

# Buyer Claims Guide

## Realty Guardian® Safeguard Plans

This Buyer Claims Guide explains how and when buyers may submit a claim under a Realty Guardian® Buyer Safeguard Plan. It is intended to provide clarity regarding timelines, documentation requirements, and the claims review process.

### Important Foundation

- Realty Guardian® Safeguard Plans are not insurance.
- Claims are reviewed for reimbursement consideration, not guaranteed payment.
- Only expenses explicitly listed in the Buyer Safeguard Plan may be considered.
- Claims must be submitted within required timeframes.
- Incomplete or late submissions may not be eligible for review.

### Buyer Claim Submission Deadlines

#### Legal Counsel / Legal Expense Claims

Legal-related buyer claims must be submitted no later than six (6) months after the closing date. The claim must be opened within this six-month period. Additional documentation may be requested after submission, but the claim itself must be filed on time.

#### Earnest Money Claims

Earnest money must remain unreturned for at least three (3) months following the contract failure or termination. If not returned after this period, a claim may be submitted and must be filed within forty-five (45) days after the three-month maturity period ends.

#### All Other Buyer Safeguard Claims

All other buyer-related claims must be submitted within forty-five (45) days of the transaction outcome date, defined as the closing date if the transaction closed, or the contract termination date if it did not close.

### Required Documentation

- Fully executed purchase agreement, including applicable addenda
- Settlement statement if the transaction closed, or termination documentation if it did not
- Proof of enrollment in the Buyer Safeguard Plan
- Government-issued identification
- Proof the expense was actually incurred and paid

Only documented, out-of-pocket expenses listed in the Buyer Safeguard Plan will be reviewed. Submitting a claim does not guarantee reimbursement.

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