

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Alexandria Division

In Re: :
: :
JOSEPH F. HEATH : CASE NO 16-13486-KHK
: Chapter 11
: :
Debtor :
:

MOTION TO SELL PROPERTY FREE AND CLEAR OF LIENS

COMES NOW JOSEPH F. HEATH, the debtor, and pursuant to 11 U.S.C. 363(f) moves for the entry of an Order authorizing the sale free and clear of liens the property described as

Lot 52A, Holly Acres Subdivision, as found among the land records of Fairfax county, Virginia,

and otherwise known as 3319 Beechcliff Drive, Alexandria, Virginia 22306.

1. The debtor proposes selling the property to Winifred Pingyee NG for \$484,900.00, (with a seller subsidy of \$1,500.00) pursuant to a contract dated March 19, 2019, with Addendums, which is attached as Exhibit 1.

2. There is no seller's real estate commission incurred in this transaction, and only the buyer's agent's commission of \$12,122.00 is due on this sale.

3. The property is encumbered by two liens: a Deed of Trust held by Shellpoint Mortgage Servicing with a balance of approximately \$382,875.47, and a tax lien against the debtor's

interest held by the Internal Revenue Service (hereafter the IRS) in the amount of \$970,369.00 (See proof of Claim 3-1). The total of all liens on the property exceed the property's value and the net proceeds which are expected to come from the proposed sale.

4. The value received from the sale is appropriate considering the condition of the property and that no funds were available to put it into the best condition for a showing; this is a higher price than the current assessed tax value of \$460,130.00 as shown by the tax record attached as Exhibit 2.

5. A draft ALTA Combined Settlement Statement is attached as Exhibit 3, which estimates that after payment of the Shellpoint Mortgage Servicing lien and the expenses of sale, net proceeds in the amount of \$85,579.68 would be payable to the IRS, less a reserve for the United States Trustee's Quarterly fees for the 2nd Quarter of 2019.

6. Upon information and belief, the trust holders whose claims are impaired by the proposed sale either have or will consent to the sale.

7. The debtor proposes to pay the first trust in its entirety from the sale and then turn over the balance at settlement to the IRS less an appropriate reserve for the payment of the United States Trustee's Quarterly Fees which will be incurred by the transaction.

8. The proposed sale is in the best interest of the estate since it represents the greatest value to the estate and to the

creditors which may be derived from the property, and also because the sale of this property will reduce the indebtedness owed to the IRS, the blanket lien holder, and help to create equity in the other property securing their claims.

9. This sale motion is consistent with the Second Amended Plan of the debtor confirmed by this Court on December 22, 2017.

WHEREFORE the debtor prays that this court enter an order approving the sale of the property described above free and clear of all liens, allowing the costs of sale including the real estate commission and repair costs be paid from the settlement, and that the claims of the lien holders shall attach to the net proceeds of the sale in the order of their priority, and that the Court allow an appropriate reserve for the payment of the quarterly fees to the Office of the United States Trustee incurred by the sale be deducted from the net proceeds payable to the IRS, and for such other relief as may be needed.

Joseph F. Heath
By counsel

/s/ Richard G. Hall
Richard G. Hall, Esquire
Counsel for the Debtor
7369 McWhorter Place, Suite 412
Annandale, Virginia 22003
(703)256-7159, VAB #18076

CERTIFICATE OF SERVICE

I hereby certify that on March 25, 2019, a true copy of this Motion was mailed to all parties as listed on the attached service list and to Robert K. Coulter, Assistant United States Attorney, 2100 Jamieson Avenue, Alexandria, Virginia 22314.

/s/ Richard G. Hall

RESIDENTIAL SALES CONTRACT (Virginia)

This sales contract ("Contract") is offered on 03/15/2019 ("Date of Offer") between Winifred Pingyee NG ("Buyer") and Joseph F Heath ("Seller") who, among other things, hereby confirm and acknowledge by their initials and signatures herein that by prior disclosure in this real estate transaction Keller Williams Realty ("Listing Brokerage") represents Seller, and KW Metro Center ("Cooperating Brokerage") represents Buyer OR Seller. The Listing Brokerage and Cooperating Brokerage are collectively referred to as "Broker." (If the brokerage firm is acting as a dual representative for both Seller and Buyer, then the appropriate disclosure form is attached to and made a part of this Contract.) In consideration of the mutual promises and covenants set forth below, and other good and valuable consideration the receipt and sufficiency of which are acknowledged, the parties agree as follows:

1. REAL PROPERTY Buyer will buy and Seller will sell for the sales price ("Sales Price"), Seller's entire interest in the real property (with all improvements, rights and appurtenances) described as follows ("Property"): TAX Map/ID # 31564 Legal Description: Lot(s) 52A Section Subdivision or Condominium Holly Acres Parking Space(s) # County/Municipality Fairfax Deed Book/Liber # Page/Folio # Street Address 3319 Beechcliff Drive Unit # City Alexandria Zip Code 22306

2. PRICE AND SPECIFIED FINANCING Any % are percentages of Sales Price A. Down Payment \$ or % 5

B. Financing 1. First Trust (if applicable) \$ or % 95 2. Second Trust (if applicable) \$ or % 3. Seller Held Trust \$ or % Addendum attached (if applicable) TOTAL FINANCING \$ or % 95 SALES PRICE \$484,900

C. SELLER SUBSIDY \$1500 or % (Subject to applicable Financing Addendum, if any).

D. First Deed of Trust Buyer will Obtain OR Assume a Fixed OR an Adjustable rate First Deed of Trust loan amortized over 30 years. The interest rate for this loan is at an (initial) interest rate not to exceed MRKT % per year of the following type: Conventional See Addendum Attached VA See Addendum Attached FHA See Addendum Attached USDA See Addendum Attached Other: This contract is not contingent on Financing.

E. Second Deed of Trust Buyer will Obtain OR Assume a Fixed OR an Adjustable rate Second Deed of Trust loan amortized over years. The interest

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rate for this loan is at an (initial) interest rate not to exceed ____% per year.

F. Assumption Only Assumption fee, if any, and all charges related to the assumption will be paid by Buyer. If Buyer assumes Seller’s loan(s): (i) Buyer and Seller will **OR** will not obtain a release of Seller’s liability to the U.S. Government for the repayment of the loan by Settlement, (ii) Buyer and Seller will **OR** will not obtain substitution of Seller’s VA entitlement by Settlement. Balances of any assumed loans, secondary financing and cash down payments are approximate.

G. Financing Application If this Contract is contingent on financing, Buyer will make written application for the Specified Financing and any lender-required property insurance no later than seven (7) days after Date of Ratification. Buyer grants permission for Cooperating Brokerage and the lender to disclose to Listing Brokerage and Seller general information available about the progress of the loan application and loan approval process. If Buyer fails to settle, except due to any Default by Seller, then the provisions of the DEFAULT paragraph shall apply. Seller agrees to comply with reasonable lender requirements, except as otherwise provided in the LENDER REQUIRED REPAIRS paragraph of the applicable financing contingency addendum.



H. Alternative Financing Alternative Financing means any change to the financing terms provided in the PRICE AND SPECIFIED FINANCING paragraph, including but not limited to Down Payment amount, financing, including amount financed, loan type (i.e., Conventional, FHA, VA, or Other), term of any loan, interest rate, or loan program (i.e., assumption, fixed or adjustable rate).

Buyer may substitute Alternative Financing for the Specified Financing. If Buyer wishes to retain the protection of a financing contingency, Buyer shall execute a new financing addendum (if applicable) and obtain Seller’s written consent. Should Buyer pursue Alternative Financing without Seller’s written consent, Buyer shall waive the protection of any financing contingency.

Buyer may substitute an alternative lender for Specified Financing provided: (a) there is no additional expense to Seller; (b) Settlement Date is not delayed; and (c) if Buyer fails to settle, except due to any Default by Seller, then the provisions of the DEFAULT paragraph shall apply.

3. DEPOSIT Buyer’s deposit (“Deposit”) in the amount of \$10000 check and/or \$ _____ by note due and payable on _____ shall be held by Universal Title (“Escrow Agent”). Buyer has delivered Deposit to Escrow Agent **OR** will deliver Deposit to Escrow Agent by _____ 5 _____ s after Date of Ratification.

If the Escrow Agent is a Virginia Real Estate Board (“VREB”) licensee, the parties direct Escrow Agent to place Deposit in an escrow account by the end of the fifth business banking day following receipt or following Date of Ratification, whichever is later. If Escrow Agent is not a VREB licensee, Deposit will be placed in an escrow account of Escrow Agent after Date of Ratification in conformance with the laws and regulations of Virginia and/or, if VA financing applies, as required by Title 38 of the U.S. Code. This account may be interest bearing and all parties waive any claim to interest resulting from Deposit. Deposit will be held in escrow until: (i) credited toward Sales Price at Settlement; (ii) all parties have agreed in writing as to its disposition; (iii) a court of competent jurisdiction orders disbursement and all appeal periods have expired; or, (iv) disposed of in any other manner authorized by

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law. Seller and Buyer agree that Escrow Agent will have no liability to any party on account of disbursement of Deposit or on account of failure to disburse Deposit, except in the event of Escrow Agent's gross negligence or willful misconduct.

4. **SETTLEMENT** Seller and Buyer will make full settlement in accordance with the terms of this Contract ("Settlement") on, or with mutual consent before, 04/25/2019 ("Settlement Date") except as otherwise provided in this Contract. If Settlement Date falls on a Saturday, Sunday, or legal holiday, then Settlement will be on the prior business day.

NOTICE TO BUYER REGARDING THE REAL ESTATE SETTLEMENT AGENTS ACT ("RESAA") Choice of Settlement Agent: You have the right to select a Settlement agent to handle the closing of this transaction. The Settlement agent's role in closing your transaction involves the coordination of numerous administrative and clerical functions relating to the collection of documents and the collection and disbursement of funds required to carry out the terms of the contract between the parties. If part of the purchase price is financed, your lender will instruct the Settlement agent as to the signing and recording of loan documents and the disbursement of loan proceeds. No Settlement agent can provide legal advice to any party to the transaction except a Settlement agent who is engaged in the private practice of law in Virginia and who has been retained or engaged by a party to the transaction for the purpose of providing legal services to that party.

