



TEXAS ASSOCIATION OF REALTORS®

INFORMATION ABOUT ON-SITE SEWER FACILITY

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CONCERNING THE PROPERTY AT Freedom Trail Road, Kerrville, TX 78028

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

- (1) Type of Treatment System: ☒ Septic Tank ☒ Aerobic Treatment ☐ Unknown
- (2) Type of Distribution System: surface irrigation ☐ Unknown
- (3) Approximate Location of Drain Field or Distribution System: diagram attached ☐ Unknown
- (4) Installer: On-site Environmental Systems / Lane Walters ☐ Unknown
- (5) Approximate Age: Nov. 1995 ☐ 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: Environmental Systems Maintenance Phone: 830.792.3950 contract expiration date: annual renewal
(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? 2012
- (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

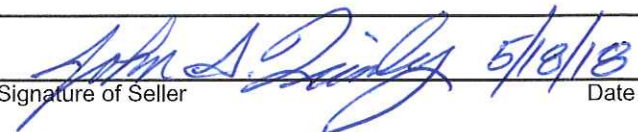
C. PLANNING MATERIALS, PERMITS, AND CONTRACTS:

- (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 ☐
last inspection available through Environmental Systems Maintenance
- (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.

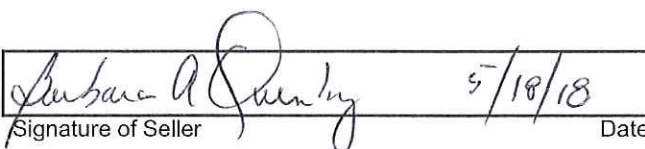
D. INFORMATION FROM GOVERNMENTAL AGENCIES: Pamphlets describing on-site sewer facilities are available from the Texas Agricultural Extension Service. Information in the following table was obtained from Texas Commission on Environmental Quality (TCEQ) on 10/24/2002. The table estimates daily wastewater 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.



 Signature of Seller _____ Date 5/18/18



 Signature of Seller _____ Date 5/18/18

Receipt acknowledged by:

 Signature of Buyer _____ Date _____

 Signature of Buyer _____ Date _____



TEXAS ASSOCIATION OF REALTORS®

INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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CONCERNING THE PROPERTY AT Freedom Trail Road, Kerrville, TX 78028

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.

- (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).

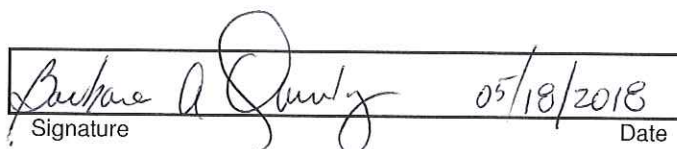
E. ELEVATION CERTIFICATE:

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.

Receipt acknowledged by:

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| Signature |
| Date |

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| Signature |
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NOTICE REGARDING OAK WILT IN CENTRAL TEXAS

ADDENDUM TO EARNEST MONEY CONTRACT BETWEEN THE UNDERSIGNED PARTIES
CONCERNING THE PROPERTY AT Freedom Trail Road, Kerrville, TX 78028

THERE MAY BE OAK WILT ON THE PROPERTY 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, called xylem.

Oak Wilt has been found in many Texas counties and in almost every city in Central Texas. It can be a problem wherever Live Oaks tend to be the predominant 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.

All varieties of oak trees are susceptible to Oak Wilt. Some varieties tend to be more susceptible than others

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.

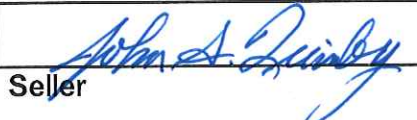
THEREFORE, WE RECOMMEND:

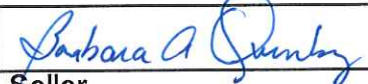
- you take whatever other measure you feel is necessary to satisfy yourself about the condition of the property and its surroundings.
- you accompany the inspectors and other experts during their inspections and ask any questions you have.

Other Information: If you are concerned or desire additional information, you may call your County Agricultural Extension Service, or on the internet go to www.texasoakwilt.org.

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| | |
| Buyer | Date |

| | |
|-------|------|
| | |
| Buyer | Date |

| | |
|--|---------|
|  | 5/16/18 |
| Seller | Date |

| | |
|--|------------|
|  | 05/16/2018 |
| Seller | Date |

882 Freedom Trail

This house was built in 1995 by custom home builder Doug Smith, with Austin stone and cedar exterior. We recognize that it does not have all the more current features of a newer home, but it is solid high quality construction that has been meticulously maintained. Following are some notes on the mechanics of the property and a list of some of our favorite features.

Mechanics and Upkeep:

- 460+ foot well to the Trinity Aquifer
- Aerobic septic system maintained through annual test and maintenance contract
- New roof (2 yrs old)
- (2) new water heaters
- Cedar siding on regular house painting schedule (last full outdoor painting 2017)
- Water softener (6 yrs old)
- Iron filter (4 yrs old)
- Upgraded outdoor heat pumps for each of the 2 HVAC zones in the house
- Electric and lighting in place for hot tub outside master bath

Features we love about this property:

- Managed under a Wildlife Exemption with Kerr County which was renewed in 2018
- Native and natural, less manicured, landscape and land management under the principles of the Master Naturalist program
- 40+ species of native trees and shrubs, myriad of wildflowers
- Breakfast nook to birdwatch 30+ identified species, including Road Runner, Scott's Oriole, Painted Bunting, Golden Fronted and Ladderback woodpeckers, White-winged Doves, ...
- Pristine country quiet, only 12 minutes to downtown dining, arts, and hospital
- Sunrises with coffee and sunsets with wine
- Back deck and pergolas for views, gentle water feature, and gas patio-flame fireplace
- Spacious hobby areas for quilting and woodworking
- (2) wood burning fireplaces indoors
- All the hardwoods in the cabinetry, floors, and countertops (100+ year old Dublin flour mill long-leaf pine in kitchen countertops)
- Open floor plan used comfortably for entertaining gourmand parties of 50+ guests