



# Information About Brokerage Services

Texas law requires all real estate licensees to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

**TYPES OF REAL ESTATE LICENSE HOLDERS:**

- **A BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- **A SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

**A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):**

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

**A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:**

**AS AGENT FOR OWNER (SELLER/LANDLORD):** The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

**AS AGENT FOR BUYER/TENANT:** The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

**AS AGENT FOR BOTH - INTERMEDIARY:** To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
  - that the owner will accept a price less than the written asking price;
  - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
  - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

**AS SUBAGENT:** A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

**TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:**

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

**LICENSE HOLDER CONTACT INFORMATION:** This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

<u>RE/MAX SPACE CENTER</u>	<u>9002871</u>	<u>pennyshapiro@hotmail.com</u>	<u>(281)488-1212</u>
Licensed Broker /Broker Firm Name or Primary Assumed Business Name	License No.	Email	Phone
<u>PENNY SHAPIRO</u>	<u>248101</u>	<u>pennyshapiro@hotmail.com</u>	<u>(281)488-1212</u>
Designated Broker of Firm	License No.	Email	Phone
<u>PENNY SHAPIRO</u>	<u>248101</u>	<u>pennyshapiro@hotmail.com</u>	<u>(281)488-1212</u>
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
<u>JENIFER DUGUAY</u>	<u>0477259</u>	<u>JEN@LISTWITHJEN.COM</u>	<u>(281)844-5969</u>
Sales Agent/Associate's Name	License No.	Email	Phone
<u>ED JS</u>	<u>4/17/19</u>		
Buyer/Tenant/Seller/Landlord Initials		Date	

Regulated by the Texas Real Estate Commission  
TAR-2501

RE/MAX Space Center, 1150 Clear Lake City Blvd. #100 Houston, TX 77062

Jenifer Duguay

Produced with zipForm® by zipLogix 18070 Fifteen Mile Road, Fraser, Michigan 48026 [www.zipLogix.com](http://www.zipLogix.com)

Phone: 2818445969

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Information available at [www.trec.texas.gov](http://www.trec.texas.gov)

IABS 1-0 Date

3516 Arezzo Cir,



TEXAS ASSOCIATION OF REALTORS®  
**INTERMEDIARY RELATIONSHIP NOTICE**

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To: WESLEY A SCHMIDT, CLARISSA SCHMIDT (Seller or Landlord)  
and \_\_\_\_\_ (Prospect)  
From: RE/MAX SPACE CENTER (Broker's Firm)  
3516 Arezzo Cir  
Re: Friendswood, TX 77546  
Date: \_\_\_\_\_ (Property)

- A. Under this notice, "owner" means the seller or landlord of the Property and "prospect" means the above-named prospective buyer or tenant for the Property.
- B. Broker's firm represents the owner under a listing agreement and also represents the prospect under a buyer/tenant representation agreement.
- C. In the written listing agreement and the written buyer/tenant representation agreement, both the owner and the prospect previously authorized Broker to act as an intermediary if a prospect who Broker represents desires to buy or lease a property that is listed by the Broker. When the prospect makes an offer to purchase or lease the Property, Broker will act in accordance with the authorizations granted in the listing agreement and in the buyer/tenant representation agreement.

D. Broker  will  will not appoint licensed associates to communicate with, carry out instructions of, and provide opinions and advice during negotiations to each party. If Broker makes such appointments, Broker appoints:

JENIFER DUGUAY \_\_\_\_\_ to the owner; and  
\_\_\_\_\_ to the prospect.

E. By acknowledging receipt of this notice, the undersigned parties reaffirm their consent for broker to act as an intermediary.

F. Additional information: (Disclose material information related to Broker's relationship to the parties, such as personal relationships or prior or contemplated business relationships.)

