

Gabriel's Horn Ranch GEORGETOWN, TEXAS

Size:	59 +/- Acres
Location:	Located just north of new developments along the Parmer Ln./Ronald Reagan Blvd., the luxury gentlemen's ranch is minutes from the towns of Leander and Liberty Hill, 10 minutes from the intersection of Hwy. 620/183 and 20 minutes to downtown Austin.
Frontage:	Approximately 1,476 ft. of frontage along CR 268 (Ronald Reagan Blvd. extension of Parmer Lane).
Land Description:	With approximately 1,223 ft. of the crystal clear South San Gabriel River, Gabriel's Horn Ranch offers a unique opportunity to own excellent live water within the Greater Austin Area. The San Gabriel River begins in the Burnet area and forms the famous Blue Hole swimming area in Georgetown. The portion of the South San Gabriel River that runs along the property features broad waterfront, clear waters forming small pools and several limestone outcroppings. The land on this ranch has been completely cleared of cedar, allowing strong native grasses to flourish. The property features majestic oaks offering shade to the longhorn steers and horses on the ag exempt property. There are several large fields on the property providing spectacular views of the surrounding hills.
Home Description:	The 6,114 SF custom estate home features a white limestone façade surrounded by covered porches and a second floor balcony from which to enjoy the views. The interior finish includes 30 ft. ceilings in the great room, hardwood floors and stone accents throughout the 6 bedrooms, 4.5 baths and 4 living areas. The kitchen features granite counters, tall ceilings and a large breakfast area. The great room at entry is anchored by a limestone fireplace and floor to ceilings windows. The sub-floor features a game room, family/media room and guest suite. The master suite includes a sitting area, entrance to covered patio and luxurious bath with double shower, jetted tub and walk-in closet. The second floor features 4 additional bedrooms and 2 bathrooms. Oak groves surround the home offering both shade and an additional sense of privacy.
Improvements:	The entire property is fenced with an electronically controlled gated entry and white vinyl split rail fencing surrounds the manicured and irrigated grounds of the home. A 4 stall barn featuring 2 bay doors, hay storage, office and tack room is surrounded by a fenced riding arena and separate fenced paddock. Utilities include electricity, phone, satellite, septic and water well.
Comments:	This gentlemen's ranch offers a fantastic investment along one of Central Texas' strongest live water rivers close to several of the major cities in the Greater Austin area. Whether looking for a recreational escape, room to raise horses or raise a family in the top rated Liberty Hill ISD or just land hold in anticipation of future growth, Gabriel's Horn Ranch is a "can't miss" opportunity.
Price:	\$3,000,000
Agent:	Dave Murray Coldwell Banker Previews International (512) 751-6060 office (512) 695-2176 cell Dave@DMTX.com www.DMTX.com

Gabriel's Horn Land Photos



Gabriel's Horn Home Photos





11/6/01 01:20 PM

Williamson County and Cities Health District NOTICE OF APPROVAL TO OPERATE AN OSSF

THIS IS TO CERTIFY that the on site sewage facility located at:

OSSF #: **2001 - 837**

2501 CR 268, Georgetown TX 78628

Grid:

GREENLIEF FISK SURVEY, ABSTARCT NO.5

Block: Lot: **TRACT 1** ☐ RoutineMaint

meets or exceeds the basic requirements established by the District.

LICENSE TO OPERATE this facility is hereby granted to the owner. This license simply grants permission to operate this facility; it does not guarantee its successful operation. Routine maintenance and proper functioning are the sole responsibility of the owner. KEEP THIS LICENSE with important papers. You may need it when selling your house or if a malfunction occurs.

THIS LICENSE REMAINS in effect until such time as there is evidence that this facility is not operating properly and may constitute a threat to the health of the people of Williamson County.

