

**REAL PROPERTY SALE CONTRACT
THE POINTE AT WHITESTONE SUBDIVISION
ROANE COUNTY – KINGSTON, TN**

THIS REAL PROPERTY SALE CONTRACT ("Sale Contract") is made **June 1, 2023**. By and Between Home Trust Bank (herein referred to as "Seller"), and

_____ (Purchaser)

Address: _____

Phone: _____

Email: _____

REPRESENTATION:

Seller is represented in this sale by **J. P. King Auction Company, Inc.** ("King"), an Alabama corporation headquartered at 580 Sutton Bridge Road, Suite B, Rainbow City, Alabama 35906 (telephone 800-662-5464 or 256-546-5217), and **JP King's Tennessee Broker, J. Craig King**, ("King's Broker") (unless otherwise noted, King and King's Broker collectively referred to as "Auction Team").

- Buyer's Broker: _____ is an AGENT OF THE PURCHASER.

Agent Phone: _____ Email: _____
(If not completed, no broker commission will be paid in accordance with the cooperating broker program)

NOW, THEREFORE, in consideration of the agreements and covenants herein, and other good and valuable consideration, the adequacy and receipt of which are acknowledged, the parties being duly authorized and empowered to execute this Sale Contract and intending to be legally bound agree as follows:

ARTICLE I – AGREEMENT TO PURCHASE: Seller agrees to sell and Buyer agrees to buy, pursuant to the terms herein, the real property described below ("Property"). The terms for the Auction ("Terms of Auction") are incorporated into this Sale Contract which defines the entire agreement between Seller and Buyer for the purchase and sale of the Property, whether by auction ("Auction") or otherwise. The Terms of Auction complement this Sale Contract and may differ in some respects from it. In the event of any conflict between the Terms of Auction and this Sale Contract, the Sale Contract will control in all instances. In the event of a sale of the Property other than by Auction, Buyer is advised that the Terms of Auction are still incorporated into this Sale Contract to define the entire agreement between Seller and Buyer for the purchase and sale of the Property, and Buyer is advised to obtain, read, and fully understand the Terms of Auction before entering into this Sale Contract.

ARTICLE II – THE PROPERTY: The Property referred to as LOT (s) _____, _____, _____, located at The Pointe at Whitestone Subdivision, in Roane County, Tennessee ("Property") and as recorded in Plat Cabinet C, Slides 107-111.

ARTICLE III – TOTAL CONTRACT PRICE

The Property's selling price and scheduled payments follows:

HIGH BID PRICE:	\$ _____
ADD –15.00 % BUYER'S PREMIUM.....	\$ _____
TOTAL CONTRACT PRICE	\$ _____
LESS EARNEST MONEY DEPOSIT – Down Payment (10%).....	\$ _____
BALANCE OF TOTAL CONTRACT PRICE OWED.....	\$ _____

All payments must be made in U. S. Dollars.

All payments must be made in U. S. Dollars. Buyer's earnest money deposit ("Earnest Money Deposit") must be paid to the trust account of _____, the designated Escrow Agent ("Escrow Agent"), and Escrow Agent will administer the deposit. This is a cash sale which is not contingent upon any matter including, but not limited to, Buyer's ability to obtain financing for this purchase. The balance of the Total Contract Price owed by Buyer for the Property does not include Buyer's Closing costs, Property Owner Association dues and fees or any costs associated with financing, any prepaid or prorated Closing charges, or taxes applicable to Buyer.

