

Address: 714 N Hoyt Street



| | | | |
|------------------------|-----------|----------------------------|--------------|
| Listing # | 10-3581 | Price-List | \$ 205,000 |
| Status | Active | Near | Anchorage |
| Zip Code | 99508 | Type | Multi-Family |
| Beds | 9 | Baths | 4.00 |
| SF-Building Apx | 3,744 | Bldgs-Ttl # | 1 |
| Carpport | 0 | Garage | 0 |
| Units-Ttl # | 4 | Prkg Spcs | 8 |
| Latitude | 61.229996 | Longitude | -149.801438 |
| Year Built | 1972 | Income-Gross Annual | |

Exp-Annual

Area: 50 - Post Rd - Glenn Hwy
Borough/Census Area: 1A - Anchorage Municipality
Region: 1 - Southcentral Alaska Region
Zoning: R3 - Multiple Family Residential

| | | | | | |
|----------------------------|--------------------|---------------------------|---------------|-------------------------|----------------|
| School-Elementary | Mountain View | School-Middle | Clark | School-High | East Anchorage |
| SF-Building Apx | 3,744 | Prkg Spcs | 8 | SF-Lot | 6,250 |
| Acres | 0.14 | Grid # (Muni Anch) | SW1136 | Tax Map #-Mat-Su | N/A |
| Assessed Value | \$ 262,800 | Tax ID | 0050151000001 | Taxes | \$ 4,058 |
| Tax Year | 2009 | Year Built | 1972 | Year Remodeled | |
| Year Updated | | Price-List | 205,000.00 | Energy Rating | |
| Construction Status | Existing Structure | Remote Description | | | |

Directions: Far north end of Mountain View. Hoyt is between Bunn and Park. 714 is in last block to the north.

Legal: Nels Klevin L1 B12 N3 E2

Public Remarks: Full details, photos, info package, special seller forms on listing licensee web site. Somewhat renovated and updated, one three BR and 3x2BR units. Alley behind with parking. Some newer mechanical equipment but evidence of significant freeze damage, bids for repairs approved 3/25, work in progress.

Multi-Family Type: Four-Plex
Building Info: Units- # of 2 BR: 3; Units-# of 3 BR: 1
Exterior Finish: Wood
Roof Type: Asphalt/Comp Shingle
Foundation Type: Concrete Block
Garage Type: None
Carpport Type: None
Heat Type: Baseboard
Fuel Type: Natural Gas
Sewer-Type: Public
Water-Type: Public
Access Type: Dedicated Road; Paved; Maintained

Construction Type: Wood Frame - 2x4
Topography: Level
Wtrfrnt-Frontage: None
Wtrfrnt-Access Near: None
Docs Avl for Review: Docs Posted on MLS

Mortgage Info: EM Minimum Deposit: 2,000
New Finance (Terms): AHFC; Cash; Conventional; FHA; VA

Features-MultiFamily: CO Detector(s); DSL-Cable Available; Fixer-Upper; Smoke Detector(s); Laundry Facility; Tenant Storage; Washer/Dryer HkUp; In City Limits; Paved Driveway

LO: Coldwell Banker Best Properties

All information is deemed reliable, but is not guaranteed. Interested parties are advised to independently verify all information contained herein. © 2010 MLS and FBS.

Prepared by Niel Thomas, ABR,CCIM,CRS on Friday, March 26, 2010 10:17 AM
The information on this sheet has been made available by the MLS and may not be the listing of the provider.



Coldwell Banker Best Properties
3000 C Street, Suite 101
Anchorage, AK 99503
Niel Thomas Direct: 265-9106
Direct Fax: 375-2962
NThomas@RealS8.com

Memo

Date: March 22, 2010
To: Buyers Considering Foreclosed Property
From: Niel Thomas, ABR, CCIM, CRS, Associate Broker
Bethany Stamper, Licensed Asssistant
Subject: Licensee disclosure concerning property condition
Waiver of property disclosure form

The attached package consists of disclosures that I am making concerning the property at 714 N Hoyt St. In addition to the information in the pages attached, the following disclosures are provided:

Evidence of significant freeze damage: see plumbing reports and bids.

When you make an offer on this property you are required to initial your receipt of this cover memo and every page of the package.

Please review the Alaska Real Estate Commission Consumer Pamphlet that was given to you either by myself before I provided you with "specific assistance" concerning the property, or by the licensee who represents you. That pamphlet outlines the duties that real estate licensees owe the public in all relationships. Please note that these duties do not include the duty "to conduct an independent investigation of a property". You are specifically advised that I and my firm have not conducted an independent investigation of this property, and do not plan to do so.

Determining the condition of the property, which was acquired in foreclosure by a lending institution, is your responsibility. What is required by law to be disclosed by myself as a licensee is attached hereto and represents all the information that I will be providing.

Finally, please note the waiver form that is part of this package. Alaska law provides that a buyer and seller of a single family home or duplex may waive the obligation for them to complete the form provided by the Alaska Real Estate Commission. This form is not required for a fourplex but is recommended nonetheless.

Buyer: _____/_____

Tax Record Report for Parcel 0050151000001 at 714 N HOYT N ST, Anchorage, AK 99508

General Property Data

| | | | |
|---------------|---|--------------|---------------|
| Owner | CLAY JESSICA | Parcel | 0050151000001 |
| Owner Address | PO BOX 110795 ANCHORAGE, AK 99511-0795 | Tax District | 001 |
| Zoning | R3 | Card | 01 |
| Region | 10 - Municipality of Anchorage | Ident Units | 1 |
| Building Type | Apartment-Low Rise | # Units | 004 |

Legal

| | | | |
|---------------|-------------------------------|----------------|--------|
| Land Use Code | Apartment Garden | Plat | 000000 |
| Legal Desc | NELS KLEVEN BLK 12 LT 1 N3 E2 | Grid | SW1136 |
| Land Size | 6,250 | Neighborhood # | 04F89 |
| Year Built | 1972 | Eff Year | 1,972 |
| Total SqFt | 3,744 | | |