Tank Type: Concrete Box

Valve:

Max Flow: 480 gal/day

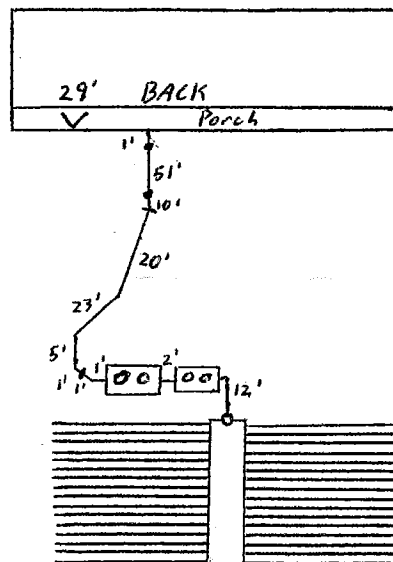
Tank Size: 1250 gallons

Drainfield Size: 5120 sq. ft.

Installed By: JEFF IVICIC

Engineered By: SUZANNE WILSON WUKASCH

DRAWING OF SYSTEM (Not to scale):



⊙ Well

32 Trenches
24" wide trenches.
40' pipe length
13-18" trench depth

DATE OF FINAL
INSPECTION: 11/5/01

ISSUED THIS DATE: 11/6/01

Paul Walton

INSPECTOR

CRJ

DIRECTOR, ENVIRONMENTAL SERVICE

OS 7173

R-10



Williamson County and Cities Health District

303 Main St.
Georgetown TX 78626-
(512) 930-4390

OSSF #: **2001 - 837**

Grid:

NEW

APPLICATION FOR A LICENSE TO OPERATE AN ON-SITE SEWAGE FACILITY

**** VALID FOR ONE YEAR FROM DATE OF PURCHASE ****

Date: 2/8/01 Residential 5 Bedrooms: 5000 Sq Ft ☒ Well on site ☐ Public Water
Legal: GREENLIEF FISK SURVEY, ABSTARCT NO. 5 ☐ Engineered
Block: Lot: TRACT 1 Lot Size: 38.23 AC ☐ Routine Maint
Location: 2501 CR 268, Georgetown TX 78628
Owner: CHRISTIANSON, DARRELL Phone: (512) 246-5200
Mailing address: 600 WOODWAY DR, Georgetown TX 78628
Fee: \$210.00 Payment: CK 7177
Certificate of Compliance:
Fee: \$25.00 CK 7177 Total payment: **\$235.00**

Warning:

The flood hazard boundary maps and other flood data used by the County in evaluating flood hazards to proposed developments are considered reasonable and accurate for regulatory purposes. Flood Plain determinations are based solely on the property owner's indication of the proposed home-site. On occasion greater floods can and will occur and flood heights may be increased by man-made and natural causes. The County cannot guarantee the property will not flood. Exempting the property owner from the Flood Plain management Regulations does not create any liability on the part of the county or any officer or employee of the County in the event that flooding and/or flood damage does occur. Ultimate responsibility of locating the home/structure outside of the flood plain rests with the property owner. The County recommends the property owner contact a surveyor prior to construction for precise determination.

I acknowledge the above warning. I certify I am the property owner / designated agent, and the above statements are true and correct.

