



December 4, 2020

Montgomery County Land Bank
130 West Second Street, Suite 1425
Dayton, OH 45402

The Land Bank staff will continue working remotely for the foreseeable future; however, we are pleased to announce **we have resumed interior inspections** of DIY properties offered. As you might expect, the language in the liability waiver has changed to include the requirement to follow all COVID-19 protocols as dictated by the federal, state and local authorities. The safety of our customers, staff and contractors is foremost in our minds so please be aware of the following:

Property Viewing

- ❖ In order to obtain the lockbox code to enter the house, you must read, sign, date, and submit the Waiver and Release to us via email (info@mclandbank.com). You MUST include a copy of your government issued ID (e.g. driver's license).
- ❖ Every person entering the property must sign a waiver and a new waiver must be signed for each property you enter.
- ❖ Please wear a mask and maintain social distance if another interested party is there at the same time.
- ❖ You may also view a video of the property at <https://youtu.be/VSGfTe2wLpM>

Submitting Offers

- ❖ Please do not come into the office to submit your offer. Land Bank offices are still closed to the public.
- ❖ Submit your offer via email if at all possible (info@mclandbank.com).
- ❖ Offers submitted by mail will also be accepted.

We appreciate your patience and participation in our program while we continue to adjust to these extraordinary circumstances.

Thank you,

Emmy Fabich
efabich@mclandbank.com

Montgomery County Land Bank

130 West 2nd Street, Suite 1425

Dayton, OH 45402

Address: 3515 Idylwilde Blvd.

Pre-Sale Number: _____

City: Dayton, OH 45414

Location: _____

Inspector: Emmy Fabich

Phone Number: _____

PRE • SALE INSPECTION REPORT

On 5/5/2021 a Pre-Sale inspection was performed by Emmy Fabich at the above location. The deficiencies listed in this inspection report must be complied before Deed will be transferred. Review all deficiencies Marked (X) in the inspection report and make proper corrections before scheduling a re-inspection. Re-inspections can be scheduled by calling 937-531-7053 between the hours of 8:30 a.m. - 4:30p.m. Monday-Friday.

This inspection report is valid for six (6) months from the date of initial inspection.

This inspection report covers only those items listed on the inspection report. The inspector is not required to activate the heating system, use a ladder to observe the condition of the roof, evaluate inaccessible or concealed areas or disassemble items. This report does not address formaldehyde, lead based paint, any air born gases (including radon), asbestos, wood stoves, termite infestation, or air conditioners.

NOTE:

1. Passing inspection: Items marked as having passed preliminary inspection are Not Warranted or Guaranteed and may not pass final inspection. Marked items (X) represent items requiring improvement based upon the initial inspection and should be considered the minimum improvement necessary to the property.
2. **THE ELECTRIC SERVICE IS ON AT THIS PROPERTY; HOWEVER, YOU WILL STILL NEED TO UPDATE THE RECEPTACLES AND SERVICE TO THE KITCHEN, BATH, EXTERIOR, AND GARAGE DEVICES. PULL PERMIT AND OBTAIN FINAL INSPECTION.**
3. **THE WATER AND GAS SERVICE ARE OFF.**

This report is intended to be used as a tool by potential purchasers. Contained herein are the conditions the inspector has observed that may impact decisions potential buyers make regarding this property. The Land Bank requires the deficiencies described in this report be remedied but will not dictate the method of resolution.

The goal is that renovations result in a Warm, Dry, Safe, Clean structure.

FINAL CLEAN- the final clean must be completed prior to the Land Bank's final inspection of the property

Remove from site all construction materials, tools, and debris. Sweep clean all exterior work areas. Vacuum all interior work areas, removing all visible dust, stains, labels, and tags. Clean all windows.

BUILDING CODE REQUIRES PERMITS AND INSPECTIONS ON MOST HVAC, PLUMBING AND ELECTRICAL INSTALLATIONS. IT IS THE PURCHASER'S RESPONSIBILITY TO OBTAIN THE REQUIRED PERMITS AND INSPECTIONS ON ANY WORK. THE LAND BANK REQUIRES A COPY OF THE PERMIT WHICH NEEDS TO INCLUDE THE LIST OF REPAIRS TO BE INSPECTED PRIOR TO THE START OF THE WORK. THIS SHOULD CONFORM TO THE REPAIRS CONTAINED IN THIS INSPECTION REPORT. ALL PERMITS TO BE FINALIZED PRIOR TO THE FINAL WALK THROUGH. DEED CANNOT BE TRANSFERRED WITHOUT THE APPROPRIATE DOCUMENTATION. NOTE: YOU WILL NEED TO CHOOSE A CONTRACTOR REGISTERED WITH THE CITY OF DAYTON TO PULL PERMITS. THE CITY OF DAYTON DOES NOT CONSIDER YOU THE OWNER OF THE PROPERTY, THEREFORE YOU WILL NOT BE ABLE TO PULL PERMITS IN YOUR NAME.