Variation by agreement: The provisions of the Real Estate Settlement Agents Act may not be varied by agreement, and rights conferred by this chapter may not be waived. The Seller may not require the use of a particular settlement agent as a condition of the sale of the property.

Escrow, closing and Settlement service guidelines: The Virginia State Bar issues guidelines to help Settlement agents avoid and prevent the unauthorized practice of law in connection with furnishing escrow, Settlement or closing services. As a party to a real estate transaction, you are entitled to receive a copy of these guidelines from your Settlement agent, upon request, in accordance with the provisions of the Real Estate Settlement Agents Act.

Buyer designates Universal Title ("Settlement Agent"). Buyer agrees to contact Settlement Agent within 10 Days of Date of Ratification to schedule Settlement. Settlement Agent shall order the title exam and survey if required.

To facilitate Settlement Agent's preparation of various closing documents, including any Closing Disclosure, Buyer hereby authorizes Settlement Agent to send such Closing Disclosure to Buyer by electronic means and agrees to provide Settlement Agent Buyer's electronic mail address for that purpose only.

5. **DOWN PAYMENT** The balance of the down payment will be paid on or before Settlement Date by certified or cashier's check or by bank-wired funds as required by Settlement Agent. An assignment of funds shall not be used without prior written consent of Seller.

6. **DELIVERY** This paragraph specifies the general delivery requirements under this Contract. For delivery of property or condominium owner's association documents see the VIRGINIA PROPERTY OWNERS' ASSOCIATION ACT and/or VIRGINIA CONDOMINIUM ACT paragraphs of this Contract. Delivery of the Notice pursuant to the Virginia Residential Property Disclosure Act is addressed in the VIRGINIA RESIDENTIAL PROPERTY DISCLOSURE ACT paragraph.

Delivery ("Delivery", "delivery", or "delivered") methods may include hand-carried, sent by professional courier service, by United States mail, by facsimile, or email transmission. The

parties agree that Delivery will be deemed to have occurred on the day: delivered by hand, delivered by a professional courier service (including overnight delivery service) or by United States mail with return receipt requested, or sent by facsimile or email transmission, either of which produces a tangible record of the transmission.

Deliveries will be sent as follows:

A. Addressed to Seller at **Property address unless otherwise specified below** by United States mail, hand delivery or courier service **OR** fax **OR** email (check all that apply):

To Seller: pia.castagnino@gmail.com

B. Addressed to Buyer by United States mail, hand delivery or courier service **OR** fax **OR** email (check all that apply):

To Buyer: jeffsellsnova@gmail.com

No party to this Contract will refuse Delivery in order to delay or extend any deadline established in this Contract.

7. **VIRGINIA RESIDENTIAL PROPERTY DISCLOSURE ACT** The Virginia Residential Property Disclosure Act requires Seller to deliver a disclosure statement prior to the acceptance of this Contract unless the transfer of Property is exempt. The law requires Seller, on a disclosure statement provided by the Real Estate Board, to state that Seller makes no representations or warranties concerning the physical condition of the Property and to sell the Property "as is", except as otherwise provided in this Contract.

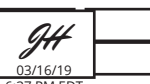
If the disclosure statement is delivered to Buyer after Date of Ratification, Buyer's sole remedy shall be to terminate this Contract at or prior to the earliest of (i) three (3) days after delivery of the disclosure statement in person; (ii) five (5) days after the postmark if the disclosure statement is sent by United States mail, postage prepaid, and properly addressed to Buyer; (iii) settlement upon purchase of Property; (iv) occupancy of Property by Buyer; (v) Buyer making written application to a lender for a mortgage loan where such application contains a disclosure that the right of termination shall end upon the application for the mortgage loan; or (vi) the execution by Buyer after receiving the disclosure statement of a written waiver of Buyer's right of termination separate from this Contract.

Written Notice of termination may be (i) hand delivered; (ii) sent by United States mail, postage prepaid, provided that Buyer retains sufficient proof of mailing, which may be either a United States postal certificate of mailing or a certificate of service confirming that such mailing was prepared by Buyer; (iii) sent by electronic means to the facsimile number or electronic mailing address provided by Seller in the DELIVERY paragraph, provided that Buyer retains sufficient proof of the electronic delivery, which may be an electronic receipt of delivery, a confirmation that the notice was sent by facsimile, or a certificate of service; (iv) overnight delivery using a commercial service or the United States Postal Service.

Any such termination shall be without penalty to Buyer, and any deposit shall be promptly returned to Buyer.

8. **VIRGINIA PROPERTY OWNERS' ASSOCIATION ACT** Seller represents that the Property is **OR** is not located within a development that is subject to the Virginia Property Owners' Association Act ("POA Act" or "Act" solely in this Paragraph). Section 55-509.4(A) requires the following contract language:

Subject to the provisions of subsection A of § 55-509.10, a person selling a lot shall

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disclose in the contract that (i) the lot is located within a development that is subject to the Virginia Property Owners' Association Act (§ 55-508 et seq.); (ii) the Act requires the seller to obtain from the property owners' association an association disclosure packet and provide it to the purchaser; (iii) the purchaser may cancel the contract within three days after receiving the association disclosure packet or being notified that the association disclosure packet will not be available; (iv) if the purchaser has received the association disclosure packet, the purchaser has a right to request an update of such disclosure packet in accordance with subsection H of § 55-509.6 or subsection C of § 55-509.7, as appropriate; and (v) the right to receive the association disclosure packet and the right to cancel the contract are waived conclusively if not exercised before settlement. For delivery of the Packet or the Notice of non-availability of the Packet, Buyer prefers delivery at jeffsellsnova@gmail.com, winifredng26@gmail.com if electronic or _____ if hard copy.

The Act further provides that for purposes of clause (iii), the association disclosure packet shall be deemed not to be available if (a) a current annual report has not been filed by the association with either the State Corporation Commission pursuant to § 13.1-936 or with the Common Interest Community Board pursuant to § 55-516.1, (b) the seller has made a written request to the association that the packet be provided and no such packet has been received within 14 days in accordance with subsection A of § 55-509.5, or (c) written notice has been provided by the association that a packet is not available.

The Act further provides that if the contract does not contain the disclosure required by subsection A of § 55-509.4, the purchaser's sole remedy is to cancel the contract prior to settlement.

The Act further provides that the information contained in the association disclosure packet shall be current as of a date specified on the association disclosure packet prepared in accordance with this section; however, a disclosure packet update or financial update may be requested in accordance with subsection G of § 55-509.6 or subsection C of § 55-509.7, as appropriate. The purchaser may cancel the contract: (i) within three days after the date of the contract, if on or before the date that the purchaser signs the contract, the purchaser receives the association disclosure packet or is notified that the association disclosure packet will not be available; (ii) within three days after receiving the association disclosure packet if the association disclosure packet or notice that the association disclosure packet will not be available is hand delivered, delivered by electronic means, or delivered by a commercial overnight delivery service or the United Parcel Service, and a receipt obtained; or (iii) within six days after the postmark date if the association disclosure packet or notice that the association disclosure packet will not be available is sent to the purchaser by United States mail. The purchaser may also cancel the contract at any time prior to settlement if the purchaser has not been notified that the association disclosure packet will not be available and the association disclosure packet is not delivered to the purchaser. Notice of cancellation shall be provided to the lot owner or his agent by one of the following methods: (a) Hand delivery; (b) United States mail, postage prepaid, provided the sender retains sufficient proof of mailing, which may be either a United States postal certificate of mailing or a certificate of service prepared by the sender confirming such mailing; (c) Electronic means provided the sender retains sufficient proof of the electronic delivery, which may be an electronic receipt of delivery, a confirmation that the notice was sent by facsimile, or a certificate of service prepared by the sender confirming the electronic delivery; or (d) Overnight delivery using a commercial service or the United States Postal Service.

The Act further provides that in the event of a dispute, the sender shall have the burden to

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demonstrate delivery of the notice of cancellation. Such cancellation shall be without penalty, and the seller shall cause any deposit to be returned promptly to the purchaser. The Act further provides that whenever any contract is canceled based on a failure to comply with subsection A or C of § 55-509.4 or pursuant to subsection B of § 55-509.4, any deposit or escrowed funds shall be returned within 30 days of the cancellation, unless the parties to the contract specify in writing a shorter period.

The parties specify that such funds shall immediately be returned pursuant to the VOID CONTRACT paragraph of this Contract.

The Act further provides that any rights of the purchaser to cancel the contract provided by this chapter are waived conclusively if not exercised prior to settlement.

The Act further provides that except as expressly provided in this chapter [of the Act], the provisions of this section and § 55-509.5 may not be varied by agreement, and the rights conferred by this section and § 55-509.5 may not be waived.

9. **VIRGINIA CONDOMINIUM ACT** Seller represents that the Property is **OR** is not a condominium unit. The Virginia Condominium Act (the "Condominium Act" or "Act" solely in this Paragraph), requires the following contract language:

In the event of any resale of a condominium unit by a unit owner other than the declarant, and subject to the provisions of subsection F and § 55-79.87 A, the unit owner shall disclose in the contract that (i) the unit is located within a development which is subject to the Condominium Act, (ii) the Act requires the seller to obtain from the unit owners' association a resale certificate and provide it to the purchaser, (iii) the purchaser may cancel the contract within three days after receiving the resale certificate or being notified that the resale certificate will not be available, (iv) if the purchaser has received the resale certificate, the purchaser has a right to request a resale certificate update or financial update in accordance with § 55-79.97:1, as appropriate, and (v) the right to receive the resale certificate and the right to cancel the contract are waived conclusively if not exercised before settlement.

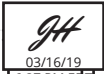

For delivery of the Certificate, Buyer prefers delivery at _____ if electronic or _____ if hard copy.

