**Important Notices**

**Non-Approved Work**

**ALL WORK TO BE COMPLETED DURING THIS 203K PROJECT MUST BE APPROVED BY THE LENDER, HOMEBRIDGE FINANCIAL SERVICES, INC. (HOMEBRIDGE)**

In connection with the 203k loan being processed and administered by HomeBridge, certification is hereby made regarding the following:

1. HomeBridge has only authorized the rehabilitation, constructions and/or improvements described in the Rehabilitation Loan Agreement (including Architectural Exhibits).
2. The borrower is not authorized to contract independently for any work beyond the score of the Rehabilitation Loan Agreement (including Architectural Exhibits).
3. In the event that the borrower and contractor violate this directive and choose to contract independently for any work beyond the scope of the Rehabilitation Loan Agreement (and/or Architectural Exhibits) HomeBridge will not be responsible to disburse any funds for any additional work nor will HomeBridge be responsible for any dispute that arises. Additionally the borrower and contractor herby AGREE TO INDEMNIFY AND HOLD HARMLESS HomeBridge from any loss, liability, damage or costs, including court costs and attorney fees that may be incurred as the result of the contracting for work beyond the scope of the Rehabilitation Loan Agreement (and/or Architectural Exhibits), WHETHER CAUSED BY OR CONTRIBUTED TO IN WHOLE OR PART by any action or failure to act, negligence, breach of contract, or other misconduct on the part of HomeBridge or otherwise.

**Binding Arbitration**

**CLAIMS OR DISPUTES ARE SUBJECT TO BINDING ARBITRATION**

Pursuant to Section 6 of the Homeowner/Contractor Agreement, claims or disputes relating to Homeowner/Contractor Agreement or General Provisions will be resolved by the Construction Industry Arbitration Rules of the American Arbitration Association (AAA), unless both parties mutually agree to other methods. The notice of the demand for arbitration must be filed in writing with the other party to the Agreement and with AAA and must be made in reasonable time after the dispute has arisen. The award rendered by the arbitrator(s) will be considered final and judgment may be entered upon it in accordance with applicable law in any court having jurisdiction thereof.

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| Owner Name: |       |
| Property Address: |       |
| City: |       |  | State: |       |  | Zip: |       |
|  |  |  |  |  |  |  |
| Owner Signature |  | Date |  | Contractor Signature |  | Date |
|  |  |  |  |
| Owner Signature |  | Date |  |
|  |  |  |  |
| Owner Signature |  | Date |  |