Current Property Data

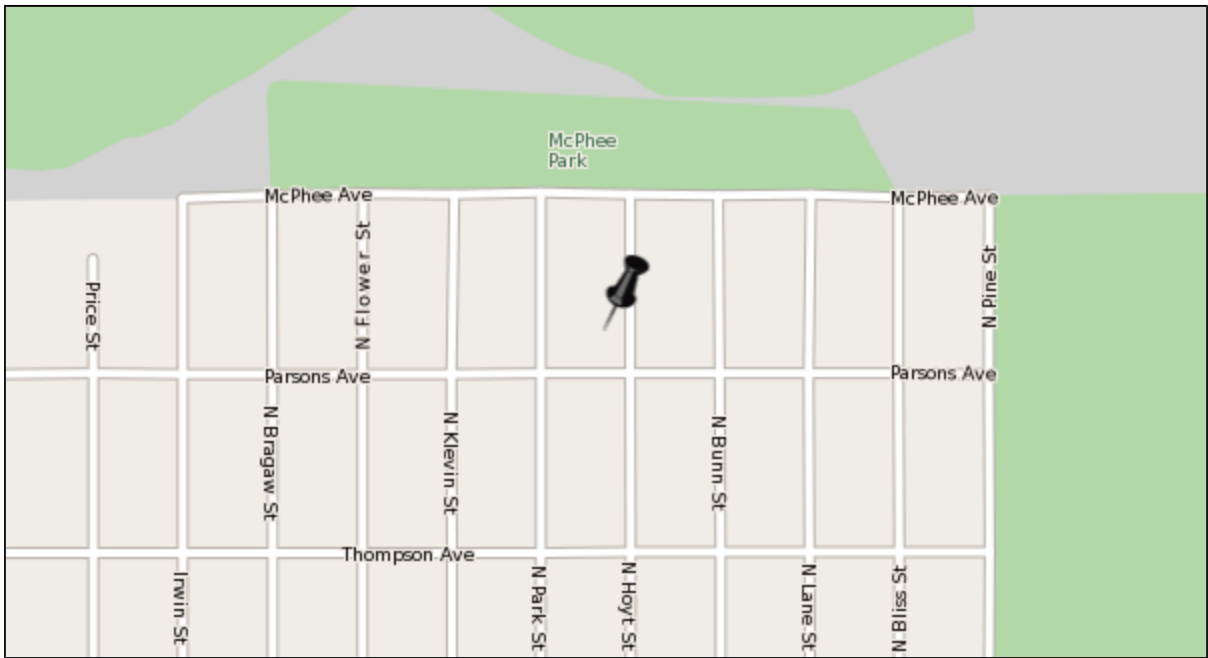
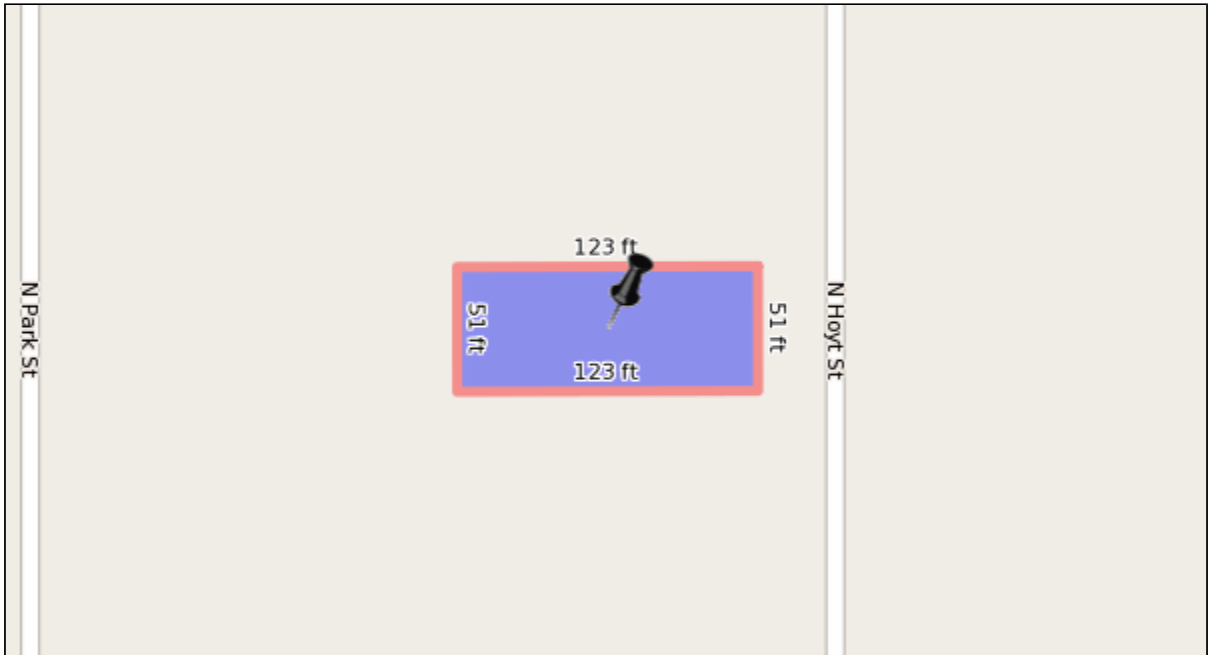
| | | | |
|----------------|----------|-------------|------------|
| Tax Year | 2010 | Land Value | 60,300 |
| Building Value | 202,500 | Total Value | 262,800 |
| Mill Rate | 15.50 | Tax Amount | 4,073.40 |
| % Complete | 80 | Deed Date | 05/25/2006 |
| Prev Deed Date | 05/25/06 | Deed Book | 2006 |
| Prev Deed Book | 2006 | Deed Page | 0034112 |
| Prev Deed Page | 4112 | | |

Details

| | |
|---------------------------|---|
| Land Info: | Well Site: No; Drainage: Good |
| Utilites: | Public Sewer; Public Water |
| Access Info: | Good |
| Street Info: | Curb & Gutter; Paved; Front Traffic: Low |
| Comml Int/Ext (1): | Floor Level - From: B1; Floor Level - To: B1; Floor Size: 1872; Perimeter: 196; Use Type: Apartment; Wall Height: 8; Wall Type: None; Const Type: Wood Joist(wo & Stl); Partitions: Normal; Heat System: Hot Water/Steam; Air Cond: None; Plumbing: Adequate; Physical Cond: Normal; Functional: Normal |
| Comml Int/Ext (2): | Floor Level - From: 01; Floor Level - To: 01; Floor Size: 1872; Perimeter: 196; Use Type: Apartment; Wall Height: 9; Wall Type: Aluminum; Const Type: Wood Joist(wo & Stl); Partitions: Normal; Heat System: Hot Water/Steam; Air Cond: None; Plumbing: Adequate; Physical Cond: Normal; Functional: Normal |
| Comml Int/Ext (3): | Use Type: Crawl Space; Wall Type: None; Partitions: None; Heat System: None; Air Cond: None; Plumbing: None; Functional: None |
| Comml Int/Ext (4): | Use Type: Crawl Space; Wall Type: None; Partitions: None; Heat System: None; Air Cond: None; Plumbing: None; Functional: None |
| Comml Int/Ext (5): | Use Type: Crawl Space; Wall Type: None; Partitions: None; Heat System: None; Air Cond: None; Plumbing: None; Functional: None |
| Comml Int/Ext (6): | Use Type: Crawl Space; Wall Type: None; Partitions: None; Heat System: None; Air Cond: None; Plumbing: None; Functional: None |
| Comml Int/Ext (7): | Use Type: Crawl Space; Wall Type: None; Partitions: None; Heat System: None; Air Cond: None; Plumbing: None; Functional: None |
| Comml Int/Ext (8): | Use Type: Crawl Space; Wall Type: None; Partitions: None; Heat System: None; Air Cond: None; Plumbing: None; Functional: None |

