



APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC)



SELLER'S DISCLOSURE NOTICE

CONCERNING THE PROPERTY AT 11231 Sageview Dr, Houston, TX 77089 (Street Address and City)

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 PURCHASER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER OR SELLER'S AGENTS.

Seller [] is [x] is not occupying the Property. If unoccupied, how long since Seller has occupied the Property? Never Occupied

1. The Property has the items checked below [Write Yes (Y), No (N), or Unknown (U)]:

- Y Range, N Oven, Y Microwave, Y Dishwasher, U Trash Compactor, U Disposal, U Washer/Dryer Hookups, U Window Screens, U Rain Gutters, Y Security System, U Fire Detection Equipment, U Intercom System, U Smoke Detector

Buyer is aware that security system does not convey with sale of home. Kwikset 914 lock will be replaced upon close.

- U TV Antenna, U Cable TV Wiring, U Satellite Dish, Y Ceiling Fan(s), U Attic Fan(s), U Exhaust Fan(s), Y Central A/C, Y Central Heating, N Wall/Window Air Conditioning, Y Plumbing System, N Septic System, Y Public Sewer System, Y Patio/Decking, N Outdoor Grill, Y Fences, N Pool, N Sauna, N Spa, N Hot Tub, N Pool Equipment, N Pool Heater, U Automatic Lawn Sprinkler System, U Fireplace(s) & Chimney (Wood burning), U Fireplace(s) & Chimney (Mock)

- Y Natural Gas Lines, U Gas Fixtures, U Liquid Propane Gas, U LP Community (Captive), U LP on Property, Garage: Y Attached, N Not Attached, Y Carport, Garage Door Opener(s): U Electronic, U Control(s), Water Heater: U Gas, U Electric, Water Supply: Y City, N Well, N MUD, N Co-op

Roof Type: Unknown Age: 13 years (approx.)

Are you (Seller) aware of any of the above items that are not in working condition, that have known defects, or that are in need of repair? [] Yes [] No [x] Unknown. If yes, then describe. (Attach additional sheets if necessary):

Dishwasher: Unknown, buyer should have their own inspection.

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

2. Does the property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766, Health and Safety Code? * Yes No Unknown. If the answer to this question is no or unknown, explain (Attach additional sheets if necessary): Detectors have been brought to code for age of home.

* 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 the installation. The parties may agree who will bear the cost of installing the smoke detectors and which brand of smoke detectors to install.

3. Are you (Seller) aware of any known defects/malfunctions in any of the following? Write Yes (Y) if you are aware, write No (N) if you are not aware.

- | | | |
|--|-------------------------------|------------------------------|
| <u> N </u> Interior Walls | <u> N </u> Ceilings | <u> N </u> Floors |
| <u> N </u> Exterior Walls | <u> N </u> Doors | <u> N </u> Windows |
| <u> N </u> Roof | <u> N </u> Foundation/Slab(s) | <u> N </u> Sidewalks |
| <u> N </u> Walls/Fences | <u> N </u> Driveways | <u> N </u> Intercom System |
| <u> N </u> Plumbing/Sewers/Septics | <u> N </u> Electrical Systems | <u> N </u> Lighting Fixtures |
| <u> N </u> Other Structural Components (Describe): _____ | | |

If the answer to any of the above is yes, explain. (Attach additional sheets if necessary): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

4. Are you (Seller) aware of any of the following conditions? Write Yes (Y) if you are aware, write No (N) if you are not aware.

- | | |
|---|--|
| <u> N </u> Active Termites (includes wood destroying insects) | <u> Y </u> Previous Structural or Roof Repair |
| <u> N </u> Termite or Wood Rot Damage Needing Repair | <u> N </u> Hazardous or Toxic Waste |
| <u> N </u> Previous Termite Damage | <u> N </u> Asbestos Components |
| <u> N </u> Previous Termite Treatment | <u> N </u> Urea-formaldehyde Insulation |
| <u> N </u> Improper Drainage | <u> N </u> Radon Gas |
| <u> N </u> Water Damage Not Due to a Flood Event | <u> N </u> Lead Based Paint |
| <u> N </u> Landfill, Settling, Soil Movement, Fault Lines | <u> N </u> Aluminum Wiring |
| <u> N </u> Single Blockable Main Drain in Pool/Hot Tub/Spa* | <u> N </u> Previous Fires |
| | <u> N </u> Unplatted Easements |
| | <u> N </u> Subsurface Structure or Pits |
| | <u> N </u> Previous Use of Premises for Manufacture of |
| | <u> N </u> Methamphetamine |

If the answer to any of the above is yes, explain. (Attach additional sheets if necessary): _____

Previous seller filed a roof claim due to hurricane damage -details unknown. Age of roof indicates previous seller replaced it in prior years. - Details unknown.

Home was built prior to 1978 - See Lead Based Paint Addendum.

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

* A single blockable main drain may cause a suction entrapment hazard for an individual.

5. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair? Yes (if you are aware) No (if you are not aware). If yes, explain (attach additional sheets if necessary). _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

6. Are you (Seller) aware of any of the following conditions?* Write Yes (Y) if you are aware, write No (N) if you are not aware.
- N Present flood insurance coverage
- N Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir
- Y Previous water penetration into a structure on the property due to a natural flood event

Write Yes (Y) if you are aware, and check wholly or partly as applicable, write No (N) if you are not aware.

- Y Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR)
- N Located wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded))
- N Located wholly partly in a floodway
- N Located wholly partly in a flood pool
- N Located wholly partly in a reservoir

Property is located in Zone AE, please see attached flood certificate

If the answer to any of the above is yes, explain (attach additional sheets if necessary): _____

Previous seller filed a claim due to winter storm Uri flooded the kitchen, Also previous seller filed a claim due to Harvey storm flooded the home- details unknown.