The Act further provides that for purposes of clause (iii), the resale certificate shall be deemed not to be available if (a) a current annual report has not been filed by the unit owners' association with either the State Corporation Commission pursuant to § 13.1-936 or the Common Interest Community Board pursuant to § 55-79.93:1, (b) the seller has made a written request to the unit owners' association that the resale certificate be provided and no such resale certificate has been received within 14 days in accordance with subsection C, or (c) written notice has been provided by the unit owners' association that a resale certificate is not available.

The Act further provides that if the contract does not contain the disclosure required by subsection A of § 55-79.97, the purchaser's sole remedy is to cancel the contract prior to settlement.

The Act further provides that the information contained in the resale certificate shall be current as of a date specified on the resale certificate. A resale certificate update or a financial update may be requested as provided in § 55-79.97:1, as appropriate.

The Act further provides that the purchaser may cancel the contract (i) within three days

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after the date of the contract, if the purchaser receives the resale certificate or is notified that the resale certificate will not be available on or before the date that the purchaser signs the contract; (ii) within three days after receiving the resale certificate or notice that the resale certificate will not be available if the resale certificate is hand delivered, delivered by electronic means, or delivered by a commercial overnight delivery service or the United Postal Service, and a receipt obtained; or (iii) within six days after the postmark date if the resale certificate or notice that the resale certificate will not be available is sent to the purchaser by United States mail. Notice of cancellation shall be provided to the unit owner or his agent by one of the following methods: (a) Hand delivery; (b) United States mail, postage prepaid, provided the sender retains sufficient proof of mailing, which may be either a United States postal certificate of mailing or a certificate of service prepared by the sender confirming such mailing; (c) Electronic means provided the sender retains sufficient proof of the electronic delivery, which may be an electronic receipt of delivery, a confirmation that the notice was sent by facsimile, or a certificate of service prepared by the sender confirming the electronic delivery; or (d) Overnight delivery using a commercial service or the United States Postal Service. The Act further provides that in the event of a dispute, the sender shall have the burden to demonstrate delivery of the notice of cancellation. Such cancellation shall be without penalty, and the unit owner shall cause any deposit to be returned promptly to the purchaser.

The Act further provides that failure to receive a resale certificate shall not excuse any failure to comply with the provisions of the condominium instruments, articles of incorporation, or rules or regulations.



10. PROPERTY MAINTENANCE AND CONDITION Except as otherwise specified herein, Seller will deliver Property free and clear of trash and debris, broom clean and in substantially the same physical condition to be determined as of Date of Offer **OR** Date of home inspection **OR** Other: _____. Seller will have all utilities in service through Settlement or as otherwise agreed. Buyer and Seller will not hold Broker liable for any breach of this Paragraph.

Buyer acknowledges, subject to Seller acceptance, that this Contract may be contingent upon home inspection(s) and/or other inspections to ascertain the physical condition of Property. If Buyer desires one or more inspection contingencies, such contingencies must be included in an addendum to this Contract.

- This Contract is contingent upon home inspection(s) and/or other inspections. (Addendum attached)
- OR**
- Buyer waives the opportunity to make this Contract contingent upon home inspection(s).

Buyer acknowledges that except as otherwise specified in this Contract, Property, including electrical, plumbing, existing appliances, heating, air conditioning, equipment and fixtures shall convey in its AS-IS condition as of the date specified above.

11. ACCESS TO PROPERTY Seller will provide Broker, Buyer, inspectors representing Buyer, and representatives of lending institutions for Appraisal purposes reasonable access to the Property to comply with this Contract. In addition, Buyer and/or Buyer's representative will have the right to make walk-through inspection(s) within seven (7) days prior to Settlement and/or occupancy, unless otherwise agreed to by Buyer and Seller.

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12. UTILITIES WATER, SEWAGE, HEATING AND CENTRAL AIR CONDITIONING

(Check all that apply)

- Water Supply: [X] Public [] Private Well [] Community Well
Hot Water: [] Oil [X] Gas [] Elec. [] Other
Air Conditioning: [] Oil [] Gas [X] Elec. [] Heat Pump [] Other [] Zones
Heating: [] Oil [X] Gas [] Elec. [] Heat Pump [] Other [] Zones
Sewage Disposal: [X] Public [] Septic for # BR [] Community Septic [] Alternative Septic for # BR

Septic Waiver Disclosure provided by Seller (if applicable) per VA Code § 32.1-164.1:1. State Board of Health septic system waivers are not transferable.

13. PERSONAL PROPERTY AND FIXTURES Property includes the following personal property and fixtures, if existing: built-in heating and central air conditioning equipment, plumbing and lighting fixtures, sump pump, attic and exhaust fans, storm windows, storm doors, screens, installed wall-to-wall carpeting, window shades, blinds, window treatment hardware, smoke and heat detectors, antennas, exterior trees, and shrubs. Unless otherwise agreed to in writing, all surface or wall mounted electronic components/devices DO NOT convey; however, all related mounts, brackets and hardware DO convey. If more than one of an item convey, the number of items is noted.

The items marked YES below are currently installed or offered.

Table with 3 columns: Yes No # Items. Lists various household items like Alarm System, Microwave, Ceiling Fan, etc., with checkboxes and quantities.

OTHER

FUEL TANKS [] Fuel Tank(s) Leased # [] Fuel Tank(s) Owned (Fuel Tank(s), if owned, convey) # . Unless otherwise agreed to in writing, any heating or cooking fuels remaining in supply tank(s) at Settlement will become the property of Buyer.

LEASED ITEMS Any leased items, systems or service contracts (including, but not limited to, fuel tanks, water treatment systems, lawn contracts, security system monitoring, and satellite contracts) DO NOT convey absent an express written agreement by Buyer and Seller. The following is a list of the leased items within Property:

14. FIRPTA - WITHHOLDING TAXES FOR FOREIGN SELLER Seller is a US citizen or a Lawful Permanent Resident as defined by the Immigration and Nationality Act (Green Card Holder). [X] Yes OR [] No. (If No, FIRPTA Addendum Attached)

15. BUYER'S REPRESENTATIONS Buyer will OR will not occupy Property as Buyer's principal residence. Unless specified in a written contingency, neither this Contract nor the financing is dependent or contingent on the sale and settlement or lease of other real property. The Cooperating Brokerage is OR is not authorized to disclose to Listing Brokerage, Seller, and any lender the appropriate financial or credit information provided to Cooperating Brokerage by Buyer. Buyer acknowledges that Seller is relying upon all of Buyer's representations, including without limitation, the accuracy of financial or credit information given to Seller, Broker, or the lender by Buyer.

16. SMOKE DETECTORS Seller shall deliver Property with smoke detectors installed and functioning in accordance with the laws and regulations of Virginia.



17. TARGET LEAD-BASED PAINT HOUSING Seller represents that any residential dwellings at Property were OR were not constructed before 1978. If the dwellings were constructed before 1978, then, unless exempt under 42 U.S.C. 4852d, Property is considered "target housing" under the statute and a copy of the "Sale: Disclosure and Acknowledgment of Information on Lead-Based Paint and/or Lead-Based Paint Hazards" has been attached and made a part of the Contract as required by law. Buyer does OR does not waive the right to a risk assessment or inspection of Property for the presence of lead-based paint and/or lead-based paint hazards. If not, a copy of the Sales Contract Addendum for Lead-Based Paint Testing is attached to establish the conditions for a lead-based paint risk assessment or inspections.

18. WOOD-DESTROYING INSECT INSPECTION None Buyer at Buyer's expense OR Seller at Seller's expense will furnish a written report from a pest control firm dated not more than 90 days prior to Settlement showing that all dwelling(s) and/or garage(s) within Property (excluding fences or shrubs not abutting garage(s) or dwelling(s)) are free of visible evidence of live wood-destroying insects, and free from visible damage. Any treatment and repairs for damage identified in the inspection report will be made at Seller's expense and Seller will provide written evidence of such treatment and/or repair prior to date of Settlement which shall satisfy the requirements of this Paragraph.

19. DAMAGE OR LOSS The risk of damage or loss to Property by fire, act of God, or other casualty remains with Seller until the execution and delivery of the deed of conveyance to Buyer at Settlement.

20. TITLE The title report and survey, if required, will be ordered promptly and, if not available on the Settlement Date, then Settlement may be delayed for up to ten (10) business days to obtain the title report and survey after which this Contract, at the option of Seller, may be terminated and Deposit will be refunded in full to Buyer according to the terms of the DEPOSIT paragraph. Fee simple title to Property, and everything that conveys with it, will be sold free of liens except for any loans assumed by Buyer.

Seller will convey title which is good, marketable, and insurable by a licensed title insurance company with no additional risk premium. In case action is required to perfect the title, such action must be taken promptly by Seller at Seller's expense. Title may be subject to commonly acceptable easements, covenants, conditions and restrictions of record, if any, as of Settlement Date. If title is not good and marketable, and insurable by a licensed title insurance company with no additional risk premium, on Settlement Date, Buyer may at Buyer's option either (a) declare the Contract void in writing, or (b) pursue all available legal and equitable remedies. Nothing herein shall prohibit the parties from mutually agreeing to

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extend Settlement Date under terms acceptable by both parties.

Seller will convey Property by general warranty deed with English covenants of title (“Deed”). The manner of taking title may have significant legal and tax consequences. Buyer is advised to seek the appropriate professional advice concerning the manner of taking title.

Seller will sign such affidavits, lien waivers, tax certifications, and other documents as may be required by the lender, title insurance company, Settlement Agent, or government authority, and authorizes Settlement Agent to obtain pay-off or assumption information from any existing lenders. Unless otherwise agreed to in writing, Seller will pay any special assessments and will comply with all orders or notices of violations of any county or local authority, condominium unit owners’ association, homeowners’ or property owners’ association or actions in any court on account thereof, against or affecting Property on Settlement Date. Broker is hereby expressly released from all liability for damages by reason of any defect in the title.

