







27 CAMPBELL TOWNHOMES

HAVEN AT THE WILDERNESS

WALL STREET TOWER

THE FOUNTAINS

ATTACHED CONDO · LOFT · TOWNHOME · VILLA · PATIO HOME · DETACHED CONDO · CO-OP

CORINTH DOWNS



WORNALL PLAZA



LAKESHORE TOWNHOUSES



CITYHOMES



ATTACHED CONDOMINIUM



HAVEN AT THE WILDERNESS

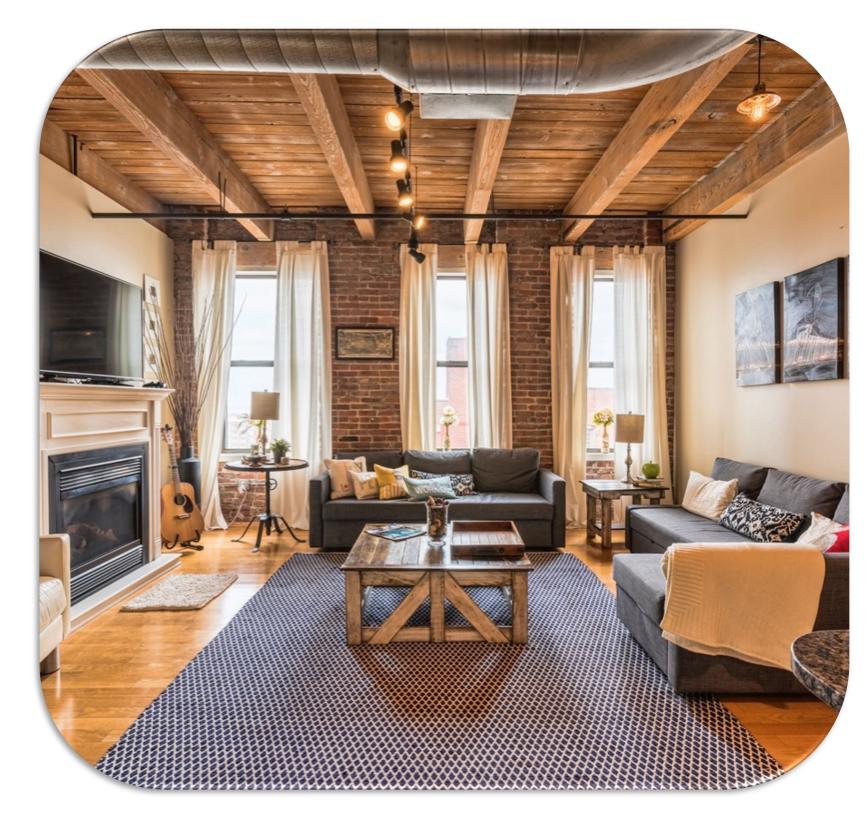
A condominium, or **condo**, is a type of housing wherein a very specific part of a larger property

— almost always an apartment within a complex

— is <u>privately owned by the homeowner</u>, while all other connecting areas of the complex are

communally owned by all condo residents.

LOFT



THE FOUNTAINS

A loft refers to large adaptable open space, often converted for residential use to condominium from some other use, often light industrial.

TOWNHOME AKA TOWNHOUSE



27 CAMPBELL TOWNHOMES

A multi-story house in a housing development which is attached to one or more similar houses by shared walls.

Townhouses tend to be a tall, narrow, traditional row house, generally having three or more floors.

NOTE: A TOWNHOME OR TOWNHOUSE

COMMUNITY CAN ALSO BE A

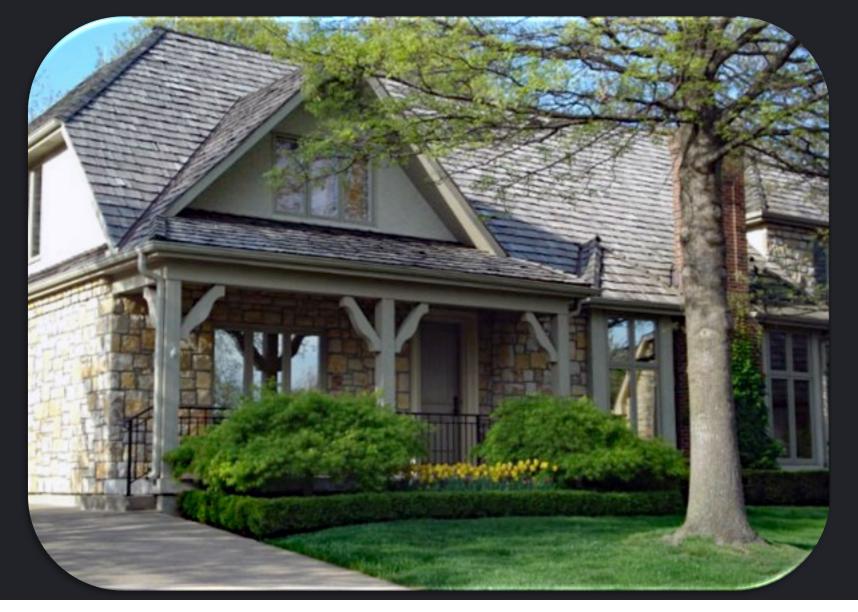
CONDOMINIUM!!

WHAT ABOUT VILLAS VERSUS PATIO HOMES...



WHAT ABOUT VILLAS VERSUS PATIO HOMES ... C

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PATIO HOMES

"Patio homes" have a more specific legal definition, although it can vary between municipalities and markets.

Usually it defines semi-detached or attached cluster homes, usually established as a PUD, but its main characteristic is that it allows development with small or no setback requirements.

DID YOU KNOW THERE ARE DETACHED CONDOMINIUMS?



CITYHOMES

Detached condos are a type of hybrid of the single-family home with classic condominium features, including planned communities. Just like standard attached condos, row or apartment-like condos, detached condos feature communities with homeowner associations.

COOPERATIVE AKA CO-OP

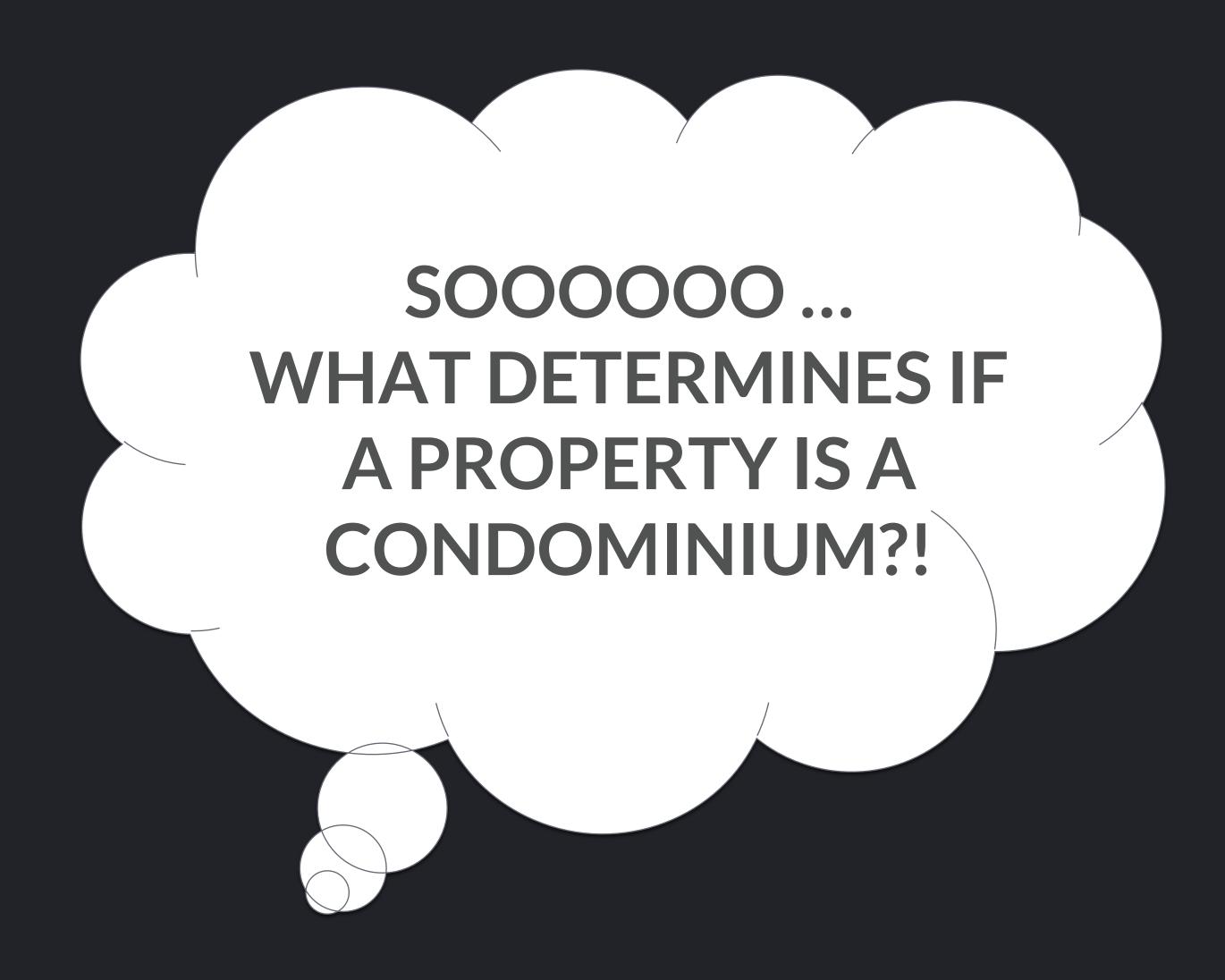


A farm, business, or other organization which is owned and run jointly by its members, who share the profits or benefits.

In real estate ...

Cooperative housing or co-op housing is a type of real estate arrangement that is similar to buying a condo or a home, except that you do not actually own your unit. With this type of real estate transaction, a cooperative group owns the real estate and you purchase a share of ownership.

WORNALL PLAZA



RESOURCES TO ASSIST IN DETERMINING PROPERTY TYPE



TITLE COMPANY



LENDER PARTNERS



COUNTY RECORDS



PROPERTY
MANAGEMENT
COMPANY
UNLESS SELFMANAGED



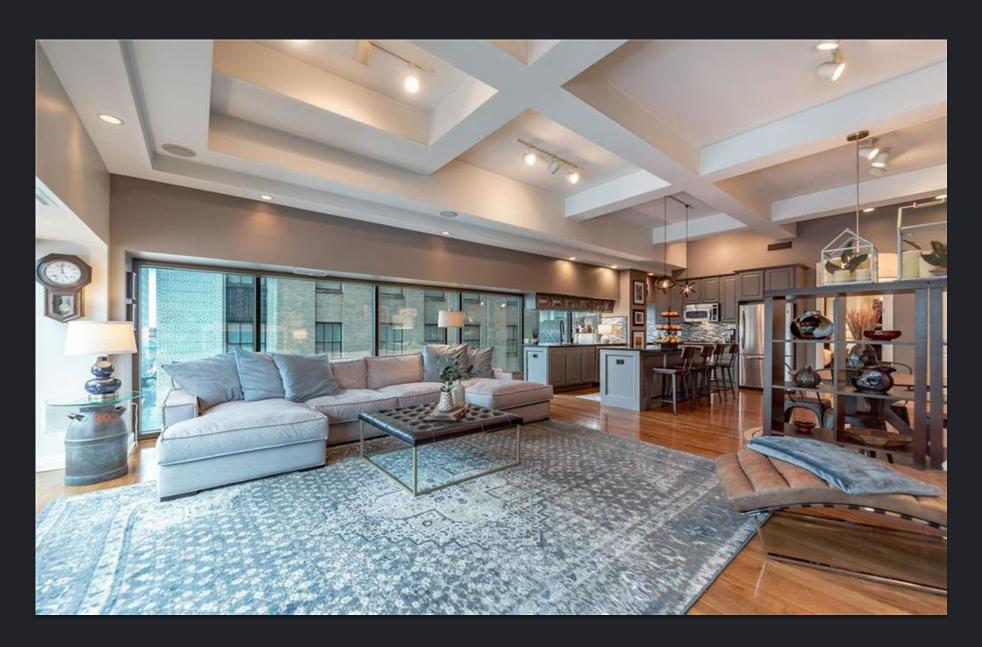


CONDO ASSOCIATION VERSUS HOA ... WHAT'S THE DIFFERENCE?

