

BUY - SELL AGREEMENT (Residential) (Including Earnest Money Receipt)



This Agreement stipulates the terms of sale of this property. Read carefully before signing. This is a legally binding contract. If not understood, seek competent advice.

1 Date: 02/06/2026
2 Janice L. Schultz
3 as joint tenants with rights of a survivorship, tenants in common, individually, other
4 (hereafter the "Buyer") agrees to purchase, and the Seller agrees to
5 sell the following described real property (hereafter the "Property") commonly known as
6 4230 North Ave W, Missoula, MT 59804
7
8 in the City of Missoula, County of Missoula, Montana,
9 legally described as: S26, T13 N, R20 W, C.O.S. 2000, PARCEL B, IN NE4 SE4
10
11

12 TOGETHER with all interest of Seller in vacated streets and alleys adjacent thereto, all easements and other
13 appurtenances thereto, and all improvements thereon. All existing permanently installed fixtures and fittings that are
14 attached to the Property are included in the purchase price and transfer to the Buyer, free of liens and without warranty
15 of condition. Certain fixtures and fittings are included in the purchase price and transfer to the Buyer regardless of whether
16 they are in fact permanently installed and attached to the Property. These fixtures and fittings are electrical, plumbing and
17 heating fixtures, solar panels and related components, Seller owned water softeners/conditioners and propane tanks,
18 wood, pellet, or gas stoves, built-in appliances, screens, storm doors, storm windows, curtain rods and hardware, window
19 treatments, attached floor coverings, television wall mounts, satellite dish, hot tub, air cooler or conditioner, garage door
20 openers and controls, fireplace inserts, mailbox, storage sheds, trees and shrubs and perennials attached to the Property,
21 attached buildings or structures, unless otherwise excluded below:

22 N/A
23
24

25 PURCHASE PRICE AND TERMS:

26 \$ 864,000.00 Purchase Price: eight hundred sixty-four thousand (U.S. Dollars)

27 \$ 10,000.00 Earnest Money (credited to Buyer at closing)

28 \$ 854,000.00 Balance Due (not including closing costs, prepaids and prorations) payable as follows
(check one):

29 All cash at closing (no financing contingency);
30 Certification of cash funds provided with offer OR delivered by Buyer within
31 days of the date all parties have signed this Agreement.

32 Additional cash down payment at closing in the minimum amount of:

33 \$N/A OR N/A% of the Purchase Price

34 Balance to be financed as indicated below:

35 Conventional FHA VA MBOH USDA-RD Seller Financing Assumption

36 Other: N/A

37 Pre-approval letter from financial institution provided with offer OR delivered by Buyer
38 within N/A days of the date all parties have signed this Agreement.

39 **42 CLOSING DATE:** The date of closing shall be (date) 03/19/2026 (the "Closing Date").

40 The parties may, by mutual agreement, close the transaction anticipated by this Agreement at any time prior to the date
41 specified. The Buyer and Seller will deposit with the closing agent all instruments and funds necessary to complete the
42 purchase in accordance with this Agreement. If third party financing is required by the terms of this Agreement (including
43 assumptions, contracts for deed, and lender financing), the Closing Date may be extended without amendment by not
44 more than N/A days to accommodate delays attributable solely to such third party financing including, but not limited
45 to, delays attributable to governmental regulations. If the Closing Date, or any extension of the Closing Date, falls on a
46 Saturday, Sunday or Montana or federal holiday, it shall automatically be extended to the first day immediately following
47 that is not a Saturday, Sunday or Montana or federal holiday.

/
Buyer's Initials

Julie Gardner

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51 **POSSESSION:** Seller shall deliver to Buyer possession of the Property and allow occupancy:
52 when the closing agent is in receipt of all required, signed documents and all funds necessary for the purchase: OR
53 upon recording of the deed or notice of purchaser's interest, OR
54 Sellers to retain occupancy pursuant to separate occupancy agreement until 03/24/2026 at 12:00 PM. See terms in Special
55 Provisions below.

56 Property shall be vacant unless otherwise agreed in writing. Seller shall provide keys and/or means to operate locks,
57 mailboxes, security systems, alarms, garage door opener(s), and Property Owner's Association facilities, if applicable.

59 EARNEST MONEY: (check one)

60 Broker/Salesperson acknowledges actual receipt of earnest money in the amount as set forth herein as evidenced by
61 check, cash or wire transfer.

Broker/Salesperson: Julie Gardner

(name printed)

(signature acknowledging receipt of earnest money)

OR

66
67 Buyer agrees to provide earnest money in the amount as set forth herein within 3 bus days, by 5:00 p.m. (Mountain
68 Time), of the date all parties have signed this Agreement. If the date the earnest money is due falls on a Saturday,
69 Sunday or Montana or federal holiday, it shall be paid on the first day immediately following the due date that is not a
70 Saturday, Sunday or Montana or federal holiday.

72 Earnest money may be made by check, cash or wire transfer and shall be held in trust by Stewart Title Southwest
73 _____ . If Buyer fails to provide earnest money as set forth herein,
74 Buyer will be in default and Seller may declare this Agreement terminated and any earnest money already paid forfeited.
75 The parties agree that accrued interest, if any, shall be payable to the holder of the funds and that sums so paid are
76 consideration for services rendered.

78 PERSONAL PROPERTY: The following items of personal property, free of liens and without warranty of condition, are
79 included and shall transfer to the Buyer at Closing:

80 Auto-Garage Door Openers with remotes, Dishwasher, Dryer, Microwave, Range, Refrigerator, Washer, Window Treatments.

Buyer acknowledges that only the personal property set forth above is to transfer to the Buyer at Closing regardless of any other advertisements or information to the contrary.

86 LEASED/RENTED PERSONAL PROPERTY: The following personal property is leased/rented: water softener
87 water conditioner propane tank satellite dish, satellite control alarm system other _____

88
89 Buyer is responsible for making arrangements concerning Buyer's right to lease/rent said items and Seller makes no
90 representations or warranties concerning the transferability of said items or the assignment of any agreements relating to
91 the lease/rental of said items.

