



## AAA Homeowners Insurance Quote

AAA Insurance  
underwritten by CSAA Insurance Exchange  
PO Box 22221 Oakland, CA 94623-2221 800.922.8228

KRISTEN MONTGOMERY  
2220 15TH ST  
SACRAMENTO, CA 95818-1505

Your AAA Representative:  
Candice M Curry  
2701 Del Paso Road  
Sacramento, CA 95835  
(916) 574-8714  
Candice.Curry@norcal.aaa.com

Insured Location:  
2220 15th St  
Sacramento, CA 95818

Quote Date: 09/10/2025  
Proposed Effective Date: 09/10/2025  
Quote Number: QCAH3239183770

Here's your Homeowners insurance quote for \$1,646.00 from AAA Insurance. At AAA we offer world-class service from quote to claim.

AAA Insurance receives high marks in customer satisfaction, with a 90% renewal rate from both auto and homeowners policyholders. Add to that nearly 100 years of insurance experience, access to world-class Emergency Road Service, quality discounts, tailored policy options, and claims service 24/7 and your choice is clear. Select AAA Insurance and begin enjoying your exclusive benefits as an AAA Member.

Coverages	Coverage Amount	Premiums
Coverage A: Dwelling	\$647,963	\$2,016
Coverage B: Other Structures	\$64,796	\$0
Coverage C: Personal Property	\$161,991	\$0
Coverage D: Loss of Use	\$129,593	\$0
Coverage E: Personal Liability (Each Occurrence)	\$500,000	\$27
Coverage F: Medical Payments to Others (Each Person/Each Accident)	\$1,000/\$25,000	\$0
Deductible	\$1,000	
Extended Replacement Cost (HO 150 )*		
150% of Coverage A Dwelling Limit	971,944 Maximum	
150% of Coverage B Other Structures Limit	97,194 Maximum	
10% Building Code Upgrade Coverage	64,796	
*The Extended Replacement Cost Endorsement (HO-150) increases the Dwelling (Coverage A) and Other Structures (Coverage B) limits to 150% of the limits stated in the Policy Declarations. The increased limits are in place of the stated policy limits and not in addition to them.		

Endorsements		
61 2000 CA 10012010 (CA 7/2015)	Homeowners Policy Special Form	Included
HS AE3 CA 10 21	Amendatory Endorsement - California	Included
HS WRS CA 11 21	Wildfire Response Services	Included
HO-150 01 21	150% Extended Replacement Cost Coverage	\$73.00
HO-10 01 21	10% Building Code Upgrade Coverage	-\$71.00
HO-90 10 86	Workers' Compensation and Employers' Liability Insurance	\$5.00
HO-29 08 05	Replacement Value - Personal Property	\$202.00
HO-60 10 86	\$1,000 Deductible	-\$606.00
Discounts		
AAA Membership Discount		\$102.00
<b>Total Discount Savings:</b>		<b>\$102.00</b>
<b>Seismic Safety Fee:</b>		<b>\$0.15</b>

Endorsements	
	<b>Total Premium</b>   <b>\$1,646.15</b>

**Payment Plan: Mortgagee Bill**  
**Installments: 1 payments of \$1,646.00**  
**Payment does not include installment fee**

This rate quote is NOT a contract or policy, nor does it signify qualification. It is a non-binding offer of insurance coverage based on the information you have supplied and is subject to change as more information is gathered by an insurance sales representative. Payment plans may be discussed with your sales representative. California License No. 0175868.

**SELLER COUNTER OFFER No. 1**

**May not be used as a multiple counter offer.**  
(C.A.R. Form SCO, Revised 12/24)

Date 09/10/2025

This is a counter offer to the Purchase Agreement, OR ☐ Buyer Counter Offer No. \_\_\_\_\_, ☐ Other \_\_\_\_\_ ("Offer"),  
dated 09/10/2025, on property known as 2220 15th St, Sacramento, CA 95818 ("Property"),  
between \_\_\_\_\_ ("Buyer")  
and Buck Ngin Yee Family Trust ("Seller").  
Buyer and Seller are referred to as the "Parties."

