

REAL ESTATE PURCHASE AGREEMENT

THIS AGREEMENT ("Agreement") is made and entered effective this _____
 ("Effective Date"), by and between _____, an _____ limited liability company ("Seller") and
 _____ ("Buyer"),
 _____ ("Buyer"),

 (Seller and Buyer may individually be referred to as "party" or collectively as "parties").

WHEREAS, Seller is in the business of acquiring residential real estate properties throughout the United States through the foreclosure process, pre-foreclosure process, bulk Real Estate Owned ("REO") purchases, and other similar means;

WHEREAS, Seller is in the business of taking some of these properties and making the necessary repairs and rehab to the residential real estate properties so that the properties are capable of being rented in the marketplace;

WHEREAS, Buyer is a sophisticated residential real estate investor and purchaser desiring to purchase residential real estate properties for future rental in the marketplace after the properties are rent ready; and

WHEREAS, Buyer acknowledges that Buyer shall provide the necessary funds to Seller so that Seller can make the necessary repairs and rehab to the residential real estate properties so that Buyer will obtain title to a residential real estate property.

NOW, THEREFORE, for good and valuable consideration, including the mutual promises made in this Agreement, the receipt and sufficiency of which the parties hereby acknowledge the parties agree as follows:

1. Recitals. The above recitals are incorporated herein.
2. Purchase Price. Upon execution of this Agreement, Buyer shall deliver to Seller \$ (dollars) (the "Purchase Price") for purchase of the residential real estate property(ies), which are more particularly described as follows (each a "Property" and, collectively, the "Properties"):

Common Address: [REDACTED]

if the lines set forth above remain blank, see Exhibit A attached hereto and incorporated herein by reference for the description of the Property and/or Properties.

Buyer acknowledges and agrees that upon receipt of the Purchase Price, Seller, at its sole and absolute discretion, may utilize and disburse all or a portion of the Purchase Price to perform this Agreement including, without limitation, the rehabilitation referenced in paragraph 3 below. Except as specifically stated in paragraph 8 of this Agreement, the Purchase Price shall be deemed earned upon delivery from Buyer to Seller.

3. **Rehab of Property.** Seller agrees that it shall make necessary repairs and rehab to each Property so that it is rent ready as determined in Seller's sole and absolute discretion. Rent ready shall be defined for purposes of this Agreement as being habitable and capable of being rented in the community in which such Property is located as determined in Seller's sole and absolute discretion. Rent ready does not guarantee that each Property will be rented at a certain monthly amount, that each Property will earn a certain level of income, or that it will in fact be rented at the time each Property is conveyed to Buyer. For rent guaranty, see Addendum II. Gross Rental Income Guaranty Agreement. Seller shall complete all repairs and rehab pursuant to this section on or before 60 days after closing.

4. Conveyance of Property; Closing. Closing date: [REDACTED]. Upon execution of this Agreement and delivery of the Purchase Price by Buyer, Seller shall cause each Property to be conveyed to Buyer pursuant to a warranty deed. Each Property shall be conveyed to Buyer subject to: (a) zoning, restrictions, prohibitions, and requirements imposed by governmental authority; (b) restrictions and matters appearing on the plat or common to the subdivisions or otherwise appearing of record; (c) public utility easements of record; and (d) all taxes owed, and any other liens or encumbrances of record. Seller shall deliver a warranty deed to each Property through a title insurance company agreed to by the parties. Seller and Buyer agree to execute whatever documents the title insurance company deems necessary to effectuate the terms of this Agreement.