Darrell Christianson
Signature

2-8-01
Date

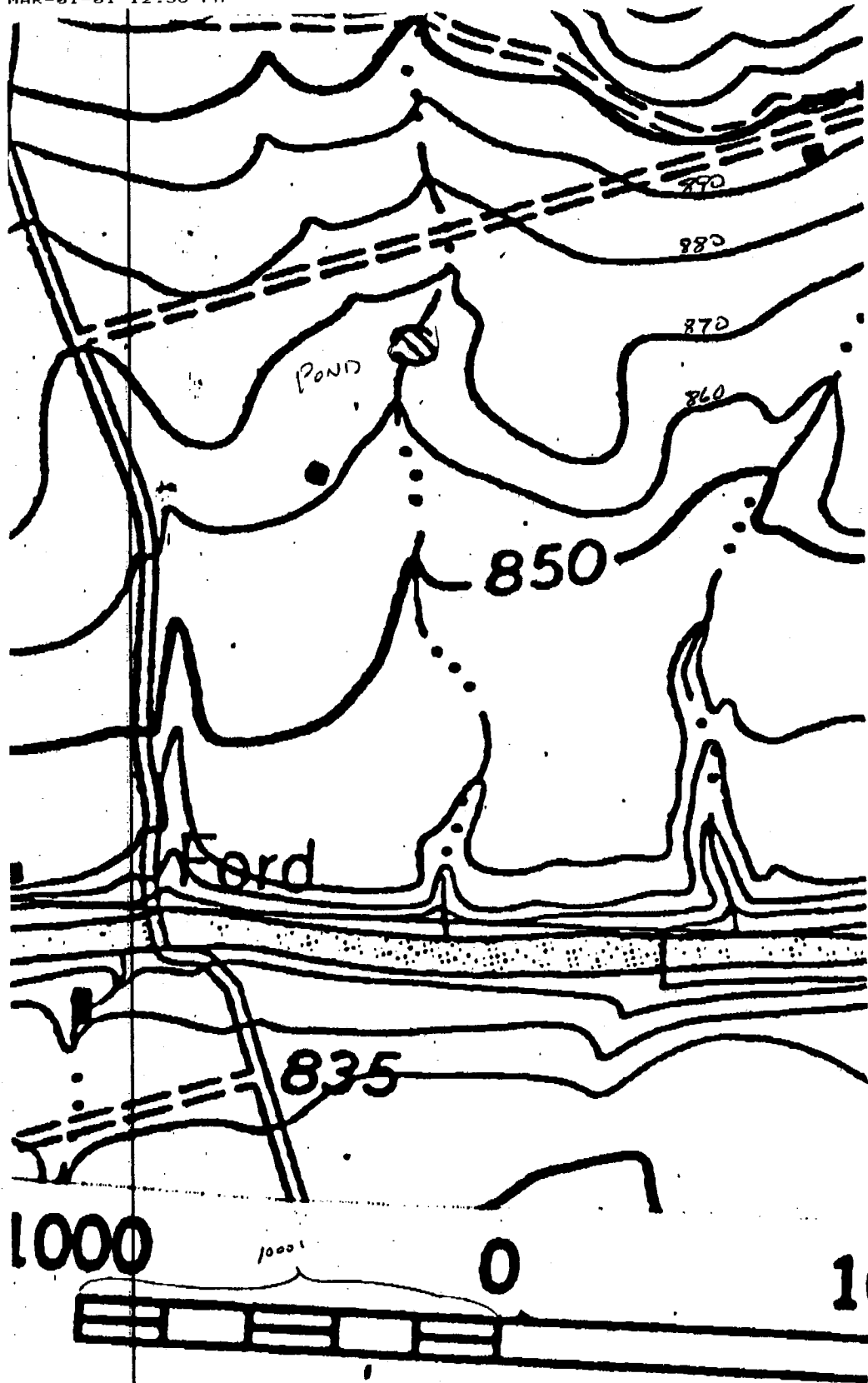
FLOOD PLAIN STATUS = Exempt

TNB
Environmental Services Official

2-8-01
Date

TNB

2/8/01 04:34 PM R-7



12' N 70°50' E

2149'

S 22°05' W

G. Fisk Survey A#5
24.52 Acres
Charles Sims
Deed Records
Williamson County
Volume 492 Page 610

231' S 28°42' W

S 33°57' W

5770' S 0°15' W

38.23 Acres
House

Well

O. FIELD

14" Cedar

S 6°20' W

1083'

1236'

S 85°35' W

494.2'