PLEASE CONSIDER THE WEATHER AND THE 6 MONTH COMPLETION DATE AS YOU PLAN THE REHAB

PRE - SALE INSPECTION REPORT

Location: 3515 Idylwilde Blvd Inspector: Emmy Fabich Date: 5/5/2022

EXTERIOR: STRUCTURAL

[EXT]: DWELLING

[EXT. S1] (X) Repair /replace defective roofing. STRIP ROOF TO SHEATHING, REPLACE ANY DAMAGED SHEATHING. INSTALL NEW ROOF/SHINGLES IN CODE COMPLIANT MANNER.

SPECIAL NOTES: INCLUDE FLASHING THE CRICKET TO THE CHIMNEY; NOTE: SOUTHWEST BEDROOM CEILING DAMAGE AT PEELING PAINT DUE TO POSSIBLE WATER INTRUSION FROM ROOF VENT NEEDS REPAIRED.

[EXT. S2] (X) Repair/replace defective or missing gutters and downspouts so water will properly drain away from dwelling foundation (X) front () side (X) rear. CLEAN THE INTERIOR AND EXTERIOR OF ALL GUTTERS. SECURE ANY LOOSE GUTTERS AND DOWNSPOUTS.

[EXT. S3] (X) Repair window sash, (X) replace broken glass and putty windows: (X) front (X) side (X) rear. IF BATHROOM WINDOW IS RETAINED, SASH NEEDS TO BE REPLACED WITH TEMPERED GLASS; OTHERWISE ELIMINATE WINDOW. NOTE: THERE CAN BE NO PEELING PAINT OR PAINT CHIPS LEFT AT THE PROPERTY.

[EXT. S4] (X) Repair cracks and open joints: (X) masonry steps (X) porch walls () columns () chimney (X) dwelling walls: (X) front (X) side (X) rear.

[EXT. S5] (X) Repair/replace defective porch components: () joists (X) rails () columns () skirting () decking () ceiling () risers () steps () stringers: (X) front () side (X) rear. REMOVE & REPLACE PORCH RAILS TO CODE COMPLIANT STANDARDS.

ADD 1 CODE COMPLIANT HANDRAIL TO: A.) FRONT 5 STEPS FROM DRIVEWAY B.) SIDE GARAGE STEPS TO BACKYARD. ENSURE THERE IS NO PEELING PAINT ON RAILINGS OR PORCH CEILING

[EXT. S6] () Remove: () junk () debris () rubbish from exterior to eliminate unsanitary condition.

[EXT. S7] (X) Repair or replace defective/missing locks and hardware on doors and windows of dwelling: (X) front (X) side (X) rear ENSURE ALL WINDOWS AND DOORS ARE OPERABLE AND LOCKABLE

[EXT. S8] (X) Remove all peeling paint and re-paint with an approved material. APPLIES TO ALL PREVIOUSLY PAINTED EXTERIOR HOUSE COMPONENTS, SPECIAL NOTE TO THE FRONT PORCH AND FOUNDATION. THERE CAN BE NO PEELING PAINT OR PAINT CHIPS LEFT AT THE PROPERTY.

[G/S]: GARAGE/SHED

[G/S. 1] () Strip roof to sheathing, replace damaged sheathing, install new roof in code compliant manner. Install gutters and downspouts.

[G/S. 2] (X) Repair defective: () siding (X) doors (X) vehicle doors () cracked floor () rafters () sill plates, () roof boards. REPLACE THE OVERHEAD DOOR. BASEMENT SERVICE DOOR NEEDS TO BE A FIRE RATED DOOR.

[G/S. 3] (X) THERE CAN BE NO PEELING PAINT OR PAINT CHIPS PRESENT AT THE COMPLETION OF THE JOB. APPLIES TO ALL SURFACES IN THE GARAGE AND TO THE BACKYARD SHED.

[G/S. 4] () Straighten and brace out of plumb walls.

