

BOCA LUXURY KITCHENS

DESIGN CENTER

THE PAY-AT-CLOSING PROGRAM

SELL YOUR HOME FOR MORE

Renovate now. Pay at closing.

A market-ready kitchen changes the way a buyer experiences a home. Qualified sellers complete approved improvements without paying the deferred contract balance up front.

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THE OPPORTUNITY

BUYERS DECIDE IN MOMENTS

A better first impression *creates a better sale.*

A dated kitchen becomes the objection a buyer remembers. A clean, cohesive, move-in-ready kitchen becomes the feature that makes a listing stand apart — in photography, at showings and in the offer.

01

No large upfront balance

For approved projects the deferred amount is directed for payment from sale proceeds at closing.

02

Market-ready design

Focused improvements chosen to strengthen presentation, photography and buyer appeal.

03

One coordinated plan

Design, selections, scope, installation controls and closing paperwork move together.

WHAT THIS PROGRAM IS DESIGNED TO DO

- Refresh the room buyers scrutinize most — before the home is listed.
- Create a cleaner, more current presentation for photos, showings and open houses.
- Remove the "work I'll have to do after closing" objection.
- Help qualified sellers compete directly with renovated listings.

No renovation can guarantee sale price, speed of sale, return on cost or net profit.

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THE PROCESS

How pay at closing works

1

QUALIFY

We review ownership, listing plans, available equity, liens and the proposed project budget.

2

DESIGN

You approve a defined market-ready scope, selections, contract price and outside payment date.

3

RENOVATE

Licensed parties complete the approved work, subject to permits, availability and site conditions.

4

LIST & SHOW

The finished space is photographed and marketed with your real-estate team.

5

CLOSE

The closing agent pays the approved payoff from available seller proceeds when authorized.

6

RELEASE

After collected payment we deliver the applicable final payment and lien documentation.

IMPORTANT

Closing is the intended payment method, not a condition of the debt. If the home does not sell, proceeds are insufficient, the listing is withdrawn or another payment trigger occurs, the seller remains responsible under the signed agreement.

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RISK CONTROL

Smart projects. *Controlled risk.*

The program focuses on improvements that support marketability without turning your listing into an open-ended construction project.

DESIGN PRIORITIES

Cabinet fronts and storage, countertops, hardware, backsplash, lighting, paint and coordinated finishes.

PROJECT CONTROLS

Written scope, selections, price, schedule assumptions, allowances, exclusions and signed change orders.

PAYMENT CONTROLS

Equity review, closing direction, title-company acknowledgment when required, payoff updates and an outside payment date.

PROPERTY CONTROLS

All owners sign; title, mortgages, liens, taxes, association balances and estimated selling costs are reviewed.

BEFORE WORK BEGINS

- The contracting entity, contractor license or qualifying agent, insurance and permit responsibility are completed in the agreement.
- Every record owner and any required spouse or interest holder signs; all bracketed fields are filled in.
- The seller supplies accurate payoff and property information and authorizes delivery of closing instructions.
- The project does not start until Boca Luxury Kitchens Design Center approves the scope and equity file in writing.

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WHERE WE WORK

BEYOND THE KITCHEN

Every room a buyer
walks through.

KITCHENS

Cabinetry, islands, countertops, lighting

BATHROOMS

Vanities, stone, mirrors, fixtures

CLOSETS

Walk-in systems, wardrobe walls

PANTRIES & BARS

Butler's pantry, wet bar, servery

WHY SELLERS CHOOSE THIS

FASTER TO MARKET

One studio manages design, selections, trades and completion so the listing date holds.

STRONGER PRESENTATION

Renovated interiors photograph better and hold buyer attention longer.

NO OUT-OF-POCKET BALANCE

The deferred amount is directed to payment from proceeds at closing.

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PLAIN LANGUAGE

Clear terms,
in plain language.

THE RENOVATION IS NOT FREE

You owe the contract amount. We are deferring when it is paid, not whether it is paid.

PAYMENT AT CLOSING

Your closing agent pays our approved payoff from seller proceeds at disbursement.

OUTSIDE PAYMENT DATE

If the home has not closed by the date in Exhibit A, the balance is due then.

