



Prudential

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TENNESSEE RESIDENTIAL PROPERTY CONDITION DISCLOSURE

- 1 PROPERTY ADDRESS 314 Fallen Leaf Dr. CITY Soddy Daisy
- 2 SELLER'S NAME(S) Allen J. Gates & Debra S. Gates PROPERTY AGE 18 years
- 3 DATE SELLER ACQUIRED THE PROPERTY 7/3/96 DO YOU OCCUPY THE PROPERTY? NO
- 4 IF NOT OWNER-OCCUPIED, HOW LONG HAS IT BEEN SINCE THE SELLER OCCUPIED THE PROPERTY? 6 mo.
- 5 (Check the one that applies) The property is a ☒ site-built home ☐ non-site-built home
- 6 The Tennessee Residential Property Disclosure Act requires sellers of residential real property with one to four dwelling
7 units to furnish to a buyer one of the following: (1) a residential property disclosure statement (the "Disclosure"), or (2) a
8 residential property disclaimer statement (permitted only where the buyer waives the required Disclosure). Some property
9 transfers may be exempt from this requirement (see Tenn. Code Ann. § 66-5-209). The following is a summary of the
10 buyers' and sellers' rights and obligations under the Act. A complete copy of the Act may be found at
11 <http://www.tn.gov/regboards/trec/law.shtml>. (See Tenn. Code Ann. § 66-5-201, et seq.)
- 12 1. Sellers must disclose all known material defects and must answer the questions on the Disclosure form in good faith to
13 the best of the seller's knowledge as of the Disclosure date.
 - 14 2. Sellers must give the buyers the Disclosure form before the acceptance of a purchase contract.
 - 15 3. Sellers must inform the buyers, at or before closing, of any inaccuracies or material changes in the condition that have
16 occurred since the time of the initial Disclosure, or certify that there are no changes.
 - 17 4. Sellers may give the buyers a report or opinion prepared by a professional inspector or other expert(s) or certain
18 information provided by a public agency, in lieu of responding to some or all of the questions on the form (See Tenn.
19 Code Ann. § 66-5-204).
 - 20 5. Sellers are not required to have a home inspection or other investigation in order to complete the Disclosure form.
 - 21 6. Sellers are not required to repair any items listed on the Disclosure form or on any past or future inspection report unless
22 agreed to in the purchase contract.
 - 23 7. Sellers involved in the first sale of a dwelling must disclose the amount of any impact fees or adequate facility taxes
24 paid.
 - 25 8. Sellers are not required to disclose if any occupant was HIV-positive, or had any other disease not likely to be
26 transmitted by occupying a home, or whether the home had been the site of a homicide, suicide or felony, or act or
27 occurrence which had no effect on the physical structure of the property.
 - 28 9. Sellers may provide an "as is", "no representations or warranties" disclaimer statement in lieu of the Disclosure form
29 only if the buyer waives the right to the required disclosure, otherwise the sellers must provide the completed Disclosure
30 form (See Tenn. Code Ann. § 66-5-202).
 - 31 10. Sellers may be exempt from having to complete the Disclosure form in certain limited circumstances (e.g. public
32 auctions, court orders, some foreclosures and bankruptcies, new construction with written warranty or owner has not
33 resided on the property at any time within the prior 3 years. See Tenn. Code Ann. § 66-5-209).
 - 34 11. Buyers are advised to include home and wood infestation, well, water sources, septic system, lead-based paint, radon,
35 mold, and other appropriate inspection contingencies in the contract, as the Disclosure form is not a warranty of any kind
36 by the seller, and is not a substitute for any warranties or inspections the buyer may desire to purchase.
 - 37 12. Any repair of disclosed defects must be negotiated and addressed in the Purchase and Sale Agreement; otherwise, seller
38 is not required to repair any such items.
 - 39 13. Buyers may, but do not have to, waive their right to receive the Disclosure form from the sellers if the sellers provide a
40 disclaimer statement with no representations or warranties (see Tenn. Code Ann. § 66-5-202).



14. Remedies for misrepresentations or nondisclosure in a Property Condition Disclosure statement may be available to buyer and are set out fully in Tenn. Code Ann. § 66-5-208. Buyer should consult with an attorney regarding any such matters.
15. Representations in the Disclosure form are those of the sellers only, and not of any real estate licensee, although licensees are required to disclose to all parties adverse facts of which the licensee has actual knowledge or notice.
16. Pursuant to Tenn. Code Ann. § 47-18-104(b), sellers of newly constructed residences on a septic system are prohibited from knowingly advertising or marketing a home as having more bedrooms than are permitted by the subsurface sewage disposal system permit.
17. Sellers must disclose the presence of any known exterior injection well, the results of any known percolation test or soil absorption rate performed on the property that is determined or accepted by the Department of Environment and Conservation, and whether the property is located within a Planned Unit Development as defined by Tenn. Code Ann. § 66-5-213 and, if requested, provide buyers with a copy of the development's restrictive covenants, homeowner bylaws and master deed. Sellers must also disclose if they have knowledge that the residence has ever been moved from an existing foundation to another foundation.