THE BIGGEST DIFFERENCE BETWEEN A CONDO ASSOCIATION AND AN HOA IS THE SCOPE OF OWNERSHIP.

IN A CONDO, EACH MEMBER INDIVIDUALLY OWNS
HIS UNIT BUT MAINTAINS A JOINT OWNERSHIP IN
THE BUILDING AND ITS GROUNDS.





- Also called CC&Rs, Master Deed, or Declaration of Condominium
- Regulates use, appearance, and maintenance of property
- May put restrictions on parking, paint colors, noise-levels, pets, etc.
- Usually attached to the Title of the property
- Should be reviewed during purchase process
- Subject to change by a vote from community homeowners
- This document may be amended from time to time





- Required by law to bring a condominium association into existence
- The second most necessary legal document with the first being the Declaration of Condominium or CC&Rs
- The purpose of bylaws is to provide for the legal structure and operation of the condo by defining the rights and obligations of both the association and its owners
- Protect the owners, enhance property values and promote harmonious living
- This document may be amended from time to time

- An elective governing document of a condominium association
- Although general rules and regulations may be contained within the CC&Rs or Bylaws, the Association typically also adopts separate – usually more lengthy and specific – rules and regulations covering anything from prohibiting broken cars and trash on decks or balconies to regulating the height of fences to limiting the number of swimmers in the pool
- Affect how the property in a development is used, so it is very important that potential buyers study the restrictions
- This document may be amended from time to time



Rules and Regulations Governing The Crossings Condominiums Overland Park, Kansas

A.	Owner Responsibility	Page 2
В.	Parking and Driving	2 & 3
ъ.		200
C.	Use of Decks, Balconies, Porches, Patios And Exterior Appearance	3
D.	Noise	3 & 4
E.	Rummage and Yard Sales & Trash	4
F.	Pets	4
G.	Pool Regulations	4 & 5
H.	Clubhouse Regulations	5 & 6
I.	Business Operation	6
J.	Real Estate Signs	6
K.	Use of Common and Limited Common Areas	6 & 7
L	Penalties for Violations	7
M.	Treatment of fines	7
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P.	Amendment to Regulations	8





- The budget in a condominium association is a projection of the money needed to cover its operating expenses and [should] provide adequate reserve funding for repair and replacement of the elements of the property the HOA maintains
- Most condo documents require that the HOA adopt an operating budget every year to revise the budget from the previous year to take into account changes in its financial position and cost structure
- "Numbers Don't Lie" typically very straightforward document
- For lending purposes, the approved budget must balance
- Watch for Special Assessments and Special Projects



	2017 Actual	2018 Budget	2018 Actual 09/30/18	2019 Budget
Beginning Operating Cash	2017 Provided by Arrow NA	\$4,592	\$4,592	\$4,592
MM account balance @12/31/17 \$124,365	100	44,552	\$4,00Z	\$4,00Z
Incomo				
Income Dues Income - 144 Condos @ \$159 per month Jan-Aug - \$182 July-Dec	\$240,007	\$274,752	\$214,968	\$353,664
Dues Income - 144 Master @ \$276 Annual	37,815	39,744	0	0
Master Dues Allocation	0	(39,744)	0	0
Initiation Fees (3 months at closing x 4 resales)	1,531	1,908	234	0
Prior Year Dues Adjustment Late Fees	0 1,778	0 1,200	36,118 9,352	0 0
Lien Fees	0	700	4,025	Ō
Legal Fee Reimbursement	0	400	6,036	0
Interest Income	8	25	17	25
Misc Income Bad Debt	0 (105)	0	192 0	0 0
Special Assessments	7,707	0	8,365	0
Reserve Fund Allocation	<u>0</u>	<u>o</u>	<u>0</u>	(18,000)
Total Income	\$288,741	\$278,985	\$279,307	\$335,689
Administrative Expenses				
Management Fees	\$20,304	\$17,280	\$13,212	\$17,796
Insurance	30,831	25,300	21,556	29,724
Legal Fees	64	850	-45	0
Tax Return	0	225	0	225
Lien Fees Bank Fees	(343) 0	700 300	2,800 36	0 261
Annual Registration	0	25	11	25
Miscellaneous	24	50	1,179	50
Printing/Postage/Supplies	<u>89</u>	<u>150</u>	<u>1,524</u>	1,200
Total Administrative Expenses	\$50,969	\$44,880	\$40,273	\$49,020
Land Services				
Mowing	\$6,937	\$7,268	\$6,799	\$8,893
Chemicals & Fertilization	0	2,158	1,297	1,800
Trees/Shrubs Maintenance	0	1,573	3,720	1,573
Bed Maintenance Mulch	0	1,668 1,641	875 1,140	1,800 1,100
Spring/Fall Cleanup	Ö	1,106	400	1,106
Grounds Water	136,946	33,320	3,069	4,000
Grounds Electric	10,614	10,642	4,392	5,760
Water sprinkler maintenance Sprinkler turn off and on	2,636 0	2,636 0	3,720 0	2,300 324
Common Area Lighting Repairs	0	300	0	4,800
Drainage	0	500	0	500
Grounds Misc	0	1,000	0	1,000
Grounds Supplies	0	200	0	200
Tree Trimming	0	355	491	3,178
Tree & Shrub Remove/Replacement Snow Removal	8,691 4,445	1,000 4,445	1,212 2,835	1,000 5,400
Total Land Services	\$170,269	\$69,812	\$29,950	\$44,734
Puilding/Unit Maintenance				
Building/Unit Maintenance Alarm Systems	\$15,312	\$15,500	\$15,519	\$15,500
Building Maintenance	5,264	7,500	7,849	9,000
Fire Suppression System Monitoring	4,127	4,200	3,819	-,
Water (Per unit water \$100 montly estimated) 172,800/144/12=\$100	0	103,680	143,093	172,800
Storm Water	0	0	325	460
Leak/Caulk/Repairs	0	2,000 1,000	453 1,660	1,953 1,660
Painting Gutters	0	3,500	1,000	2,612
Roof Repairs	0	0	0	0
Trash Service	19,343	17,724	13,447	20,335
General Maintenance Total Building/Unit Maintenance	68 \$44,114	3,000 \$158,104	<u>530</u> \$186,807	2,530 \$242,524

\$265,352

\$23,389

\$272,796

\$6,189

\$257,030

\$22,278

\$336,278

(\$589)

Total Operating Expenses

OPERATING GAIN/(LOSS)

- Also known as a Reserve Study, a budget planning tool that identifies the current status of the reserve fund and a stable and equitable funding plan to offset ongoing deterioration, resulting in sufficient funds when those anticipated major common area expenditures actually occur
- Comprised of two parts the physical analysis and the financial analysis
- Prepared by an outside independent consultant
- There are three results from a reserve study:
 - 1. The listing of the major assets of the association to be funded through reserves, their expected useful life, remaining useful life, and current replacement cost (yielding the "scope and schedule" of the reserve projects)
 - 2. An evaluation of the current strength of the reserve fund (commonly expressed as "percent funded")
 - 3. A recommended multi-year reserve funding plan



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Buildings/Carports	39
Clubhouse Pool/Spa Area	49 56

Pool/Spa Area



Executive Summary	36314-0

# Component :	Useful Life (yrs)	Rem, Useful Life (yrs)	Current Average Cost
General Common Areas			
103 Concrete Walkways/Curbs - Repair	1	0	\$15,000
201 Asphalt - Mil/Overlay (A)	15	8	\$61,500
201 Asphalt - Mill/Overlay (B)	15	14	\$48,500
202 Asphalt - Repair/Reseal	3		\$18,250
320 Pole Lights - Replace	25	23	\$8,400
403 Mallbox Klosks - Replace (A)	20	18	\$7,550
403 Mallbox Klosks - Replace (B)	20	0	\$5,275
501 Block Walls - Replace	50	46	\$160,000
503 Metal Ralls - Repair/Replace	30	16	\$7,200
505 Equipment Enclosure - Replace	25	16	\$3,000
708 Trash Enclosures - Repair/Replace	15	6	\$8,400
1107 Metal Ralls - Repaint	5	[4]	\$1,980
1808 Trees/Landscaping - Maintain	1	0	\$5,000
Bulldings/Carports	1441	1441	1
110) Entry Decks/Stairs - Repair/Replace	(1)	(0)	\$24,000
321 Carport Lights - Replace	25	24	\$16,550
323 Security Lights - Replace	25	24	\$7,450
324 Wall Lights - Replace	25	4	\$39,400
505 Wood Fence - Repair/Replace	1	0	\$2,575
1112 Wood/Masonite Surfaces - Repaint	<u> </u>	0	\$53,000
1113 Masonite Siding - Repair/Replace	1	0	\$50,150
1303 Carport Shingle Roofs - Replace (A)	30	0	\$71,400
1303 Carport Shingle Roofs - Replace (B)	30	8	\$47,600
1303 Residential Shingle Roofs - Replace	30	27	\$235,000
	====(3	
1310 Gutters/Downspouts (N) - Replace	40	38	\$23,500
1310 Gutters/Downspouts (8) - Replace	40	The second second	\$22,000
1811 Plumbing/Drainage - Repair/Replace	[1]	[0]	\$7,500
1820 Termites - Treat	15	(12)	\$16,300
Clubhouse		F1	· · · · · · · · · · · · · · · · · · ·
110) Wood Deck - Replace	30	0	\$3,600
303 HVAC System - Replace	20	18	\$7,000
509 Wood Trellis - Replace	30	0	\$8,150
601 Carpet - Replace	15 ;	8	\$3,660
603 Tile Floors - Replace	45	8	\$8,060
703 Doors/Windows - Repair/Replace	45	В	\$15,000
903 Clubhouse Furnishings - Replace	15	1.8	\$5,000
904 Kitchen - Refurbish	120	8	\$9,000
909 Bathrooms - Refurbish	20	8	\$8,000
1110 Interior Surfaces - Repaint	15	8	\$2,450
Pool/Spa Area			
320 Pole Lights - Replace	25	13	\$8,050
404 Pool Furniture - Replace	8	3	\$6,500
503 Pool Fence - Repair/Replace	40	3	\$14,500
1107) Pool Fence - Repaint	5	0	\$3,190
1201 Pool Deck/Coping - Repair/Replace	10	9	\$5,000
	11121	170	1

