

# RESIDENTIAL REAL ESTATE PURCHASE AGREEMENT

Contract Date: November 15, 2022

Sale Date: December 15, 2022

Property Address: 867 Vine Street, Napa, CA 94559

Sale ID: 4024

## 1. PARTIES

**BUYER:** Ella Adams

Address: Pasadena Tech, CA

Phone: 626-555-1024

Email: ella.adams@email.com

**SELLER'S AGENT:** Lisa Zhang

Company: Douglas Elliman Silicon Valley

License: 107

## 2. PROPERTY DESCRIPTION

**Property Address:** 867 Vine Street, Napa, CA 94559

**County:** Napa County

**Property Type:** Single Family

**Bedrooms:** 4

**Bathrooms:** 3.0

**Square Footage:** 2,750 sq ft

**Lot Size:** 12,500 sq ft

**Year Built:** 2019

## 3. PURCHASE PRICE AND TERMS

**Purchase Price:** \$565,000.00

**Original Listing Price:** \$640,000.00

**Days on Market:** 95 days

**Earnest Money:** \$5,650.00 (1% of purchase price)

## 4. FINANCING DETAILS

**Financing Type:** Conventional

**Down Payment:** \$113,000.00

**Loan Amount:** \$452,000.00

**Interest Rate:** 6.750%

**Loan Term:** 30 years

**Monthly Payment:** \$2,935.00

## 5. BUYER FINANCIAL QUALIFICATION

**Annual Income:** \$105,000.00  
**Monthly Income:** \$8,750.00  
**Credit Score:** 725  
**Employment:** Aerospace Engineer at JPL NASA  
**Years Employed:** 4  
**Debt-to-Income Ratio:** 26.0%  
**Savings Amount:** \$62,000.00  
**Pre-approved Amount:** \$580,000.00  
**First-time Buyer:** Yes

## 6. CONTINGENCIES AND SPECIAL TERMS

**Contingencies:** Aerospace engineer purchase  
**Special Terms:** JPL engineer Napa wine country  
**Inspection Contingency:** 10 business days from contract acceptance  
**Financing Contingency:** 21 business days from contract acceptance  
**Appraisal Contingency:** Subject to property appraisal at or above purchase price

## 7. CLOSING INFORMATION

**Estimated Closing Costs:** \$15,500.00  
**Title Company:** First American Title  
**Escrow Company:** Chicago Title  
**Appraisal Value:** \$585,000.00  
**Inspection Status:** Passed

## 8. REAL ESTATE COMMISSION

**Listing Agent:** Lisa Zhang  
**Commission Rate:** 3.0%  
**Commission Amount:** \$16,950.00

## 9. SIGNATURES

By signing below, the parties acknowledge they have read, understood, and agree to all terms and conditions of this Purchase Agreement.

BUYER SIGNATURE

DATE

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Ella Adams

AGENT SIGNATURE

DATE

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Lisa Zhang

*This agreement was generated on August 04, 2025 for Housing Intelligence Database Sale ID 4024.  
All financial figures and terms reflect actual transaction data.*