



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 **5335 Summit Hollow Dr. Houston, TX 77084**

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 X is is not occupying the Property. If unoccupied (by Seller), how long since Seller has occupied the Property? Seller presently occupies Property (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
Cable TV Wiring	X		
Carbon Monoxide Det.			X
Ceiling Fans	X		
Cooktop		X	
Dishwasher	X		
Disposal	X		
Emergency Escape Ladder(s)		X	
Exhaust Fans		X	
Fences	X		
Fire Detection Equip.			X
French Drain		X	
Gas Fixtures	X		
Natural Gas Lines	X		

Item	Y	N	U
Liquid Propane Gas:		X	
-LP Community (Captive)		X	
-LP on Property		X	
Hot Tub		X	
Intercom System		X	
Microwave	X		
Outdoor Grill		X	
Patio/Decking		X	
Plumbing System	X		
Pool		X	
Pool Equipment		X	
Pool Maint. Accessories		X	
Pool Heater		X	

Item	Y	N	U
Pump: <u> </u> sump <u> </u> grinder		X	
Rain Gutters	X		
Range/Stove	X		
Roof/Attic Vents	X		
Sauna		X	
Smoke Detector	X		
Smoke Detector - Hearing Impaired		X	
Spa		X	
Trash Compactor		X	
TV Antenna		X	
Washer/Dryer Hookup	X		
Window Screens	X		
Public Sewer System	X		

Item	Y	N	U	Additional Information
Central A/C	X			X electric <u> </u> gas number of units: <u> 1 </u>
Evaporative Coolers		X		number of units: <u> 0 </u>
Wall/Window AC Units		X		number of units: <u> 0 </u>
Attic Fan(s)		X		if yes, describe: <u> 0 </u>
Central Heat	X			<u> </u> electric <u>X</u> gas number of units: <u> 1 </u>
Other Heat		X		if yes, describe: <u> </u>
Oven	X			number of ovens: <u> 1 </u> electric <u>X</u> gas other: <u> </u>
Fireplace & Chimney		X		<u> </u> wood <u> </u> gas logs <u> </u> mock other: <u> </u>
Carport		X		<u> </u> attached <u> </u> not attached
Garage	X			<u>X</u> attached <u> </u> not attached
Garage Door Openers	X			number of units: <u> 1 </u> number of remotes: <u> 2 </u>
Satellite Dish & Controls	X			<u> </u> owned <u>X</u> leased from: <u> DirecTV-AT&T </u>
Security System	X			<u> </u> owned <u>X</u> leased from: <u> ADT </u>
Solar Panels		X		<u> </u> owned <u> </u> leased from: <u> </u>
Water Heater	X			<u> </u> electric <u>X</u> gas other: <u> </u> number of units: <u> 1 </u>
Water Softener		X		<u> </u> owned <u> </u> leased from: <u> </u>
Other Leased Items(s)		X		if yes, describe: <u> </u>

(TXR-1406) 09-01-19

Initialed by: Buyer: _____, _____ and Seller: DC, RAC

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Underground Lawn Sprinkler	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> automatic <input type="checkbox"/> manual areas covered: <u>front lawn & shrubs</u>
Septic / On-Site Sewer Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	if yes, attach Information About On-Site Sewer Facility (TXR-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 TXR-1906 concerning lead-based paint hazards).

Roof Type: shingles Age: 12 (approximate)

Is there an overlay roof covering on the Property (shingles or roof covering placed over existing shingles or roof covering)? yes no unknown

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

Dishwasher functions well and does its job. However, trays perhaps need replacement.

Filled in

Filled in

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

Item	Y	N
Basement		<input checked="" type="checkbox"/>
Ceilings		<input checked="" type="checkbox"/>
Doors	<input checked="" type="checkbox"/>	
Driveways		<input checked="" type="checkbox"/>
Electrical Systems		<input checked="" type="checkbox"/>
Exterior Walls		<input checked="" type="checkbox"/>

Item	Y	N
Floors		<input checked="" type="checkbox"/>
Foundation / Slab(s)		<input checked="" type="checkbox"/>
Interior Walls		<input checked="" type="checkbox"/>
Lighting Fixtures		<input checked="" type="checkbox"/>
Plumbing Systems		<input checked="" type="checkbox"/>
Roof		<input checked="" type="checkbox"/>

