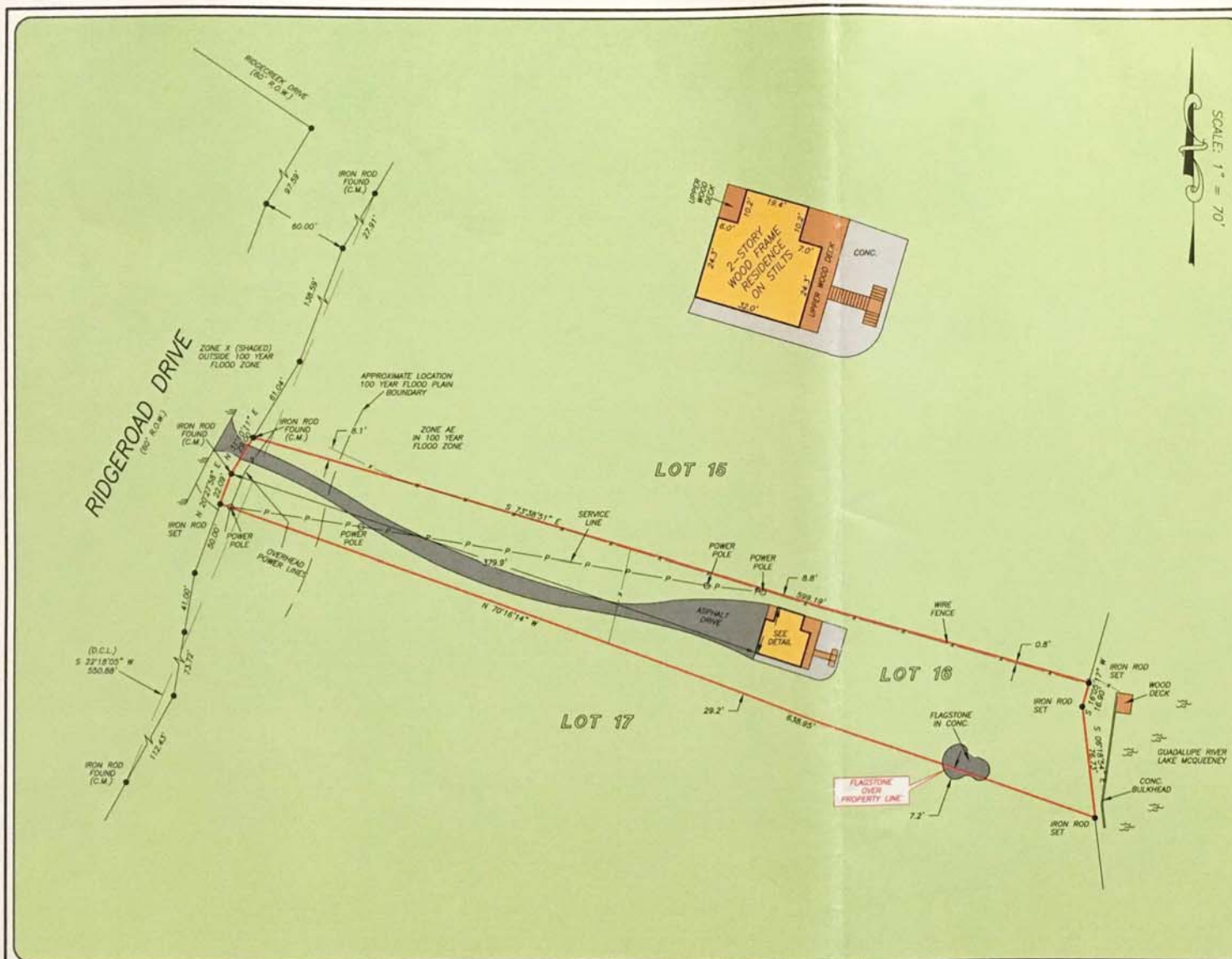


# 825 Ridgeroad Dr.

- ~93' of prime Lake McQueeney improved waterfront with bulkhead
  - Dock
  - Personal Water Craft Hoist (not used for 3 years)
  - Main Lake (not a canal)
- Flagstone patio and fire pit naturally shaded by gorgeous mature pecan trees.
- Popular Southeast facing combined with numerous mature trees means cool shaded summer afternoons.
- This house sits on nearly one park-like acre
- Multiple beautiful decks overlooking property and lake including a private deck off the master bedroom.
- Solar powered gate at entrance of property
- 1484 square feet – 3 bedrooms, 2 baths, and bonus room
- Exterior repainted in 2015
- Large windows bring in tons of natural light and show off the amazing lake views
- Covered parking for up to 6 cars
- Sliding interior barn door to close off the game room in style.
- Minutes from downtown New Braunfels, Wurstfest, and easy access to I-35
- Excellent summer home or income property
- Stainless Steel Stove and Dishwasher
- Electric panel at waterfront
- Outdoor lighting



CF NO. 1549724-SAB3 FIRST AMERICAN TITLE  
 ADDRESS: 825 RIDGEROAD DRIVE  
 NEW BRAUNFELS, TEXAS 78130  
 BORROWER: HOLLY HESS

# **LOT 16** **LAKECREEK SUBDIVISION** A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOLUME 4, PAGES 183-187 MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

NOTE: ELECTRIC LINE EASEMENT SET AS PER VOL. 2901, PG. 544 DROCT.  