ARTICLE IV – DISCLAIMER: As a material part of the consideration for this Sale Contract, Seller and Buyer agree that the Property is being sold **"AS IS, WHERE IS, WITH ALL FAULTS"** and with all burdens, circumstances, defects, faults, dangers, hazards, issues, material facts, problems, and other relevant matters, whether latent or patent, whether past, present, or future, and whether or not referenced herein, or in the Terms of Auction, or the Property Specific Disclosures and Buyer knowingly, voluntarily, unconditionally, and irrevocably waives, releases, and discharges Seller and Auction Team from any claim that Buyer may otherwise have had with respect to the Property, the Auction, this Sale Contract, and the transaction contemplated. To the fullest extent allowed by law, Seller and Auction Team unconditionally disclaim any guarantee, representation, and warranty of every kind, whether expressed, implied, or statutory, whether oral or written, with respect to the Property, the surrounding area, the Auction, the Terms of Auction and all matters referenced therein (including, but not limited to, all matters referred to within this Article, plus the section on "Bidder's Due Diligence" included in the Terms of Auction), plus all other relevant matters, whether past, present, or future, and whether or not referenced herein, in the Terms of Auction, or elsewhere, except for limited warranties that may be given by Seller to Buyer in the deed of conveyance, or as expressly stated herein. Maps, depictions, and sketches included in the marketing material for the Auction are for illustration purposes only and neither Seller nor Auction Team warrants or guarantees these materials or related information to be accurate or complete. Buyer acknowledges and agrees that it is Buyer's exclusive responsibility to make and independently verify such factual, legal, and other inquiries, inspections, investigations, and studies as Buyer deems appropriate, desirable, and necessary with respect to the Property, the Auction, this Sale Contract, and this sale, all of which will be at Buyer's exclusive cost, and Seller and Auction Team will have no liability whatsoever on any basis or in any amount. Buyer acknowledges and agrees that, in executing this Sale Contract and purchasing the Property, Buyer is not relying upon any agreement, covenant, guarantee, promise, representation, or warranty of any kind or character whatsoever that Seller and Auction Team have disclaimed, nor is Buyer relying upon any assertion, brochure, claim, document, information, literature, map, projection, sketch, or statement of any kind with respect to the Property and any improvements thereon, including the surrounding area and all relevant circumstances, facts, issues, and matters, whether past, present, or future, whether expressed or implied, whether oral or written, whether material or immaterial, and whether given or made by, or on behalf of, Seller or Auction Team. Instead, Buyer is relying solely upon Buyer's independent due diligence, inspection, investigation, and findings with respect to the Property, the surrounding area, the Auction, the Terms of Auction and all relevant matters whether past, present, or future, and whether or not referenced herein, in the Terms of Auction, or elsewhere. Seller and Auction Team will not be liable to Buyer for any relief, including, but not limited to, adjustment, allowance, damages, reformation, or rescission, based upon the failure of the Property to conform to any specific condition, expectation, standard, or any third-party documents or information. In addition to the foregoing, this Sale Contract is further subject to the "As Is Addendum" attached hereto as Exhibit A.

ARTICLE V – FIXTURES AND PERSONAL PROPERTY: Not applicable.

ARTICLE VI – DISCLOSURES: Any disclosures made and information given by Seller and/or Auction Team to Buyer regarding the Property and any improvements thereon, the surrounding area, and all circumstances, facts, issues, and other matters relevant to this sale are provided subject to the disclaimers stated herein. All disclosures, information, representations, and statements made or given are attributable solely to Seller and not Auction Team, and these represent Seller's belief at the time this Sale Contract was drafted, but nothing is guaranteed or warranted to be accurate, complete, or correct. **LEAD WARNING STATEMENT:** In the event the Property includes any interest in residential real property built prior to 1978, federal law (42 U.S.C. 4852(d)) requires the following disclosure: "Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase." A seller of an interest in such real property is required to provide a buyer with a lead hazard information pamphlet, disclose to the buyer the presence of any known lead-based paint, or any known lead-based paint hazards, in such housing and provide the buyer with any lead hazard evaluation report available to the seller, and permit the purchaser a 10-day period, unless the parties mutually agree upon a different period of time, to conduct a risk assessment or inspection for the presence of lead-based paint hazards. Buyer previously agreed to execute a "Lead-Based Paint Waiver" ("Waiver"), to be made part of this Sale Contract, fully waiving the right to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards on the Property, and Buyer has executed this "Waiver" and it is incorporated herein by reference. State law enforcement may maintain a database of known sex offenders who reside within the area. Information regarding sex offenders may be obtained by contacting local law enforcement authorities. Buyer relies exclusively upon Buyer's own due diligence and inquiry into this issue and Buyer acknowledges having done all of the research that Buyer desires to do or, in the alternative, Buyer waives the right to research this issue prior to entering into this Sale Contract. Buyer unconditionally and irrevocably acknowledges and agrees that Buyer has not relied upon Seller or Auction Team for any information regarding

this issue and Seller and Auction Team are not required to provide any additional information regarding the proximity to the Property of registered sex offenders.