21. NOTICE OF POSSIBLE FILING OF MECHANICS’ LIEN Code of Virginia Section 43-1 et seq. permits persons who have performed labor or furnished materials for the construction, removal, repair or improvement of any building or structure to file a lien against Property. This lien may be filed at any time after the work is commenced or the material is furnished, but not later than the earlier of (i) 90 Days from the last day of the month in which the lienor last performed work or furnished materials; or (ii) 90 Days from the time the construction, removal, repair or improvement is terminated. AN EFFECTIVE LIEN FOR WORK PERFORMED PRIOR TO THE DATE OF SETTLEMENT MAY BE FILED AFTER SETTLEMENT. LEGAL COUNSEL SHOULD BE CONSULTED.

22. POSSESSION DATE Unless otherwise agreed to in writing between Seller and Buyer, Seller will give possession of Property at Settlement, including delivery of keys, key fobs, codes, digital keys, if any. If Seller fails to do so and occupies Property beyond Settlement, Seller will be a tenant at sufferance of Buyer and hereby expressly waives all notice to quit as provided by law. Buyer will have the right to proceed by any legal means available to obtain possession of Property. Seller will pay any damages and costs incurred by Buyer including reasonable attorney fees.

23. FEES Fees for the preparation of the Deed, that portion of Settlement Agent’s fee billed to Seller, costs of releasing existing encumbrances, Seller’s legal fees and any other proper charges assessed to Seller will be paid by Seller. Fees for the title exam (except as otherwise provided), survey, recording (including those for any purchase money trusts) and that portion of Settlement Agent’s fee billed to Buyer, Buyer’s legal fees and any other proper charges assessed to Buyer will be paid by Buyer. Fees to be charged will be reasonable and customary for the jurisdiction in which Property is located. Grantor’s tax and Regional Congestion Relief Fee (for Alexandria City, Arlington, Fairfax, Loudoun and Prince William Counties and all cities contained within) shall be paid by Seller. Buyer shall pay recording charges for the Deed and any purchase money trusts.

24. BROKER’S FEE Seller irrevocably instructs Settlement Agent to pay Broker compensation (“Broker’s Fee”) at Settlement as set forth in the listing agreement and to disburse the compensation offered by Listing Brokerage to Cooperating Brokerage in writing as of the Date of Offer, and the remaining amount of Broker’s compensation to Listing Brokerage.

25. ADJUSTMENTS Rents, taxes, water and sewer charges, condominium unit owners' association, homeowners' and/or property owners' association regular periodic assessments (if any) and any other operating charges, are to be adjusted to the Date of Settlement. Taxes, general and special, are to be adjusted according to the most recent property tax bill(s) for Property issued prior to Settlement Date, except that recorded assessments for improvements completed prior to Settlement, whether assessments have been levied or not, will be paid by Seller or allowance made at Settlement. If a loan is assumed, interest will be adjusted to the Settlement Date and Buyer will reimburse Seller for existing escrow accounts, if any.

26. ATTORNEY'S FEES

A. If any Party breaches this Contract and a non-breaching Party retains legal counsel to enforce its rights hereunder, the non-breaching Party shall be entitled to recover against the breaching Party, in addition to any other damages recoverable against any breaching Party, all of its reasonable Legal Expenses incurred in enforcing its rights under this Contract, whether or not suit is filed, and in obtaining, enforcing and/or defending any judgment related thereto. Should any tribunal of competent jurisdiction determine that more than one party to the dispute has breached this Contract, then all such breaching Parties shall bear their own costs, unless the tribunal determines that one or more parties is a "Substantially Prevailing Party", in which case any such Substantially Prevailing Party shall be entitled to recover from any of the breaching parties, in addition to any other damages recoverable against any breaching Party, all of its reasonable Legal Expenses incurred in enforcing its rights under this Agreement, whether or not suit is filed, and in obtaining, enforcing and/or defending any judgment related thereto.

B. In the event a dispute arises resulting in the Broker (as used in this paragraph to include any agent, licensee, or employee of Broker) being made a party to any litigation by Buyer or by Seller, the Parties agree that the Party who brought Broker into litigation shall indemnify the Broker for all of its reasonable Legal Expenses incurred, unless the litigation results in a judgment against the Broker.

27. PERFORMANCE Delivery of the required funds and executed documents to the Settlement Agent will constitute sufficient tender of performance. Funds from this transaction at Settlement may be used to pay off any existing liens and encumbrances, including interest, as required by lender(s) or lienholders.

28. DEFAULT If Buyer fails to complete Settlement for any reason other than Default by Seller, Buyer shall be in Default and, at the option of Seller, Deposit may be forfeited to Seller as liquidated damages and not as a penalty. In such event, Buyer shall be relieved from further liability to Seller. If Seller does not elect to accept Deposit as liquidated damages, Deposit may not be the limit of Buyer's liability in the event of a Default. Buyer and Seller knowingly, freely and voluntarily waive any defense as to the validity of liquidated damages under this Contract, including Seller's option to elect liquidated damages or pursue actual damages, or that such liquidated damages are void as penalties or are not reasonably related to actual damages.

If Deposit is forfeited, or if there is an award of damages by a court or a compromise agreement between Seller and Buyer, Broker may accept, and Seller agrees to pay, Broker one-half of Deposit in lieu of Broker's Fee (provided Broker's share of any forfeited Deposit will not exceed the amount due under the listing agreement).

If Seller fails to perform or comply with any of the terms and conditions of this Contract or fails to complete Settlement for any reason other than Default by Buyer, Seller shall be in

Default and Buyer will have the right to pursue all legal or equitable remedies, including specific performance and/or damages.

If either Seller or Buyer refuses to execute a release of Deposit (“Release”) when requested to do so in writing and a court finds that such party should have executed the Release, the party who so refused to execute the Release will pay the expenses, including, without limitation, reasonable attorney’s fees, incurred by the other party in the litigation. Seller and Buyer agree that no Escrow Agent will have any liability to any party on account of disbursement of Deposit or on account of failure to disburse Deposit, except only in the event of Escrow Agent’s gross negligence or willful misconduct. The parties further agree that Escrow Agent will not be liable for the failure of any depository in which Deposit is placed and that Seller and Buyer each will indemnify, defend and save harmless Escrow Agent from any loss or expense arising out of the holding, disbursement or failure to disburse Deposit, except in the case of Escrow Agent’s gross negligence or willful misconduct.



If either Buyer or Seller is in Default, then in addition to all other damages, the defaulting party will immediately pay the costs incurred for the title examination, Appraisal, survey and the Broker’s Fee in full.

29. OTHER DISCLOSURES Buyer and Seller should carefully read this Contract to be sure that the terms accurately express their respective understanding as to their intentions and agreements. Broker can counsel on real estate matters, but if legal advice is desired by either party, such party is advised to seek legal counsel. Buyer and Seller are further advised to seek appropriate professional advice concerning the condition of Property or tax and insurance matters. The following provisions of this Paragraph disclose some matters which the parties may investigate further. These disclosures are not intended to create a contingency. Any contingency must be specified by adding appropriate terms to this Contract. The parties acknowledge the following disclosures:

A. Property Condition Various inspection services and home warranty insurance programs are available. Broker is not advising the parties as to certain other issues, including without limitation: water quality and quantity (including but not limited to, lead and other contaminants); sewer or septic; soil condition; flood hazard areas; possible restrictions of the use of Property due to restrictive covenants, zoning, subdivision, or environmental laws, easements or other documents; airport or aircraft noise; planned land use, roads or highways; and construction materials and/or hazardous materials, including but without limitation flame retardant treated plywood (FRT), radon, urea formaldehyde foam insulation (UFFI), mold, polybutylene pipes, synthetic stucco (EIFS), underground storage tanks, defective drywall, asbestos and lead-based paint. Information relating to these issues may be available from appropriate government authorities.

B. Legal Requirements All contracts for the sale of real property must be in writing to be enforceable. Upon ratification and Delivery, this Contract becomes a legally binding agreement. Any changes to this Contract must be made in writing for such changes to be enforceable.

C. Financing Mortgage rates and associated charges vary with financial institutions and the marketplace. Buyer has the opportunity to select the lender and the right to negotiate terms and conditions of the financing subject to the terms of this Contract. The financing may require substantial lump sum (balloon) payments on the due dates. Buyer has not relied upon any representations regarding the future availability of mortgage money or interest rates for the refinancing of any such lump sum payments.

Seller:  Buyer: 
03/16/19 6:37 PM EDT

D. Broker Buyer and Seller acknowledge that Broker is being retained solely as a real estate agent and not as an attorney, tax advisor, lender, appraiser, surveyor, structural engineer, mold or air quality expert, home inspector, or other professional service provider. Broker may from time to time engage in the general insurance, title insurance, mortgage loan, real estate settlement, home warranty and other real estate-related businesses and services. Therefore, in addition to Broker’s Fee specified herein, Broker may receive compensation related to other services provided in the course of this transaction pursuant to the terms of a separate agreement/disclosure.

E. Property Taxes Your property tax bill could substantially increase following settlement. For more information on property taxes contact the appropriate taxing authority in the jurisdiction where Property is located.

F. Property Insurance Obtaining property insurance is typically a requirement of the lender in order to secure financing. Insurance rates and availability are determined in part by the number and nature of claims and inquiries made on a property’s policy as well as the number and nature of claims made by a prospective Buyer. Property insurance has become difficult to secure in some cases. Seller should consult an insurance professional regarding maintaining and/or terminating insurance coverage.



G. Title Insurance Buyer may, at Buyer’s expense, purchase owner’s title insurance. Depending on the particular circumstances of the transaction, such insurance could include affirmative coverage against possible mechanics’ and materialmen’s liens for labor and materials performed prior to Settlement and which, though not recorded at the time of recordation of Buyer’s deed, could be subsequently recorded and would adversely affect Buyer’s title to Property. The coverage afforded by such title insurance would be governed by the terms and conditions thereof, and the premium for obtaining such title insurance coverage will be determined by its coverage.

