

SELLER FINANCING ADDENDUM

This Addendum is executed in connection with a timed online auction conducted by Schrader Real Estate and Auction Company, Inc. on behalf of Cashion Holdings, LLC (“**Seller**”) and as part of the Agreement to Purchase (“**Agreement to Purchase**”) pursuant to which the undersigned Buyer(s) (hereinafter “**Buyer**”, whether one or more) has/have agreed to purchase the real estate described as follows (the “**Property**”):

Lot _____ of Wolf Creek Estates, a subdivision of the NW/4 of Sec. 25-T15N-R5W, in Kingfisher County, Oklahoma, as shown in the plat thereof recorded on December 4, 2023, at Book 3520, Page 145, together with all easements appurtenant to said lot, and subject to the Permitted Exceptions, LESS AND EXCEPT the Prior Mineral Conveyances.

1. **Seller-Financing Option; Effect of Addendum.** Pursuant to Section 7 of the Agreement to Purchase, Buyer has elected to pay the Purchase Price in accordance with the terms of this Addendum and the terms set forth in the form of Contract for Deed attached hereto as **Exhibit SFA-1**, which is hereby incorporated by reference as an integral part of this Addendum. To the extent of any conflict between a provision of this Addendum and a provision of the Agreement to Purchase, the provision of this Addendum shall control. All capitalized terms that are defined in the Agreement to Purchase and not otherwise defined in this Addendum shall retain the same meaning if and where used in this Addendum.

2. **Evidence of Title.** Notwithstanding any provision of the Agreement to Purchase, Seller is not required to furnish a Final Title Commitment or any other evidence of title prior to Closing. At any time before or after Closing, Buyer may conduct at Buyer’s expense Buyer’s own independent search, examination, evaluation and/or verification of the title to the Property and/or obtain at Buyer’s expense any evidence of title that Buyer deems appropriate, which may include any title search, abstract, title opinion, title insurance product, and/or mineral title report or opinion (“**Title Evidence**”); *provided, however*, if Buyer intends to obtain any Title Evidence prior to Closing, Buyer shall be responsible for obtaining such Title Evidence in a timely manner, without delaying the Closing. The Closing shall not be delayed for (and Buyer’s obligations at Closing shall not be contingent upon) the delivery of any such Title Evidence. Any Title Evidence obtained by Buyer shall be subject to the provisions of the Agreement to Purchase regarding the Permitted Exceptions. If Title Defect is shown, Seller shall have the right to cure in accordance with Section 15 of the Agreement to Purchase.

3. **Closing.** “**Closing**” refers to the final delivery and exchange of documents and funds which are to be delivered “at Closing” according to the terms of this Addendum. The Closing shall be scheduled in accordance with Section 18 of the Agreement to Purchase. The Closing shall be administered by the Seller or Seller’s designated closing agent and shall be held at 4801 Gaillardia Parkway, Suite 200, Oklahoma City, OK 73142.

4. **Seller-Financing Provisions.**

(a) Buyer shall deliver a total down payment of fifteen percent (15%) of the Purchase Price (“**Down Payment**”). The Earnest Money shall be applied towards the Down Payment and the balance of the Down Payment (after applying the Earnest Money) shall be paid by Buyer at the time of Closing, together with all expenses charged to Buyer as provided in the Agreement to Purchase. Buyer shall pay the balance of the Purchase Price (after applying the Down Payment) in accordance with the terms of a Contract for Deed to be executed and delivered by Buyer and Seller at Closing and recorded at Seller’s expense in the appropriate real estate records of Kingfisher County, Oklahoma.

(b) The Contract for Deed to be executed at Closing shall provide for payment of the balance of the Purchase Price, together with 12% interest, in 240 equal monthly installments due on the 15th day of each month (“15th day”), with the first installment due on the first or second 15th day (as determined by Seller) following the execution of the Contract for Deed, and with each succeeding payment for the same amount due on the 15th day of each consecutive month thereafter. The Maturity Date shall be the date on which the 240th monthly payment is due.

(c) The Contract for Deed to be executed and recorded shall be substantially in the form of the Contract for Deed attached hereto as **Exhibit SFA-1**, but with all transaction-specific information inserted, including: (i) the names of Seller and Buyer; (ii) the description of the Property; and (iii) all applicable dates, dollar amounts and other terms consistent with the provisions of the Agreement to Purchase and this Addendum. The amount of the equal monthly installment payment shall be calculated in a manner consistent with the provisions of the Agreement to Purchase, this Addendum and the sample amortization schedule attached hereto as **Exhibit SFA-2**, which is hereby incorporated by reference as an integral part of this Addendum.

5. **Execution and Delivery.** This Addendum may be executed in multiple counterparts, all of which together shall constitute one and the same instrument. The electronic transmission of a signed counterpart via email, fax or a commonly used electronic signature service such as DocuSign® or dotloop® shall have the same effect as the delivery of an original manual signature.

BUYER(S): Printed Name(s): _____

Signature(s): _____ Date: _____

SELLER: Cashion Holdings LLC, by its duly authorized member, manager and/or agent:

Sign: _____ (Dee A. Replogle III) Date: _____

EXHIBIT SFA-1

A POWER OF SALE HAS BEEN GRANTED IN THIS CONTRACT FOR DEED. A POWER OF SALE MAY ALLOW THE LENDER/SELLER/MORTGAGEE TO TAKE THE PROPERTY AND SELL IT WITHOUT GOING TO COURT IN A FORECLOSURE ACTION UPON DEFAULT BY THE BORROWER/BUYER/MORTGAGOR UNDER THIS CONTRACT FOR DEED.

CONTRACT FOR DEED

This Contract for Deed ("Contract"), is made and entered into as of, by and between whose address is 3000 West Memorial Rd, Suite 123601, Oklahoma City, OK 73120 ("Seller"), which term shall be construed to include Seller's successors and assigns, ___ whose address is ___ ("Buyer"), (collectively, the "Parties").