3/11/2019

Association Reserves, 36314-0



2. CONDOMINIUM RESALE CERTIFICATE. (MISSOURI ONLY)

MISSOURI LAW (448.4-109) REQUIRES
THAT THE SELLER FURNISH TO THE
BUYER BEFORE THE EXECUTION OF ANY
CONTRACT OR OTHERWISE BEFORE
CONVEYANCE,

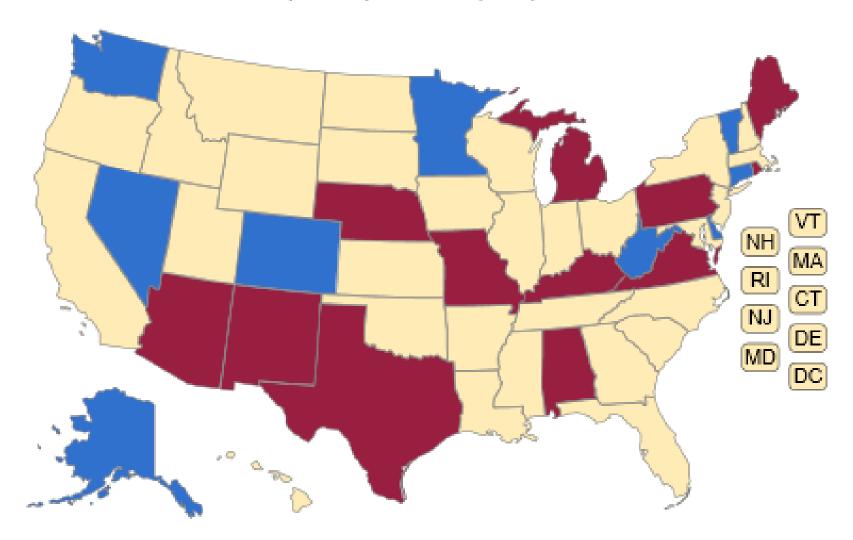
RESALE CERTIFICATE CONTAINING A COPY
OF THE DECLARATION, THE BYLAWS, AND
THE RULES AND REGULATIONS. THE SELLER
SHOULD OBTAIN FROM THEIR
ASSOCIATION A CERTIFICATE OF RESALE
CONTAINING INFORMATION NECESSARY
TO ENABLE THE SELLER TO COMPLY WITH
MISSOURI LAW 448.4-109.

THE RESALE CERTIFICATE IS ATTACHED. YES NO

HOA OR CONDOMINIUM UNIFORM ACTS BY STATE

CAI advocates for the adoption of Uniform Common Interest Ownership Act (UCIOA). In those states where it is not possible to adopt the act in its entirety, CAI supports and recommends consideration of appropriate portions of this law.

Click on one of the 9 blue (UCIOA) or 14 red (UCA) states below to see the state's uniform act.



Uniform Common Interest Ownership Act (UCIOA)

UCIOA is a basic statute for creating, managing, and terminating condominium, planned community, and real estate cooperatives. States enacted either the 1982 or 2008 version of the UCIOA.

1982 version: Alaska, Colorado, Minnesota, Nevada, and West Virginia

2008 version: Connecticut, Delaware, Vermont, and Washington.

Uniform Condominium Act (UCA)

UCA contains comprehensive provisions for creation, management, and termination of condominium associations, including point-of-sale consumer protection.

- Alabama
- Arizona
- Kentucky
- Maine
- Minnesota

- Missouri
- Nebraska
- New Mexico
- Pennsylvania
- Rhode Island

- Texas
- Virginia
- Washington
- · West Virginia

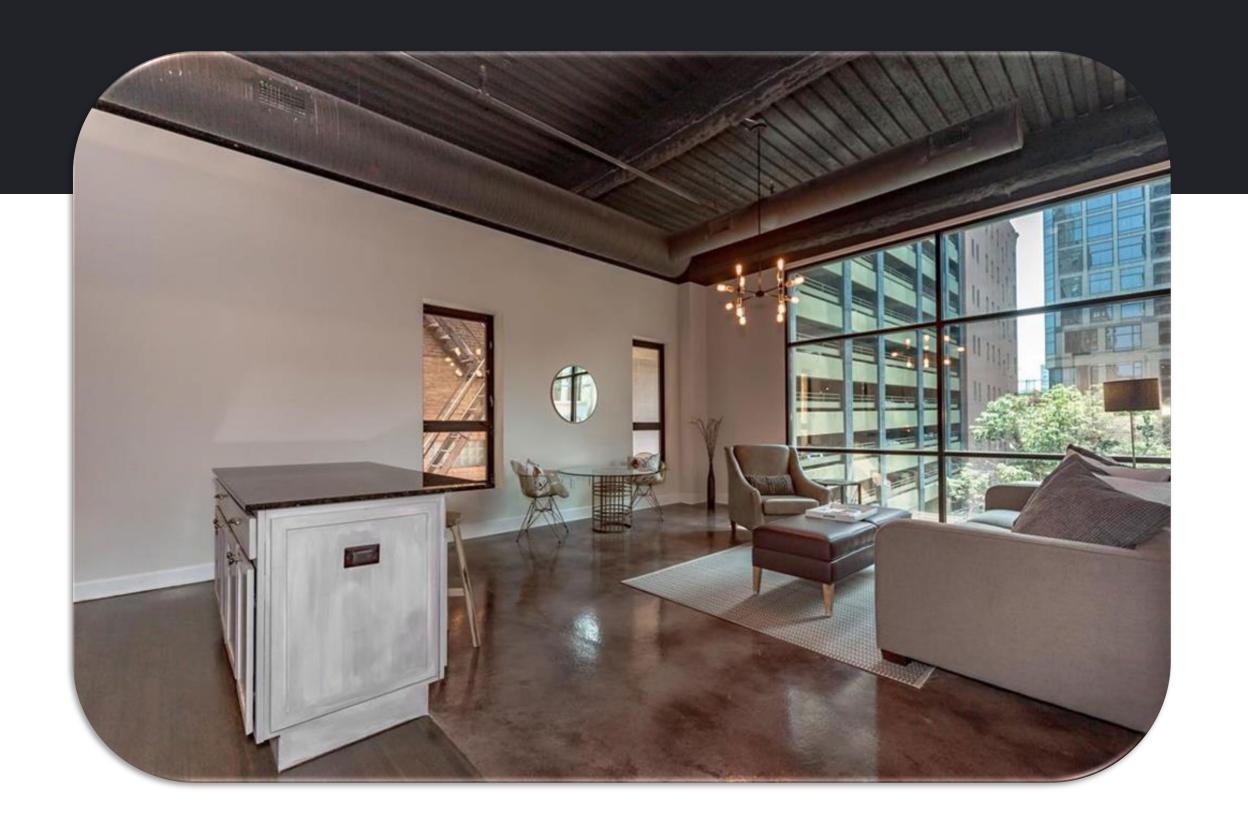


KANSAS APARTMENT OWNERSHIP ACT



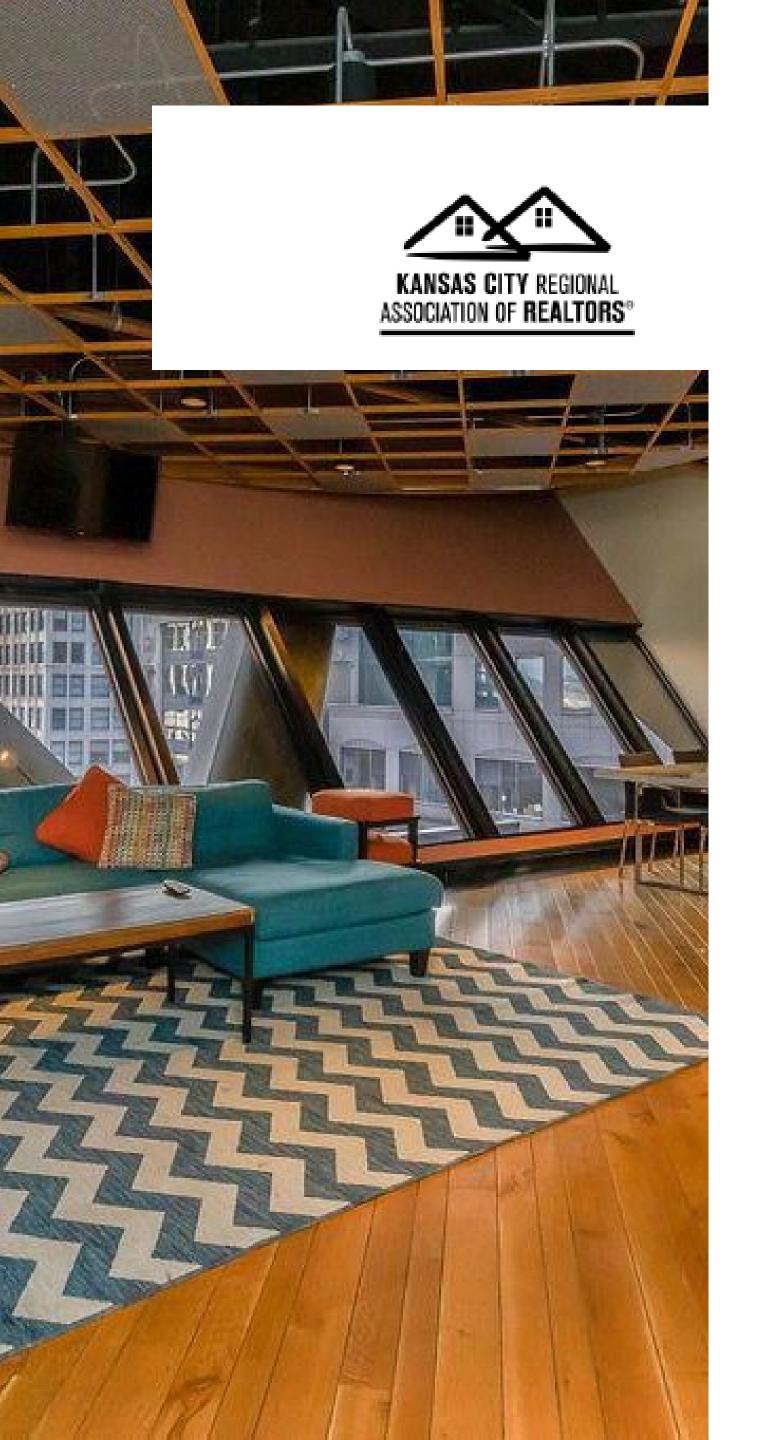
SELLER'S DISCLOSURE AND CONDITION OF PROPERTY ADDENDUM

(Condominiums)



DID YOU KNOW...

CONDOMINIUMS HAVE THEIR OWN SELLER'S DISCLOSURE?