Buyer may purchase title insurance at either “standard” or “enhanced” coverage rates. For purposes of owner’s policy premium rate disclosure by Buyer’s lender(s), if any, Buyer and Seller require that enhanced rates be quoted by Buyer’s lender(s). Buyer understands that nothing herein obligates Buyer to obtain any owner’s title insurance coverage at any time, including at Settlement, and that the availability of enhanced coverage is subject to underwriting criteria of the title insurer.

30. ASSIGNABILITY This Contract may not be assigned without the written consent of Buyer and Seller. If Buyer and Seller agree in writing to an assignment of this Contract, the original parties to this Contract remain obligated hereunder until Settlement.

31. DEFINITIONS

- A.** “Date of Ratification” means the date of Delivery of the final acceptance in writing by Buyer and Seller of all the terms of this Contract to Buyer and Seller (not the date of the expiration or removal of any contingencies).
- B.** “Appraisal” means a written appraised valuation of Property.
- C.** “Day(s)” or “day(s)” means calendar day(s) unless otherwise specified in this Contract.
- D.** All reference to time of day shall refer to the time of day in the Eastern Time Zone of the United States.
- E.** For the purpose of computing time periods, the first Day will be the Day following Delivery and the time period will end at 9 p.m. on the Day specified.
- F.** For “Delivery” see DELIVERY paragraph.
- G.** For “Specified Financing” see PRICE AND SPECIFIED FINANCING paragraph.

Seller:  Buyer: 

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- H. The masculine includes the feminine and the singular includes the plural.
- I. For "Possession Date" see POSSESSION DATE paragraph.
- J. "Legal Expenses" means attorney fees, court costs, and litigation expenses, if any, including, but not limited to, expert witness fees and court reporter fees.
- K. "Notices" ("Notice", "notice", or "notify") means a unilateral communication from one party to another. All Notices required under this Contract will be in writing and will be effective as of Delivery. Written acknowledgment of receipt of Notice is a courtesy but is not a requirement.
- L. "Buyer" and "Purchaser" may be used interchangeably in this Contract and any accompanying addenda or notices.

32. MISCELLANEOUS This Contract may be signed in one or more counterparts, each of which is deemed to be an original, and all of which together constitute one and the same instrument. Documents obtained via facsimile machines will also be considered as originals. Typewritten or handwritten provisions included in this Contract will control all pre-printed provisions that are in conflict.

33. VOID CONTRACT If this Contract becomes void and of no further force and effect, without Default by either party, both parties will immediately execute a release directing that Deposit be refunded in full to Buyer according to the terms of the DEPOSIT paragraph.

34. HOME WARRANTY Yes **OR** No
 Home Warranty Policy selected by Buyer or Seller and paid for and provided at Settlement by: Buyer or Seller. Cost not to exceed \$600. Warranty provider to be 2/10.


35. TIME IS OF THE ESSENCE Time is of the essence means that the dates and time frames agreed to by the parties must be met. Failure to meet stated dates or time frames will result in waiver of contractual rights or will be a Default under the terms of the Contract.

If this Contract is contingent on financing, and the contingency has not been removed or satisfied, any delay of the Settlement Date necessary to comply with Buyer's lender's obligations pursuant to the RESPA-TILA Integrated Disclosure rule, is not a Default by Buyer; but, Seller may declare the Contract void in writing. Nothing herein shall prohibit the parties from mutually agreeing in writing to extend Settlement Date under terms acceptable by both parties.


36. ARBITRATION Nothing in this Contract shall preclude arbitration under the Code of Ethics and Standards of Practice of the National Association of REALTORS®.

37. REAL ESTATE LICENSED PARTIES The parties acknowledge that NA _____ is an active **OR** inactive licensed real estate agent in Virginia and/or Other _____ and is either the Buyer **OR** Seller **OR** is related to one of the parties in this transaction.

38. ENTIRE AGREEMENT This Contract will be binding upon the parties, and each of their respective heirs, executors, administrators, successors, and permitted assigns. The provisions not satisfied at Settlement will survive the delivery of the deed and will not be merged therein. This Contract, unless amended in writing, contains the final and entire agreement of the parties and the parties will not be bound by any terms, conditions, oral statements,


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Buyer:


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warranties or representations not herein contained. The interpretation of this Contract will be governed by the laws of the Commonwealth of Virginia.

39. ADDITIONS The following forms, if ratified and attached, are made a part of this Contract. (This list is not all inclusive of addenda that may need to be attached).

- Yes No Home Inspection/Radon Testing Contingency
- Yes No Lead-Based Paint Inspection Contingency
- Yes No Contingency and Clauses Yes No Private Well and/or Septic
- Yes No Pre-Settlement Occupancy Yes No Post-Settlement Occupancy
- Yes No Residential Property Disclosure Yes No Lead-Based Paint Disclosure
- Yes No FHA Home Inspection Notice Yes No VA/FHA/USDA Financing
- Yes No Conventional Financing Yes No Other (specify): Bankruptcy
- Yes No FIRPTA Addendum

40. DISCLOSURE OF SALES PRICE TO APPRAISER Listing Broker and Selling Broker are hereby authorized to release the Sales Price listed in PRICE AND SPECIFIED FINANCING Paragraph to any appraiser who contacts them to obtain the information.

41. OTHER TERMS This Contract is Subject to Bankruptcy approval with-in 45 days of ratified contract.

Date of Ratification (see DEFINITIONS)
<u>03/16/2019</u>

SELLER:	<u>03/16/2019</u>	<i>Joseph Heath</i>	<small>dotloop verified 03/16/19 6:37 PM EDT B6LL-ZM0Y-IDCQ-FGUZ</small>
Date	Signature		

BUYER:	<i>Whitford Pingree NJ</i>	<small>dotloop verified 03/16/19 5:38 PM EDT BPVY-I6DD-QIM6-MN15</small>
Date	Signature	

Date	Signature

Date	Signature

Date	Signature

Date	Signature

Date	Signature

Date	Signature

Seller:

<i>JH</i>	
03/16/19 6:37 PM EDT dotloop verified	

 Buyer:

<i>WPN</i>	
03/16/19	

For information purposes only:

Listing Brokerage's Name and Address:

Cooperating Brokerage's Name and Address:

Keller Williams Realty

KW Metro Center

8133 Leesburg Pike, 800, Vienna, VA 22182

1701 Duke Street #100
Alexandria, VA 22314

Brokerage Phone #: 703-564-4000

Brokerage Phone #: 703-535-3610

Bright MLS Broker KWR9

Bright MLS Broker KWR19

VA Firm License #: 0226007625

VA Firm License #: 0226019987

Agent Name: Pia Castagnino

Agent Name: Jeff Pennington

Agent Email: pia.castagnino@gmail.com

Agent Email: jeffsellsnova@gmail.com

Agent Phone #: 703-989-0362

Agent Phone #: 7039061624

MRIS Agent ID # 3030123

MRIS Agent ID # 3246971

VA Agent License #: 0225200218

VA Agent License #: 0225233265

Team Name: _____

Team Name: _____

Team Business Entity License #: _____

Team Business Entity License #: _____

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3. APPRAISAL PROVISIONS

A. FHA Amendatory Clause It is expressly agreed that notwithstanding any other provisions of this Contract, Buyer shall not be obligated to complete the purchase of Property or to incur any penalty by forfeiture of deposit or otherwise unless Buyer has been given in accordance with HUD/FHA or VA requirements a written statement by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement Lender setting forth the appraised value of Property of not less than \$484,900. Buyer shall have the privilege and option to proceed with consummation of this Contract without regard to the amount of the appraised value. The appraised value is arrived at to determine the maximum mortgage the Department of Housing and Urban Development (“HUD”) will insure. HUD does not warrant the value or the condition of Property. Buyer should satisfy himself/herself that the price and condition of Property are acceptable.

NOTICE: The dollar amount to be inserted in the Amendatory Clause is the purchase price as stated in this Contract. If Buyer and Seller agree to adjust the purchase price in response to an appraised value that is less than the purchase price, a new Amendatory Clause is not required.

B. Procedure in the event of a low appraisal In the event that the written statement setting forth the appraised value of Property (“Written Statement”) indicates a value less than the Sales Price, Buyer shall Deliver Notice to Seller (1) stating that Buyer elects to proceed to Settlement at the Sales Price in the Contract; or (2) requesting that Seller change the Sales Price to a specified lower amount of not less than the appraised value (“Buyer’s Notice”); or (3) voiding this Contract based on the low appraisal. Buyer’s Notice shall include a copy of the Written Statement. In the event Buyer’s Notice requests a price reduction, Notices delivered subsequent to the delivery of Buyer’s Notice shall be treated as follows:

Within three Days after Notice Delivery from one party, the other party may:

- 1) Deliver Notice accepting the terms contained in the other party’s Notice; **OR**
- 2) Deliver Notice continuing negotiations by making another offer; **OR**
- 3) Deliver Notice that this Contract shall become void at 9:00 p.m. on the third Day following Delivery, unless the recipient Delivers to the other party Notice of acceptance of the last Delivered offer prior to that date and time, in which case, this Contract will remain in full force and effect.

FAILURE OF EITHER PARTY TO RESPOND WITHIN THREE DAYS OF NOTICE DELIVERY WILL RESULT IN THIS CONTRACT BECOMING VOID.

4. SELLER SUBSIDY Based upon the financing terms specified in this Contract, Seller will pay at Settlement the Seller Subsidy toward Buyer’s charges (including but not limited to loan origination fees, discount points, buy down or subsidy fees, prepaids or other charges as allowed by lender). The total amount of any lender charges which cannot by law or regulation be charged to Buyer will be paid by Seller. These charges will first be deducted from any Seller credit, and the remaining balance of Seller credit, if any, will then be applied to Buyer’s other charges. Buyer will pay all remaining Buyer’s charges. It is Buyer’s responsibility to confirm with his lender that the entire credit provided herein may be utilized. If lender prohibits Seller from the payment of any portion of this credit, then said credit shall be reduced to the amount allowed by lender.

