OKLAHOMA REAL ESTATE COMMISSION

This is a legally binding Contract; if not understood, seek advice from an attorney.

## **FHA INSURED LOAN**

	is financing supplement, which is attached to and part of the Oklahe following described real estate:	oma Uniform Contract of S	Sale of Real Estate, relates to			
Buyer acknowledges that all explanations, representations and disclosures relating to the terms and conditions of the loan(s) below are the responsibility of the Lender and not the Seller or Listing and Selling Brokers and their associated licensees. This financing supplement is made an integral part of the Contract. All provisions of the Contract shall remain in full force and effect.						
1.	<b>LOAN.</b> The Contract is contingent upon Buyer qualifying for an FHA plus Mortgage Insurance Premium (MIP). If the Buyer is unable or Seller's Broker, if applicable, within the time period provided in Contract, the earnest money shall be refunded to Buyer subject to Contract.	o secure financing and pro the Closing, Funding and	ovides written notice to Seller, Possession paragraph of the			
	Within five (5) days from Time Reference Date, Buyer shall either					
	A. Make application for the described loan, or any other such loan that loan. Buyer shall pay initial loan fees including property apply by federal regulation. Buyer shall instruct Lender to immediately Lender to issue a written statement of conditional loan approval (ker, if applicable, withindays (10 days if left blank) of	raisal and credit report feet begin the loan approval pro not final loan commitment) t	s at the earliest time permitted ocess. Buyer shall also instruct o Seller, in care of Seller's Bro-			
	<ol> <li>Review and approval of Buyer's credit worthiness, income</li> <li>Confirmation that Buyer has paid initial processing fees.</li> <li>Property appraisal has been ordered.</li> <li>Loan approval is not subject to sale or closing of Buyer's credit worthiness, income</li> </ol>	•				
	OR					
	B. Give notice to Seller that the loan terms are unacceptable cellation to Seller and receive a refund of Earnest money.	, cancel the Contract by de	elivering written notice of can-			
	If within the time specified above, a written statement of load Buyer written notice of intent to cancel and terminate the Co intent to cancel, the Contract shall terminate upon the fourth do to Seller a written statement of loan approval before the end of effect.	ntract. Upon Seller providi ay following delivery of noti	ng notice to Buyer of Seller's ce. However, if Buyer delivers			
	All notices provided for in this subparagraph may be delivered	to the Parties through thei	r Broker, if applicable.			
2.	FHA AMENDATORY CLAUSE. It is expressly agreed that, notwing supplement, the Buyer shall not be obligated to complete the purpose penalty by forfeiture of Earnest money deposits or otherwise under ment issued by the Federal Housing Commission or Direct Endor Property (excluding closing costs) of not less than \$ to deliver to the Buyer promptly after the appraised value states however, have the privilege and option of proceeding with the conformation of the appraised valuation. The appraised valuation is arrived at the Housing and Urban Development (HUD) will insure. HUD does not be appraised valuation of the states of the price or condition of the states of the price of the price of condition of the states.	rchase of the Property desidess Lender has delivered rement Lender, setting for which statement is made available to summation of the Contract of determine the maximum of warrant the value or the	scribed herein or to incur any to the Buyer a written state- rth the appraised value of the ent the Lender hereby agrees the Lender. The Buyer shall, without regard to the amount mortgage the Department of condition of the Property. The			
В	uyer's Initials Buyer's Initials	Seller's Initials	Seller's Initials			

3.	BUYER'S FHA DOWN P	BUYER'S FHA DOWN PAYMENT AND LOAN COSTS.							
	A. In addition to any other costs required by the Contract, except as provided in part B of this paragraph, Buyer shall pay at the time of Closing:								
	<ul><li>2) FHA "allowable" cl</li><li>3) Origination fee, if a</li><li>4) Prepaid first year's</li><li>5) Prepaid tax and in</li></ul>		n the loan. and flood insurance premium, if requir required by Lender.	ed.					
	B. Regarding the Buyer's Loan Costs Referenced above, Seller agrees to pay at time of Closing, on behalf of the Buyer:								
			Buyer, loan discount points and FHA HA "allowables" not to exceed \$						
4.	agreed upon, then Buyer regarding the costs of the	and Seller shall have five (5)	are required by the FHA appraisal th days from being so advised to agree of ment is not reached within the time surned to the Buyer.	on an acceptable arrangement					
5.	ADDITIONAL PROVISIO	)NS							
	·								
Bu	yer's Signature	Date	Seller's Signature	Date					
Bu	yer's Signature	Date	Seller's Signature	Date					
Bu	yer's Signature	Date	Seller's Signature	Date					
Buyer's Signature		Date	Seller's Signature	Date					
			(In the event of a counter counteroffer form, Seller						
В	uyer's Initials	Buyer's Initials	Seller's Initials	Seller's Initials					

## **FHA REAL ESTATE CERTIFICATION**

(To be signed by Buyer and Seller even if counteroffer is attached)

We, the undersigned Seller(s), Buyer(s) and Listing and Selling Real Estate Sales Associate(s) or Broker(s) involved in the sale transaction, each certify that the terms and conditions of the Sale of Real Estate Contract are, to the best of our knowledge, the entire agreement between the Parties and that any other agreement(s), Counteroffers or addendum(s) entered into by any of these Parties in connection with this real estate transaction is a part of, or attached to, the Contract of Sale of Real Estate.

Buyer's Signature	Date	Seller's Signature	Date
Buyer's Signature	Date	Seller's Signature	Date
Buyer's Signature	Date	Seller's Signature	Date
Buyer's Signature	Date	Seller's Signature	Date
Selling Broker Signature	Date	Listing Broker Signature	Date
Buyer's Initials Bu	war'e Initiale	Seller's Initials Se	llor'e Initiale