FINANCING CONDITIONS AND OBLIGATIONS:

BUYER'S REPRESENTATION OF FUNDS: Buyer represents that they have sufficient funds for the down payment and closing costs to close this sale in accordance with this Agreement and are not relying upon any contingent source of such funds unless otherwise expressly set forth herein.

LOAN APPLICATION: If Buyer fails to (i) make written application for financing with a lender which shall include providing a full executed copy of this Agreement to the lender, provide notice of their intent to a lender and pay to the lender any required fees, (ii) apply for assumption of an existing loan or contract, or (iii) initiate any action required for completion of seller financing by 5:00 P.M. (Mountain Time) (date) _____ N/A _____ Buyer will be in breach of this Agreement and Seller can exercise Seller's remedies under this Agreement. This clause shall not be construed to restrict Buyer's right to review a loan estimate granted by governmental regulations.

/
Buyer's Initials
John Doe

/
Seller's Initials

105
106 **V.A. BUYERS:** It is expressly agreed that, notwithstanding any other provisions of this contract, the Buyer shall not
107 incur any penalty by forfeiture of earnest money or otherwise be obligated to complete the purchase of the Property
108 if the contract purchase price or cost exceeds the reasonable value of the Property established by the Veteran's
109 Administration. The Buyer shall, however, have the privilege and option of proceeding with the consummation of this
110 Agreement without regard to the amount of the reasonable value established by the Veteran's Administration.

111 **F.H.A. BUYERS:** In the event funds for the transaction anticipated by this Agreement are to be derived from an F.H.A.
112 insured loan, it is expressly agreed that, notwithstanding any other provisions of this Agreement, the Buyer shall not
113 be obligated to complete the purchase of the Property described herein or to incur any penalty by forfeiture of earnest
114 money deposits or otherwise, unless the Buyer has received a written statement issued by the Federal Housing
115 Commissioner, Veteran's Administration, or a Direct Endorsement lender setting forth the appraised value of the
116 Property for mortgage insurance purposes of not less than the amount set forth in the APPRAISAL PROVISION
117 section, which amount is incorporated herein by reference. The Buyer shall have the privilege and option of
118 proceeding with the consummation of this Agreement without regard to the amount of the appraised valuation made
119 by the Federal Housing Commissioner. The appraised valuation is arrived at to determine the maximum mortgage
120 the Department of Housing and Urban Development (HUD) will insure. HUD does not warrant the value nor the
121 condition of the Property. The Buyer should satisfy himself/herself that the price and condition of the Property are
122 acceptable.

123 **DETECTION DEVICES:** The Property is equipped with the following detection devices:

- 124 Smoke detector(s)
125 Carbon monoxide detector(s)
126 Other fire detection device(s): N/A

129 **PROPERTY INSPECTIONS:** The Buyer is aware that any Brokerage Firm(s) and Brokers/Salespersons involved in the
130 transaction anticipated by this Agreement have not conducted an expert inspection or analysis of the Property or its
131 condition and make no representations to the Buyer as to its condition, do not assure that the house and/or buildings will
132 be satisfactory to the Buyer in all respects, that all equipment will operate properly or that the Property and/or
133 improvements comply with current building and zoning codes and ARE NOT building inspectors, building contractors,
134 structural engineers, electricians, plumbers, sanitarians, septic or cesspool experts, well drillers or well experts, land
135 surveyors, civil engineers, flood plain or water drainage experts, roofing contractors or roofing experts, accountants,
136 attorneys, or title examiners, or experts in identifying hazardous waste and/or toxic materials.

138 **CONTINGENCIES:** The contingencies set forth in this Agreement or on attached addenda shall be deemed to have been
139 released, waived, or satisfied, and the Agreement shall continue to closing, unless, by 5:00 p.m. (Mountain Time) on the
140 date specified for each contingency, the party requesting that contingency has notified the other party or the other party's
141 Broker/Salesperson in writing that the contingency is not released, waived, or satisfied. If a party has notified the other
142 party on or before the release date that a contingency is not released, waived, or satisfied, this Agreement is terminated,
143 and the earnest money will be returned to the Buyer, unless the parties negotiate other terms or provisions.

145 **INSPECTION CONTINGENCY:**

146 This Agreement is contingent upon Buyer's acceptance of any Property conditions that Buyer deems appropriate,
147 including but not limited to any inspections or advice listed below. Buyer agrees to acquire, at Buyer's own expense,
148 independent inspections or advice from qualified inspectors and advisors of the Buyer's choice. Buyer agrees that
149 any investigations or inspections undertaken by Buyer or on his/her behalf shall not damage or destroy the Property,
150 without the prior written consent of Seller. Seller agrees to provide Buyer and Buyer's agents, inspectors and advisors
151 reasonable access to the Property to conduct any inspections desired by Buyer. Buyer agrees to indemnify, defend
152 and hold harmless Seller from any and all claims or damage, including attorney's fees, caused by or incurred during
153 any inspections of the Property by or on behalf of the Buyer and that arise out of or are related to (i) any loss or
154 damage to the Property or the contents of the Property caused by any inspection or (ii) any injury to Buyer or Buyer's
155 inspectors or advisors.