AGREEMENTS

FOR AND IN CONSIDERATION OF TEN DOLLARS and 00/100s (\$10.00) and other valuable consideration including the mutual covenants and agreements set forth hereinafter, the receipt and sufficiency of which is hereby acknowledged, the Parties do hereby agree as follows:

1. Premises. Seller hereby sells to Buyer and Seller agrees to convey to Buyer on the terms hereinafter set forth, and Buyer hereby purchases from Seller, all of Seller's right, title and interest in and to the following described real property (collectively, the "Premises")

a. Legal Description:

Address to the property is: _ (the "Land")

b. Together with all buildings, structures, fixtures, equipment, and improvements in and upon the Land (the "Improvements"), and all appurtenances and easements belonging to the Land in and to all streets, alleys and other public or private ways adjacent thereto; and however,

c. LESS AND EXCEPT any interest in and to the oil, gas and other minerals therein and thereunder ("Minerals"); and

d. LESS, EXCEPT, and SUBJECT TO all exceptions and encumbrances described hereinafter or filed of record with the County Clerk's office, including all appurtenances, easements, hereditaments, privileges, prior reservations, restrictions, conditions, covenants or conveyances and other matters of record (the "Permitted Title Exceptions").

e. Purchase Price. Buyer agrees to pay Seller for the Premises the total sum of (\$) (the "Purchase Price"), which shall be paid as follows:

f. Earnest money in the amount of (\$), previously paid by Buyer, which is credited against the purchase price, the receipt of which is hereby acknowledged by Seller.

g. The additional sum of (\$) paid by Buyer to Seller by certified or cashier's check on even date herewith, the receipt of which is hereby acknowledged by Seller.

h. The remaining balance of (\$), due under this Contract, which shall be due and payable to Seller in installments throughout the term of this Contract at **Twelve Percent (12 %) interest**. Buyer shall make equal monthly installment payments of (\$) per month toward the unpaid Purchase Price, with the first monthly installment due and payable on the day of, and with each succeeding payment for the same amount due and payable on the **15th** day of each consecutive month thereafter. The entire remaining unpaid Purchase Price shall be due and payable in full on the day of, (the "Maturity Date"). If any payment is not paid in full within ten (10) days after its scheduled due date, Buyer agrees to pay a late fee equal to the greater of Fifty Dollars and 00/100s (\$50.00) or Five Percent (5%) of the unpaid amount of the installment.

i. **ALL NSF CHECKS WILL BE CHARGED A \$25.00 PROCESSING FEE. CERTIFIED FUNDS MUST REPLACE THE RETURNED CHECK. ONCE YOUR RETURNED CHECK HAS PAID WITH CERTIFIED MONIES YOU MAY RESUME PAYMENTS WITH A PERSONAL CHECK. WE MAY ALSO CHARGE ADDITIONAL \$25.00 RECLEARING FEE IF THE BANK HAS TO SUBMIT YOUR CHECK MORE THAN ONCE IN ORDER FOR THE FUNDS TO CLEAR**

Buyer Initials _____

Seller Initials _____

Seller's Performance

2. **Deed.** Upon Buyer's payment in full of the Purchase Price, including principal, accrued interest and incurred fees due, Seller will execute and deliver to Buyer a Special Warranty Deed conveying the Premises to Buyer, subject to the Permitted Title Exceptions, but less and except the Minerals. Seller will pay up to, but not more than, Three Hundred Dollars and 00/100s (\$300.00) to assist in closing costs; however, Seller will provide a base abstract if one has not yet been built.

3. **Possession.** Seller hereby grants to Buyer full and complete occupancy and possession of the Premises, and Buyer shall be entitled to retain such possession of the Premises for so long as Buyer performs all of the terms and conditions set forth in the Contract.

4. **Prepayment.** It is expressly understood and agreed that Buyer shall be entitled to prepay any amounts of the unpaid Purchase Price, either in whole or in part, and without premium or penalty of any kind.

Buyer's Performance

5. **Buyer's Performance.** Buyer shall timely pay to Seller the Purchase Price herein, and shall conform, comply with and abide by each and every term, agreement, condition and covenant herein contained and shall in all respects do and perform all other acts and agreements herein contained.

6. **Security Agreement/Lien.** Buyer hereby grants to Seller a mortgage lien and security interest in the Premises which shall secure the payment and performance obligations of the Buyer set forth in this Contract. This Contract shall, accordingly, serve also as a security agreement and Buyer consents to Seller's filing of a UCC financing statement as appropriate to perfect the liens and security interests granted by Buyer in favor of Seller herein.

7. **Hazard Insurance.** (In event the property is sold with Improvements.) At all times during the term of this Contract, Buyer agrees to keep the Premises, including the Improvements thereon, continuously insured against fire, lightning, tornado and such other losses, damages or hazards included from time to time in what is commonly called extended coverage insurance, in an amount equal to the full insurable value thereof, but in no event less than the unpaid balance of the Purchase Price (hereinafter referred to as the "Hazard Insurance"), and Buyer agrees to pay the premiums associated therewith. In addition, Buyer agrees to maintain liability insurance covering the Premises in an amount not less than twice the Purchase Price, and Buyer further agrees to pay the premiums associated therewith (hereinafter referred to as the "Liability Insurance"). Original certificates for such insurance and any insurance now or hereafter written covering the Premises shall be delivered to Seller immediately after the execution thereof, and all original certificates of policies replacing expired insurance shall be delivered to Seller at least thirty (30) days prior to the expiration date of such expiring insurance. All Hazard Insurance policies are to have loss payable clauses naming Seller and Buyer as their respective interests may appear. All policies of Hazard Insurance and Liability Insurance shall contain, if obtainable, an agreement by the insurer that such policy shall not be canceled without at least thirty (30) days prior written notice of cancellation and an acknowledgment from the insurance carrier of the respective interests of Seller (as vendor) and Buyer (as vendee) in the Premises. If Seller's interest in this Contract is transferred or assigned, Seller is authorized but not obligated to transfer Seller's interest in such insurance to the transferee or assignee. In the event of loss, Buyer will give immediate notice thereof to Seller, and Seller is hereby given privilege and authority to make proof of loss and adjust and collect such insurance, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Seller whether or not a default has occurred hereunder. Seller may, at its sole option and discretion, elect to release the insurance proceeds to Buyer to permit restoration of or repair to the Premises.

