



# 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 10830 Villa Lea Ln, Houston

THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE BUYER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER, SELLER'S AGENTS, OR ANY OTHER AGENT.

Seller  is  is not occupying the Property. If unoccupied (by Seller), how long since Seller has occupied the Property?  \_\_\_\_\_ (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: <input type="checkbox"/> sump <input type="checkbox"/> 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			<input checked="" type="checkbox"/> electric <input type="checkbox"/> gas number of units: <u>2</u>
Evaporative Coolers			X	number of units: _____
Wall/Window AC Units		X		number of units: _____
Attic Fan(s)	X			if yes, describe: Garage: Wind turbine; Main House: Heat Extractor
Central Heat	X			<input type="checkbox"/> electric <input checked="" type="checkbox"/> gas number of units: <u>2</u>
Other Heat			X	if yes describe: _____
Oven	X			number of ovens: <u>1</u> <input type="checkbox"/> electric <input checked="" type="checkbox"/> gas <input type="checkbox"/> other: _____
Fireplace & Chimney	X			<input type="checkbox"/> wood <input type="checkbox"/> gas logs <input type="checkbox"/> mock <input checked="" type="checkbox"/> other: Gas
Carport				<input type="checkbox"/> attached <input type="checkbox"/> not attached
Garage	X			<input checked="" type="checkbox"/> attached <input type="checkbox"/> not attached
Garage Door Openers	X			number of units: <u>1</u> number of remotes: <u>2</u>
Satellite Dish & Controls		X		<input type="checkbox"/> owned <input type="checkbox"/> leased from _____
Security System	X			<input checked="" type="checkbox"/> owned <input type="checkbox"/> leased from _____
Solar Panels		X		<input type="checkbox"/> owned <input type="checkbox"/> leased from _____
Water Heater	X			<input type="checkbox"/> electric <input checked="" type="checkbox"/> gas <input type="checkbox"/> other: _____ number of units: <u>2</u>
Water Softener		X		<input type="checkbox"/> owned <input type="checkbox"/> leased from _____
Other Leased Item(s)		X		if yes, describe: _____

Underground Lawn Sprinkler	x			<input checked="" type="checkbox"/> automatic <input type="checkbox"/> manual   areas covered:
Septic / On-Site Sewer Facility				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: Composition   Age: 2016 (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): \_\_\_\_\_

Distressed wood floors have cosmetic variances.

Alarm system is old and none functional.

**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		x
Ceilings		x
Doors		x
Driveways	x	
Electrical Systems		x
Exterior Walls		x

Item	Y	N
Floors		x
Foundation / Slab(s)		x
Interior Walls		x
Lighting Fixtures		x
Plumbing Systems		x
Roof		x

Item	Y	N
Sidewalks	x	x
Walls / Fences		x
Windows		x
Other Structural Components		x

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

Cracks in driveway and sidewalks.

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

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

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

2012 Foundation repaired

2016 New roof

2017 Simpson Ties installed to rafters

\*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): N/A

**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

- Present flood insurance coverage (if yes, attach TXR 1414).
- Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir.
- Previous flooding due to a natural flood event (if yes, attach TXR 1414).
- Previous water penetration into a structure on the Property due to a natural flood event (if yes, attach TXR 1414).
- 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).
- Located  wholly  partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded)).
- Located  wholly  partly in a floodway (if yes, attach TXR 1414).
- Located  wholly  partly in a flood pool.
- Located  wholly  partly in a reservoir.

If the answer to any of the above is yes, explain (attach additional sheets as necessary): \_\_\_\_\_

The house is located in Flood Zone X, although it has never flooded and the mortgagee does not require flood insurance, we have it out of an abundance of caution.

*\*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.*

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): N/A

\*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): N/A

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: Northfield Section One and Two Property Owners Association
Manager's name: Inframark Phone: (281) 870-0585
Fees or assessments are: \$ 450.00 per year 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.
  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:
The community has a pool and club house; we are not aware of any fees as we never had the need to use these.
  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): Explained above.

Seller, Françoise Bernier, is a licensed real estate sales person in the State of Texas.

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: \_\_\_\_\_

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): All smoke/carbon monoxide detectors work and are synchronized, but we are not experts on building codes, so we cannot attest to whether or no they meet Chapter 766 requirements.