[G/S. 5] () Repair window sash () replace broken glass and putty windows: () front () side () rear

[G/S. 6] (X) Repair/replace: (X) electrical receptacles (X) light fixtures (X) wall switches (X) receptacle covers.

ELECTRIC SERVICE TO THE GARAGE IS TO BE RESTORED IN A CODE COMPLIANT MANNER, INCLUDED ON THE ELECTRIC PERMIT, AND INSPECTED BY THE CITY OF DAYTON

[G/S. 7] (X) Repair or replace defective or missing locks and hardware on doors.

[G/S. 8] () Remove dilapidated structure.

OTHER DEFICIENCIES:

(X) ENSURE THERE IS A MAILBOX AND HOUSE NUMBERS. HOUSE NUMBERS TO BE A MINIMUM OF 4" TALL.

(X) LEAVE THE YARD IN A WELL TENDED AND LANDSCAPED CONDITION/ FINISHED YARD CONDITION TO CONFORM TO SITE CONDITIONS AS LISTED IN THE LAND BANK REFERENCE GUIDE FOR CONSTRUCTION QUALITY STANDARDS.

PRE - SALE INSPECTION REPORT

Location: 3515 Idylwilde Blvd Inspector: Emmy Fabich Date: 5/5/2022

INTERIOR: STRUCTURAL

[INT]: DWELLING

[INT. S1] (X) Repair/replace defective /missing: (X)door (X)door hardware () sills (X) casings (X)jamb:

ALL CLOSETS AND INTERIOR ROOMS TO HAVE OPERABLE DOORS.

[INT. S2] (X) Repair/replace defective or missing: (X) treads (X) stringers (X) risers (X) hand /guard rails on stairs: (X) basement () first floor () second floor () third floor. ENSURE EXISTING HANDRAIL IS SECURE.

[INT. S3] (X) Repair/replace defective missing: (X) floor covering (X) ceiling

ALL FLOORS AND CEILINGS THROUGHOUT TO HAVE A SAFE/SOUND/SANITARY PERMANENT SURFACE. IF EXISTING HARDWOOD FLOORS ARE TO BE RETAINED, FLOORS MUST BE SANDED IN A PROFESSIONAL MANNER AND FINISHED WITH A SEALER.

[INT. S4] () Repair / replace defective/ missing: () floor () floor joists () support beams () columns

[INT. S5] () Repair defective / leaking basement foundation walls: () front () rear () side

[INT.S6] (X) Repair/replace defective /missing: (X) plaster (X) drywall () other

REPAIR THROUGHOUT AS NECESSARY TO PROVIDE A SOUND SURFACE.

[INT. S7] (X) Remove all peeling paint and re-paint with an approved material:

PREP/PRIME/PAINT ALL PREVIOUSLY PAINTED SURFACES. FULL COVER NO SHOW THROUGH.

THERE CAN BE NO PEELING PAINT OR PAINT CHIPS PRESENT AT THE COMPLETION OF THE JOB.

[INT. S8] () Remove () junk () debris () rubbish to eliminate unsanitary condition.

[S.D]: SMOKE AND CARBON MONOXIDE DETECTORS

[S.D.1] () Provide smoke detectors at the top of each stairwell leading to: () first floor () second floor () third floor.

[S.D.2] () Provide smoke detector on each level of the home.

[S.D.3] (X) Provide smoke detectors immediately outside of a doorway leading to a room used for sleeping:

(X) first floor () second floor () third floor

[S.D.4] (X) Provide a smoke detector in each bedroom and the sunroom.

[S.D.5] (X) Carbon monoxide detectors shall be located, installed/mounted as required by local code. In the absence of local code, carbon monoxide detectors shall be located **on each level of the home**, installed per the manufacturer's specifications.

[ERG]: EGRESS

[ERG.1] (X) Maintain at least one (1) window in each bedroom unrestricted as a means of egress for fire safety.

[ERG.2] (X) Maintain at least one (1) means of egress without the use of an interior keyed lock.

OTHER DEFICIENCIES:

(X) REPAIR OR REPLACE AS NECESSARY TO ENSURE KITCHEN CABINETS AND COUNTERTOPS ARE FREE FROM DEFECTS AND ALL DRAWERS AND CABINETS OPERATE CORRECTLY. KITCHEN SINK BASE CABINET NEEDS REPLACED TO QUALITY STANDARDS.

(X) IF ANY CARPET IS RETAINED, IT NEEDS TO BE PROFESSIONALLY CLEANED; OTHERWISE REMOVE OR REPLACE.