5. Title Insurance; Taxes; Closing Costs; Insurance. Seller shall be responsible for the cost of obtaining an owner's policy of title insurance (excluding any endorsements thereto). Buyer shall be responsible for any loan policy in connection with any financing obtained by Buyer. Seller hereby agrees to pay any and all taxes on each Property that become due (irrespective of when those taxes began accruing) during the calendar year in which the closing on such Property occurs. Buyer assumes and agrees to pay all taxes becoming due and payable thereafter. Seller shall be responsible for all costs associated with the conveyance of each Property, including any recording fees, taxes, documentary stamps, and any other costs or expenses necessary to convey the Property to Buyer. Seller and Buyer hereby agree that Seller shall be responsible for and shall maintain adequate homeowner's insurance to insure against risk or damage from the date of this Agreement through the first anniversary of the date of this Agreement for each respective Property.

6. Non-Disclosure. Buyer further acknowledges and agrees that the conveyance of each Property and the terms of this Agreement do not constitute a "flip" transaction. Buyer acknowledges and agrees that neither Seller nor anyone else will be providing Buyer any real estate transfer disclosure statement, certificate of occupancy, or any other disclosure statement related to each Property, including any statement or documents for any homeowner's association for each Property or any disclosures for any taxes on each Property. Buyer hereby waives any requirement that Seller or anyone else furnish Buyer with any such disclosures or documents for each Property and hereby releases Seller for any and all claims and liability resulting from the non-disclosure or non-delivery of any disclosure statements or documents as described in this paragraph.

7. Warranties as to Property. Seller is selling the Property and Buyer is buying the Property on an "AS IS, WHERE IS" and "WITH ALL FAULTS" basis subject to Buyer initiated inspection and subsequent completion of repairs. Seller provides Repair Guaranty in accordance with Addendum III. Repair Guaranty Agreement. Except as expressly provided in this Agreement or any closing documents, Buyer acknowledges and agrees that Seller has not made, does not make and specifically negates and disclaims any past or future representations, warranties, promises, covenants, agreements or guaranties of any kind or character whatsoever, whether express or implied, oral or written, past, present or future of, as to, concerning or with respect to the Property. The provisions of this paragraph shall survive the closing.

8. Default. If for any reason whatsoever, Seller defaults in the performance of this Agreement, Buyer shall be entitled to the return of the Purchase Price as Buyer's sole and exclusive remedy in lieu of any other right to damages (including lost profit, consequential damages, or any other type or form of damages Buyer may otherwise be entitled to in a court of law) or right to seek specific performance (or any other right available to Buyer in a court of equity) of this Agreement. Upon receipt of the Purchase Price by Buyer pursuant to this Paragraph, Buyer shall convey each Property to Seller at Seller's expense.

9. No Authority Concerning Seller. Buyer has no authority to bind Seller to any contract, representation, understanding, promise, or guaranty concerning each Property conveyed pursuant to this Agreement and shall not make any representations, promises, warranties, or guaranties on behalf of Seller or anyone else related to or in any way connected to each Property conveyed pursuant to this Agreement.

10. Limitation. This Agreement shall not establish or be interpreted as establishing a joint venture, franchise, employer-employee relationship, or other any other agency relationship beyond those functions and

responsibilities as provided in this Agreement.

11. Indemnity. Buyer agrees to and shall indemnify, defend, and hold Seller, its officers, directors, members, managers, shareholders, agents, employees (collectively "Indemnified Parties") harmless from any and all losses, actions, causes of action, suits, claims, demands, costs, liabilities, fines, expenses and damages (including all attorneys' fees and costs) (collectively "Claim") incurred by or asserted against the Indemnified Parties (or any one of them) arising out of, related to, or in any way connected with each Property, including without limitation, the condition of each Property conveyed pursuant to this Agreement, and including claims asserted by any third parties against the Indemnified Parties, except in the event of a breach of Seller's obligations under this Agreement.

12. Release. Buyer hereby releases Seller, its officers, directors, members, managers, shareholders, agents, employees, and any parent, subsidiary, and affiliate entity of and from all actions, causes of action, suits, claims, demands, costs, liabilities, fines, expenses and damages whether known or unknown related to, arising out of, or in any way connected to each Property, including without limitation, any of the conditions or items detailed in paragraph 7; provided, however, the provisions of this paragraph shall not apply to any breach by Seller of this Agreement.