ARTICLE VII – EARNEST MONEY DEPOSIT: Within 24 hours of execution of this Sale Contract, Buyer will pay ten percent (10.00%) of the Total Contract Price for the Property as the Earnest Money Deposit to Escrow Agent to be held on deposit by Escrow Agent in a designated bank escrow account, insured by Federal Deposit Insurance Corporation, and Escrow Agent will administer the funds in accordance with this Sale Contract. This escrow account will be non-interest bearing, unless otherwise required by law. The parties agree Escrow Agent will be relieved of all liability and held harmless by them so long as Escrow Agent holds the Earnest Money Deposit and makes any disbursement from it in accordance with this Sale Contract and the Escrow Agreement previously executed by Escrow Agent with Seller and Auction Team. In the event of any controversy regarding the Earnest Money Deposit, Escrow Agent will not be required to take any action, but may await the result of any proceeding, or at Escrow Agent's discretion, interplead the Earnest Money Deposit into a court of competent jurisdiction for determination, and Escrow Agent will thereafter have no liability whatsoever on any basis and for any amount with regards to the Earnest Money Deposit and this Sale Contract.

ARTICLE VIII – BROKER INVOLVEMENT: Buyer warrants that Buyer (check one) [___ is] ... [___ is not] represented by a qualified, licensed, real-estate broker in this transaction. Buyer warrants not to have contacted or communicated with any real-estate agent or broker about the Property, other than Auction Team and any broker identified in the previous paragraph, and no other real-estate agent or broker was in any way instrumental in effecting this sale of the Property and there are no brokerage commissions, expenses, fees, or other sums due to any other real-estate agent or broker. Buyer agrees to hold Seller and Auction Team harmless against any claim by any real-estate agent or broker not properly registered with and qualified by Auction Team in the Cooperating Broker Incentive Program (see below), and Buyer will indemnify Seller and Auction Team against any action, arbitration, award, claim, cost, damage, deficiency, demand, expense, injury, judgment, liability, loss, or suit of every kind, including attorneys' fees and costs of defense, asserted by a real-estate agent or broker as a result of, or in relation to, the Auction, this Sale Contract, the transaction contemplated, or any related dealings involving Buyer, Seller, and/or Auction Team. Buyer understands that upon Closing, Seller will pay Auction Team a commission pursuant to the terms of a separate, written agreement.

ARTICLE IX – COOPERATING BROKER PROGRAM: If the Cooperating Broker Program conducted by JP King is in effect for the Auction, a properly licensed broker ("Cooperating Broker") who timely registers and qualifies with JP King in accordance with the terms of this program will be paid a commission by Seller at Closing, in accordance with the terms of this program, provided that both Cooperating Broker and the Buyer that Cooperating Broker represents fulfill all requirements under the Terms of Auction, this Sale Contract, and this Cooperating Broker incentive program. If for any reason Closing does not occur, including, but not limited to, the default of any party hereto, no commission will be due or paid to any Cooperating Broker and Seller and Auction Team will have no liability on any basis and for any amount.

