

## NOTICE OF INFORMATION FROM OTHER SOURCES

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To:	BUYER:
	BUYER:
From	: ALLISON "AJ" HARWOOD (Broker)
Prope	erty Address: 14511 FM 32, BLANCO, TX 78606
Date:	July 15, 2015
Ē	Broker obtained the attached information, identified as SELLERS DISCLOSURE PACKAGE INCLUDING TAR FORMS: 2501, COURTESY SURVEY, FIELD NOTES, 1406, 1407 & DOCUMENTS, 1506, 1917, 1414, 2507, 2508, 1928, 2506, 2504, 2505, 2509
	TOTH 2513 & NOTICE REGARDING OAK WILT IN CENTRAL TEXAS SELLER. NOTICE AND GENERAL INFORMATION FORMS FROM TEXAS ASSOCIATION OF REALTORS.
` '	Broker has relied on the attached information and does not know and has no reason to know that he information is false or inaccurate except: <b>NONE</b> .
	Broker does not warrant or guarantee the accuracy of the attached information. Do not ely on the attached information without verifying its accuracy.
ALLI Broke	SON "AJ" HARWOOD
1	ipt of this notice is acknowledged by:
Signa BUYE	
Signa BUYE	

(TAR-2502) 7-16-08

Page 1 of 1



### Approved by the Texas Real Estate Commission for Voluntary Use

Texas law requires all real estate licensees to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

## Information About Brokerage Services

efore working with a real estate broker, you should know that the duties of a broker depend on whom the broker represents. If you are a prospective seller or landlord (owner) or a prospective buyer or tenant (buyer), you should know that the broker who lists the property for sale or lease is the owner's agent. A broker who acts as a subagent represents the owner in cooperation with the listing broker. A broker who acts as a buyer's agent represents the buyer. A broker may act as an intermediary between the parties if the parties consent in writing. A broker can assist you in locating a property, preparing a contract or lease, or obtaining financing without representing you. A broker is obligated by law to treat you honestly.

#### IF THE BROKER REPRESENTS THE OWNER:

The broker becomes the owner's agent by entering into an agreement with the owner, usually through a written - listing agreement, or by agreeing to act as a subagent by accepting an offer of subagency from the listing broker. A subagent may work in a different real estate office. A listing broker or subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first. The buyer should not tell the owner's agent anything the buyer would not want the owner to know because an owner's agent must disclose to the owner any material information known to the agent.

#### IF THE BROKER REPRESENTS THE BUYER:

The broker becomes the buyer's agent by entering into an agreement to represent the buyer, usually through a written buyer representation agreement. A buyer's agent can assist the owner but does not represent the owner and must place the interests of the buyer first. The owner should not tell a buyer's agent anything the owner would not want the buyer to know because a buyer's agent must disclose to the buyer any material information known to the agent.

#### IF THE BROKER ACTS AS AN INTERMEDIARY:

A broker may act as an intermediary between the parties if the broker complies with The Texas Real Estate License Act. The broker must obtain the written consent of each party to the transaction to act as an

intermediary. The written consent must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. The broker is required to treat each party honestly and fairly and to comply with The Texas Real Estate License Act. A broker who acts as an intermediary in a transaction:

- (1) shall treat all parties honestly;
- (2) may not disclose that the owner will accept a price less than the asking price unless authorized in writing to do so by the owner;
- (3) may not disclose that the buyer will pay a price greater than the price submitted in a written offer unless authorized in writing to do so by the buyer; and
- (4) may not disclose any confidential information or any information that a party specifically instructs the broker in writing not to disclose unless authorized in writing to disclose the information or required to do so by The Texas Real Estate License Act or a court order or if the information materially relates to the condition of the property.

With the parties' consent, a broker acting as an intermediary between the parties may appoint a person who is licensed under The Texas Real Estate License Act and associated with the broker to communicate with and carry out instructions of one party and another person who is licensed under that Act and associated with the broker to communicate with and carry out instructions of the other party.

If you choose to have a broker represent you, you should enter into a written agreement with the broker that clearly establishes the broker's obligations and your obligations. The agreement should state how and by whom the broker will be paid. You have the right to choose the type of representation, if any, you wish to receive. Your payment of a fee to a broker does not necessarily establish that the broker represents you. If you have any questions regarding the duties and responsibilities of the broker, you should resolve those questions before proceeding.

Real estate licensee asks that you acknowledge receipt of this information about brokerage services for the licensee's records.

Buyer, Seller, Landlord or Tenant

Date

Texas Real Estate Brokers and Salespersons are licensed and regulated by the Texas Real Estate Commission (TREC). If you have a question or complaint regarding a real estate licensee, you should contact TREC at P.O. Box 12188, Austin, Texas 78711-2188, 512-936-3000 (http://www.trec.texas.gov)

(TAR-2501) 10-10-11

TREC No. OP-K

70681 P.A. Hart To. 50 1" = 200" 126°35'43"E 315,52 ι() 20,00000 a N. 2 ACKES 60.163 m Broke to the State of the State 20, \$Z, SON \_well 500'46'37'E 333.90 Z N8B°33'70"W 67.19 N88°56'03"4 534,50 N88°56'55"/4 141.83 N54°24'30'W 527.61 5 CRAIG HOLLTIS STATE OF TEXAS FAL. of . 8389 COUNTY OF COMAL I HEREBY CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND BELLER THE ABOVE PLAT IS TRUE AND CORRECT ACCORDING TO AN ACTUAL Being a 60.163 acre tract of land and being approx. 58.963 acres out of the Adams, Beaty & sunvey MADE ON THE GROUND UNDER MY SUPERVISION AND THERE ARE NO VISIBLE RASEMENTS OF ENCHOACHMENTS OF BUILDINGS ON ADJOINING PROPERTY AND THAT ALL BUILDINGS ARE WHOLLY LOCATED Moulton Survey No. 809 and approx. 1.20 acres also being the same tract of land, as now fenced, This 14 15 day of November called 60.163 acres, described in Correction beed recorded in Vol. 459, Pgs. 424-427 of the Official Public Records of Comal County, Texas.

7-24-85



## S. CRAIG HOLLMIG, INC. CONSULTING ENGINEERS . SURVEYORS

410 N, SEGUIN STREET NEW BRAUNFELS, TEXAS 78130-5085

TEXAS SOCIETY OF PROFESSIONAL ENGINEERS
AMERICAN SOCIETY OF CIVIL ENGINEERS

TEXAS EURVEYDRS ASSOCIATION TELEPHONE: (812) 025-8556

WATER BYSTEMS . SEWER SYSTEMS . SUBDIVISIONS . LAND FLANNING . STREETS . DRAINAGE . SURVEYING

#### FIELD NOTES FOR

A 60.163 acre tract of land and being approximately 58.963 acres out of the Adams, Beaty & Moulton Survey No. 809 and approximately 1.20 acres out of the H. Spangenberg Survey No. 628 and also being the same tract of land, as now fenced, called 60.163 acres, described in Correction Deed recorded in Volume 459, Pages 424-427 of the Official Public Records of Comal County, Texas, and being more particularly described as follows:

BEGINNING: At a fence corner post in the Southwesterly line of R. M. Highway No. 32, for the Northeast corner of the above referenced tract, for the Northeast corner of this tract;

THENCE: Mostly along a newly rebuilt fence line, S 00° 40′ 02″ E 1208.64 feet and S 00° 46′ 37″ E 333.90 feet to an iron pin found at fence corner for the Southeast corner of the above referenced tract, for the Southeast corner of this tract;

THENCE: Along the Southerly fenced line of the above referenced tract, N  $88^{\circ}$  56' 03" W 534.99 feet, N  $88^{\circ}$  56' 55" W 441.83 feet, a fence corner post and N  $88^{\circ}$  33' 20" W 87.19 feet to a fence corner for a corner of this tract;

THENCE: Continuing along the existing fence line, N 54° 24' 30" W 527.61 feet to an iron pin found at fence corner, for the Southwest corner of the above referenced tract, for the Southwest corner of this tract;

THENCE: Along the Westerly line of the above referenced tract and a newly built fence line, N 05° 24' 02" E 1623.83 feet and N 26° 35' 43" E 315.52 feet to the Northwest corner of the above referenced tract, in the Southwest line of R.M. Highway No. 32, for the Northwest corner of this tract;

THENCE: Along the Southwest line of R. M. Highway No. 32, S  $59^{\circ}$  55' 00'' E 1363.89 feet to the Point of Beginning and containing 60.163 acres of land, more or less.

The foregoing field notes represent the results of an on-the-ground survey made under my supervision, November 14, 1988.

S. Craig Hollmig

Registered Public Surveyor





## **SELLER'S DISCLOSURE NOTICE**

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Section 5.008, Property Code requires a seller of residential property of not more than one dwelling unit to deliver a Seller's Disclosure Notice to a buyer on or before the effective date of a contract. This form complies with and contains additional disclosures which