 NOTE: ELECTRIC LINES EASEMENT SET AS PER VOL. 435, PG. 372 DROCT.  
 NOTE: CABLE TV EASEMENT SET AS PER VOL. 647, PG. 353 DROCT.  
 NOTE: RIPARIAN RIGHTS EASEMENT SET AS PER VOL. 37, PG. 217 DROCT.  
 NOTE: TELEPHONE LINES EASEMENT SET AS PER VOL. 573, PG. 484 DROCT.  
 NOTE: WATER LINE EASEMENT SET AS PER VOL. 365, PG. 153 DROCT.  
 NOTE: ELECTRIC LINES EASEMENT SET AS PER VOL. 640, PG. 15 DROCT.



A PORTION OF THIS PROPERTY LIES WITHIN THE  
 100 YEAR FLOOD PLAN AS PER FIRM  
 PANEL NO. 48180C 0120 F  
 MAP REVISION: 11/02/2007  
 ZONE X (SHADED), AC & FLOODWAY  
 BASED ONLY ON VISUAL EXAMINATION OF MAPS.  
 INACCURACIES OF FEMA MAPS PREVENT EXACT  
 DETERMINATION WITHOUT DETAILED FIELD STUDY.

A SUBSURFACE INVESTIGATION  
 WAS BEYOND THE SCOPE OF THIS SURVEY

D.C.L. = DIRECTIONAL CONTROL LINE  
 RECORD BEARING: VOL. 6, PGS. 183-187, MPRDCT

DRAWN BY: JB

I HEREBY CERTIFY THAT THIS SURVEY WAS MADE  
 ON THE GROUND, THAT THIS PLAT CORRECTLY  
 REPRESENTS THE FACTS FOUND AT THE  
 TIME OF SURVEY AND THAT THERE ARE NO  
 ENCROACHMENTS APPARENT ON THE GROUND,  
 EXCEPT AS SHOWN HEREON. THIS SURVEY IS  
 CERTIFIED FOR THIS TRANSACTION ONLY AND  
 ABSTRACTING PROVIDED IN THE ABOVE  
 REFERENCED TITLE COMMITMENT WAS RELIED  
 UPON IN PREPARATION OF THIS SURVEY.