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

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

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 mate

\_\_\_\_\_  
Sign Juan Carlos Diaz \_\_\_\_\_  
Date 12/01/2021

\_\_\_\_\_  
Sign Françoise Bernier \_\_\_\_\_  
Date 12/01/2021

Printed Name: Juan Carlos Diaz

Printed Name: Françoise Bernier

**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](http://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>Constellation</u>	phone #: _____
Sewer: <u>City of Houston</u>	phone #: _____
Water: <u>City of Houston</u>	phone #: _____
Cable: <u>None</u>	phone #: _____
Trash: <u>City of Houston</u>	phone #: _____
Natural Gas: <u>Centerpoint</u>	phone #: _____
Phone Company: <u>None</u>	phone #: _____
Propane: <u>None</u>	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:	



# TEXAS ASSOCIATION OF REALTORS® UPDATE TO SELLER'S DISCLOSURE NOTICE

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## UPDATE TO THE SELLER'S DISCLOSURE NOTICE CONCERNING THE PROPERTY AT \_\_\_\_\_

10830 Villa Lea Ln, Houston

Seller is aware of the following new information regarding the condition of the Property. Section(s) \_\_\_\_\_ are changed to read (*cite specific sections and copy the applicable language in the sections verbatim, making any necessary changes*): \_\_\_\_\_

2021 Sidewalks and Porticos	2018 Remodeled Kitchen
2021 Tile Flooring in Secondary Living Area	2018 Attic Stairs
2021 Living room ceiling fan	2017 Electrical Service Panels
2021 Outlet for Portable Generator	2017 Gas Lines
2019 Rain Gutters	2017 Water Heater
2019 Reclaimed Distressed Wood Floors	2017 Pex Plumbing
2019 Pool Pump	2017 Electrical Outlets
2019 Cement Board Siding	2016 Roof
2019 AC Unit with Nest Thermostat	2012 Foundation Repair
2019 Exterior Paint	
2018 Attic Stairs	
2018 All light fixtures and bedroom and study fans	
2018 Tile Ceiling in the Study	
2018 Insulation	
2018 Secondary Kitchen	
2018 Secondary Laundry	
2018 Salt Water Pool Chlorination System	
2018 Pool Heater	
2018 All Doors	
2018 Remodel all three bathrooms	

This Update to the Seller's Disclosure Notice was completed by Seller as of the date signed. No person, including the broker(s), has instructed or influenced Seller to provide inaccurate information or to omit any material information. The brokers have relied on this information as true and correct and have no reason to believe it to be false or inaccurate.

Seller acknowledges that the statements in this form are true to the best of his knowledge.

Buyer acknowledges receipt of this form.

Juan Carlos Diaz \_\_\_\_\_  
Signature Date

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

Printed Name: Juan Carlos Diaz

Printed Name: \_\_\_\_\_

Francoise Bernier \_\_\_\_\_  
Signature Date

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

Printed Name: Francoise Bernier

Printed Name: \_\_\_\_\_



TEXAS ASSOCIATION OF REALTORS®

**REPRESENTATION DISCLOSURE**

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To: Whom It May Concern

From: Francoise Bernier

Concerning the Property at 10830 Villa Lea Ln, Houston

- A. Texas law requires a real estate license holder who represents a party in a proposed real estate transaction to disclose, orally or in writing, that representation at the license holder's first contact with:
  - (1) another party to the transaction; or
  - (2) another license holder who represents another party to the transaction.

B. I represent the following  Seller/Landlord  Buyer/Tenant: \_\_\_\_\_

The undersigned acknowledge receipt of this notice:

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date





**ADDENDUM FOR SELLER'S DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS AS REQUIRED BY FEDERAL LAW**

CONCERNING THE PROPERTY AT 10830 Villa Lea Ln, Houston  
(Street Address and City)

**A. LEAD WARNING STATEMENT:** "Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-paint hazards is recommended prior to purchase."

**NOTICE: Inspector must be properly certified as required by federal law.**

**B. SELLER'S DISCLOSURE:**

- 1. PRESENCE OF LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS (check one box only):
  - (a) Known lead-based paint and/or lead-based paint hazards are present in the Property (explain): \_\_\_\_\_
  - (b) Seller has no actual knowledge of lead-based paint and/or lead-based paint hazards in the Property.
- 2. RECORDS AND REPORTS AVAILABLE TO SELLER (check one box only):
  - (a) Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the Property (list documents): \_\_\_\_\_
  - (b) Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the Property.

**C. BUYER'S RIGHTS** (check one box only):




- 1. Buyer waives the opportunity to conduct a risk assessment or inspection of the Property for the presence of lead-based paint or lead-based paint hazards.
- 2. Within ten days after the effective date of this contract, Buyer may have the Property inspected by inspectors selected by Buyer. If lead-based paint or lead-based paint hazards are present, Buyer may terminate this contract by giving Seller written notice within 14 days after the effective date of this contract, and the earnest money will be refunded to Buyer.