13. Independent Agreement. The provisions in paragraphs 11 and 12 shall be construed as an agreement independent of any other provision of this Agreement, and the existence of any claims or causes of action against the party seeking relief for breach of the provisions in paragraphs 11 or 12, shall not constitute a defense to enforcement by the party.

14. Representations and Warranties as to Execution of this Agreement. Seller and Buyer each represent and warrant to each other that: (i) they have the full corporate right, power and authority to enter into this Agreement and to perform the obligations contained in this Agreement; (ii) the execution of this Agreement and the performance of the obligations and provisions in this Agreement do not and will not knowingly conflict with or result in a breach (including with the passage of time) of any other agreement to which they are a party; (iii) this Agreement has been duly executed and delivered by such party and constitutes the valid and binding agreement of such party, enforceable against such party in accordance with its terms.

15. Severability. If any provision of this Agreement shall be deemed invalid, illegal or unenforceable in any respect, such provision shall be considered separate and severable from the remaining provisions of this Agreement, and the validity, legality or enforceability of any of the remaining provisions of this Agreement shall not be affected or impaired by such provision in any way.

16. Assignment. This Agreement shall not be assigned by any party, in whole or in part, without the express written consent of the parties.

17. Amendments. This Agreement may be amended or modified only in writing signed by all the parties.

18. Attorneys' Fees and Costs. In connection with any litigation, including breach, enforcement, or interpretation, related to, arising out of, or in any way connected to this Agreement or any Property, the prevailing party shall be entitled to recover attorneys' fees and costs (including attorneys' fees and costs for consultation, negotiation, litigation, bankruptcy, or appeal).

19. Choice of Law/Venue. The parties acknowledge and agree that this Agreement shall be governed in all respects by the laws of the State of Indiana. Venue for any court action related to, arising out of, or in any way connected to this Agreement or any Property shall be in the State and Federal Courts located in Marion County, Indiana, and nowhere else, and the parties expressly acknowledge and agree to submit to the jurisdiction of those Courts.

20. Waiver. No waiver of compliance by any party of any provision or condition of this Agreement

shall be effective unless evidenced by an instrument in writing duly executed by the party sought to be charged with the waiver. Any waiver of any condition or provision in this Agreement on any particular occasion shall not be deemed to constitute a waiver of any condition or provision of this Agreement on any other subsequent occasion.

21. Survival. The provisions in paragraphs 6 through 22 shall survive the closing on each Property and/or termination of this Agreement.

22. Notices. Any notice required to be provided to any party to this Agreement shall be in writing and shall be sent by United States Postal Service by certified or registered mail, first class postage prepaid, return receipt requested, by facsimile transmission, or by email as follows:

If to Seller:



Email:

If to Buyer:



Email: _____

If to Buyer:

Email: _____

All notices shall be deemed to have been received when delivered or transmitted, or, if mailed, 48 hours after 12:01 a.m. on the day following the day of the mailing thereof.



IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the date stated above.

As to Seller:

Vision Equity LLC

(Authorized Person)

(Authorized Person)

(Title)

As to Buyer:

(42C85CF86317424... ire)

(Buyer)

(Authorized Person)

(Title)

As to Buyer:

(Authorized Signature)

(Buyer)

(Authorized Person)

(Title)

EXHIBIT A

DESCRIPTION OF PROPERTY	PURCHASE PRICE ALLOCATED TO SUCH PROPERTY

ADDENDUM II: GROSS RENTAL INCOME GUARANTY AGREEMENT

Seller: _____
Buyer: _____
Buyer: _____
Property Manager: _____
Contract Date: _____
Property: _____
Guaranteed Income:* _____ per unit per month

The above-referenced Seller and Buyer hereby enter into this Gross Rental Income Guaranty Agreement (the "Addendum") as of the Contract Date, also referenced above.

