



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 _____

**3523 Napavine Ln
Houston, TX 77008-4596**

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? 11/2017 (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			<u> </u> electric <u> </u> gas number of units: <u> 1 </u>
Evaporative Coolers		x		number of units: <u> </u>
Wall/Window AC Units		x		number of units: <u> </u>
Attic Fan(s)		x		if yes, describe: <u> </u>
Central Heat	x			<u> </u> electric <u> </u> x gas number of units: <u> 1 </u>
Other Heat		x		if yes, describe: <u> </u>
Oven	x			number of ovens: <u> 1 </u> x electric gas other: <u> </u>
Fireplace & Chimney		x		<u> </u> wood <u> </u> gas logs <u> </u> mock <u> </u> other: <u> </u>
Carport		x		<u> </u> attached <u> </u> not attached
Garage	x			<u> </u> x 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> </u> leased from: <u> </u>
Security System	x			<u> </u> owned <u> </u> x leased from: <u> ADT </u>
Solar Panels		x		<u> </u> owned <u> </u> leased from: <u> </u>
Water Heater	x			<u> </u> electric <u> </u> x gas <u> </u> other: <u> </u> number of units: <u> 1 </u>
Water Softener		x		<u> </u> owned <u> </u> x leased from: <u> </u>
Other Leased Items(s)		x		if yes, describe: <u> </u>

(TXR-1406) 09-01-19

Initialed by: Buyer: _____, _____ and Seller: MLB , ATB

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**3523 Napavine Ln
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Concerning the Property at _____

Underground Lawn Sprinkler	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/> automatic	<input type="checkbox"/> manual	areas covered: _____
Septic / On-Site Sewer Facility		<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: asphalt shingle Age: 3.5 years (approximate)

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

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

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

Item	Y	N
Basement		<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): _____

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"/>

(TXR-1406) 09-01-19

Initialed by: Buyer: _____, _____ and Seller: MLB, ATB

3523 Napavine Ln
Houston, TX 77008-4596

Concerning the Property at _____

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

*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 x no If yes, explain (attach additional sheets if necessary): _____

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 ___ 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): _____

**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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Concerning the Property at _____

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 no If yes, explain (attach additional sheets as necessary): _____

*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 no If yes, explain (attach additional sheets as necessary): _____

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

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.

Homeowners' associations or maintenance fees or assessments. If yes, complete the following:
Name of association: Reserve at Washington HOA/King Management
Manager's name: Gillian Thomas Phone: 713-956-1995
Fees or assessments are: \$ 2,100.00 per year and are: mandatory voluntary
Any unpaid fees or assessment for the Property? yes (\$ _____) no
If the Property is in more than one association, provide information about the other associations below or attach information to this notice.

Any common area (facilities such as pools, tennis courts, walkways, or other) co-owned in undivided interest with others. If yes, complete the following:
Any optional user fees for common facilities charged? yes no If yes, describe: _____

Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.

Any lawsuits or other legal proceedings directly or indirectly affecting the Property. (Includes, but is not limited to: divorce, foreclosure, heirship, bankruptcy, and taxes.)

Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.

Any condition on the Property which materially affects the health or safety of an individual.

Any repairs or treatments, other than routine maintenance, made to the Property to remediate environmental hazards such as asbestos, radon, lead-based paint, urea-formaldehyde, or mold.
If yes, attach any certificates or other documentation identifying the extent of the remediation (for example, certificate of mold remediation or other remediation).

Any rainwater harvesting system located on the Property that is larger than 500 gallons and that uses a public water supply as an auxiliary water source.

The Property is located in a propane gas system service area owned by a propane distribution system retailer.

Any portion of the Property that is located in a groundwater conservation district or a subsidence district.

If the answer to any of the items in Section 8 is yes, explain (attach additional sheets if necessary): _____

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Houston, TX 77008-4596

Concerning the Property at _____

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 <https://publicsite.dps.texas.gov/SexOffenderRegistry>. 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>Gexa Energy</u>	phone #: _____
Sewer: <u>City of Houston</u>	phone #: _____
Water: <u>City of Houston</u>	phone #: _____
Cable: <u>xfinity</u>	phone #: _____
Trash: <u>part of community fees/ 2x/wk w/ recycling</u>	phone #: _____
Natural Gas: <u>Center Point</u>	phone #: _____
Phone Company: _____	phone #: _____
Propane: _____	phone #: _____
Internet: <u>xfinity</u>	phone #: _____

(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:	_____ Printed Name:	_____ Printed Name:

(TXR-1406) 09-01-19 Initialed by: Buyer: _____, _____ and Seller: ,  Page 6 of 6



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)

11-10-2020

ADDENDUM FOR PROPERTY SUBJECT TO MANDATORY MEMBERSHIP IN A PROPERTY OWNERS ASSOCIATION
(NOT FOR USE WITH CONDOMINIUMS)
ADDENDUM TO CONTRACT CONCERNING THE PROPERTY AT



3523 Napavine Ln

Houston

(Street Address and City)

King Property Mgt 713-956-1995

(Name of Property Owners Association, (Association) and Phone Number)

A. SUBDIVISION INFORMATION: "Subdivision Information" means: (i) a current copy of the restrictions applying to the subdivision and bylaws and rules of the Association, and (ii) a resale certificate, all of which are described by Section 207.003 of the Texas Property Code.

