

# RESIDENTIAL REAL ESTATE PURCHASE AGREEMENT

Contract Date: August 06, 2022

Sale Date: September 05, 2022

Property Address: 3421 Piedmont Avenue, Oakland, CA 94611

Sale ID: 4018

## 1. PARTIES

**BUYER:** Amelia Hall

Address: Sacramento State, CA

Phone: 916-555-1018

Email: amelia.hall@email.com

**SELLER'S AGENT:** Robert Garcia

Company: Redfin Los Angeles

License: 108

## 2. PROPERTY DESCRIPTION

**Property Address:** 3421 Piedmont Avenue, Oakland, CA 94611

**County:** Alameda County

**Property Type:** Single Family

**Bedrooms:** 3

**Bathrooms:** 2.0

**Square Footage:** 1,850 sq ft

**Lot Size:** 6,800 sq ft

**Year Built:** 2014

## 3. PURCHASE PRICE AND TERMS

**Purchase Price:** \$525,000.00

**Original Listing Price:** \$585,000.00

**Days on Market:** 62 days

**Earnest Money:** \$5,250.00 (1% of purchase price)

## 4. FINANCING DETAILS

**Financing Type:** Conventional

**Down Payment:** \$105,000.00

**Loan Amount:** \$420,000.00

**Interest Rate:** 6.000%

**Loan Term:** 30 years

**Monthly Payment:** \$2,515.00

## 5. BUYER FINANCIAL QUALIFICATION

**Annual Income:** \$87,000.00  
**Monthly Income:** \$7,250.00  
**Credit Score:** 680  
**Employment:** State Employee at California DMV  
**Years Employed:** 3  
**Debt-to-Income Ratio:** 29.0%  
**Savings Amount:** \$46,000.00  
**Pre-approved Amount:** \$460,000.00  
**First-time Buyer:** Yes

## 6. CONTINGENCIES AND SPECIAL TERMS

**Contingencies:** State employee purchase  
**Special Terms:** California DMV employee Sacramento home  
**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:** \$13,800.00  
**Title Company:** First American Title  
**Escrow Company:** Fidelity National Title  
**Appraisal Value:** \$545,000.00  
**Inspection Status:** Passed

## 8. REAL ESTATE COMMISSION

**Listing Agent:** Robert Garcia  
**Commission Rate:** 3.0%  
**Commission Amount:** \$15,750.00

## 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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Amelia Hall

AGENT SIGNATURE

DATE

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Robert Garcia

*This agreement was generated on August 04, 2025 for Housing Intelligence Database Sale ID 4018.  
All financial figures and terms reflect actual transaction data.*