8. **Payment of Taxes.** Buyer will pay all taxes (except the Oklahoma mortgage tax, which Seller will pay), assessments and charges of every nature (the "Taxes") before the same become delinquent and before any penalty attaches thereto for non-payment and to whomever assessed that may now or hereafter be levied or assessed, or by reason of nonpayment, become a lien against the Premises..

Buyer Initials _____

Seller Initials _____

8a. Buyer has 2 options regarding property taxes: 1.) Buyer may request reimbursement from Seller for the Seller's pro-rated portion of the property taxes in which the Seller owned the premises (January 1, –) by submitting a copy of the tax receipt showing paid in full and requesting reimbursement with name, property information and mailing address within 90 days of being paid. 2.) Buyer can submit the tax bill received to Seller at which time Seller will calculate pro-rated portion (January 1, –) and pay directly to the county treasurer. If selecting Option 2, property tax bill must be presented to Seller not later than December 15, .

Requests may be submitted:

Email: Admin@AmericanLandExchange.com

Mail: Cashion Holdings, LLC
Attention Tax Reimbursements
3000 West Memorial Road, Suite 123601
Oklahoma City, OK 73120

Buyers Initials: _____

9. Covenant Against Waste. Buyer at all times will keep the Premises in good and safe condition and repair and in accordance with all applicable laws and regulations, and will not commit or permit any waste of the Premises. Buyer will not commit or permit any demolition, removal or material alteration of the Premises or the Improvements without the prior written consent of Seller; and Buyer will comply with, and will not violate, any and all zoning laws, ordinances, easements, restrictions, agreements, covenants or conditions with respect to or affecting any part of the Premises.

10. Indemnification by Buyer/Release. The Buyer agrees to defend, indemnify and hold the Seller harmless from and against any and all claims, liabilities, Taxes, interest, fines, penalties, suits, causes of action, proceedings, losses, costs, or expenses (including, without limitation, Seller's reasonable attorneys' and experts' fees and expenses) of every kind arising out of, resulting from, in connection with or related in any way to:

- a. any accident, injury to or death of persons or loss of or damage to property occurring in, on, or about the Premises,
- b. any use, nonuse or condition in, on or about the Premises or any part thereof, including easements and equipment, and including on or about the appurtenances or adjacent property,
- c. any easements, utilities, pipelines, hazards, equipment, or other encumbrances on the Premises, whether known or unknown to the Seller at the time of execution of this Contract, and whether arising before or after this Contract is executed,
- d. any acts or omissions relating to Seller's exercise of its rights or remedies under this Contract, and/or
- e. any failure on part of the Buyer to comply with the terms of this Contract.

Furthermore, the Buyer expressly releases any claims Buyer may have against Seller as a result of any of the foregoing matters.

11. Condemnation. Buyer agrees that all awards heretofore or hereafter made by any public or quasi-public authority to the present and all subsequent owners of the Premises by virtue of any exercise of the right of eminent domain by such authority, including any award for taking of title, possession or right of access to a public way or for any change of grade of street affecting the Premises, are hereby assigned to Seller to the extent of Buyer's obligation to Seller for the payment of the balance of the Purchase Price and any other amounts to be paid by Buyer hereunder; and Seller, at Seller's option, is hereby authorized, directed, and empowered to collect and receive the proceeds of any such awards from the authorities making the same and to give proper receipts and acquaintance therefore, and may, at Seller's election, use such proceeds to the extent of the unpaid Purchase Price evidenced and secured hereby in any one or more of the following ways: (i) apply the same, or any part thereof, upon the unpaid Purchase Price evidenced and secured hereby, whether such remaining Purchase Price then be matured or unmatured; (ii) use the same, or any part thereof, to fulfill any of the covenants contained herein as the Seller may determine; (iii) use the same, or any part thereof, to replace or

Buyer Initials _____

Seller Initials _____

restore the Premises to a condition satisfactory to Seller; or (iv) release the same to Buyer; and Buyer hereby covenants and agrees to and with Seller, upon request by Seller, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning all such awards to Seller free, clear and discharged of any and all encumbrances of any kind or nature whatsoever. Buyer shall promptly provide Seller copies of all notices of any condemnation proceedings to be instituted against the Premises and upon receipt of such notice.

12. Liens. Buyer shall promptly pay all sums, which would otherwise result in the filing of a mechanic's, material man's or other lien against the Premises before such lien may attach. Seller may, at its option, pay or discharge any such liens, in which event Seller shall be subrogated for further security for the lien, although released of record, of any and all liens or encumbrances paid by Seller pursuant to the terms of this Contract.

13. Conveyance or Further Encumbrance by Buyer. Buyer shall not attempt or purport to sell all or any portion of the Premises or any interest therein, without Seller's prior written consent, until the Purchase Price has been paid to Seller in full. Notwithstanding any other provision of this Contract, the entire unpaid Purchase Price shall, at the option of Seller, become due and payable in full if Buyer obtains any financing secured by a further encumbrance on the Premises, or upon any sale, transfer or assignment of the Premises, or of Buyer's rights and interest as a contract vendee under this Contract, unless Seller gives Seller's prior written approval for the additional financing or the sale, transfer or assignment of the Premises or Buyer's rights in this Contract. Seller may condition its approval of any proposed sale or transfer upon Seller's receipt of payment in full of the remaining Purchase Price and of any other sums which may be due and owing hereunder.