Sales

| Year | Land Value | Bldg Value | Total Value | Mil Rate | Taxes | Per Complete | Deed Date | Book | Page | Owner |
|------|------------|------------|-------------|----------|----------|--------------|-----------|------|-------|--------------|
| 2009 | 60,300.00 | 211,500.00 | 271,800.00 | | | | 5/25/2006 | 2006 | 00341 | CLAY JESSICA |
| 2008 | 60,200.00 | 244,700.00 | 304,900.00 | 1489.00 | 4,539.00 | 80 | 5/25/2006 | 2006 | 4112 | CLAY JESSICA |
| 2007 | 57,400.00 | 254,300.00 | 311,700.00 | 1456.00 | 4,538.00 | 81 | 5/25/2006 | 2006 | 4112 | |
| 2006 | 30,600.00 | 278,900.00 | 309,500.00 | 1530.00 | 4,735.00 | 90 | 5/25/2006 | 2006 | 4112 | |
| 2005 | 28,600.00 | 266,600.00 | 295,200.00 | 1629.00 | 4,808.00 | 90 | 1/31/2002 | 2002 | 4400 | |
| 2004 | 17,000.00 | 235,700.00 | 252,700.00 | 1620.00 | 4,093.00 | 93 | 1/31/2002 | 2002 | 4400 | |





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| | | |
|--------------------------|--|--------------------------|
| Owner Information | DETAILED PROPERTY INFORMATION | 03/22/10 17:00:26 |
| Parcel ID | 005 015 10 000 1 0 | |
| Legal Description | NELS KLEVEN BLK 12 LT 1 N3 E2 | |
| Site Address | 714 N HOYT ST | |
| Tax District | 001 | |
| Account Name | CLAY JESSICA | |
| Mailing Address | PO BOX 110795 ANCHORAGE AK 99511 0795 | |

| Tax Information | 2009 Tax Year | 2008 Tax Year |
|---|------------------------------|--|
| Value before Exemptions | 271,800 | 304,900 |
| Tax before Exemptions | 4,212.90 | 4,539.96 |
| Sr. Citizen/Disabled Veteran Exemption | (.00) (if applicable) | (.00) |
| Residential Exemption | (.00) (if applicable) | (.00) |
| Tax Credit | (154.92) | (155.49) |
| TAX NET OF EXEMPTIONS/CREDITS | 4,057.98 | 4,384.47 |
| First Half Tax Amount | 2,028.99 | <u>Due June 15, 2009</u> See status below |
| Second Half Tax Amount | 2,028.99 | <u>Due August 15, 2009</u> See status below |

Mortgage Company
Requesting Tax Information: WELLS FARGO B

| Tax Account Status | Tax | Interest | Penalty | Cost | Total Due |
|--|------------|-----------------|----------------|-------------|------------------|
| Advance Payment | .00 | | | | .00 |
| <u>Current Year 2009</u> <u>Click for details</u> | .00 | .00 | .00 | .00 | .00 |
| <u>Prior Year(s)</u> <u>Click for details</u> | .00 | .00 | .00 | .00 | .00 |

01/01 1,872 Apartment 09 Aluminum Wood Joist(Hot Water 0 Normal Normal

OTHER BUILDING AND YARD IMPROVEMENTS

| Yard Structure: | Size/Amt: | Units: | Yr/Blt: | Condition: | Funct/Util: |
|-------------------|-----------|--------|---------|------------|-------------|
| Chain Link Fence | 700 | 01 | 72 | Normal | Normal |
| Paving Asphalt Pk | 1,000 | 01 | 72 | Normal | Normal |

BUILDING OTHER FEATURES-ATTACHED IMPROVEMENTS

| Qty: | Structure Code: | Size1: | Size2: | Qty: | Structure Code: | Size1: | Size2: |
|------|-----------------|--------|--------|------|-----------------|--------|--------|
| 1 | Utility Bldg- F | 48 | 1 | | | | |
| 1 | Canopy- Roof/Sl | 4 | 42 | | | | |

[Feedback E-mail: wwfipa@muni.org](mailto:wwfipa@muni.org)

CWM Services
9580 Carlson Road
Anchorage, AK 99507-4324
907-344-5955

PROPOSAL

| | |
|----------|-----------|
| DATE | PROPOSAL# |
| 3/9/2010 | 853 |

| |
|--|
| NAME / ADDRESS |
| Coldwell Banker Best Properties Niel Thomas 3000 C Street Suite 101 Anchorage, AK 99503 |

| |
|-------------|
| PROJECT |
| 714 N. Hoyt |

| DESCRIPTION | Cost |
|---|--------|
| <p>Install temporary electric heat at the property. Test the plumbing and hot water systems with compressed air. Report on condition of systems and supply a bid for dewinterization and filling and starting the heating system. 4 hours labor and \$50.00 in parts included. Will be billed on a time and material not to exceed basis.</p> <p>There is one electric heater currently operating at the property. It was 35 degrees in the center of the building, 22 degrees at the outside walls of the building at the time of my initial visit. The boiler is either completely dry or has ice in it. When some of the faucets were opened at the property I could here water movement in the pipes.</p> | 450.00 |
| <p>The price quoted on this estimate is valid for 30 days.</p> | |
| TOTAL | |
| \$450.00 | |

CWM Services

9580 Carlson Road
Anchorage, AK 99507-4324
907-344-5955

Invoice

| Date | Invoice # |
|-----------|-----------|
| 3/15/2010 | 8004 |

| Bill To |
|--|
| Coldwell Banker Best Properties Niel Thomas 3000 C Street Suite 101 Anchorage, AK 99503 |

| Ship To |
|---------------------------------|
| 714 North Hoyt Anchorage, AK |

| Terms | Service Date |
|----------------|--------------|
| Due on receipt | 3/15/2010 |

| Description | Amount |
|--|-----------------|
| 03/12 - Installed temporary electric heaters at the property. | |
| 03/15 - Returned to the property to check for freeze damage. Property is now 57 degrees inside. | |
| Used air pressure to check the domestic water piping in the home. Rebuilt leaking tub shower valve in unit #1. Capped off leaking boiler pressure reducing valve and backflow preventer. The domestic water system is now holding pressure fairly well, I do not believe that there is any freeze damage to the domestic water piping on the house side of the water meter. There is a new water meter in the mechanical room that has never been hooked up. The water piping between the floor where the main water service enters the building and the water meter is all connected with "Sharkbite type" Push on fittings. Water will have to be turned on to the property to check the piping between the street and the water meter in the mechanical room. | |
| Used air pressure to check for freeze damage on the heating system. Replaced one leaking automatic air vent with a coin vent. There are at least 6 visible freeze breaks in the hot water baseboard heat in unit #1. Five of the breaks are in the heat in the living room alone. There is one visible break in the heating in unit #2. It appears that several breaks have been repaired with "Sharkbite type" push on fittings on the heat in unit #1 and #2. Removed leaking zone valve for unit #1 from the boiler and capped the piping on the boiler side of the system. The boiler and the heat loops in units 3 and 4 appear to be holding pressure. There may be many more breaks in the heat and heat piping for units #1 and #2. The boiler needs a new pressure reducing valve, pressure relief valve, backflow preventer, and zone valve for unit #1. | |
| 4 Hours labor at \$100.00 per hour. | 400.00 |
| Delta tub valve rebuild kit. | 9.00 |
| Coin vent. | 5.00 |
| 3/4" Sharkbite cap for #1 heat supply line. | 7.00 |
| Thank you for your business. | |
| Total | \$421.00 |