Item	Y	N
Sidewalks		<input checked="" type="checkbox"/>
Walls/ Fences	<input checked="" type="checkbox"/>	
Windows		<input checked="" type="checkbox"/>
Other Structural Components		<input checked="" type="checkbox"/>

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

Rear door has paint peeling around indoor handle

Backyard fence on north boundary with neighbor

probably needs to be replaced or reinforced

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

Condition	Y	N
Aluminum Wiring		<input checked="" type="checkbox"/>
Asbestos Components		<input checked="" type="checkbox"/>
Diseased Trees: <u>oak wilt</u>		<input checked="" type="checkbox"/>
Endangered Species/Habitat on Property		<input checked="" type="checkbox"/>
Fault Lines		<input checked="" type="checkbox"/>
Hazardous or Toxic Waste		<input checked="" type="checkbox"/>
Improper Drainage		<input checked="" type="checkbox"/>
Intermittent or Weather Springs		<input checked="" type="checkbox"/>
Landfill		<input checked="" type="checkbox"/>
Lead-Based Paint or Lead-Based Pt. Hazards		<input checked="" type="checkbox"/>
Encroachments onto the Property		<input checked="" type="checkbox"/>
Improvements encroaching on others' property		<input checked="" type="checkbox"/>
Located in Historic District		<input checked="" type="checkbox"/>
Historic Property Designation		<input checked="" type="checkbox"/>
Previous Foundation Repairs		<input checked="" type="checkbox"/>
Previous Roof Repairs		<input checked="" type="checkbox"/>
Previous Other Structural Repairs		<input checked="" type="checkbox"/>
Previous Use of Premises for Manufacture of Methamphetamine		<input checked="" type="checkbox"/>

Condition	Y	N
Radon Gas		<input checked="" type="checkbox"/>
Settling		<input checked="" type="checkbox"/>
Soil Movement		<input checked="" type="checkbox"/>
Subsurface Structure or Pits		<input checked="" type="checkbox"/>
Underground Storage Tanks		<input checked="" type="checkbox"/>
Unplatted Easements		<input checked="" type="checkbox"/>
Unrecorded Easements		<input checked="" type="checkbox"/>
Urea-formaldehyde Insulation		<input checked="" type="checkbox"/>
Water Damage Not Due to a Flood Event		<input checked="" type="checkbox"/>
Wetlands on Property		<input checked="" type="checkbox"/>
Wood Rot		<input checked="" type="checkbox"/>
Active infestation of termites or other wood destroying insects (WDI)		<input checked="" type="checkbox"/>
Previous treatment for termites or WDI		<input checked="" type="checkbox"/>
Previous termite or WDI damage repaired		<input checked="" type="checkbox"/>
Previous Fires		<input checked="" type="checkbox"/>
Termite or WDI damage needing repair		<input checked="" type="checkbox"/>
Single Blockable Main Drain in Pool/Hot Tub/Spa*		<input checked="" type="checkbox"/>

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If the answer to any of the items in Section 3 is yes, explain (attach additional sheets if necessary): Nothing to explain as none were marked yes

Ditto

Ditto

Ditto

*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 (attach additional sheets if necessary): NO

NO

NO

NO

NO

Section 5. Are you (Seller) aware of any of the following conditions?* (Mark Yes (Y) if you are aware and check wholly or partly as applicable. Mark No (N) if you are not aware.)

Y N

X Present flood insurance coverage (if yes, attach TXR 1414).

 X Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir.

 X Previous flooding due to a natural flood event (if yes, attach TXR 1414).

 X Previous water penetration into a structure on the Property due to a natural flood event (if yes, attach TXR 1414).

 X Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE AO, AH, VE, or AR) (if yes, attach TXR 1414).

X Located X wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded)).

 X Located wholly partly in a floodway (if yes, attach TXR 1414).

 X Located wholly partly in a flood pool.

 X Located wholly partly in a reservoir.

If the answer to any of the above is yes, explain (attach additional sheets as necessary): As any sensible person in Houston would do, for 8-9 years we have maintained a FEMA Flood Insurance policy although we are located in A 500 year floodplain (X Zone).

No further comment is necessary.

*For purposes of this notice:

"100-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map; (B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and (C) may include a regulatory floodway, flood pool, or reservoir.

"500-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a moderate flood hazard area, which is designated on the map as Zone X (shaded); and (B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate risk of flooding.


"Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.

"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).

"Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation more than a designated height.

"Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.