SELLER'S DISCLOSURE AND CONDITION OF PROPERTY ADDENDUM

(Condominiums)

2	PROPERTY:
3	A condominium is the form of housing ownership and other real property where a specified part of real estate is
4	individually owned while use of and access to common facilities in the piece such as hallways, heating system,
5	elevators, exterior areas is executed under legal rights associated with the individual ownership and controlled by
6	the association of owners that jointly represent ownership of the whole piece.
7	
8	1. NOTICE TO SELLER.
9	Be as complete and accurate as possible when answering the questions in the disclosure. Attach additional sheets
0	if space is insufficient for all applicable comments. SELLER understands that the law requires disclosure of any
1	material defects, known to SELLER, in the Property to prospective Buyer(s) and that failure to do so may result in
2	civil liability for damages. Non-occupant SELLERS are not relieved of this obligation. This disclosure statement is

2. CONDOMINIUM RESALE CERTIFICATE. (Missouri only)

SELLER:

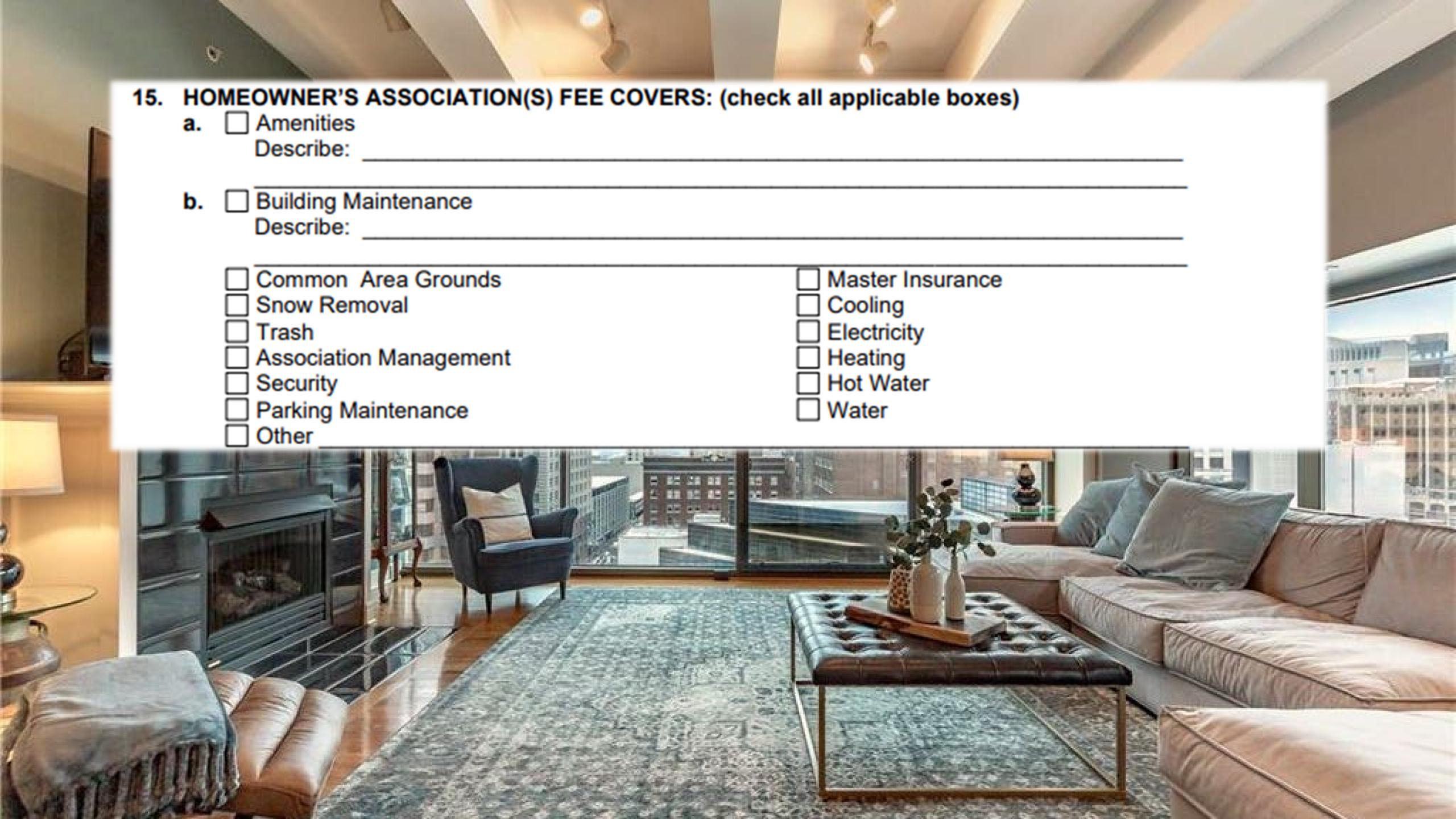
this information.

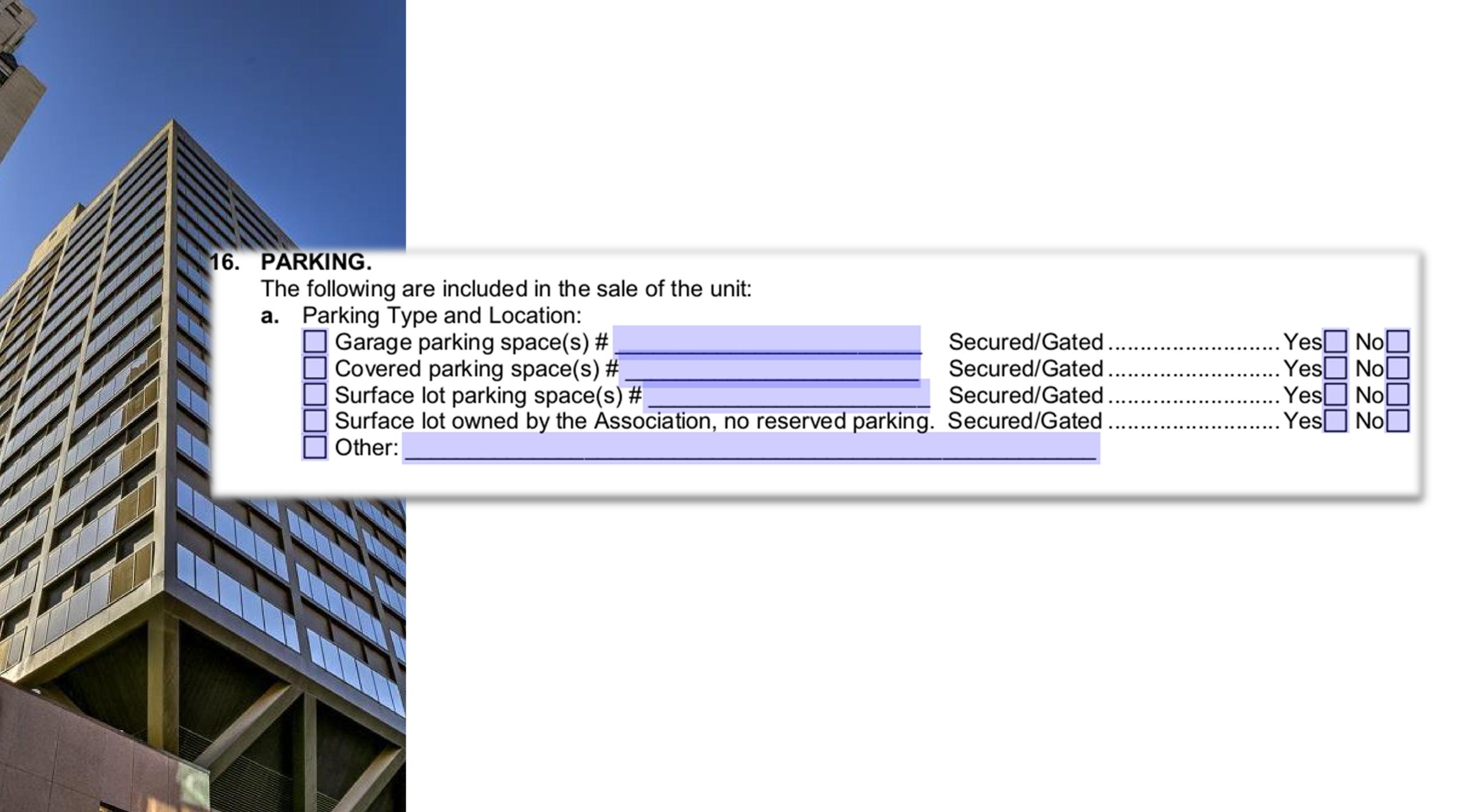
Missouri law (448.4-109) requires that the SELLER furnish to the Buyer before the execution of any contract or otherwise before conveyance, a resale certificate containing a copy of the declaration, the Bylaws, and the rules and regulations. The SELLER should obtain from their association a certificate of resale containing information necessary to enable the SELLER to comply with Missouri law 448.4-109.

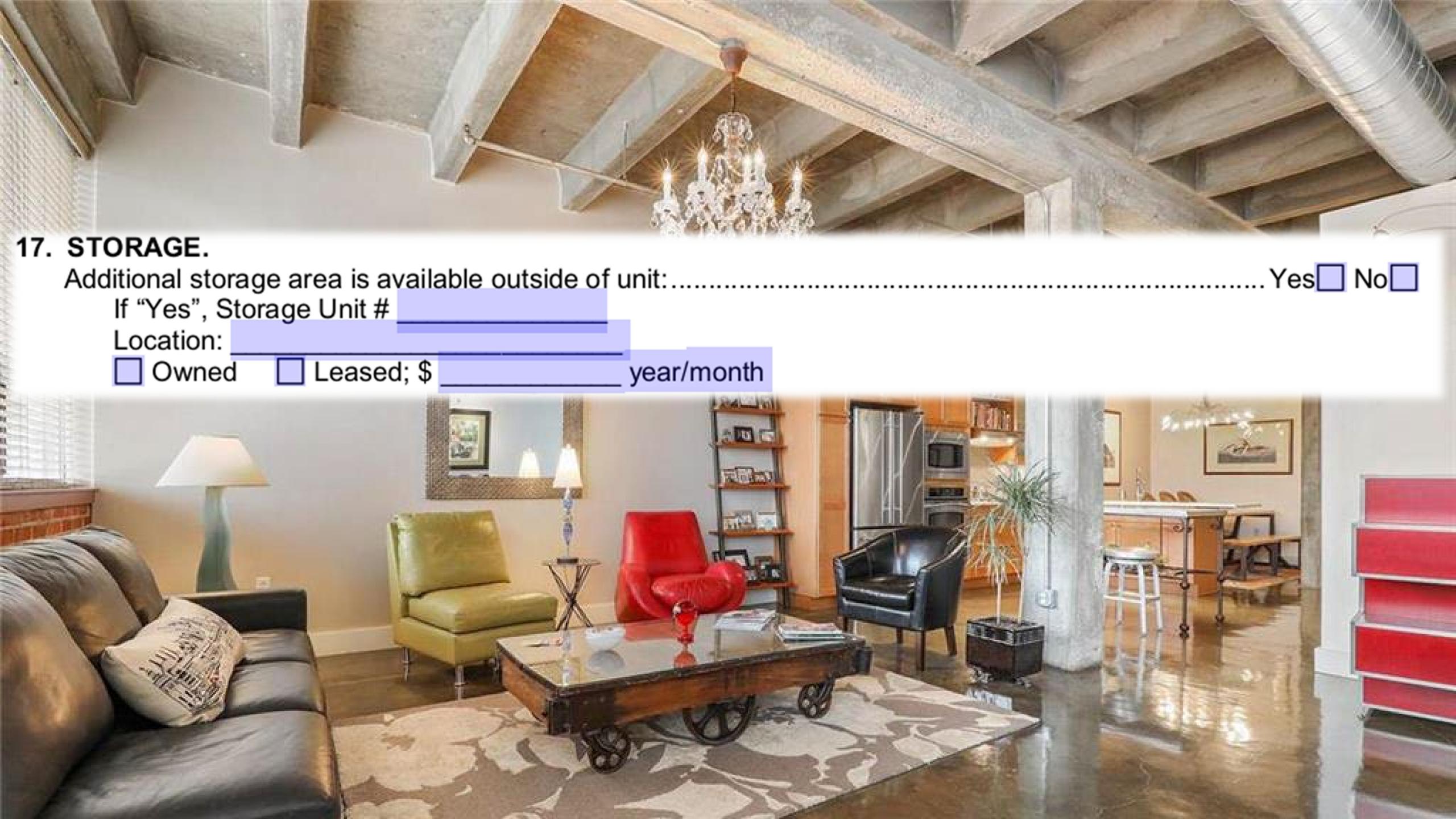
designed to assist SELLER in making these disclosures. Licensee(s), prospective buyers and buyers will rely on