			e	xcee	וו כ	ne r	nın	imum disclosures rec	quir	ea	Бу с	ne c	50de.	_	_	
													M 32			
CONCERNING THE PROPERTY AT																
THIS NOTICE IS A DISC	THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE BUYER								HE ER							
MAY WISH TO ORTAIN	۱۳	IS.	NC	ιο τν ' Δ Τα	NA	RF	AAR	ITY OF ANY KIND	BY	SI	ELLI	ER.	SELLER'S AGENTS, OR AN'	, C	TH	ER
AGENT.		.0	110	, , , ,	• • •		., .,			Ο.		_,,	<u></u>			
	cur	vin	n th	ne Pri	าทะ	artv	If	unoccupied (by Sell	ler).	. hc	ow lo	ona	since Seller has occupied the	Pro	per	tv?
	Jour	,,,,,,	9 11	10 1 1	or	/,	nev	er occupied the Pro	per	ty		· · · 9				,
Section 1. The Propert								•	•		lo (1	V) (	or Unknown (U).)			
This notice does no	ot es	stabl	ish	the it	em:	s to	be	conveyed. The contra	ct w	vill (	dete	min	e which items will & will not conve	γ.		
Item		N				m			Υ		-		Item	_	N	U
Cable TV Wiring	V			1 [	Lie	qui	d P	ropane Gas:		V			Pump: ☐ sump ☐ grinder		~	
Carbon Monoxide Det.		1			-L	PC	Con	nmunity (Captive)		1			Rain Gutters	~		
Ceiling Fans	V				-L	Рc	n F	Property		1			Range/Stove	•	~	
Cooktop	V			1	Н	ot 7	ub			1			Roof/Attic Vents	V		
Dishwasher	V				In	tero	con	n System		V	1		Sauna		~	
Disposal	1			1	_		wa		V	1			Smoke Detector	1		
Emergency Escape		1			0	utd	oor	Grill					Smoke Detector – Hearing		V	
Ladder(s)										V	1		Impaired			
Exhaust Fans	V				Pa	atio	/De	ecking	V	1.			Spa		V	
Fences	~				PI	um	bin	g System	V	1			Trash Compactor		V	
Fire Detection Equip.	~	1			P	ool				1			TV Antenna		1	
French Drain		V			Р	ool	Εq	uipment		V			Washer/Dryer Hookup	1		
Gas Fixtures	٠	V			Р	loc	Ма	int. Accessories		/	_		Window Screens	V		
Natural Gas Lines		1			Р	ool	He	ater		V	1_		Public Sewer System		1	
Item					Υ	N	U		Additional Information							
Central A/C					V			✓ electric gas number of units:								
Evaporative Coolers						1		number of units:								
Wall/Window AC Units						✓		number of units:								
Attic Fan(s)							V	if yes, describe: _								
Central Heat					1				r	nun	nber	of	units:2			
Other Heat						1		if yes, describe: _								
Oven					V			number of ovens:		_			ctric gas other:			
Fireplace & Chimney					~			☑wood ☐gas lo	gs		] m	ock	other:			_
Carport						V		attached no	ot a	ıtta	che	d		_		
Garage				1				☑ attached ☐ n	ot a	ıtta	che	d				
Garage Door Openers					1			number of units:		2			number of remotes:	_	_	
Satellite Dish & Controls	S				V			owned 🖫 leas				d	lesh		_	
Security System					V							_		_		
Water Heater					V			electric				<u>:                                    </u>	number of units: _	_1	_	
Water Softener					<b>√</b>							_			_	_
Underground Lawn Spr						V							s coeffect	40	<b></b>	
Septic / On-Site Sewer	Fac	ility			V			if yes, attach Infor	ma	tio	n Ab	out	On-Site Sevier Facility (TAR-1	40	/)	_

Page 1 of 5 14511 FM 32

## 14511 FM 32

Concerning the Property at _					I	BLANCO	), T	X	78606		
Water supply provided by: F	1 cit	v 🗹 w	ell  MUD	П	go-og	unkı	nown		Jother: Second well		
'as the Property built before											
(If yes, complete, sign,							ed pai	int h	nazards).		
Pact Type: 120 Fr	and	allacii	1711 1300 001	Δα	٥٠		a pa		(approx	imat	(e)
Roof Type:			Duananti (ahi	_ Ay	e	-14	ring r	مامہ	ed over existing shingles or roof cover	arina	12
		on the	Property (sni	ngie	SOLIC	ool cove	miy p	Jiau	ed over existing simigles of foor cove	sing	):
🗖 yes 👿 no 🔲 unknown											
Are you (Seller) aware of an	v of	the iter	ns listed in thi	is Se	ection	1 that a	re no	t in	working condition, that have defects,	or a	re
need of repair?  \( \textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\textstyre{\t	rno.	If ves.	describe (atta	ach a	additio	nal shee	ets if i	nec	essary):		
Tiood of Topan .	,	, 00,							• /-		
											25,,
Section 2. Are you (Selle	r) av	ware of	any defects	or r	malfui	nctions	in an	ny c	of the following?: (Mark Yes (Y) if y	ou a	ire
aware and No (N) if you are	e no	t aware	e.)								
Item	Y	N	Item				Y N		Item	Υ	N
Basement		V	Floors				/	1	Sidewalks		-
Ceilings		V	Foundation	1 / S	lab(s)		V		Walls / Fences		V
Doors		V	Interior Wa		(+)		V	1	Windows		
Driveways	#	V	Lighting Fi		20		V	1	Other Structural Components		~
	#-	V	Plumbing \$				V	1	Other Chapter at Company	$\Box$	$\neg$
Electrical Systems	+			Jyst	CIIIS		V	-			$\exists$
Exterior Walls		V	Roof					J		1	_
you are not aware.)	,, u	waro o	t any or the		9			(	ark Yes (Y) if you are aware and N	•	•
Condition				Υ	N	Cond	lition			Y	N
Aluminum Wiring				Ť	V				ndation Repairs		V
Asbestos Components					V	Previ	ous F	Roof	f Repairs		V
Diseased Trees: aak v	vilt				v	Other	Stru	ctu	ral Repairs		1
Endangered Species/Habi	tat c	n Prop	erty		V	Rado	n Ga	S			V
Fault Lines					V	Settli					r
Hazardous or Toxic Waste	)				~	Soil N					r
Improper Drainage					1				tructure or Pits		V
Intermittent or Weather Sp	ring	js			V				Storage Tanks	-	V
Landfill					V				sements	+-	V
Lead-Based Paint or Lead			Hazards		V		2777	_	asements	+	V
Encroachments onto the F			1	-	-	Wate			ehyde Insulation	-	V
Improvements encroachin			property	+-	V				Property	+	V
Located in 100-year Flood	piai	n		+	V		d Rot		roperty	+	1
Located in Floodway  Present Flood Ins. Covera	00	_						-2012	tion of termites or other wood	1	
(If yes, attach TAR-1414)	ge				1 4 1	Activ	e infe	esta			1
Previous Flooding into the					11	Activ	e infe				
Previous Flooding onto the	Str	uctures			1	Activ	e infe	j ins	sects (WDI)		1
Located in Historic District					<b>V</b>	Activ destr Previ	e infe oying ious t	ins rea	sects (WDI) tment for termites or WDI		-
Lucaled III I halond Diame	e Pr				V V V	Activ destr Previ Previ	e infe oying ious t ious t	ins rea term	sects (WDI) tment for termites or WDI nite or WDI damage repaired		V
	e Pr				/ / / / /	Activ destr Previ Previ Previ	e infe oying ious t ious t ious F nite or	rea term Fire	sects (WDI) tment for termites or WDI nite or WDI damage repaired s DI damage needing repair		V V
Historic Property Designate Previous Use of Premises	e Pr	operty			/ / / /	Activ destr Previ Previ Previ Term Singl	e inferoying tous tous tous fous fous fous fous for the orange of the black tous for the	rea term Fire	sects (WDI) tment for termites or WDI nite or WDI damage repaired		\( \sqrt{V} \)
Historic Property Designat	e Pr	operty			/ / / / / /	Activ destr Previ Previ Previ	e inferoying tous tous tous fous fous fous fous for the orange of the black tous for the	rea term Fire	sects (WDI) tment for termites or WDI nite or WDI damage repaired s DI damage needing repair kable Main Drain in Pool/Hot		V V
Historic Property Designation Previous Use of Premises	e Pr	operty Manufa			/ / / / / / / / / / / / / / / / / / /	Activ destr Previ Previ Previ Term Singl	e inferoying ious to ious to ious fious finite or ious le Black Spa*	ine trea term Fire r Wi	sects (WDI) tment for termites or WDI nite or WDI damage repaired s DI damage needing repair kable Main Drain in Pool/Hot	ge 2	V V

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(TAR-1406) 01-01-14

## 14511 FM 32

Co	ncernin	g the Property at
' tł	ne ansv	ver to any of the items in Section 3 is yes, explain (attach additional sheets if necessary):
wh ned	ich ha cessary	*A single blockable main drain may cause a suction entrapment hazard for an individual.  Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair, s not been previously disclosed in this notice?  yes y no If yes, explain (attach additional sheets if
	ction 5	. Are you (Seller) aware of any of the following (Mark Yes (Y) if you are aware. Mark No (N) if you are
	<u>N</u>	Room additions, structural modifications, or other alterations or repairs made without necessary permits or not in compliance with building codes in effect at the time.
	<b>√</b>	Homeowners' associations or maintenance fees or assessments. If yes, complete the following:  Name of association:  Manager's name:  Fees or assessments are: \$ per and are: mandatory voluntary  Any unpaid fees or assessment for the Property? yes (\$) no  If the Property is in more than one association, provide information about the other associations below or attach information to this notice.
	V	Any common area (facilities such as pools, tennis courts, walkways, or other) co-owned in undivided interest with others. If yes, complete the following:  Any optional user fees for common facilities charged?   yes  no If yes, describe:
	J	Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.
	<b>₽</b>	Any lawsuits or other legal proceedings directly or indirectly affecting the Property. (Includes, but is not limited to: divorce, foreclosure, heirship, bankruptcy, and taxes.)
	¥	Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.
	$\overline{\mathbf{V}}$	Any condition on the Property which materially affects the health or safety of an individual.
	V	Any repairs or treatments, other than routine maintenance, made to the Property to remediate environmental hazards such as asbestos, radon, lead-based paint, urea-formaldehyde, or mold.  If yes, attach any certificates or other documentation identifying the extent of the remediation (for example, certificate of mold remediation or other remediation).
	V	Any rainwater harvesting system located on the property that is larger than 500 gallons and that uses a public water supply as an auxiliary water source.
	đ	The Property is located in a propane gas system service area owned by a propane distribution system retailer.

