

FHA AMENDATORY CLAUSE AND REAL ESTATE CERTIFICATION

Borrower(s): **Eran J Collins**
Jadee L Pulsifer

Loan Number: **102305555**

Property Address: **440 W Jameson St**
Tea, SD 57064-2580

Lender: **First National Bank**

Loan Originator: **Janel L Honke**

NMLS #: 476969

NMLS #: 1084427

FHA AMENDATORY CLAUSE:

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise, unless the purchaser has been given, in accordance with HUD/FHA or VA requirements, a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement Lender setting forth the appraised value of the property of not less than _____ The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

ERAN J COLLINS **DATE**

JADEE L PULSIFER **DATE**

SELLER **DATE**

SELLER **DATE**

REAL ESTATE CERTIFICATION:

The borrower, seller, and the real estate agent or broker involved in the sales transaction certify, to the best of our knowledge and belief, that (1) the terms and conditions of the sales contract are true and (2) any other agreement entered into by any parties in connection with the real estate transaction is part of, or attached to, the sales agreement.

ERAN J COLLINS DATE

JADEE L PULSIFER DATE

SELLER DATE

SELLER DATE

REAL ESTATE-BROKER (SELLING AGENT) DATE

REAL ESTATE-BROKER (BUYING AGENT) DATE

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined under this title or imprisoned not more than two years, or both."