as other factors determined at Fannie Mae's sole discretion. You may revise your offer as many times before the following deadline:

### **Don't wait! Make your best offer now.**

Hello test onetwo,

You submitted an offer on this property and multiple offers have been received. HomePath has calculated that your offer is not the highest\*.

\*The calculation represents a financial net position and is not determinative of offer acceptance. Fannie Mae's acceptance process considers many factors in determining offer priority when multiple offers have been received on the same property, including owner occupancy, sales price, finance type, buyer requested concessions, close date, and other factors determined at Fannie Mae's sole discretion. You may revise your offer as many times before the following deadline:

**Buyer's Agent can make edits to their offer in HomePath. If multiple offer round has been initiated, a deadline is given.**

**Offer details****Multiple offer round has been initiated. Submit your highest and best offers by 08/25/2021 at 11:59 PM E.T.**

Buyer's Offer	Fannie Mae's Response	Your Changes
My Offer Price: \$204,500.00	\$206,500.00	<div>My Offer Price: *</div> <div>\$ 206,500</div>
Primary residence: YES	YES	<div>Primary residence: *</div> <div>Yes</div>
Pre-Owned FM Property: NO	NO	<div>Pre-Owned FM Property: *</div> <div>No</div>
Public Funds usage: NO	NO	<div>Public Funds usage: *</div> <div>No</div>
Seller Paid Buyer Expenses: \$2,500.00	\$2,500.00	<div>Seller Paid Buyer Expenses:</div> <div>\$ 2,500</div>
Buyer Edu Course Completed: NO	NO	<div>Buyer Edu Course Completed:</div> <div>No</div>
Negotiated Repairs: \$500.00	-	<div>Negotiated Repairs:</div> <div>\$ 0</div>
Closing Date: 09/17/2021	09/17/2021	<div>Closing Date: *</div> <div>9/17/2021</div>
Loan Commitment Date: 09/02/2021	09/02/2021	<div>Loan Commitment Date: *</div> <div>9/2/2021</div>
Down Payment: \$8,000.00	\$8,000.00	<div>Down Payment:</div> <div>\$ 8,000 (3.89%)</div>
Pre-qualified: YES	YES	<div>Pre-qualified: *</div> <div>Yes</div>
Earnest Money: \$3,000.00	\$3,000.00	<div>Earnest Money:</div> <div>\$ 3,000</div> <div>Note: The minimum Earnest Money you can enter is \$500</div>
Loan Term: 30	30	<div>Loan Term: *</div> <div>30</div>
Select Language: ENGLISH	ENGLISH	<div>Select Language: *</div> <div>English</div>