The Buyers and Sellers involved in the current or prospective real estate transaction for the property listed above acknowledge that they were informed of their rights and obligations regarding Residential Property Disclosures, and that this information was provided by the real estate licensee(s) prior to the completion or reviewing of a Tennessee Residential Property Condition Disclosure, a Tennessee Residential Property Condition Disclaimer Statement, or a Tennessee Residential Property Condition Exemption Notification. Buyers and Sellers also acknowledge that they were advised to seek the advice of an attorney on any legal questions they may have regarding this information or prior to taking any legal actions.

The Tennessee Residential Property Disclosure Act states that anyone transferring title to residential real property must provide information about the condition of the property. This completed form constitutes that disclosure by the Seller. The information contained in the disclosure is the representation of the owner and not the representation of the real estate licensee or sales person, if any. This is not a warranty or a substitute for any professional inspections or warranties that the purchasers may wish to obtain.

Buyers and Sellers should be aware that any sales agreement executed between the parties will supersede this form as to the terms of sale, property included in the sale and any obligations on the part of the seller to repair items identified below and/or the obligation of the buyer to accept such items "as is."

INSTRUCTIONS TO THE SELLER

Complete this form yourself and answer each question to the best of your knowledge. If an answer is an estimate, clearly label it as such. The Seller hereby authorizes any agent(s) representing any party in this transaction to provide a copy of this statement to any person or entity in connection with any actual or anticipated sale of the subject property.

A. THE SUBJECT PROPERTY INCLUDES THE ITEMS CHECKED BELOW:

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> Range | <input type="checkbox"/> Wall/Window Air Conditioning | <input type="checkbox"/> Garage Door Opener(s) (Number of openers <u>1</u>) |
| <input checked="" type="checkbox"/> Ice Maker Hookup | <input checked="" type="checkbox"/> Window Screens | <input type="checkbox"/> <u>1</u> Garage Door Remote(s) |
| <input type="checkbox"/> Oven | <input checked="" type="checkbox"/> Fireplace(s) (Number) <u>1</u> | <input type="checkbox"/> Intercom |
| <input checked="" type="checkbox"/> Microwave | <input checked="" type="checkbox"/> Gas Starter for Fireplace | <input type="checkbox"/> TV Antenna/Satellite Dish (excluding components) |
| <input type="checkbox"/> Garbage Disposal | <input checked="" type="checkbox"/> Gas Fireplace Logs | <input type="checkbox"/> Central Vacuum System and attachments |
| <input type="checkbox"/> Trash Compactor | <input checked="" type="checkbox"/> Smoke Detector/Fire Alarm | <input type="checkbox"/> Spa/Whirlpool Tub |
| <input type="checkbox"/> Water Softener | <input checked="" type="checkbox"/> Patio/Decking/Gazebo | <input type="checkbox"/> Hot Tub |
| <input type="checkbox"/> 220 Volt Wiring | <input type="checkbox"/> Installed Outdoor Cooking Grill | <input checked="" type="checkbox"/> Washer/Dryer Hookups |
| <input type="checkbox"/> Sauna | <input type="checkbox"/> Irrigation System | <input type="checkbox"/> Pool <input type="checkbox"/> In-ground <input type="checkbox"/> Above-ground |
| <input checked="" type="checkbox"/> Dishwasher | <input checked="" type="checkbox"/> A key to all exterior doors | <input checked="" type="checkbox"/> Access to Public Streets |
| <input type="checkbox"/> Sump Pump | <input checked="" type="checkbox"/> Rain Gutters | <input checked="" type="checkbox"/> All Landscaping and all outdoor lighting |
| <input type="checkbox"/> Burglar Alarm/Security System Components and controls | | |

Current Termite contract with

Bug Buster



87 ☐ Heat Pump Unit #1 _____ Age (Approx)

88 ☐ Heat Pump Unit #2 _____ Age (Approx)

89 ☐ Heat Pump Unit #3 _____ Age (Approx)

