

**PULTE HOMES OF NEVADA**  
1635 Village Center Circle, Suite 250  
Las Vegas, Nevada 89134

**EXHIBIT B**

Buyer(s) Name(s): Tim [REDACTED]  
Kerry [REDACTED]

Property Address: 7088 [REDACTED]

Community: 1477 - Wyeth Ranch Lot # 33 - A - 02

**FINANCING CONCESSIONS/PRICE REDUCTION AT CLOSING:** Pulte Homes hereby agrees to pay up to \$0 towards financing concessions with an outside lender. However, if Buyer's obtain their financing through the Pulte Mortgage LLC, then Pulte Homes agrees to pay up to \$10,000 toward financing concessions

PULTE HOMES IS TO RETAIN ANY PORTION OF THE FINANCING CONCESSIONS WHICH ARE NOT USED TOWARD THE ABOVE NAMED COSTS.

**MORTGAGE APPLICATION:** You agree to apply, in good faith and at Your expense, for a (C5X) - 5 Yr. Interest Only mortgage loan commitment within 5 days after the date You sign this Agreement with **Pulte Mortgage Corporation**. You are responsible for obtaining a mortgage loan commitment (an "approved" loan...) within 30 days after the Date on this Agreement, and for satisfying all conditions including payments of all fees and expenses required by the lender regarding such loan. You also agree to notify Us immediately upon receiving mortgage loan approval from the lender. If We do not receive notice that You have qualified for the mortgage loan within 45 days from the Agreement Date, We may terminate this Agreement, in which event all of the monies paid to Us will be refunded to You, less any of Our expenses and any payments previously identified by Us as non-refundable.

**CHANGES IN LENDER:** Within 30 days of the scheduled closing of your home, if you choose to change lenders or seek different loan terms, an administrative fee of Five Hundred Dollars (\$500.00) will be collected immediately. The amount shall not reduce the Purchase Price, and shall be in addition to all other sums due from you under this Agreement.

**CREDIT INFORMATION RELEASE:** In order to facilitate Your purchase, it will be necessary for Us to review Your credit information with You and Your Lender. You authorize Us to order or obtain a credit report from a credit reporting agency or from any other source. By signing below, You also authorize the Credit Bureau, Mortgage Lender, Credit Reporting Agency, Financial Institution, Realtor and Your Escrow Company, to release any and all information regarding Your credit to Us.


**PAYMENT QUOTE:** Buyer acknowledges a receipt and understanding of a monthly house payment quote and a closing cost estimation (including taxes, and any special fees) - prior to the purchase of this home.

**CLOSING COSTS/PREPAIDS:** You are to pay all other costs in connection with the mortgage loan and Closing that are not being paid by Us as a Financing concession (per Exhibit "B" of this agreement). **NOTE:** Closing Costs must be in the form of a cashiers check. By initialing below, You also acknowledge an understanding of Your estimated closing costs and pre-paids costs that are due in addition to the remainder of down payment.

**KEYS TO BUYER (after the Close of Escrow):** We will retain exclusive possession of the Home until We have received all monies due from You - (Your Lender "Funds" the Loan, with Money actually transferred to Us...)

  
Buyer's Signature \_\_\_\_\_ Date: 5-11-04

  
Buyer's Signature \_\_\_\_\_ Date: 5-12-04

Submitted by:  
Sales Rep:   
Date: 5/17/04

The terms, conditions, and provisions of this Agreement are hereby accepted on this day of 5 2004

PULTE HOMES OF NEVADA  