S 88°15' W

South San Gabriel el River



TEXAS ASSOCIATION OF REALTORS®

INFORMATION ABOUT ON-SITE SEWER FACILITY

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CONCERNING THE PROPERTY AT

2501 COUNTY ROAD 268
GEORGETOWN, TX 78628

A. DESCRIPTION OF ON-SITE SEWER FACILITY ON PROPERTY:

- (1) Type of Treatment System: ☒ Septic Tank ☐ Aerobic Treatment ☐ Unknown
☐ _____
- (2) Type of Distribution System: Gravity Feed ☐ Unknown
- (3) Approximate Location of Drain Field or Distribution System: 113' Behind home ☐ Unknown
- (4) Installer: Jeff Ivicic ☐ Unknown
- (5) Approximate Age: 8 yrs ☐ Unknown

B. MAINTENANCE INFORMATION:

- (1) Is Seller aware of any maintenance contract in effect for the on-site sewer facility? ☐ Yes ☒ No
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? _____
- (3) Is Seller aware of any defect or malfunction in the on-site sewer facility? ☐ Yes ☒ No
If yes, explain: _____
- (4) Does Seller have manufacturer or warranty information available for review? ☐ Yes ☒ No

C. PLANNING MATERIALS, PERMITS, AND CONTRACTS:

- (1) The following items concerning the on-site sewer facility are attached:
☒ planning materials ☒ permit for original installation ☒ final inspection when OSSF was installed
☐ maintenance contract ☐ manufacturer information ☐ warranty information ☐ _____
- (2) "Planning materials" are the supporting materials that describe the on-site sewer facility that are submitted to the permitting authority in order to obtain a permit to install the on-site sewer facility.
- (3) It may be necessary for a buyer to have the permit to operate an on-site sewer facility transferred to the buyer.

(TAR-1407) 1-7-04

Initialed for Identification by Buyer _____, _____ and Seller RC, _____ Page 1 of 2

Coldwell Banker United REALTOR 8600 Brodie Lane Austin, TX 78745
Phone: (512) 691 - 6709 Fax: (512) 691 - 6797 Jean Howell

Produced with ZipForm™ by RE FormsNet, LLC 18070 Fifteen Mile Road, Fraser, Michigan 48026 www.zipform.com

2501 County Ro

- 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>	<u>Usage (gal/day) without water- saving devices</u>	<u>Usage (gal/day) with water- saving devices</u>
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.

Pamela Christianson 11-13-08
Signature of Seller _____ Date _____
PAMELA CHRISTIANSON

Signature of Seller _____ Date _____

Receipt acknowledged by:

Signature of Buyer _____ Date _____

Signature of Buyer _____ Date _____



TEXAS ASSOCIATION OF REALTORS® 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 exceed the minimum disclosures required by the Code.**

CONCERNING THE PROPERTY AT

2501 COUNTY ROAD 268
GEORGETOWN, TX 78628

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 MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER, SELLER'S AGENTS, OR ANY OTHER AGENT.

Seller ☒ is ☐ is not occupying the Property. If unoccupied (by Seller), how long since Seller has occupied the Property?
☐ _____ or ☐ never occupied the Property

Section 1. The Property has the items marked below: (Mark Yes (Y), No (N), or Unknown (U).)

This notice does not establish the items to be conveyed. The contract will determine which items will & will not convey.

Item	Y	N	U
Cable TV Wiring	☒	☐	☐
Carbon Monoxide Det.	☐	☐	☒
Ceiling Fans	☒	☐	☐
Cooktop	☒	☐	☐
Dishwasher	☒	☐	☐
Disposal	☒	☐	☐
Emergency Escape Ladder(s)	☐	☐	☒
Exhaust Fans	☒	☐	☐
Fences	☒	☐	☐
Fire Detection Equip.	☒	☐	☐
French Drain	☐	☐	☒
Gas Fixtures	☐	☒	☐