(TAR-1406) 01-01-14

Initialed by: Buyer:

and Seller:\_

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## 14511 FM 32

Concerning the Property at		BLANCO, TX 78606							
'f the answer to any of the items in Section 5 is yes, explain (attach additional sheets if necessary):									
Section 6 Seller	□has □has	not attached a survey of the Property.	•						
Section 7. Withir	n the last 4 year	ars, have you (Seller) received any wind who are either licensed as inspector es, attach copies and complete the follow	ritten inspection reporters or otherwise permitt	ts from persons who ted by law to perform					
Inspection Date	Туре	Name of Inspector		No. of Pages					
mspection bate	Турс	Traine of maperior							
Other: ection 9. Have provider?  yes Section 10. Have insurance claim of	you (Seller) no you (Seller) e	✓ Agricultural	or damage to the Propot ot used the proceeds t	perty (for example, an to make the repairs for					
Section 11. Does requirements of C	Chapter 766 of	have working smoke detectors instal the Health and Safety Code?*	nown ∐no ∐yes. III	th the smoke detector no or unknown, explain.					
smoke deto which the o know the b	ectors installed dwelling is locat	h and Safety Code requires one-family in accordance with the requirements of ed, including performance, location, and quirements in effect in your area, you mare information.	the building code in empower source requireme	ect in the area in ents. If you do not					
of the buye evidence o	er's family who which the hearing immediately are also as written to the second control of the second control	er to install smoke detectors for the heari vill reside in the dwelling is hearing-impa pairment from a licensed physician; and n request for the seller to install smoke installation. The parties may agree who	ared; (2) the buyer gives (3) within 10 days after t e detectors for the heal	the effective date, ring-impaired and					

(TAR-1406) 01-01-14 Initialed by: Buyer:

detectors and which brand of smoke detectors to install.

and Seller:\_

Page 4 of 5

Cond	perning the Property at	1451 BLANCO,			
elle prok	er acknowledges that the statements in this notice are true er(s), has instructed or influenced Seller to provide inaccu	e to the best irate informa	of Se	ller's belief ar r to omit any	nd that no person, including the material information.
D	risa & Diles				
	ature of Seller Date	Signature of	of Sell	er	Date
Print	ed Name:	Printed Na	me: _		
ADD	ITIONAL NOTICES TO BUYER:				
(1)	The Texas Department of Public Safety maintains a da registered sex offenders are located in certain zip code For information concerning past criminal activity in department.	areas. To	search	n the databas	se, visit <u>www.txdps.state.tx.us</u> .
(2)	If the property is located in a coastal area that is seawa mean high tide bordering the Gulf of Mexico, the property Protection Act (Chapter 61 or 63, Natural Resources Country dune protection permit may be required for repairs or authority over construction adjacent to public beaches for	perty may b ode, respec improveme	e sub ctively) nts. C	ject to the O and a beach ontact the lo	Open Beaches Act or the Dune heront construction certificate or
(3)	If you are basing your offers on square footage, m independently measured to verify any reported information		ts, or	boundaries,	you should have those items
(4)	The following providers currently provide service to the	property:			
	Electric: P.E.C.,	pho	one #:	:	
	Sewer: Septio	pho			
	Water:	pho	one #:	<del></del>	
	Cable: Mish	pho	one #:	***	
	Trash: ( + C	ph	one#:		
	Natural Gas: 1 5	ph	one #:	<del></del>	
	Phone Company: <u>Ulriyon</u>	ph	one #:		
	Propane: No	ph	one #:		
(5)	This Seller's Disclosure Notice was completed by Selle as true and correct and have no reason to believe it to AN INSPECTOR OF YOUR CHOICE INSPECT THE P	be false o	r inacc	igned. The bi curate. YOU /	rokers have relied on this notice ARE ENCOURAGED TO HAVE

The undersigned Buyer acknowledges receipt of the foregoing notice.



Signature of Buyer	Date	Signature of Buyer	Date
rinted Name:		Printed Name:	

Page 5 of 5 (TAR-1406) 01-01-14



## INFORMATION ABOUT ON-SITE SEWER FACILITY

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COI	ICERNING THE PROPERTY AT		14511 BLANCO, '	FM 32 IX 78606					
Α.	DESCRIPTION OF ON-SITE SEV	WER FACILITY ON	PROPERTY:						
	(1) Type of Treatment System:			eatment	☐ Un —	known			
	(2) Type of Distribution System:	Droin fe	eld		🛄 Un	known			
	(3) Approximate Location of Drai	n Fleid of Distribution	ii System		<b>L</b> Un	known			
	(4) Installer: Jom Can	ruther			 <b></b> Un	ıknown			
	(5) Approximate Age: 24 4	ra.			🛄 Ur	known			
В.	MAINTENANCE INFORMATION	l:							
	(1) Is Seller aware of any maintenance contract in effect for the on-site sewer facility?  If yes, name of maintenance contractor:  Phone:  contract expiration date:  Maintenance contracts must be in effect to operate aerobic treatment and certain non-standard" on-site sewer facilities.)								
	(2) Approximate date any tanks	were last pumped?	12-2012						
	(3) Is Seller aware of any defect If yes, explain:	or malfunction in the	e on-site sewer f	acility?	Yes	<b>₽</b> No			
	(4) Does Seller have manufacture			for review?	☐ Yes	<b>☑</b> No			
C.	PLANNING MATERIALS, PERM								
	(1) The following items concerni planning materials per maintenance contract	ermit for original ins	tallation 🔲 final	inspection when Os	SSF was i	nstalled			
	(2) "Planning materials" are the submitted to the permitting a	e supporting mater uthority in order to c	ials that descri obtain a permit to	oe the on-site sewe install the on-site se	er facility t ewer facility	hat are			
	(3) It may be necessary for transferred to the buyer.	a buyer to have	the permit to	2/8					
(TA	R-1407) 1-7-04 Initialed for lo	dentification by Buyer	1	and Seller	Pa	age 1 of 2			

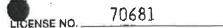
D. INFORMATION FROM GOVERNMENTAL AGENCIES: Pamphlets describing on-site sewer facilities are available from the Texas Agricultural Extension Service. Information in the following table was obtained from Texas Commission on Environmental Quality (TCEQ) on 10/24/2002. The table estimates daily wastewater usage rates. Actual water usage data or other methods for calculating may be used if accurate and acceptable to TCEQ.

<u>Facility</u>	Usage (gal/day) without water- saving devices	Usage (gal/day) with water- saving devices
Single family dwelling (1-2 bedrooms; less than 1,500 sf)	225	180
Single family dwelling (3 bedrooms; less than 2,500 sf)	300	240
Single family dwelling (4 bedrooms; less than 3,500 sf)	375	300
Single family dwelling (5 bedrooms; less than 4,500 sf)	450	360
Single family dwelling (6 bedrooms; less than 5,500 sf)	525	420
Mobile home, condo, or townhouse (1-2 bedroom)	225	180
Mobile home, condo, or townhouse (each add'l bedroom)	75	60

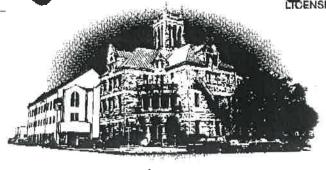
This document is not a substitute for any inspections or warranties. This document was completed to the best of Seller's knowledge and belief on the date signed. Seller and real estate agents are not experts about on-site sewer facilities. Buyer is encouraged to have the on-site sewer facility inspected by an inspector of Buyer's choice.

Signature of Seller DAISY L. GILES	Date	Signature of Seller		Date
Receipt acknowledged by:				
Signature of Buyer	Date	Signature of Buyer	1/1	Date