ALLEN D. HUGHES  
 PROFESSIONAL LAND SURVEYOR  
 NO. 3891  
 JOB NO. SA2011-01104  
 FEBRUARY 1, 2011



First American  
**RENAY SMITH**  
 830-626-6629



**PRECISION**  
 surveyors

1-800-LANDSURVEY  
 www.precisionsurveyors.com  
 281-496-1586 FAX 281-496-1867 210-829-4941 FAX 210-829-1555  
 14825 MEMORIAL DRIVE SUITE 8100 HOUSTON, TEXAS 77079 1777 NE LOOP 410 SUITE 800 SAN ANTONIO, TEXAS 78217

Patrick O. Ingram Appraisals  
**SKETCH ADDENDUM**

File No. 1015-73247  
 Loan No. 4015035M048394

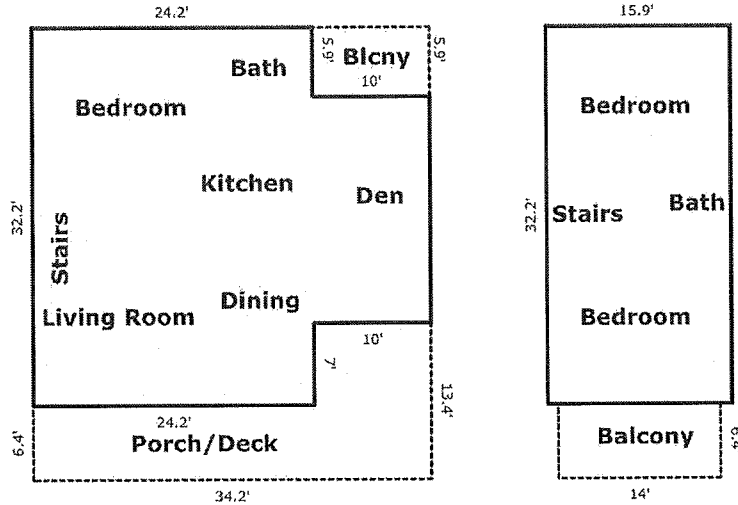
Borrower Blake A & Holly Hess

Property Address 825 Ridgeroad Dr

City New Braunfels County Guadalupe State TX Zip Code 78130

Lender/Client Sente Mortgage Address 901 S Mopac - Building IV - Suite 125, Austin, TX 78746

## Second Floor



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN		
Code	Description	Net Size	Net Totals	Breakdown		Subtotals
GLA1	First Floor	972.24	972.24	First Floor		
GLA2	Second Floor	511.98	511.98	34.2 x 15.9		660.06
P/P	Porch/Deck	288.88		7.0 x 24.2		169.40
	Balcony	59.00		5.9 x 24.2		142.78
	Balcony	89.60	437.48	Second Floor		
				32.2 x 15.9		511.98
Net LIVABLE Area (rounded)			1484	4 Items (rounded)		1484



# FEMA

SMITH INSURANCE AGENCY  
813 N HIGHWAY 123 BYP STE A  
SEGUIN, TX 78155-3944

Agency Phone: (830) 379-0555

NFIP Policy Number: 4000052904  
Company Policy Number: 4000052904  
Agent: 0201333315



Policy Term: 09/19/2018 12:01 AM through 09/19/2019 12:01 AM  
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://my.nfipdirect.fema.gov>  
(800) 767-4341

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

### DELIVERY ADDRESS

HOLLY HESS / BLAKE A HESS  
825 RIDGEROAD DR  
NEW BRAUNFELS, TX 78130-8250

### INSURED NAME(S) AND MAILING ADDRESS

HOLLY HESS / BLAKE A HESS  
825 RIDGEROAD DR  
NEW BRAUNFELS, TX 78130-8250

### COMPANY MAILING ADDRESS

NFIP DIRECT SERVICING AGENT  
PO BOX 913111  
DENVER, CO 80291-3111

### PROPERTY LOCATION

825 RIDGEROAD DR  
NEW BRAUNFELS, TX 78130-8250

DESCRIPTION: N/A

### RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 07/20/2008  
REINSTATEMENT DATE: N/A  
BUILDING OCCUPANCY: SINGLE FAMILY  
CONDOMINIUM INDICATOR: NOT A CONDO  
NUMBER OF UNITS: N/A  
PRIMARY RESIDENCE: YES  
ADDITIONS/EXTENSIONS: N/A  
BUILDING TYPE: TWO FLOORS  
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO ENCLOSURE OR CRAWLSPACE