Item	Y	N	U
Gas Lines (Nat/LP)	☐	☒	☐
Hot Tub	☐	☐	☐
Intercom System	☒	☐	☐
Microwave	☒	☐	☐
Outdoor Grill	☐	☒	☐
Patio/Decking	☒	☐	☐
Plumbing System	☒	☐	☐
Pool	☐	☐	☒
Pool Equipment	☐	☐	☒
Pool Maint. Accessories	☐	☐	☒
Pool Heater	☐	☐	☒
Public Sewer System	☐	☐	☐

Item	Y	N	U
Pump: ☐ sump ☐ grinder	☐	☐	☐
Rain Gutters	☐	☐	☐
Range/Stove	☐	☐	☐
Roof/Attic Vents	☐	☐	☐
Sauna	☐	☐	☐
Smoke Detector	☐	☐	☐
Smoke Detector – Hearing Impaired	☐	☐	☐
Spa	☐	☐	☐
Trash Compactor	☐	☐	☐
TV Antenna	☐	☐	☐
Washer/Dryer Hookup	☐	☐	☐
Window Screens	☐	☐	☐

Item	Y	N	U	Additional Information
Central A/C	☒	☐	☐	☒ electric ☐ gas number of units: <u>4</u>
Evaporative Coolers	☐	☒	☐	number of units: _____
Wall/Window AC Units	☐	☒	☐	number of units: _____
Attic Fan(s)	☐	☒	☐	if yes, describe: _____
Central Heat	☒	☐	☐	☒ electric ☐ gas number of units: <u>4</u>
Other Heat	☐	☐	☐	if yes, describe: _____
Oven	☒	☐	☐	number of ovens: <u>2</u> ☒ electric ☐ gas ☐ other: _____
Fireplace & Chimney	☒	☐	☐	☒ wood ☐ gas logs ☐ mock ☐ other: _____
Carport	☐	☐	☐	☐ attached ☐ not attached
Garage	☒	☐	☐	☒ attached ☐ not attached
Garage Door Openers	☒	☐	☐	number of units: <u>1</u> number of remotes: <u>1</u>
Satellite Dish & Controls	☒	☐	☐	☒ owned ☐ leased from _____
Security System	☒	☐	☐	☒ owned ☐ leased from _____
Water Heater	☒	☐	☐	☒ electric ☐ gas ☐ other: <u>2</u> number of units: _____
Water Softener	☒	☐	☐	☒ owned ☐ leased from _____
Underground Lawn Sprinkler	☒	☐	☐	☒ automatic ☐ manual areas covered: _____
Septic / On-Site Sewer Facility	☒	☐	☐	if yes, attach Information About On-Site Sewer Facility (TAR-1407)

(TAR-1406) 7-16-08

Initialed by: Seller: PC , _____ and Buyer: _____

Page 1 of 5

Concerning the Property at _____

Water supply provided by: ☐ city ☒ well ☐ MUD ☐ co-op ☐ unknown ☐ other: _____

Was the Property built before 1978? ☐ yes ☒ no ☐ unknown

(If yes, complete, sign, and attach TAR-1906 concerning lead-based paint hazards).

Roof Type: 30 yr. Composition Age: 8 yrs old (approximate)

Is there an overlay roof covering on the Property (shingles or roof covering placed over existing shingles or roof covering)?

☐ yes ☐ no ☒ unknown

Are you (Seller) aware of any of the items listed in this Section 1 that are not in working condition, that have defects, or are need of repair? ☐ yes ☒ no If yes, describe (attach additional sheets if necessary): _____

Section 2. Are you (Seller) aware of any defects or malfunctions in any of the following?: (Mark Yes (Y) if you are aware and No (N) if you are not aware.)

Item	Y	N
Basement		N
Ceilings		N
Doors		N
Driveways		N
Electrical Systems		N
Exterior Walls		N

Item	Y	N
Floors		N
Foundation / Slab(s)		N
Interior Walls		N
Lighting Fixtures		N
Plumbing Systems		N
Roof		N

Item	Y	N
Sidewalks		N
Walls / Fences		N
Windows		N
Other Structural Components		N

If the answer to any of the items in Section 2 is yes, explain (attach additional sheets if necessary): _____

Section 3. Are you (Seller) aware of any of the following conditions: (Mark Yes (Y) if you are aware and No (N) if you are not aware.)