14. Advances for Taxes, Insurance and Other Matters. If Buyer neglects or refuses to maintain Hazard Insurance or Liability Insurance as provided above, and/or fails to pay and discharge all Taxes as provided above, and/or fails to perform any of the Buyer's covenants and agreements herein, Seller may, at Seller's election, obtain such Hazard Insurance and Liability Insurance, or may pay such Taxes, or may otherwise remedy the Buyer's failure to perform hereunder, and pay the costs associated therewith, and any amounts paid by Seller as a result thereof, shall be added to and become a part of the remaining balance of the Purchase Price and shall be paid by the Buyer in the next monthly installment coming due, and the same may be collected as a part of the unpaid Purchase Price owed hereunder in any suit hereon; or, by the payment of any of the Taxes, Seller may, in Seller's sole discretion, be subrogated to the rights of the State, County, and all political or governmental subdivisions. No such advances shall be deemed to relieve Buyer from any default hereunder or impair any right or remedy consequent thereon, and as between Seller and Buyer the exercise of the rights to make advances granted herein shall be optional with Seller, and not obligatory, and Seller shall not in any case be liable to Buyer for a failure to exercise such rights. If Buyer fails to pay the full amount of any installment due hereunder, Seller may apply such partial payments against any amounts due and owing under this Contract, at Seller's sole discretion.

Default

15. Events of Default. The occurrence of any one or more of the following shall, at the option of Seller, be considered an event of default hereof ("Default"):

a. the failure of Buyer to pay any one or more installments, or any portion thereof, as such installments become due, or failure to otherwise pay the unpaid Purchase Price or any part thereof, as such amounts become due in accordance with the terms of this Contract, or when accelerated pursuant to any provision herein;

b. the sale, conveyance or assignment by Buyer of the Premises or any interest therein without prior written consent by the Seller, or agreement to any further encumbrance on the Premises by the Buyer for additional financing without prior written consent by the Seller;

c. the failure of Buyer to insure the property and pay all Hazard Insurance Premiums, or to pay all Taxes owed thereon;

d. the failure of Buyer to timely perform any term, covenant, agreement or condition contained in this Contract, or any renewal or extension thereof;

e. the discovery by Seller that any statement, representation or warranty in this Contract, any security document, or in any written document ever delivered to Seller pursuant to the provisions of this Contract, is false, misleading or erroneous in any material respect;

f. if waste is committed on, or if Improvements are removed from the Premises, without the prior written consent of Seller;

Buyer Initials _____

Seller Initials _____

g. condemnation of a significant portion of the Premises so as to materially affect Buyer's ability to perform the covenants, obligations and agreements herein; or,

h. if Buyer:

i. executes an assignment for the benefit of Buyer's creditors;

ii. is the subject of a voluntarily or involuntary bankruptcy petition, or otherwise becomes or is adjudicated a bankrupt or insolvent;

iii. admits in writing an inability to pay Buyer's debts generally as they become due;

iv. applies for or consents to the appointment of a receiver, trustee or liquidator of a substantial part of Buyer's assets; or

v. if the Premises is used for any unlawful purpose, or if the Premises is otherwise placed in jeopardy of being damaged or destroyed.

16. Remedies. Upon Default, Seller, at Seller's option, may do one or more of the following:

a. If Buyer has failed to keep or perform any covenant whatsoever contained in this Contract, Seller may, with no obligation so to do, perform or attempt to perform such covenant, and any payment made or expense incurred thereby shall be a part of the unpaid Purchase Price and shall bear interest at the interest rate provided herein. No such payment by Seller shall constitute a waiver of any such Default.

b. Seller may, without notice, demand or presentment, which are hereby waived by Buyer, accelerate the Maturity Date of the Purchase Price and declare the entire unpaid balance of the Purchase Price immediately due and payable, and Seller may immediately proceed to foreclose this Contract, and in the event of judicial foreclosure, the Court shall direct the sale of the Premises to be with or without appraisal, as Seller may elect at the time judgment is rendered.

c. As an alternative to the remedy provided in subsection (b) above and pursuant to the grant of the Power of Sale as provided hereinabove, Seller shall be entitled to exercise the provisions providing for a foreclosure by Power of Sale pursuant to the Oklahoma Power of Sale Mortgage Foreclosure Act, 46 O.S. §§ 40-48.

d. Seller, as a matter of right and without regard to the sufficiency of the security and without any showing of insolvency, fraud or mismanagement on the part of Buyer, and without the necessity of filing any judicial or other proceeding for appointment of a receiver, shall be entitled to the appointment of a receiver of the Premises or any part thereof and of the income, rents, issues and profits thereof and Buyer hereby expressly consents to such receiver and expressly waives any statutory requirements.

e. Seller shall also be entitled to enter into possession of the Premises and perform all work and labor necessary to maintain the Premises; and the cost of such activity shall be paid to Seller by Buyer and all such sums so paid or incurred by Seller shall be added to the monetary obligations of Buyer under this Contract. For this purpose, Buyer hereby constitutes and appoints Seller as Buyer's true and lawful attorney-in-fact with full power of substitution to perform any such repairs or maintenance in the name of Buyer. It is expressly understood and agreed that this power of attorney shall be deemed a power coupled with an interest which cannot be revoked.

f. Seller may exercise any other right or remedy available in this Contract, or at law or in equity. All such remedies are cumulative.

17. Continuing Remedies. The Parties further expressly agree that the failure of Seller to exercise any option to declare Default of the unpaid balance of the Purchase Price or any other sums hereby secured under any of the foregoing covenants or stipulations, nor procurement of Hazard Insurance or payment of Taxes or performance of any other obligation of Buyer as herein provided, shall be taken or deemed a waiver of the right to exercise the option or declare Default as to any past or subsequent violation of any of said covenants or stipulations.

18. Fees and Expenses. Buyer shall pay all costs and a reasonable attorney's fees, as often as any proceeding is taken to enforce or foreclose this Contract, or to exercise the remedies available to

Buyer Initials _____

Seller Initials _____

Seller for Default in any of the terms, covenants or agreements of this Contract, which amounts shall be added to the unpaid Purchase Price.