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Section 6. Have you (Seller) ever filed a claim for flood damage to the Property with any insurance provider, including the National Flood Insurance Program (NFIP)?* ___yes x no If yes, explain (attach additional sheets as necessary): NO
 NO
 NO

*Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).

Section 7. Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the Property? ___yes x no If yes, explain (attach additional sheets as necessary): NO
 NO
 NO

Section 8. 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

- ___ X 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.
- X ___ Homeowners' associations or maintenance fees or assessments. If yes, complete the following:
 Name of association: Brookhollow Court HOA
 Manager's name: Apex Association Management Phone: 832-841-2739
 Fees or assessments are: \$ 189.00 per month and are: x mandatory ___ voluntary
 Any unpaid fees or assessment for the Property? ___ yes (\$ _____) x no
 If the Property is in more than one association, provide information about the other associations below or attach information to this notice.
- ___ X Any common area (facilities such as pools, tennis courts, walkways, or other) co-owned in undivided interest with others. If yes, complete the following:
 Any optional user fees for common facilities charged? ___ yes ___ no If yes, describe: _____
- ___ X Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.
- ___ X Any lawsuits or other legal proceedings directly or indirectly affecting the Property. (Includes, but is not limited to: divorce, foreclosure, heirship, bankruptcy, and taxes.)
- ___ X Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.
- ___ X Any condition on the Property which materially affects the health or safety of an individual.
- ___ X 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).
- ___ X 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.
- ___ X The Property is located in a propane gas system service area owned by a propane distribution system retailer.
- ___ X Any portion of the Property that is located in a groundwater conservation district or a subsidence district.

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

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HOA HANDLES PERIODIC OUTSIDE PAINTING OF STRUCTURE, AS WELL AS ROOF REPLACEMENT EVERY SO MANY YEARS.
see following:

On a regular basis they do front yard maintenance to maintain the looks of the subdivision
Nothing additional to say.

Section 9. Seller has has not attached a survey of the Property.

Section 10. Within the last 4 years, have you (Seller) received any written inspection reports from persons who regularly provide inspections and who are either licensed as inspectors or otherwise permitted by law to perform inspections? yes no If yes, attach copies and complete the following:

Inspection Date	Type	Name of Inspector	No. of Pages

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

Section 11. Check any tax exemption(s) which you (Seller) currently claim for the Property:

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

Section 12. Have you (Seller) ever filed a claim for damage, other than flood damage, to the Property with any insurance provider? yes no

Section 13. 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: NO

NO
NO
NO

Section 14. Does the Property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766 of the Health and Safety Code?* unknown no yes. If no or unknown, explain. (Attach additional sheets if necessary): YES

YES
YES

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

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

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

Digitally signed by: David Cook 11/23/2020
 Signature of Seller _____ Date _____ Signature of Seller _____ Date _____
 Printed Name: David Cook Printed Name: Raque'l Cook

Concerning the Property at **5335 Summit Hollow Dr. Houston, TX 77084**

ADDITIONAL NOTICES TO BUYER:

- (1) The Texas Department of Public Safety maintains a database that the public may search, at no cost, to determine if registered sex offenders are located in certain zip code areas. To search the database, visit www.txdps.state.tx.us. For information concerning past criminal activity in certain areas or neighborhoods, contact the local police department.
- (2) If the Property is located in a coastal area that is seaward of the Gulf Intracoastal Waterway or within 1,000 feet of the mean high tide bordering the Gulf of Mexico, the Property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit may be required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.
- (3) If the Property is located in a seacoast territory of this state designated as a catastrophe area by the Commissioner of the Texas Department of Insurance, the Property may be subject to additional requirements to obtain or continue windstorm and hail insurance. A certificate of compliance may be required for repairs or improvements to the Property. For more information, please review *Information Regarding Windstorm and Hail Insurance for Certain Properties* (TXR 2518) and contact the Texas Department of Insurance or the Texas Windstorm Insurance Association.
- (4) This Property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.
- (5) If you are basing your offers on square footage, measurements, or boundaries, you should have those items independently measured to verify any reported information.
- (6) The following providers currently provide service to the Property:

Electric:	<u>Reliant Energy</u>	phone #:	<u>713-207-7777</u>
Sewer:	<u>Barker Cypress MUD</u>	phone #:	<u>281-579-4500</u>
Water:	<u>Barker Cypress MUD</u>	phone #:	<u>281-579-4500</u>
Cable:	<u>DirecTV/AT&T</u>	phone #:	<u>800-288-2020</u>
Trash:	<u>Barker Cypress MUD</u>	phone #:	<u>281-579-4500</u>
Natural Gas:	<u>CenterPoint Energy</u>	phone #:	<u>713-659-2111</u>
Phone Company:	<u>AT&T</u>	phone #:	<u>800-288-2020</u>
Propane:	<u>NONE</u>	phone #:	<u>NONE</u>
Internet:	<u>AT&T</u>	phone #:	<u>800-288-2020</u>

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

The undersigned Buyer acknowledges receipt of the foregoing notice.