**1. TERMS:** The terms and conditions of the above referenced document are accepted subject to the following:

- A.** The Liquidated Damages and Arbitration of Disputes paragraphs in the Offer each require initials by all Parties. If either of those paragraphs is not initialed by all Parties, that paragraph is excluded from the final agreement unless specifically referenced for inclusion in **paragraph 1D** of this or another Counter Offer or an addendum.
- B.** Unless Otherwise Agreed or altered in another Counter Offer, down payment and loan amount(s) will be adjusted in the same proportion as in the original Offer, but the dollar amount of any initial and increased deposit and Seller credits shall remain unchanged from the original Offer.
- C.** Unless Otherwise Agreed or altered in another Counter Offer, if, in the original offer, the appraisal contingency amount is lower than the original offered price (e.g., the optional box is checked in the third column in **paragraph 3L(2)** of the RPA), then the dollar amount of any difference ("Appraisal Gap") shall remain unchanged and be deducted from the final contract price to create the final appraisal contingency amount. (For example, if the purchase price in the offer is \$1,000,000, and Buyer reduces the appraisal contingency value to \$950,000, the "Appraisal Gap" is \$50,000. If the purchase price is increased to \$1,200,000 as a result of this counter offer, the appraisal contingency value shall be adjusted to \$1,150,000 (\$1,200,000 less \$50,000). If the property appraises below \$1,150,000, Buyer may exercise Buyer's appraisal contingency right to cancel this Agreement.)
- D. OTHER TERMS:** Buyer hereby removes Insurance Contingency (Paragraph 3.L(4) and 8D). Buyer shall assess the availability and approve the cost for any insurance policy desired prior to acceptance.  
Buyer to purchase property AS-IS in present physical condition. Any and all Buyer inspections are for informational purposes only. No futher Seller credits or Seller paid repairs will be granted.  
Seller to participate in 1031 Exchange at no cost to Buyer.  
All other terms and conditions to remain the same.

**E.** The following attached documents are incorporated into this Seller Counter Offer when Signed and Delivered by both Parties (if both parties do not Sign and Deliver all attached addenda, then any acceptance of this Seller Counter Offer is not valid):

- ☐ Addendum No. \_\_\_\_\_ (C.A.R. Form ADM)  
☐ Back Up Offer Addendum (C.A.R. Form BUO)  
☐ Seller License to Remain in Possession Addendum (C.A.R. Form SIP) (occupancy up to 29 days)  
☐ Seller Purchase of Replacement Property (C.A.R. Form SPRP)  
☐ Tenant Occupied Property Addendum (C.A.R. Form TOPA)  
☐ Residential Lease After Sale (C.A.R. Form RLAS) (occupancy for 30 or more days)  
☐ Seller Intent to Exchange Addendum (C.A.R. Form SXA)  
☐ Other \_\_\_\_\_ ☐ Other \_\_\_\_\_

**2. EXPIRATION:** This Seller Counter Offer shall be deemed revoked and the deposits, if any, shall be returned:

- A.** Unless by 5:00 PM on the third Day after the date this Seller Counter Offer is signed in **paragraph 4** (if more than one signature, then the last signature date)(or by ☐ AM/ ☐ PM on \_\_\_\_\_ (date)) (i) it is Signed in **paragraph 5** by Buyer and (ii) a copy of the Signed Seller Counter Offer is Delivered to Seller or Seller's Authorized Agent.
- B.** OR If Seller withdraws this Seller Counter Offer anytime prior to Buyer's Acceptance by communicating withdrawal to Buyer or Buyer's Agent (C.A.R. Form WOO may be used).
- C.** OR If Seller accepts another offer prior to Buyer's Acceptance of this Seller Counter Offer.

**3. MARKETING TO OTHER BUYERS:** Seller has the right to continue to offer the Property for sale. Seller has the right to accept any other offer received, prior to Acceptance of this Counter Offer by Buyer as specified in **2A** and **5**. In such event, Seller is advised to withdraw this Seller Counter Offer before accepting another offer.**4. OFFER: SELLER MAKES THIS COUNTER OFFER ON THE TERMS ABOVE AND ACKNOWLEDGES RECEIPT OF A COPY. BY MAKING THIS COUNTER OFFER, ANY PREVIOUS OFFER OR COUNTER OFFER CAN NO LONGER BE ACCEPTED. THIS COUNTER OFFER IS VALID REGARDLESS OF WHETHER ANY PREVIOUS OFFER OR COUNTER OFFER EXPIRED BY ITS TERMS. The terms and conditions of those documents are incorporated into this Seller Counter Offer unless Otherwise Agreed.**

Signed by: Seller Buck Ngin Yee, Trustee Buck Ngin Yee Family Trust Date 9/10/2025 | 5:19 PM  
 Seller 49CAE55D743E4FB... Date \_\_\_\_\_

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**SELLER COUNTER OFFER (SCO PAGE 1 OF 2)**

5. **ACCEPTANCE:** I/WE accept the above Seller Counter Offer (If checked ☐ **SUBJECT TO THE ATTACHED BUYER COUNTER OFFER No. \_\_\_\_\_**) and acknowledge receipt of a Copy.

Buyer \_\_\_\_\_ Date \_\_\_\_\_  
Buyer Ivan Ojeda Date 09/11/2025

6. **LATE ACCEPTANCE:** If the date of Buyer's signature in **paragraph 5** is after the expiration specified in **paragraph 2A**, Buyer's acceptance is only binding if Seller agrees to the late acceptance by signing below and Delivering a Copy before 5:00 PM on the third Day after the date this Seller Counter Offer is signed in **paragraph 5**.