19. No Waiver of Seller's Rights. Any failure by Seller to insist upon the strict performance by Buyer of any of the terms and provisions hereof shall not be deemed to be a waiver of any of the terms and provisions hereof, and Seller, notwithstanding any such failure, shall have the right thereafter to insist upon the strict performance by Buyer of any and all of the terms and provisions of this Contract to be performed by Buyer. Neither Buyer nor any other person now or hereafter obligated for the payment of the whole or any part of the sums now or hereafter evidenced and secured by this Contract shall be relieved of such obligation by reason of the failure of Seller to comply with any request of Buyer or of any other person so obligated to take action to foreclose this Contract or otherwise enforce any of the provisions of this Contract or of any obligations secured herein, or by reason of the release, regardless of consideration, of the whole or any part of the security held for the performance of this Contract, or by reason of any agreement or stipulation between any subsequent owner or holder of the Premises or interest in this Contract and Seller extending from time-to-time the time of payment or modifying the terms of this Contract without first having obtained the consent of Buyer or such other person, and, in the latter event, Buyer and all such other persons shall remain liable to make such payments according to the terms of any such agreement of extension or modification unless expressly released and discharged in writing by Seller.

20. Covenants Run with Land. The covenants, conditions and agreements contained in this Contract shall be deemed as running with the land and shall bind, and the benefits thereof shall inure to, the respective parties hereto and their respective successors, assigns, executors, administrators, trustees, personal representatives, and heirs.

21. Waiver in Writing. Any and all covenants in this Contract may from time-to-time, by an instrument in writing signed by Seller and delivered to Buyer, be waived to such extent and in such manner as Seller may agree, but no such waiver shall ever affect or impair Seller's rights, vendor's interest or liens hereunder, except to the extent specifically stated in such written instrument.

22. Notices. Whenever this Contract permits or requires any consent, approval, notice, request or demand from one party to another, the consent, approval, notice, request or demand shall be in writing and shall be deemed to have been given on three (3) business days after it is enclosed in an envelope, properly stamped, sealed and deposited in the United States mail, certified-return receipt requested, or immediately if deposited in overnight delivery such as Federal Express, addressed to the party to be notified at the above address.

23. Amendment. This Contract cannot be modified, amended or changed except by an agreement in writing, and signed by both parties hereto.

24. Opportunity to Inspect. The Buyer acknowledges having had a prior opportunity to enter and inspect the Premises prior to signing this Contract, including the opportunity to survey and inspect for any physical hazards, encumbrances, easements, equipment, or encroachments on the Premises.

25. Voluntary Act. The Buyer enters into this Contract freely and voluntarily. Prior to signing this Agreement, the Buyer was provided the opportunity to consult with legal counsel.

26. Benefit. This Contract shall be binding upon and shall inure to the benefit of the parties hereto, and their respective heirs, devisees, personal representatives, agents, successors, trustees, assigns, administrators and creditors.

27. Severability. A determination that any provision of this Contract is unenforceable or invalid shall not affect the enforceability or validity of any other provision.

IN WITNESS WHEREOF, the parties have signed this Contract on the dates appearing hereafter, all as per each party's respective notarial attestation.

'
"BUYER"

'
"BUYER"
Buyer Initials _____

Seller Initials _____

“SELLER”

Buyer Initials _____

Seller Initials _____

ACKNOWLEDGEMENT

STATE OF _____)
) SS:
COUNTY OF _____)

Before me, the undersigned, a Notary Public in and for said county and state, on this ____ day of _____ 20__ personally appeared _____ to me known to be the identical person(s) who executed the within and foregoing instrument and acknowledged to me that they executed the same as their free and voluntary act and deed for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

Notary Public
My Commission Number: _____
My Commission Expires: _____

LIMITED LIABILITY COMPANY ACKNOWLEDGEMENT

STATE OF _____)
) SS:
COUNTY OF _____)

Before me, the undersigned, a Notary Public in and for said county and state, on this ____ day of _____ 20__ personally appeared _____, to me known to be the identical persons who executed the within and foregoing instrument as Manager of _____, an Oklahoma Limited Liability Company, and acknowledged to me that he executed the same as the free and voluntary act and deed of said Limited Liability Company, and as his free and voluntary act and deed personally for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

Notary Public
My Commission Number: _____
My Commission Expires: _____

Buyer Initials _____

Seller Initials _____

Sample Amortization Schedule

EXHIBIT SFA-2

Compound Period : Monthly

Nominal Annual Rate : 12.000 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	01/18/2024	100,000.00	1		
2 Payment	02/15/2024	1,100.22	240	Monthly	01/15/2044

AMORTIZATION SCHEDULE - Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan	01/18/2024				100,000.00
1	02/15/2024	1,100.22	920.55	179.67	99,820.33
2	03/15/2024	1,100.22	998.20	102.02	99,718.31
3	04/15/2024	1,100.22	997.18	103.04	99,615.27
4	05/15/2024	1,100.22	996.15	104.07	99,511.20
5	06/15/2024	1,100.22	995.11	105.11	99,406.09
6	07/15/2024	1,100.22	994.06	106.16	99,299.93
7	08/15/2024	1,100.22	993.00	107.22	99,192.71
8	09/15/2024	1,100.22	991.93	108.29	99,084.42
9	10/15/2024	1,100.22	990.84	109.38	98,975.04
10	11/15/2024	1,100.22	989.75	110.47	98,864.57
11	12/15/2024	1,100.22	988.65	111.57	98,753.00
2024 Totals		12,102.42	10,855.42	1,247.00	
12	01/15/2025	1,100.22	987.53	112.69	98,640.31
13	02/15/2025	1,100.22	986.40	113.82	98,526.49
14	03/15/2025	1,100.22	985.26	114.96	98,411.53
15	04/15/2025	1,100.22	984.12	116.10	98,295.43
16	05/15/2025	1,100.22	982.95	117.27	98,178.16
17	06/15/2025	1,100.22	981.78	118.44	98,059.72
18	07/15/2025	1,100.22	980.60	119.62	97,940.10
19	08/15/2025	1,100.22	979.40	120.82	97,819.28
20	09/15/2025	1,100.22	978.19	122.03	97,697.25
21	10/15/2025	1,100.22	976.97	123.25	97,574.00
22	11/15/2025	1,100.22	975.74	124.48	97,449.52
23	12/15/2025	1,100.22	974.50	125.72	97,323.80
2025 Totals		13,202.64	11,773.44	1,429.20	
24	01/15/2026	1,100.22	973.24	126.98	97,196.82
25	02/15/2026	1,100.22	971.97	128.25	97,068.57
26	03/15/2026	1,100.22	970.69	129.53	96,939.04
27	04/15/2026	1,100.22	969.39	130.83	96,808.21
28	05/15/2026	1,100.22	968.08	132.14	96,676.07
29	06/15/2026	1,100.22	966.76	133.46	96,542.61
30	07/15/2026	1,100.22	965.43	134.79	96,407.82
31	08/15/2026	1,100.22	964.08	136.14	96,271.68