90 ☒ Central Heating Unit #1 18yrs Age ☐ Electric ☒ Gas ☐ Other

91 ☐ Central Heating Unit #2 _____ Age ☐ Electric ☐ Gas ☐ Other

92 ☐ Central Heating Unit #3 _____ Age ☐ Electric ☐ Gas ☐ Other

93 ☒ Central Air Conditioning #1 18yrs Age ☒ Electric ☐ Gas ☐ Other

94 ☐ Central Air Conditioning #2 _____ Age ☐ Electric ☐ Gas ☐ Other

95 ☐ Central Air Conditioning #3 _____ Age ☐ Electric ☐ Gas ☐ Other

96 ☒ Water Heater #1 18yrs Age ☐ Electric ☒ Gas ☐ Solar ☐ Other _____

97 ☐ Water Heater #2 _____ Age ☐ Electric ☐ Gas ☐ Solar ☐ Other _____

98 ☐ Other _____ ☐ Other _____

99 Garage ☒ Attached ☐ Not Attached ☐ Carport

100 Water Supply ☐ City ☐ Well ☐ Private ☒ Utility ☐ Other _____

101 Gas Supply ☒ Utility ☐ Bottled ☐ Other

102 Waste Disposal ☐ City Sewer ☒ Septic Tank ☐ Other _____

103 Roof(s): Type Metal Age (approx): 5yrs

Other Items:

108 To the best of your knowledge, are any of the above NOT in operating condition? ☐ YES ☒ NO

109 If YES, then describe (attach additional sheets if necessary):

116 **Leased Items:** Leased items that remain with the Property are (e.g. security systems, water softener systems, etc.):

N/A

120 If leases are not assumable, it will be Seller's responsibility to pay balance.

B. ARE YOU (SELLER) AWARE OF ANY DEFECTS/MALFUNCTIONS IN ANY OF THE FOLLOWING?

	YES	NO	UNKNOWN		YES	NO	UNKNOWN
122 Interior Walls	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Roof Components	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
123 Ceilings	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Basement	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
124 Floors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Foundation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
125 Windows	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Slab	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
126 Doors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Driveway	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
127 Insulation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sidewalks	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
128 Plumbing System	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Central Heating	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>



		YES	NO	UNKNOWN		YES	NO	UNKNOWN
129	Sewer/Septic	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Heat Pump	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
130	Electrical System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Central Air Conditioning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
131	Exterior Walls	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Double Paned or Insulated Window and/or Doors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

If any of the above is/are marked YES, please explain:

See attached

Please describe any repairs made by you or any previous owners of which you are aware (use separate sheet if necessary).

New electric meter (see attached), new roof (see attached) plumbing (see attached)

C. ARE YOU (SELLER) AWARE OF ANY OF THE FOLLOWING: YES NO UNKNOWN

138	1. Substances, materials or products which may be environmental hazards such as, but not limited to: asbestos, radon gas, lead-based paint, fuel or chemical storage tanks, methamphetamine, contaminated soil or water, and/or known existing or past mold presence on the subject property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
139				
140				
141				
142				
143	2. Features shared in common with adjoining land owners, such as walls, but not limited to, fences, and/or driveways, with joint rights and obligations for use and maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
144				
145				
146	3. Any authorized changes in roads, drainage or utilities affecting the property, or contiguous to the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
147				
148	4. Any changes since the most recent survey of the property was done? Most recent survey of the property: <input type="checkbox"/> (check here if unknown)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
149				
150				
151	5. Any encroachments, easements, or similar items that may affect your ownership interest in the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
152				
153	6. Room additions, structural modifications or other alterations or repairs made without necessary permits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
154				
155	7. Room additions, structural modifications or other alterations or repairs not in compliance with building codes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
156				
157	8. Landfill (compacted or otherwise) on the property or any portion thereof?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
158				
159	9. Any settling from any cause, or slippage, sliding or other soil problems?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
160	10. Flooding, drainage or grading problems?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
161	11. Any requirement that flood insurance be maintained on the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
162	12. Is any of the property in a flood plain?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
163	13. Any past or present interior water intrusions(s) from outside home, standing water within foundation and/or basement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
164				
165	If yes, please explain. If necessary, please attach an additional sheet and any available documents pertaining to these repairs/corrections.			
166				
167				
168				
169				
170	14. Property or structural damage from fire, earthquake, floods, landslides, tremors, wind, storm or wood destroying organisms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
171				
172	If yes, please explain (use separate sheet if necessary).			
173				
174				
175				
176	If yes, has said damage been repaired?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