**D. BUYER'S ACKNOWLEDGMENT** (check applicable boxes):

- 1. Buyer has received copies of all information listed above.
- 2. Buyer has received the pamphlet *Protect Your Family from Lead in Your Home*.

**E. BROKERS' ACKNOWLEDGMENT:** Brokers have informed Seller of Seller's obligations under 42 U.S.C. 4852d to: (a) provide Buyer with the federally approved pamphlet on lead poisoning prevention; (b) complete this addendum; (c) disclose any known lead-based paint and/or lead-based paint hazards in the Property; (d) deliver all records and reports to Buyer pertaining to lead-based paint and/or lead-based paint hazards in the Property; (e) provide Buyer a period of up to 10 days to have the Property inspected; and (f) retain a completed copy of this addendum for at least 3 years following the sale. Brokers are aware of their responsibility to ensure compliance.

**F. CERTIFICATION OF ACCURACY:** The following persons have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Buyer	_____ Date	_____ Seller	 _____ Date	12/01/2021
_____ Buyer	_____ Date	_____ Seller	 _____ Date	12/01/2021
_____ Other Broker	_____ Date	_____ Listing Broker	 _____ Date	12/01/2021

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 suitable for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (<http://www.trec.texas.gov>)



TEXAS ASSOCIATION OF REALTORS®

## INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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CONCERNING THE PROPERTY AT 10830 Villa Lea Ln, Houston

### A. FLOOD AREAS:

- (1) The Federal Emergency Management Agency (FEMA) designates areas that have a high risk of flooding as special flood hazard areas.
- (2) A property that is in a special flood hazard area lies in a “V-Zone” or “A-Zone” as noted on flood insurance rate maps. Both V-Zone and A-Zone areas are areas with high risk of flooding.
- (3) Some properties may also lie in the “floodway” which is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge a flood under FEMA rules. Communities must regulate development in these floodways.

### B. AVAILABILITY OF FLOOD INSURANCE:

- (1) Generally, flood insurance is available regardless of whether the property is located in or out of a special flood hazard area. Contact your insurance agent to determine if any limitations or restrictions apply to the property in which you are interested.
- (2) FEMA encourages every property owner to purchase flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.
- (3) A homeowner may obtain flood insurance coverage (up to certain limits) through the National Flood Insurance Program. Supplemental coverage is available through private insurance carriers.
- (4) A mortgage lender making a federally related mortgage will require the borrower to maintain flood insurance if the property is in a special flood hazard area.

### C. GROUND FLOOR REQUIREMENTS:

- (1) Many homes in special flood hazard areas are built-up or are elevated. In elevated homes the ground floor typically lies below the base flood elevation and the first floor is elevated on piers, columns, posts, or piles. The base flood elevation is the highest level at which a flood is likely to occur as shown on flood insurance rate maps.
- (2) Federal, state, county, and city regulations:
  - (a) restrict the use and construction of any ground floor enclosures in elevated homes that are in special flood hazard areas.
  - (b) may prohibit or restrict the remodeling, rebuilding, and redevelopment of property and improvements in the floodway.
- (3) The first floor of all homes must now be built above the base flood elevation.
  - (a) Older homes may have been built in compliance with applicable regulations at the time of construction and may have first floors that lie below the base flood elevation, but flood insurance rates for such homes may be significant.

- (b) It is possible that modifications were made to a ground floor enclosure after a home was first built. The modifications may or may not comply with applicable regulations and may or may not affect flood insurance rates.
  - (c) It is important for a buyer to determine if the first floor of a home is elevated at or above the base flood elevation. It is also important for a buyer to determine if the property lies in a floodway.
- (4) Ground floor enclosures that lie below the base flood elevation may be used only for: (i) parking; (ii) storage; and (iii) building access. Plumbing, mechanical, or electrical items in ground floor enclosures that lie below the base flood elevation may be prohibited or restricted and may not be eligible for flood insurance coverage. Additionally:
- (a) in A-Zones, the ground floor enclosures below the base flood elevation must have flow-through vents or openings that permit the automatic entry and exit of floodwaters:
  - (b) in V-Zones, the ground floor enclosures must have break-away walls, screening, or lattice walls; and
  - (c) in floodways, the remodeling or reconstruction of any improvements may be prohibited or otherwise restricted.