Sample Amortization Schedule

	Date	Payment	Interest	Principal	Balance
	32 09/15/2026	1,100.22	962.72	137.50	96,134.18
	33 10/15/2026	1,100.22	961.34	138.88	95,995.30
	34 11/15/2026	1,100.22	959.95	140.27	95,855.03
	35 12/15/2026	1,100.22	958.55	141.67	95,713.36
	2026 Totals	13,202.64	11,592.20	1,610.44	
	36 01/15/2027	1,100.22	957.13	143.09	95,570.27
	37 02/15/2027	1,100.22	955.70	144.52	95,425.75
	38 03/15/2027	1,100.22	954.26	145.96	95,279.79
	39 04/15/2027	1,100.22	952.80	147.42	95,132.37
	40 05/15/2027	1,100.22	951.32	148.90	94,983.47
	41 06/15/2027	1,100.22	949.83	150.39	94,833.08
	42 07/15/2027	1,100.22	948.33	151.89	94,681.19
	43 08/15/2027	1,100.22	946.81	153.41	94,527.78
	44 09/15/2027	1,100.22	945.28	154.94	94,372.84
	45 10/15/2027	1,100.22	943.73	156.49	94,216.35
	46 11/15/2027	1,100.22	942.16	158.06	94,058.29
	47 12/15/2027	1,100.22	940.58	159.64	93,898.65
	2027 Totals	13,202.64	11,387.93	1,814.71	
	48 01/15/2028	1,100.22	938.99	161.23	93,737.42
	49 02/15/2028	1,100.22	937.37	162.85	93,574.57
	50 03/15/2028	1,100.22	935.75	164.47	93,410.10
	51 04/15/2028	1,100.22	934.10	166.12	93,243.98
	52 05/15/2028	1,100.22	932.44	167.78	93,076.20
	53 06/15/2028	1,100.22	930.76	169.46	92,906.74
	54 07/15/2028	1,100.22	929.07	171.15	92,735.59
	55 08/15/2028	1,100.22	927.36	172.86	92,562.73
	56 09/15/2028	1,100.22	925.63	174.59	92,388.14
	57 10/15/2028	1,100.22	923.88	176.34	92,211.80
	58 11/15/2028	1,100.22	922.12	178.10	92,033.70
	59 12/15/2028	1,100.22	920.34	179.88	91,853.82
	2028 Totals	13,202.64	11,157.81	2,044.83	
	60 01/15/2029	1,100.22	918.54	181.68	91,672.14
	61 02/15/2029	1,100.22	916.72	183.50	91,488.64
	62 03/15/2029	1,100.22	914.89	185.33	91,303.31
	63 04/15/2029	1,100.22	913.03	187.19	91,116.12
	64 05/15/2029	1,100.22	911.16	189.06	90,927.06
	65 06/15/2029	1,100.22	909.27	190.95	90,736.11
	66 07/15/2029	1,100.22	907.36	192.86	90,543.25
	67 08/15/2029	1,100.22	905.43	194.79	90,348.46
	68 09/15/2029	1,100.22	903.48	196.74	90,151.72
	69 10/15/2029	1,100.22	901.52	198.70	89,953.02
	70 11/15/2029	1,100.22	899.53	200.69	89,752.33
	71 12/15/2029	1,100.22	897.52	202.70	89,549.63
	2029 Totals	13,202.64	10,898.45	2,304.19	
	72 01/15/2030	1,100.22	895.50	204.72	89,344.91

Sample Amortization Schedule

	Date	Payment	Interest	Principal	Balance
73	02/15/2030	1,100.22	893.45	206.77	89,138.14
74	03/15/2030	1,100.22	891.38	208.84	88,929.30
75	04/15/2030	1,100.22	889.29	210.93	88,718.37
76	05/15/2030	1,100.22	887.18	213.04	88,505.33
77	06/15/2030	1,100.22	885.05	215.17	88,290.16
78	07/15/2030	1,100.22	882.90	217.32	88,072.84
79	08/15/2030	1,100.22	880.73	219.49	87,853.35
80	09/15/2030	1,100.22	878.53	221.69	87,631.66
81	10/15/2030	1,100.22	876.32	223.90	87,407.76
82	11/15/2030	1,100.22	874.08	226.14	87,181.62
83	12/15/2030	1,100.22	871.82	228.40	86,953.22
2030 Totals		13,202.64	10,606.23	2,596.41	
84	01/15/2031	1,100.22	869.53	230.69	86,722.53
85	02/15/2031	1,100.22	867.23	232.99	86,489.54
86	03/15/2031	1,100.22	864.90	235.32	86,254.22
87	04/15/2031	1,100.22	862.54	237.68	86,016.54
88	05/15/2031	1,100.22	860.17	240.05	85,776.49
89	06/15/2031	1,100.22	857.76	242.46	85,534.03
90	07/15/2031	1,100.22	855.34	244.88	85,289.15
91	08/15/2031	1,100.22	852.89	247.33	85,041.82
92	09/15/2031	1,100.22	850.42	249.80	84,792.02
93	10/15/2031	1,100.22	847.92	252.30	84,539.72
94	11/15/2031	1,100.22	845.40	254.82	84,284.90
95	12/15/2031	1,100.22	842.85	257.37	84,027.53
2031 Totals		13,202.64	10,276.95	2,925.69	
96	01/15/2032	1,100.22	840.28	259.94	83,767.59
97	02/15/2032	1,100.22	837.68	262.54	83,505.05
98	03/15/2032	1,100.22	835.05	265.17	83,239.88
99	04/15/2032	1,100.22	832.40	267.82	82,972.06
100	05/15/2032	1,100.22	829.72	270.50	82,701.56
101	06/15/2032	1,100.22	827.02	273.20	82,428.36
102	07/15/2032	1,100.22	824.28	275.94	82,152.42
103	08/15/2032	1,100.22	821.52	278.70	81,873.72
104	09/15/2032	1,100.22	818.74	281.48	81,592.24
105	10/15/2032	1,100.22	815.92	284.30	81,307.94
106	11/15/2032	1,100.22	813.08	287.14	81,020.80
107	12/15/2032	1,100.22	810.21	290.01	80,730.79
2032 Totals		13,202.64	9,905.90	3,296.74	
108	01/15/2033	1,100.22	807.31	292.91	80,437.88
109	02/15/2033	1,100.22	804.38	295.84	80,142.04
110	03/15/2033	1,100.22	801.42	298.80	79,843.24
111	04/15/2033	1,100.22	798.43	301.79	79,541.45
112	05/15/2033	1,100.22	795.41	304.81	79,236.64
113	06/15/2033	1,100.22	792.37	307.85	78,928.79
114	07/15/2033	1,100.22	789.29	310.93	78,617.86
115	08/15/2033	1,100.22	786.18	314.04	78,303.82