,	4/25/89
DATE	47. 437. 07



Mailed 13.33.89



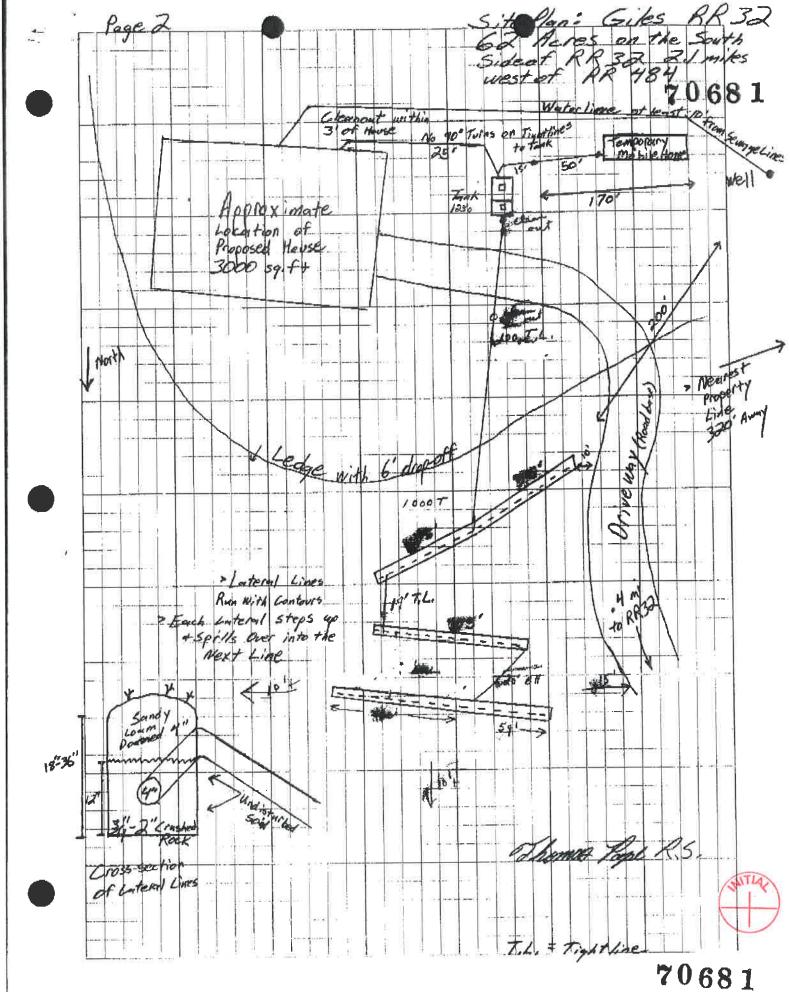
Summar 33 3 - 26-80

## **Comal County**

OFFICE OF ENVIRONMENTAL HEALTH

## LICENSE TO OPERATE A PRIVATE SEWAGE FACILITY

OWNER	Daisy L.	Giles			
PROPERTY LOCATION	FM 32		-		
about 2 miles	from Fische	r cut-off (o	Post Office)	BLOCK	LOT
THIS LICENSE IS AUTH DESCRIBED IN ACCORDA	IORIZATION FOR T	HE OWNER TO OPER S OF COMAL COUNTY,	ATE AND MAINTAIN A I	PRIVATE FACILITY NAGE FACILITIES (I	AT THE LOCATION RULES).
			TY. IT DOES NOT GUAF OWNER TO MAINTAIN		
	SING OF A FACILITY	Y INDICATES ONLY THE	AT THE FACILITY MEETS HE PROPER STEPS TO PI		
THIS LICENSE TO OPER TRANSFERRED TO A SU PROVIDED THE FACILITY	RATE ISSUED UNDE ICCEEDING OWNER ( HAS NOT BEEN SU	R THE AUTHORITY C THE LICENSE SHALL BSTANTIALLY MODIFIE	F THESE RULES IS FOR BE TRANSFERRED UPO ED.	AN INDEFINITE P N THE REQUEST O	ERIOD. IT SHALL BE OF THE NEW OWNER,
THE FACILITY IS LICENS	ED FOR:				
×	SINGLE FAMI	LY RESIDENCE WITH	2 BEDROOMS AND	3000 sou	ARE FEET
	des	signed for 4	DEALADINA	n 500 gallons p <b>er da</b> y	Ý
			Craster	than 500 gallons per	dav
	INSTITUTION			man ooo ganono por	ww.g
	OTHER ALTE	RNATIVE SYSTEMS _			
THE FACILITY CONSISTS	S OF:				
1250 Gallon T			Switching Valve	Yes	X No
Drainfield Size	_1032	Sq. Ft.	X Trench	·	Bed
Special Conditions:			N .		
Roy Roll	Inspector		m.m	Sanitarian	a ce
(51	12) 620-5545 / 100	) Main Plaza, Suite	106 / New Braunfels, <sup>-</sup>	Гехаѕ 78130-514	



SUBJECT: On-site sewage facility design for Daisy Giles.

The proposed house has 3000 sqft of living area

and 2 bedrooms.

LOCATION: 62 Acres on the south side of RR32, 2.1 miles West of RR484. HC4 Box 382, Blanco, Tx 78603.

PERC DATA: 1 in fall in 16-30 minutes.

SOIL TYPE: Gravelly clay loam.

REQUIRED DRAINFIELD: 1000 sqft of lateral lines. Lines will have 333 linear ft of 3'wide trench (See attached site plan for layout). The reason for spillovers from each line is slight drop in the ground level (approx. 4') in the area of the drainfield.

TIGHTLINE: All tightline will be 4'' SDR 35 except schedule 40 will be used under the driveway. At least 1/4'' fall per foot from the tank to the drainfield.

Perforated pipe in the drainfield will be level.

SEPTIC TANK: A 1250 gallon 2/compartment concrete precast tank will be used.

INSTALLER: System will be installed by Tom Carruthers
 (Licensed with Comal County)

ALL CONSTRUCTION will be installed and inspected in accordance with Texas Construction Standards for On-site sewage facilities and Comal County Regulations.

ANY CHANGES in this design must be approved by the Comal County Sanitation Department.

SYSTEM DESIGNED by Thomas R. Pope R.S. #1977

10 Homestead Rd.

San Marcos, Tx 78666

(512) 353-5324





## GENERAL INFORMATION AND NOTICE TO A BUYER

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Be an informed buyer. Make sure that the property you want to purchase meets your needs. The following information may assist you during your purchase.

ANNEXATION. If the property you buy is outside the limits of a municipality, you should be aware that the property may later be annexed by a nearby municipality. You may find information on the boundaries of nearby municipalities by contacting the municipalities directly.

APPRAISAL. An appraisal is a valuation of the property. An appraiser renders an estimate of value as of a certain date under assumptions and conditions stated in the appraisal report. Typically, a buyer's lender requires an appraisal to verify that the loan is secured by property that is worth a certain amount. An appraisal is not the same as an inspection.

BROKERS. A real estate broker represents a party (buyer or seller) in a real estate transaction or may act as an intermediary between the parties. You may work with the broker or with one of the broker's agents. You will be provided a form titled "Information About Brokerage Services" (TAR 2501) which defines agency relationships. The agent may help you locate a property and is obligated to negotiate the transaction. The agent may assist you in gathering information and may coordinate many details in the transaction. Brokers and agents are not inspectors. They do not possess the expertise to conduct inspections and therefore do not make any representations, warranties, or guarantees about a property's condition. Agents are not attorneys. You are encouraged to seek the assistance of an attorney to help you understand any of the legal consequences and provisions of your contract or transaction.

## ENVIRONMENTAL CONCERNS.

General. Over the years the market has identified environmental conditions that buyers should know may exist. Environmental hazards include, but are not limited to, conditions such as: asbestos, lead-based paint, mold, pesticides, radon gas, toxic waste, underground storage tanks, urea formaldehyde insulation, and other pollutants. Wetlands or endangered species on the property may restrict the use of the property.

Environmental Inspections. If you are concerned that environmental hazards, wetlands, or endangered species may be present on the property you wish to buy, you should hire a qualified expert to inspect the property for such items. You may include a promulgated addendum (TAR 1917) in your contract that may address such matters.

Lead-Based Paint. If you buy a property that was built before 1978, federal law requires that you be provided with: (1) the pamphlet titled "Protect Your Family from Lead in Your Home" (TAR 2511); (2) the records and reports the seller has concerning lead-based paint or hazards; and (3) an opportunity to have the property inspected for lead-based paint or hazards.

Mold. It is not uncommon to find mold spores in a property. The concern about mold increases when there are large amounts of mold found in a property. The Texas Department of Insurance publishes a document titled "Protect Your Home from Mold" (TAR 2507) which discusses mold in more detail.

Oak Wilt and Diseased Trees. There are diseases such as oak wilt and other conditions that may affect trees and other plants. Oak wilt is a fungus that affects certain oak trees. If you are concerned about such matters, have the trees and other plants inspected by a professional of your choice.

Noise. Properties around the property you may buy are used for a variety of purposes. Some of the uses cause noise (for example, airports, railways, highways, restaurants, bars, schools, arenas and construction). You are encouraged to drive and review the area around any property in which you are interested at various times and days.

(TAR-1506) 3-2-12

Page 1 of 4

General Information	and Notices	to a	Buyer
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EXPANSIVE SOILS. Soil conditions vary greatly throughout Texas. Many soils will move; some more than others. This movement will, many times, affect the foundation of homes and buildings and may cause cracks to appear in walls or other parts of the building. Additionally, if you buy a property that is newly constructed, the concrete curing process may also cause the foundation of the building to move. Seasonal changes in the moisture in the soil may also cause foundations to move. Check with your inspector and other experts on preventive methods that you can follow to minimize the risk of such movement.

FLOOD HAZARD, FLOODWAYS, AND FLOOD INSURANCE. Many properties are in flood hazard areas. Lenders who make loans on properties located in special flood hazard areas typically require the owner to maintain flood insurance. Additionally, some properties may lie in the floodway. The Texas Association of REALTORS® publishes a form titled, "Information about Special Flood Hazard Areas" (TAR 1414), which discusses flood hazard areas and floodways in more detail. You are encouraged to buy flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.

HISTORIC OR CONSERVATION DISTRICTS. Properties located in historic or conservation districts may have restrictions on use and architecture of the properties. Local governments may create historic or conservation districts for the preservation of certain architectural appeal. A property owner may or may not be aware if the property is located in such a district. If you are concerned whether the property you wish to buy is located in such a district, contact the local government for specific information.

## INSPECTION, REPAIRS, & WALK-THROUGH.

Inspections. You are encouraged to have the property you want to buy inspected by licensed inspectors of your choice. You should have the inspections completed during any option period. You should accompany the inspectors during the inspections and ask the inspectors any questions. Brokers and agents do not posses any special skills, knowledge or expertise concerning inspections or repairs. If you request names of inspectors or repair professionals from your agent, you should note that the agent is not making any representation or warranty as to the ability or workmanship of the inspector or repair professionals.

Repairs. You and the seller should resolve, in writing, any obligation and any timing of the obligation to

complete repairs you may request before the option period expires.

Walk-Through. Before you close the sale, you should walk through the property and verify that any repairs are complete. If the condition of the property does not satisfy the contractual provisions, notify your agent before you close.

MANDATORY OWNERS' ASSOCIATIONS. The property you buy may require you to be a member in one or more owners' associations. You may obtain subdivision information (the restrictions applying to the subdivision, the bylaws and rules of the owners' association, and a resale certificate). You may be required to pay for the subdivision information unless you negotiate otherwise in the contract. If membership in an owners' association is required, you will probably be obligated to pay periodic dues or assessments. Failure to pay such dues could result in a lien on and foreclosure of the property.

MINERAL INTERESTS. Determining who owns the mineral interests under a property (for example, rights to oil and gas interests) normally requires an expert to review the chain of title to the property. Many times the mineral interests may have been severed from the property and may be owned by persons other than the seller. Contract forms commonly used in Texas provide that the seller's interest, if any, in the mineral interests convey to the buyer as part of the property. However, a seller may wish to retain all or a part of the mineral interests. The Texas Association of REALTORS® publishes a form titled "Information about Mineral Clauses in Contract Forms": (TAR No. 2509) which discusses this issue in more detail.

MULTIPLE LISTING SERVICE. The Multiple Listing Service (MLS) is a database and cooperative tool between brokers. Agents who use the MLS must comply with the MLS's rules. The listing agent is required to timely report the current status of a listing, including when the property is sold or leased or is no longer available, as well as the sales price. Subscribers (other brokers, agents, appraisers, other real estate professionals, and the appraisal districts) have access to the information for market evaluation purposes. Much of the information in the MLS, such as square footage, assessed value, taxes, school boundaries, and year built is obtained from different sources such as the county appraisal district, an appraiser, or builder. The broker or agent who provides you with information from the MLS does not verify the accuracy of the information. You should independently verify the information in the MLS and not rely on the information.

General Information	n and Notices	to a	Buyer
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POSSESSION. Most contracts provide that the seller will deliver possession of the property to the buyer at the time the sale closes and funds or according to a temporary residential lease. There may be a short delay between closing and actual funding; especially if the buyer is obtaining funds from a lender. You may need to verify with the lender if the loan will fund on the day of closing. You should also take this potential delay into account when planning your move into the property. Any possession by the buyer before the sale closes and funds (or by the seller after the sale closes and funds) must be authorized by a written lease.