In consideration of the parties' entering into a contract of sale, dated as of the Contract Date, pursuant to which Buyer has agreed to purchase the above-referenced Property from Seller, the parties hereby agree as follows:

Definitions:

"Asset Manager" shall mean Seller/ Seller's affiliate, _____

"Asset Management Agreement" shall mean an asset management agreement entered into by and amongst the Buyer, Asset Manager and Property Manager, pursuant to which Manager(s) shall manage the Property commencing as of the Closing Date.

"Buyer" shall have the meaning stated at the top of this page. Buyer shall also mean "Owner".

"Closing Date" shall mean the date on which the Buyer closes on the purchase of the Property from Seller.

"Contract Date" shall have the meaning stated at the top of this page.

*"Guaranteed Income" shall mean all income of any sort collected with respect to the Property during the Guaranty Period (defined below), prior to deduction for management fees, commissions, and other sums payable, pursuant to the Asset Management Agreement, property taxes, insurance premiums, repair costs, and other operating costs or other costs of any sort.

*"Gross Rental Income" shall mean Guaranteed Income.

"Guaranty Period" shall mean the _____ (year) period, commencing on the Closing Date.

"Manager(s)" collectively shall mean Asset Manager and Property Manager.

"Property Manager" shall mean _____.

"Property" shall have the meaning stated at the top of this page.

"Seller" shall have the meaning stated at the top of this page.

1. Buyer shall purchase the Property pursuant to the terms of the contract of sale.
2. Buyer shall retain Manager to manage the Property as an Asset, pursuant to the terms of the Asset Management Agreement. Buyer shall permit Manager(s) to manage the Property, subject to the conditions and limitations of the Asset Management Agreement.
3. The manager(s) jointly and separately guarantee that guaranteed rent will be wired to the owner as per the agreement on the due date, irrespective of the property is vacant or less rent is collected from the tenants.
4. If Seller pays Buyer any amount pursuant to the preceding paragraph and any tenant(s) have not paid all sums due with respect to the Property during the Guaranty Period, then upon Seller's payment to Buyer of the sums described in the preceding paragraph, Buyer's rights against any such tenant(s) shall automatically be assigned to Seller. Buyer's execution of additional documents shall not be required for such assignment to be effective, but Buyer shall, upon Seller's request, sign any documents that Seller in Seller's reasonably exercised discretion requests to confirm the

ADDENDUM II: GROSS RENTAL INCOME GUARANTY AGREEMENT

assignment described by this paragraph, or to assign such claim to an affiliate of Seller. Buyer shall sign such other documents, and perform such other actions, as are reasonably necessary to assist Seller in pursuing such claim, or to otherwise consummate the transaction contemplated by this Addendum. If, after Seller pays any amount pursuant to Buyer pursuant to the preceding paragraph, said tenant(s) remit or otherwise pay any money to Buyer, Buyer shall remit such funds to Seller within fifteen (15) days of receipt thereof, until such time as Seller has been reimbursed for all sums paid to Buyer under this Addendum. Any funds paid or otherwise remitted to Buyer in excess of the amounts described by the preceding sentence shall be retained by Buyer.

5. To the extent of any conflict between this Addendum, the contract of sale, the Asset Management Contract, or any prior or contemporaneously executed agreement or addendum, this Addendum shall control. Except to the extent of such conflict, such agreements remain in full force and effect.

IN WITNESS WHEREOF, we have affixed our signatures and seals effective as of the above-referenced Contract Date.

OWNER*:

Owner Name

A 42C85CF86317424... signature

Print Name, Authorized Person

OWNER*:

Owner Name

Authorized Person Signature

Print Name, Authorized Person

SELLER/ ASSET MANAGER:

5A12AAD94D124B9...
Authorized Person Signature

Print Name, Authorized Person

PROPERTY MANAGER:

Print Name, Authorized Person

*If the Owner is not an Individual, the Individual signing this agreement for the Owner represents that he or she has the authority to bind Owner to this agreement.