SPECIAL NOTE: THE FIREPLACE IS ASSUMED TO BE INOPERABLE.

[BLDG. 1] () SECURE BUILDING PERMIT FOR: _____

PRE - SALE INSPECTION REPORT

Location: 3515 Idylwilde Blvd Inspector: Emmy Fabich Date: 5/5/2022

NOTE: THE ELECTRIC SERVICE IS ON AT THIS PROPERTY. YOU WILL NEED TO TRANSFER THE SERVICE TO YOUR NAME THE DATE OF THE CONTRACT SIGNING.

INTERIOR: ELECTRICAL

[INT.E]: ELECTRICAL

[INT. E1] (X) Repair/replace defective / missing wall switches: (X) living room (X) sunroom (X) attic (X) kitchen
(X) exterior (X) basement () utility room (X) bedrooms (X) bathrooms (X) garage

[INT. E2] (X) Repair / replace defective / missing light fixtures: (X) living room (X) sunroom (X) attic (X) kitchen
(X) exterior (X) basement () utility room (X) bedrooms (X) bathrooms (X) garage

[INT.E3] (X) Repair / replace defective / missing plug outlets: (X) living room (X) sunroom (X) attic (X) kitchen
(X) exterior (X) basement () utility room (X) bedrooms (X) bathrooms (X) garage

NOTE: REPLACE PLUG FOR STOVE ACCORDING TO CODE COMPLIANCE.

NOTE: PROVIDE CODE COMPLIANT ELECTRICAL OUTLETS FOR WASHER/DRYER IN BASEMENT

[INT. E4] (X) Replace missing: (X) receptacle covers (X) switch covers: (X) living room (X) sunroom (X) attic (X) kitchen
(X) exterior (X) basement () utility room (X) bedrooms (X) bathrooms (X) garage

[INT. E5] () Install Type S fuses / circuit breakers of correct ampere rating to protect electrical wiring.

[INT. E6] (X) Remove or replace unapproved wiring : () living room () dining room () attic () kitchen () exterior
(X) basement () utility room () bedrooms () bathrooms () garage

SPECIAL ATTENTION: TO RECEPTACLES IN THE BASEMENT; BASEMENT SERVICE TO THE KITCHEN

[INT. E7] () Replace existing electric service. Install a minimum of new approved 100 - ampere service.

() Replace defective / missing service entrance conductors. NEW PANEL TO BE A MINIMUM OF 20 CIRCUITS.

[INT. E8] (X) Install required number of electrical receptacles. The new receptacles shall be duplex grounding type:
() living room () dining room (X) kitchen () bedroom (X) exterior (X) bathrooms (X) garage

NOTE: REFRIGERATOR RECEPTACLE NEEDS CORRECTED TO CODE COMPLIANT

NOTE: RECEPTACLES PRESENT IN BATHROOMS AND AT COUNTER TOPS IN KITCHENS MUST BE GROUND FAULT PROTECTED AND MUST BE INSTALLED ON SEPARATE 20 AMPERE CIRCUITS. EACH KITCHEN MUST HAVE CODE COMPLIANT COUNTERTOP GFCI PROTECTED RECEPTACLES AND EACH BATH MUST HAVE A GFCI PROTECTED RECEPTACLE. THIS WILL INCLUDE RUNNING A NEW CIRCUIT(S) TO THE BATHROOM AND TO THE KITCHEN, WHICH WILL REQUIRE A PERMIT AND INSPECTION BY THE CITY OF DAYTON. ENSURE THE KITCHEN COUNTERTOP RECEPTACLES CONFORM TO CURRENT CODE.

[INT. E9] () Provide electric lighting: () laundry area () furnace room () toilet room () utility room () kitchen () stairways

Note: Install 3-way switching to control lighting on stairways connecting one living space to another.

[INT. E10] (X) Install a separate wall mounted 20 ampere grounding type laundry circuit.

[INT. E11] (X) Install junction box for open spliced wiring in the following areas

APPLIES TO ANY OPEN JUNCTION BOXES THROUGHOUT THE PROPERTY

[INT. E12] (X) Change all ungrounded three (3) prong receptacles to two (2) prong polarized receptacles

OTHER DEFICIENCIES:

(X) THE INTENT OF THE REPAIRS IS TO ENSURE THAT ONCE THE UTILITIES ARE RESTORED TO THE PROPERTY ALL THE FIXTURES ARE FUNCTIONAL AND IN A SAFE/SOUND/SANITARY CONDITION.