PROPERTY INSURANCE. Promptly after entering into a contract to buy a property and before any option period expires, contact your insurance agent to determine the availability and affordability of insurance for the property. There are numerous variables that an insurance company will evaluate when offering insurance at certain coverage levels and at certain prices. Most lenders require that the property be insured in an amount not less than the loan amount. The failure to obtain property insurance before closing may delay the transaction or cause it to end. The Texas Association of REALTORS® publishes a document titled, "Information about Property Insurance for a Buyer or Seller" (TAR 2508), which discusses property insurance in more detail.

RESIDENTIAL SERVICE CONTRACTS. A residential service contract is a product under which a residential service company, for an annual fee, agrees to repair or replace certain equipment or items in a property (for example, covered appliances, air conditioning and heating systems, and plumbing systems). Co-payments typically apply to most service calls. If you request names of residential service companies from your agent, you should note that the agent is not making any representation or warranty about the service company.

SCHOOL BOUNDARIES. School boundaries may change and are, at times, difficult to determine. The school boundaries that your agent may provide to you or that may be provided through a Multiple Listing Service are only mapped estimates from other sources. You are encouraged to verify with the school district which schools residents in the property will attend.

SEPTIC TANKS AND ON-SITE SEWER FACILITIES. Many properties have septic tanks or other on-site sewer facilities. There are several types of such systems. Special maintenance requirements may apply to certain systems. Please refer to a document titled, "Information about On-Site Sewer Facility" (TAR 1407) for more information. You should also determine if the county requires any registration or other action in order for you to begin using the septic system or on-site sewer facility.

SEX OFFENDERS AND CRIMINAL ACTIVITY. If you are concerned about sex offenders who may reside in the area in which you are buying, access www.txdps.state.tx.us. Contact the local police department to obtain information about any criminal activity in the area.

SQUARE FOOTAGE. If you base your purchase price on the size of the property's building and structures, you should have any information you receive about the square footage independently verified. Square footage information comes from other sources such as appraisal districts, appraisers, and builders. Such information is only an estimate. The actual square footage may vary.

STATUTORY TAX DISTRICTS. The property you buy may be located in a utility or other statutorily created district providing water, sewer, drainage, or flood control facilities and services (for example a Municipal Utility District, Water Improvement District, or a Public Improvement District). You are likely to receive a prescribed notice when buying property in such a district.

SURVEY. A survey identifies the location of boundaries, major improvements, fence lines, drives, encroachments, easements, and other items on the property. You should obtain a survey early enough in the transaction to help you identify any encroachments, encumbrances to title, or restrictions. Your contract will typically contain a provision under which you may obtain or be provided with a survey and the right to object to encumbrances to title disclosed in the survey.

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General Information and Notices to a Buyer		
SYNTHETIC STUCCO. Synthetic stucco (sometimes kn placed on some properties in the recent past. If the procause damage to the structure (such as wood rot and m stucco, ask your inspector to carefully inspect the siding ar	noisture). If the property you wished ask your inspector any quest	sh to buy has synthetic ions you may have.
TAX PRORATIONS. Typically, a buyer and seller agree date. Property taxes are due and payable at the end of eclosing, the taxes for the current year. If the seller is agricultural, or over-65 exemption), such exemptions may may increase because the exemptions may no longer appropriate based on the land value only and will value of the new improvements. The actual taxes due, the may be different from the estimates used at closing.	qualified for tax exemptions (for your may not apply after closing ply. When buying new construct later increase when the appraerefore, at the end of the year a	or example, homestead, . After closing the taxes tion, the taxes at closing isal district includes the and in subsequent years
TERMINATION OPTION. Most contract forms contain unrestricted right to terminate the contract. Most buye required to pay for the termination option in advance. The of their reviews, inspections, and other due diligence dur time period under the option. The option period is not repairs or an amendment. If you want to extend the optionatin the extension in writing, and pay an additional feet	e option fee is negotiable. Most be ring the option period. You must suspended or extended if you ion period you must negotiate for the extension. Do not rely or	buyers will conduct many st strictly comply with the and the seller negotiate an extension separately, any oral extensions.
TIDE WATERS. If the property you buy adjoins any of notice titled, "Addendum for Coastal Area Notice" (TAF properties along such waters may change and building rethe Gulf Intracoastal Canal, you will receive a separate not	estrictions will apply. If the proportice (TAR 1916).	erty is located seaward of
TITLE INSURANCE OR ABSTRACT OF TITLE. You should be should be sufficiently of title covering the property examined by your attorney. commitment of title insurance reviewed by your attorney.	not later than the time required	under your contract.
<b>UTILITIES.</b> You should evaluate what utilities you will the area suit your needs. Some structures may or may modern appliances or equipment.	Hot have utilities and electrical	
<b>WATER WELLS.</b> If the property you buy has a water equipment inspected and water tested. You should also action in order for you to begin using the water well.	well, you should have, and th determine if the county require	e lender may require, the s any registration or othe
OTHER.		
This form was provided by:	By signing below I acknowledge the understand this information and n	nat I received, read, and otice.
Broker's Printed Name	Buyer	Da
Due		
By: Date	Buyer	Da

DIE



# ENVIRONMENTAL ASSESSMENT, THREATENED OR ENDANGERED SPECIES, AND WETLANDS ADDENDUM

## TO CONTRACT CONCERNING THE PROPERTY AT

		14511 FM 32, BLANCO, TX 78606
		(Address of Property)
X	Α.	ENVIRONMENTAL ASSESSMENT: Buyer, at Buyer's expense, may obtain an environmental assessment report prepared by an environmental specialist.
X	B.,	THREATENED OR ENDANGERED SPECIES: Buyer, at Buyer's expense, may obtain a report from a natural resources professional to determine if there are any threatened or endangered species or their habitats as defined by the Texas Parks and Wildlife Department or the U.S. Fish and Wildlife Service.
X	C	WETLANDS: Buyer, at Buyer's expense, may obtain a report from an environmental specialist to determine if there are wetlands, as defined by federal or state law or regulation.
	uyer.	Seller a copy of any report noted above that devotes, amoney will be refunded bitice of termination of the contract. Upon termination, the earnest money will be refunded
Buyer		Seller DAISY L. GILES
Buyer		Seller
	This fo	orm has been approved by the Texas Real Estate Commission for use with similarly approved or promulgated ct forms. Such approval relates to this form only, TREC forms are intended for use only by trained real ct forms.

This form has been approved by the Texas Real Estate Commission for use with similarly approved or promulgated contract forms. Such approval relates to this form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not suitable for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (http://www.trec.texas.gov) TREC No. 28-2. This form replaces TREC No. 28-1.

(TAR-1917) 12-05-2011

TREC No. 28-2



# TEXAS ASSOCIATION OF REALTORS® INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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CONCERNING THE PROPERTY AT \_\_\_\_

14511 FM 32 BLANCO, TX 78606

### A. FLOOD AREAS:

- (1) The Federal Emergency Management Agency (FEMA) designates areas that have a high risk of flooding as special flood hazard areas.
- (2) A property that is in a special flood hazard area lies in a "V-Zone" or "A-Zone" as noted on flood insurance rate maps. Both V-Zone and A-Zone areas are areas with high risk of flooding.
- (3) Some properties may also lie in the "floodway" which is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge a flood under FEMA rules. Communities must regulate development in these floodways.

## **B. AVAILABILITY OF FLOOD INSURANCE:**

- (1) Generally, flood insurance is available regardless of whether the property is located in or out of a special flood hazard area. Contact your insurance agent to determine if any limitations or restrictions apply to the property in which you are interested.
- (2) FEMA encourages every property owner to purchase flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.
- (3) A homeowner may obtain flood insurance coverage (up to certain limits) through the National Flood Insurance Program. Supplemental coverage is available through private insurance carriers.
- (4) A mortgage lender making a federally related mortgage will require the borrower to maintain flood insurance if the property is in a special flood hazard area.

## C. GROUND FLOOR REQUIREMENTS:

- (1) Many homes in special flood hazard areas are built-up or are elevated. In elevated homes the ground floor typically lies below the base flood elevation and the first floor is elevated on piers, columns, posts, or piles. The base flood elevation is the highest level at which a flood is likely to occur as shown on flood insurance rate maps.
- (2) Federal, state, county, and city regulations:
  - (a) restrict the use and construction of any ground floor enclosures in elevated homes that are in special flood hazard areas.
  - (b) may prohibit or restrict the remodeling, rebuilding, and redevelopment of property and improvements in the floodway.
- (3) The first floor of all homes must now be built above the base flood elevation.
  - (a) Older homes may have been built in compliance with applicable regulations at the time of construction and may have first floors that lie below the base flood elevation, but flood insurance rates for such homes may be significant.

(TAR 1414) 01-01-14

- (b) It is possible that modifications were made to a ground floor enclosure after a home was first built. The modifications may or may not comply with applicable regulations and may or may not affect flood insurance rates.
- (c) It is important for a buyer to determine if the first floor of a home is elevated at or above the base flood elevation. It is also important for a buyer to determine if the property lies in a floodway.
- (4) Ground floor enclosures that lie below the base flood elevation may be used only for: (i) parking; (ii) storage; and (iii) building access. Plumbing, mechanical, or electrical items in ground floor enclosures that lie below the base flood elevation may be prohibited or restricted and may not be eligible for flood insurance coverage. Additionally:
  - (a) in A-Zones, the ground floor enclosures below the base flood elevation must have flow-through vents
    or openings that permit the automatic entry and exit of floodwaters;
  - (b) in V-Zones, the ground floor enclosures must have break-away walls, screening, or lattice walls; and
  - (c) in floodways, the remodeling or reconstruction of any improvements may be prohibited or otherwise restricted.