ARTICLE X – Not Applicable

ARTICLE XI – CASUALTY: All risk of loss or damage to the Property will be borne exclusively by Seller until Closing. Immediately upon Closing, all risk of loss will be borne exclusively by Buyer. In the event the Property is, in the opinion of Seller, significantly damaged or destroyed by fire or other casualty after the execution of this Sale Contract and before Closing, Seller will have the option to restore the Property to its pre-casualty condition or cancel this Sale Contract, after giving written notice to Buyer of the option Seller selects. In the event Seller chooses to cancel this Sale Contract, the Earnest Money Deposit will be promptly and fully refunded and this will be a complete and final settlement with Buyer of all of Seller's obligations to Buyer herein, or otherwise relating to the Property and this sale. Should Seller desire to restore the Property to its pre-casualty condition, Seller will have one hundred twenty (120) days, immediately following the date on which written notice is given to Buyer, to complete restoration. In the event Seller timely completes restoration, Seller will give written notice of this fact to Buyer and Closing will immediately occur. In the event Seller does not timely complete restoration, Buyer will have the option to give written notice to Seller of Buyer's intention to terminate this Sale Contract and Buyer's obligations herein will then be immediately ended and the Earnest Money Deposit will be promptly and fully refunded, together with any interest accrued thereon, if applicable, or Buyer may continue to seek performance from Seller under this Sale Contract.

ARTICLE XII – SELLER'S BREACH: If Seller defaults in the performance of any term or obligation herein and Closing does not timely occur as a result, Buyer's sole remedy is to terminate this Sale Contract and Buyer's obligations herein will be immediately ended and the Earnest Money Deposit will be promptly and fully refunded. Seller reserves the right to terminate this Sale Contract at any time prior to delivery of the deed. In the event of termination by Seller, for any reason or no reason at all, the parties' obligations herein will be immediately ended and Buyer's sole remedy is the return of the Earnest Money Deposit. In no event will Auction Team have any liability whatsoever on any basis and for any amount as a result of Seller's breach of this Sale Contract or other wrongful act or omission.

ARTICLE XIII – BUYER'S BREACH: If Buyer defaults in the performance of any term or obligation herein and Closing does not timely occur as a result, Seller will give written notice to Buyer that the Earnest Money Deposit will be immediately forfeited to Seller and King (but not King's Broker) as reasonable liquidated damages and not as a penalty against Buyer. Seller and King (but not King's Broker) will split the Earnest Money Deposit between them per the terms of a separate written agreement. Buyer forever waives and releases any right to sue Seller, Auction Team, or Escrow Agent to recover the Earnest Money Deposit, or any part thereof, on the grounds that it is unreasonable in amount, or that its retention by Seller and Auction Team is wrongful or a penalty not agreed upon by the parties as reasonable liquidated damages. If Buyer defaults in the performance of any term or other obligation herein and Closing does not timely occur as a result, Seller will have all rights allowed by law and in equity and pursuant to this Sale

Contract, including the right to pursue a claim against Buyer for additional damages, specific performance of this Sale Contract, or cancellation of the sale, and including Buyer's payment of Seller's reasonable attorneys' fees and costs. In no event will Auction Team have any liability whatsoever on any basis and for any amount as a result of Buyer's breach of this Sale Contract or other wrongful act or omission.

ARTICLE XIV – CONVEYANCE AND TITLE: Seller will convey fee simple title to the Property to Buyer by special warranty deed, free and clear of all liens and encumbrances, except as to non-monetary items of record, the Terms of Auction, this Sale Contract, and subject to all existing covenants, easements, restrictions, and matters of record. Buyer agrees to accept title to the Property subject to: (a) all standard exclusions and printed exceptions set forth in any title commitment obtained by Buyer, including all matters that would be disclosed by a current and accurate survey of the Property, (b) taxes and liens for taxes not yet due and payable, (c) easements for public utilities affecting the Property, (d) all other easements or claims to easements, covenants, restrictions, and rights-of-way affecting the Property; (e) rights and claims of any persons in possession, (f) all title exceptions referenced in any title commitment obtained by Buyer, (g) land-use laws, (h) applicable statutes, rules, and regulations, (i) zoning ordinances, and (j) all matters herein waived by Buyer (individually and collectively (a) through (j) are referred to as "Permitted Title Exceptions"). If the title commitment or abstract review reveals a defect in title which is not one of the Permitted Title Exceptions, or if prior to Closing a new defect in title is disclosed by an updated endorsement to the title commitment or abstract of title, which defect is not one of the Permitted Title Exceptions, prior to Closing Buyer may either waive such defect or give written notice of such to Seller and Escrow Agent not later than five (5) days from the date of discovery of such defect in title, whereupon Seller may, at its option, attempt to cure such defect prior to Closing, or decline to cure the defect. If Buyer has given written notice to Seller of a defect in title which Buyer does not waive, and Seller is unable or unwilling to cure the defect on or before Closing, this Sale Contract will be terminated without liability to either party and the Earnest Money Deposit will be promptly and fully refunded, together with any interest accrued thereon, if applicable, except that, upon written notice to Buyer, Seller will have the right, at Seller's sole election, to extend the date of Closing by up to sixty (60) days, but not longer, to allow time for Seller to attempt to cure any defect in title. Seller will not voluntarily create or cause any lien or other encumbrance to attach to the Property between the date this Sale Contract is made and Closing.