(X) ALL LIGHT FIXTURES TO INCLUDE A GLOBE, NO BARE LIGHT BULBS

(X) ADD A DEDICATED GFCI RECEPTACLE FOR THE SUMP PUMP ACCORDING TO CURRENT CODE.

SPECIAL ATTENTION: THE WHOLE HOUSE FAN, IF RETAINED, NEEDS TO BE OPERABLE, OTHERWISE REMOVE.

[ELECT. 1] (X) SECURE ELECTRICAL PERMIT FOR: ANY MODIFICATIONS MADE TO THE ELECTRIC SERVICE THROUGHOUT THE PROPERTY AND THE GARAGE. INCLUDE ALL NEW WORK ON THE PERMIT.

PRE - SALE INSPECTION REPORT

Location: 3515 Idylwilde Blvd Inspector: Emmy Fabich Date: 5/5/2022

INTERIOR: PLUMBING

[INT. P]: PLUMBING

[INT. P1] (X) Remove obstruction and disinfect all contaminated surfaces: (X) sink (X) lavatory (X) bathtub () shower
(X) water closet () laundry tub (X) floor drain (X) building drainage system.

NOTE: IF KITCHEN SINK CANNOT BE CLEANED, IT NEEDS TO BE REPLACED.

[INT. P2] (X) Replace leaking: (X) sink trap (X) lavatory trap (X) bathtub trap () shower (X) laundry tub trap
(X) waste piping(X) water piping () other _____

[INT. P3] (X) Replace faucets at: (X) sink (X) lavatory (X) bathtub (X) shower () laundry tub

[INT. P4] (X) Replace defective / missing: (X) sink (X) lavatory (X) bathtub (X) shower () laundry tub (X) waste pipe
(X) water closets (X) water heater (X) water piping () other _____

[INT. P5] () Replace missing: (X) cleanout plug(s) (X) floor drains cover(s)

[INT. P6] (X) Seal joint with approved material where fixture(s) contact wall and/ or floor: (X) sink (X) lavatory () bathtub
(X) water closet () other _____

[INT. P7] (X) Provide tub-shower walls and partitions of a water-resistant material.

[INT. P8] () Replace: () unapproved ballcock () defective flush mechanism, on water closet.

[INT. P9] () Reset loose: () water closet () lavatory () laundry tub () sink

[INT.P10] () Repair worn surface: () bathtub () shower () sink () lavatory

[INT. P11] (X) Provide proper water pressure (X) hot (X) cold, to: (X) sink (X) lavatory (X) water closets (X) bathtub
(X) shower (X) laundry tub

[W.H.]: WATER HEATER

[W.H. 1] () Correct back drafting of water heater.

[W.H. 2] () Install a 3/4 inch corrosion resistant unthreaded end discharge tube on water heater relief valve which shall terminate not more than four inches from floor.

[W.H. 3] () Install approved: () temperature - pressure relief safety valve () lever handle gas valve () drip leg on gas line.

[W.H. 4] () Seal opening around fume pipe where it enters chimney with non-combustible material.

[W.H. 5] () Replace defective fume pipe on water heater with approved material.

OTHER DEFICIENCIES:

(X) MAKE ALL NECESSARY REPAIRS SO THAT AT THE COMPLETION OF THE REHAB, THERE IS A MINIMUM OF 1 FUNCTIONING BATH, A FUNCTIONING KITCHEN, AND A FUNCTIONING WATER HEATER.

[L.B.G. 1] (X) SECURE PLUMBING PERMIT FOR: MODIFICATIONS MADE TO THE PLUMBING SYSTEM. THE PLUMBING INSPECTIONS MUST BE COMPLETE BY THE TIME OF THE FINAL INSPECTION. THERE MUST BE AN OPERABLE WATER HEATER AT THE TIME OF THE FINAL INSPECTION. THE WATER HEATER MUST BE INSPECTED BY THE CITY OF DAYTON BUILDING DEPARTMENT PRIOR TO THE LAND BANK FINAL INSPECTION.

PRE - SALE INSPECTION REPORT

Location: 3515 Idylwilde Blvd Inspector: Emmy Fabich Date: 5/5/2022

INTERIOR: HEATING

[INT. H]: HEATING

[INT. H1] Repair or replace defective safety pilot: furnace boiler space heater.

[INT. H2] Correct the cause of delayed Ignition.

[INT. H3] Adjust pilot flame and main burner for proper combustion.