The undersigned acknowledge receipt of this notice

[Signature]  
Seller or Landlord \_\_\_\_\_ Date  
**WESLEY A SCHMIDT**

Prospect \_\_\_\_\_ Date

[Signature]  
Seller or Landlord \_\_\_\_\_ Date  
**CLARISSA SCHMIDT**

Prospect \_\_\_\_\_ Date



TEXAS ASSOCIATION OF REALTORS®  
**REQUEST FOR MORTGAGE INFORMATION**

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TO: \_\_\_\_\_ (Mortgage Company)  
 \_\_\_\_\_ (Address)  
 \_\_\_\_\_ (City, State, Zip)  
 \_\_\_\_\_ (phone) \_\_\_\_\_ (fax)  
 \_\_\_\_\_ (E-Mail)  
 FROM: **WESLEY A SCHMIDT, CLARISSA SCHMIDT** (Seller)  
 RE: Request for mortgage information concerning Loan No. \_\_\_\_\_ secured by the  
 Property at **3516 Arezzo Cir, Friendswood, TX 77546**

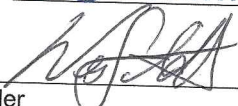
I intend to sell the above-referenced property. I am providing you notice of a possible pay-off or assumption of the above-referenced loan.


I am requesting mortgage information from you that specifies:

- (1) loan information: the original loan amount, date of the original loan, original term, type of loan, lien priority, current principal balance, annual interest rate, and reserve account balance;
- (2) payment information: the next payment date, total payment, frequency of payment, principal and interest payment, taxes and insurance escrow payment, and mortgage insurance premium;
- (3) prepayment information: the amount of any prepayment penalty and any applicable waiver;
- (4) assumption information: the amount of any transfer fee, if buyer qualification is required, any interest rate escalation, and any change in the payment;
- (5) insurance information: types of insurance, premium amounts, premium periods, and agent's name and contact information;
- (6) tax information: the amount of annual taxes last paid, the year taxes were last paid itemized by city, school, county, and other taxing authorities; and
- (7) other information: any other information you believe is relevant.

Please return the mortgage information to:

**RE/MAX SPACE CENTER** \_\_\_\_\_ (  Broker  Owner )  
 Attn: **JENIFER DUGUAY**  
**1150 CLEAR LAKE CITY BLVD. #100** \_\_\_\_\_ (Address)  
**HOUSTON, TX 77062** \_\_\_\_\_ (City, State, Zip)  
**(281)844-5969** \_\_\_\_\_ (phone) **(281)664-3133** \_\_\_\_\_ (fax)  
**JEN@LISTWITHJEN.COM** \_\_\_\_\_ (E-Mail)

  
 Seller \_\_\_\_\_ Date \_\_\_\_\_  
**WESLEY A SCHMIDT**

  
 Seller \_\_\_\_\_ Date \_\_\_\_\_  
**CLARISSA SCHMIDT**

(TAR-1413) 1-7-04





TEXAS ASSOCIATION OF REALTORS®

**INFORMATION ABOUT PROPERTY INSURANCE FOR A BUYER OR SELLER**

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**A. The availability and the affordability of property insurance may affect both the buyer and the seller.**

Typically a buyer will seek to insure the property. Most mortgage lenders require that the property be insured in an amount not less than the loan amount. The failure to obtain property insurance at or before closing may delay the transaction or cause it to end, either of which can impose both inconvenience and cost to both the buyer and the seller.

**B. There are a number of factors that affect the availability and affordability of insurance.**

(1) The level of coverage will significantly affect the cost of insurance. There are several levels of insurance coverage. For example:

- (a) a policy may cover the replacement cost of the improvements and the replacement cost of many personal items in the property in the event of most casualties;
- (b) a policy may cover only value of the improvements and exclude many casualties; or
- (c) a policy may cover casualties and costs between the two noted extremes under (a) and (b).

(2) Coverage levels and prices vary from company to company. There are many insurance companies conducting business in Texas who offer a variety of insurance products at various prices.