**Buyer Information****Additional terms****Documents**

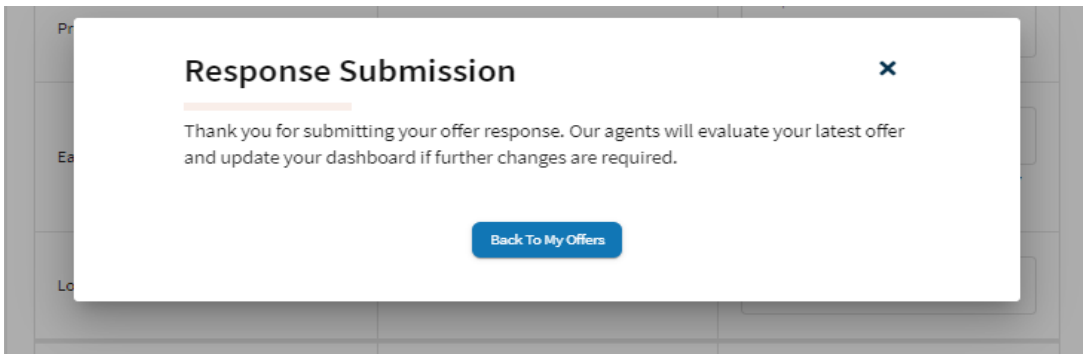
End Negotiations

Accept Fannie Mae's Response

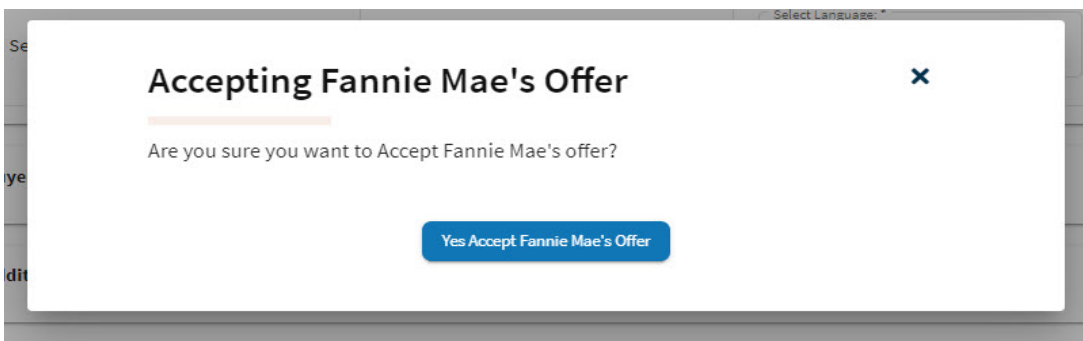
Respond to Fannie Mae's Offer



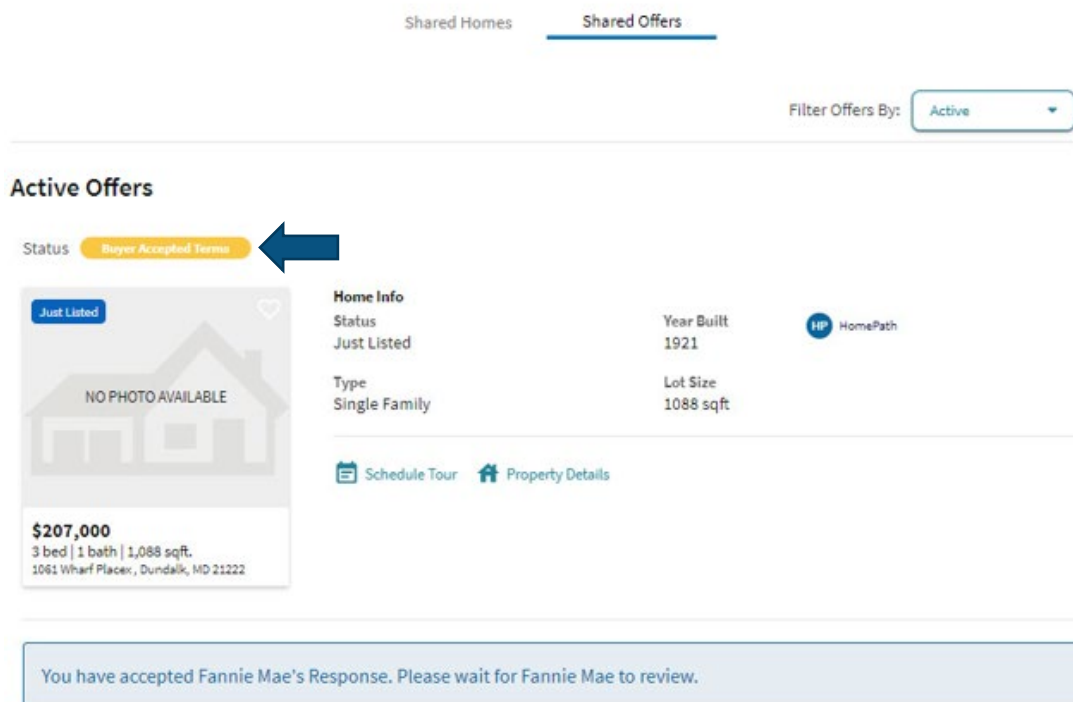
**Buyer's Agent can *End Negotiations*, *Accept Fannie Mae's Response* or *Respond to Fannie Mae's Offer*. If responding, this pop-up message will appear:**



**If *Accepting Fannie Mae's Offer*, this pop-up message will appear:**



**Buyer's Agent must confirm, and status will change in HomePath to *Buyer Accepted Terms*.**





A notification by email will be sent to Buyer's Agent that contract is ready for review and signature.



### Congratulations!

Hello Gina Justman,

Fannie Mae® has acknowledged the sufficiency of your offer for 1061 Wharf PlaceX DUNDALK, MD 21222 and the contract is ready for you to review and sign. You will receive an email with the contract from DocuSign System ([dse\\_na2@docuSign.net](mailto:dse_na2@docuSign.net)). Click on "Review document" to review and sign the contract in DocuSign.