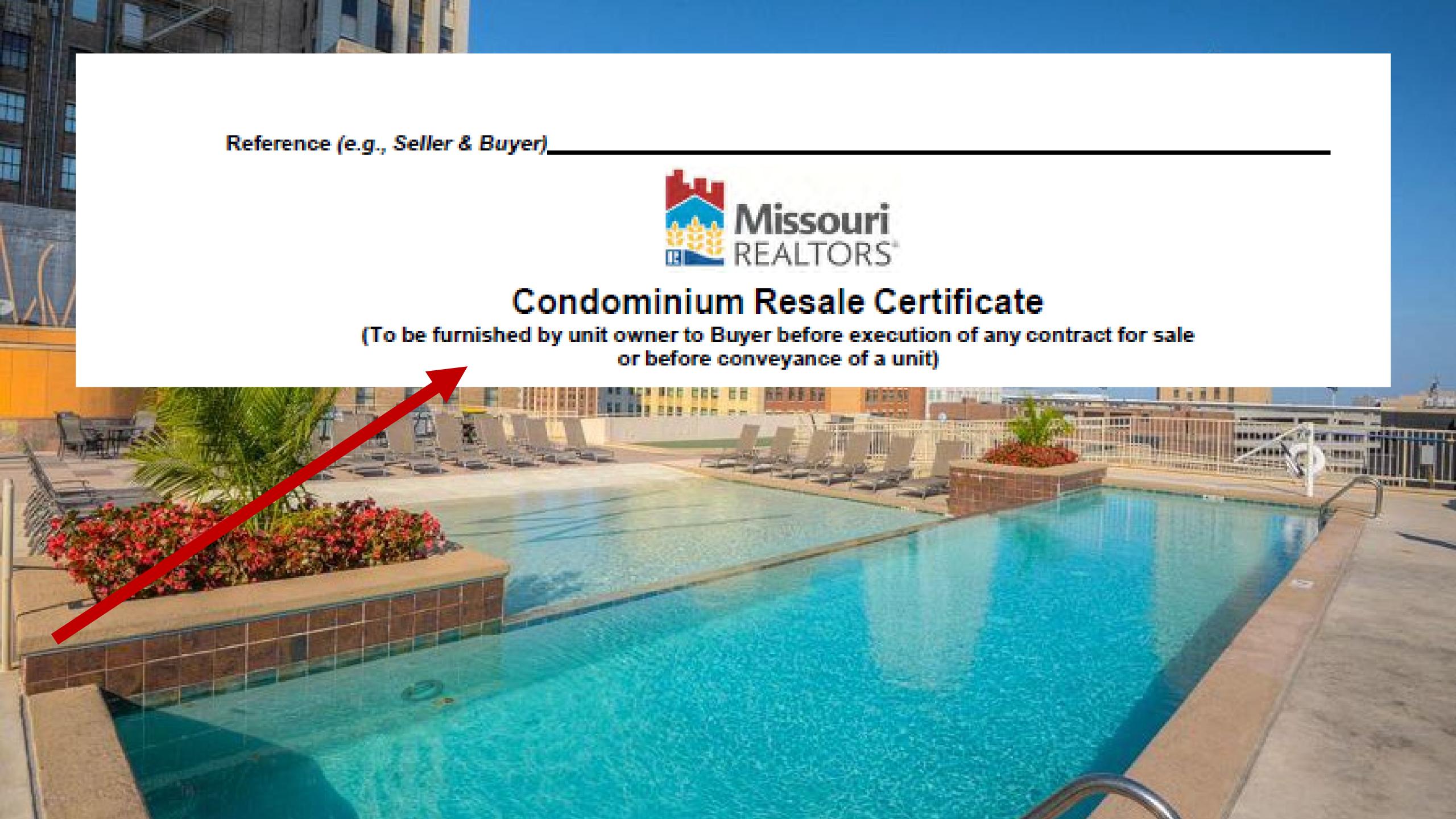
4. OCCUPANCY. Approximate age of Property? How long have you own Does SELLER currently occupy the Property?	vned?	
If "No", how long has it been since SELLER occupied the Property?	years/months.	
SELLER has never occupied the Property. SELLER to answer all questions	7. STRUCTURAL, BASEMENT/CRAWL SPACE ITEMS, FIREPLACE AND EXTERIOR ITEMS. ARE YOU AWARE OF: a. Any movement, shifting, deterioration, or other problems with walls, foundations, crawl space or slab?	No
9. PLUMBING RELATED ITEMS. a. What is the drinking water source? Public Private b. Is there a water softener on the Property?	Yes No	□ No□

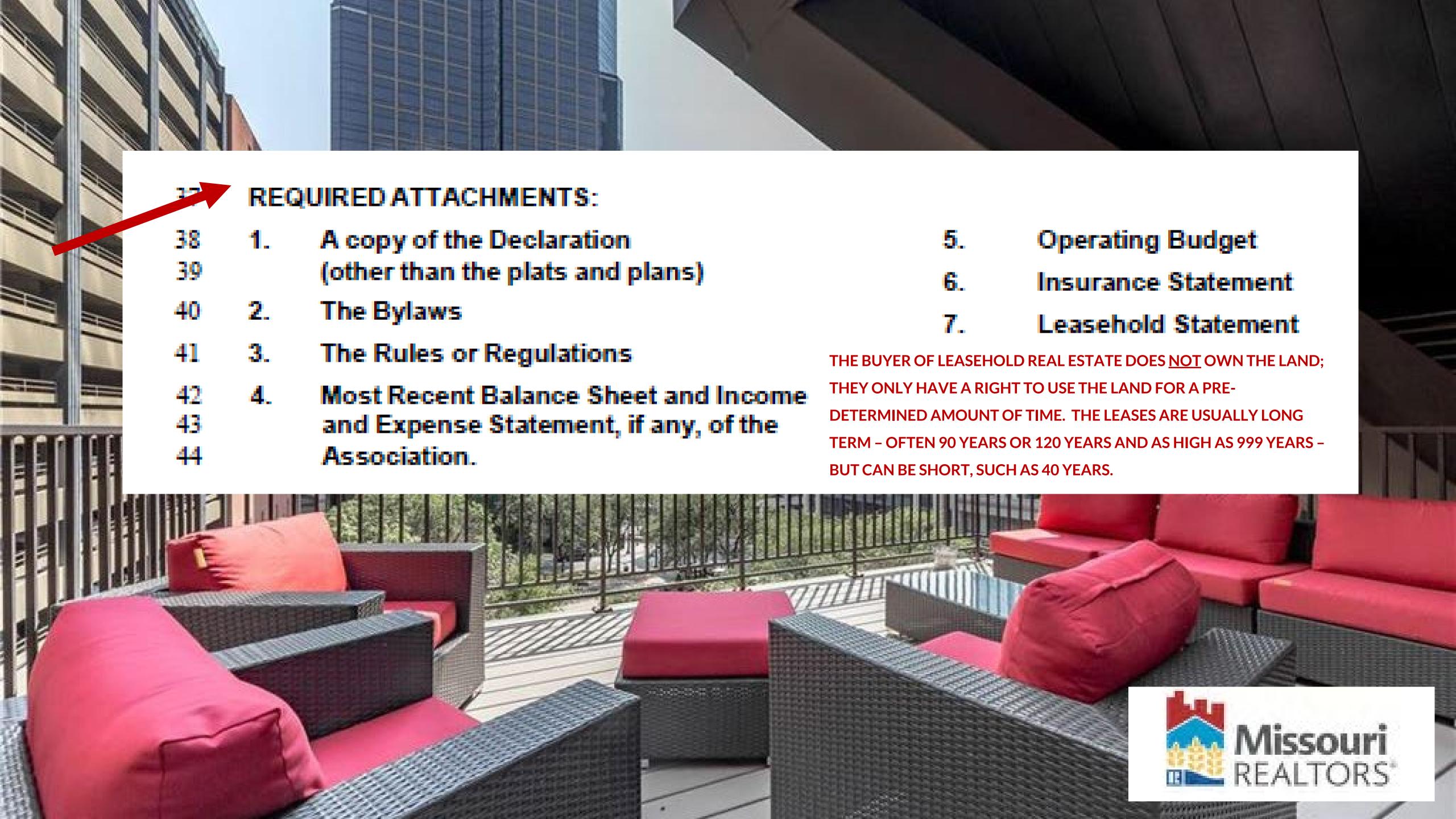
H	OMEOWNER'S ASSOCIATION(S). omeowner's Association dues are paid in full until in the amount of \$ payable				
	yearly semi-annually monthly quarterly				
Na	ame, phone, and address of the Property Management company:				
Na	ame, phone, and address of the Homeowner's Association President:				
_	Do you have a capy of the Hamseyman's Association Pulse and Pagulations, Doed Postrictions				
a.	a. Do you have a copy of the Homeowner's Association Rules and Regulations, Deed Restrictions, Bylaws, Budget and major component study pertaining to the Property?				
b.	The amount of reserves for capital expenditures are \$ as of, and \$ of the reserves has been allocated by the Association for specific projects.				
C.	Any capital expenditures anticipated by the Association in the current or next two fiscal years?Yes No If "Yes", explain in detail:				
d.	Are you aware of any special assessment to be imposed by the Association?				
e.	Does the Homeowner's Association impose its own transfer fee when this Property is sold?Yes No If "Yes", what is the amount? \$				
f.	Is the Property subject to a secondary Master Community Homeowners Association fee?Yes No If "Yes", name, phone, and address of the Secondary Management company:				













TRANSACTION REQUIRED DOCUMENTATION

- * CONDOMINIUM RESALE CERTIFICATE (MISSOURI ONLY)
- RESALE DEMAND (INCLUDES DUES & PAYMENT INFO) REQUIRED ON FIRST TIME SALE OF A NEW PROPERTY OR A RESALE OF AN EXISTING PROPERTY.
- * GOVERNING DOCUMENTS
- HOA FINANCIALS
- HOA INSURANCE CERTIFICATE