(Check only one box):

- 1. Within _____ days after the effective date of the contract, Seller shall obtain, pay for, and deliver the Subdivision Information to the Buyer. If Seller delivers the Subdivision Information, Buyer may terminate the contract within 3 days after Buyer receives the Subdivision Information or prior to closing, whichever occurs first, and the earnest money will be refunded to Buyer. If Buyer does not receive the Subdivision Information, Buyer, as Buyer's sole remedy, may terminate the contract at any time prior to closing and the earnest money will be refunded to Buyer.
- 2. Within _____ days after the effective date of the contract, Buyer shall obtain, pay for, and deliver a copy of the Subdivision Information to the Seller. If Buyer obtains the Subdivision Information within the time required, Buyer may terminate the contract within 3 days after Buyer receives the Subdivision Information or prior to closing, whichever occurs first, and the earnest money will be refunded to Buyer. If Buyer, due to factors beyond Buyer's control, is not able to obtain the Subdivision Information within the time required, Buyer may, as Buyer's sole remedy, terminate the contract within 3 days after the time required or prior to closing, whichever occurs first, and the earnest money will be refunded to Buyer.
- 3. Buyer has received and approved the Subdivision Information before signing the contract. Buyer does does not require an updated resale certificate. If Buyer requires an updated resale certificate, Seller, at Buyer's expense, shall deliver it to Buyer within 10 days after receiving payment for the updated resale certificate from Buyer. Buyer may terminate this contract and the earnest money will be refunded to Buyer if Seller fails to deliver the updated resale certificate within the time required.
- 4. Buyer does not require delivery of the Subdivision Information.

The title company or its agent is authorized to act on behalf of the parties to obtain the Subdivision Information ONLY upon receipt of the required fee for the Subdivision Information from the party obligated to pay.

B. MATERIAL CHANGES. If Seller becomes aware of any material changes in the Subdivision Information, Seller shall promptly give notice to Buyer. Buyer may terminate the contract prior to closing by giving written notice to Seller if: (i) any of the Subdivision Information provided was not true; or (ii) any material adverse change in the Subdivision Information occurs prior to closing, and the earnest money will be refunded to Buyer.

C. FEES AND DEPOSITS FOR RESERVES: Except as provided by Paragraphs A and D, Buyer shall pay any and all Association fees, deposits, reserves, and other charges associated with the transfer of the Property not to exceed \$ **250.00** and Seller shall pay any excess.

D. AUTHORIZATION: Seller authorizes the Association to release and provide the Subdivision Information and any updated resale certificate if requested by the Buyer, the Title Company, or any broker to this sale. If Buyer does not require the Subdivision Information or an updated resale certificate, and the Title Company requires information from the Association (such as the status of dues, special assessments, violations of covenants and restrictions, and a waiver of any right of first refusal), Buyer Seller shall pay the Title Company the cost of obtaining the _____ information prior to the Title Company ordering the information.

NOTICE TO BUYER REGARDING REPAIRS BY THE ASSOCIATION: The Association may have the sole responsibility to make certain repairs to the Property. If you are concerned about the condition of any part of the Property which the Association is required to repair, you should not sign the contract unless you are satisfied that the Association will make the desired repairs.

Buyer

DocuSigned by:
Mark A. Bockeloh 5/13/2021 | 08:15 CDT
Selle **Mark A. Bockeloh**

Buyer

DocuSigned by:
ALISON T BOCKELOH 5/13/2021 | 08:19 CDT
Selle **Alison T. Bockeloh**



The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms of contracts. Such approval relates to this contract form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not intended for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3000 (www.trec.texas.gov) TREC No. 36-9. This form replaces TREC No. 36-8.

TXR 1922

TREC NO. 36-9



DISCLOSURE OF RELATIONSHIP WITH RESIDENTIAL SERVICE COMPANY

RESIDENTIAL SERVICE CONTRACTS. A residential service contract is a product under which a residential service company, for a fee, agrees to repair or replace certain equipment or items in a property.

THE PURCHASE OF A RESIDENTIAL SERVICE CONTRACT IS OPTIONAL. The TREC promulgated residential contract forms contain a paragraph in which the parties may negotiate whether the seller will reimburse the buyer the cost of a residential service contract.

- Other Broker/Sale Agent will receive no compensation from a residential service company. Listing Broker/Sales Agent will receive no compensation from a residential service company.

The compensation is not contingent upon a party to the real estate transaction purchasing a contract or services from the residential service company.