Please note: The offer has been accepted by Fannie Mae as materially sufficient, but the acceptance is subject to the terms in the Fannie Mae Residential Real Estate Purchase And Sale Contract. The Agreement is not binding until it is signed by the seller, Fannie Mae.



**1061 Wharf PlaceX  
DUNDALK, MD 21222**

Type: Single Family

Year Built: 1921

Price(\$): 207000.00

A second email from DocuSign will be sent to Buyer for contract execution. Select *Review Document* to begin.

**DocuSign**



CFL API User sent you a document to review and sign.

**REVIEW DOCUMENT**

**CFL API User**

[publicentity\\_reosales@fanniemae.com](mailto:publicentity_reosales@fanniemae.com)

Dear Home Path User, Please sign the contract for the property Address 1061 Wharf PlaceX, DUNDALK, MD 21222. Here is the REOID A18068H for reference.

#### Do Not Share This Email

This email contains a secure link to DocuSign. Please do not share this email, link, or access code with others.

#### Alternate Signing Method

Visit DocuSign.com, click 'Access Documents', and enter the security code:  
5AC95048360340C6B01F7EB5B0EA47BC1

About DocuSign



**The contract will appear. Contract execution must be completed electronically. Select to do so before beginning the process.**

Please Review & Act on These Documents

DocuSign



CPL API User  
Fannie Mae

Dear Home Path User, Please sign the contract for the property Address 1061 Wharf PlaceX, DUNDALK, MD 21222. Here is the REOID A18068H for reference.

Please read the [Electronic Record and Signature Disclosure](#).
CONTINUE
OTHER ACTIONS ▾

↑

Please read the [Electronic Record and Signature Disclosure](#).

☒ I agree to use electronic records and signatures.

\_\_\_\_ ("Purchaser") and Fannie Mae ("Seller"). Seller agrees to sell and convey to Purchaser and Purchaser agrees to buy from Seller the property and improvements defined below. As used in this contract, the contract and any riders or addendums thereto shall be collectively referred to as the "Agreement."

2. PROPERTY: The land, buildings, improvements and structures are collectively referred to as the "Property."

(a) LAND: The Property is located at the following address: (property address) 1061 Wharf PlaceX  
DUNDALK, MD 21222 also legally described as  
See attached

(b) PERSONAL PROPERTY: Items of personal property, including but not limited to window coverings, appliances, manufactured homes, mobile homes, vehicles, spas, antennas, satellite dishes and garage door openers, now or hereafter located on the Property are not included in this sale or the purchase price unless the personal property is specifically described and referenced in Section 38 of this contract. Any personal property at or on the Property may be subject to claims by third parties and, therefore, may be removed from the Property prior to or after the closing. The Seller makes no representation or warranty as to the condition of any personal property, title thereto, or whether any personal property is encumbered by any liens. The Seller assumes no responsibility for any personal property remaining on the Property at the time of closing.

3. OFFER:

(a) Acknowledgement of Sufficient Offer: The Purchaser has offered to purchase the property for a purchase price in the amount of \$206000.00 in accordance with the terms set forth herein. The Seller has reviewed the Offer and deemed it sufficient for acceptance.

(b) Acceptance of Offer: Notwithstanding Seller's acknowledgement that the Offer is sufficient for acceptance, the Purchaser agrees that the Agreement remains subject to acceptance by the Seller and must be signed by all parties in order to be binding. The Agreement shall be effective as of the date of execution by Seller ("Effective Date"). The Purchaser's earnest money deposit of \$3000.00 is to be placed in a trust account acceptable to the Seller within two (2) calendar days following the Effective Date. The Agreement, signed by the Purchaser and reflecting the terms as acknowledged by the Seller, must be received by the Seller within five (5) calendar days of the receipt of the notice that the Offer was sufficient for acceptance. If the Seller does not receive the signed Agreement by such date, the Purchaser's offer shall be deemed null and void. As used in this paragraph, the term "received by the Seller" means actual receipt of the signed Agreement by the Seller's listing agent.