156 Home/Property Inspection
157 Owner's Property Disclosure Statement
158 Roof Inspection
159 Structural/Foundation Inspection
160 Electrical Inspection

161 Review and Approval of Protective Covenants
162 Easements
Flood Plain Determination
Water Sample Test
Septic or Cesspool Inspection



163 Buyer's Initials

164 Julie Gardner



169 Seller's Initials

163 Plumbing Inspection
164 Heating, ventilation, cooling system – Inspection
165 Stove/Fireplace Inspection
166 Pest/Rodent Inspection
167 Well Inspection for Condition of Well and Quantity of Water
168 Accounting Advice
169 Survey or Corner Pins located
170 Access to Property
171 Verification of # of code compliant bedrooms
172 Verification of square footage of improvements
173 Water Rights
174 Zoning Determination
175 Post-Closing Rental Obligations
176 Inspection/Testing for Methamphetamine
177
178 Unless Buyer delivers written notice(s) of Buyer's disapproval of the Property conditions on or before
179 (Notice Date) 02/19/2026 at 5:00 p.m. (Mountain Time), this inspection contingency shall be of
180 no further force or effect. If **Buyer disapproves** of the Property condition, Buyer shall deliver written notice to the
181 Seller or the Seller's Broker/Salesperson on or before the date specified above, together with a copy of ONLY that
182 portion of the inspection or report upon which the disapproval is based. Buyer shall also state whether Buyer elects
183 to immediately terminate the Agreement or negotiate a resolution of the conditions noted. If **Buyer elects to**
184 **negotiate** a resolution of the conditions noted, the notice must contain all of Buyer's objections and requested
185 remedies.
186
187 On or before the Notice Date set forth above, Buyer may deliver a written notice to the Seller or the Seller's
188 Broker/Salesperson electing to terminate the Agreement and withdrawing any prior notice or notices requesting a
189 resolution of the condition(s) noted, notwithstanding that Buyer may have previously delivered a notice or notices
190 electing to negotiate a resolution of the condition(s) noted, unless said prior notice(s) have been approved and agreed
191 to in writing by the Seller.
192
193 If Buyer has provided and not withdrawn a notice electing to negotiate and the parties enter into a written agreement
194 in satisfaction of the condition(s) noted, this contingency shall be of no further force or effect. If the parties cannot
195 come to written agreement in satisfaction of the condition(s) noted or if the Buyer does not withdraw, in writing, his/her
196 disapproval of the condition(s) noted and elect to continue to closing without regard to any and all previously provided
197 inspection notices, on or before (Resolution Date) 02/24/2026 at 5:00 p.m. (Mountain Time),
198 the earnest money shall be returned to the Buyer, and the Agreement then terminated.
199
200 **FINANCING CONTINGENCY:**
201 This Agreement is contingent upon Buyer obtaining the financing specified in the section of this Agreement entitled
202 "PURCHASE PRICE AND TERMS." If financing cannot be obtained by the Closing Date this Agreement is
203 terminated and the earnest money will be refunded to the Buyer.
204
205 **APPRAISAL CONTINGENCY:**
206 Property must appraise for at least the Purchase Price **OR** at least \$ N/A. If the
207 Property does not appraise for at least the specified amount, this Agreement is terminated and earnest money
208 refunded to the Buyer unless the Buyer elects to proceed with closing this Agreement without regard to appraised
209 value. Written notice of Buyer's election to proceed shall be given to Seller or Seller's Broker/Salesperson within
210 N/A days of Buyer or Buyer's Broker/Salesperson receiving notice of appraised value; **OR**
211 This Agreement is contingent upon the Property appraising for at least the Purchase Price **OR** at least
212 \$ N/A. Release Date: N/A at 5:00 p.m. (Mountain Time).
213
214 **TITLE CONTINGENCY:** This Agreement is contingent upon Buyer's receipt and approval (to Buyer's satisfaction) of
215 the preliminary title commitment (the "Commitment") issued for the Property. However, Buyer may not object to the
216 standard pre-printed exceptions (general exceptions not unique to the Property).
217 Release Date: 10 bus days from the earlier of Buyer's or Buyer Broker's/Salesperson's receipt
218 of the Commitment.

 / 
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219 Buyer may approve the Commitment subject to the removal of specified exceptions. However, Buyer may not object
220 to the standard pre-printed exceptions (general exceptions not unique to the Property). If Buyer provides Seller written
221 objections to the Commitment prior to the release date above, Seller shall have ten (10) days from receipt of those
222 objections to satisfy said objections or propose to Buyer a plan by which the objections would be satisfied within a
223 time frame satisfactory to Buyer. If within said ten (10) day period Seller has not either satisfied Buyer's objection to
224 the Commitment or proposed to Buyer a plan by which the objections would be satisfied, Buyer shall have three (3)
225 days after expiration of said ten (10) day period to notify Seller whether Buyer desires to (i) terminate this Agreement
226 in which case the earnest money shall be returned to the Buyer or (ii) waive said objections in which case this
227 Agreement shall remain in full force and effect. The two remedies stated above shall be Buyer's sole remedies if
228 Seller and Buyer are unable to resolve Buyer's objections to the Commitment.
229

230 Buyer shall have the right to examine any updated or revised Commitment at any time after the expiration of the Release
231 Date set forth above and to object to any new title exceptions created or suffered since the effective date of the original
232 Commitment. If Buyer notifies Seller of any such additional objections prior to the Closing Date, the parties shall have
233 the same rights set forth above and the Closing Date shall be extended by the number of days equal to the number of
234 days set forth after the Release Date, above, plus thirteen (13).
235

236 **INSURANCE CONTINGENCY:** This Agreement is contingent upon Buyer's ability to acquire, at a rate acceptable to
237 the Buyer, hazard insurance on the Property. Release Date: 02/19/2026 at 5:00 p.m. (Mountain Time).
238

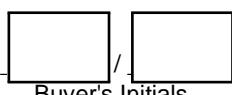
239 **LEAD BASED PAINT CONTINGENCY:** For housing built prior to 1978, if Seller is required by applicable law to
240 provide a Lead Based Paint Disclosure and pamphlet entitled "Protect Your Family from Lead in Your Home" (the
241 LBP Documents), and if said LBP Documents have been provided to Buyer **after** the full execution of this Agreement
242 by all parties, Buyer shall have the unconditional right to cancel this Agreement (without risk of loss or other adverse
243 effects) within three (3) days after electronic or hand delivery of the LBP Documents, or five (5) days after deposit of
244 the LBP Documents in the mail, by giving written notice of cancellation to Seller or Seller's Broker/Salesperson.
245