Condition	Y	N
Aluminum Wiring		N
Asbestos Components		N
Diseased Trees: ☐ oak wilt ☐ _____		N
Endangered Species/Habitat on Property		N
Fault Lines		N
Hazardous or Toxic Waste		N
Improper Drainage		N
Intermittent or Weather Springs		N
Landfill		N
Lead-Based Paint or Lead-Based Pt. Hazards		N
Encroachments onto the Property		N
Improvements encroaching on others' property		N
Located in 100-year Floodplain		N
Located in Floodway		N
Present Flood Ins. Coverage (If yes, attach TAR-1414)		N
Previous Flooding into the Structures		N
Previous Flooding onto the Property		N
Previous Fires		N
Previous Use of Premises for Manufacture of Methamphetamine		N

Condition	Y	N
Previous Foundation Repairs		N
Previous Roof Repairs		N
Other Structural Repairs		N
Radon Gas		N
Settling		N
Soil Movement		N
Subsurface Structure or Pits		N
Underground Storage Tanks		N
Unplatted Easements		N
Unrecorded Easements		N
Urea-formaldehyde Insulation		N
Water Penetration		N
Wetlands on Property		N
Wood Rot		N
Active infestation of termites or other wood- destroying insects (WDI)		N
Previous treatment for termites or WDI		N
Previous termite or WDI damage repaired		N
Termite or WDI damage needing repair		N

(TAR-1406) 7-16-08

Initialed by: Seller: PC and Buyer: _____

Concerning the Property at _____

If the answer to any of the items in Section 3 is yes, explain (attach additional sheets if necessary): _____

Section 4. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair, which has not been previously disclosed in this notice? ☐ yes ☐ no If yes, explain (attach additional sheets if necessary): _____

Section 5. Are you (Seller) aware of any of the following (Mark Yes (Y) if you are aware. Mark No (N) if you are not aware.)

Y N

- ☐ ☒ 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.
- ☐ ☒ Homeowners' associations or maintenance fees or assessments. If yes, complete the following:
Name of association: _____
Manager's name: _____ Phone: _____
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.
- ☐ ☒ 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: _____
- ☐ ☒ Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.
- ☐ ☒ Any lawsuits or other legal proceedings directly or indirectly affecting the Property.
- ☐ ☒ Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.
- ☐ ☒ Any condition on the Property which materially affects the health or safety of an individual.
- ☐ ☒ 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).

If the answer to any of the items in Section 5 is yes, explain (attach additional sheets if necessary): _____

Concerning the Property at _____

Section 6. Seller ☒ has ☐ has not attached a survey of the Property.

Section 7. Within the last 4 years, have you (Seller) received any written inspection reports from persons who regularly provide inspections and who are either licensed as inspectors or otherwise permitted by law to perform inspections? ☐ yes ☒ no If yes, attach copies and complete the following:

Inspection Date	Type	Name of Inspector	No. of Pages

Note: A buyer should not rely on the above-cited reports as a reflection of the current condition of the Property. A buyer should obtain inspections from inspectors chosen by the buyer.