		YES	NO	UNKNOWN
177	15. Any zoning violations, nonconforming uses and/or violations of	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
178	"setback" requirements?			
179	16. Neighborhood noise problems or other nuisances?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
180	17. Subdivision and/or deed restrictions or obligations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
181	18. A Condominium/Homeowners Association (HOA) which has any authority	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
182	over the subject property?			
183	Name of HOA: _____			
184	HOA Phone Number: _____			
185	Special Assessments: _____			
186	Management Company: _____			
187	Management Co. Address: _____			
188	19. Any "common area" (facilities such as, but not limited to, pools, tennis	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
189	courts, walkways or other areas co-owned in undivided interest with others)?			
190	20. Any notices of abatement or citations against the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
191	21. Any lawsuit(s) or proposed lawsuit(s) by or against the seller which affects	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
192	or will affect the property?			
193	22. Is any system, equipment or part of the property being leased?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
194	If yes, please explain, and include a written statement regarding payment			
195	information.			
196				
197				
198	23. Any exterior wall covering of the structure(s) covered with exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
199	insulation and finish systems (EIFS), also known as "synthetic stucco"?			
200	If yes, has there been a recent inspection to determine whether the structure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
201	has excessive moisture accumulation and/or moisture related damage?			
202	<i>(The Tennessee Real Estate Commission urges any buyer or seller who encounters this product to have a qualified</i>			
203	<i>professional inspect the structure in question for the preceding concern and provide a written report of the</i>			
204	<i>professional's finding.)</i>			
205	If yes, please explain. If necessary, please attach an additional sheet.			
206				
207				
208	24. Is heating and air conditioning supplied to all finished rooms?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
209	If the same type of system is not used for all finished rooms, please explain.			
210				
211				
212				
213	25. If septic tank or other private disposal system is marked under item (A), does	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
214	it have adequate capacity and approved design to comply with present state			
215	and local requirements for the actual land area and number of bedrooms and			
216	facilities existing at the residence?			
217	26. Is the property affected by governmental regulations or restrictions requiring	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
218	approval for changes, use, or alterations to the property?			
219	27. Is this property in a historical district or has it been declared historical by	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
220	any governmental authority such that permission must be obtained before			
221	certain types of improvements or aesthetic changes to the property are made?			
222	28. Does this property have an exterior injection well located anywhere on it?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
223	29. Is seller aware of any percolation tests or soil absorption rates being	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
224	performed on the property that are determined or accepted by			
225	the Tennessee Department of Environment and Conservation?			
226	If yes, results of test(s) and/or rate(s) are attached.			



YES NO UNKNOWN

227 30. Has any residence on this property ever been moved from its original
228 foundation to another foundation? ☐ ☒ ☐

229 31. Is this property in a Planned Unit Development? Planned Unit Development
230 is defined pursuant to Tenn. Code Ann. § 66-5-213 as "an area of land,
231 controlled by one (1) or more landowners, to be developed under unified
232 control or unified plan of development for a number of dwelling units,
233 commercial, educational, recreational or industrial uses, or any combination
234 of the foregoing, the plan for which does not correspond in lot size, bulk or
235 type of use, density, lot coverage, open space, or other restrictions to the
236 existing land use regulations." Unknown is not a permissible answer under
237 the statute. ☐ ☒

238 **D. CERTIFICATION.** I/We certify that the information herein, concerning the real property located at
239 314 Fallen Leaf Dr., Soddy Daisy, TN 37379
240 is true and correct to the best of my/our knowledge as of the date signed. Should any of these conditions change prior to
241 conveyance of title to this property, these changes will be disclosed in an addendum to this document.

242 Transferor (Seller) Arlon J. Gates Date 2/24/14 Time 6:30 AM
243 Transferor (Seller) Debra S. Gates Date 2/24/14 Time 6:30 AM
244 Debra S. Gates

245 Parties may wish to obtain professional advice and/or inspections of the property and to negotiate
246 appropriate provisions in the purchase agreement regarding advice, inspections or defects.
247
248

249 **Transferee/Buyer's Acknowledgment:** I/We understand that this disclosure statement is not intended as a substitute for any
250 inspection, and that I/we have a responsibility to pay diligent attention to and inquire about those material defects which are
251 evident by careful observation. **I/We acknowledge receipt of a copy of this disclosure.**

252 Transferee (Buyer) _____ Date _____ Time _____

253 Transferee (Buyer) _____ Date _____ Time _____

254 If the property being purchased is a condominium, the transferee/buyer is hereby given notice that the transferee/buyer is
255 entitled, upon request, to receive certain information regarding the administration of the condominium from the developer or
256 the condominium association as applicable, pursuant to Tennessee Code Annotated §66-27-502.

NOTE: This form is provided by TAR to its members for their use in real estate transactions and is to be used as is. This form contains language that is in addition to the language mandated by the state of Tennessee pursuant to the disclosure requirements of the "Tennessee Residential Property Disclosure Act". Tennessee Code Annotated § 66-5-201, et seq. By downloading and/or using this form, you agree and covenant not to alter, amend, or edit said form or its contents except as where provided in the blank fields, and agree and acknowledge that any such alteration, amendment or edit of said form is done at your own risk. Use of the TAR logo in conjunction with any form other than standardized forms created by TAR is strictly prohibited. This form is subject to periodic revision and it is the responsibility of the member to use the most recent available form.