ADDENDUM III: REPAIR GUARANTY AGREEMENT

Seller: _____
Buyer: _____
Property Manager: _____
Contract Date: _____
Property: _____
Guaranteed Income:* _____ per unit per month

The above-referenced Seller and Buyer hereby enter into this Repair Guaranty Addendum (the "Addendum") as of the Contract Date, also referenced above.

In consideration of the parties' entering into a contract of sale, dated as of the Contract Date, pursuant to which Buyer has agreed to purchase the above-referenced Property from Seller, the parties hereby agree as follows:

Definitions:

"Asset Manager" shall mean Seller/ Seller's affiliate, _____

"Asset Management Agreement" shall mean an asset management agreement entered into by and amongst the Buyer, Asset Manager and Property Manager, pursuant to which Managers shall manage the Property commencing as of the Closing Date.

"Buyer" shall have the meaning stated at the top of this page. Buyer shall also mean "Owner".

"Closing Date" shall mean the date on which the Buyer closes on the purchase of the Property from Seller.

"Contract Date" shall have the meaning stated at the top of this page.

*"Guaranteed Income" shall mean all income of any sort collected with respect to the Property during the Guaranty Period (defined below), prior to deduction for management fees, commissions, and other sums payable, pursuant to the Asset Management Agreement, property taxes, insurance premiums, repair costs, and other operating costs or other costs of any sort.

*"Gross Rental Income" shall mean Guaranteed Income.

"Guaranty Period" shall mean the _____ (year) period, commencing on the Closing Date.

"Managers" collectively shall mean Asset Manager and Property Manager.

"Property Manager" shall mean _____

"Property" shall have the meaning stated at the top of this page.

"Seller" shall have the meaning stated at the top of this page.

1. Buyer shall purchase the Property pursuant to the terms of the contract of sale.
2. Buyer shall retain Managers to manage the Property, pursuant to the terms of the Asset Management Agreement. Buyer shall permit Manager to manage the Property as Managers subject to the conditions and limitations of the Asset Management Agreement.
3. Subject to the conditions and limitations of this Addendum, Seller hereby warrants that the Property's structure, systems, fixtures, and appliances shall be free from defects in workmanship or materials during the Guaranty Period. Seller shall repair, or cause to be repaired at its expense, any property damages resulting from defects in workmanship or materials arising during the Guaranty Period. Included in such Guaranty is also a situation created by the tenant. Excluded from such guaranty are damages or defects to the extent such are caused by: (a) the malfeasance, misuse, neglect, or a third party; (b) normal wear and tear; or (c) an Act of God, including without limitation storm, flood, or fire damages. Also excluded are any defects for which Seller is not given notice by Buyer or Tenant during the Guaranty Period.
4. If Buyer identifies defects which Buyer believes Seller is required to repair pursuant to the terms of this Addendum, Buyer shall within ten (10) business days provide written notice in the form and manner specified in the contract of sale between the parties. Within ten (10) business days Seller shall either: (a) provide notice to Buyer that seller agrees to make such repairs at its expense, after which Seller shall promptly cause such repairs to be made; or (b) shall state the reasons why Seller contends such repairs are not required, or are not Seller's responsibility under the terms of this

ADDENDUM III: REPAIR GUARANTY AGREEMENT

Addendum. If Seller contends that there are defects in need of repair, but that those defects are not Seller's responsibility, then Buyer and Seller shall mutually agree as to who should be retained to make the repairs and how such repairs shall be made, after which the parties shall submit their dispute as to whether Seller is responsible for such repair costs to binding arbitration. If Seller contends that no defects exist which require repair, then Buyer may cause the repairs to be made, and submit the dispute to binding arbitration. Any arbitration pursuant to this Addendum shall be conducted on such terms and conditions as the parties shall agree or, if the parties cannot agree, shall be conducted in accordance with the then current rules of the American Arbitration Association.