Section 8. Check any tax exemption(s) which you (Seller) currently claim for the Property:

- ☒ Homestead ☐ Senior Citizen ☐ Disabled
☐ Wildlife Management ☒ Agricultural ☐ Disabled Veteran
☐ Other: _____ ☐ Unknown

Section 9. Have you (Seller) ever received proceeds for a claim for damage to the Property (for example, an insurance claim or a settlement or award in a legal proceeding) and not used the proceeds to make the repairs for which the claim was made? ☐ yes ☒ no If yes, explain: _____

Section 10. Does the property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766 of the Health and Safety Code?* ☐ unknown ☐ no ☒ yes. If no or unknown, explain. (Attach additional sheets if necessary): _____

**Chapter 766 of the Health and Safety Code requires one-family or two-family dwellings to have working smoke detectors installed in accordance with the requirements of the building code in effect in the area in which the dwelling is located, including performance, location, and power source requirements. If you do not know the building code requirements in effect in your area, you may check unknown above or contact your local building official for more information.*

A buyer may require a seller to install smoke detectors for the hearing impaired if: (1) the buyer or a member of the buyer's family who will reside in the dwelling is hearing-impaired; (2) the buyer gives the seller written evidence of the hearing impairment from a licensed physician; and (3) within 10 days after the effective date, the buyer makes a written request for the seller to install smoke detectors for the hearing-impaired and specifies the locations for installation. The parties may agree who will bear the cost of installing the smoke detectors and which brand of smoke detectors to install.

Seller acknowledges that the statements in this notice are true to the best of Seller's belief and that no person, including the broker(s), has instructed or influenced Seller to provide inaccurate information or to omit any material information.

Pamela Christianson 11-13-08
Signature of Seller _____ Date _____

Printed Name: PAMELA CHRISTIANSON

Printed Name: _____

(TAR-1406) 7-16-08

Initialed by: Seller: PC , _____ and Buyer: _____ , _____

Page 4 of 5

Concerning the Property at _____

2501 COUNTY ROAD 268
GEORGETOWN, TX 78628

ADDITIONAL NOTICES TO BUYER:

- (1) The Texas Department of Public Safety maintains a database that the public may search, at no cost, to determine if registered sex offenders are located in certain zip code areas. To search the database, visit www.txdps.state.tx.us. For information concerning past criminal activity in certain areas or neighborhoods, contact the local police department.
- (2) If the property is located in a coastal area that is seaward of the Gulf Intracoastal Waterway or within 1,000 feet of the mean high tide bordering the Gulf of Mexico, the property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit may be required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.
- (3) If you are basing your offers on square footage, measurements, or boundaries, you should have those items independently measured to verify any reported information.

- (4) The following providers currently provide service to the property:

Electric: <u>PEC</u>	Sewer: <u>Septic (Gravity)</u>
Water: <u>Well</u>	Cable: <u>Satellite</u>
Trash: <u>Clausen Disposal Services</u>	Natural Gas: <u>None</u>
Local Phone: <u>AT & T</u>	Propane: <u>None</u>

- (5) This Seller's Disclosure Notice was completed by Seller as of the date signed. The brokers have relied on this notice as true and correct and have no reason to believe it to be false or inaccurate. YOU ARE ENCOURAGED TO HAVE AN INSPECTOR OF YOUR CHOICE INSPECT THE PROPERTY.

The undersigned Buyer acknowledges receipt of the foregoing notice and acknowledges the property complies with the smoke detector requirements of Chapter 766, Health and Safety Code, or, if the property does not comply with the smoke detector requirements of Chapter 766, the buyer waives the buyer's rights to have smoke detectors installed in compliance with Chapter 766.

Signature of Buyer _____	Date _____	Signature of Buyer _____	Date _____
Printed Name: _____		Printed Name: _____	



TEXAS ASSOCIATION OF REALTORS®
INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

USE OF THIS FORM BY PERSONS WHO ARE NOT MEMBERS OF THE TEXAS ASSOCIATION OF REALTORS® IS NOT AUTHORIZED.
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CONCERNING THE PROPERTY AT _____

2501 COUNTY ROAD 268
GEORGETOWN, TX 78628

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. The V-Zone is the area of highest risk.
- (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; and
 - (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.
 - (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.

(TAR 1414) 7-16-08

Page 1 of 2

- (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).

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.

Receipt acknowledged by:

Pamela Christensen 11-13-08
Signature Date

Signature Date