### D. COMPLIANCE:

- (1) The above-referenced property may or may not comply with regulations affecting ground floor enclosures below the base flood elevation.
- (2) A property owner's eligibility to purchase or maintain flood insurance, as well as the cost of the flood insurance, is dependent on whether the property complies with the regulations affecting ground floor enclosures.
- (3) A purchaser or property owner may be required to remove or modify a ground floor enclosure that is not in compliance with city or county building requirements or is not entitled to an exemption from such requirements.
- (4) A flood insurance policy maintained by the current property owner does not mean that the property is in compliance with the regulations affecting ground floor enclosures or that the buyer will be able to continue to maintain flood insurance at the same rate.
- (5) Insurance carriers calculate the cost of flood insurance using a rate that is based on the elevation of the lowest floor.
  - (a) If the ground floor lies below the base flood elevation and does not meet federal, state, county, and city requirements, the ground floor will be the lowest floor for the purpose of computing the rate.
  - (b) If the property is in compliance, the first elevated floor will be the lowest floor and the insurance rate will be significantly less than the rate for a property that is not in compliance.
  - (c) If the property lies in a V-Zone the flood insurance rate will be impacted if a ground floor enclosure below the base flood elevation exceeds 299 square feet (even if constructed with break-away walls).

### E. ELEVATION CERTIFICATE:

The elevation certificate is an important tool in determining flood insurance rates. It is used to provide elevation information that is necessary to ensure compliance with floodplain management laws. To determine the proper insurance premium rate, insurers rely on an elevation certificate to certify building elevations at an acceptable level above flood map levels. If available in your area, it is recommended that you obtain an elevation certificate for the property as soon as possible to accurately determine future flood insurance rates.

You are encouraged to: (1) inspect the property for all purposes, including compliance with any ground floor enclosure requirement; (2) review the flood insurance policy (costs and coverage) with your insurance agent; and (3) contact the building permitting authority if you have any questions about building requirements or compliance issues.

building requirements or compliance is:	sues.		
Receipt acknowledged by:			
Signature	Date	Signature	Date



## PROTECTING YOUR HOME FROM MOLD

#### **JUNE 2002**

Mold growth problems can adversely affect many homeowners in Texas. Homeowners who act quickly and appropriately can prevent or correct conditions that may cause mold growth. The Texas Department of Health (TDH) and Texas Department of Insurance (TDI) prepared this publication to help you understand the concerns related to mold growth and to provide some effective steps you can take to help prevent mold growth. The following information will help protect your investment in your home and may prevent the possibility of health risks due to mold exposure.

If you are a renter, you should contact your landlord or property manager immediately when you have a maintenance need related to water damage.

#### WHAT ARE MOLDS?

Molds are microscopic organisms commonly found both indoors and outdoors. Molds, along with mushrooms and yeast, are known scientifically as fungi. Their purpose in nature is to break down dead material and recycle nutrients in the environment. For molds to grow and reproduce, they need a food source - any For molds to grow and reproduce, they need a food source - any organic material, such as leaves, wood, paper, or dirt - and moisture. Since molds grow by "eating" the organic material, they gradually destroy whatever they are feeding on. Mold growth on surfaces can often be seen as a colored spot, frequently green, gray, brown, black or white. It commonly appears as a powdery, fuzzy, or hair-like material. Actively growing molds typically produce odors, sometimes described as earthy or moldy, or like mildew, old dirty socks, or ammonia. Molds release thousands of microscopic spores, which are lightweight, easily airborne and carried by air currents to surrounding areas. The spores must have both food and moisture to actually start growing, similar to plant seeds. moisture to actually start growing, similar to plant seeds.

#### WHAT DO I DO IF A LEAK OCCURS?

Whether or not the water damage may be covered by your insurance policy, it is important to act quickly to prevent further damage to your home.

Immediately stop the source of leak or flooding.

Remove excess water with mops or a wet vacuum. If the damage is significant, consider contacting a water extraction company for immediate action.

Whenever possible, move wet items to a secure, dry and

well-ventilated area or outside to expedite drying.

Protect repairable and undamaged items from further damage.

Move rugs and pull up areas of wet carpet as soon as

possible.

Increase circulation in and around wet areas by opening closet and cabinet doors, moving furniture away from walls and running fans.

If necessary, remove wallboard and flooring materials to dry out those areas.

Don't throw away removed or damaged materials until

Don't fillow away removed of damaged materials and instructed by your insurance company.

Dry any damp or wet building materials and furnishings within 24-48 hours.

Keep all receipts, photos and other relevant documents.

Contact your insurance company, if applicable.

NOTE: The sooner the affected areas dry out and the source of the leak is repaired, the better your chances of minimizing damage to your property. If the water cannot be removed and the area dried promptly and efficiently, consider contacting a water extraction company for immediate action.

#### RESOURCES

For additional information, consult the mold and/or indoor air quality resources at the following:

**Texas Department of Health** www.tdh.state.tx.us/beh/iag/ 1-800-572-5548

U.S. Environmental **Protection Agency** www.epa.gov/iag/

**Texas Department of Insurance** www.tdi.state.tx.us/commish/mold.html 1-800-252-3439

1-800-438-4318

#### WHY ARE MOLDS A CONCERN?

Damage to the Home

It is common to find mold spores in the air inside homes, and on most surfaces including clothes, walls, and furniture. Most of the time mold spores found indoors come from outdoor sources. Routine cleaning of your home and furnishings helps keep these levels low. Cleaning small areas of visible mold, such as mold that may occur around your shower, is necessary to prevent unsanitary conditions.

The level of concern greatly increases when there are large amounts of active mold growth in your home. Large-scale mold problems are most likely to occur when there has been an on-going water leak, a flood, or very high levels of humidity in the home. Indoor mold growth may cause very high levels of airborne mold spores, which, in turn, may cause the spread of mold growth from the original source to other areas of the home where high moisture levels exist. Extensive mold growth can damage your home and belongings, such as carpets, sofas and cabinets. In time, unchecked mold growth can cause damage to the structural elements in your home. While there is no practical way to eliminate all mold and mold spores in the indoor way to eliminate all mold and mold spores in the indoor environment, keeping your home clean and dry can prevent extensive mold growth and its related damage.

#### **Health Effects**

The vast majority of people are exposed to small amounts of mold or their spores on a daily basis without evident harm. However, mold growing inside a home is an unsanitary condition that may present potential health risks to occupants. Therefore, it is always best to identify and correct high moisture conditions quickly before mold grows and possible health problems develop.

Potential health effects produced by molds may include allergic, irritating, or toxigenic effects, and rarely, infection. Allergic reactions are generally the most common health effect. Typical symptoms (alone or in combination) reported by people living in moldy homes include:

respiratory problems, such as wheezing, difficulty breathing, and shortness of breath

sneezing and/or nasal congestion

- eye irritation (itching, burning, watery, or reddened eyes) coughing or throat irritation
- skin rashes or irritation
- headaches
- fatigue

The potential health effects depend on the amounts and types of mold present, the length and frequency of exposure, and the sensitivity and health condition of exposed individuals. While many people seldom experience ill effects from mold exposures, some may develop very serious illnesses. Some persons exposed to mold or mold spores may become sensitized and develop allergies to the mold or other health problems. Even "dead" mold (including spores and pieces of mold) may still cause allergy, irritation, or toxigenic reactions. Thus, killing mold without removing the residue may still be a health concern. without removing the residue may still be a health concern. Complete removal and thorough cleanup of mold is the safest solution.

Individuals at greater risk who may experience more severe symptoms or become ill more rapidly than others include:

- individuals with existing respiratory conditions, such as allergies, asthma, or chemical sensitivities
- individuals with weakened immune systems due to conditions such as HIV infection or cancer treatment
- infants and young children
- the elderly

Anyone with a health problem they believe may be due to mold exposure should consult a medical professional.

Since you cannot remove all food sources for molds, it is important as a homeowner to take sensible precautions to prevent moisture from creating a breeding ground for mold.

#### MOISTURE CONTROL

- Maintain levels of humidity below 60% (preferably between 30% and 50%) by
  - venting bathrooms, dryers and other moisturegenerating sources to the outside
  - avoiding blockage of air conditioning vents
  - using air conditioners and de-humidifiers
  - additional ventilation by installing increasing crawlspace and attic vents, opening windows or installing an air-to-air heat exchanger
  - using exhaust fans when cooking, dishwashing and cleaning
  - avoiding the use of unvented heaters or high heat in confined areas
  - setting the air conditioning thermostat to "auto" to prevent circulation of humid air.
- Add insulation to reduce the potential for condensation on cold surfaces (windows, piping, exterior walls, roof or floors).
- Consider using moisture sensors that sound an audible alarm when a leak occurs.

#### OTHER PRECAUTIONS

- Water Valve Make sure everyone in the household knows where the main valve is located and how to turn the water
- Rain Gutters and Downspouts Direct rainwater away from your home. Keep gutters clear and make sure downspouts are long enough to effectively carry water away from your foundation. Gutters that are filled with leaves and other debris allow water to back up on the roof, which can
- result in water damage to eaves and roofing material.

  Insulate Pipes and Outside Faucets Minimize the potential for water damage from frozen, broken pipes by insulating supply lines (in attic, crawlspaces and exterior walls), protecting exposed outdoor faucets, sealing gaps in exterior walls and maintaining adequate heat in your home.
- Sump Pump The sump pump is the first line of defense in preventing water seepage into basements. Periodically check the sump and remove any debris that could clog the pump. Consider installing a battery-powered backup to protect your basement during power outages.

  Don't block weep holes - Weep holes are openings at the
- foundation level of a brick wall that allow moisture to escape from behind the wall. Do not close or block these openings.
- Monitor Utility Bills An abnormally high water bill could signal a water leak.
- Before You Travel Turn the water off at the main valve or at major appliances. While you are away, consider leaving a house key and contact information with a neighbor or trusted friend and ask the person to check the inside and outside of your home periodically while you are away.