5. Seller, in Seller's sole discretion, shall select and retain the personnel who shall make any repairs Seller is obligated to make under this Addendum. Seller shall make all such repairs in a good and workmanlike manner, using supplies, equipment, and materials of comparable quality.
6. If Managers identify repairs required by this Addendum, Managers are authorized to provide notice of such needed repairs to Seller. Seller is authorized to make or cause to be made such repairs without further authorization from Buyer, provided that Seller assumes all expenses associated with such repair.
7. To the extent of any conflict between this Addendum, the contract of sale, the Asset Management Contract, or any prior or contemporaneously executed agreement or addendum, this Addendum shall control. Except to the extent of such conflict, such agreements remain in full force and effect.

IN WITNESS WHEREOF, we have affixed our signatures and seals effective as of the above-referenced Contract Date.

OWNER*:

Owner Name

At 42C85CF88317424... Signature

Print Name, Authorized Person

OWNER*:

Owner Name

Authorized Person Signature

Print Name, Authorized Person

SELLER/ ASSET MANAGER:

VISION EQUITY, LLC

Author 5A12AAD94D124B9...

Print Name, Authorized Person

PROPERTY MANAGER:

VISION PROPERTY SOLUTIONS

Authorized Person Signature 5A12AAD94D124B9...

Print Name, Authorized Person

*If the Owner is not an Individual, the Individual signing this agreement for the Owner represents that he or she has the authority to bind Owner to this agreement.

INFORMATION DISCLOSURE FROM MANAGERS TO HOMEUNION SERVICES

Contract Date: _____

To:

Seller:

Name: _____

Address: _____

Property Manager:

Name: _____

Address: _____

Dear Manager(s),

I have asked HomeUnion Services with its headquarters located at 2 Park Plaza, Ste 770, Irvine CA 92614 to provide an oversight on my property located at _____. I may have procured additional properties in other cash flow zones from HomeUnion Services. In order for HomeUnion to provide me with an integrated view of all my properties, I request you to release the following information:

- Provide Property sale related documents.
- Provide Monthly transaction reports in HomeUnion format. This should include statement of receipts, disbursements, and charges.
- Release any year end information such as IRS Form 1099.
- Provide access to property management software portal, as desired by HomeUnion.

If you have any questions, you can reach the undersigned at _____ (Phone).

Thank you for your prompt attention.

Sincerely,

OWNER:

Owner Name

Authorized Person Signature

Print Name, Authorized Person

OWNER:

Owner Name

Authorized Person Signature

Print Name, Authorized Person

Agreed.

SELLER/ ASSET MANAGER:

Print Name, Authorized Person

PROPERTY MANAGER:

Print Name, Authorized Person

*If the Owner is not an Individual, the Individual signing this agreement for the Owner represents that he or she has the authority to bind Owner to this agreement.

Certificate of Completion

Envelope Number: BDFAB5D6B42144BB9D9B4E273F851251

Status: Completed

Subject: Contract Info for [REDACTED] Please DocuSign: For [REDACTED]

Source Envelope:

Document Pages: 11

Signatures: 11

Envelope Originator:

Certificate Pages: 5

Initials: 8

Doc Ops

AutoNav: Enabled

2 Park Plaza, Suite 770

Envelopeld Stamping: Enabled

Irvine, CA 92614

docops@homeunion.com

IP Address: 184.179.104.117

Record Tracking

Status: Original

Holder: Doc Ops

Location: DocuSign

11/19/2013 8:56:49 PM PT

docops@homeunion.com

Signer Events

Signature

Timestamp

[REDACTED]
[REDACTED]

[REDACTED]
42C85CF86317424...