DISCLOSURES FOR 314 FALLEN LEAF DRIVE, SODDY DAISY, TN

1. Approximately a week after moving into the house the main water line running from the meter to the house ruptured just outside of the house causing water to come into the basement. The water was shut off and the plumber called out. He repaired the issue.
2. A few months later the same issue happened with the water line, a different plumber was called, he made the repair and no other issues occurred.
3. In August of 2001, the electric meter, on the outside of the house, arced and had to be replaced. EPB and the county inspector verified that the electrical work was to code after the repairs were made. The only damage to the house was some dark spots from the smoke, we were able to pressure wash that off.
4. The basement does get damp with a lot of rain, mainly in the back which is the part that is below grade. No flooding or water accumulation, just damp walls from time to time.
5. In 2009 we had some wind damage to the roof after a storm, lost some shingles and subsequently had a small leak in the master bath, roof was replaced with metal roofing. There were no other issues after that.
6. In 2009 it was noticed that there was some settling of the front porch. Repairs were made at the time that the roof was replaced. New footings were put in and the porch was leveled out.
7. In 2011 (I think) the flashing around one of the vent pipes on the roof needed replacing. As a result there was a small leak in the dining room. Repair was made and no other issues.
8. When there is a lot of heavy rain, some water will seep under the garage door.



Prudential

RealtyCenter.com

Each office independently owned and operated

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Signal Mtn (423) 886-2601

DISCLAIMER NOTICE

The Brokers and their affiliated licensees (hereinafter collectively "Licensees") involved in the Purchase and Sale Agreement (hereinafter "Agreement") regarding real estate located at 314 Fallen Leaf Dr., Soddy Daisy, TN 37379 (hereinafter "Property")

are not attorneys and are not structural or environmental engineers. They are engaged in bringing together buyers and sellers in real estate transactions. Licensees expressly deny any expertise with respect to advice or informed opinions regarding any of the following matters. This Disclaimer Notice is an express warning to all sellers and buyers that they should not rely on any statement, comment or opinion expressed by any Licensee when making decisions about any of the following matters, including the selection of any professional to provide services on behalf of buyers or sellers. Any professional selected by buyers or sellers should be an "independent, qualified professional", who complies with all applicable state/local requirements, which may include licensing, insurance, and bonding requirements. It is strongly recommended that buyers include contingency clauses in their offers to purchase with respect to these or any other matters of concern and that buyers, in writing the offer, allow enough time to get an evaluation of the following matters from an independent, qualified professional. The matters listed below are not an exclusive list of actions or circumstances which are not the responsibility of the Licensees with whom you work. These items are examples and are provided only for your guidance and information.

1. **THE STRUCTURAL OR OTHER CONDITIONS OF THE PROPERTY.** Consult with professional engineers or other independent, qualified professionals to ascertain the existence of structural issues, the condition of synthetic stucco (E.I.F.S.) and/or the overall condition of the Property.
2. **THE CONDITION OF ROOFING.** Consult with a bonded roofing company for any concerns about the condition of the roof.
3. **HOME INSPECTION.** We strongly recommend that you have a home inspection, which is a useful tool for determining the overall condition of a home including, but not limited to, electrical, heating, air conditioning, plumbing, water-heating systems, fireplaces, windows, doors and appliances. Contact several sources (like the Tennessee Department of Commerce & Insurance (www.state.tn.us/commerce/index.shtml), the American Society of Home Inspectors (www.ashi.com), the National Association of Certified Home Inspectors (www.nachi.org), and Home Inspectors of Tennessee (www.hita.us) and independently investigate the competency of an inspector, including whether he has complied with State and/or local licensing and registration requirements in your area. The home inspector may, in turn, recommend further examination by a specialist (heating-air-plumbing, etc.). **Failure to inspect typically means that you are accepting the Property "as is".**
4. **WOOD DESTROYING ORGANISMS, PESTS AND INFESTATIONS.** It is strongly recommended that you use the services of a licensed, professional pest control company to determine the presence of wood destroying organisms (termites, fungus, etc.) or other pests or infestations and to examine the Property for any potential damage from such.
5. **ENVIRONMENTAL HAZARDS.** Environmental hazards, such as, but not limited to: radon gas, mold, asbestos, lead-based paint, hazardous wastes, landfills, byproducts of methamphetamine production, high-voltage electricity, noise levels, etc., require advanced techniques by environmental specialists to evaluate, remediate and/or repair. It is strongly recommended that you secure the services of knowledgeable professionals and inspectors in all areas of environmental concern.
6. **SQUARE FOOTAGE.** There are many ways of measuring square footage. Information is sometimes gathered from tax or real estate records on the Property. Square footage provided by builders, real estate licensees, or tax records is only an **estimate** with which to make comparisons, but **it is not guaranteed**. It is advised that you have a licensed appraiser determine actual square footage.