- (a) One insurance company may refuse to insure a particular property or person while another insurance company may elect to do so.
- (b) One insurance company may charge a significantly lower premium than another insurance company for the same or similar coverage.
- (c) Generally, each insurance company has specific guidelines by which it prices its insurance policies. The following are examples of criteria that an insurance company may use in evaluating an application for insurance. The criteria vary from company to company.
  - (1) Past claims filed against the property to be insured in the 5 years preceding the application.
  - (2) Past claims filed by the applicant to be insured in the 5 years preceding the application.
  - (3) The applicant's insurance credit score.
  - (4) The past relationship between the insurance company and the applicant.
  - (5) The physical characteristics of the property such as condition, age, location, or construction materials.

**C. Most insurance companies participate in the Comprehensive Loss Underwriting Exchange (CLUE) and obtain a CLUE report to evaluate the claims history of the property and the applicant.**

(1) Most insurance companies contribute information about claims to an insurance industry database known as CLUE (a registered trademark of Equifax, Inc.). An insurance company obtains a CLUE report when evaluating an application for insurance.

- (2) A CLUE report contains information about the claims history of the property and of the applicant for insurance.
  - (a) The CLUE report contains only data and does not inform the buyer or seller whether insurance is or is not available or at what cost.
  - (b) Insurance companies use the CLUE report in different ways.
  - (c) It is best to speak with an insurance agent with respect to how the information in a particular CLUE report affects the affordability and availability of insurance.

Information about Property Insurance for a Buyer or Seller

- (3) While CLUE reports are generally accurate, there may be errors in the reports.
  - (a) An event may be listed as a claim even though the insurance company did not pay any proceeds (for example, the cost of repair did not exceed the deductible or an inquiry may be incorrectly classified as a claim).
  - (b) Federal law permits a person to challenge inaccurate information. One may contact the administrator of the CLUE report (Lexis-Nexis) to correct information in a CLUE report.
- (4) A property owner may, for a fee, obtain the CLUE report on his or her property through companies such as Lexis-Nexis (<https://personalreports.lexisnexis.com>, 1-866-312-9076), A-Plus (800-709-8842) or other companies, most of whose services are accessible via the Internet. An owner may also contact the Equifax Insurance Consumer Center at 800-456-6004.

**D. Promptly after entering into a contract to buy a property in Texas, the buyer should take the following steps to avoid delays in closing and to avoid additional costs.**


**If the buyer has the option to terminate the contract, the buyer should make sure that the buyer and the insurance agent have completed the following steps before the option expires.**

- (1) Contact one or more insurance agents.
  - (a) The buyer should discuss the various levels of coverage with an insurance agent and ask questions that are necessary so the buyer understands the levels of available coverage.
  - (b) Insurance agents can provide applicants with written summaries of the various coverage levels.
  - (c) Basic summaries are available at the websites noted in Paragraph E.
- (2) **Submit an application** for insurance with the insurance agent of the buyer's choice.
  - (a) Applying for insurance promptly after entering into a contract to buy a property helps avoid surprises or delays in closing the transaction.
  - (b) Prompt application permits the buyer time to evaluate various coverage levels and prices.
  - (c) Delaying the application for insurance may limit opportunities to obtain the most suitable coverage and may limit opportunities to address any unforeseen problems or delays in obtaining coverage.
  - (d) In recent years, many transactions have been delayed or terminated because of problems associated with obtaining insurance.
- (3) Ask for written confirmation from the insurance agent that the insurance company:
  - (a) has received the application;
  - (b) has reviewed the applicant's CLUE report; and
  - (c) has conducted all necessary reviews to issue a policy at the particular price quoted (some insurance companies may ask for specific information or may wish to inspect the property).
- (4) Verify that the insurance coverage the buyer chooses is acceptable to the buyer's lender.