246 **OWNER'S PROPERTY DISCLOSURE CONTINGENCY:** Pursuant to Montana law, in the transfer of residential real
247 estate in Montana a seller is required to provide to a buyer a written disclosure statement disclosing any adverse
248 material facts that concern the residential real property and of which the seller has actual knowledge (the "Disclosure
249 Statement"). If said Disclosure Statement is not delivered by Seller to Buyer prior to or contemporaneously with the
250 execution of this Agreement Buyer shall have the right to rescind this Agreement within three (3) days after delivery
251 of the Disclosure Statement by Seller to Buyer by Buyer giving written notice of rescission to Seller or Seller's
252 Broker/Salesperson. Buyer may waive this right to rescind as set forth in this Agreement.
253

254 This Agreement is contingent upon N/A _____
255 _____
256 _____
257 _____ Release Date: _____ at 5:00 p.m. (Mountain Time).
258 This Agreement is contingent upon N/A _____
259 _____
260 _____
261 _____
262 _____ Release Date: _____ at 5:00 p.m. (Mountain Time).
263

264 **ADDITIONAL PROVISIONS:** Sellers to retain occupancy after closing until 12:00 PM on 03/24/2026. No rent will be charged.
265 Pro-rations at closing shall be made to date of Buyer's possession. Sellers will retain utilities in their names until date of
266 Buyer's possession, and will insure their personal property during occupancy period. Property to be professionally cleaned at
267 Seller's expense on March 23, 2026 and will be left in clean, move-in condition upon the end of the occupancy period. Title
268 company will retain \$10,000.00 of Seller's proceeds after closing which will be distributed to Sellers upon Buyers receiving
269 possession of property and confirming the property's condition conforms with the terms of this agreement.
270

271 All personal property not included in purchase, including rubber mats and all personal property in garage, to be removed
272 prior to closing.
273 _____
274 _____
275 _____
276 _____



Buyer's Initials



Seller's Initials

277 **DELIVERY OF OWNER'S PROPERTY DISCLOSURE:** Buyer acknowledges and understands that the actions of Seller's
278 Broker/Salesperson in including the Disclosure Statement in material available for download in the multiple listing
279 service(s) in which the Property was advertised for sale shall constitute delivery of said Disclosure Statement to Buyer.
280

281 Concerning delivery of the Disclosure Statement to Buyer:

282 A copy of the Disclosure Statement has been delivered to Buyer prior to or contemporaneously with providing the
283 offer set forth in this Agreement.

284 A copy of the Disclosure Statement has not been delivered to Buyer prior to or contemporaneously with providing the
285 offer set forth in this Agreement.

286 Buyer hereby waives the right to rescind this Agreement based on the fact that a copy of the Disclosure
287 Statement was not delivered to Buyer prior to or contemporaneously with providing the offer set forth in this
288 Agreement.

290 **CONVEYANCE:** The Seller shall convey the Property by General Warranty deed, free of
291 all liens and encumbrances except those described in the preliminary title commitment, as approved by the Buyer.
292

293 **MANUFACTURED HOME(S):** If a MANUFACTURED HOME is included in the sale of this Property, title will be conveyed
294 at time of closing. Year N/A Make/Model N/A
295 Serial Number N/A Title Number N/A

297 **WATER:** All water, including surface water or ground water, any legal entitlement to water, including statements of claim,
298 certificates of water rights, permits to appropriate water, exempt existing rights, decreed basins or any ditches, ditch rights,
299 or ditch easements appurtenant to and/or used in connection with the Property are included with the Property, except
300 N/A

301 Filing or transfer fees will be paid by Seller, Buyer, split equally between Buyer and Seller.
302 Documents for transfer will be prepared by Title Company

304 **WATER RIGHT OWNERSHIP UPDATE DISCLOSURE:** By Montana law, failure of the parties at closing or transfer of
305 real property to pay the required fee to the Montana Department of Natural Resources and Conservation for updating
306 water right ownership may result in the transferee of the property being subject to a penalty. Additionally, in the case of
307 water rights being exempted, severed, or divided, the failure of the parties to comply with section 85-2-424, MCA, could
308 result in a penalty against the transferee and rejection of the deed for recording.

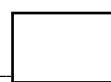
310 **NATURAL WATER BODIES AND LAND PRESERVATION DISCLOSURE:** Buyers of property in the State of Montana
311 should be aware that some properties contain or are adjacent to streams, rivers, wetlands, floodplains and other water
312 bodies. It is the general policy of the State of Montana, under the Montana Natural Streambed and Land Preservation
313 Act of 1975, that natural water bodies and the lands immediately adjacent to them are to be protected and preserved to
314 be available in their natural or existing state, and to prohibit unauthorized projects related thereto. Property owners should
315 consult their local conservation district, a land use professional, or other qualified advisor, regarding any applicable local,
316 state or federal regulations, including permitting or other approvals, before working in or around any streams, rivers,
317 wetlands, floodplains or other water bodies, including vegetation removal.

318 **FLUCTUATING WATER LEVELS:** Buyers of waterfront property or property which has waterfront access should be
319 aware that fluctuating water levels may occasionally or permanently affect the ability to recreate, irrigate, or engage in
320 other uses of said water. Water provided to the Property by a well, spring, or other surface or subsurface water source,
321 may also fluctuate as to the quantity or quality of the water which may occasionally or permanently affect the ability to
322 irrigate or engage in other uses of said water.