Sample Amortization Schedule

	Date	Payment	Interest	Principal	Balance
116	09/15/2033	1,100.22	783.04	317.18	77,986.64
117	10/15/2033	1,100.22	779.87	320.35	77,666.29
118	11/15/2033	1,100.22	776.66	323.56	77,342.73
119	12/15/2033	1,100.22	773.43	326.79	77,015.94
2033 Totals		13,202.64	9,487.79	3,714.85	
120	01/15/2034	1,100.22	770.16	330.06	76,685.88
121	02/15/2034	1,100.22	766.86	333.36	76,352.52
122	03/15/2034	1,100.22	763.53	336.69	76,015.83
123	04/15/2034	1,100.22	760.16	340.06	75,675.77
124	05/15/2034	1,100.22	756.76	343.46	75,332.31
125	06/15/2034	1,100.22	753.32	346.90	74,985.41
126	07/15/2034	1,100.22	749.85	350.37	74,635.04
127	08/15/2034	1,100.22	746.35	353.87	74,281.17
128	09/15/2034	1,100.22	742.81	357.41	73,923.76
129	10/15/2034	1,100.22	739.24	360.98	73,562.78
130	11/15/2034	1,100.22	735.63	364.59	73,198.19
131	12/15/2034	1,100.22	731.98	368.24	72,829.95
2034 Totals		13,202.64	9,016.65	4,185.99	
132	01/15/2035	1,100.22	728.30	371.92	72,458.03
133	02/15/2035	1,100.22	724.58	375.64	72,082.39
134	03/15/2035	1,100.22	720.82	379.40	71,702.99
135	04/15/2035	1,100.22	717.03	383.19	71,319.80
136	05/15/2035	1,100.22	713.20	387.02	70,932.78
137	06/15/2035	1,100.22	709.33	390.89	70,541.89
138	07/15/2035	1,100.22	705.42	394.80	70,147.09
139	08/15/2035	1,100.22	701.47	398.75	69,748.34
140	09/15/2035	1,100.22	697.48	402.74	69,345.60
141	10/15/2035	1,100.22	693.46	406.76	68,938.84
142	11/15/2035	1,100.22	689.39	410.83	68,528.01
143	12/15/2035	1,100.22	685.28	414.94	68,113.07
2035 Totals		13,202.64	8,485.76	4,716.88	
144	01/15/2036	1,100.22	681.13	419.09	67,693.98
145	02/15/2036	1,100.22	676.94	423.28	67,270.70
146	03/15/2036	1,100.22	672.71	427.51	66,843.19
147	04/15/2036	1,100.22	668.43	431.79	66,411.40
148	05/15/2036	1,100.22	664.11	436.11	65,975.29
149	06/15/2036	1,100.22	659.75	440.47	65,534.82
150	07/15/2036	1,100.22	655.35	444.87	65,089.95
151	08/15/2036	1,100.22	650.90	449.32	64,640.63
152	09/15/2036	1,100.22	646.41	453.81	64,186.82
153	10/15/2036	1,100.22	641.87	458.35	63,728.47
154	11/15/2036	1,100.22	637.28	462.94	63,265.53
155	12/15/2036	1,100.22	632.66	467.56	62,797.97
2036 Totals		13,202.64	7,887.54	5,315.10	
156	01/15/2037	1,100.22	627.98	472.24	62,325.73