CWM Services
9580 Carlson Road
Anchorage, AK 99507-4324
907-344-5955

PROPOSAL

| | |
|-----------|-----------|
| DATE | PROPOSAL# |
| 3/16/2010 | 859 |

| |
|--|
| NAME / ADDRESS |
| Coldwell Banker Best Properties Niel Thomas 3000 C Street Suite 101 Anchorage, AK 99503 |

| |
|----------------|
| PROJECT |
| 714 North Hoyt |

| DESCRIPTION | Cost |
|---|-------------------|
| Finish piping in the mechanical room to connect the water meter. | 192.00 |
| Dewinterization. Fill and test all fixtures. Met with AWWU for water turn on. Price includes up to 6 hours labor and 200.00 in materials. This should at least get all the toilets and tubs operational.. It should cover getting some of the sinks working also. After this amount is spent I can give a detailed estimate of what it will cost of what it will take to get all of the plumbing fixtures operating properly. | 800.00 |
| Replace leaking boiler pressure relief valve, pressure reducing valve, backflow preventer, and zone valve for unit #1. Purge the boiler and the downstairs heating lines. Restore heat to the lower units. This price does not include any other repairs to the boiler or downstairs heat, if it is found to be necessary. | 409.00 |
| Repair freeze damaged heat lines for the upstairs units. This price includes 17 hours labor and 200.00 dollars in material. There is very likely more damage than is easily seen to the heating lines. There may be breaks in the floor / ceiling between the upper and lower units. Sheetrock may have to be removed in the ceiling of the lower units to access piping for the upstairs heat. | 1,900.00 |
| Any repairs to the main water service line between the street and the water meter, if necessary, are excluded from this bid. | |
| This entire proposal is a time and material, not to exceed quote. | |
| The price quoted on this estimate is valid for 30 days. | |
| TOTAL | \$3,301.00 |



Proposal: # 1001

To: Coldwell Banker Best Properties/ Bethany Stamper

From: Mike Murphy

For work to be done at: 714 N Hoyt

Phone: 265-9169

Fax: 276-4508

E-MAIL: bethanystamper@alaska.net

| Item | Description | Total Price |
|------|--|-------------|
| 1. | Reconnecting piping in mechanical room to meter. Repair all broken domestic water lines threw-out home with repairs, to broken baseboard heat loops threw-out home. | 6,500.00 |
| 2. | Replace leaking pressure relief valve, reducing valve, backflow preventer and zone valve for unit 1 with new fill system. Price does not include additional work to boiler after start up. | 570.00 |
| 3. | Replace or repair plumbing fixtures threw-out home. | 1,100.00 |
| 4. | This is a flat bid for total repair with no up-cost other than boiler work. | |
| 5. | | |

TOTAL ON BID: 8,170.00

We offer 12months no payment threw Alaska USA

All bids are good for thirty days from above date:

Signature of this page gives contractor permission to start work on above start date.

Total bid prices include all parts, time, permits, inspections and materials,

Bid Submitted by: Discount Mechanical Heating and Plumbing Services

Mailing Address: P.O. Box 233694, Anchorage, AK 99523

Phone: (907) 336-3100

Fax: (907) 336-3102

Cell: (907) 227-3108

Name of contact: Mike Murphy

Signature of client:

X _____

Signature of Authorized Agent:

X _____

Date: 3/25/2010

From: [PAS Workflow](#)
To: NThomas@REALS8.com;
Subject: Team Member Portal : Frozen Pipes
Date: Thursday, March 25, 2010 1:49:33 PM

Aspen Workflow

This email was sent as a **Note** which is as follows

Hi Neil,

You are authorized for the \$3301 repair. Please send pictures through the portal when done. Thanks.

Matter '[0154004659B](#)': The Contact Person for this email is Gregory.J. Pineda@wellsfargo.com

From: [PAS Workflow](#)
To: NThomas@REALS8.com;
Subject: Team Member Portal : Approval ~ 1285 LITTLE JOHN LN
Date: Monday, March 15, 2010 12:14:45 PM

Aspen Workflow

This email was sent as a **Note** which is as follows

ACM Cleaning Solutions is approved to do cleaning for \$500. Thank you

Matter '['0154004659B'](#): The Contact Person for this email is RACHEL.M.
CARBAJAL@WELLSFARGO.COM

The pages that follow are the seller's Standard Counter Offer and Addendum. They are included for information purposes only and are not required to make an offer to purchase. Should your offer be accepted, the seller will prepare this document and it will become part of the final ratified contract.

You are encouraged, however, to review these forms. They contain many provisions that are common to institutionally-owned sellers. These provisions are not consistent with much of what is found in the Alaska MLS Purchase and Sale agreement. To the extent that the Alaska agreement differs from this seller's attached eight-page agreement, the latter is controlling and supersedes the Alaska agreement.

Niel Thomas
Coldwell Banker Best Properties
907-265-9106
NThomas@RealS8.com
www.RealS8.com

COUNTER OFFER

(Sample only - for pre-contact review)

Date: ~~11/05/2009~~ Buyer: ~~Dobson, Timothy~~
Seller: Owner of Record

This is a Counter Offer dated ~~11/05/2009~~, regarding property located at ~~1151 CHINA BERRY CIR, ANCHORAGE, AK, 99515~~ and supersedes any prior offers, purchase agreements or other documents previously executed in connection with the property between Owner of Record, Seller, and Buyer. All terms and provisions of any offer, purchase agreement or other documents, including the Seller's Addendum executed in connection with the property which are not amended by this Counter Offer shall remain effective.

1. Sales price to be ~~\$139,900.00~~
2. Buyer is to deposit earnest money in the amount of ~~\$1,000.00~~ in listing agent's escrow account or with Seller's closing agent upon acceptance of this Counter Offer. Seller will not execute any contract for purchase without written proof of the Buyer's earnest money deposit.
3. Seller will make no repairs or inspections to the subject property unless expressly addressed in this Counter Offer or the Seller's Addendum. Should the property sustain any material damage after the acceptance of an offer or prior to closing under contract for purchase, Seller, in its sole discretion shall have the option to a) terminate the offer/contract, b) re-negotiate the sales price, or c) proceed with repairs. In the event the Seller elects option b) or c), the Buyer may either a) proceed with the transaction or b) terminate the offer/contract and receive a refund of the Buyer's deposit.