The compensation is the fee for the services that Listing Broker or Other Broker, either directly or through an agent, provides to the company.

Other Broker's Name License No. Listing Broker's Name License No. By: Lynette Lew 5/12/2021

The undersigned acknowledges receipt of this notice: Buyer Seller Mark A. Bockeloh 5/13/2021 Seller Alison T. Bockeloh 5/13/2021

The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms or contracts.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
(To Comply With Federal Law)

BUYER SELLER: _____

AGENT: _____ PROPERTY ADDRESS: 3523 Napavine Ln
Houston, TX 77008-4596

This is to provide notice that **Better Homes and Gardens Real Estate Gary Greene** (hereafter "**Broker**") has business relationships with (1) **The Gibraltar Group Mortgage**, (2) **The Gibraltar Group Insurance Services**, an insurance agency providing, among other things, homeowners insurance, and (3) **The Gibraltar Group Title Services**, a title insurance agency. The nature of the business relationship is that the **Broker** is a 50% owner in **The Gibraltar Group Mortgage**, a 100% owner of **The Gibraltar Group Insurance Services**, and a 100% owner of **The Gibraltar Group Title Services**.

BECAUSE OF THESE BUSINESS RELATIONSHIPS, YOUR ACCEPTANCE OF ANY REFERRALS TO THESE COMPANIES MAY PROVIDE BROKER AND/OR ITS OWNERS OR EMPLOYEES WITH A FINANCIAL OR OTHER BENEFIT.

Below are estimated charges or range of charges for the settlement services listed. You are **NOT** required to use any of these companies as a condition for the purchasing, sale, or financing of your home. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND/OR THE BEST RATE FOR THESE SERVICES.

Provider	Settlement Services and Estimated Costs
The Gibraltar Group Mortgage	<ul style="list-style-type: none"> • Loan Origination and Discount Points, 0% - 5% of loan. • The Gibraltar Group Mortgage also has 0 point and other lower closing cost programs.
The Gibraltar Group Title Services	<ul style="list-style-type: none"> • Title insurance rates are prescribed by the Texas State Board of Insurance and are the same for all Texas title agencies. Title insurance premiums range from a low of \$328 for a \$10,000 owners policy and \$832 for a \$100,000 owner's policy with the premium rate in between those policy amounts increasing by about three to four dollars for every \$500 increase in policy amount. For policies above \$100,000, use the table on the back side of this form to estimate your title premium based on the amount of coverage you seek. (Discounts and lower re-issue rates may be available if you have a recent prior survey or title policy on the property being insured.) • Guaranty Assessment Recoupment Charge --\$1.80 for each owners and lenders policy issued. • Simultaneous issuance of lender policy will cost \$100 for each policy issued. • Courier \$15-\$35.
The Gibraltar Group Insurance Services	<ul style="list-style-type: none"> • Homeowners insurance policies premiums range: \$500 - \$2,000 per \$100,000 of replacement coverage. • Exact premiums will depend upon various factors, including but not necessarily limited to: (a) detail of coverage, age, size and construction material of dwelling; (b) deductible; (c) location of property; (d) use of dwelling; (e) and other pertinent conditions. • Other products are available.

Acknowledgement

I/we have read this disclosure form and understand that any referrals by BROKER to me/us to purchase the above-described services could result in Broker and/or its owners or employees receiving a financial or other benefit.

Buyer Seller: _____ Buyer Seller: _____

Date: _____ Date: _____

Title Basic Premium Calculation for Policies in Excess of \$100,000*

Using the table below, apply these steps to determine basic premium for policies above \$100,000:

- Step 1 - In column (1), find the range that includes the policy's face value.
- Step 2 - Subtract the value in column (2) from the policy's face value.
- Step 3 - Multiply the result in Step 2 by the value in column (3), and round to the nearest dollar.
- Step 4 - Add the value in column (4) to the result of the value from Step 3.

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) Add
[\$100,001 - \$1,000,000]	100,000	0.00527	\$832
[\$1,000,001 - \$5,000,000]	1,000,000	0.00433	\$5,575
[\$5,000,001 - \$15,000,000]	5,000,000	0.00357	\$22,895
[\$15,000,001 - \$25,000,000]	15,000,000	0.00254	\$58,595
[\$25,000,001 - \$50,000,000]	25,000,000	0.00152	\$83,995
[\$50,000,001.00 - \$100,000,000.00]	50,000,000	0.00138	\$121,995
[Greater than \$100,000,000.00]	100,000,000	0.00124	\$190,995

* By way of example: **(1)** Policy is \$268,500; **(2)** Subtract \$100,000 ==> \$268,500 - \$100,000 ==> Result = \$168,500; **(3)** Multiply by 0.00527 ==> \$888 ==> Result = \$888; **(4)** Add \$832 ==> \$888 + \$832 ==> **Final Result = \$1,720**