ARTICLE XV – CLOSING: Closing will be conducted by _____ on or before June 16, 2023, but not later than June 30, 2023. ("Closing Date") Buyer will be responsible for contacting the Escrow Agent to Schedule a definite Closing date and time. At Closing, Seller will deliver to Buyer a special warranty deed provided for herein to convey title to the Property. At closing, Seller will solely pay the costs for preparing the deed and all other legal documents needed to convey title to the Property to Buyer, including reproduction costs and the costs to record the release of every encumbrance against the Property, deed transfer tax, and Seller's attorney's fees. Buyer will be responsible for any and all other Closing, financing, Property Owner Association Dues and sale costs, which includes, but is not limited to closing fees, premium for the owner's policy of title insurance, recording costs, escrow fees, plus Buyer's attorney's fees. Closing may be conducted by mail or digitally.

The current year's assessments and any special assessments, association dues and fees, current year's ad valorem taxes, insurance, interest, rents, and all similar items applicable shall be prorated between Seller and Buyer to the Closing Date, with Buyer being responsible for the day of Closing. Should any additional assessments, other costs, or taxes be levied or charged as a result of any change of use of the Property attributable to Buyer, such amounts shall be the exclusive responsibility of Buyer to pay. Buyer should not rely on the Seller's current property taxes as the amount of property taxes that the Buyer may be obligated to pay in the year subsequent to purchase. A change of ownership, use of property, or property improvements triggers reassessments of the property that could result in higher property taxes. Buyer is responsible for any and all fees associated with any reassessments and property's change of use. If Buyer has questions concerning valuation, Buyer should contact the county property appraiser's office for information. Seller will grant Buyer possession of the Property immediately following closing.

ARTICLE XVI – ASSIGNMENT AND THIRD PARTIES: Neither party may assign or transfer any interest in this Sale Contract without the prior, written consent of the other. Nothing contained in this Sale Contract, or in any document or instrument executed by a party in connection with the sale contemplated, will create any rights in, or be deemed to have been executed for, the benefit of any person or entity not a party hereto, except as expressly provided herein.

ARTICLE XVII – AGENCY: The parties understand and agree that King and King's Broker are acting solely as a single agent and exclusively representing Seller on this Sale Contract, the transaction contemplated, and all related matters, and King, King's Broker, are not acting as a sub-agent, Buyer's agent, or limited consensual dual agent.

ARTICLE XVIII – HOLD HARMLESS AND INDEMNIFICATION: A party at fault will hold a party not at fault, as well as Auction Team, harmless from, and indemnify the party not at fault against, any action, arbitration, award, claim, cost, damage, deficiency, demand, expense, indemnity, injury, judgment, liability, loss, obligation, or suit of every kind, including reasonable attorneys' fees and costs of defense, asserted by any person, real or artificial, or by any entity of government, that the party not at fault incurs as a result of any act, error, omission, or wrongdoing attributable to the party at fault or that party's agents, assigns, attorneys, brokers, contractors, directors, employees, invitees, licensees, members, officers, representatives, shareholders, or successors in interest, and which arises out of this Sale Contract, the transaction contemplated, or the related dealings of the parties, except as expressly provided herein.