Should any lender or any insuring entity or agency require that repairs to the property be made or that certain conditions be met, the Seller, at its sole option, may comply with such requirements or terminate the contract for purchase. Further, should any FHA Conditional Commitment or VA Certificate of Reasonable Value vary from the agreed upon purchase price of the property, then Seller, at its sole option, may terminate the contract for purchase.

Seller will pay a maximum of ~~\$500.00~~ toward lender required repairs only. If lender required repairs are less than ~~\$500.00~~, any excess shall be credited back to the Seller. Buyer must provide a list of required repairs in writing from the lender. Bids are required for repairs and must be supplied to the Seller from bonded, licensed vendors for review and approval. All work will be scheduled and coordinated by the listing agent. Repairs will not be authorized until Buyer provides documentation of full mortgage commitment.

4. Termite inspection will be the responsibility of the BUYER. Any termite corrective work and/or treatment will be at the expense of the BUYER, unless otherwise agreed upon herein.

MatterID: 223812

Buyer Initials _____ | _____

PREMIERE

ASSET™ SERVICES

Address: ~~1151 CHINA BERRY CIR, ANCHORAGE, AK, 99515~~ Buyer: ~~Dobson, Timothy~~

5. Closing is to occur on or before ~~12/28/2009~~. Time is of the essence. No extension of the closing date will be given without prior written approval of the Seller. Seller reserves the right to unilaterally extend closing date if legible copies of the executed purchase contract are not received in a timely manner. The Buyer shall be charged a fee of \$50.00 per calendar day for any extension of the escrow period past the closing date of ~~12/28/2009~~, to be paid to and collected by the closing agent at the time such extension is granted. The Buyer shall not be obligated for any delays caused by the Seller's title company/closing agent. All funds must be paid according to the closing/escrow agent's instructions for receipt prior to the closing.

The closing will occur at the office or physical location of Seller's choice. Buyer may use counsel of choice as representation at settlement, at Buyer's expense. Seller will pay for Owner's title policy if closing occurs at Seller's directed office and the Owner's policy is ordered through closing office listed below, provided however, in states where Seller's representative is prohibited from providing title and settlement services to the Buyer, Seller will not pay the cost of an Owner's title policy issued by Buyer's representative or other settlement costs incurred by the Buyer. Seller's representation will be:

Name: **Rels Settlement Services**
Attn: **Jackie, Coolidge**
Address: **5700 Smetana Drive Suite 400,**
Minnetonka,
MN,
55343
Phone#: **877-813-7316**
Fax#: **866-497-7667**

6. Seller will pay a maximum of ~~\$5,500.00~~ towards Buyer's closing costs, non-allowables expenses, pre-paid amounts or points. Only costs specifically agreed to in this Counter Offer will be paid by the Seller on behalf of the Buyer, which amounts are inclusive of any previously offered incentives.
7. Agent commission will be paid in accordance with the listing agreement. Agent commission will be based on the sales price of ~~\$139,900.00~~. If property does not close, no commission will be paid.
8. All pro-rations, including without limitation, pro-rations of any and all taxes, fees, utilities, homeowner or condominium association assessments and dues and any and all other charges against the property reflected on the settlement statement and executed by the Seller are final. No adjustments or payments will be made by the Seller after closing.
9. FINAL OFFER ACCEPTANCE IS SUBJECT TO INVESTOR APPROVAL.
10. No other incentives apply. Any incentives agreed to be paid hereunder shall be paid at closing. In the event that the purchase transaction is not consummated, regardless of fault or reason, the Seller shall not be obligated to pay any such incentives.
11. ~~Seller to pay \$5500.00 towards buyer closing costs. Seller to pay up to \$410 for home owners warranty and a maximum of \$500 to de-winterize property. \$2,000.00 selling agent bonus, \$1,000.00 listing agent bonus if under contract by 11/21/09. Must close to receive bonuses.~~ (particular terms, as negotiated)

MatterID: 223812

Buyer Initials _____ | _____

PREMIERE

ASSET™ SERVICES

Property Address: ~~151 CHINA BERRY CIR, ANCHORAGE, AK, 99515~~

This Counter Offer, the attached Seller's Addendum, the attached Property Condition Addendum, and any state specific contract must be signed and initialed by Buyer(s) and returned to Seller within two (2) business days. If these documents are not returned within two business days, or by **11/09/2009**, Seller reserves the right to terminate this transaction for non-performance by Buyer(s).

Date _____

Buyer Name (printed)

Buyer (signature)

Date _____

Buyer Name (printed)

Buyer (signature)

Date _____

Seller Name (printed)

Seller (signature)

MatterID: 223812

Buyer Initials _____ | _____

Property Address: ~~1151 CHINA BERRY CIR ANCHORAGE AK 99515~~

STANDARD SELLER'S ADDENDUM

This Seller's Addendum is attached to and is a part of the offer, purchase agreement or other documents executed in connection with the purchase of the property. The Seller's Addendum will supersede the offer, purchase agreement or other documents executed in connection with the purchase of the property where provisions of this Seller's Addendum amend the provisions of such documents. The following terms and conditions are accepted and incorporated into the offer, purchase agreement or other documents executed in connection with the purchase of the property, subject to the following, and in accordance with certain state requirements. Paragraphs in the offer, purchase agreement or other documents executed in connection with the purchase of the property which require initials by all parties, but are not initialed by all parties, are excluded from the final agreement. Unless otherwise specified in writing, down payment and loan amount(s) will be adjusted in the same proportion as in the original offer.

1. Property is sold in its present "As Is" condition with no warranties, repairs, or inspections completed by the Seller, unless otherwise expressly addressed in the Counter Offer or this Seller's Addendum. Buyer agrees that by closing hereunder Buyer has received no promises as to condition and no warranties, and has been afforded an opportunity to obtain an inspection by an inspector of Buyer's choosing. Buyer acknowledges that Seller obtained the Property through foreclosure or similar process and that Seller has not occupied the Property. No personal property is included in this sale, unless otherwise specified.
2. Buyer agrees that in contracting to buy the property, Buyer has not relied upon any representation made by the Seller or Wells Fargo Home Mortgage, or any parent, subsidiary or affiliate thereof, or any of their officers, directors, employees, agents or representatives.
3. In order for an offer to be considered, Buyer must present a prequalification letter from Wells Fargo Home Mortgage, an entity which is a joint venture with Wells Fargo Home Mortgage, or Neighborhood Assistance Corporation of America (NACA). A Buyer who is not interested in comparing any other financing options, may also present proof of a loan commitment or credit decision pre-approval from another lender.
4. Buyer shall have seven (7) calendar days from the date of the fully executed purchase contract to declare the contract null and void as a result of inspection findings. After the seventh (7th) calendar day, Buyer is obligated to complete the purchase or forfeit their earnest money deposit.
5. Buyer is advised that Seller works closely with certain escrow companies, title companies, title agents, title attorneys, and other closing agents that are familiar with Seller's forms, documents, procedures, and special requirements. By utilizing such entities, Seller is generally able to achieve closings quickly and efficiently. Unless Buyer chooses otherwise, Seller will refer the contract with a company, attorney or agent of Seller's choice to perform all necessary title services and products either itself or through a title company chosen by Seller, except in those states where Seller's representative is prohibited from performing such services for the benefit of both parties. Buyer is advised that the use of such companies, attorneys or agents is not required, nor a condition of the sale of the property to Buyer.
6. Closing to occur at the office or physical location of Seller's choice. Buyer may use counsel of their choice to represent the Buyer at closing at Buyer's expense.
7. Seller will pay for Seller's closing costs agreed to with Seller's preferred closing office as well as any costs agreed to in the Counter Offer at closing. If Listing/Selling Agent or Buyer initiates title or closing with an attorney or closing office other than that of Seller's choice; any additional Seller closing costs beyond those that would be charged at Seller's preferred closing office, including but not limited to, title, closing and miscellaneous fees, will be the responsibility of the Agent or Buyer.
8. Seller does not agree to arbitration and mediation.