NO FINANCE CHARGE

None is included unless a separate signed, attorney-approved disclosure is attached.

EQUITY QUALIFICATION

Work begins only after we approve the equity and title file in writing.

WRITTEN SCOPE ONLY

Everything included, excluded and allowed for is documented before ordering.

WET SIGNATURE & NOTARY

Signatures are executed in ink; the closing direction is notarised so title companies accept it.

NO RESULTS GUARANTEE

No renovation can guarantee sale price, speed of sale, return on cost or net profit.

Improve now. Pay from proceeds at closing.

Payment may become due earlier, or by the outside date, under the written agreement.

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DOCUMENTS

Your closing-ready *document package.*

The pages that follow combine the customer agreement with the operational forms needed to define the work, protect payment, coordinate the sale and document completion. Sign in ink where indicated, notarise where noted, and return the complete package to the studio.

- 01 Florida construction lien notice and owner acknowledgment
- 02 Seller Renovation and Deferred Payment Agreement
- 03 Exhibit A — Project scope, selections, price, schedule and outside payment date
- 04 Exhibit B — Property and equity qualification certificate
- 05 Exhibit C — Seller direction to broker, title company and closing agent
- 06 Exhibit D — Closing-agent acknowledgment and limited undertaking
- 07 Exhibit E — Change order
- 08 Exhibit F — Payment and closing update certificate
- 09 Exhibit G — Florida progress and final lien waiver forms
- 10 Exhibit H — Notice of right to cancel (when applicable)
- 11 Internal pre-start checklist and counsel implementation notes

ATTORNEY-REVIEW DRAFT

This package contains legal forms and is not legal advice. Florida construction counsel should approve the final entity, licensing, consumer-finance, lien, homestead, home-solicitation, cancellation, title and closing procedures before use.

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NEXT STEPS

Three steps to a *market-ready home.*

1

RETURN THE PACKAGE

Sign the lien notice, agreement and Exhibits A, B and C in ink, have Exhibit C notarised, then return the complete package.

2

STUDIO REVIEW

We verify ownership, equity, listing status and scope, then approve in writing.

3

DESIGN & BUILD

Selections are locked, orders released, and your home is finished for photography.

PRIVATE DESIGN ROOM

bocamodern.store · studio@bocakitchendesign.com

AUTHORIZED BY APPOINTMENT

+1 561 555 0142 · Boca Raton, Florida

FABUWOOD DEALER

SECTION TWO

Your Documents

Four short forms. One page of terms. That's it.

ONE

Read the Terms & Disclosures

A single page covering how the program works.

TWO

Sign the four forms

Program agreement, closing direction, change order, cancellation.

THREE

Return the package

Notarized where indicated, then emailed or hand delivered.

NOT LEGAL ADVICE · HAVE YOUR OWN ATTORNEY REVIEW BEFORE SIGNING

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BEFORE YOU SIGN

Signing Checklist

A one-page overview of the four forms, the notarization, and what to bring to closing.

01 WHAT YOU SIGN

- Form A — Program Agreement (page 13). Signed by every owner on title. No notary required.
- Form B — Direction to Closing Agent (page 14). Signed in front of a notary; this is the form that authorizes payment from closing proceeds.
- Form C — Change Order (page 15). Leave blank unless a scope change is already agreed.
- Form D — Cancellation Notice (page 16). Leave blank and keep for your records.

02 WHAT THE NOTARY DOES

- Verifies photo identification for each signer named on Form B.
- Witnesses your signatures on Form B — do not sign it in advance.
- Completes the notarial certificate, then applies signature, seal, and commission expiration.
- Confirms whether the signing is in person or by remote online notarization.

03 WHAT TO BRING TO CLOSING

- Government-issued photo ID for each owner on title.
- The original signed and notarized package, all four forms together.
- Recent mortgage or HELOC payoff statement for each lien on the property.
- Your listing agreement and your listing agent's contact information.
- Any approved change orders and the final scope and selections summary.

Terms & Disclosures are on pages 11–12. This package is provided for business purposes and is not legal advice. Please have your own Florida attorney review it, and notify your lender and listing agent, before signing.