**D. COMPLIANCE:**

- (1) The above-referenced property may or may not comply with regulations affecting ground floor enclosures below the base flood elevation.
- (2) A property owner's eligibility to purchase or maintain flood insurance, as well as the cost of the flood insurance, is dependent on whether the property complies with the regulations affecting ground floor enclosures.
- (3) A purchaser or property owner may be required to remove or modify a ground floor enclosure that is not in compliance with city or county building requirements or is not entitled to an exemption from such requirements.
- (4) A flood insurance policy maintained by the current property owner does not mean that the property is in compliance with the regulations affecting ground floor enclosures or that the buyer will be able to continue to maintain flood insurance at the same rate.
- (5) Insurance carriers calculate the cost of flood insurance using a rate that is based on the elevation of the lowest floor.
  - (a) If the ground floor lies below the base flood elevation and does not meet federal, state, county, and city requirements, the ground floor will be the lowest floor for the purpose of computing the rate.
  - (b) If the property is in compliance, the first elevated floor will be the lowest floor and the insurance rate will be significantly less than the rate for a property that is not in compliance.
  - (c) If the property lies in a V-Zone the flood insurance rate will be impacted if a ground floor enclosure below the base flood elevation exceeds 299 square feet (even if constructed with break-away walls).

**E. ELEVATION CERTIFICATE:**

The elevation certificate is an important tool in determining flood insurance rates. It is used to provide elevation information that is necessary to ensure compliance with floodplain management laws. To determine the proper insurance premium rate, insurers rely on an elevation certificate to certify building elevations at an acceptable level above flood map levels. If available in your area, it is recommended that you obtain an elevation certificate for the property as soon as possible to accurately determine future flood insurance rates.

**You are encouraged to: (1) inspect the property for all purposes, including compliance with any ground floor enclosure requirement; (2) review the flood insurance policy (costs and coverage) with your insurance agent; and (3) contact the building permitting authority if you have any questions about building requirements or compliance issues.**

Receipt acknowledged by:

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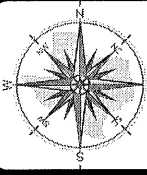
Signature

Date

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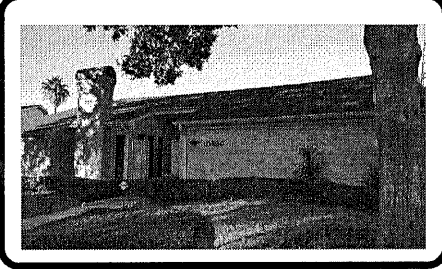
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Date

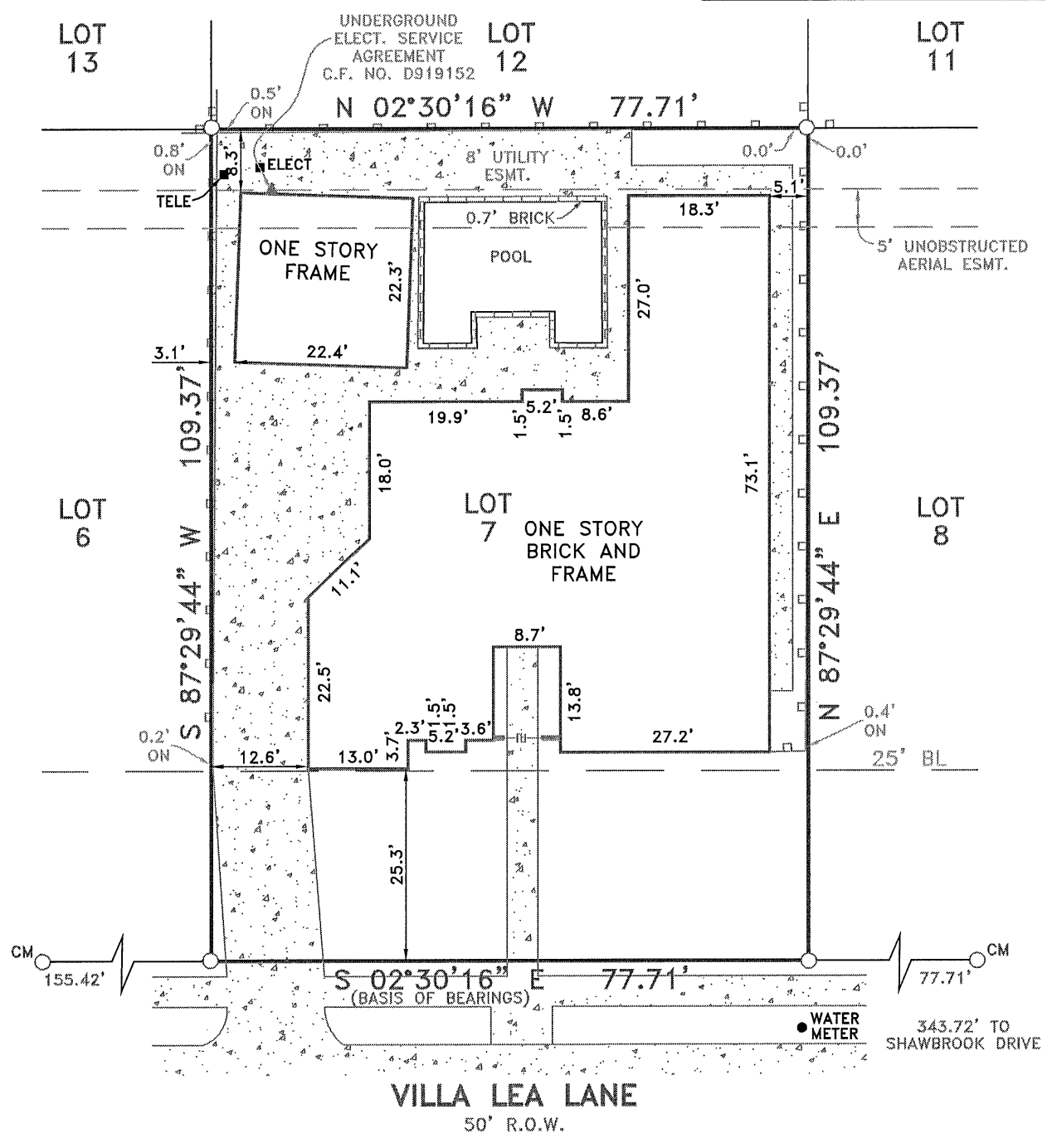
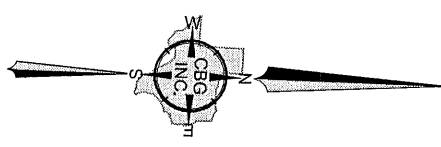


