

assignable manufacturer warranties.

D. INSULATION: As required by Federal Trade Commission Regulations, the information relating to the insulation installed or to be installed in the Improvements at the Property is: (check only one box below)

  

(1) as shown in the attached specifications.

(2) as follows:

- a) Exterior walls of improved living areas: insulated with Fiberglass Batt insulation to a thickness of 6 inches which yields an R-Value of 19.
- b) Walls in other areas of the home: insulated with Fiberglass Batt insulation to a thickness of 6 inches which yields an R-Value of 19.
- c) Ceilings in improved living areas: insulated with Fiberglass Batt insulation to a thickness of 13 inches which yields an R-Value of 38.
- d) Floors of improved living areas not applied to a slab foundation: insulated with N/A insulation to a thickness of N/A inches which yields an R-Value of N/A.
- e) Other insulated areas: insulated with \_\_\_\_\_ insulation to a thickness of \_\_\_\_\_ inches which yields an R-Value of \_\_\_\_\_.

All stated R-Values are based on information provided by the manufacturer of the insulation.

E. LENDER REQUIRED REPAIRS AND TREATMENTS: Unless otherwise agreed in writing, neither party is obligated to pay for lender required repairs, which includes treatment for wood destroying insects. If the parties do not agree to pay for the lender required repairs or treatments, this contract will terminate and the earnest money will be refunded to Buyer. If the cost of lender required repairs and treatments exceeds 5% of the Sales Price, Buyer may