Finish Later

Print & Sign

Assign to Someone Else

Decline to Sign

Help & Support [↗](#)

About DocuSign [↗](#)

View History

View Certificate (PDF) [↗](#)

View Electronic Record and Signature Disclosure

Session Information

**Select *Start* to begin electronically executing.**

START

DocuSign Envelope ID: 9B101BF2-C7CB-49A8-9B90-4CD6F3C76DCB

REO # A18068H

RESIDENTIAL REAL ESTATE PURCHASE AND SALE CONTRACT

1. PARTIES: The parties to this contract are Gina Justman

\_\_\_\_ ("Purchaser") and Fannie Mae ("Seller"). Seller agrees to sell and convey to Purchaser and Purchaser agrees to buy from Seller the property and improvements defined below. As used in this contract, the contract and any riders or addendums thereto shall be collectively referred to as the "Agreement."

2. PROPERTY: The land, buildings, improvements and structures are collectively referred to as the "Property."

(a) LAND: The Property is located at the following address: (property address) 1061 Wharf PlaceX  
DUNDALK, MD 21222 also legally described as  
See attached

(b) PERSONAL PROPERTY: Items of personal property, including but not limited to window coverings, appliances, manufactured homes, mobile homes, vehicles, spas, antennas, satellite dishes and garage door openers, now or hereafter located on the Property are not included in this sale or the purchase price unless the personal property is specifically described and referenced in Section 38 of this contract. Any personal property at or on the Property may be subject to claims by third parties and, therefore, may be removed from the Property prior to or after the closing. The Seller makes no representation or warranty as to the condition of any personal property, title thereto, or whether any personal property is encumbered by any liens. The Seller assumes no responsibility for any personal property remaining on the Property at the time of closing.

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[www.docuSign.com](http://www.docuSign.com)





## Select the initial field and add your initials.

Select the initial field to create and add your initials.



to the condition of any personal property, title thereto, or whether any personal property is encumbered by any liens. The Seller assumes no responsibility for any personal property remaining on the Property at the time of closing.

### 3. OFFER:

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Required - Initial Here - Gina Justman



PURCHASER (Initial  
SELLER (Initials)

FANNIE MAE FORM 001 (05/06/2019)

1

INITIAL

A18068H-3990-2021-08-30T110748.pdf

1 of 20

DocuSign Envelope ID: 9B101BF2-C7CB-49A8-9B90-4CD6F3C76DCB

DEMONSTRATION DOCUMENT ONLY  
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www.docusign.com

The Purchaser shall present proof, satisfactory to the Seller, of the Purchaser's funds or prequalification for a mortgage loan in an amount and under the terms sufficient for the Purchaser to perform its obligations under this Agreement. The prequalification shall include, but is not limited to, a certification of prequalification or a mortgage loan commitment from a mortgage lender, a satisfactory credit report and/or proof of funds sufficient to meet the Purchaser's obligations under the Agreement. The Purchaser's submission of proof of prequalification is a condition precedent to the Seller's acceptance. Notwithstanding any Seller required prequalification, the Purchaser acknowledges that Purchaser is free to obtain financing from any source.

## Adopt Your Initials

Confirm your name, initials, and signature.

\* Required

Full Name\*

Gina Justman

Initials\*

GJ

SELECT STYLE

DRAW

UPLOAD

PREVIEW

Change Style



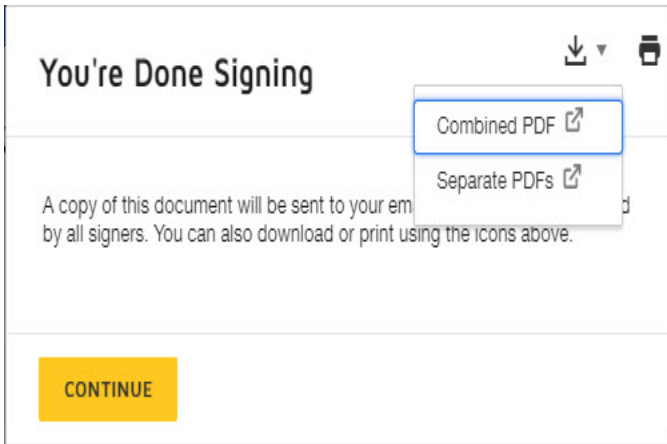
By selecting Adopt and Initial, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND INITIAL

CANCEL



Once execution is completed a pop-up will appear:



DocuSign

You're All Done!