[INT. H4] Repair / replace defective: limit control pressure-trol aqua-stat low water cut off thermostat

[INT. H5] Repair / replace defective manual main - shut off valve.

[INT. H6] Repair or replace defective electrical shut - off switch.

[INT. H7] Replace defective / missing vent connector and replace with approved material.

[INT. H8] Correct back-drafting: furnace boiler.

[INT. H9] Seal with non-combustible material the opening where vent connector enters chimney.

[INT. H10] Provide a tight fitting and operable clean-out door at base of chimney.

[INT. H11] Remove obstruction and I or debris from chimney.

[INT. H12] Replace missing: radiators registers furnace boiler hot /cold air ducts

Applies only if heat source is a gas fired appliance.

[INT.H13] Remove unapproved unvented space heating equipment and cap fuel lines.

[INT.H14] Tests applied to this furnace reveal the presence of leaks from the furnace combustion chamber and/or flue passages _____ ppm detected. Repairs to the heat exchanger must be made by a certified welder and exposed for a visual examination by an Inspector from the Mechanical Inspection Division. Replacement of the heat exchanger or furnace requires that a permit be secured from the Mechanical Inspection Division.

OTHER DEFICIENCIES:

EACH ROOM MUST HAVE A HEAT SOURCE. IT IS UP TO THE PURCHASER TO DECIDE WHAT TYPE OF HEAT SOURCE THEY WILL USE.

NOTE: GRAVITY FED REGISTERS ARE NOT ACCEPTABLE AS A HEAT SOURCE.

[MECH. 1] SECURE MECHANICAL PERMIT FOR WHATEVER TYPE OF APPLICABLE HEAT SOURCE CHOSEN.

IF YOU PLAN TO USE THE EXISTING FURNACE, YOU MUST HAVE IT CLEANED AND TUNED BY AN HVAC PROFESSIONAL AND YOU MUST PROVIDE THE DOCUMENTATION TO MCLB, STATING THE WORK THAT HAS BEEN COMPLETED. AN INVOICE FROM A LICENSED HVAC TECHNICIAN LISTING THE WORK COMPLETED IS REQUIRED.



ADDITIONAL COSTS ASSOCIATED WITH THE PURCHASE OF A LAND BANK DIY PROPERTY

Per the *Montgomery County Land Reutilization Corporation DIY Renovation Sale and Purchase Agreement Notices* that you have initialed, item 11 states: *I understand that at the closing of my purchase of the property I will be required to reimburse the Land Bank for costs incurred to insure the property during the renovation period.*

PROPERTY ADDRESS: 3515 Idylwilde Blvd. Dayton Ohio 45414

EFFECTIVE DATE: _____ when contract signed

COMPLETION DATE: _____ when the renovations are complete and approved, the closing statement has been signed, and closing cost have been paid.

Number of insurance days _____ @ a rate of **\$2.02 per day** = _____ TOTAL INSURANCE DUE

This is the current daily rate for the insurance the Land Bank has on this structure. It is possible the rate **may change** during your renovation period.

Please refer to the *Montgomery County Land Reutilization Corporation DIY Renovation Sale and Purchase Agreement*, page 6, item f, regarding both the property insurance requirement and general liability insurance that the Purchaser is **required** to maintain on the property during the renovation period. See below:

f. Indemnity and Insurance. Purchaser will indemnify, hold harmless and defend Seller and Seller Parties from and against any and all claims, losses, actions or liabilities arising out of or associated with Purchaser's entry, presence, or work at or on the Premises. Purchaser will at all times maintain property insurance, including coverage for damage occurring during the course of construction or renovations, listing Seller as a loss payee. Purchaser shall further carry liability coverage insuring against bodily injury and property damage incurred by third parties. Before the Effective Date, Purchaser will have delivered to Seller evidence of the required insurance (including copies of Purchaser's policies if requested by Seller), and Purchaser will make no changes to the required insurance until after the closing. Seller and Seller Parties will not be responsible for any theft, vandalism, damage, or loss of any personal property at the Premises, including damage by leaks, bursting pipes, temperature fluctuations, structural matters and all other causes, and all property at the Premises will be kept at the sole risk of Purchaser and its agents or contractors.

Please refer to the Montgomery County Land Bank Reference Guide for Construction Quality Standards. This document presents the standards we have set for housing that is rehabilitated by purchasers of Land Bank properties.

Please click this link to view:

<https://mclandbank.com/wp-content/uploads/2021/05/5. reference guide for construction quality standards final.pdf>