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TERMS & DISCLOSURES

Terms & Disclosures

Everything that governs the program is on this page. Each form you sign refers back to it, so you only have to read it once.

- 01 The program in one line
Boca Luxury Kitchens Design Center designs and installs the approved improvements now, and is paid from the closing proceeds when the property sells. No deposit is required at signing.
- 02 Payment is deferred, not waived
This is not a contingency arrangement. The amount owed for completed work remains a debt of the owner. If the property does not sell, the balance is still due on the outside payment date shown on Form A.
- 03 What triggers payment
Payment becomes due at the earlier of: (a) closing of the sale; (b) the outside payment date; (c) the property being taken off market, the listing cancelled, or the home transferred, refinanced, or newly encumbered; or (d) owner default.
- 04 Approval and equity qualification
Participation is subject to review of title, current payoff statements, taxes, association estoppel, and any judgments or liens. Boca Luxury Kitchens Design Center may decline, pause, or reduce the scope if verified available equity is insufficient.
- 05 Scope, allowances, and selections
The work is limited to the scope, materials, and allowances listed on Form A and its attached specification. Selections must be finalized before ordering. Substitutions of equal or better quality may be used if a specified item is discontinued or delayed.
- 06 Changes cost extra and are in writing
Any addition, deletion, or upgrade must be documented on Form C before the work is performed. Change order amounts are added to the balance payable at closing.
- 07 Direction to the closing agent
Form B instructs the owner's closing agent to pay the balance from seller proceeds at closing. The direction does not create or alter lien priority and does not obligate the closing agent beyond disbursing available seller proceeds.
- 08 If proceeds are short
If seller proceeds at closing are not enough to pay the balance in full, the owner remains responsible for the shortfall, due within the period stated on Form A.
- 09 Permits, licensing, and lien releases
Permits are pulled where required and work is performed by appropriately licensed trades. Conditional and final releases of lien are provided as payments are made, in the forms required by Florida law.

Terms & Disclosures

10

Access, condition, and timing

The owner provides reasonable access, utilities, and a clear work area. Schedules are estimates and may shift for material lead times, inspections, association rules, or conditions discovered behind finished surfaces.

11

Cancellation

The owner may cancel using Form D. If materials have been ordered or work performed, the owner is responsible for documented costs incurred through the cancellation date.

12

No guarantee of sale price or timing

Renovation improves presentation. Nothing here is a promise or estimate of resale value, sale price, or how quickly the property will sell.

13

Insurance and warranty

General liability and workers' compensation coverage are maintained as required. Workmanship is warranted for the period stated on Form A; manufacturer warranties pass through to the owner.

14

Disputes and governing law

Florida law governs. The parties will attempt good-faith resolution, then mediation in the county where the property is located, before any other proceeding.

15

Independent review

This package is a business document, not legal advice. The owner is encouraged to have it reviewed by their own attorney and to notify their listing agent and lender as applicable.

Keep this page. The forms that follow are short on purpose — they collect only the information specific to your home and your signature.

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FORM A • PROGRAM AGREEMENT

Program Agreement

Identifies the owner, the property, the approved scope and amount, and the date by which payment is due if the home has not closed.

OWNER NAME(S)

PROPERTY ADDRESS

CITY

STATE

ZIP

PHONE

EMAIL

APPROVED SCOPE AMOUNT (\$)

ALLOWANCES INCLUDED (\$)

ESTIMATED START DATE

OUTSIDE PAYMENT DATE

WORKMANSHIP WARRANTY

HOW TO SIGN — QUICK GUIDE

1. Fill in the fields above — your designer can help you complete them.
2. Every owner on title signs and dates below; add a co-owner line if needed.
3. No notary is needed for this form — just return it with the package.

I have read and agree to the Terms & Disclosures on pages 11–12.

OWNER SIGNATURE

PRINT NAME

DATE

CO-OWNER (IF ANY) SIGNATURE

PRINT NAME

DATE

BOCA LUXURY KITCHENS DESIGN CENTER — AUTHORIZED SIGNATURE

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FORM B · DIRECTION TO CLOSING AGENT

Direction to Closing Agent

Authorizes your title or closing agent to pay the program balance from your seller proceeds at closing. Please have this form notarized.