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9. Seller will not assign to Buyer any rights to any insurance claims or proceeds covering destruction or damage to property. Seller's insurance policies are non-transferable and will not be prorated at closing.
10. The originally executed offer or purchase contract and all addenda (or clear facsimile copy) must be received by date specified in the Counter Offer. Otherwise, Seller may terminate the contract for purchase and the escrow with the escrow holder for Buyer's non-performance. The original purchase contract including all original offers and counter offers are subject to review and signature by Seller.
11. Buyer is aware that the property will remain on the market during the counter offer stages and that any and all offers will be considered.
12. This contract may be assigned by the Buyer, to another buyer or the Buyer may add a co-buyer to this contract upon written request submitted to Seller, and approved by Seller in it's sole discretion; provided, that the assignee or co-buyer meets the requirements of Paragraph 3 and Paragraph 32 hereunder and executes the Counter Offer, Seller's Addendum and any other offer, purchase agreement or other documents relative to the transaction.
13. This property may be subject to ground rent, the Seller will not redeem the ground rent.
14. Any special assessments, municipal assessments, or liens that are due or incurred after closing will be the responsibility of the Buyer. Seller does not agree to comply or bring property into compliance with any violation notices or requirements noted or issued by any governmental authority, or actions in any court on account thereof, against or affecting the property as of the date of closing of this contract, unless expressly addressed in this Seller's Addendum or the Counter Offer. Buyer specifically agrees to comply or bring property into compliance with any government code or other requirements.
15. The Seller requires three (3) full business days prior to closing to review and execute any lender required documents, HUD1, and/or any other documents requiring the Seller's signature. The Seller cannot be responsible for any loss or damage due to closing being delayed if the Seller is not given three (3) full business days for review and execution of these items.
16. **Prohibited sale: Employees and family members residing with employees of Wells Fargo Bank, N.A., its affiliates or subsidiaries or Wachovia Corporation, its affiliates and subsidiaries are strictly prohibited from directly or indirectly purchasing any property owned or managed by Premiere Asset Services. The agent or employees of the agent or agency and family members residing with the agent or employees of the agent or agency are prohibited from directly or indirectly purchasing any property owned or managed by Premiere Asset Services and listed by the agent or agency or any property for which the agent has performed services. For purposes of this paragraph "family member" is defined as a spouse, domestic partner, parents, grandparents, children, grandchildren, brothers and sisters, including in all cases, step-family members.**

Buyer Initials _____ | _____
17. If the Buyer alters the property or causes the property to be altered in any way and/or occupies the property or allows any other person to occupy the property prior to closing without the prior written consent of the Seller, such event shall constitute a breach of contract by the Buyer and the Seller may terminate the contract to purchase. Buyer shall be liable to the Seller for damages caused by any such alteration or occupation of the property prior to closing and funding and waives any and all claims for damages or compensations for improvements made by the Buyer to the property including, but not limited to, any claims for unjust enrichment.
18. Title to the property will be conveyed via special/limited warranty deed or such other form of deed acceptable in jurisdiction where the property is located. Notwithstanding any legal description in any offer, addenda or counter offer, the legal description according to title report shall control.
19. Seller will not provide a survey, appraisal or a home warranty, unless otherwise specified in the Seller's Counter Offer. Should the Seller agree to pay for a home warranty, Seller will provide home warranty from a company of its sole choosing after closing.
20. If applicable, retrofit to be paid by Buyer(s). Seller represents that the property as of the close of escrow, will be compliance with Health and Safety code 19211 by having water heaters braced, anchored or strapped in place in accordance with these requirements. (California only)

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21. All pro-rations, including without limitation, pro-rations of any and all taxes, fees, utilities, homeowner or condominium association assessments and dues and any and all other charges against the property as reflected on the settlement statement executed by the Seller are final. No adjustments or payments will be made by the Seller after closing. Tax Pro-rations shall be based upon 100% of the last ascertainable actual tax bill and shall be final as of closing. There shall be no pro-ration adjustment. Tax pro-rations which are not yet due and payable will not be allowed as closing costs. This paragraph controls all pro-rations as described, regardless of language to the contrary in any offer, addendum or counter offer.
22. Seller shall have a minimum of thirty (30) days from the earlier of the closing date or the date upon which Seller receives a copy of a title insurance commitment/title report within which to resolve title exceptions, defects, or other title issues which in any way impede or impair Seller's ability to convey insurable title. If, within such thirty (30) day period, Seller determines that it is unable or unwilling to resolve such matters, the Buyer (1) may take title in its then state, thereby waiving any title objections, or (2) terminate the contract and receive a refund of any deposit as Buyer's sole and exclusive remedy. Alternatively, in such circumstances, Seller may terminate the contract and refund Buyer's deposit, such refund being Buyer's exclusive remedy for such termination. In the event Seller fails to resolve such issues within the aforesaid thirty (30) day period, it shall be presumed that Seller has determined that it is unable or unwilling to resolve such issues.
23. Seller shall deliver possession and occupancy of the property upon close of escrow. The property will be delivered vacant unless otherwise agreed in writing or **if the paragraph below is initialed**. If, prior to close of escrow, Seller notifies Buyer it will be unable to deliver the property vacant, Buyer may cancel this contract within five (5) calendar days after receipt of such notice or prior to the close of escrow, whichever is earlier, and Seller's inability to deliver the property vacant shall not be deemed a breach of this contract. If Buyer accepts the property occupied, Buyer takes the property subject to any applicable rent, vacancy or occupancy control which are matters to be investigated by Buyer.

Pursuant to section 702 of the Protecting Tenants at Foreclosure Act (the Act), Seller has determined that the property is occupied by a bona fide tenant with a bona fide lease and that the property will be delivered at close of escrow with the tenant occupying the property. A copy of the lease provided by the tenant to Seller has previously been presented to Buyer for inspection. It is the responsibility of the Buyer to review the Act and to comply with the provisions thereof. In particular, should the Buyer intend to occupy the property as a primary residence, it shall be the obligation of the Buyer to comply with the notice provisions of section 702 (a)(2)(A) of the Act and Buyer shall be responsible for all legal and other actions, including attorneys' fees and costs, necessary to gain possession of the property.

