

# Missouri Residential Real Estate Purchase Agreement

## 1. DATE AND PARTIES

This Missouri Residential Real Estate Purchase Agreement ("Agreement") is made and entered into on **March 17, 2025** ("Effective Date").

**BUYER:**

**SELLER:**

**Offer Expiration:** March 17, 2025

## 2. PROPERTY DESCRIPTION

**PROPERTY ADDRESS:**

**COUNTY:** Not specified

**PROPERTY TYPE:** single\_family

**LEGAL DESCRIPTION:** To be provided in the final contract

**INCLUDED PERSONAL PROPERTY:**

All appliances

**EXCLUDED PERSONAL PROPERTY:**

Sellers personal property

## 3. PURCHASE PRICE AND FINANCING

Purchase Price:

\$252,500

Financing Method:

Bank Financing

### Financing Details

Loan Type:

VA

Loan Amount:

250000

Interest Rate:

7.5

#### **4. EARNEST MONEY DEPOSIT**

**EARNEST MONEY AMOUNT:** \$ 250

**DUE DATE:** Wed Mar 19 2025 19:00:00 GMT-0500 (Central Daylight Time)

**ESCROW AGENT/TITLE COMPANY:** Pulaski County Abstract & Title Co., Inc.

**ESCROW AGENT ADDRESS:** Not specified

Earnest Money will be applied to the Purchase Price at closing.

If Earnest Money is not timely delivered, the Seller may terminate this Contract by providing Notice to the Buyer within three (3) days after the due date. The Escrow Agent shall confirm receipt and deposit of the Earnest Money upon request by any party.

#### **5. CONTINGENCIES**

**The Buyer's performance under this Agreement is contingent upon the following conditions:**

Inspection Contingency

Buyer has **15** days to complete inspections

Appraisal Contingency

Property must appraise at or above purchase price within 30 days

Financing Contingency

Buyer has 33 days to secure financing

Failure to satisfy or waive any contingency within the specified timeframe shall constitute grounds for Contract termination, with Earnest Money to be returned to the Buyer.

#### **6. CLOSING**

**CLOSING DATE:** Tue Apr 22 2025 19:00:00 GMT-0500 (Central Daylight Time)

**TITLE COMPANY:** Pulaski County Abstract & Title Co., Inc.

**CLOSING COSTS:** Each party pays their own closing costs

Real estate taxes, rents, dues, and other expenses relating to the Property for the year of Closing shall be prorated as of the Closing Date.

#### **10. SIGNATURES**

**BUYER**

**Signature:** Not provided

**Printed Name:** Not provided

**Date:** \_\_\_\_\_

**SELLER**

**Signature:** \_\_\_\_\_

**Printed Name:** Not provided

**Date:** \_\_\_\_\_

This form is provided as a service and does not constitute legal advice. If you do not understand any part of this form, or have any questions regarding it, you should consult with an attorney before signing.

## **Home Inspection Advisory**

This Home Inspection Advisory is incorporated into and made part of the Residential Real Estate Purchase Agreement between Buyer and Seller.

### **For Your Protection: Get a Home Inspection**

## **U.S. Department of Housing and Urban Development**

You must make a choice on getting a Home Inspection. It is not done automatically. You have the right to examine carefully your potential new home with a professional home inspector. However, a home inspection is not required by law and will occur only if you ask for one and make the arrangements. You may schedule the inspection before or after signing your contract.

A professional home inspector will:

- Evaluate the physical condition: structure, construction, and mechanical systems.
- Identify items that need to be repaired.
- Estimate the remaining useful life of major systems, equipment, structure, and finishes.

### **The Appraisal is NOT a Home Inspection**

An appraisal estimates the market value of the home to protect the lender but does not examine or evaluate the condition of the home for the buyer. A home inspection provides much more detail.

### **FHA and Lenders Do Not Guarantee the Condition of Your Home**

If you find problems with your home after closing, neither FHA nor your lender may give or lend you money for repairs. They also may not buy the home back from you.

### **Additional Inspections**

You may request tests for:

- Radon - Call 1-800-SOS-Radon
- Health and Safety - Visit [HUD Healthy Homes Program](#)
- Energy Efficiency - Visit [DOE EnergyStar Program](#)

### **Selecting a Home Inspector**

Seek referrals from friends, neighbors, realtors, or consult the [American Society of Home Inspectors \(ASHI\)](#) at 1-800-743-2744.

### **Buyer Acknowledgment**

I/We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best to do so as soon as possible. The appraisal is not a home

inspection.

Public reporting burden for this collection is estimated at an average of 30 minutes to review instructions, find information, and complete this form.

Acknowledgement:

Acknowledged by Buyer

Date: 3/16/2025

## Wire Fraud Advisory

### Wire Fraud Advisory

Criminals target social media and email to steal information. This is particularly common in real estate transactions where sensitive data such as social security numbers, bank account details, and wire instructions are exchanged electronically. **WE DO NOT WANT YOU TO BE THE NEXT VICTIM OF WIRE FRAUD!**

Money wired to a fraudulent account is stolen and typically cannot be recovered. Additionally, there is generally no insurance coverage for this loss.

#### DO NOT TRUST EMAILS CONTAINING WIRE INSTRUCTIONS

- If you receive an email containing wire transfer instructions, **immediately** call your trusted escrow officer to verify its authenticity.

#### DO NOT TRUST EMAILS SEEKING PERSONAL/FINANCIAL INFORMATION

- If you receive an email requesting personal or financial information, asking you to download an attachment, click a link, or do anything unusual, call your escrow officer immediately to verify its validity.

#### ONLY TRUST YOUR KNOWN SOURCE OF INFORMATION

- Never direct, accept, or allow anyone to change wire transfer instructions without first making a **direct personal telephone call** to verify the sender's identity.
- Always use a phone number that you obtained in person or through other reliable sources, **not** from an email or new wiring instructions.

#### VERIFY BEFORE YOU WIRE FUNDS

Before wiring funds to anyone (e.g., your lawyer, title agent, mortgage broker, or real estate agent), personally meet them or call a **verified** telephone number to confirm, both before and after the transfer.

## REPORT FRAUD IMMEDIATELY

If you suspect or become a victim of wire fraud, notify governmental officials, your banking institution, and your settlement/title company immediately.

#### Acknowledgment

The undersigned acknowledges receipt of this Wire Fraud Advisory.

#### Online Resources

For more information on wire fraud and similar topics, visit:

- [The Federal Bureau of Investigation](#)
- [The Internet Crime Complaint Center](#)
- [The National White Collar Crime Center](#)
- [On Guard Online](#)

Acknowledgement:

Acknowledged by Buyer

Date: 3/16/2025