You'll receive a copy once everyone has signed.

Once the contract is executed by Fannie Mae, the Buyer will receive an email with contract from DocuSign.

Completed: Contract for 1061 Wharf PlaceX, DUNDALK, MD 21222 for signing



DocuSign Demo System <dse\_demo@docusign.net>  
To Justman, Gina

Reply

If there are problems with how this message is displayed, click here to view it in a web browser.



DocuSign



Your document has been completed

[VIEW COMPLETED DOCUMENT](#)

CFL API User

[publicentity\\_reosales@fanniemae.com](mailto:publicentity_reosales@fanniemae.com)

All parties have completed Contract for 1061 Wharf PlaceX, DUNDALK, MD 21222 for signing.

Dear Home Path User, Please sign the contract for the property Address 1061 Wharf PlaceX, DUNDALK, MD 21222. Here is the REOID A18068H for reference.






The status of the offer will change in HomePath to **Closing Initiated**.

Shared Homes Shared Offers

Filter Offers By: Active

### Active Offers

Status **Closing Initiated** 

**Under Contract**

NO PHOTO AVAILABLE

**\$207,000**  
3 bed | 1 bath | 1,088 sqft.  
1081 Wharf Place, Dundalk, MD 21222

**Home Info**

Status	Under Contract	Year Built	1921
Type	Single Family	Lot Size	1088 sqft

[Schedule Tour](#) [Property Details](#)

Under the Documents section all documents will be available to view.

**Documents**

Please upload any documents you may have to support your offer.

**Examples:**


- Pre-qualification letter (Please remove account numbers from the submission.)


**Upload New File**

[Choose Files](#) No file chosen

[Upload Files](#)

**Uploaded Documents (2)**

 PREQUAL.docx  
[View](#)

 A18068H-4031-2021-08-31T163015.pdf  
[View](#)

#### Additional Offer Information:

There is no requirement for certified funds for offer submission and negotiation. Contact the listing agent for the name of the settlement vendor selected by the seller. The check should be payable to that settlement vendor (or listing agency if the settlement vendor does not process earnest money deposits). Wired funds may be substituted for a check. Deposit the earnest money within two calendar days of receipt of a fully executed contract or as required by applicable law.

NOTE: A prequalification letter or proof of funds is not required for offer submission but is required for acceptance.



Fannie Mae may request a prequalification letter to continue negotiations. The prequalification letter requirements are detailed in Section 3 of the Residential Real Estate Purchase and Sale Contract. You may provide that section to the buyer's lender so that the lender understands and covers those points in the letter they provide. The seller may require additional acknowledgements by the lender in order to negotiate a sale.

The buyer names must be entered in the manner in which they will take title. Buyer names cannot be changed, removed, or added later without the approval of Fannie Mae.

At least one buyer name must be human to be considered an owner occupant. If only an entity name shows as the buyer (such as an LLC or Inc), then Fannie Mae will consider it an investor deal. An exception to this rule is a trust established on behalf of an individual who will reside in the home. In that situation, as long as the signor for the trust is willing to execute the Owner Occupant Certification (OOC), we will consider it an owner occupant deal. Provide a copy of the documents that authorize the purchase of real property and confirm the designated signatory.

Both the company name AND signor name must be printed and then include signature. If the buyer is a nonprofit, provide a copy of the buyer's organizational documents for review.

**Any changes to the contract after execution will be made through the listing agent.**

#### **Amendments**

If the buyer requests a change to a fully executed contract, obtain a Fannie Mae Amendment form from the listing agent. Do not submit buyer inspection reports to the listing agent. These will not be reviewed. Place any requested items for repair or replacement on the Amendment form and send to the Listing Agent. Use this form for other changes such closing date extensions or a change in financing.

#### **Termination**

If the sale falls through, obtain a Fannie Mae Termination form from the listing agent, and provide the reason for termination.

#### **Help Prevent Fraud**

If you are aware of or suspect inappropriate activity in connection with a Fannie Mae property, please immediately report it either by e-mail to [Mortgagefraud\\_tips@fanniemae.com](mailto:Mortgagefraud_tips@fanniemae.com) or to our Fraud Tips Hotline, 1-800-2FANNIE (1-800-232-6643).