Buyer Initials _____ | _____

24. The Buyer shall not be allowed, under any circumstance, to receive funds from the closing that exceed the amount of the earnest money plus prepaid deposits paid by the Buyer. In the event that the proposed HUD reflects proceeds to the Buyer in excess of the earnest money and prepaid deposits, the closing cost credit by Seller shall be reduced so that the Buyer receives an amount exactly equal to the earnest money amount, plus prepaid deposits by the Buyer.
25. Termination of Contract: In the event the contract for purchase is terminated by Seller pursuant to any provision of the Counter Offer, this Seller's Addendum, any other purchase contract, addendum or counter offer, Seller's sole liability to Buyer will be to return Buyer's deposit, at which time the contract for purchase shall cease and terminate and Seller and Buyer shall have no further obligations, liabilities or responsibilities to one another. Notwithstanding any language to the contrary in any purchase contract, offer, addenda or counter offer, if Buyer defaults in the performance of the contract for purchase of the property, the full amount of the earnest money will be tendered to the Seller.

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26. Release of Escrow upon Termination: Upon Seller's termination of purchase contract due to Buyer's non-performance, Seller shall provide written notice to the Buyer and the escrow/closing agent, given by hand delivery or fax or email transmission. Upon receipt of such notice of termination from Seller, Buyer shall have two (2) business days in which to provide a written objection of termination to Seller and escrow/closing agent by one of the above-referenced methods. In the event escrow/closing agent does not receive a written objection from Buyer within two (2) business days, escrow/closing agent is instructed to immediately cancel the escrow and to comply with any other instructions set forth in the Seller's notice of termination, which may include release of the Buyer's deposit in escrow with no additional instructions from the Buyer.

Buyer acknowledges and agrees that Seller shall have the right to terminate the purchase contract due to Buyer's non-performance upon notice stated above, and to release the earnest money deposit to Buyer without any further action, consent or release from Buyer.

Buyer Initials _____ | _____

27. **Waiver of Specific Performance: Buyer agrees that the property is not unique and that in the event of Seller's default or a material breach of the of the Counter Offer, this Seller's Addendum any other offer, purchase contract, addendum or counter offer, Buyer's sole remedy shall be a return of Buyer's earnest money deposit. Buyer hereby waives all rights of specific performance against Seller or actions against the property including but not limited to the filing of any lis pendens or similar action.**

Buyer Initials _____ | _____

28. Notwithstanding any language to the contrary in any offer, addendum, or counter offer, in any action or proceeding between Buyer and Seller, Seller does not agree and shall not be responsible to indemnify any broker(s) or agent(s) for any liability, loss, cost, damages or expenses incurred by broker(s) or agent(s).
29. Seller makes no representation and advises buyers to make their own investigation to determine the source of the water supply and type of sewage disposal system.
30. This property may be subject to a redemption period pursuant to applicable state law. It is the Buyer's responsibility to consult with the closing attorney or closing agent to determine if any redemption period applies and has expired. An unexpired redemption period could delay or prevent closing and could result in a prior mortgagor or lien holder exercising their option to redeem the property. Seller makes no guarantees or representations concerning the expiration of any redemption periods. Should an unexpired redemption period, prohibit closing; Buyer may exercise their option to cancel the contract for purchase and receive earnest monies back from Seller. No additional compensation will be paid by Seller for any expenditure made by Buyer regarding this property.
31. If the Buyer is participating in a 1031 Exchange, the Buyer(s) understands and agrees that all obligations related to the purchase of this property and the timeliness of the closing shall remain in full effect regardless of the Buyer's participation in the 1031 Exchange. Buyer(s) shall remain solely responsible and liable to the Seller for Buyer(s)' performance of each and every warranty and obligation under this agreement. Buyer agrees to hold Seller harmless from any and all claims and liabilities, including tax liabilities or penalties, costs or delays in time that may result from any aspect of the transaction by virtue of its characterization as a 1031 Exchange. Seller agrees to cooperate with the Buyer, including allowing an assignment of this contract by the Buyer for purposes of affecting the 1031 Exchange.

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Buyer Initials _____ | _____

PREMIERE

ASSET™ SERVICES

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- 32. Pursuant to the Bank Secrecy Act and requirements specified by the Department of the Treasury's Office of Foreign Assets Control ("OFAC"), Premiere Asset Services will not engage in any transaction with any individual or entity that either appears on the list of Specially Designated Nationals and Blocked Persons, Specially Designated Terrorists, Specially Designated Narcotics Traffickers, or that Premiere Asset Services suspects to involved in a suspicious transaction or one in violation of federal law. Therefore, the information on the form attached as Exhibit A, must be provided. This information will be used for the sole purpose of screening against OFAC and WorldCheck lists. If the Seller finds in it sole and absolute discretion that any Buyer(s) meet the criteria as described above, the offer, purchase agreement or other documents executed in connection with the purchase of the property shall be of no effect, and shall be immediately cancelled and terminated. No party shall be liable to the other party in any way, for any claims whatsoever. Any earnest money deposit will be returned to the Buyer.
- 33. If any provision (or any portion of any provision) of this agreement is held by a court of competent jurisdiction to be illegal, invalid, or unenforceable under present or future laws effective during the term of this agreement, the legality, validity, and enforceability of the remaining provisions (or the balance of such provision) shall not be affected thereby.
- 34. All notices given under this agreement will be in writing and signed by the party giving the notice. Notice will be deemed received as follows: If delivered in person, upon delivery; if delivered by United States Postal Service, First Class mail, two (2) business days after deposit into the mail; if delivered by a national overnight courier on a next-day basis, one (1) business day after deposit with the service; if delivered by facsimile or Email during Seller's regular business hours, upon transmission or sending, if delivered by facsimile or Email outside of Seller's regular business hours or on a weekend or holiday, upon the commencing of the next business day.

Date _____

Buyer Name (printed)

Buyer (signature)

Date _____

Buyer Name (printed)

Buyer (signature)

Date _____

Seller Name (printed)

Seller (signature)

[Exhibit A Follows]

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Buyer Initials _____ | _____

Exhibit A

Pursuant to the Bank Secrecy Act and requirements specified by the Department of the Treasury's Office of Foreign Assets Control ("OFAC"), Premiere Asset Services will not engage in any transaction with any individual or entity that either appears on the list of Specially Designated Nationals and Blocked Persons, Specially Designated Terrorists, Specially Designated Narcotics Traffickers, or that Premiere Asset Services suspects to be involved in a suspicious transaction or one in violation of federal law. Therefore the following information must be provided. This information will only be used for the sole purpose of screening against OFAC and WorldCheck lists.

