



THIS DOCUMENT SHALL BE ATTACHED
AND PART OF THE CONTRACT

ADDENDUM A

CONTRACT DATED _____ FOR PROPERTY LOCATED AT:

LEGAL DESCRIPTION _____

known as: _____

1. BY SIGNING THIS ADDENDUM BUYER CERTIFIES THAT BUYER'S YEARLY INCOME DOES NOT EXCEED HUD'S MEDIAN INCOME GUIDELINES FOR THE TOTAL NUMBER OF HOUSEHOLD MEMBERS IN DENVER MSA (DENVER, JEFFERSON, ADAMS, DOUGLAS, BROOMFIELD AND ARAPAHOE COUNTIES) AS PER THE ATTACHED GUIDELINES.
2. THE ATTACHED CONTRACT SHALL BE CONTINGENT UPON BUYER COMPLETING AND RETURNING THE "OPPORTUNITY IN LIVING BUYER INCOME VERIFICATION WORKSHEET" ALONG WITH ANY REQUESTED SUPPORTING DOCUMENTATION WITHIN 5 DAYS OF CONTRACT ACCEPTANCE TO EMILY CAVE AT OPPORTUNITY IN LIVING AT 1-866-330-0741 BUYER AGREES TO RETURN THE "ADDENDUM A" AND "BUYER INCOME WORKSHEET" AT TIME OF OFFER SUBMISSION. A COPY OF THIS WORKSHEET HAS BEEN PROVIDED WITH THIS ADDENDUM.) ADDITIONALLY, BUYER AGREES TO PROVIDE SELLER WITH A COPY OF BUYERS 1003 LOAN APPLICATION, BUYER'S 2008 and 2009 TAX RETURNS, GOOD FAITH ESTIMATE, APPRAISAL, TWO LATEST PAY STUBS REGARDING THE BUYER'S INCOME FOR THE YEAR 2009.
3. IN THE EVENT THAT BUYER DOES NOT PROVIDE THE NECESSARY INCOME VERIFICATION FORMS WITHIN 5 DAYS OR IN THE EVENT THAT BUYER'S INCOME EXCEEDS 115% OF HUD'S MEDIAN INCOME GUIDELINES, THE SELLER RETAINS THE RIGHT TO TERMINATE THIS CONTRACT AT THEIR SOLE DISCRETION.
4. SELLERS RESERVE THE RIGHT IN THEIR ABSOLUTE DISCRETION TO REDUCE THE PURCHASE PRICE OF THE SUBJECT PROPERTY PRIOR TO CLOSING. BUYERS AGREE TO CLOSE AT A LOWER PRICE DETERMINED BY SELLER IF SO NOTIFIED.

BUYER

DATE

BUYER

DATE