Sample Amortization Schedule

	Date	Payment	Interest	Principal	Balance
157	02/15/2037	1,100.22	623.26	476.96	61,848.77
158	03/15/2037	1,100.22	618.49	481.73	61,367.04
159	04/15/2037	1,100.22	613.67	486.55	60,880.49
160	05/15/2037	1,100.22	608.80	491.42	60,389.07
161	06/15/2037	1,100.22	603.89	496.33	59,892.74
162	07/15/2037	1,100.22	598.93	501.29	59,391.45
163	08/15/2037	1,100.22	593.91	506.31	58,885.14
164	09/15/2037	1,100.22	588.85	511.37	58,373.77
165	10/15/2037	1,100.22	583.74	516.48	57,857.29
166	11/15/2037	1,100.22	578.57	521.65	57,335.64
167	12/15/2037	1,100.22	573.36	526.86	56,808.78
2037 Totals		13,202.64	7,213.45	5,989.19	
168	01/15/2038	1,100.22	568.09	532.13	56,276.65
169	02/15/2038	1,100.22	562.77	537.45	55,739.20
170	03/15/2038	1,100.22	557.39	542.83	55,196.37
171	04/15/2038	1,100.22	551.96	548.26	54,648.11
172	05/15/2038	1,100.22	546.48	553.74	54,094.37
173	06/15/2038	1,100.22	540.94	559.28	53,535.09
174	07/15/2038	1,100.22	535.35	564.87	52,970.22
175	08/15/2038	1,100.22	529.70	570.52	52,399.70
176	09/15/2038	1,100.22	524.00	576.22	51,823.48
177	10/15/2038	1,100.22	518.23	581.99	51,241.49
178	11/15/2038	1,100.22	512.41	587.81	50,653.68
179	12/15/2038	1,100.22	506.54	593.68	50,060.00
2038 Totals		13,202.64	6,453.86	6,748.78	
180	01/15/2039	1,100.22	500.60	599.62	49,460.38
181	02/15/2039	1,100.22	494.60	605.62	48,854.76
182	03/15/2039	1,100.22	488.55	611.67	48,243.09
183	04/15/2039	1,100.22	482.43	617.79	47,625.30
184	05/15/2039	1,100.22	476.25	623.97	47,001.33
185	06/15/2039	1,100.22	470.01	630.21	46,371.12
186	07/15/2039	1,100.22	463.71	636.51	45,734.61
187	08/15/2039	1,100.22	457.35	642.87	45,091.74
188	09/15/2039	1,100.22	450.92	649.30	44,442.44
189	10/15/2039	1,100.22	444.42	655.80	43,786.64
190	11/15/2039	1,100.22	437.87	662.35	43,124.29
191	12/15/2039	1,100.22	431.24	668.98	42,455.31
2039 Totals		13,202.64	5,597.95	7,604.69	
192	01/15/2040	1,100.22	424.55	675.67	41,779.64
193	02/15/2040	1,100.22	417.80	682.42	41,097.22
194	03/15/2040	1,100.22	410.97	689.25	40,407.97
195	04/15/2040	1,100.22	404.08	696.14	39,711.83
196	05/15/2040	1,100.22	397.12	703.10	39,008.73
197	06/15/2040	1,100.22	390.09	710.13	38,298.60
198	07/15/2040	1,100.22	382.99	717.23	37,581.37
199	08/15/2040	1,100.22	375.81	724.41	36,856.96

Sample Amortization Schedule

	Date	Payment	Interest	Principal	Balance
200	09/15/2040	1,100.22	368.57	731.65	36,125.31
201	10/15/2040	1,100.22	361.25	738.97	35,386.34
202	11/15/2040	1,100.22	353.86	746.36	34,639.98
203	12/15/2040	1,100.22	346.40	753.82	33,886.16
2040 Totals		13,202.64	4,633.49	8,569.15	
204	01/15/2041	1,100.22	338.86	761.36	33,124.80
205	02/15/2041	1,100.22	331.25	768.97	32,355.83
206	03/15/2041	1,100.22	323.56	776.66	31,579.17
207	04/15/2041	1,100.22	315.79	784.43	30,794.74
208	05/15/2041	1,100.22	307.95	792.27	30,002.47
209	06/15/2041	1,100.22	300.02	800.20	29,202.27
210	07/15/2041	1,100.22	292.02	808.20	28,394.07
211	08/15/2041	1,100.22	283.94	816.28	27,577.79
212	09/15/2041	1,100.22	275.78	824.44	26,753.35
213	10/15/2041	1,100.22	267.53	832.69	25,920.66
214	11/15/2041	1,100.22	259.21	841.01	25,079.65
215	12/15/2041	1,100.22	250.80	849.42	24,230.23
2041 Totals		13,202.64	3,546.71	9,655.93	
216	01/15/2042	1,100.22	242.30	857.92	23,372.31
217	02/15/2042	1,100.22	233.72	866.50	22,505.81
218	03/15/2042	1,100.22	225.06	875.16	21,630.65
219	04/15/2042	1,100.22	216.31	883.91	20,746.74
220	05/15/2042	1,100.22	207.47	892.75	19,853.99
221	06/15/2042	1,100.22	198.54	901.68	18,952.31
222	07/15/2042	1,100.22	189.52	910.70	18,041.61
223	08/15/2042	1,100.22	180.42	919.80	17,121.81
224	09/15/2042	1,100.22	171.22	929.00	16,192.81
225	10/15/2042	1,100.22	161.93	938.29	15,254.52
226	11/15/2042	1,100.22	152.55	947.67	14,306.85
227	12/15/2042	1,100.22	143.07	957.15	13,349.70
2042 Totals		13,202.64	2,322.11	10,880.53	
228	01/15/2043	1,100.22	133.50	966.72	12,382.98
229	02/15/2043	1,100.22	123.83	976.39	11,406.59
230	03/15/2043	1,100.22	114.07	986.15	10,420.44
231	04/15/2043	1,100.22	104.20	996.02	9,424.42
232	05/15/2043	1,100.22	94.24	1,005.98	8,418.44
233	06/15/2043	1,100.22	84.18	1,016.04	7,402.40
234	07/15/2043	1,100.22	74.02	1,026.20	6,376.20
235	08/15/2043	1,100.22	63.76	1,036.46	5,339.74
236	09/15/2043	1,100.22	53.40	1,046.82	4,292.92
237	10/15/2043	1,100.22	42.93	1,057.29	3,235.63
238	11/15/2043	1,100.22	32.36	1,067.86	2,167.77
239	12/15/2043	1,100.22	21.68	1,078.54	1,089.23
2043 Totals		13,202.64	942.17	12,260.47	
240	01/15/2044	1,100.22	10.99	1,089.23	0.00

Sample Amortization Schedule

Date	Payment	Interest	Principal	Balance
2044 Totals	1,100.22	10.99	1,089.23	
Grand Totals	264,052.80	164,052.80	100,000.00	

Sample Amortization Schedule

Last interest amount increased by 0.10 due to rounding.