- 5. **WOOD-DESTROYING INSECT INSPECTION** Fences and outbuildings shall be included in the inspection and certification.
- 6. **LENDER REQUIRED REPAIRS** If, as a condition of providing financing under this Contract, the lender requires repairs to be made to Property, then Buyer will give Notice to Seller of the lender's required repairs. Within five Days after such Notice, Seller will give Notice to Buyer as to whether Seller will make the repairs. If Seller will not make the repairs, Buyer will give Notice to Seller within five Days after Seller's Notice as to whether Buyer will make the repairs. If neither Seller nor Buyer will make the repairs, then this Contract will become void. This clause will not release Seller from any responsibilities set forth in the paragraphs titled UTILITIES WATER, SEWAGE, HEATING AND CENTRAL AIR CONDITIONING; PERSONAL PROPERTY AND FIXTURES; or WOOD-DESTROYING INSECT INSPECTION; or in the Private Well and/or Septic System Addendum or any terms specifically set forth in this Contract and any addenda.
- 7. **CERTIFICATION** Seller, Buyer and Broker(s) hereby certify that the terms of this Contract to which this Addendum is attached are true to the best of their knowledge and belief. Any other agreement(s) entered into between the parties with respect to the purchase and sale of Property has been fully disclosed and is attached to the Contract.
- 8. **FHA REQUIRED NOTICE** Buyer acknowledges receipt of HUD form #92564-CN entitled: For Your Protection: Get a Home Inspection.

BUYER'S INITIALS: WPN
03/16/19 5:36 PM EDT dotloop verified

SELLER:
 03/16/2019 *Joseph Heath* dotloop verified
03/16/19 6:37 PM EDT
FCWK-L6AH-EBP9-C4EX
 Date Signature

 Date Signature

 Date Signature

 Date Signature

BUYER:
Winifred Pingree NG dotloop verified
03/16/19 5:36 PM EDT
EVPR-GSTR-BPBL-RPXC
 Date Signature

 Date Signature

 Date Signature

 Date Signature

AGENT/BROKER:
 03/16/2019 *Joseph Heath* dotloop verified
03/16/19 6:37 PM EDT
EHWB-0L9K-DARG-GQES
 Date Signature

AGENT/BROKER:
Jeff Pennington dotloop verified
03/16/19 5:32 PM EDT
8FE5-WTOQ-DOOF-RCJ4
 Date Signature

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Conditional Approval Letter

March 15, 2019

Winifred Ng
300 Yoakum Parkway,
Alexandria, VA 22304

RE: tbd, Lorton, VA 22079

Dear Winifred,

This is to acknowledge receipt of your mortgage loan inquiry. Your Conditional Approval is based upon the following information:

Purchase Price:	\$ 484,900	Loan Amount (1st):	\$ 460,616
Loan Type:	FHA Fixed	Loan Amount (2nd):	N/A
Loan Term (1st):	30 years	Interest Rate (1st):	5.5%
LTV / CLTV :	95.0% / 95.0%	Interest Rate (2nd):	N/A
Occupancy:	Primary Residence		

Based on the information provided by you regarding your income, employment, debts, and financial position, a determination has been made that you qualify for the above described loan or for a loan amount or interest rate less than those indicated above. The interest rate listed above is for qualification purposes only and is not a locked rate.

Preliminary Conditions: Please note that these conditions need to be met at least three weeks prior to settlement

1. Satisfactory appraisal on subject property with a value no less than the sales price; and
2. No new debts to be incurred prior to settlement; and
3. Final verifications per guidelines within 10 days of closing.

Final determination of loan approval or denial can only be made after underwriter's final review and verification of the information obtained at the time of a loan application and receipt of a satisfactory appraisal report. Additional conditions may apply as determined by the underwriter and must be satisfied for final loan approval. If discrepancies are found or loan guidelines change, the Conditional Approval listed above may be adversely affected. If this purchase is for a condominium unit, the approval is subject to the condominium project meeting all requirements per Fannie Mae/Freddie Mac guidelines. If any information contained in your loan application regarding income, employment, debts or financial situation should change prior to settlement or if you have any concerns or questions about the conditions listed above, please contact me immediately. All loans must be compliant with provisions detailed in the U.S. Patriot Act. The term of this Conditional Approval is 60 days.

Sincerely,

Lisa Perry

Lisa Perry

Senior Loan Officer | NMLS ID NMLS # 276329

P (703) 259-8633 **M** (540) 273-2733 **E** lperry@fhmtg.com **W** <https://fhmtg.com/lisa-perry>

WINIFRED PINGYEE NG
300 YOAKUM PKWY, APT 1516
ALEXANDRIA, VA 22304

246
1-1367/260
384

3/15/2019
Date

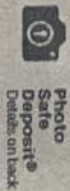
Pay to the
Order of

Universal Title

\$ 10,000⁰⁰/₁₀₀

Ten Thousand & 00/100

Dollars



America's Most Convenient Bank®

For 3319 Burchfield Drive Deposit

⑆026013673⑆ 4267062548⑈

Winifred Pingyee

Harland Clarke

TD Bank, N.A.

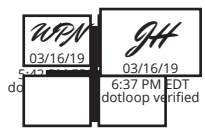
HOME INSPECTION AND RADON TESTING CONTINGENCY ADDENDUM

This Addendum is made on 03/15/2019, to a sales contract ("Contract") offered on 03/15/2019, between Winifred Pingyee NG ("Buyer") and Joseph F Heath ("Seller") for the purchase and sale of Property: 3319 Beechcliff Drive, Alexandria, VA 22306

(select 1 or 2 below)

1. HOME INSPECTION WITH OPTION TO NEGOTIATE REPAIRS OR VOID

A. Inspection Period Contract is contingent ("Home Inspection Contingency") until 9 p.m. 5 days after Date of Ratification ("Home Inspection Deadline") upon inspection(s) of Property by licensed (if applicable), professional, insured inspector(s) ("Inspection") at Buyer's discretion and expense. Pursuant to the terms of this Contract, Seller will have all utilities in service. If, for any reason, the utilities are not in service, Home Inspection Deadline will be extended until 9 p.m. 5 days after Buyer receives Notice from Seller that all utilities are in service.



If the results of such Inspection(s) are unsatisfactory to Buyer, in Buyer's sole discretion, Buyer shall Deliver to Seller, prior to Home Inspection Deadline:

- 1) An entire copy of the report(s) and a written addendum listing the specific existing deficiencies of Property that Buyer would like Seller to remedy together with Buyer's proposed remedies ("Inspection Addendum") **OR**
- 2) An entire copy of the report(s) and Notice voiding Contract.

If Buyer fails to obtain an Inspection, fails to Deliver a copy of the report(s) to Seller, or fails to Deliver Inspection Addendum or Notice voiding this Contract prior to Home Inspection Deadline, this Contingency will expire and this Contract will remain in full force and effect with no Home Inspection Contingency.

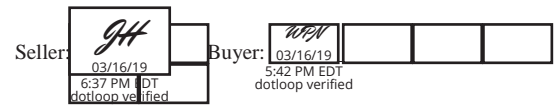
B. Negotiation Period In the event of A.1) above, the parties shall have until 9 p.m. 5 days after Buyer's Delivery of Inspection Addendum ("Negotiation Period") to negotiate a mutually acceptable written addendum addressing the deficiencies.

At any time during Negotiation Period, Buyer or Seller may make, modify, rescind, or alter as many offers and counter-offers as desired to reach mutually acceptable terms. Buyer and Seller may agree on terms by signing a written addendum describing agreed upon deficiencies and remedies within Negotiation Period. Otherwise, all offers and/or counteroffers terminate.

C. Buyer's Election Period If, at the end of Negotiation Period, the parties are unable to reach an agreement, Buyer shall have the option to void this Contract by Delivering Notice to Seller by 9 p.m. 3 days following the end of Negotiation Period, otherwise Home Inspection Contingency shall be removed and this Contract will remain in full force and effect.

2. HOME INSPECTION WITH OPTION TO VOID ONLY

A. Inspection Period Contract is contingent ("Home Inspection Contingency") until 9 p.m. _____ days after Date of Ratification ("Home Inspection Deadline") upon



inspection(s) of Property by licensed (if applicable), professional, insured inspector(s) (“Inspection”) at Buyer’s discretion and expense. Pursuant to the terms of this Contract, Seller will have all utilities in service. If, for any reason, the utilities are not in service, Home Inspection Deadline will be extended until 9 p.m. _____ days after Buyer receives Notice from Seller that all utilities are in service.

If the results of such Inspection(s) are unsatisfactory to Buyer, in Buyer’s sole discretion, Buyer shall Deliver to Seller, prior to Home Inspection Deadline an entire copy of the report(s) and Notice voiding Contract.

If Buyer fails to obtain an Inspection, fails to Deliver a copy of the report(s) to Seller, or fails to Deliver Notice voiding this Contract prior to Home Inspection Deadline, this Contingency will expire and this Contract will remain in full force and effect with no Home Inspection Contingency.

3. RADON TESTING

A. Radon Inspection Period This Contract is contingent (“Radon Inspection Contingency”) until 9 p.m. 5 _____ days after the Date of Ratification (“Radon Testing Deadline”) upon Buyer, at Buyer’s discretion and expense, having the Property inspected for the presence of radon and receiving a report (“Radon Report”) from the test, by a radon professional certified by the National Radon Safety Board (“NRSB”), or the National Radon Proficiency Program (“NRPP”) (“Radon Professional”) using U.S. Environmental Protection Agency (“EPA”) approved testing methods. Testing device(s) to be placed and retrieved by Radon Professional. Pursuant to the terms of this Contract, Seller will have utilities in service. If, for any reason, the utilities are not in service, Radon Testing Deadline will be extended until 9 p.m. 3 _____ days after Buyer receives Notice from Seller that all utilities are in service.

WPB 03/16/19 5:42 PM EDT dotloop verified
JH 03/16/19 6:37 PM EDT dotloop verified

B. Testing Guidelines Seller agrees to follow EPA guidelines and testing recommendations in order to produce accurate results. These guidelines include the following requirements to be in place **12 hours prior to the scheduled test period** and throughout the duration of the test:

- a. ALL windows must remain shut;
- b. Exterior doors should be used only for normal ingress/egress and must not be left open; and
- c. Whole house exhaust fans or smaller fans near the testing device(s) must not be used.