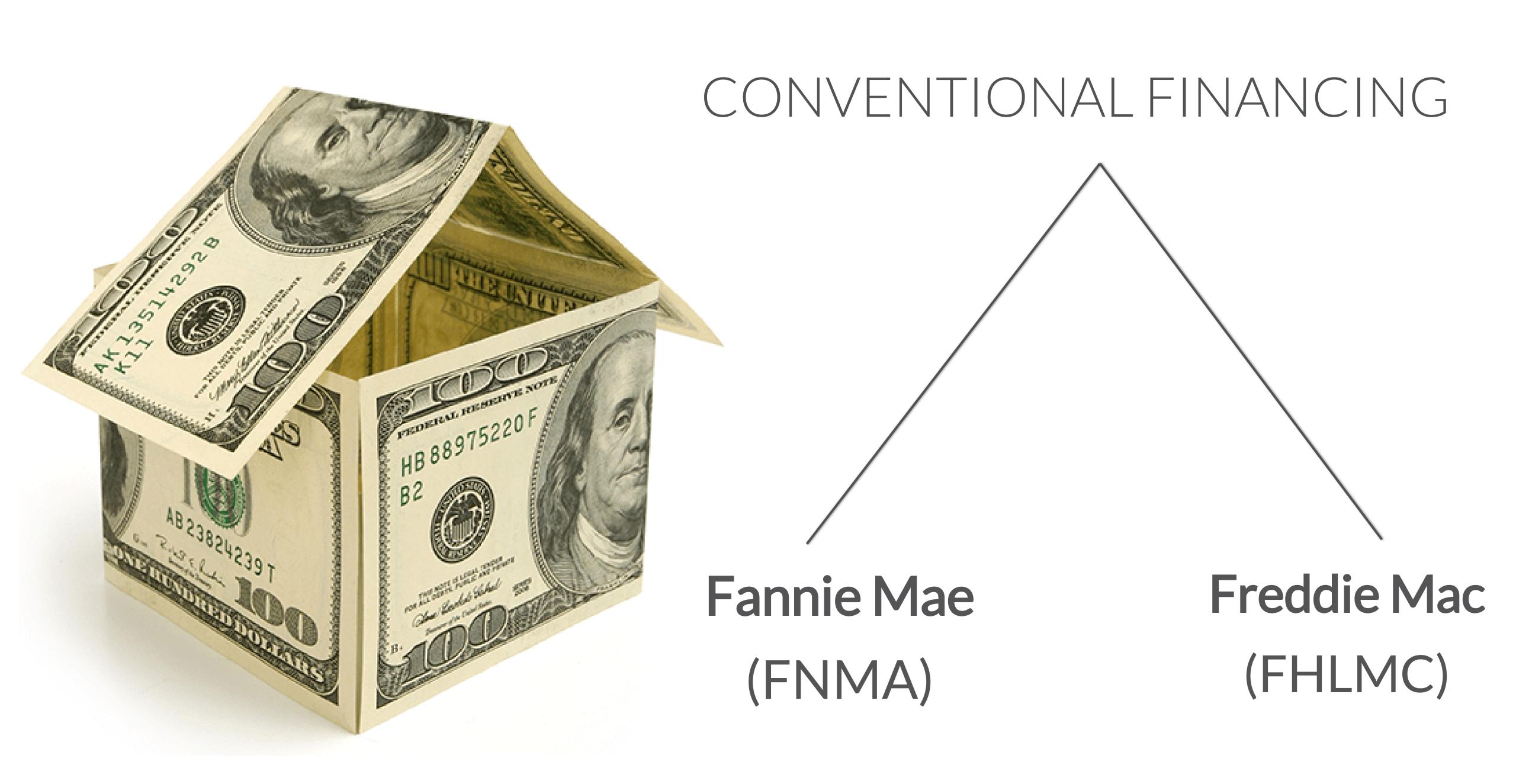
WHO IS PAYING FOR THESE FEES?

NEW CONSTRUCTION, NEW PROJECT OR NEW CONVERSION

VS.

ESTABLISHED PROJECT





WARRANTABLE

VS.

NON-WARRANTABLE





Condominium
Project
Questionnaire

Form 1076



Condominium Project Questionnaire

ABOUNDUM ADDED DECEMBER 2021

Instructions

Lender: Complete the first table below and enter the date on which the form should be returned to you.

Lender Name:	Lender Phone Number:	
Contact Name:	Lender Fax Number:	
Lender Address:	Lender Email Address:	

	insici i	role	ct Information					
1								
2	Project Legal Name: Project Physical Address:							
3	111100		nagement Address:					
4			me (If different from Project Legal Name):					
5			ID #:					
6			nagement Company Tax ID #:					
7			Master or Umbrella Association (if applicable):					
8			project contain any of the following? Check all that apply:					
	a	D	Hotel/motel/resort activities, mandatory or voluntary rental-pooling arrangements, or other restrictions on the unit owner's ability to occupy the unit					
	b	D	Deed or resale restrictions					
	•		Manufactured homes					
	d	п	Mandatory fee-based memberships for use of project amenities or services					
		D	Non-incidental income from business operations					
	ıř	D	Supportive or continuing care for seniors or for residents with disabilities					
	Prov	ide a	additional detail here, if applicable (optional):					



1	(e.t)	ne project 100% complete, including all construction or renovation of units, common				
		ments, and shared amenities for all project phases?		YES		NO
	If N	o, complete lines a-f:				
	a	Is the project subject to additional phasing or annexation?		YES		NO
	ь	Is the project legally phased?	П	YES	О	NO
	c	How many phases have been completed?				
	đ	How many total phases are legally planned for the project?				
	0	How many total units are planned for the project?				
	1	Are all planned amenities and common facilities fully complete?	П	VES	П	NO
2	Has	the developer transferred control of the HOA to the unit owners?	С	YES	Date	transferred:
			ш	NO		mated date the stor will occur.

89.0	ne project a conversion within the past 3 years of an existing structure that was used in apartment, hotel/resort, retail or professional business, industrial or for other residential use?		YES	0	NO
	s, complete lines a-g:				
a	In what year was the property built?				
b	In what year was the property converted?				
¢	Was the conversion a full gut rehabilitation of the existing structure(s), including replacement of all major mechanical components?	О	YES	0	NO
d	Does the report from the licensed engineer indicate that the project is structurally sound, and that the condition and remaining useful life of the project's major components are sufficient?	В	YES	О	NO
0	Are all repairs affecting safety, soundness, and structural integrity complete?	П	YES	П	NO
£	Are replacement reserves allocated for all capital improvements?	E	YES	0	NO
g	Are the project's reserves sufficient to fund the improvements?		YES		NO



IV.	Financial Information			
1	How many unit owners are 60 or more days delinquent on common expense assessments?			
2	In the event a lender acquires a unit due to foreclosure or a deed-in-lieu of foreclosure, is the mortgagee responsible for paying delinquent common expense assessments?		YES	NO
	If Yes , for how long is the mortgagee responsible for paying common expense assessments? (Select one)	0 0	1 to 6 months 7 to 12 months More than 12 n	s
3	Is the HOA involved in any active or pending litigation?	П	YES	NO
	If Yes , attach documentation regarding the litigation from the attorney or the HOA. Provide the attorney's name and contact information:			
	Attoney Name:			
	Attorney Phone Number:			

V. Ownership & Other Information

1 Complete the following information concerning ownership of units:

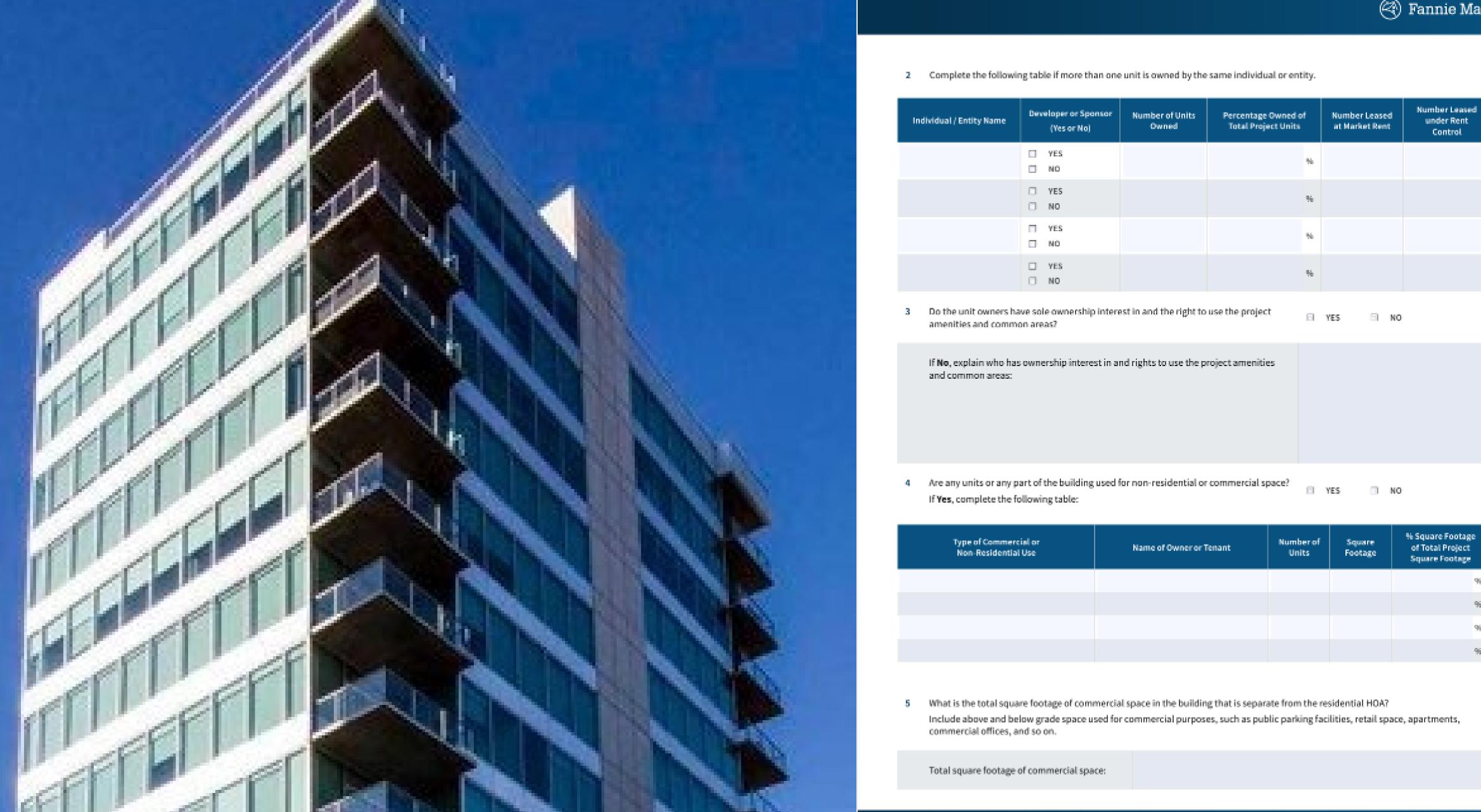
	Entire Project	Subject Legal Phase (in which the unit is located) If Applicable
Total number of units		
Total number of units sold and closed		
Total number of units under bona-fide sales contracts		
Total number of units sold and closed or under contract to owner-occupants		
Total number of units sold and closed or under contract to second home owners		
Total number of units sold and closed or under contract to investor owners		
Total number of units being rented by developer, sponsor, or converter		
Total number of units owned by the HOA		