324 **FLOOD PLAIN DISCLOSURE:** Property flooding can occur any time of year from both surface water as well as
325 groundwater (water rising up through the ground). Buyer's hazard insurance policy usually will NOT cover property
326 damage due to this type of flooding. If Property is determined to lie within a FEMA-designated 1% Flood Hazard Area
327 and the Buyer is obtaining a loan, Buyer's lender will likely require the purchase of flood insurance in connection with
328 Buyer's purchase of the Property. The Property could be impacted, learn more at FEMA.gov

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330 **MINERAL RIGHTS:** "Mineral rights" as defined in this Agreement (which may be different than the definition under
331 Montana law) is a term used to describe the rights the owner of those rights has to use, mine, and/or produce any or all
332 of the minerals and hydrocarbons including oil, gas, coal, sand, gravel, etc., lying below the surface of property. These
333 mineral rights may be separate from the rights a property owner has for the surface of a property. In some cases, these
334 mineral rights have been transferred to a party other than the property owner and as a result the subsurface mineral rights
335 have been severed from the property owner's surface rights. If the mineral rights have been severed from the surface
336 rights, the owner of the mineral rights has the right to enter the land and occupy it in order to mine the minerals even
337 though they don't own the property. The undersigned Buyer acknowledges and agrees that neither the Seller nor the
338 brokerage firms, brokers and salespersons involved in the transaction anticipated by this Agreement warrant or make any
339 representations concerning the mineral rights, if any, for this Property and that neither the Seller nor the brokerage firms,
340 brokers and salespersons involved in the Buyer's purchase of the Property have conducted an inspection or analysis of
341 the mineral rights to and for the Property.

342
343 **CLOSING FEE:** The fee charged by the individual or company closing the transaction will be paid by Seller Buyer
344 Equally Shared.

345
346 **TITLE INSURANCE:** Seller, at Seller's expense and from a title insurance company chosen by Seller, shall furnish Buyer
347 with an ALTA Standard Coverage Owner's Title Insurance Policy (as evidenced by a standard form American Land Title
348 Association title insurance commitment) in an amount equal to the purchase price. Buyer may purchase additional owner's
349 title insurance coverage in the form of "Extended Coverage," "Enhanced Coverage" for an additional cost to the Buyer. It
350 is recommended that Buyer obtain details from a title company.

351
352 **CONDITION OF TITLE:** All mortgages, judgments and liens shall be paid or satisfied by the Seller at or prior to closing
353 unless otherwise provided herein. Seller agrees that no additional encumbrances, restrictions, easements or other
354 adverse title conditions will be placed against the title to the Property subsequent to the effective date of the preliminary
355 title commitment approved by the Buyer.

356
357 **SECTION 1031 LIKE-KIND EXCHANGE:** If either Buyer or Seller intends for this transaction to be part of a Section 1031
358 like-kind exchange, then the other party shall cooperate in the completion of the like-kind exchange provided the
359 cooperating party does not incur any additional liability or cost in doing so. Any party who intends for this transaction to
360 be part of a Section 1031 like-kind exchange may assign their rights under this Agreement to a qualified intermediary or
361 any entity expressly created for the purposes of completing a Section 1031 like-kind exchange, notwithstanding the
362 prohibition against the Buyer's assignment of this Agreement set forth in the "Binding Effect and Non-Assignability" section
363 below.

364
365 **SPECIAL IMPROVEMENT DISTRICTS AND ASSOCIATION SPECIAL ASSESSMENTS:** All Special Improvement
366 Districts (including rural SIDs), and all special or non-recurring assessments of any non-governmental association,
367 including those that have been noticed to Seller by City/County but not yet spread or currently assessed or that have been
368 approved but not yet billed or assessed, will be assumed by Buyer at closing unless otherwise agreed.

369
370 **PRORATION OF TAXES AND ASSESSMENTS:** Seller and Buyer agree to prorate taxes, Special Improvement District
371 and association special assessments for the current tax year, as well as prepaid rents, water and sewer system charges,
372 heating fuel and tank rental, irrigation assessments, Homeowner's Association dues and/or common maintenance fees,
373 as of the date of closing unless otherwise agreed.

374
375 **HEATING FUEL/PROPANE PRORATION:** Seller and Buyer agree to prorate the heating fuel/propane at the current
376 market price as provided by a heating fuel/propane company no more than 7 days prior to closing, OR at the price charged
377 for the last refill per a receipt to be provided by the Seller prior to closing, whichever is LESS. If the heating fuel/propane
378 tank is rented, proration will be based on the most current rental fee charged or owing at the time of closing.

379
380 **CONDITION OF PROPERTY:** Seller agrees that the Property shall be in the same condition, normal wear and tear
381 excepted, from the date of the execution of this Agreement up to the time Buyer takes possession of the Property. Seller
382 agrees to leave the Property in broom clean or better condition, free and clear of Seller's personal property and
383 possessions, tenants, and occupants, except as otherwise agreed to in the Agreement. Seller also agrees to allow Buyer
384 a walk-through inspection of said Property prior to closing to confirm that all appurtenances and appliances included in
385 the sale remain on the Property and that there has been no significant change in the condition of the Property, except for
386 normal wear and tear and changes agreed upon by the parties.

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NOXIOUS WEEDS DISCLOSURE: Buyers of property in the State of Montana should be aware that some properties contain noxious weeds. The laws of the State of Montana require owners of property within this state to control, and to the extent possible, eradicate noxious weeds. For information concerning noxious weeds and your obligations as an owner of property, contact either your local county extension agent or Weed Control Board.

MEGAN'S LAW DISCLOSURE: Pursuant to the provisions of Title 46, Chapter 23, Part 5 of the Montana Code Annotated, certain individuals are required to register their address with the local law enforcement agencies as part of Montana's Sexual and Violent Offender Registration Act. In some communities, law enforcement offices will make the information concerning registered offenders available to the public. If you desire further information please contact the local County Sheriff's office, the Montana Department of Justice, in Helena, Montana, and/or the probation officers assigned to the area.