Should Radon Professional indicate in writing that these requirements have not been met, Seller shall pay for a new test under Buyer’s direction and Radon Inspection Contingency shall automatically be extended until 9 p.m. 3 _____ days after Seller notifies Buyer that these requirements are in place.

If Radon Report confirms the presence of radon that equals or exceeds the action level established by the EPA, Buyer, at Buyer’s sole discretion, shall Deliver to Seller, prior to Radon Testing Deadline:

- 1) An entire copy of Radon Report and a written addendum requiring Seller, at Seller’s expense prior to Settlement: (i) to mitigate the radon condition by contracting with an

Seller: JH 03/16/19 6:37 PM EDT dotloop verified
Buyer: WPB 03/16/19 5:42 PM EDT dotloop verified

NRSB or NRPP listed remediation firm to reduce the presence of radon below the action level established by the EPA; and (ii) to Deliver to Buyer a written re-test result performed by a Buyer-selected Radon Professional and following the required Testing Guidelines (“Radon Inspection Addendum”) **OR**

2) An entire copy of Radon Report and Notice voiding this Contract.

If Buyer fails to obtain an inspection, fails to Deliver a copy of Radon Report to Seller, or fails to Deliver Radon Inspection Addendum or Notice voiding this Contract prior to Radon Testing Deadline, this Contingency will expire and this Contract will remain in full force and effect with no Radon Inspection Contingency.

C. Radon Negotiation Period In the event of B.1) above, the parties shall have until 9 p.m. 3 _____ days after Buyer’s Delivery of Radon Inspection Addendum (“Radon Negotiation Period”) to negotiate a mutually acceptable written addendum.

At any time during the Radon Negotiation Period, Buyer or Seller may make, modify, rescind, or alter as many offers and counter-offers as desired to reach mutually acceptable terms. Buyer and Seller may agree on terms by signing a written addendum describing agreed upon terms within Radon Negotiation Period. Otherwise, all offers and/or counteroffers terminate.

D. Buyer’s Election Period If, at the end of Radon Negotiation Period, the parties are unable to reach an agreement, Buyer shall have the option to void Contract by Delivering Notice to Seller by 9 p.m. 3 _____ days following the end of Radon Negotiation Period, otherwise Radon Inspection Contingency shall be removed and Contract will remain in full force and effect.

SELLER:

03/16/2019 *Joseph Heath* dotloop verified 03/16/19 6:37 PM EDT HMHI-EMSA-EPJR-GNZ8

Date Signature
[]

Date Signature
[]

Date Signature
[]

Date Signature

BUYER:

Winifred Pingree NG dotloop verified 03/16/19 5:42 PM EDT XAWG-H7MJ-CDFI-AWXX

Date Signature
[]

Date Signature
[]

Date Signature
[]

Date Signature

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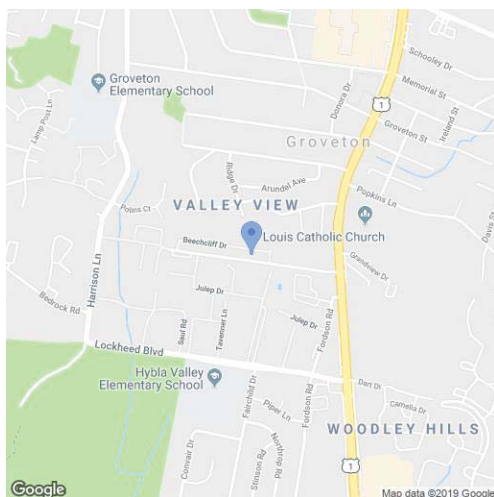
Parcel Agent 360 Property Report

3319 Beechcliff Dr, Alexandria, VA 22306-5103

Unincorporated

Tax ID 0924 12 0052A

Public Records



Summary Information

Owner:	Heath Joseph F	Property Class:	Residential
Owner Address:	6501 Princeton Dr	Annual Tax:	\$5,445
Owner City State:	Alexandria Va	Record Date:	03/01/06
Owner Zip+4:	22307-1350	Sale Amount:	\$525,000
Owner Carrier Rt:	C029	Book:	18251
		Page:	2152
		Tax Record Updated:	03/10/19

Geographic Information

County:	Fairfax, VA	Lot:	52A
Municipality:	Unincorporated	Sub Plot Page:	924
Tax ID:	0924 12 0052A	Legal Subdivision:	HOLLY ACRES
Tax Map:	31564		
Tax ID Alt:	0924 12 0052A		
Old Tax ID:	92-4-12- -52A		

Assessment & Tax Information

Tax Year:	2018	Annual Tax:	\$5,445	Taxable Total Asmt:	\$460,130
County Tax:	\$5,291	Taxable Land Asmt:	\$109,000	Special Tax:	\$154
Asmt As Of:	2018	Taxable Bldg Asmt:	\$351,130		
		State/County Tax:	\$5,292		

Lot Characteristics

County Desc:	BUILDABLE-AVERAGE LO	Sq Ft:	1,760	Zoning:	212
		Acres:	0.0404	Zoning Desc:	R-12(RESIDENTIAL 12 DU/AC)

Building Characteristics

Residential Design:	2 Story	Bed Rooms:	3	Basement Type:	Full
Abv Grd Fin SQFT:	2,365	Full Baths:	2	Year Built:	2006
Part Baths:	1	Total Baths:	2.5		
		Exterior:	Mixed Siding		
		Roof:	Composition		
		Heat Delivery:	Hot/Warm Air		
		Elec:	Hooked-Up		
Sec 1 Construction:		Sec 1 Area:		Sec 1 Story Type:	2.5

Codes & Descriptions

Land Use: 147 Townhouse In Ownership Development
 County Legal Desc: HOLLY ACRES LT 52A
 BUILDABLE-AVERAGE

MLS History

MLS Number	Category	Status	Status Date	Price
VAFX999050	RES	Active	03/10/19	\$484,900

Tax History

Annual Tax Amounts			Annual Assessment						
Year	County	Municipal School	Annual	Land	Building	Ttl Taxable	Total Land	Total Bldg	Total Asmt
2018	\$5,291		\$5,445	\$109,000	\$351,130	\$460,130			
2017	\$4,907		\$5,041	\$103,000	\$331,250	\$434,250			
2016				\$103,000	\$331,250	\$434,250			

Sale & Mortgage

Record Date: 03/01/2006 Book: 18251
 Settle Date: Page: 2152
 Sales Amt: \$525,000 Doc Num:
 Sale Remarks:
 Owner Names:HEATH JOSEPH F

Record Date: 09/15/2005 Book: 0
 Settle Date: Page: 0
 Sales Amt: Doc Num:
 Sale Remarks:
 Owner Names:US HOME CORPORATION

Record Date: 09/14/2005 Book: 0
 Settle Date: Page: 0
 Sales Amt: \$530,180 Doc Num:
 Sale Remarks:
 Owner Names:US HOME CORPORATION

Universal Title, Old Town
 1701 Duke Street
 #101
 Alexandria, VA 22314
 (877) 645-8319

Exhibit(s) Draft ALTA Statement Page 1 of 2

ALTA Seller's Settlement Statement

File #: 19-9648-19	Property 3319 Beechcliff Drive	Settlement Date 04/25/19
Prepared: 03/21/19	Alexandria, VA 22306	Disbursement Date 04/25/19
Managing Attorney: Kelly Satterwhite	Buyer Winifred Pingyee NG and Max Wong	
	Seller Joseph F. Heath	
	Lender First Heritage Mortgage, LLC	

Description	Seller	
	Debit	Credit
Primary Charges & Credits		
Sales Price of Property		\$484,900.00
Seller Credit	\$1,500.00	
Payoffs/Payments		
Payoff to Shellpoint Mortgage Servicing	\$382,875.47	
Government Recording and Transfer Charges		
Grantor Tax (County Deed Taxes) to Fairfax County	\$242.50	
Grantor Tax (State Deed Taxes) to Fairfax County	\$242.50	
Regional WMATA Capital Fee (Grantor Tax) (County Deed Taxes) to Fairfax County	\$727.35	
Commissions		
Selling Agent Commission to KW Metro Center (Alexandria) Buyer's Agent	\$12,122.50	
Title Charges		
Title - Deed Preparation to The Mason Law Firm PLC	\$175.00	
Title - Release Tracking to UT Releases	\$35.00	
Title - Seller Settlement Fee to Universal Title, Tysons	\$600.00	
Title - Wire & Disbursement Fee to Universal Title, Tysons	\$50.00	
Miscellaneous Charges		
HOA Resale Dos	\$300.00	
Home Warranty	\$450.00	
	Debit	Credit
Subtotals	\$399,320.32	\$484,900.00
Due to Seller <small>(Payable to IRS)</small>	\$85,579.68	
Totals	\$484,900.00	\$484,900.00

See signature addendum

Signature Addendum

Exhibit(s) Draft ALTA Statement Page 2 of 2

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.
We/I authorize Universal Title, Old Town to cause the funds to be disbursed in accordance with this statement.