DATE OF CONSTRUCTION: 06/01/1998  
COMMUNITY NUMBER: 485493 0120 F REGULAR PROGRAM  
COMMUNITY NAME: NEW BRAUNFELS, CITY OF  
CURRENT FLOOD ZONE: AE  
GRANDFATHERED: YES  
FLOOD RISK/RATED ZONE: A18  
ELEVATION DIFFERENCE: 1  
ELEVATED BUILDING TYPE: ELEVATED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: CENTRAL LOAN ADMINISTRATION AND REPORTING ISAOA ATIMA  
PO BOX 202028 FLORENCE, SC 29502

LOAN NUMBER: N/A

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A  
DISASTER AGENCY:

### PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$250,000	\$1,250	\$60,000	0.710	\$190,000	0.080	(\$9.00)	\$569.00
CONTENTS	\$0	\$0	\$0	0.380	\$0	0.120	\$0.00	\$0.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$569.00
INCREASED COST OF COMPLIANCE:	\$5.00
COMMUNITY RATING DISCOUNT: 20%	(\$115.00)
RESERVE FUND ASSESSMENT: 15.0%	\$69.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$528.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$603.00

**Zero Balance Due**  
**This Is Not A Bill**

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by NFIP DIRECT SERVICING AGENT

Company NAIC: 99999



File: 8130790

Page 1 of 2



DocID: 61529326



FEDERAL EMERGENCY MANAGEMENT AGENCY  
NATIONAL FLOOD INSURANCE PROGRAM

O.M.B. No. 3067-0077  
Expires July 31, 2002

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1 - 7.

<b>SECTION A - PROPERTY OWNER INFORMATION</b>			For Insurance Company Use:	
BUILDING OWNER'S NAME Holly Hess			Policy Number	
BUILDING STREET ADDRESS (including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO. 825 Ridgeroad Dr.			Company NAIC Number	
CITY New Braunfels	STATE TX	ZIP CODE 78130		
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) L: 16 Lakecreek				
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc. Use a Comments area, if necessary.) Residential				
LATITUDE/LONGITUDE (OPTIONAL) (##° - ##' - ###.###" or ###.####")		HORIZONTAL DATUM: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		SOURCE: <input type="checkbox"/> GPS (Type): . . . . <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> Other: . . . .

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP COMMUNITY NAME & COMMUNITY NUMBER Guadalupe County 480266		B2. COUNTY NAME Guadalupe		B3. STATE TX	
B4. MAP AND PANEL NUMBER 0150	B5. SUFFIX C	B6. FIRM INDEX DATE 11-20-1998	B7. FIRM PANEL EFFECTIVE/REVISED DATE 8-16-1995	B8. FLOOD ZONE(S) A18	B9. BASE FLOOD ELEVATION(S) (Zone AO, use depth of flooding) 550.5

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in B9.

☐ FIS Profile ☒ FIRM ☐ Community Determined ☐ Other (Describe):

B11. Indicate the elevation datum used for the BFE in B9: ☒ NGVD 1929 ☐ NAVD 1988 ☐ Other (Describe):

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? ☐ Yes ☒ No Designation Date

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings\* ☐ Building Under Construction\* ☒ Finished Construction

\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Building Diagram Number 5 (Select the building diagram most similar to the building for which this certificate is being completed - see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)

C3. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO

Complete Items C3-a-i below according to the building diagram specified in Item C2. State the datum used. If the datum is different from the datum used for the BFE in Section B, convert the datum to that used for the BFE. Show field measurements and datum conversion calculation. Use the space provided or the Comments area of Section D or Section G, as appropriate, to document the datum conversion.