#### **PREVENTION**

- Purchase paint with EPA approved mold inhibitors
- Clean bathrooms often with mold killing products and keep surfaces dry
- Do not carpet bathrooms, basements, kitchens or other areas prone to collect moisture
- Repair damages that could lead to water intrusion promptly and properly
- Ensure that the home has adequate ventilation, including exhaust fans in the kitchen and bathrooms

#### INSPECTION

Inspect your home regularly for the indications and sources of indoor moisture. Establish a maintenance schedule to check the following sources of water leaks on a regular basis. Contact a maintenance or service company with any questions or concerns

- Hot Water Heaters Over time, these appliances may rust or develop cracks, and the resulting leaks can be very costly. Check your water heater for rust and deterioration every year. Check the drain pan for water and ensure that the drain line for the overflow pan is not clogged. Drain and heater as recommended by the clean the water manufacturer.
- A/C Drain Lines Damage can occur when the line that drains condensation from the evaporator coils becomes clogged and water overflows from the drip pan. To prevent this, periodically check the drip pan for water and consider an annual inspection or service call to reduce the buildup of algae and mold in the drain line.
- Appliance Hoses Broken hoses are among the most common causes of water damage. Regularly inspect hoses and hose fittings on washing machines, icemakers and dishwashers for kinks, cracks, bulges or evidence of deterioration. Replace standard rubber washing machine hoses every two to five years, or more frequently if they are showing signs of water. Consider using steel-reinforced hoses for longer life.
- Showers, Tubs, Sinks and Toilets Water that leaks from around bathtubs, showers, sinks and toilets can cause extensive damage because the leak is often hidden from view. To prevent leaks, make sure you have a continuous watertight seal of caulk around the edges of sinks, toilets, tubs and shower stalls. Cracks or mold on the caulk or on the grout at tiles on walls or shower floors may indicate that you do not have a watertight seal. Remove all caulk or grout, clean and dry the surface thoroughly, and apply fresh caulk.
- Do not apply new caulk or grout on top of the old materials.

  Visible Piping Routinely check piping under cabinets and sinks for leaks, rust and evidence of deterioration.
- Waste/Garbage Disposal System Routinely check for cracking or other sources of leaks in the waste disposal
- Caulking around Windows, Doors, Penetrations and Cracks Windows and doors should have a continuous bead of caulk sealing them to the exterior surface of the home. Penetrations of the exterior walls by pipes, electrical conduit, phone or cable lines, and exhaust ducts should also be caulked. Cracks or mold on the caulk may indicate that you do not have a watertight seal. Remove all caulk, clean and dry the surface thoroughly, and apply fresh caulk. Do not apply new caulk on top of the old caulk
- Attic and Cellings Routinely check for wet insulation and water stains.
- Wallpaper Routinely check for bubbling and/or peeling, as well as pink or black stains.
- Roofs Keep roofs free of debris that can damage roofing material and allow water to seep in. Trim tree branches to prevent them from rubbing and damaging the roof. Promptly repair missing or damaged shingles. Properly seal any cracks around chimneys, skylights and vents. Check metal flashing for holes, cracks or other damage. Replace flashing or use silicon caulk to seal any openings.
- Landscape Yards should slope away from the house to prevent puddling near the foundation or under pier and beam houses.
- Sprinklers and Irrigation System Do not allow sprinklers or sprinkler heads to soak the exterior of the home.
- Check for evidence of water stains or odors, particularly after rains, on areas that could get wet.



Published by The Texas Department of Health The Texas Department of Insurance



cb075.0602

### POTENTIAL SIGNS OF MOLD GROWTH

- Unexplained discoloration on any surface
- Musty odor
- Dark spots on or around vents
  - Water stains anywhere
- Peeling or curling of vinyl floors or wallpaper





#### INFORMATION ABOUT PROPERTY INSURANCE FOR A BUYER OR SELLER

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### A. The availability and the affordability of property insurance may affect both the buyer and the seller.

Typically a buyer will seek to insure the property. Most mortgage lenders require that the property be insured in an amount not less than the loan amount. The failure to obtain property insurance at or before closing may delay the transaction or cause it to end, either of which can impose both inconvenience and cost to both the buyer and the seller.

### B. There are a number of factors that affect the availability and affordability of insurance.

- (1) The level of coverage will significantly affect the cost of insurance. There are several levels of insurance coverage. For example:
  - (a) a policy may cover the replacement cost of the improvements and the replacement cost of many personal items in the property in the event of most casualties;
  - (b) a policy may cover only value of the improvements and exclude many casualties; or
  - (c) a policy may cover casualties and costs between the two noted extremes under (a) and (b).
- (2) Coverage levels and prices vary from company to company. There are many insurance companies conducting business in Texas who offer a variety of insurance products at various prices.
  - (a) One insurance company may refuse to insure a particular property or person while another insurance company may elect to do so.
  - (b) One insurance company may charge a significantly lower premium than another insurance company for the same or similar coverage.
  - (c) Generally, each insurance company has specific guidelines by which it prices its insurance policies. The following are examples of criteria that an insurance company may use in evaluating an application for insurance. The criteria vary from company to company.
    - (1) Past claims filed against the property to be insured in the 5 years preceding the application.
    - (2) Past claims filed by the applicant to be insured in the 5 years preceding the application.
    - (3) The applicant's insurance credit score.
    - (4) The past relationship between the insurance company and the applicant.
    - (5) The physical characteristics of the property such as condition, age, location, or construction materials.

## C. Most insurance companies participate in the Comprehensive Loss Underwriting Exchange (CLUE) and obtain a CLUE report to evaluate the claims history of the property and the applicant.

- (1) Most insurance companies contribute information about claims to an insurance industry database known as CLUE (a registered trademark of Equifax, Inc.). An insurance company obtains a CLUE report when evaluating an application for insurance.
- (2) A CLUE report contains information about the claims history of the property and of the applicant for insurance.
  - (a) The CLUE report contains only data and does not inform the buyer or seller whether insurance is or is not available or at what cost.
  - (b) Insurance companies use the CLUE report in different ways.
  - (c) It is best to speak with an insurance agent with respect to how the information in a particular CLUE report affects the affordability and availability of insurance.

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- (3) While CLUE reports are generally accurate, there may be errors in the reports.
  - (a) An event may be listed as a claim even though the insurance company did not pay any proceeds (for example, the cost of repair did not exceed the deductible or an inquiry may be incorrectly classified as a claim).
  - (b) Federal law permits a person to challenge inaccurate information. One may contact the administrator of the CLUE report (Lexis-Nexis) to correct information in a CLUE report.
- (4) A property owner may, for a fee, obtain the CLUE report on his or her property through companies such as Lexis-Nexis (<a href="https://personalreports.lexisnexis.com">https://personalreports.lexisnexis.com</a>, 1-866-312-9076), A-Plus (800-709-8842) or other companies, most of whose services are accessible via the Internet. An owner may also contact the Equifax Insurance Consumer Center at 800-456-6004.
- D. Promptly after entering into a contract to buy a property in Texas, the buyer should take the following steps to avoid delays in closing and to avoid additional costs.

If the buyer has the option to terminate the contract, the buyer should make sure that the buyer and the insurance agent have completed the following steps before the option expires.

- (1) Contact one or more insurance agents.
  - (a) The buyer should discuss the various levels of coverage with an insurance agent and ask questions that are necessary so the buyer understands the levels of available coverage.
  - (b) Insurance agents can provide applicants with written summaries of the various coverage levels.
  - (c) Basic summaries are available at the websites noted in Paragraph E.
- (2) **Submit an application** for insurance with the insurance agent of the buyer's choice.
  - (a) Applying for insurance promptly after entering into a contract to buy a property helps avoid surprises or delays in closing the transaction.
  - (b) Prompt application permits the buyer time to evaluate various coverage levels and prices.
  - (c) Delaying the application for insurance may limit opportunities to obtain the most suitable coverage and may limit opportunities to address any unforeseen problems or delays in obtaining coverage.
  - (d) In recent years, many transactions have been delayed or terminated because of problems associated with obtaining insurance.
- (3) Ask for written confirmation from the insurance agent that the insurance company:
  - (a) has received the application;
  - (b) has reviewed the applicant; CLUE report; and
  - (c) has conducted all necessary reviews to issue a policy at the particular price quoted (some insurance companies may ask for specific information or may wish to inspect the property).
- (4) Verify that the insurance coverage the buyer chooses is acceptable to the buyer's lender.
- E. If one is not able to obtain insurance at a reasonable price or more information is needed, contact the Texas Department of Insurance (www.helpinsure.com or www.tdi.state.tx.us).

Receipt acknowledged by:		
A		
Signature	Signature	

(TAR-2508) 2-1-14





# For Your Protection: Get a Home Inspection

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

## FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

### Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.











### **INSPECTOR INFORMATION**

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TO:		(X Buyer ( Seller)
FROM: RE/MAX REAL PROPERTIES		(Broker's Firm)
RE: 14511 FM 32, BLANCO, TX 7860	6	(Property)
DATE:		
The attached list includes inspectors licensed by other persons authorized by law to perform cert electricians, or plumbers). The list is not a company also obtain a list from other sources (for expectations)	tain inspections (for example, termi plete list of all inspectors that may	ite inspectors, engineers, perform inspections. You
This firm strongly recommends that you hire ins	spectors to help you evaluate the co	ondition of the Property.
Inspections are of conditions which are presconditions change with time and use. Inspecto are not reasonably observable at the time of permanent coverings, or other obstructions. Nuture performance of any item.	rs are not likely to point out small inspection. Inspectors will not mo	problems or defects that ove furniture, appliances,
This firm does not recommend any particular in inspection.	nspector and does not warrant the	quality of any inspector's
It is recommended that you accompany the ir questions about an inspection directly to your in		You should address any
Real estate licensees are not inspectors by virtu	ue of their real estate licenses.	
It may be necessary to make certain arrange turning on utilities.	ements for the inspectors, such a	as providing access and
Receipt of this notice is acknowledged and:	I choose to hire an inspector I choose <u>not</u> to hire an inspe	
Buyer/Seller		Date

(TAR-2506) 01/01/14

Phone: 512.848.6612

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#### APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC) P.O. BOX 12188, AUSTIN, TX 78711-2188

## TEXAS REAL ESTATE CONSUMER NOTICE CONCERNING HAZARDS OR DEFICIENCIES

Each year, Texans sustain property damage and are injured by accidents in the home. While some accidents may not be avoidable, many other accidents, injuries, and deaths may be avoided through the identification and repair of certain hazardous conditions. Examples of such hazards include:

- malfunctioning, improperly installed, or missing ground fault circuit protection (GFCI) devices for electrical receptacles in garages, bathrooms, kitchens, and exterior areas;
- malfunctioning arc fault protection (AFCI) devices;
- ordinary glass in locations where modern construction techniques call for safety glass;
- malfunctioning or lack of fire safety features, such as smoke alarms, fire-rated doors in certain locations, and functional emergency escape and rescue openings in bedrooms:
- malfunctioning carbon monoxide alarms;
- excessive spacing between balusters on stairways and porches;
- improperly installed appliances;
- improperly installed or defective safety devices:
- lack of electrical bonding and grounding; and
- lack of bonding on gas piping, including corrugated stainless steel tubing (CSST).