- 44 7. **CURRENT VALUE, INVESTMENT POTENTIAL, OR RESALE VALUE OF THE PROPERTY.** A
45 true estimate of the value can only be obtained through the services of a licensed appraiser. No one, not even
46 a professional appraiser, can know the future value of a property. Unexpected and unforeseeable things
47 happen. **NOTE:** A real estate licensee's Comparative Market Analysis (CMA) or Broker's Price Opinion
48 (BPO), etc., while sometimes used to set an asking price or an offer price, is **not** an appraisal.
- 49 8. **BOUNDARY LINES, EASEMENTS, ENCROACHMENTS, AND ACREAGE.** It is strongly advised
50 that you secure the services of a licensed surveyor for a full-stake boundary survey with all boundary lines,
51 easements, encroachments, flood zones, total acreage, etc., clearly identified. It is also advised that you **not**
52 rely on mortgage loan inspection surveys, previous surveys, plat data, or Multiple Listing Service (MLS) data
53 for this information, even if acceptable to your lender.
- 54 9. **ZONING, CODES, COVENANTS, RESTRICTIONS, AND RELATED ISSUES.** Zoning, codes,
55 covenants, restrictions, home owner association by-laws, special assessments, city ordinances, governmental
56 repair requirements and related issues need to be verified by the appropriate sources in writing. If your
57 projected use requires a zoning or other change, it is recommended that you either wait until the change is **in**
58 **effect** before committing to a property or provide for this contingency in your Purchase and Sale Agreement.
- 59 10. **UTILITY CONNECTIONS, SEPTIC SYSTEM CAPABILITY, AND RELATED SERVICES.** The
60 availability, adequacy, connection and/or condition of waste disposal (sewer, septic system, etc.), water
61 supply, electric, gas, cable, internet, telephone, or other utilities and related services to the Property need to be
62 verified by the appropriate sources in writing. You should have a professional check access and/or
63 connection to public sewer and/or public water source and/or the condition of any septic system(s) and/or
64 wells. To confirm that any septic systems are properly permitted for the actual number of bedrooms, it is
65 recommended that sellers and/or buyers request a copy of the information contained in the file for the
66 Property maintained by the appropriate governmental permitting authority. If the file for this Property cannot
67 be located or you do not understand the information contained in the file, you should seek professional advice
68 regarding this matter. For unimproved land, septic system capability can only be determined by using the
69 services of a professional soil scientist and verifying with the appropriate governmental authorities that a
70 septic system of the desired type, size, location, and cost can be permitted and installed to accommodate the
71 size home that you wish to build.
- 72 11. **FLOODING, DRAINAGE, FLOOD INSURANCE, AND RELATED ITEMS.** It is recommended that
73 you have a civil or geotechnical engineer or other independent expert determine the risks of flooding,
74 drainage or run-off problems, erosion, land shifting, unstable colluvial soil, sinkholes and landfills. The risk
75 of flooding may increase and drainage or storm run-off pathways may change. Be sure to consult with the
76 proper governmental authorities, elevation surveyors, and flood insurance professionals regarding flood and
77 elevation certificates, flood zones, and flood insurance requirements, recommendations and costs.
- 78 12. **CONDEMNATION.** It is recommended that you investigate whether there are any pending or proposed
79 condemnation proceedings or similar matters concerning any portion of the Property with the State, County
80 and city/town governments in which the Property is located. Condemnation proceedings could result in all or
81 a portion of the Property being taken by the government with compensation being paid to the landowner.
- 82 13. **SCHOOL DISTRICTS AND OTHER SCHOOL INFORMATION.** It is advised that you independently
83 confirm school zoning with the appropriate school authorities, as school districts are subject to change. Other
84 school information (rankings, curriculums, student-teacher ratios, etc.) should be confirmed by appropriate
85 sources in writing.
- 86 14. **INFORMATION ABOUT CRIMES, METHAMPHETAMINE PROPERTIES, OR SEX**
87 **OFFENDERS.** You should consult with local, state and federal law enforcement agencies for information or
88 statistics regarding criminal activity at or near the Property, the presence of methamphetamine manufacturing,
89 or for the location of sex offenders in a given area.
- 90 15. **LEGAL AND TAX ADVICE.** You should seek the advice of an attorney and/or certified tax specialist on
91 any legal or tax questions concerning any offers, contracts, issues relating to title or ownership of the
92 Property, or any other matters of concern, including those itemized in this Disclaimer Notice. Real estate
93 licensees are **not** legal or tax experts, and therefore cannot advise you in these areas.