39

RADON DISCLOSURE STATEMENT: The following disclosure is given pursuant to the Montana Radon Control Act, Montana Code Annotated Section 75-3-606. RADON GAS: RADON IS A NATURALLY OCCURRING RADIOACTIVE GAS THAT, WHEN IT HAS ACCUMULATED IN A BUILDING IN SUFFICIENT QUANTITIES, MAY PRESENT HEALTH RISKS TO PERSONS WHO ARE EXPOSED TO IT OVER TIME. LEVELS OF RADON THAT EXCEED FEDERAL GUIDELINES HAVE BEEN FOUND IN BUILDINGS IN MONTANA. ADDITIONAL INFORMATION REGARDING RADON AND RADON TESTING MAY BE OBTAINED FROM YOUR COUNTY OR STATE PUBLIC HEALTH UNIT. If the Property has been tested for radon, the Seller will provide a copy of the test results concurrent with an executed copy of this Agreement. If the Property has received radon mitigation treatment, the Seller will provide the evidence of the mitigation treatment concurrent with an executed copy of this Agreement.

40

409 NEWLY CONSTRUCTED RESIDENCE: See "Newly Constructed Residence Addendum and Disclosure."

41

411 BUYER'S REMEDIES:

412 (A) If the Seller fails to accept the offer contained in this Agreement within the time period provided in the
413 BUYER'S COMMITMENT section, all earnest money shall be returned to the Buyer.

414 (B) If the Seller accepts the offer contained in this Agreement, but refuses or neglects to consummate the transaction
415 anticipated by this Agreement within the time period provided in this Agreement, the Buyer may:

416 (1) Demand immediate repayment of any earnest money paid by the Buyer, and upon the return of such
417 money, the rights and duties of Buyer and Seller under this Agreement shall be terminated;

418 OR (2) Demand that Seller specifically perform Seller's obligation under this Agreement;

419 OR (3) Demand monetary damages from Seller for Seller's failure to perform the terms of this Agreement.

42

421 **SELLER'S REMEDIES:**

422 If the Seller accepts the offer contained in this Agreement and Buyer refuses or neglects to consummate the transaction
423 anticipated by this Agreement within the time period provided in this Agreement, the Seller may:

424 (1) Declare the earnest money paid by Buyer be forfeited whereupon the rights and duties of the Buyer and Seller
425 under this Agreement shall be terminated;

426 OR (2) Demand that Buyer specifically perform Buyer's duties and obligations under this Agreement;

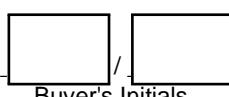
427 OR (3) Demand that Buyer pay monetary damages for Buyer's failure to perform the terms of this Agreement.

42

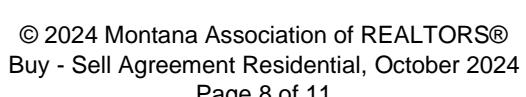
429 **BUYER'S AND SELLER'S CERTIFICATION:** By entering into this Agreement, each person or persons executing this
430 Agreement, as Buyer or Seller, represents that he/she is eighteen (18) years of age or older, of sound mind, and legally
431 competent to own or transfer real property in the State of Montana; and, if acting on behalf of a corporation, partnership,
432 or other non-human entity, that he/she is duly authorized to enter into this Agreement on behalf of such entity.

43

434 **FOREIGN PERSON OR ENTITY:** The Foreign Investor Real Property Tax Act of 1980 ("FIRPTA") provides for the
435 withholding of tax upon the sale of U.S. real property owned by a foreign entity or foreign person unless the amount
436 realized (usually the sales price) does not exceed \$300,000 and the Buyer intends to use the Property as a residence. If
437 the Seller is a foreign entity or foreign person, Seller acknowledges and agrees that the Buyer or closing agent is required
438 to deduct and withhold the applicable tax from the proceeds of sale at closing and submit the tax to the Internal Revenue
439 Service unless the transfer of the Property satisfies an exception provided for in FIRPTA. At or prior to Closing, Seller
440 agrees to perform any act and sign any document that is reasonably necessary to comply with FIRPTA including a
441 Statement of Non-Foreign Status. Seller acknowledges and agrees that in the event Seller does not do so, Buyer or the
442 closing agent may be required to withhold the applicable tax from the proceeds of sale at Closing and submit this amount
443 to the Internal Revenue Service, pursuant to FIRPTA.



Buyer's Initials



Seller's Initials

444 **CONSENT TO DISCLOSE INFORMATION:** Buyer and Seller hereby consent to the procurement and disclosure by
445 Buyer, Seller, and Brokers/Salespersons and their attorneys, agent, and other parties having interests essential to this
446 Agreement, of any and all information reasonably necessary to consummate the transaction anticipated by this
447 Agreement, specifically including access to escrows for review of contracts, deeds, trust indentures, or similar documents
448 concerning this Property or underlying obligations pertaining thereto.
449

450 **WIRE FRAUD ALERT:** Criminals are hacking email accounts of title companies, real estate agents, settlement attorneys
451 and others, resulting in fraudulent wire instructions being used to divert funds to the account of the criminal. The emails
452 may look legitimate, but they are not. Buyer and Seller are advised NOT to wire any funds without personally speaking
453 with the intended recipient of the wire to confirm the routing number and the account number. Buyer and Seller should
454 NOT send personal information such as social security numbers, bank account numbers and credit card numbers through
455 email.
456

457 **ACCURACY OF THIRD-PARTY INFORMATION:** Buyer is encouraged to do Buyer's own research and due diligence
458 concerning the Property and to not rely solely on information contained in any advertisements, descriptions, photos, or
459 information provided by a Multiple Listing Service. Buyer acknowledges and agrees that any information prepared by
460 third parties with respect to the Property and provided to the Buyers was obtained from a variety of sources and that
461 neither Seller nor any Brokers/Salesperson representing Seller or Buyer have made any independent investigation or
462 verification of such information. Buyer further acknowledges that while such information provided to Buyer is believed to
463 be from sources deemed reliable, some sources may have conflicting or incorrect information.
464

465 **RISK OF LOSS:** All loss or damage to any of the above-described Property or personal property from any cause is
466 assumed by Seller through the time of closing unless otherwise specified.
467