# 10830 Villa Lea Lane

Being Lot Seven (7), in Block Five (5), of FONDREN SOUTHWEST NORTHFIELD, SECTION TWO (2), a subdivision in Harris County, Texas, according to the map or plat thereof, recorded in Volume 195, Page 100 of the Map Records of Harris County, Texas.



- LEGEND**
- 5/8" ROD FOUND
  - ⊗ 1/2" ROD SET
  - 1" PIPE FOUND
  - ⊠ "X" FOUND/SET
  - ⊕ 60d NAIL FOUND
  - FENCE POST FOR CORNER
  - CM CONTROLLING MONUMENT
  - AC AIR CONDITIONER
  - PE POOL EQUIPMENT
  - TE TRANSFORMER PAD
  - BRICK COLUMN
  - POWER POLE
  - ▲ UNDERGROUND ELECTRIC
  - △ OVERHEAD ELECTRIC
  - OHP— OVERHEAD ELECTRIC POWER
  - OES— OVERHEAD ELECTRIC SERVICE
  - CHAIN LINK
  - WOOD FENCE 0.5' WIDE TYPICAL
  - |— IRON FENCE
  - X— BARBED WIRE
  - //— EDGE OF ASPHALT
  - ▲— EDGE OF GRAVEL
  - CONCRETE
  - COVERED AREA



**EXCEPTIONS:**

NOTE: PROPERTY SUBJECT TO TERMS, CONDITIONS, AND EASEMENTS CONTAINED IN INSTRUMENT RECORDED IN VOL. 195, PG. 100, C.F. NOS. D638144, D743204, D743205, D893688, F038770, F430640, H895889, S372474, U192988, V534265, 20090332307, 20100057396, 20100334005, 20110468774, 20110468805, 20120073801, 20130062131, 2016-10310.

**NOTES:**

NOTE: BEARINGS, EASEMENTS AND BUILDING LINES ARE BY RECORDED PLAT UNLESS OTHERWISE NOTED.

FLOOD NOTE: According to the F.I.R.M. No. 48201C0845L, this property does lie in Zone X and does not lie within the 100 year flood zone.

This survey is made in conjunction with the information provided by Veritas Title Partners. Use of this survey by any other parties and/or for other purposes shall be at user's own risk and any loss resulting from other use shall not be the responsibility of the undersigned. This is to certify that I have on this date made a careful and accurate survey on the ground of the subject property. The plat hereon is a correct and accurate representation of the property lines and dimensions as indicated; location and type of buildings are as shown; and EXCEPT AS SHOWN, there are no visible and apparent encroachments or protrusions on the ground.

Accepted by: \_\_\_\_\_  
Purchaser

Date: \_\_\_\_\_

Accepted by: \_\_\_\_\_  
Purchaser

Drawn By: RLH

Scale: 1" = 20'

Date: 02/11/16

GF No.: 16017009

Job No. 1602081

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