16. RECOMMENDED INSPECTORS, SERVICE PROVIDERS, OR VENDORS. The furnishing of any inspector, service provider or vendor named by the real estate licensee is done only as a convenience and a courtesy, and does not in any way constitute any warranty, representation, or endorsement. Buyers and sellers have the option to select any inspectors, service providers or vendors of the buyer's or seller's choice. You are advised to contact several sources and independently investigate the competency of any inspector, contractor, or other professional expert, service provider or vendor and to determine compliance with any licensing, registration, insurance and bonding requirements in your area.

The buyers and sellers acknowledge that they have not relied upon the advice, casual comments, or verbal representations of any real estate licensee relative to any of the matters itemized above or similar matters. The buyers and sellers understand that it has been strongly recommended that they secure the services of appropriately credentialed experts and professionals of the buyer's or seller's choice for the advice and counsel about these and similar concerns.

The party(ies) below have signed and acknowledge receipt of a copy.

Allen J. Foster
CLIENT/CUSTOMER (☐ BUYER / ☒ SELLER)
2/20/14 at 6:30 o'clock ☐ am/ ☒ pm
Date

Chris Galt
CLIENT/CUSTOMER (☐ BUYER / ☒ SELLER)
2/20/14 at 6:30 o'clock ☐ am/ ☒ pm
Date

The party(ies) below have signed and acknowledge receipt of a copy.

CLIENT/CUSTOMER (☐ BUYER / ☐ SELLER)
_____ at _____ o'clock ☐ am/ ☐ pm
Date

CLIENT/CUSTOMER (☐ BUYER / ☐ SELLER)
_____ at _____ o'clock ☐ am/ ☐ pm
Date

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SUBSURFACE SEWAGE DISPOSAL SYSTEM PERMIT DISCLOSURE

1 Regarding: 314 Fallen Leaf Dr., Soddy Daisy, TN 37379
PROPERTY ADDRESS

2 **The owner of this residential property discloses the following:**

3 ☒ According to the subsurface sewage disposal system permit issued for this property, this property is permitted for 3
4 (number of) bedrooms. A copy of the permit was obtained from the appropriate governmental permitting authority and
5 is attached to this disclosure.

6 ☐ I/We have requested a copy of the subsurface sewage disposal system permit issued for this property from the
7 appropriate governmental permitting authority. However, I/we were informed that

8 ☐ The file could not be located.

9 **OR**

10 ☐ A permit was not issued for this property. As a result, I/we do not have any knowledge as to the number of
11 bedrooms for which this property has been permitted.

12 **NOTE:** There may be additional information which may be of interest and/or concern to Buyers contained in the official file
13 with the Tennessee Department of Environment and Conservation, Groundwater Protection division located in the
14 county office regulating septic systems. This file may contain information concerning maintenance that has been
15 done on the system as well as any violations imposed by the state. Buyers are encouraged to obtain this information
16 and if of concern to them, to have a soil engineer interpret the contents of the file. Real estate licensees are not soil
17 engineers and are not experts who can provide an interpretation of the contents of the official file.

18 The following parties have reviewed the information above and certify, to the best of their knowledge, that the information
19 they have provided is true and accurate and acknowledge receipt of a copy:

20 The party(ies) below have signed and acknowledge receipt of a copy.

21 **BUYER**

BUYER

22 _____ at _____ o'clock ☐ am/ ☐ pm

_____ at _____ o'clock ☐ am/ ☐ pm

23 **Date**

Date

25 The party(ies) below have signed and acknowledge receipt of a copy

26 Allen J. Gates
27 **SELLER** Allen J. Gates

Debra S. Gates
SELLER Debra S. Gates

28 2/20/14 at 6:30 o'clock ☐ am/ ☒ pm
29 **Date**

2/20/14 at 6:30 o'clock ☐ am/ ☒ pm
Date

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F84 – Subsurface Sewage Disposal System Permit Disclosure, Page 1 of 1

Version 02/01/2014

Chattanooga-Hamilton County Health Department 1.27927
Certificate of Completion of Subsurface Sewage Disposal System

Issued to: B R Custom Homes
Owner, Developer, Contractor, Installer, Etc.
Location: 314 Golden Leaf Dr 37379
Lot 125 Hunter Trace
Unit 3