468 **TIME IS OF THE ESSENCE:** Time is of the essence as to the terms and provisions of this Agreement.
469

470 **BINDING EFFECT AND NON-ASSIGNABILITY:** The Agreement is binding upon the heirs, successors and assigns of
471 each of the parties hereto; however, Buyer's rights under this Agreement are not assignable without the Seller's express
472 written consent.
473

474 **ATTORNEY FEE:** In any action brought by the Buyer or the Seller to enforce any of the terms of this Agreement, the
475 prevailing party in such action shall be entitled to such reasonable attorney fees as the court or arbitrator shall determine
476 just.
477

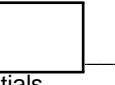
478 **COMPENSATION:** The Seller's and/or Buyer's commitment to pay compensation in connection with the transaction
479 anticipated by this Agreement is an integral part of this Agreement. Seller and Buyer acknowledge that the agent(s)
480 representing the Seller and/or Buyer are entitled to the compensation as previously agreed to in any written agreement(s)
481 with the Seller and/or Buyer, and any addendums or amendments to this Agreement, and that the agent(s) representing
482 the Seller and/or Buyer shall be entitled to deliver a copy of said agreement(s) to the individual or company closing the
483 transaction for payment at closing. If Seller is obligated to pay the agent(s) representing the Seller and/or Buyer, this
484 Agreement shall constitute an irrevocable assignment of the proceeds payable to Seller at closing. If Buyer is obligated
485 to pay the agent(s) representing the Seller and/or Buyer, payment of said compensation shall be collected from Buyer as
486 a condition of closing. Buyer and Seller acknowledge and agree that any compensation payable is fully negotiable and
487 not set by Montana law, any board or association of REALTORS®, or any multiple listing service.
488

489 **FAX/COUNTERPARTS/ELECTRONIC SIGNATURES:** This Agreement may be executed in counterparts and, when all
490 counterpart documents are executed, the counterparts shall constitute a single binding instrument. Moreover, a signature
491 transmitted by fax or other electronic means will be enforceable against any party, who executes the Agreement and
492 transmits the signature by fax or other electronic means. The parties hereto, all agree that the transaction contemplated
493 by this document may be conducted by electronic means in accordance with the Montana Uniform Electronic Transaction
494 Act.
495

496 **ENTIRE AGREEMENT:** This Agreement, together with any attached exhibits and any addenda or amendments signed
497 by the parties, shall constitute the entire agreement between Seller and Buyer, and supersedes any other written or oral
498 agreements between Seller and Buyer. This Agreement can be modified only in writing, signed by the Seller and Buyer.
499

 / 
Buyer's Initials
Julie Gardner

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 / 
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499 **EARNEST MONEY DISPUTES:** Buyer and Seller agree that, in the event of any controversy regarding the earnest money
500 and things of value held by the Broker, closing agent, or any person or entity holding such money or property, unless
501 mutual written instructions are received by the holder of the earnest money and things of value, Broker or closing agent
502 shall not be required to take any action, but may await any proceedings, or, at Broker's or closing agent's option and sole
503 discretion, may interplead all parties and deposit any monies or things of value in a Court of competent jurisdiction and
504 may utilize as much of the earnest money deposit as may be necessary to advance the cost and fees required for filing
505 such action.

507 **ADDENDA AND/OR DISCLOSURES ATTACHED:** (check all that apply):

- 508 Lead Based Paint Disclosure Contingency for Sale of Buyer's Property
509 Addendum for Additional Provisions Back-up Offer
510 Multi-Family Disclosure Water Rights Acknowledgement
511 Mold Disclosure Condominium Disclosure/Addendum
512 Newly Constructed Residence Addendum and Disclosure Seller Compensation Addendum
513 Rent-Back Agreement (Post-Closing Seller Occupancy) Solar Panel Addendum
514

515 **RELATIONSHIP CONFIRMATION:** The parties to this Agreement confirm that the real estate licensees identified
516 hereafter have been involved in the capacities indicated below and the parties have previously received the required
517 statutory disclosures setting forth the licensees' duties and the limits of their obligations to each party:
518

520 Paula Crews and Chay Hughes
521 (name of licensee)

of Keller Williams Western MT
(name of brokerage company)

523 RRE-BRO-LIC-15338 & RRE-BRO-LIC-79729
524 (licensee's Montana license number)

of 1200 S Reserve Street, STE F, Missoula, MT 59801
(brokerage company address)

526 406-360-8655
527 (licensee phone number)

406-926-3434
(brokerage company phone number)

529 paula@paulacrews.com
530 (licensee email address)

of ERA Lambros Real Estate
(name of brokerage company)

531 is acting as Seller's Agent Dual Agent Statutory Broker

533 Julie Gardner
534 (name of licensee)

of 3011 American Way, Missoula, MT 59808
(brokerage company address)

536 15881
537 (licensee's Montana license number)

406-532-9200
(brokerage company phone number)

539 406-532-9233
540 (licensee phone number)

541
542 jgardner@lambros.com
543 (licensee email address)

544 is acting as Buyer's Agent Dual Agent Statutory Broker
545 Seller's Agent (includes Seller's Sub-Agent).

546
547 Buyer is not represented by a real estate agent and acknowledges and agrees that Buyer is NOT represented by the
548 licensee(s) identified above.

549
550 Seller is not represented by a real estate agent and acknowledges and agrees that Seller is NOT represented by the
551 licensee(s) identified above.