ARTICLE XIX – NOTICE: Any notice between the parties permitted, required, or otherwise relating to this Sale Contract, the transaction contemplated, or the related dealings of the parties, will be given in writing including, but not limited to, notice which addresses approval, breach, cancellation, claim, Closing, complaint, consent, default, demand, objection, option, termination, waiver, or exercise of right. Notice will be deemed received by a party and effective on the date when personally delivered to the other party. In lieu of personal delivery, Notice will be deemed received by a party when addressed

to the other party at the address set forth herein and deposited in the mail handled by the United States Postal Service and sent certified mail with postage prepaid and a receipt retained. Notice will be deemed received by a party on the next business day when sent by a nationally recognized overnight courier or delivery service with a receipt retained. Refusal of acceptance of overnight or certified mailed package will not void "Notice." A copy of any notice will simultaneously be given to Auction Team at the addresses listed on page one of this Sale Contract.

ARTICLE XX – LEGAL ACTION AND ARBITRATION: Any action, claim, controversy, or dispute arising out of this Sale Contract including, but not limited to, its breach, enforcement, interpretation, termination, validity, or the transaction contemplated, the Auction, or any related dealings between Seller, Bidder, Buyer, and/or Auction Team ("Sale Issues"), whether controlled by federal or state law, and whether an issue of law or equity, including the determination of the scope or applicability of this agreement to arbitrate, will be determined and resolved exclusively by final and binding arbitration, with no appeal permitted, except as provided by applicable law for the judicial review or enforcement of arbitration decisions. The arbitration will be administered by Judicial Arbitration and Mediation Services, Inc., or its successor, pursuant to its "Comprehensive Arbitration Rules and Procedures" then in effect and heard and decided by a panel of three (3) independent arbitrators. Judgment on the arbitration award may be entered in any court having jurisdiction. Each party unconditionally and irrevocably waives all right to a trial by jury in any action, proceeding, or counterclaim arising out of or related to this Sale Contract, the transactions contemplated, and the related dealings of the parties. The costs of arbitration, including the fees and expenses of the arbitrators, but not including the parties' attorneys' fees, will initially be paid equally by the parties. The prevailing party will be entitled to collect from the other its full costs associated with the arbitration, including reasonable attorneys' fees. The parties agree that the filing, proceedings, rulings, decisions, result, and award from any arbitration will be permanently kept confidential and not disclosed in any form or manner to any entity, media, or person whatsoever, and the parties will jointly move the court entering judgment on the arbitration award to so order. Any arbitration or other adversarial proceeding must be commenced within two (2) years from the date of the Auction or when the cause of arbitration accrued, whichever first occurs, or it will be forever barred. The right of arbitration will accrue, and the two-year (2) limitation period will begin to run, from the date the breach, damage, or injury is sustained and not when discovered.

ARTICLE XXI – BINDING EFFECT: This Sale Contract will be binding upon the parties and their agents, assigns, attorneys, beneficiaries, brokers, directors, distributees, employees, executors, heirs, legatees, members, officers, representatives, shareholders, and successors in interest.

ARTICLE XXII – CHOICE OF LAW, JURISDICTION, AND VENUE: This Sale Contract, the transaction contemplated, and all related dealings of the parties will be exclusively construed and governed in accordance with the laws of the State of Tennessee without regard to its conflict of laws principles. The exclusive jurisdiction and venue for any controversy or claim between the parties will be the County of Roane in the State of Tennessee.

ARTICLE XXIII – SEVERABILITY, HEADINGS, PRONOUNS, AND CONSTRUCTION: If any clause or provision of this Sale Contract is held illegal, invalid, or unenforceable, it is the parties' intention that the remainder of this Sale Contract will not be affected and, in lieu of such clause or provision that is held illegal, invalid, or unenforceable, there will be added, as a part of this Sale Contract, a clause or provision as similar in term and effect as such illegal, invalid, or unenforceable clause or provision as may be possible, legal, valid, and enforceable. Article headings are for reference only and not intended to expand or restrict the scope or substance of the provisions of this Sale Contract. Any reference herein to an Article heading includes all relevant sections, subsections, and paragraphs within that Article. Words used in the present tense also include the past and future tense, as the context requires. Wherever used in this Sale Contract, the singular will include the plural, the plural will include the singular, and pronouns will be read as masculine, feminine or neuter, as the context requires. The parties agree that this Sale Contract has been mutually agreed upon by them and no legal inference, presumption, principle, or other rule of draftsmanship or construction will be used in favor of or against either of them.