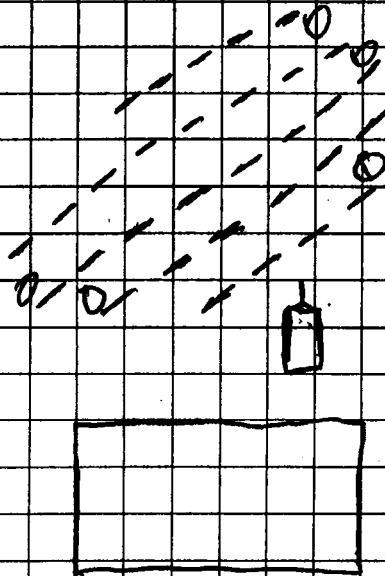
DT16A-C-002
PB 52 PB 167

Type of System: ☒ 1. Standard ☐ 5. Mound
☐ 2. Alternating ☐ 6. Lagoon
☐ 3. Chamber ☐ 7. Large Diameter Gravelless Pipe
☐ 4. Low Pressure Pipe ☐ 8. Other
2 Compartment 900 Septic Tank
(type) (volume)

Estimated Absorption Rate _____ (minutes per inch)

☒ New Installation ☐ Repair

Installed by: Barry Higgins



Construction Approved By:

Walter J. Johnson
(Name and Title)

20 June 96
(date)

Original—File

0930

Chattanooga-Hamilton County Health Department
Division of Groundwater Protection
Permit for Construction of Subsurface Sewage Disposal System

Issued to: <u>B. R. Custom Homes</u> Owner, Developer, Contractor, Installer, Etc.	Evaluation Based Upon: <input checked="" type="checkbox"/> 1. Soil typing by Soil Scientist <input type="checkbox"/> 2. Soil Percolation Test <input type="checkbox"/> 3. Environmental Specialist	Permit Requirements Based Upon: <input type="checkbox"/> Soil Texture/Structure <input type="checkbox"/> Soil Depth <input type="checkbox"/> Soil Drainage <input type="checkbox"/> Presence of Restrictive Layers <input type="checkbox"/> Position
Location: <u>314 Totten Road</u> <u>125 Hunter Place</u>	Estimated Absorption Rate: _____ Minutes per inch	Alternative Systems: <input type="checkbox"/> 1. Low Pressure Pipe <input type="checkbox"/> 2. Mound <input type="checkbox"/> 3. Lagoon <input type="checkbox"/> 4. Large diameter graveless pipe <input type="checkbox"/> 5. Other _____
Installation: <input type="checkbox"/> 1. New Installation <input type="checkbox"/> 2. Repair to Existing System Establishment: <input type="checkbox"/> 1. Residential: # Bedrooms <u>3</u> <input type="checkbox"/> 2. Other: _____ (specify) Gal/Day _____	Conventional Systems: Type of System: <input checked="" type="checkbox"/> 1. Standard <input type="checkbox"/> 2. Alternating <input type="checkbox"/> 3. Chapter _____ <input type="checkbox"/> 4. Other _____	
		See attached design package

This system shall consist of a two compartment septic tank holding 1000 gallons, with 300 linear feet in _____ trenches, _____ inches wide and _____ inches deep.

Also required:
☐ 1. Curtain Drain
☐ 2. Flow Diversion Valve
☐ 3. Sewage Pump
☐ 4. Other: _____

All installers of subsurface sewage disposal systems must hold a valid annual license from the Tennessee Department of Environment and Conservation.

The recipient of this permit agrees to construct or have constructed the above described system in accordance with 68-13-401 et. seq. and The Regulations To Govern Subsurface Sewage Disposal Systems. If any part of the system is covered before being inspected and approved, it shall be uncovered by the recipient of the permit at the direction of personnel of the Department of Environment and Conservation. Any cutting, filling or alterations of the soil conditions on the aforementioned property after this day may render this approval null and void.

Signature on Application _____ Date _____
(Signature of Recipient)
Issued at CHHD _____ Tennessee, in Hamilton County
By Walter J. Johnson _____ Date 1 Oct 95
(Name and Title) (Date of Issue)

This permit is valid for 3 years from date of issue.

CONDITIONS FOR PERMIT:

Items checked must be met before final approval of septic system by the Chattanooga-Hamilton County Health Department.

- _____ No field lines may be located within 25 feet of any drainage or drainage easement.
- _____ No field lines may be located within any exclusion area shown on the recorded plat/attached drawing.
- _____ No field lines may be located within any cut and/or fill.
- _____ No field lines may be located within 50 feet of a well.
- _____ Maximum depth of field lines is 24-28 inches.
- ✓ _____ Maximum depth of field lines is 30-~~36~~ inches.
- _____ Field lines must maintain a vertical separation distance of 12 inches between trench bottom and any rock encountered.
- _____ Call health department for a layout before installing septic system.
- _____ Water curtain drain to be installed around field lines.