Buyer's Initials

Julie Gardner

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Missoula

Seller's Initials

3011 American Way Missoula, MT 59808

552 **BUYER'S ACKNOWLEDGMENT:** Buyer acknowledges that prior verbal representations by the Seller or Seller's
553 representatives do not modify or affect this Agreement. Buyer acknowledges that by signing this Agreement he/she has
554 examined the subject real and personal property and represents that Buyer has OR has not physically visited the
555 Property in person prior to the execution of this Agreement; has entered into this Agreement in full reliance upon his/her
556 independent investigation and judgments and has read and understood this entire Agreement.
557

558 **BUYER'S COMMITMENT:** I/We agree to purchase the above-described Property on the terms and conditions set forth
559 in the above offer and grant to said Broker/Salesperson until (date) 02/07/2026, at 1:00 am
560 pm (Mountain Time) to secure Seller's written acceptance, whether or not that deadline falls on a Saturday, Sunday or
561 holiday. Buyer may withdraw this offer at any time prior to Buyer being notified of Seller's written acceptance. If Seller has
562 not accepted by the time specified, this offer is automatically withdrawn. I/we hereby acknowledge receipt of a copy of
563 this Agreement bearing my/our signature(s).

564
565 Date: _____, at _____ am pm (Mountain Time)
566 Buyer's Signature

568 Name Printed: Janice L. Schultz

570 Address: _____ State. _____ Zip Code _____
571
572 Date: _____, at _____ am pm (Mountain Time)

573 Buyer's Signature

575 Name Printed: _____

577 Address (*if different*): _____ State. _____ Zip Code _____
578

579 **SELLER'S COMMITMENT:**

580 I/We agree to sell to Buyer the above-described Property on the terms and conditions herein above stated. I/We hereby
581 acknowledge receipt of a copy of this Agreement bearing my/our signature(s) and that of the Buyer(s) named above.

582
583 Date: _____, at _____ am pm (Mountain Time)
584 Seller's Signature

586 Name Printed: _____

588 Address: _____ State. _____ Zip Code _____
589
590 Date: _____, at _____ am pm (Mountain Time)

591 Seller's Signature

593 Name Printed: _____

595 Address (*if different*): _____ State. _____ Zip Code _____
596

597 Modified per the attached Counter Offer:
598 /
599 _____ / _____
600 Seller's Initials Date

/
Seller's Initials Date

602 Rejection of this offer by Seller (No counter offer is being made):
603 /
604 _____ / _____
605 Seller's Initials Date

/
Seller's Initials Date

NOTE: Unless otherwise expressly stated the term "days" means calendar days and not business days. Business
days are defined as all days except Sundays and Montana or federal holidays.

SELLER TO BROKER/SALESPERSON COMPENSATION ADDENDUM



1 Date: 01/30/2026

2
3 This Seller to Broker/Salesperson Compensation Addendum (hereafter the "Addendum") pertains to and is part of a
4 Buy-Sell Agreement (hereafter the "Agreement") dated 02/02/2026 between Janice L. Schultz
5 (hereafter the "Buyer") and
6 Cameron Reimers and Kelly J. Reimers (hereafter the "Seller"), concerning the following
7 described property: 4230 North Ave W, Missoula, MT 59804
8 S26, T13 N, R20 W, C.O.S. 2000, PARCEL B, IN NE4 SE4
9
10 (hereafter the "Property").

11
12 The following additional terms and conditions are included as part of the Agreement:

13
14 1. Seller acknowledges that Julie Gardner w/ ERA Lambros Real Estate
15 (the "Buyer Agent") has been retained by Buyer to represent Buyer pursuant to a Buyer Representation
16 Agreement executed by Buyer Agent and Buyer.

17
18 2. Seller agrees to pay Buyer Agent, on behalf of Buyer, the following compensation in conjunction with the sale
19 or lease (as applicable) of the Property (hereafter the "Seller Party Compensation"):

20
21 2.5% based on the sales price of the Property, payable at the closing of Buyer's purchase
22 and sale of the Property.

23
24 A flat fee of \$N/A, payable at the closing of Buyer's purchase and sale of
25 the Property.

26
27 Other (describe): N/A

28
29 3. CHECK IF APPLICABLE:

30
31 Pursuant to a separate agreement, the broker/salesperson representing Seller has agreed to pay the
32 following compensation to the Buyer Agent:

33
34 % based on the sales price of the Property.

35
36 A flat fee of \$.

37
38 The Seller Party Compensation payable to Buyer Agent as set forth in this Addendum is independent of
39 and in addition to the compensation payable to Buyer Agent by the broker/salesperson representing
40 Seller, and Seller and Buyer hereby consent to Buyer Agent receiving compensation from more than one
41 party to the transaction involving the purchase and sale of the Property.

42
43 4. Seller and Buyer acknowledge and agree as follows:

- 44
45 • The Seller Party Compensation set forth above is in addition to any concessions Seller agrees to pay
46 or credit to Buyer as set forth in the Agreement.
- 47
48 • Unless otherwise expressly provided for in this Addendum, payment of the Seller Party Compensation
49 does not modify any obligation of Seller or Buyer to pay compensation to any real estate
50 broker/salesperson representing Seller or Buyer.

51

- 52 • Seller and Buyer explicitly intend Buyer Agent to be a direct third-party beneficiary of the Agreement and
53 the obligation of Seller to pay the Seller Party Compensation set forth in this Addendum and Buyer
54 Agent shall have the right to enforce the obligation of Seller to pay the Seller Party Compensation set
55 forth in this Addendum, as if Buyer Agent was a party hereto, with the ability to bring any necessary
56 legal action to ensure compliance with such provisions.
57
58 • Seller understands that Buyer Agent is the agent of the Buyer with a duty to represent the interests of
59 the Buyer. Seller agrees that the Buyer Agent is not an agent representing Seller.
60
61 • Any compensation payable is fully negotiable and not set by Montana law, any board or association of
62 REALTORS®, or any multiple listing service.
63

65 Seller's Signature	Date
66 [Redacted]	
67 Seller's Signature	Date
68 [Redacted]	
69 Buyer's Signature	Date
70 [Redacted]	
71 Buyer's Signature	Date
72 [Redacted]	
73 Buyer's Signature	Date
74 [Redacted]	
75 Buyer's Signature	Date
76 [Redacted]	

NOTE: Unless otherwise expressly stated the term "days" means calendar days and not business days. Business days are defined as all days except Sundays and Montana or federal holidays.