Sent: 11/20/2013 11:56:23 AM PT
Resent: 11/27/2013 2:33:29 PM PT
Viewed: 11/27/2013 8:43:49 PM PT
Signed: 11/27/2013 8:44:42 PM PT

Security Level: Email, Account Authentication (None)

Consumer Disclosure:

Accepted: 11/27/2013 11:06:51 AM PT

ID: a86d18a3-f16a-45ab-ac2d-0f3365a5d6ef

Using IP Address: 199.73.112.52

[REDACTED]
[REDACTED]

[REDACTED]

Sent: 11/20/2013 11:56:24 AM PT
Viewed: 11/20/2013 12:03:51 PM PT
Signed: 11/20/2013 12:05:59 PM PT

Security Level: Email, Account Authentication (None)

Consumer Disclosure:

Accepted: 11/20/2013 12:03:51 PM PT

ID: b3ad7ded-db8f-4a77-8965-cfe0bb8b1acf

Using IP Address: 68.98.231.190

Signed using mobile

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

[REDACTED]
[REDACTED]

COPIED

Sent: 11/20/2013 11:56:22 AM PT
Viewed: 11/20/2013 12:01:49 PM PT

Director of Finance

Security Level: Email, Account Authentication (None)

Consumer Disclosure:

Not Offered

ID:

Doc Ops

steve@homeunion.com

COPIED

Sent: 11/20/2013 11:56:23 AM PT

Security Level: Email, Account Authentication (None)

Carbon Copy Events	Status	Timestamp
Consumer Disclosure: Accepted: 11/24/2013 8:51:28 AM PT ID: f5ee3e5d-c1c9-4937-841d-4371780a8858		
Document Operations homeunion@homeunionsservices.com HomeUnion Security Level: Email, Account Authentication (None) Consumer Disclosure: Not Offered ID:	COPIED	Sent: 11/20/2013 11:56:23 AM PT
<div></div> <div></div> Security Level: Email, Account Authentication (None) Consumer Disclosure: Not Offered ID:	COPIED	Sent: 11/20/2013 11:56:23 AM PT Viewed: 11/20/2013 2:16:04 PM PT
Ravi Renduchintala ravir@homeunionsservices.com Security Level: Email, Account Authentication (None) Consumer Disclosure: Not Offered ID:	COPIED	Sent: 11/20/2013 11:56:24 AM PT Viewed: 12/27/2013 3:25:06 AM PT
<div></div> <div></div> Security Level: Email, Account Authentication (None) Consumer Disclosure: Not Offered ID:	COPIED	Sent: 11/20/2013 11:56:24 AM PT
<div></div> <div></div> Security Level: Email, Account Authentication (None) Consumer Disclosure: Not Offered ID:	COPIED	Sent: 11/27/2013 8:44:44 PM PT

Notary Events	Timestamp
Envelope Summary Events	Timestamps
Envelope Sent	11/27/2013 8:44:44 PM PT
Certified Delivered	11/27/2013 8:44:44 PM PT
Signing Complete	11/27/2013 8:44:44 PM PT
Completed	11/27/2013 8:44:44 PM PT

Consumer Disclosure

CONSUMER DISCLOSURE

From time to time, BMW1234, LLC - JRW1234, LLC. (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the "I agree" button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign "Withdraw Consent" form on the signing page of a DocuSign envelope instead of signing it. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures

electronically from us.

How to contact BMW1234, LLC - JRW1234, LLC.:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: info1@homeunionservices.com

To advise BMW1234, LLC - JRW1234, LLC. of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at info1@homeunionservices.com and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

In addition, you must notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in the DocuSign system.

To request paper copies from BMW1234, LLC - JRW1234, LLC.

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to info1@homeunionservices.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with BMW1234, LLC - JRW1234, LLC.

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to info1@homeunionservices.com and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari®, 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the "I agree"™ button below.

By checking the "I agree"™ box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify BMW1234, LLC - JRW1234, LLC. as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by BMW1234, LLC - JRW1234, LLC. during the course of my relationship with you.