**I/We (Seller), ratify the acceptance and agree to all terms of this Seller Counter Offer.**

Seller \_\_\_\_\_ Buck Ngin Yee Family Trust Date \_\_\_\_\_  
Seller \_\_\_\_\_ Date \_\_\_\_\_



CALIFORNIA  
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# BUYER CONTINGENCY REMOVAL No. 1

(C.A.R. Form CR-B, Revised 6/24)

In accordance with the terms and conditions of the Purchase Agreement, OR ☐ Request For Repair (C.A.R. Form RR), ☐ Response And Reply To Request For Repair (C.A.R. Form RRRR), ☒ Other Seller Counter Offer no.1

dated 09/10/2025, ("Agreement"),  
on property known as 2220 15th Street, Sacramento, CA 95818, ("Property"),  
between Kristen Montgomery, Ivan Ojeda, ("Buyer"),  
and Buck Ngin Yee, ("Seller").

Buyer and Seller are referred to as the "Parties."

1. **BUYER REMOVAL OF BUYER CONTINGENCIES:** With respect to any contingency and cancellation right that Buyer removes, unless Otherwise Agreed in a separate written agreement between Buyer and Seller, Buyer shall conclusively be deemed to have: (i) completed all Buyer Investigations and review of reports and other applicable information and disclosures; (ii) elected to proceed with the transaction; and (iii) assumed all liability, responsibility and, expense, **if any**, for Repairs, corrections, or for the inability to obtain financing. Waiver of statutory disclosures is prohibited by law.

2. **Buyer removes ONLY the following individually checked Buyer contingencies:** (Paragraph numbers refer to C.A.R. Form RPA. Applicable paragraph numbers may be different for different forms.)

A. ☐ Loan (Paragraph 3L(1) and 8A)

B. ☐ Appraisal (Paragraph 3L(2) and 8B)

C. ☐ Investigation of Property (Paragraph 3L(3), 8C, and 12)

(1) ☐ Entire Buyer's Investigation Contingency (Paragraph 12)

OR (2) ☐ Only the part of the Investigation related to inspections concerning physical attributes of the Property (Paragraph 12B(1))

OR (3) ☐ All Buyer Investigations other than the physical attributes (Paragraph 12B(2))

OR (4) ☐ Entire Buyer's Investigation Contingency, EXCEPT: ☐ Other: \_\_\_\_\_

D. ☐ Insurance (paragraph 3L(4) and 8D)

E. Review of Seller Documents:

(1) ☐ Review of All Seller Documents (Paragraph 3L(5), 8E, 9B(6), 10A, and 11)

OR (2) ☐ Review of All Seller Documents, EXCEPT:

☐ Government Reports (Paragraph 10A);

☐ Statutory and other Disclosures (Paragraph 11);

☐ Other: \_\_\_\_\_

F. ☐ Preliminary ("Title") Report (Paragraph 3L(6), 8F, and 13)

G. ☐ Common Interest (HOA or OA) Disclosures (Paragraph 3L(7), 8G and 11L)

H. ☐ Review of leased or lien items (Paragraph 3L(8), 8H, and 9B(6))

I. Sale of Buyer's Property (Paragraph 3L(9) and 8K)

☐ Entering into contract for Buyer's Property ☐ Close of Escrow on Buyer's Property

J. ☐ Other: \_\_\_\_\_

OR 3. ☒ **ALL Buyer contingencies are removed, EXCEPT:**

☒ Loan Contingency (Paragraph 3L(1) and 8A);

☒ Appraisal Contingency (Paragraph 3L(2) and 8B);

☐ Insurance (Paragraph 3L(4) and 8D)

☐ Contingency for the Close of Buyer's Property (Paragraph 3L(9) and 8K);

☐ Condominium/Planned Development (HOA) Disclosures (Paragraph 3L(7), 8G and 11L);

☐ Other: \_\_\_\_\_

OR 4. ☐ **BUYER HEREBY REMOVES ANY AND ALL BUYER CONTINGENCIES.**

5. **Once all contingencies are removed, whether or not Buyer has satisfied themselves regarding all contingencies or received any information relating to those contingencies, Buyer may not be entitled to a return of Buyer's deposit if Buyer does not close escrow. This could happen even if, for example, Buyer does not approve of some aspect of the Property or lender does not approve Buyer's loan.**

**NOTE:** If this form is attached to a Request for Repairs (C.A.R. Form RR), Seller Response and Buyer Reply to Request for Repairs (C.A.R. Form RRRR), or another form or document such as an addendum (C.A.R. Form ADM) or Amendment to Existing Agreement (C.A.R. Form AEA) it is only valid if Buyer and Seller agree to the requests made on that form or document.

Buyer ☒ Kristen Montgomery Date \_\_\_\_\_

Buyer ☒ Ivan Ojeda Date 09/11/2025

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BUYER CONTINGENCY REMOVAL (CR-B PAGE 1 OF 1)

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