To ensure that consumers are informed of hazards such as these, the Texas Real Estate Commission (TREC) has adopted Standards of Practice requiring licensed inspectors to report these conditions as "Deficient" when performing an inspection for a buyer or seller, if they can be reasonably determined.

These conditions may not have violated building codes or common practices at the time of the construction of the home, or they may have been "grandfathered" because they were present prior to the adoption of codes prohibiting such conditions. While the TREC Standards of Practice do not require inspectors to perform a code compliance inspection, TREC considers the potential for injury or property loss from the hazards addressed in the Standards of Practice to be significant enough to warrant this notice.

Contract forms developed by TREC for use by its real estate license holders also inform the buyer of the right to have the home inspected and can provide an option clause permitting the buyer to terminate the contract within a specified time. Neither the Standards of Practice nor the TREC contract forms requires a seller to remedy conditions revealed by an inspection. The decision to correct a hazard or any deficiency identified in an inspection report is left to the parties to the contract for the sale or purchase of the home.

This form has been approved by the Texas Real Estate Commission for voluntary use by its license holders. Copies of TREC rules governing real estate brokers, salesperson and real estate inspectors are available from TREC. Texal Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (http://www.trec.texas.gov)

> TREC Form No. OP-I TAR 2504

Fax:512 857 8588

#### APPROVED BY THE TEXAS REAL ESTATE COMMISSION

## NOTICE TO PROSPECTIVE BUYER

As required by law,	advise you to have the abstra	ct covering the property known as
BL	ANCO, TX 78606	(Address) examined by
an attorney of your own title insurance.	selection OR you should be f	urnished with or obtain a policy of
requires you to sign and		apter 49 of the Texas Water Code tice from the seller of the property y fee of the District.
DATED:		
	RE/MAX REAL PROPERT	IES
	Brokerage Company Nam	e
	ALLISON "AJ" HARWOO	D
	Broker or Sales Associate	
I have received a copy of	of this <b>NOTICE TO PROSPEC</b>	TIVE BUYER.
	7	
	Prospective Buyer	
	Prospective Buyer	(i)

This form has been approved by the Texas Real Estate Commission (TREC) for use when a contract of sale has not been promulgated by TREC. The form should be presented before an offer to purchase is signed by the prospective buyer. Texas real Estate Commission, P.O. Box 12188, Austin, Texas 78711-2188, 512-936-3000 (http://www.trec.texas.gov). TREC Notice to Prospective Buyer. OP-C replaces MA-C.





### INFORMATION ABOUT MINERAL CLAUSES IN CONTRACT FORMS

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This form contains general information about mineral estates in published contract forms.

- 1. INTRODUCTION: Historically, buyers and sellers of property near urban areas have not been concerned about the conveyance or retention of mineral interests. Mineral interests for such properties may have been severed in the past or the value of the mineral interests may have been relatively insignificant. There has historically been little risk that the owner of the mineral interests under property near urban areas could or would access the surface of the property to drill or excavate for minerals (perhaps, because the property was too small to support such activity or because such activity may have been heavily regulated by a city). In recent years, the discovery of large mineral deposits near urban areas and advances in drilling technologies have led to increased exploration and drilling activities in and near urban areas. In turn, buyers and sellers of property in urban and suburban areas have raised questions as to whether it is best to convey or retain all or part of the mineral interests in a particular sale.
- 2. WHO OWNS THE MINERALS? Owners of property in or near urban areas typically are not aware of the precise extent of the mineral interests they may own. One may own all or only a portion of the mineral interests. Further, the mineral interests may have been leased. Determining who owns the mineral interests, whether the mineral interests have been leased, and who holds rights under any leases requires an expert (such as an oil and gas attorney) to review the chain of title and formulate an informed opinion.
- 3. **CONTRACT FORMS:** The residential contract forms promulgated by the Texas Real Estate Commission and the commercial contract forms published by the Texas Association of REALTORS® provide that the seller will convey to the buyer all of the seller's rights associated with the property, including all mineral interests and any rights held under any mineral leases by the seller. If a seller wishes to reserve all or a part of the mineral interests and rights held by the seller in a residential transaction, the seller must use the Texas Real Estate Commission's Addendum for Reservation of Oil, Gas, And Other Minerals (TREC No. 44-2, TAR No. 1905). If the addendum is not attached to the sales contract, the seller conveys to the buyer all of the mineral interests and rights held by the seller at the time of the transaction. In a farm & ranch transaction, the seller may use the TREC promulgated form, but may also use any addendum prepared by an attorney or by either party.
- 4. RESOURCES: One may find information related to mineral estates and mineral leases through many sources, including but not limited to: (a) the Real Estate Research Center (www.recenter.tamu.edu); and (b) the Railroad Commission of Texas (www.rrc.state.tx.us). There are many other useful sources that one can access via the Internet through most Internet search engines.

The undersigned acknowledge receipt of this notice.

Date		Date
	Printed Name:	
	Date	

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(TAR-2509) 12-15-14



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# DISCLOSURE OF RELATIONSHIP WITH RESIDENTIAL SERVICE COMPANY

**RESIDENTIAL SERVICE CONTRACTS.** A residential service contract is a product under which a residential service company, for a fee, agrees to repair or replace certain equipment or items in a property. Co-payments typically apply to most service calls. Residential service companies are licensed and regulated by the Texas Real Estate Commission. The extent of coverage and the cost of coverage will vary. Before buying a residential service contract, the buyer should read the contract and consider comparing it with the extent of coverage and costs from several other residential service companies. You may obtain a list of the residential service companies licensed in Texas at http://www.trec.state.tx.us as well as a copy of their respective contracts. **YOU MAY CHOOSE ANY COMPANY.** 

THE PURCHASE OF A RESIDENTIAL SERVICE CONTRACT IS OPTIONAL. The TREC promulgated residential contract forms contain a paragraph in which the parties may negotiate whether the seller will reimburse the buyer the cost of a residential service contract. The choice of the residential service company and extent of coverage lies with the buyer. NEITHER A BROKER/SALESPERSON NOR A SELLER MAY CONDITION THE SALE OF A PROPERTY ON THE BUYER'S PURCHASE OF A RESIDENTIAL SERVICE CONTRACT.

Other Broker/Salesperson will receive no compensation from a residential service company.	Listing Broker/Salesperson will receive no compensation from a residential service company.
<ul> <li>Other Broker/Salesperson receives compensation from the following residential service company</li> </ul>	Listing Broker/Salesperson receives compensation from the following residential service company:
for providing the following services:	for providing the following services:
services from the residential service company.  The compensation is the fee for the services that Lisan agent, provides to the company. As required by	o the real estate transaction purchasing a contract or sting Broker or Other Broker, either directly or through the Real Estate Settlement Procedures Act and HUD ices provider are limited to the reasonable value of
M. Comments of the comments of	RE/MAX REAL PROPERTIES
Other Broker's Name License No.	Listing Broker's Name 494844 License No.
Ву:	ALLISON "AJ"/HARWOOD
The undersigned acknowledges receipt of this notice:	Seller DAISY L. GILES
Buyer	Seller
Duyei	Sellel
forms of contracts. Such approval relates to this contract form only. T	Estate Commission for use only with similarly approved or promulgated REC forms are intended for use only by trained real estate licensees. No y provision in any specific transactions. It is not intended for complex TX 78711-2188. (512) 459-6544 (http://www.trec.state.tx.us) RSC 1.

(TAR-2513) 12-01-2010 RSC-1

#### NOTICE REGARDING OAK WILT IN CENTRAL TEXAS

## ADDENDUM TO EARNEST MONEY CONTRACT BETWEEN THE UNDERSIGNED PARTIES CONCERNING THE PROPERTY AT:

### 14511 FM 32, Blanco, TX 78606

#### THERE MAY BE OAK WILT ON THE PROPERTY THAT YOU ARE ABOUT TO PURCHASE

OAK WILT is one of the most destructive tree diseases in the United States. The disease has killed more than 1 million trees in Central Texas. Oak wilt is caused by the fungus *Ceratocystis fagacearum*. The spores of the fungus invade and clog the tree's water conducting system, call xylem.

Oak wilt has been found in over 60 counties and in almost every city in Central Texas. It can be a problem wherever live oaks tend to be the predominate tree. It does not matter whether they are transplanted or naturally grown. An individual tree's age, size or previous health status does not make it more or less likely to contract or die from oak wilt.

Live Oaks die in the greatest numbers, most often in expanding areas called Oak Wilt Centers. Red Oaks are the most susceptible. They typically die within 2-4 weeks of symptom appearance. Common red oaks are Spanish, Texas, Shumard, Pin, and Blackjack. White oaks are least susceptible. Very few have been identified with oak wilt in Texas. They generally survive for a number of years with the disease. Common White Oaks – Post, Bur, Chinkapin, Monterrey.

#### OUR EXPERTISE:

 We cannot make representations or guarantees because we are not trained in identifying the condition of trees and their diseases and have no expertise in the area of plant diseases.

#### THEREFORE, WE RECOMMEND:

- That you take whatever other measure you feel is necessary to satisfy yourself about the condition of the property and its surroundings.
- That you accompany the inspectors and other experts during their inspections and ask any
  questions you have about the property.

Other Information: If you are concerned or desire additional information, you may call your County Agricultural Extension Service, or if you have access to the internet, go to <a href="http://www.texasoakwilt.org/">http://www.texasoakwilt.org/</a>

Dais & Di	les.	No.	
Seller & Di	Date	Buyer	Date
Seller Ond	Date	Buyer	Date
Listing Agent /	Date	Buyer's Agent	Date