**E. If one is not able to obtain insurance at a reasonable price or more information is needed, contact the Texas Department of Insurance ([www.helpinsure.com](http://www.helpinsure.com) or [www.tdi.state.tx.us](http://www.tdi.state.tx.us)).**

Receipt acknowledged by:

  
\_\_\_\_\_  
Signature

  
\_\_\_\_\_  
Signature



TEXAS ASSOCIATION OF REALTORS®  
**NOTICE OF INFORMATION FROM OTHER SOURCES**

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To: WESLEY A SCHMIDT  
CLARISSA SCHMIDT

From: RE/MAX Space Center (Broker)

Property Address: 3516 Arezzo Cir, Friendswood, TX 77546

Date: April 17, 2019

(1) Broker obtained the attached information, identified as LOT 8 BLOCK 6 SEC.1, TERRA BELLA

from Tax information, property square footage, school district, seller disclosure and survey. HAR, Realist tax profile or county tax website, school website, builder or seller. All information should be individually verified.

(2) Broker has relied on the attached information and does not know and has no reason to know that the information is false or inaccurate except: \_\_\_\_\_

(3) Broker does not warrant or guarantee the accuracy of the attached information. Do not rely on the attached information without verifying its accuracy.

RE/MAX Space Center  
 Broker

By: Jenifer Duguay  
 Jenifer Duguay

Receipt of this notice is acknowledged by:

Wesley A Schmidt 4/17/19  
 Signature Date

ClariSSa Schmidt 4/17/19  
 Signature Date  
 CLARISSA SCHMIDT



### DISCLOSURE OF RELATIONSHIP WITH RESIDENTIAL SERVICE COMPANY

**RESIDENTIAL SERVICE CONTRACTS.** A residential service contract is a product under which a residential service company, for a fee, agrees to repair or replace certain equipment or items in a property. Co-payments typically apply to most service calls. Residential service companies are licensed and regulated by the Texas Real Estate Commission. The extent of coverage and the cost of coverage will vary. Before buying a residential service contract, the buyer should read the contract and consider comparing it with the extent of coverage and costs from several other residential service companies. You may obtain a list of the residential service companies licensed in Texas at <http://www.trec.texas.gov>. **YOU MAY CHOOSE ANY COMPANY.**

**THE PURCHASE OF A RESIDENTIAL SERVICE CONTRACT IS OPTIONAL.** The TREC promulgated residential contract forms contain a paragraph in which the parties may negotiate whether the seller will reimburse the buyer the cost of a residential service contract. The choice of the residential service company and extent of coverage lies with the buyer. **NEITHER A BROKER/SALES AGENT NOR A SELLER MAY CONDITION THE SALE OF A PROPERTY ON THE BUYER'S PURCHASE OF A RESIDENTIAL SERVICE CONTRACT.**

- Other Broker/Sale Agent will receive no compensation from a residential service company.
- Other Broker/Sales Agent receives compensation from the following residential service company  
\_\_\_\_\_  
for providing the following services:  
\_\_\_\_\_
- Listing Broker/Sales Agent will receive no compensation from a residential service company.
- Listing Broker/Sales Agent receives compensation from the following residential service company:  
\_\_\_\_\_  
for providing the following services:  
\_\_\_\_\_

The compensation is not contingent upon a party to the real estate transaction purchasing a contract or services from the residential service company.

The compensation is the fee for the services that Listing Broker or Other Broker, either directly or through an agent, provides to the company. As required by the Real Estate Settlement Procedures Act and HUD Regulation X, any fees paid to a settlement services provider are limited to the reasonable value of services actually rendered.

Other Broker's Name \_\_\_\_\_ License No. \_\_\_\_\_

By: \_\_\_\_\_

The undersigned acknowledges receipt of this notice:

Buyer \_\_\_\_\_

Buyer \_\_\_\_\_

**RE/MAX SPACE CENTER**

Listing Broker's Name **248101** License No. \_\_\_\_\_

By: *Jenifer Duguay*  
**JENIFER DUGUAY**

*Wesley A Schmidt*  
Seller **WESLEY A SCHMIDT**

*Clarissa Schmidt*  
Seller **CLARISSA SCHMIDT**

The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms or contracts. Such approval relates to this contract form only. TREC forms are intended for use only by trained real estate license holders. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not intended for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3000 (<http://www.trec.texas.gov>) RSC-2.

(TAR-2513)