under Rent

Control





3/1	locuca	oco Info	reation & Fina	incial Controls							
1				nts located in a	flood zone?			П	YES		NO
i				orce equaling (S		nation below):					
	В	-	eplacement co		eners only one c	quitar action).					
			•		n available und	der the National Flood Insur	ance Program				
				Enter amount he			and an indigitation				
2	Chec		-	at apply regard		ial accounts:	_				
_			-		-	I reserve funds.					
				ontrols are in pla							
				-		directly to the HOA.					
			-			juired to sign any check writ	ten on the res	erve a	ccount.		
	П	The Ma	nagement Con	npany maintain	s separate reco	ords and bank accounts for	each HOA that	uses i	ts services.		
		The Ma	nagement Com	pany does not h	ave the authori	ty to draw checks on, or trans	sfer funds from	, the re	serve account	of the	HOA.
3	Supp	ply the in	formation req	uested below. D	o NOT enter "c	contact agent."					
Тур	of lines	urance	c	arrier/Agent Nan	ne .	Carrier/Agent Phone Nu	mber		Policy Number	gr.	
Haz	and										
Liab	oility										
	oility										
	oility										
Fide	oility										
Floo	oility elity od	ct Inform	nation								
Floo Floo	elity od Conta	ct Inform Preparer:									
Floor VIII.	elity od Conta										
Floor VII. Nam	elity od Conter ne of Pre	reparer:									
Floo VIII, Nam Title Prej	clity clity od Centar ne of Proparer's	reparer:									
Floor VIII. Nam Title Prep	clity clity od Genter ne of Proparer's parer's	Preparer: eparer: s Phone: s Email:									
Fide Floor VII. Nam Title Prej	elity elity od Genter ne of Proparer's parer's	Preparer: eparer: s Phone: s Email: s Compa									
Fide Floor VII. Nam Title Prej Prej	center center center ne of Pre parer's parer's parer's	Preparer: eparer: s Phone: s Email: s Compa	ny Name:								
Fide Floo VIII, Nan Title Prej Prej	center center center ne of Pre parer's parer's parer's	Preparer: eparer: s Phone: s Email: s Compa s Compa	ny Name:								





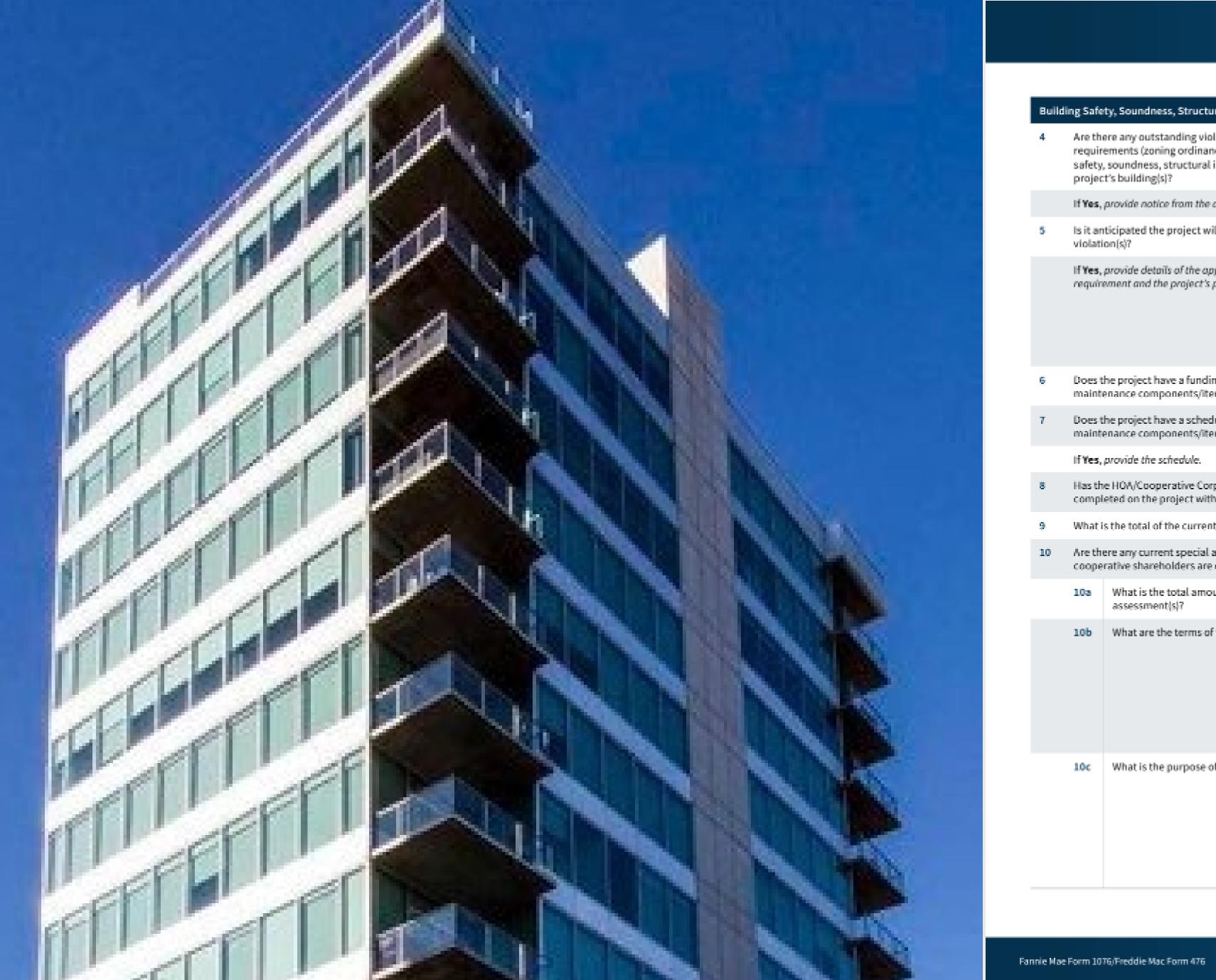


This Addendum is applicable to both condominium and cooperative projects. It must be completed by an authorized representative of the HOA/Cooperative Corporation.

Proje	ct Infor	mation								
Proje	ct Name	8								
Proje	Project Address:									
Build	ling Safe	ety, Soundness, Si	ructural Integrity,	and Habitability						
1			ing inspection by a l y other building insp	-						
2	sound		ave any findings rel stegrity, or habitabil			YES	П	NO		
	2a	If Yes, have recon completed?	nmended repairs/re	placements been	0	YES		NO		
	If the	repairs/replaceme	nts have not been c	ompleted:						
	2b	What repairs/repi	acements remain to	be completed?						
	2c	When will the rep	airs/replacements b	pe completed?						
	Provid	le a copy of the ins	pection and HOA or o	ooperative board m	eeting	minutes ,	to doc	ument findings a	nd action plan.	
3	defici	encies related to ti	Corporation aware ne safety, soundnes of the project's buil	s, structural		YES		NO		
	3a	If Yes , what are	the deficiencies?							
	3b	Of these deficie remain to be co	ncies, what repairs/ mpleted?	replacements						
	3с	Of these deficie replacements b	ncies, when will the e completed?	repairs/						







Are there any outstanding violations of jurisdictional requirements (coming or dinances, codes, etc.) related to the safety, soundness, structural integrity, or habitability of the project soliding(s)? If Yes, provide notice from the applicable jurisdictional entity. If Yes, provide details of the applicable jurisdiction's requirement and the project's plan to remediate the violation(s)? If Yes, provide details of the applicable jurisdiction's requirement and the project's plan to remediate the violation. Does the project have a schedule for the deferred maintenance components/literius to be regulated or replaced? If Yes, provide the schedule. Be Has the HDA/Cooperative Corporation had a reserve study completed on the project within the past 3 years? What is the total of the current reserve account balance(s)? What is the total of the current reserve account balance(s)? The What is the total of the current reserve account balance(s)? What is the total of the current special assessments unit owners/ cooperative-therefolders are obligated to pay it Yes. Do What is the total of the special assessment(s)?	Build	ing Safe	ty, Soundness, Structural Integrity, and Habitability				
Six anticipated the project will, in the future, have such violation(s)? If Yes, provide details of the applicable jurisdiction's requirement and the project's plan to remediate the violation. Proposed the project have a funding plan for its deferred maintenance components/items to be repaired or replaced? Proposed the project have a schedule for the deferred maintenance components/items to be repaired or replaced? Proposed the project have a schedule for the deferred maintenance components/items to be repaired or replaced? Proposed the project have a schedule. Proposed the project have a schedule for the deferred maintenance components/items to be repaired or replaced? Proposed the project have a schedule. Proposed the project have a sch	4	requir safety	ements (zoning ordinances, codes, etc.) related to the , soundness, structural integrity, or habitability of the		YES	П	NO
West		If Yes,	provide notice from the applicable jurisdictional entity.				
requirement and the project's plan to remediate the violation. Does the project have a funding plan for its deferred maintenance components/items to be repaired or replaced? YES NO	5				YES		NO
maintenance components/items to be repaired or replaced? 7 Does the project have a schedule for the deferred maintenance components/items to be repaired or replaced? If Yes, provide the schedule. 8 Has the HON/Cooperative Corporation had a reserve study completed on the project within the past 3 years? 9 What is the total of the current reserve account balance(s)? 10 Are there any current special assessments unit owners/ cooperative shareholders are obligated to pay? If Yes: 10a What is the total amount of the special assessment(s)? 10b What are the terms of the special assessment(s)?							
maintenance components/items to be repaired or replaced? If Yes, provide the schedule. 8	6				YES		NO
Has the HOA/Cooperative Corporation had a reserve study completed on the project within the past 3 years? What is the total of the current reserve account balance(s)? No Are there any current special assessments unit owners/ cooperative shareholders are obligated to pay? If Yes: No What is the total amount of the special assessment(s)? What are the terms of the special assessment(s)?	7		· ·		YES		NO
completed on the project within the past 3 years? 9 What is the total of the current reserve account balance(s)? 10 Are there any current special assessments unit owners/ cooperative shareholders are obligated to pay? If Yes: 10a What is the total amount of the special assessment(s)? 10b What are the terms of the special assessment(s)?		If Yes,	provide the schedule.				
10 Are there any current special assessments unit owners/ cooperative shareholders are obligated to pay? If Yes: 10a What is the total amount of the special assessment(s)? 10b What are the terms of the special assessment(s)?	8				YES		NO
cooperative shareholders are obligated to pay? If Yes: 10a What is the total amount of the special assessment(s)? 10b What are the terms of the special assessment(s)?	9	Whati	s the total of the current reserve account balance(s)?	\$			
assessment(s)? 10b What are the terms of the special assessment(s)?	10				YES		NO
		10a		S			
10c What is the purpose of the special assessment(s)?		10b	What are the terms of the special assessment(s)?				
		10c	What is the purpose of the special assessment(s)?				