ARTICLE XXIV – MISCELLANEOUS: Buyer certifies to be of legal age and have full capacity and competence to understand, enter into, execute, and deliver this Sale Contract. If Buyer is purchasing the Property on behalf of an arm of government or business entity (e.g., corporation, limited liability company, etc.) ("Artificial Person"), Buyer will be personally liable under this Sale Contract until such time as the Artificial Person presents Seller with acceptable, written evidence of the Artificial Person's good standing in its state of formation, plus a duly passed and executed resolution or similar written authority from its board of directors or other governing authority that authorizes the purchase of the Property and agrees for the Artificial Person to be bound by this Sale Contract. This Sale Contract may be signed in multiple counterparts, and each will be an original of this Sale Contract, with all counterparts constituting a single instrument. A facsimile signature will be considered as valid as an original signature. This Sale Contract and the incorporated Terms of Auction contain the entire undertaking between the parties regarding the Auction, the transaction contemplated, and all related dealings of the parties, and there are no oral or written agreements, inducements, promises, representations, or warranties other than those expressly set forth. This Sale Contract supersedes any previous agreement, negotiation, or understanding between the parties regarding the transaction contemplated, and such have been merged here and will not survive execution of this Sale Contract. No deletion, modification, supplement, or waiver of any term of this Sale Contract will be effective unless made in writing and executed by the parties with the same formality as this Sale Contract. The failure of either party to insist upon the strict performance of any term of this Sale Contract will not be construed as a waiver of any subsequent default of the same or similar nature. Each party had the opportunity to seek the independent advice of legal counsel of its choosing and each has either done so or has voluntarily decided to forgo such advice, with full understanding of the risk involved in this course with regard to the Property, Auction, Sale Contract, and this sale. Each party acknowledges that it has received and read the Terms of Auction and this Sale Contract in their entirety, understands and fully accepts all of the terms contained, and has received an executed copy of this Sale Contract.

In addition to any other attachments, exhibits, or other documents or materials referenced herein, the following Attachments are attached hereto and incorporated herein by reference:

Attachment I - Property Specific Disclosures
Attachment II – Terms and Conditions
Attachment III – Agency Disclosure

ARTICLE XXV – TIME OF THE ESSENCE: Time is of the essence of this Sale Contract. Each party will fully perform all respective obligations herein at such times as to ensure that Closing occurs on the date specified, or any mutually agreed-upon extension of that date.

ARTICLE XXVI – SURVIVAL: Except for those terms and provisions relating to disclaimers, waivers, and indemnifications, the terms and conditions of this Sale Contract will be deemed merged into the deed transferring title from the Seller to the Buyer.

IN WITNESS WHEREOF, the parties being duly authorized and empowered have agreed to the terms herein and executed this Sale Contract intending to be legally bound.

SELLER: Home Trust Bank

Richard P. Humphrey, III
Its: Senior Vice President

Phone: (828) 365-7133

Email: rich.humphrey@htb.com

BUYER:

Phone:

Email:

Address:

Exhibit A
CONTRACT AS IS ADDENDUM

Property Description:

AS IS, WHERE IS. Purchaser (also referred to as Buyer) acknowledges that the Seller acquired the Property described herein by foreclosure, deed-in-lieu of foreclosure, forfeiture, tax sale or similar process and consequently, the Seller has little or no direct knowledge concerning the condition of the Property.