Please provide the following information:

Full Legal Name (First Middle and Last) _____

Full Complete Address (no P.O. Boxes) _____

City _____ State _____ Country _____ Zip _____

Buyer(s) Date of Birth _____

Buyers Social Security may be requested at a later date.

Full Name (First Middle and Last) _____

Complete Address (no P.O. Boxes) _____

City _____ State _____ Country _____ Zip _____

Buyer(s) Date of Birth _____

Buyers Social Security may be requested at a later date.

Buyer's Agent Information

First Name: _____ Last Name: _____

Company _____

Address: _____ City: _____ State: _____ Zip: _____

Email: _____ Phone#: _____

Fax#: _____

If buyer is a Company/Corporation/Partnership/Limited Liability Company. Non-Profit Organization, a Trust or is not purchasing as an individual, buyer must provide full company corporation or trust name and proof of signing authority.

Buyer's Company/Corporation/Partnership/Limited Liability Company/ Non-Profit Organization/Trust: _____

Corporation Tax ID#, if applicable _____

List All Principal owners of Partnership or LLC or all signers (including non-board members) and all individuals with principal ownership or financial interest in Non-profit Organizations or Trusts, including full name, permanent home address (no P.O. Boxes) and dates of birth for each.

If the Seller finds in its sole and absolute discretion that any buyer meets the criteria as described above, the offer, purchase agreement or other documents executed in connection with the purchase of the property shall be of no effect, and shall be immediately cancelled. No party shall be liable to the other party in any way, for any claims whatsoever. Any earnest money shall be returned.

Seller: _____

Buyer: _____

Date: _____

Date: _____

Listing Agent: _____

Buyer: _____

Date: _____

Date: _____

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PROPERTY CONDITION ADDENDUM

Addendum to the Purchase Contract accepted by Buyers for property located at: ~~1151 CHINA BERRY CIR, ANCHORAGE, AK, 99515~~

LEAD-BASED PAINT DISCLOSURE

This contract for purchase is contingent upon a risk assessment or inspection of the property for the presence of lead-based paint and/or lead-based paint hazards at the Purchaser's expense until 9 p.m. on the seventh (7th) calendar day after ratification. The lead-based paint that is in good condition is not necessarily a hazard. See the EPA pamphlet Protect Your Family From Lead in Your Home for more information. This contingency will terminate at the predetermined deadline unless the Buyer (or Buyer's agent) delivers to the Seller (or Seller's agent) a written contract addendum listing the specific existing deficiencies and corrections needed, either with a copy of the inspection and/or risk assessment report. The Seller may, at the Seller's option within 10 (ten) days after delivery of the addendum, elect in writing whether to correct the condition(s) prior to closing. If the Seller will correct the condition, the Seller shall furnish the Buyer with certification form a risk assessor or inspector demonstrating that the condition has been remedied before the close of the settlement. If the Seller does not elect to make the repairs, or if the Seller makes a counter-offer, the Buyer shall have 10 (ten) days to respond to the counter-offer or remove this contingency and buy the property in "as is" condition or this contract shall become void. The purchaser may remove this contingency at any time without cause. Buyer acknowledges they have received the Lead Base Paint pamphlet. Buyer Initials _____|_____

CHINESE/DEFECTIVE DRYWALL

During the time much of the United States was experiencing building material shortages, some homes were built or renovated using defective drywall imported from or manufactured in China. Defective drywall reportedly emits levels of sulfur, methane and/or other volatile organic compounds that cause corrosion of air conditioner and refrigerator coils, copper tubing, electrical wiring, computer wiring and other household items as well as create noxious odors which may also pose health risks. Seller has made no inspection for and has no knowledge of the presence of Chinese/defective drywall affecting the Property, unless otherwise stated in the Counter Offer.

"AS-IS" DISCLOSURE

Buyer is aware that Seller acquired the property which is the subject of this transaction by way of foreclosure, and that the Seller is selling and Buyer is purchasing the property in an "AS-IS" CONDITION WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND OR NATURE. Buyer acknowledges for Buyer, for Buyer's successors, heirs and assignees, that Buyer has been given a reasonable opportunity to inspect and investigate the property and all improvements thereon, either independently or through agents of Buyer's choosing, and that in purchasing the property, Buyer is not relying on Seller or its agents as to the condition of the property and/or any improvements thereon, including, but not limited to, roof, foundation, soils, electrical, plumbing, heating, basement, mechanical systems, water or septic systems, geology, lot size or the existence of termites or other wood destroying insects, radon or hazardous substances, whether or not the property is located in a flood zone or whether the property conforms to local ordinance or regulations, including zoning or suitability of the property and/or in compliance with any city, county, State and/or Federal statutes, codes or ordinances. Buyer is not relying on Seller or its agents as to the condition of property and /or any improvements thereon, including but not limited to mold, roof, foundations, etc. THE PREMISES WERE ACCEPTED WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND OR NATURE AND IN AN "AS-IS" CONDITION BASED SOLELY ON BUYER'S OWN INSPECTION

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WARNING:

A winterization may have been performed at this property pursuant to a work order issued by the current owner. The sole purpose of a winterization is to prevent damage from freezing pipes. The winterization completed at this property was a system shut-down only; the plumbing system was not tested for damage or leaks. This procedure is not a guaranty or warranty of any kind with respect to the HVAC, plumbing, or any other mechanical systems at this property. The plumbing system should be de-winterized by a licensed contractor or plumber before the water is turned back on, to assure that the system is operational.

Buyer Initials _____ | _____

MOLD DISCLOSURE AND RELEASE

Buyer is hereby advised that mold and/or other microscopic organisms may exist at the property known as ~~1151 CHINA BERRY CIR, ANCHORAGE, AK, 99515~~. Such microscopic organisms and/or mold may cause physical injuries, including but not limited to allergic and/or respiratory reactions or other problems, particularly in persons with immune system problems, young children and/or elderly persons. Buyer acknowledges and agrees to accept full responsibility/risk for any matters that may result from microscopic organisms and/or mold and to hold harmless, release and indemnify Seller and Seller's managing agents from any liability / recourse / damages (financial or otherwise). Buyer understands that Seller has taken no action to remediate mold. Buyer hereby acknowledges this disclosure and release and is aware of the condition set forth therein. This disclosure and release is executed voluntarily and with full knowledge of its significance. Wells Fargo Home Mortgage, Premiere Asset Services or managing agents are not qualified to inspect property for mold or make recommendations or determinations concerning possible health or safety issues. The purpose of this disclaimer is to put Buyers on notice to conduct their own due diligence regarding this matter using appropriate, qualified experts. This is a legal document and Buyers are advised to seek legal counsel prior to executing same.

IMPORTANT NOTICE: This document may contain information that is considered confidential and may not be transmitted through unencrypted email. The transmission of information on this document should be completed by uploading to the Agent Portal or by faxing with a cover page to 866-859-0455.

Date _____

Buyer Name (printed)

Buyer (signature)

Date _____

Buyer Name (printed)

Buyer (signature)

Date _____

Seller Name (printed)

Seller (signature)