Duik	ling Safe	ty, Soundness, Str	ctural integrity	r, and Habitability				
11		ere any planned spe rative shareholders			[/] □	YES	NO	
	11a	What will be the to assessments?	otal amount of t	he special	\$			
	11b	What will be the to	erms of the spec	dal assessments?				
	11c	What will be the p	urpose of the sp	pecial assessments	P			
12		e HOA obtained any red maintenance?	loans to financ	e improvements or	' =	YES	NO	
	128	Amount borrowed	92		\$			
	12b	Terms of repayme	nt?					
Addi	ional Co	amments:						
Cent	act Infor	mation						
Name	e of Prep	parer:						
Title	of Prepa	irer:						
Prep	arer's Pt	none:						
Prep	arer's Er	wait:						
		ompany Name:						
		ompany Address:						
Date	Comple	ted:						



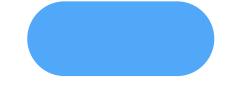
FEDERAL HOUSING ADMINISTRATION (FHA)

Unlike Fannie Mae and Freddie Mac Condominium Projects – New or Established – <u>**MUSt**</u> be

approved by FHA and Recertification of the condo project is required every three (3) years.*



* SINGLE-UNIT
APPROVAL NOW
AVAILABLE FOR
SOME CONDO
PROJECTS THAT ARE
NOT FHA APPROVED



REVERSE MORTGAGES



MAXIMUM LOAN LIMIT IS DETERMINED BY COUNTY

> METRO KC IN 2024= \$498,257



NON-OCCUPYING CO-BORROWERS; CO-SIGNORS ALLOWED



Condominiums

The Condominiums page allows users to search for FHA-approved condominium projects by location, nam available online or contact the Single Family Administrator. Please note: It is not necessary to enter information problems finding a condominium, you may need to modify your search criteria

Sorted By:	Condo Name 🗸
State:	All States ✓
County:	
Condo ID:	
Condo Name:	
City:	
Zip Code:	
Status:	All
Search Type:	Both ~
Begin Date:	
End Date:	

UNITED STATES DEPARTMENT OF VETERANS AFFAIRS



Unlike Fannie Mae and Freddie Mac Condominium

Projects – New or Established –

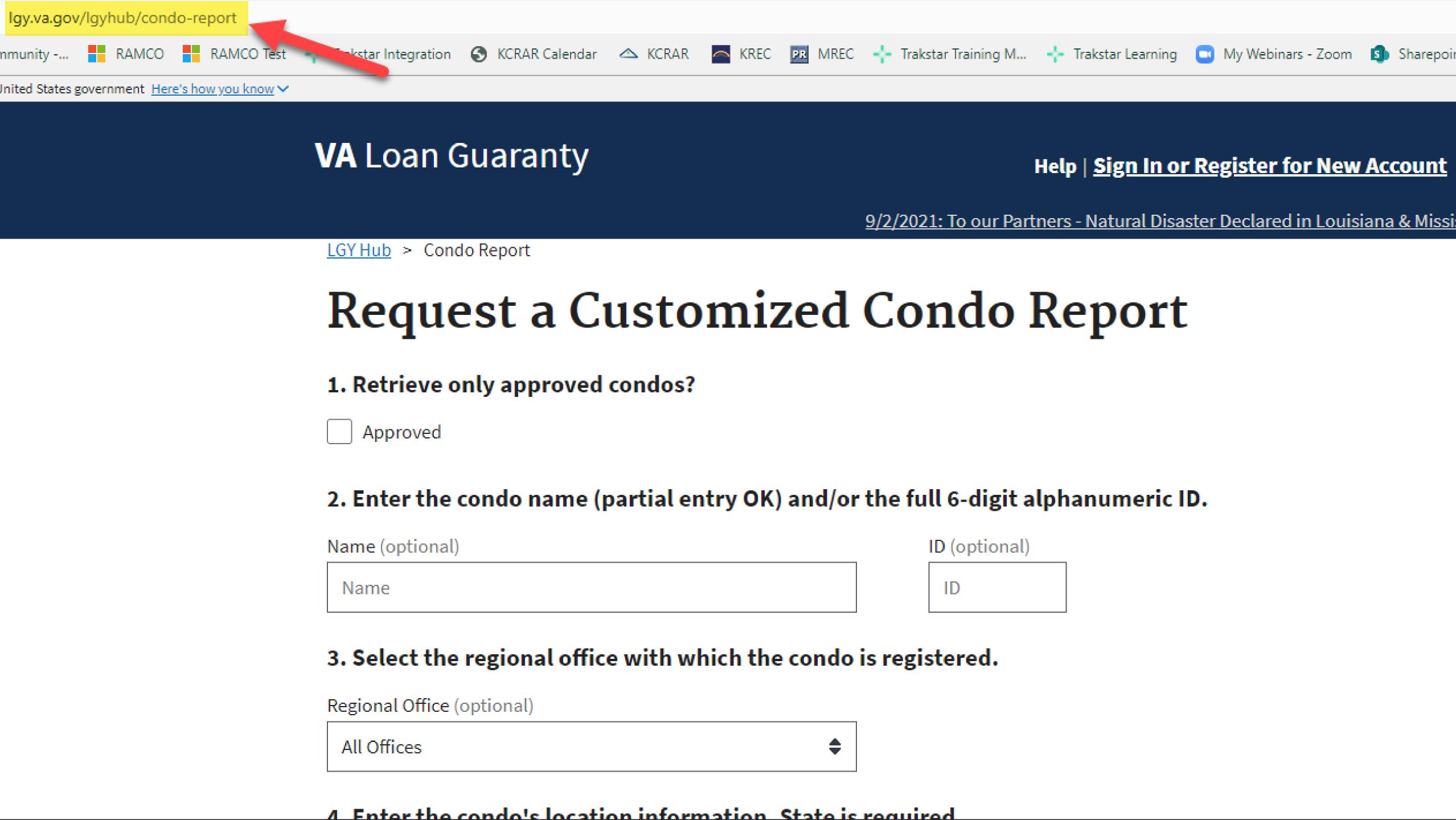
<u>must</u> be approved by the

Department of Veteran Affairs (DVA).

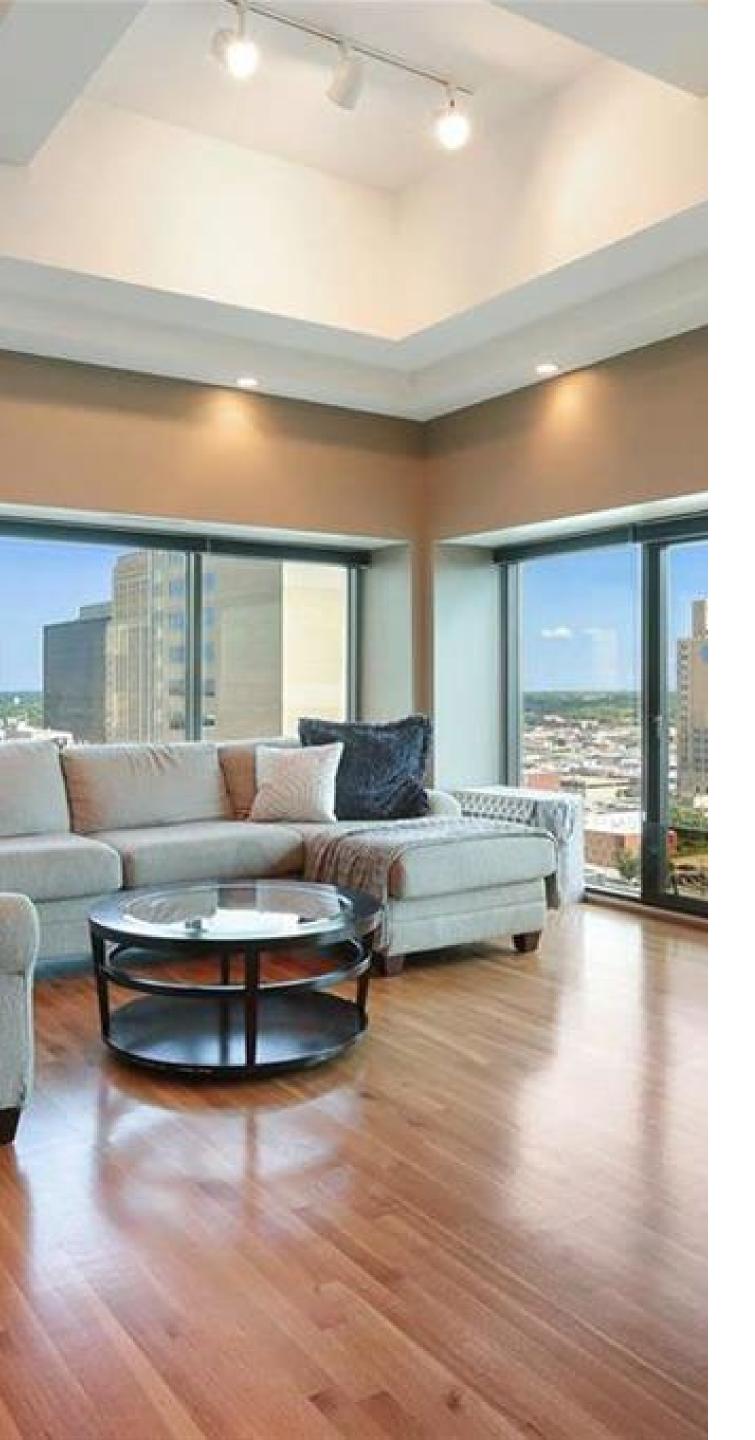
LOAN AMOUNTS UP TO \$2M WITH NO DOWN PAYMENT

JOINT LOAN FINANCING NOW ALLOWED





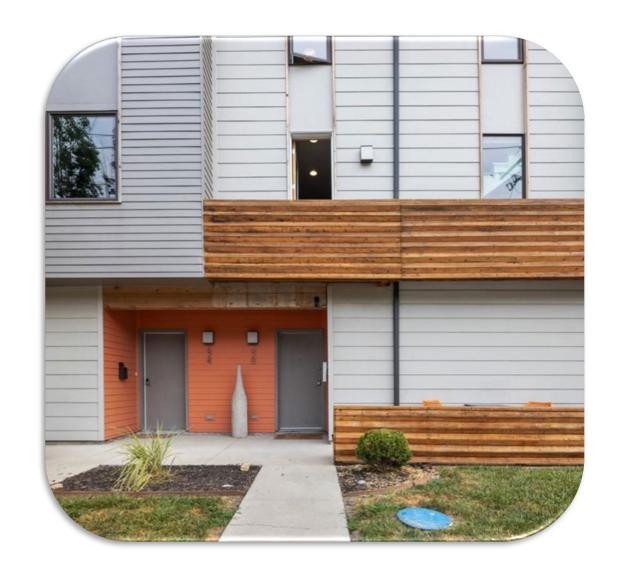




LENDER REQUIRED DOCUMENTATION

- CONDOMINIUM QUESTIONNAIRE
- GOVERNING DOCUMENTS
- HOA FINANCIALS
- HOA INSURANCE CERTIFICATE

WHO IS PAYING FOR THESE FEES?









27 CAMPBELL TOWNHOMES

HAVEN AT THE WILDERNESS

WALLSTREET TOWER

THE FOUNTAINS

ATTACHED CONDO · LOFT · TOWNHOME · CO-OP · VILLA · PATIO HOME · DETACHED CONDO

CORINTH DOWNS



WORNALL PLAZA



LAKESHORE TOWNHOUSES



CITYHOMES