PROPERTY ADDRESS

CLOSING / TITLE AGENT

LISTING AGENT & BROKERAGE

AMOUNT TO BE RESERVED

ANTICIPATED CLOSING DATE

FILE OR ESCROW NO.

I direct my closing agent to disburse the amount stated above to Boca Luxury Kitchens Design Center from my seller proceeds at closing, before net funds are released to me. This direction does not create or alter lien priority and does not obligate the closing agent beyond available seller proceeds.

HOW TO SIGN — QUICK GUIDE

1. Fill in your closing or title agent's details above.
 2. Do not sign in advance — sign in front of the notary.
 3. The notary completes the acknowledgement box at the bottom of this page.
- I have read and agree to the Terms & Disclosures on pages 11–12.

OWNER SIGNATURE

PRINT NAME

DATE

NOTARY ACKNOWLEDGEMENT

State of Florida, County of _____

Sworn to and subscribed before me by means of

physical presence _____ or online notarization _____

this _____ day of _____, 20____, by _____

who is personally known to me or produced identification: _____

Notary Public signature _____

Printed name / commission no. / expiration _____

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DESIGN CENTER

FORM C • CHANGE ORDER

Change Order

Used only if something is added, removed, or upgraded after work begins. Signed before the change is performed.

PROPERTY ADDRESS

CHANGE ORDER NO.

DESCRIPTION OF CHANGE

AMOUNT ADDED (\$)

CREDIT AMOUNT (\$)

SCHEDULE IMPACT (DAYS)

EFFECTIVE DATE

REVISED BALANCE (\$)

HOW TO SIGN — QUICK GUIDE

1. Describe the change and amounts above — attach revised selections if any.
2. Sign before the changed work is performed.
3. No notary is needed for this form.

I authorize this change and reaffirm the Terms & Disclosures on pages 11–12.

OWNER SIGNATURE

PRINT NAME

DATE

BOCA LUXURY KITCHENS DESIGN CENTER — AUTHORIZED SIGNATURE

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FORM D • CANCELLATION

Cancellation Notice

Complete only if you choose to cancel. Costs already incurred for ordered materials or performed work remain your responsibility.

OWNER NAME(S)

PROPERTY ADDRESS

DATE OF CANCELLATION

REASON (OPTIONAL)

DOCUMENTED COSTS INCURRED TO DATE (\$)

AMOUNT DUE WITHIN 30 DAYS (\$)

HOW TO SIGN — QUICK GUIDE

1. Complete this form only if you decide to cancel the program.
 2. Sign and date below — every owner on title should sign.
 3. Keep a copy for your records; no notary is needed.
- I have read and agree to the Terms & Disclosures on pages 11–12.

OWNER SIGNATURE

PRINT NAME

DATE

CO-OWNER (IF ANY) SIGNATURE

PRINT NAME

DATE

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RETURNING YOUR PACKAGE

Returning Your Package

Four signatures, one notarization, and we schedule your walkthrough.

CHECKLIST

- Form A — Program Agreement, signed by all owners on title.
- Form B — Direction to Closing Agent, signed and notarized.
- Form C — Change Order, blank unless a change is already known.
- Form D — Cancellation Notice, left blank and retained for your records.
- Recent mortgage or HELOC payoff statement for each lien on the property.
- Listing agreement or a note with your listing agent's contact information.

WHERE TO SEND IT

Email scanned copies to hello@bocamodern.store, or hand deliver the originals to the design center. We confirm receipt within one business day and schedule your on-site measure and selections appointment.

WHAT HAPPENS NEXT

- 01** Verification
We order a title and lien review and confirm available equity with your payoff statements.
- 02** Design & selections
Private design room appointment for cabinetry, stone, and hardware selections against your approved scope.
- 03** Build
Permits where required, licensed installation, and progress updates through completion.
- 04** Closing
Your closing agent disburses the balance from seller proceeds when the home closes.

This package is provided for business purposes and is not legal advice. Please have your own Florida attorney review it, and notify your lender and listing agent as applicable, before signing.