Purchaser also acknowledges that Purchaser will have or has had the opportunity to independently and personally inspect the Property, and that Purchaser has entered into this Agreement based upon the ability to make such examination and inspection. As a material part of the consideration to be received by the Seller and as agreed upon by the parties to this Agreement, the Property shall be accepted by Purchaser in its condition at the time of Closing **AS-IS AND WHERE IS WITH ALL FAULTS, DEFECTS AND/OR ENVIRONMENTAL CONDITIONS AFFECTING THE PROPERTY, WHETHER KNOWN OR UNKNOWN, AND WITHOUT ANY WARRANTY WHATSOEVER, EXPRESS OR IMPLIED.**

This Addendum, in its entirety, amends and supplements the Contract and, if applicable, escrow instructions. In the event there is any conflict between this Addendum and the Contract or escrow instructions or notice or other documents attached and made part of the Agreement, the terms of this Addendum take precedence and shall prevail except as otherwise provided by law.

Purchaser acknowledges and agrees that Seller has not made, does not make and specifically negates and disclaims any representations, warranties, promises, covenants, agreements or guaranties of any kind or character whatsoever, whether express or implied, oral or written, past, present or future, of, as to, concerning or with respect to (i) the value, nature, quality or physical condition of the Property, including, without limitation, the water, soil and geology; (ii) the income to be derived from the Property; (iii) the compliance of or by the Property or its operation with any laws, rules, ordinances or regulations of any applicable governmental authority or body; (iv) the manner or quality of the construction or materials, if any, incorporated into the Property; (v) the manner, quality, state of repair or lack of repair of the Property; or (vi) the correctness or accuracy of any information provided by Seller (the "Information") or of the ability of Purchaser to rely upon or use the Information. Seller has not made, does not make and specifically disclaims any representations regarding compliance with any environmental protection, pollution or land use laws, rules, regulations, orders or requirements, including the existence in or on the Property of hazardous substances. Purchaser further acknowledges and agrees that having been given the opportunity to inspect the Property, Purchaser is relying solely on its own investigation of the Property and not on any Information provided or to be provided by Seller and, at the Closing, agrees to accept the Property and waive all objections or claims against Seller (including, but not limited to, any right or claim of contribution) arising from or related to the matters set forth above in items (i) through (vii) of this Section or as to any hazardous substances on the Property. Purchaser further acknowledges and agrees that any Information provided or to be provided with respect to the Property was obtained from a variety of sources and that Seller has not made any independent investigation or verification of such Information and makes no representations as to the accuracy or completeness of such Information. Seller is not liable or bound in any manner by any real estate broker, agent, employee, servant or other person. **THE PROVISIONS OF THIS SECTION ARE A MATERIAL PART OF THE CONSIDERATION FOR SELLER'S ENTERING INTO THIS AGREEMENT AND SHALL SURVIVE CLOSING.**

WAIVER OF CLAIMS AGAINST SELLER PARTIES. Purchaser expressly acknowledges that Purchaser has not relied on any warranties, promises, understandings or representations, express or implied, oral or written, of Seller and/or any Seller Party, relating to the Property which are not expressly contained in this Agreement, and that Purchaser is acquiring the Property in its present condition and state of repair, "*as is, where is,*" with all

defects, latent or apparent. Purchaser acknowledges that any Information of any type which Purchaser has received or may receive from Seller and/or any Seller Party, including, without limitation, any environmental reports and surveys, is furnished on the express condition that Purchaser shall make an independent verification of the accuracy of such Information, all such Information being furnished without any warranty whatsoever. Purchaser agrees that Purchaser will not attempt to assert any liability against any Seller Party for furnishing such Information. **Purchaser acknowledges that Purchaser is solely responsible for verifying the boundaries and the size of the Property through an independent survey and, despite any representations made by Seller through the listing of the Property or any other method of communication between the Seller and Purchaser, Seller shall not be liable to Purchaser for any claims whatsoever due to any boundary disputes associated with the Property or any inaccurate Information given by the Seller concerning the size or shape of the Property. THE PROVISIONS OF THIS SECTION ARE A MATERIAL PART OF THE CONSIDERATION FOR SELLER'S ENTERING INTO THIS AGREEMENT, AND SHALL SURVIVE CLOSING.**

_____, Purchaser
Date: _____

_____, Purchaser
Date: _____

HOMETRUST BANK, Seller

By: _____
Richard P. Humphrey, III
Special Assets Manager

Date: _____