Joseph F. Heath

Date

Settlement Agent

Date

MAP #: 0924 12 0052A
HEATH JOSEPH F

3319 BEECHCLIFF DR

Owner

Name	HEATH JOSEPH F,
Mailing Address	6501 PRINCETON DR ALEXANDRIA VA 22307 1350
Book	18251
Page	2152

Parcel

Property Location	3319 BEECHCLIFF DR ALEXANDRIA VA 22306
Map #	0924 12 0052A
Tax District	40000
District Name	LEE
Land Use Code	Townhouse in ownership development
Land Area (acreage)	.0404
Land Area (SQFT)	1,760
Zoning Description	R-12(Residential 12 DU/AC)
Utilities	WATER CONNECTED SEWER CONNECTED GAS CONNECTED
County Inventory of Historic Sites	NO
County Historic Overlay District	NO
	For further information about the Fairfax County Historic Overlay Districts, CLICK HERE
	For properties within the towns of Herndon, Vienna or Clifton please contact the town to determine if the property is within a town historic district.
Street/Road	PAVED
Site Description	BUILDABLE-AVERAGE LOT

Legal Description

Legal Description	HOLLY ACRES LT 52A
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Sales History

Date	Amount	Seller	Buyer
------	--------	--------	-------

03/01/2006	\$525,000	US HOME CORPORATION	HEATH JOSEPH F
09/15/2005	\$0	ACACIA CREDIT FUND 8A LLC	US HOME CORPORATION
09/14/2005	\$530,180	ACACIA CREDIT FUND	US HOME CORPORATION
07/01/2005	\$0		ACACIA CREDIT FUND 8A LLC

Sales

1 of 4

Date	03/01/2006
Amount	\$525,000
Seller	US HOME CORPORATION
Buyer	HEATH JOSEPH F
Notes	Non-representative price based on comps
Deed Book and Page	18251-2152
Additional Notes	

Values

Tax Year	2019
Current Land	\$109,000
Current Building	\$351,130
Current Assessed Total	\$460,130
Tax Exempt	NO
Note	

Values History

Tax Year	Land	Building	Assessed Total	Tax Exempt
2018	\$109,000	\$351,130	\$460,130	NO
2017	\$103,000	\$331,250	\$434,250	NO
2016	\$103,000	\$331,250	\$434,250	NO
2015	\$101,000	\$324,750	\$425,750	NO
2014	\$95,000	\$306,370	\$401,370	NO
2013	\$86,000	\$272,530	\$358,530	NO
2012	\$80,000	\$257,460	\$337,460	NO
2011	\$80,000	\$260,730	\$340,730	NO
2010	\$81,000	\$246,400	\$327,400	NO
2009	\$90,000	\$276,850	\$366,850	NO
2008	\$115,000	\$308,960	\$423,960	NO
2007	\$110,000	\$379,760	\$489,760	NO
2006	\$105,000	\$422,500	\$527,500	NO

Primary Building

Building Use	Townhouse
Style	2 1/2 Story
Exterior Wall Material	Vinyl
Roof	Composition Shingle
Basement	SUB & FULL
Basement Rec Room Size (sq.ft)	312
Basement Type	Daylight/English
Dormers	
Year Built	2006
Effective Year Built	
Year Addition	
Year House Remodeled	
Model Name	BRISTOL B
Bedrooms	3
Full Baths	2
Half Baths	1
Number of Fireplaces	
# Basement Bedrooms/Dens	
Heating	Central A/C
Construction Quality/Grade	G-GOOD
Physical Condition/CDU	AV-Average

Structure Size

Above Grade Living Area Total Sq. Ft	2,365
Basement Garage # Cars	2

General Information

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Last Refresh

Date

Data last refreshed: 22/Mar/2019 DB:PORA34CUR

Source: Fairfax County Department
of Tax Administration, Real Estate Division.

Label Matrix for local noticing

Wilmington Trust, National Association, as S
Exhibit(s) Service List Page 1 of 3

United States Bankruptcy Court

0422-1

3415 Vision Drive

200 South Washington Street

Case 16-13486-RGM

Columbus, OH 43219-6009

Alexandria, VA 22314-5405

Eastern District of Virginia

Alexandria

Fri Nov 11 12:57:47 EST 2016

Ace Funding Source

American Express

Angela Heath

366 North Broadway suite 410

P.O. Box 270

4233 Sonia Court

Jericho, NY 11753-2000

Newark, NJ 07101-0270

Alexandria, VA 22309-2347

Angela Marie Chapman

Austin & Cynthia Wooten

Ayana Jackson

7802 Colonial Spring Blvd

7143 Huntley Creek Place

7802 Colonial Springs Blvd

Alexandria, VA 22306-2845

Alexandria, VA 22306-5107

Alexandria, VA 22306-2845

BSI Financial

Bank of America

Bank of America, N.A.

PO Box 517 Titusville

P.O. Box 31785

Johnie Rush Muncy

Titusville, PA 16354-0517

Tampa, FL 33631-3785

Samuel I. White, P.C.

1804 Staples Mill Road

Suite 200

Richmond, VA 23230-3530

Capital One

Chase

CitiMortgage

P.O. Box 71083

P.O. Box 24696

PO Box 78015

Charlotte, NC 28272-1083

Columbus, OH 43224-0696

Phoenix, AZ 85062-8015

Damon Catching

Dawn Christopher

Ditech

3367 Beechcliff Drive

2344 Huntington Station Ct

PO Box 6172

Alexandria, VA 22306-5103

Alexandria, VA 22303-1416

Rapid City, SD 57709-6172

EBF Funding

Empire Funding

Ethan and Jennifer Fiedel

2001 NW 107th Ave

1022 Avenue M

1905 Joliette Ct

3rd Floor

Brooklyn, NY 11230-4712

Alexandria, VA 22307-1626

Miami, FL 33172-2507

Everest Business Funding

Fatima Sheriff

Flaminia Garioni

2001 NW 107th Avenue, Third Floor

3307Beechcliff Drive

3305 Beechcliff Drive

Miami, FL 33172-2507

Alexandria, VA 22306-5103

Alexandria, VA 22306-5103

Fox Capital

Frederick and Janaya Davis

Gary Campbell

140 Broadway 46th floor

3327 Beechcliff Drive

7147 Mason Grove Ct

New York, NY 10005-1155

Alexandria, VA 22306-5103

Alexandria, VA 22306-5105

Internal Revenue Service

Jerry Haynes & Beth Haynes

Jhonson Kennard

P.O. Box 7346

3304 Beechcliff Drive

12852 Cara Drive

Philadelphia, PA 19101-7346

Alexandria, VA 22306-5100

Woodbridge, VA 22192-2729

Johnie and Tarisha Graham
3310 Beechcliff Drive
Alexandria, VA 22306-5100

Joseph & Lindsay Williams
2449 Huntington Park Drive
Alexandria, VA 22303-2256

Joseph J Meyer
3359 Beechcliff Drive
Alexandria, VA 22306-5103

Karolien Koeken, Sherri Smith
1033 NE 17th Way Fort
Fort Lauderdale, FL 33304-2458

Kevin, Daniel, Cedric, Edward
2415 Huntington Park Drive
Alexandria, VA 22303-2256

Leslie Lucas
3371 Beechcliff Drive
Alexandria, VA 22306-5103

Merchant Funding
30 Broad Street, 14th Floor
Suite 14108
New York, NY 10004-2906

Nation Star
PO Box 619098
Dallas, TX 75261-9098

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA 22119-3000

Nelson Moreno
7115 Mason Grove Court
Alexandria, VA 22306-5102

Ocwen
P.O. Box 660264
Dallas, TX 75266-0264

Select Portfolio Servicing, Inc
Attn: Bankruptcy Dept.
PO Box 65250
Salt Lake City, UT 84165-0250

Sherwen White
8548 Wyngate Manor Ct
Alexandria, VA 22309-8519

Sinkander Family
3309 Beechcliff Drive
Alexandria, VA 22306-5103

Specialized Loan Servicing LLC
8743 Lucent Blvd
Suite 300
Littleton, CO 80129-0000

Steve Albert Silva
1632 Wainwright Drive
Reston, VA 20190-3429

Tamara Gonzales & Percy Coving
3378 Beechcliff Drive
Alexandria, VA 22306-5101

The Bank of New York Mellon
Auria K. DuPuch-Freeman
Shapiro & Brown, LLP
501 Independence Parkway
Suite 203
Chesapeake, VA 23320-5174

The Bank of New York, c/o CitiMortgage, Inc.
Kyle Thomas Libby
BWW Law Group, LLC
8100 Three Chopt Road, Suite 240
Richmond, VA 23229-4833

Victor Vasquez
3319 Beechcliff Drive
Alexandria, VA 22306-5103

Vince Marcus Wilson
7139 Mason Grove Ct
Alexandria, VA 22306-5105

Washington First Bank
11921 Freedom Drive
Suite 250
Reston, VA 20190-5676

Wells Fargo Bank, National Association
Brandon R. Jordan
Samuel I. White, P.C.
1804 Staples Mill Rd., Suite 200
Richmond, VA 23230-3530

Wells Fargo Credit Card Serv
P.O. Box 10347
Des Moines, IA 50306-0347

Wells Fargo Financial Bank
P.O. Box 660553
Dallas, TX 75266-0553

Wells Fargo N.A
P.O. Box 29482
Phoenix, AZ 85038-9482

Wilmington Trust, National Association
Mark David Meyer
Rosenberg & Associates, LLC
4340 East West Highway
Suite 600
Bethesda, MD 20814-4411

Wilmington Trust, National Association
Nisha Ryan Patel
Samuel I. White, P.C.
1804 Staples Mill Road
Richmond, VA 23230-3530

Yellow Stone Capital
30 Broad Street, 14th Floor
Suite 14108
New York, NY 10004-2906

Joseph F Heath
6501 Princeton Drive
Alexandria, VA 22307-1350

Judy A. Robbins
Office of the U.S. Trustee - Region 4
115 South Union Street, Room 210
Alexandria, VA 22314-3361

Case 16-13486-KHK Doc 461-4 Filed 03/25/19 Entered 03/25/19 13:06:38 Desc
Exhibit(s) Service List Page 3 of 3
Kennard Johnson-Bey
12852 Cara Drive
Woodbridge, VA 22192-2729

Richard G. Hall
7369 McWhorter Place
Suite 412
Annandale, VA 22003-5650

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Bank of America, N.A., (u)The Bank of New York Mellon, f/k/a Bank of (u)The Bank of New York, c/o CitiMortgage, In
8100 Three Chopt Road Suite 240
Richmond

(u)Wells Fargo Bank, National Association as (u)Wilmington Trust, National Association, as (du)Wilmington Trust, National Association, a

(u)Crestview Financial
NEED ADDRESS
End of Label Matrix
Mailable recipients 62
Bypassed recipients 7
Total 69