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

(TXR-1406) 09-01-19

Initialed by: Buyer: _____, _____ and Seller: 

BARKER CYPRESS MUD
 Catherine Wheeler, Tax A/C
 6935 Barney Rd. #110
 Houston TX 77092
 (713) 462-8906
 www.wheelerassoc.com

2020
 TAX STATEMENT



Owner Name and Address:

COOK DAVID A & RAQUEL N
 5335 SUMMIT HOLLOW DR
 HOUSTON TX 77084-6891

Orig. Billing Date	10/26/2020
Delinquent Date	2/1/2021
Jurisdiction Code	112
CAD No	1280860010008
Billing Type	ORIGINAL

Property Information	
LT 8 BLK 1 BROOKHOLLOW COURT SEC 1	
Acreage: 0	

Service Address	
05335 SUMMIT HOLLOW DR 77084	

Valuation	
Land	\$26,596
Improvements	\$150,278
Homestead Exemption	(\$35,375)
Over 65 Exemption	(\$3,000)
Total Taxable	\$138,499

Tax Unit	Assessment Ratio	Taxable Value	Tax Rate Per \$100
Barker Cypress MUD	100%	\$138,499	0.80000
Tax Levied			\$1,107.99
Total Amount Due Upon Receipt			\$1,107.99

Tax Year	Appraised Value	Taxable Value	Tax Rate	Tax Amount	Diff.
5 Year History With Tax Amount Percent Gain/Loss					
2020	\$176,874	\$138,499	0.80000	\$1,107.99	0%
2019	\$173,207	\$135,566	0.82000	\$1,111.64	7%
2018	\$161,418	\$126,134	0.82000	\$1,034.29	-2%
2017	\$161,418	\$126,134	0.84000	\$1,059.52	10%
2016	\$147,698	\$115,158	0.84000	\$967.32	4%
2015	\$134,271	\$104,417	0.89000	\$929.31	
5 Year Comparison With Percent Gain/Loss					
2020	\$176,874	32%	\$138,499	33%	0.80000 -10% \$1,107.99 19%
2015	\$134,271		\$104,417		0.89000 \$929.31

TAXES ARE DUE UPON RECEIPT
TAXES WILL BECOME DELINQUENT AFTER JANUARY 31ST. MAIL MUST BE POST-MARKED ON OR BEFORE JANUARY 31 TO AVOID PENALTY AND INTEREST.
 Payments received after January 31st are subjected to the following penalty and interest schedule. Add 1% interest each month thereafter.

Feb 6%+1%	Apr 8%+3%	Jun 10%+5%
Mar 7%+2%	May 9%+4%	Jul 12%+6% **

** An additional one time charge of 20% for collection will be added after June 30.

Please contact the appraisal district concerning any corrections in ownership, address changes, valuation protests or exemptions. Value is based on 100% market value. Late application for Ag Open Space, Timber - 10% penalty. Late filing of renditions - 10% penalty.
 Note 1: Property Owners in the State of Texas are entitled to certain exemptions that reduce the amount of taxes that they pay. There may be a general homestead exemption for persons who own and occupy their home on or before January 1. There may be an exemption available on the homestead for persons over 65 years of age or are disabled. These exemptions vary depending upon the governing body. Disabled veterans may file a partial exemption on their property.
 YOU SHOULD CONTACT THE APPRAISAL DISTRICT REGARDING ANY ENTITLEMENT, DEFERMENT OR EXEMPTIONS YOU MAY HAVE. IF THE PROPERTY DESCRIBED IN THIS DOCUMENT IS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT BARKER CYPRESS MUD REGARDING A RIGHT YOU MAY HAVE TO ENTER INTO AN INSTALLMENT AGREEMENT DIRECTLY WITH BARKER CYPRESS MUD FOR THE PAYMENT OF THESE TAXES.

Please mail this portion and payment in the enclosed envelope.

