

Third Party Finance Addendum (page 2)

4. FHA/VA Required Provision

When getting an FHA or VA loan, the appraised price of the property must be equal to (or more) than the sales price listed in the contract.

If the appraised value comes in lower, the buyer may either pay the difference themselves (the lender will not loan more than the appraised amount) or the buyer and seller can come to an agreement to lower the price.

Both loans involve the federal government, so the language here is required to notify both parties of the potential issues and outcomes.

4. **FHA/VA REQUIRED PROVISION:** If the financing described above involves FHA insured or VA financing, I expressly agree that, notwithstanding any other provision of the contract, the purchaser (Buyer) shall not be obligated to complete the purchase of the Property described herein or to incur any penalty by failure of certain money deposits or otherwise.
- (i) unless the Buyer has been given in accordance with HUD/FHA or VA requirements a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Trust Establishment Lender setting forth the appraised value of the Property of not less than \$1,000,000.00 or (ii) if the contract purchase price or cost exceeds the reasonable value of the Property established by the Department of Veterans Affairs.
4. The Buyer shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation or the reasonable value established by the Department of Veterans Affairs.
5. If FHA financing is involved, the appraised valuation is utilized as to determine the maximum mortgage; the Department of Housing and Urban Development will issue HUD does not warrant the value or the condition of the Property. The Buyer should verify independently that the price and the condition of the Property are acceptable.
5. If VA financing is involved and if Buyer elects to complete the purchase of an amount in excess of the reasonable value established by the VA, Buyer shall pay such excess amount in cash from a source which Buyer agrees to disclose to the VA and which Buyer represents will not be from borrowed funds except as approved by VA. If VA reasonable value of the Property is less than the Sales Price, Seller may reduce the Sales Price to an amount equal to the VA reasonable value and the sale will be closed at the lower Sales Price with proportionate adjustments to the down payment and the loan amount.

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