Datum NGVD29 Conversion/Comments

Elevation reference mark used \_\_\_\_\_ Does the elevation reference mark used appear on the FIRM? ☐ Yes ☒ No

- ☐ a) Top of bottom floor (including basement or enclosure) 552.8 ft.(m)
- ☐ b) Top of next higher floor 561.9 ft.(m)
- ☐ c) Bottom of lowest horizontal structural member (V zones only) N.A. ft.(m)
- ☐ d) Attached garage (top of slab) N.A. ft.(m)
- ☐ e) Lowest elevation of machinery and/or equipment servicing the building (Describe in a Comments area) 552.3 ft.(m)
- ☐ f) Lowest adjacent (finished) grade (LAG) 540.0 ft.(m)
- ☐ g) Highest adjacent (finished) grade (HAG) 540.1 ft.(m)
- ☐ h) No. of permanent openings (flood vents) within 1 ft. above adjacent grade 0
- ☐ i) Total area of all permanent openings (flood vents) in C3.h 0 sq. in. (sq. cm)

License Number, Embossed Seal, Signature, and Date

10-28-02  
Aubrey C. Holland

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.

I certify that the information in Sections A, B, and C on this certificate represents my best efforts to interpret the data available.

I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

CERTIFIER'S NAME Aubrey C. Holland LICENSE NUMBER 4493

TITLERegistered Professional Land Surveyor		COMPANY NAME Tri-County Land Surveying, Inc.	
ADDRESS 114 N. Austin St	CITY Sequin	STATE TX	ZIP CODE 78155
SIGNATURE <i>Aubrey C. Holland</i>	DATE 10-28-2002	TELEPHONE (830) 372-1001	

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>			<b>For Insurance Company Use:</b>
BUILDING STREET ADDRESS (including Apt., Unit, Suite, and/or Bldg. No.) OR P.O. ROUTE AND BOX NO. 825 Ridgeroad Dr.			Policy Number
CITY New Braunfels	STATE Tx	ZIP CODE 78130	Company NAIC Number

#### SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

COMMENTS

☐ Check here if attachments

#### SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zone AO and Zone A (without BFE), complete Items E1 through E4. If the Elevation Certificate is intended for use as supporting information for a LOMA or LOMR-F, Section C must be completed.

- E1. Building Diagram Number (Select the building diagram most similar to the building for which this certificate is being completed – see pages 6 and 7. If no diagram accurately represents the building, provide a sketch or photograph.)
- E2. The top of the bottom floor (including basement or enclosure) of the building is \_\_\_\_ ft.(m) \_\_\_\_ in.(cm) ☐ above or ☐ below (check one) the highest adjacent grade. (Use natural grade, if available).
- E3. For Building Diagrams 6-8 with openings (see page 7), the next higher floor or elevated floor (elevation b) of the building is \_\_\_\_ ft.(m) \_\_\_\_ in.(cm) above the highest adjacent grade. Complete items C3.h and C3.i on front of form.
- E4. For Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance?  
☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

#### SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, C (Items C3.h and C3.i only), and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, C, and E are correct to the best of my knowledge.

PROPERTY OWNER'S OR OWNER'S AUTHORIZED REPRESENTATIVE'S NAME

ADDRESS	CITY	STATE	ZIP CODE
SIGNATURE	DATE	TELEPHONE	
COMMENTS			

☐ Check here if attachments

#### SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below.

- G1. ☐ The information in Section C was taken from other documentation that has been signed and embossed by a licensed surveyor, engineer, or architect who is authorized by state or local law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. ☐ The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. PERMIT NUMBER	G5. DATE PERMIT ISSUED	G6. DATE CERTIFICATE OF COMPLIANCE/OCCUPANCY ISSUED
-------------------	------------------------	---

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building is:

\_\_\_\_\_. \_\_\_\_ ft.(m)

Datum:

G9. BFE or (in Zone AO) depth of flooding at the building site is:

\_\_\_\_\_. \_\_\_\_ ft.(m)

Datum:

LOCAL OFFICIAL'S NAME	TITLE
COMMUNITY NAME	TELEPHONE
SIGNATURE	DATE
COMMENTS	

☐ Check here if attachments





# 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: **825 Ridgeroad Dr. , New Braunfels, Texas 78130**

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? It has been a lake home for approximately 18 months (approximate date) 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	Item	Y	N	U	Item	Y	N	U
Cable TV Wiring	X			Liquid Propane (LP) Gas		X		Pump: <input type="checkbox"/> sump <input type="checkbox"/> grinder		X	
Carbon Monoxide Det.			X	- LP Community (Captive)		X		Rain Gutters	X		
Ceiling Fans	X			- LP on Property		X		Range/Stove	X		
Cooktop	X			Hot Tub		X		Roof/Attic Vents	X		
Dishwasher	X			Intercom System		X		Sauna		X	
Disposal	X			Microwave		X		Smoke Detector	X		
Emergency Escape Ladder(s)	X			Outdoor Grill		X		Smoke Detector Hearing Impaired		X	
Exhaust Fan		X		Patio/Decking	X			Spa		X	
Fences	X			Plumbing System	X			Trash Compactor		X	
Fire Detection Equipment	X			Pool		X		TV Antenna		X	
French Drain		X		Pool Equipment		X		Washer/Dryer Hookup	X		
Gas Fixtures		X		Pool Maint. Accessories		X		Window Screens	X		
Natural Gas Lines		X		Pool Heater		X		Public Sewer System		X	

Item	Y	N	U	Additional Information
Central A/C	X			<input checked="" type="checkbox"/> electric <input type="checkbox"/> gas number of units: 1
Evaporative Coolers		X		number of units:
Wall/Window AC Units		X		number of units:
Attic Fan(s)		X		if yes, describe:
Central Heat	X			<input checked="" type="checkbox"/> electric <input type="checkbox"/> gas number of units: 1
Other Heat		X		if yes, describe:
Oven	X			number of ovens: 1 <input checked="" type="checkbox"/> electric <input type="checkbox"/> gas
Fireplace & Chimney		X		<input type="checkbox"/> wood <input type="checkbox"/> gas log <input type="checkbox"/> mock
Carport	X			<input type="checkbox"/> attached <input checked="" type="checkbox"/> not attached
Garage		X		<input type="checkbox"/> attached <input type="checkbox"/> not attached
Garage Door Openers		X		number of units: number of remotes:
Satellite Dish & Controls		X		<input type="checkbox"/> owned <input type="checkbox"/> leased from:
Security System		X		<input type="checkbox"/> owned <input type="checkbox"/> leased from:
Solar Panels		X		<input type="checkbox"/> owned <input type="checkbox"/> leased from:
Water Heater	X			<input checked="" type="checkbox"/> electric <input type="checkbox"/> gas number of units: 1



Water Softener		X	<input type="checkbox"/> owned <input type="checkbox"/> leased from:
Other Leased Item(s)		X	if yes, describe:
Underground Lawn Sprinkler	X		<input type="checkbox"/> automatic <input checked="" type="checkbox"/> manual areas covered: Partial
Septic / On-Site Sewer Facility	X		if Yes, attach Information About On-Site Sewer Facility.(TAR-1407)

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: Metal

Age: 19 (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 in need of repair? ☒ Yes ☐ No If Yes, describe:

The sprinkler system has not been used for years, the grass stays green so we have chosen not to repair.

**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	Item	Y	N	Item	Y	N
Basement		X	Floors		X	Sidewalks		X
Ceilings		X	Foundation / Slab(s)		X	Walls / Fences		X
Doors		X	Interior Walls		X	Windows		X
Driveways		X	Lighting Fixtures		X	Other Structural Components		X
Electrical Systems		X	Plumbing Systems		X			
Exterior Walls		X	Roof		X			

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	Condition	Y	N
Aluminum Wiring		X	Previous Foundation Repairs		X
Asbestos Components		X	Previous Roof Repairs		X
Diseased Trees: <input type="checkbox"/> Oak Wilt		X	Previous Other Structural Repairs	X	
Endangered Species/Habitat on Property		X	Radon Gas		X
Fault Lines		X	Settling		X
Hazardous or Toxic Waste		X	Soil Movement		X
Improper Drainage		X	Subsurface Structure or Pits		X
Intermittent or Weather Springs		X	Underground Storage Tanks		X
Landfill		X	Unplatted Easements		X
Lead-Based Paint or Lead-Based Pt. Hazards		X	Unrecorded Easements		X
Encroachments onto the Property	X		Urea-formaldehyde Insulation		X
Improvements Encroaching on others' Property		X	Water Penetration		X
Located in 100-year Floodplain (If yes, attach TAR-1414)	X		Wetlands on Property		X
Located in Floodway (If yes, attach TAR-1414)	X		Wood Rot		X