* If you escrow, please verify with your Mortgage Company that they have received this information. Otherwise, this is your tax bill. *

2020 ORIGINAL TAX STATEMENT

COOK DAVID A & RAQUEL N
 5335 SUMMIT HOLLOW DR
 HOUSTON TX 77084-6891

MAKE CHECKS PAYABLE TO:

BARKER CYPRESS MUD
 Catherine Wheeler, Tax A/C
 P. O. BOX 3155
 HOUSTON TX 77253-3155

Orig. Billing Date	10/26/2020			
Delinquent Date	2/1/2021			
Jurisdiction Code	112			
CAD No	1280860010008			
Billing Type	ORIGINAL			
If Paid	Penalty	Interest	Collection	Amount Due
In Oct 2020				\$1,107.99
In Nov 2020				\$1,107.99
In Dec 2020				\$1,107.99
In Jan 2021				\$1,107.99
In Feb 2021	6%	1%		\$1,185.55
In Mar 2021	7%	2%		\$1,207.71
Amount of Your Payment				



FEMA

RUSH INSURANCE GROUP INC
11221 KATY FWY STE 204
HOUSTON, TX 77079-2105

Agency Phone: (713) 777-7770

NFIP Policy Number: 4000137734
Company Policy Number: 4000137734
Agent: MARY RUSH



Policy Term: 05/28/2020 12:01 AM through 05/28/2021 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

PREFERRED RISK POLICY - DWELLING FORM

DELIVERY ADDRESS

DAVID A COOK / RAQUEL N COOK
5335 SUMMIT HOLLOW DR
HOUSTON, TX 77084-6891

INSURED NAME(S) AND MAILING ADDRESS

DAVID A COOK / RAQUEL N COOK
5335 SUMMIT HOLLOW DR
HOUSTON, TX 77084-6891

COMPANY MAILING ADDRESS

NFIP DIRECT
PO BOX 913111
DENVER, CO 80291-3111

PROPERTY LOCATION

5335 SUMMIT HOLLOW DR
HOUSTON, TX 77084-6891

Refer to www.fema.gov/cost-of-flood for more information about flood risk and policy rating.

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 05/28/2011
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 BASEMENT

DESCRIPTION: N/A

DATE OF CONSTRUCTION: 01/01/2008
COMMUNITY NUMBER: 480287 0610 M REGULAR PROGRAM
COMMUNITY NAME: N/A
CURRENT FLOOD ZONE: X
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: X
ELEVATION DIFFERENCE: N/A
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A

DISASTER AGENCY:

PREMIUM CALCULATION —

	<u>COVERAGE</u>	<u>DEDUCTIBLE</u>
BUILDING	\$250,000	\$1,250
CONTENTS	\$100,000	\$1,250

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

Preferred Risk Policy

PRP BASE PREMIUM:	\$389.00
PRP MULTIPLIER:	1.000
ANNUAL SUBTOTAL:	\$389.00
INCREASED COST OF COMPLIANCE:	\$6.00
COMMUNITY RATING DISCOUNT: 0%	\$0.00
RESERVE FUND ASSESSMENT: 18.0%	\$71.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$466.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY SERVICE FEE:	\$25.00
TOTAL:	\$516.00

**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

Company NAIC: 99999



File: 9475882

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DocID: 73021617

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

05-303638

CURRENT COMPANY/POLICY NUMBER: NFIP DIRECT SERVICING AGENT/4000137734
CURRENT PROPERTY ADDRESS:
5335 SUMMIT HOLLOW DR
HOUSTON, TX 77084-

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRING WITHIN 180 DAYS PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
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NO LOSSES ON FILE

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012. THE FMA PROGRAM PROVIDES FUNDS ON AN ANNUAL BASIS TO STATES AND LOCAL COMMUNITIES FOR PROJECTS THAT EITHER REDUCE OR ELIMINATE THE LONG-TERM RISK OF FLOOD DAMAGE TO BUILDINGS, HOMES, AS WELL AS OTHER STRUCTURES THAT ARE INSURED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN NFIP-INSURED STRUCTURE. MITIGATED PROPERTIES MAY ALSO QUALIFY FOR REDUCED FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL COMMUNITY OR COUNTY MAY APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE HAZARD MITIGATION OFFICER, OR GO TO THE FEMA HAZARD MITIGATION ASSISTANCE WEBPAGE AT www.fema.gov/hazard-mitigation-assistance.