Present Flood Ins. Coverage (If yes, attach TAR-1414)	X	
Previous Flooding into the Structures		X
Previous Flooding onto the Property	X	
Located in Historic District		X
Historic Property Designation		X
Previous Use of Premises for Manufacture of Methamphetamine		X

Active infestation of termites or other wood destroying insects (WDI)		X
Previous treatment for termites or WDI		X
Previous termite or WDI damage repaired		X
Previous Fires		X
Termite or WDI damage needing repair		X
Single Blockable Main Drain in Pool/Hot Tub/Spa*		X

If the answer to any of the items in Section 3 is Yes, explain:

**Previous Other Structural Repairs** - north side posts were upgraded to concrete in 2015.

**Encroachments onto the Property** - Fence and neighbor's patio area(s) to south come over property line a few inches by retaining wall and again at their deck.

**Located in 100-Year Floodplain** - Most of property is in 100 year floodplain

**Located in Floodway** - Part of the property is in floodway

**Present Flood Insurance Coverage** - We carry flood insurance and always have

**Previous Flooding onto the Property** - Yes water has risen onto property but never in this house.

\*A single blockable main drain may cause a suction entrapment hazard for an individual.

**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:

**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, with unresolved permits, or not in compliance with building codes in effect at the time. If Yes, please explain: **Patio area was enclosed, not sure what was needed but has been this way for many years. I believe 2011 but not sure. this is the "bonus room"**

☐ ☒ 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: \_\_\_\_\_

☐ ☒ 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



- ☐ ☒ 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. (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.
- ☐ ☒ 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).
- ☐ ☒ 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.
- ☐ ☒ The Property is located in a propane gas system service area owned by a propane distribution system retailer.
- ☐ ☒ Any portion of the Property that is located in a groundwater conservation district or a subsidence district.

**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

*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:**

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Homestead           | <input type="checkbox"/> Senior Citizen | <input type="checkbox"/> Disabled         |
| <input type="checkbox"/> Wildlife Management | <input type="checkbox"/> Agricultural   | <input type="checkbox"/> Disabled Veteran |
| <input type="checkbox"/> Other: _____        |   | <input type="checkbox"/> Unknown          |

**Section 9. Have you (Seller) ever filed a claim for damage to the Property with any insurance provider?**

☒ Yes ☐ No

**Section 10. 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 11. Does the Property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766 of the Health and Safety Code?\*** ☐ Yes ☐ No ☒ Unknown

Unknown

If No or Unknown, explain:

I assume so but have not checked them, if not we can add new detectors that meet requirements.



*\*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.*









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

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**CONCERNING THE PROPERTY AT** 825 Ridgeroad Dr  
New Braunfels, TX 78130-8250

**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.

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## Information about Special Flood Hazard Areas concerning

- (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).



**825 Ridgeroad Dr  
New Braunfels, TX 78130-8250**

Information about Special Flood Hazard Areas concerning

#### **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.**

Receipt acknowledged by:

DocuSigned by:  
  
4FD9F0974546489...  
1/15/2019  
Signature Date  
**Blake Hess**

DocuSigned by:  
  
EA424577C1494DC...  
1/15/2019  
Signature Date  
**Holly Hess**



TEXAS ASSOCIATION OF REALTORS®

## INFORMATION ABOUT ON-SITE SEWER FACILITY

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**CONCERNING PROPERTY AT** 825 Ridgeroad Dr. , New Braunfels, Texas 78130

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

(1) Type of Treatment System: ☒ Septic Tank ☐ Aerobic Treatment ☐ Unknown  
☐ \_\_\_\_\_

(2) Type of Distribution System: \_\_\_\_\_ ☒ Unknown

(3) Approximate Location of Drain Field or Distribution System: ☐ Unknown  

south of house parallel to house and driveway.