June 4th, 2019

RE: Management Company, Banking Services and Bank Accounts

Dear Homeowner:

Recently the owner of MMC, Inc. decided to retire from the HOA business, and your management team formed a new entity in which to continue managing Brookhollow Court HOA. We are excited about our new endeavor and pleased to continue managing Brookhollow Court HOA as Apex Association Management, Inc. (AAM).

We have strived to setup systems, migrate data and make any necessary changes required for this management company transition in advance and with minimal impact to homeowners. However, banking procedures do not allow more than one lockbox or receivable account to be utilized at one time. Therefore, we were unable to complete the last stage of this transition, which was to finalize your lockbox and disseminate information, in advance of June 1st which is the first day Apex Association Management, Inc. officially became your managing agent. **We expect lockbox setup to be complete and integrated into the Association's record keeping software by June 11th. When the bank has confirmed lockbox setup is complete, each homeowner will be mailed a new coupon book with the new lockbox address and information.**

Please mail payments to our office address in the meantime:

Brookhollow Court HOA
c/o Apex Association Management, Inc
535 E. Fernhurst Dr., Ste. 210
Katy, TX 77494

Additional Contact Info:

Website: brookhollowcourt.nabrnetwork.com (Same Community Website)

Main Line: 832-841-APEX (2739)

Email: info@apexaminc.com

You will not be penalized with interest or late fees for any outstanding June 2019 payments not yet received. In addition, your Board of Directors recently voted to move the late day for payments to the 16th of each month. **Please ensure future payments are received by the 15th of each month to avoid interest and late fees to your account.**

With the recent changes in the banking industry AAM has taken the opportunity to evaluate our banking relationships for our clients. Our management company on behalf of your association has been engaged in a very extensive search for the best bank in the country for your bank accounts.

In this extensive search, we discovered Alliance Association Bank (AAB) and Kim Roth and her team have developed a national banking program that works exclusively with common interest communities and is designed to meet the needs of your association. AAB will allow us to move forward with lower or NO banking fees to our clients and to embrace the cutting edge of technology.

As a result, the association's operating and reserve account will be held and serviced by AAB, a division of Western Alliance Bank, ranked #7 on the Forbes 2019 Best Banks in America List.

Additionally, in reviewing banks and their payment processing facilities, particular care was taken in selecting Las Vegas, Nevada. Although Las Vegas does not typically strike someone as the premier location for payment processing, Las Vegas is ideally suited for this job. The dry weather is good for payment processing machinery and the geographic location is ideal for limited/no natural disasters. (These are the same considerations that lead Switch Communications Group to build the SuperNap, the world's most powerful data center and technology ecosystem, in Las Vegas.)

AAB provides community associations with banking options that fit the unique needs of our industry. They offer a full range of services designed for our industry's specific needs including:

- Lockbox service of all owner payments
- Community association dedicated customer service that works exclusively with management companies and associations
- Electronic bank statements provided the second day of the month
- Online account information and bank statements
- Online transfers between your accounts
- Credit card or One Time and Recurring eCheck payment of association dues via the management company's website
- Purchasing Certificates of Deposit via remote deposit scanner, at very competitive rates
- Easy signature card with one card for all your association accounts

This service will allow Apex Association Management, Inc. and your association to better manage the association's operating and money market accounts through the enhanced services that AAB provides.

All functions of the accounting operation will remain the same with the exception of the payment address for the owners. It will now be an AAB P.O. Box allowing for lockbox processing and immediate credit to the association's interest-bearing account. Any correspondence that was sent with payments in the past should now be separated and sent directly to our office.

Most credit card companies and banks utilize lockbox services to process payments in a different state than Texas. The association payment coupon going forward will contain an OCR scan line to improve the accuracy and speed of processing payments and crediting accounts. The bank's operation center is truly a state-of-the-art facility and the payment processing equipment can process 600 pieces of mail per minute. All transactions are optically recorded and available to our staff upon request. Additionally, all transactions can be recorded on CD ROM and sent to Apex Association Management, Inc., who in turn makes all transactions available to the association's auditor.

As technology continues to improve, we at Apex Association Management, Inc. are trying to take advantage in any area which will help the associations we manage. We believe that moving to AAB is just one more step in helping our boards and associations remain fiscally responsible by keeping cost down and return on investments up during this trying economic period.

Sincerely,

Apex Association Management, Inc.

**Ruby Tollett
CEO/Property Manager**

**Elsy Espinoza
COO/Property Manager**