(4) Installer: \_\_\_\_\_ ☒ Unknown

(5) Approximate Age: \_\_\_\_\_ ☒ 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? unknown

(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 ☐ other

(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.**

**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.**

*Blake Hess*

01/15/2019

Signature of Seller

Date

*Holly Hess*

01/15/2019

Signature of Seller

Date

Receipt acknowledged by:

\_\_\_\_\_  
Signature of Buyer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Buyer

\_\_\_\_\_  
Date

**T-47 RESIDENTIAL REAL PROPERTY AFFIDAVIT  
(MAY BE MODIFIED AS APPROPRIATE FOR COMMERCIAL TRANSACTIONS)**

Date: 1-14-19

GF No. \_\_\_\_\_

Name of Affiant(s): Holly Hess, Blake Hess

Address of Affiant: 825 Ridgeroad Dr, New Braunfels, TX 78130-8250

Description of Property: Lakecreek, Lot 16

County Guadalupe, Texas

"Title Company" as used herein is the Title Insurance Company whose policy of title insurance is issued in reliance upon the statements contained herein.

Before me, the undersigned notary for the State of Texas, personally appeared Affiant(s) who after by me being sworn, stated:

1. We are the owners of the Property. (Or state other basis for knowledge by Affiant(s) of the Property, such as lease, management, neighbor, etc. For example, "Affiant is the manager of the Property for the record title owners."):

2. We are familiar with the property and the improvements located on the Property.

3. We are closing a transaction requiring title insurance and the proposed insured owner or lender has requested area and boundary coverage in the title insurance policy(ies) to be issued in this transaction. We understand that the Title Company may make exceptions to the coverage of the title insurance as Title Company may deem appropriate. We understand that the owner of the property, if the current transaction is a sale, may request a similar amendment to the area and boundary coverage in the Owner's Policy of Title Insurance upon payment of the promulgated premium.

4. To the best of our actual knowledge and belief, since February 1st, 2011 there have been no:

- a. construction projects such as new structures, additional buildings, rooms, garages, swimming pools or other permanent improvements or fixtures;
- b. changes in the location of boundary fences or boundary walls;
- c. construction projects on immediately adjoining property(ies) which encroach on the Property;
- d. conveyances, replattings, easement grants and/or easement dedications (such as a utility line) by any party affecting the Property.

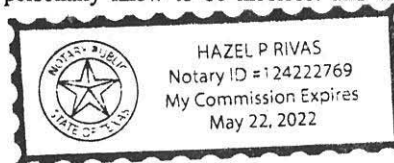
EXCEPT for the following (If None, Insert "None" Below:) There has been a fence and electric gate added to the west side (street) of our property. Also on the south side, there is a ranch fence added. The patio that did extend off our property has been modified to sit completely on our property by simply removing the portion that extended. The fence does not run in a perfectly straight line but has a couple small indentions to go around the neighbors patio. only slight indentions inches off the drawn lines.

5. We understand that Title Company is relying on the truthfulness of the statements made in this affidavit to provide the area and boundary coverage and upon the evidence of the existing real property survey of the Property. This Affidavit is not made for the benefit of any other parties and this Affidavit does not constitute a warranty or guarantee of the location of improvements.

6. We understand that we have no liability to Title Company that will issue the policy(ies) should the information in this Affidavit be incorrect other than information that we personally know to be incorrect and which we do not disclose to the Title Company.

Holly Hess  
Holly Hess

Blake Hess  
Blake Hess



SWORN AND SUBSCRIBED this

14 day of January

2019

Hazel P. Rivas  
Notary Public

(TAR-1907) 02-01-2010

Keller Williams Heritage-New Braunfels, 453 W. San Antonio Street New Braunfels TX 78130  
Hunter Crean

Phone: 8302216969

Fax:

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