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

*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 of 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.

7. 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): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

*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).

8. 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): _____

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

9. Are you (Seller) aware of any of the following? Write Yes (Y) if you are aware, write No (N) if you are not aware.
- N Room additions, structural modifications, or other alterations or repairs made without necessary permits or not in compliance with building codes in effect at that time.
 - Y Homeowners' Association or maintenance fees or assessments.
 - N Any "common area" (facilities such as pools, tennis courts, walkways, or other areas) co-owned in undivided interest with others.
 - N Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.
 - N Any lawsuits directly or indirectly affecting the Property.
 - N Any condition on the Property which materially affects the physical health or safety of an individual.
 - N 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.
 - Y Any portion of the property that is located in a groundwater conservation district or a subsidence district.

If the answer to any of the above is yes, explain. (Attach additional sheets if necessary): Sagemont Maintenance Fund. (832) 545-4054: Main fee:\$50.00 paid annually. Please see attached for HOA-related expenses provided to Seller at the time Seller purchased this property. Buyer is encouraged to contact HOA for current information. Property is located in Harris-Galveston Subsidence District. For more information regarding this district contact the district directly.

Seller has never occupied this property. Seller encourages Buyer to have their own inspections performed and verify all information relating to this property.

10. 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 maybe required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.
11. 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.

Authorized Signer on Behalf of
Opendoor Property C LLC

Megan Meyer 01/18/2023
Signature of Seller Date Signature of Seller Date

The undersigned purchaser hereby acknowledges receipt of the foregoing notice.

Signature of Purchaser Date Signature of Purchaser Date



This form was prepared by the Texas Real Estate Commission in accordance with Texas Property Code § 5.008(b) and is to be used in conjunction with a contract for the sale of real property entered into on or after September 1, 2019. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (<http://www.trec.texas.gov>) TREC NO. OP-H



SUBDIVISION INFORMATION, INCLUDING RESALE CERTIFICATE FOR PROPERTY SUBJECT TO MANDATORY MEMBERSHIP IN A PROPERTY OWNERS' ASSOCIATION

(Chapter 207, Texas Property Code)

Resale Certificate concerning the Property (including any common areas assigned to the Property) located at 11231 Sageview Dr (Street Address), City of Houston, County of Harris, Texas, prepared by the property owners' association (Association).

A. The Property is is not subject to a right of first refusal (other than a right of first refusal prohibited by statute) or other restraint contained in the restrictions or restrictive covenants that restricts the owner's right to transfer the owner's property.

B. The current regular assessment for the Property is \$ 50.00 per year.

C. A special assessment for the Property due after this resale certificate is delivered is \$ 30.00 payable as follows Sagemont Maintenance Fund for the following purpose: Admin.

D. The total of all amounts due and unpaid to the Association that are attributable to the Property is \$ 210.00.

E. The capital expenditures approved by the Association for its current fiscal year are \$ n/a.

F. The amount of reserves for capital expenditures is \$ n/a.

G. Unsatisfied judgments against the Association total \$ -0-.

H. Other than lawsuits relating to unpaid ad valorem taxes of an individual member of the association, there are are not any suits pending in which the Association is a party. The style and cause number of each pending suit is: _____.

I. The Association's board has actual knowledge has no actual knowledge of conditions on the Property in violation of the restrictions applying to the subdivision or the bylaws or rules of the Association. Known violations are: _____.

J. The Association has has not received notice from any governmental authority regarding health or building code violations with respect to the Property or any common areas or common facilities owned or leased by the Association. A summary or copy of each notice is attached.

K. The amount of any administrative transfer fee charged by the Association for a change of ownership of property in the subdivision is \$ 75.00. Describe all fees associated with the transfer of ownership (include a description of each fee, to whom each fee is payable and the amount of each fee). _____

L. The Association's managing agent is Julius Schindler
(Name of Agent)

Sagemont Maintenance Fund, P.O. Box 34146, Houston, TX 77234
(Mailing Address)

832-545-4054 none
(Telephone Number) (Fax Number)

sagemont@att.net
(E-mail Address)

M. The restrictions do do not allow foreclosure of the Association's lien on the Property for failure to pay assessments.
REQUIRED ATTACHMENTS:

1. Restrictions
2. Rules
3. Bylaws
4. Current Balance Sheet
5. Current Operating Budget
6. Certificate of Insurance concerning Property and Liability Insurance for Common Areas and Facilities
7. Any Governmental Notices of Health or Housing Code Violations

NOTICE: This Subdivision Information may change at any time.

Sagemont Maintenance Fund
Name of Association

By: *Julius Schindler*

Print Name: Julius Schindler

Title: Bookkeeper/Treasurer

Date: 8/2/21

Mailing Address: Sagemont Maintenance
P.O. Box 34146
Houston, TX 77234

E-mail: sagemont@att.net



This form has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated contract forms. No representation is made as to the legal validity or adequacy of any provision in any specific transaction. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (<http://www.trec.texas.gov>) TREC No. 37-5. This form replaces TREC No. 37-4.

SECTION I

1. LENDER/SERVICER NAME AND ADDRESS OS NATIONAL LLC & OPENDOOR LABS INC 405 HOWARD ST SUITE 550 SAN FRANCISCO, CA 94105		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) OS NATIONAL 11231 SAGEVIEW DR HOUSTON, TX 77089-4611	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	


SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP community name CITY OF HOUSTON	2. County(ies) HARRIS COUNTY	3. State TX	4. NFIP community number 480296
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME			
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A"). 480296-1055L	2. NFIP Map Panel Effective/ Revised Date 06/18/2007	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
4. Flood Zone AE BFE: 32.53	5. No NFIP map	(If yes, and LOMC date/no. is available, enter date and case no. below). Date: Case No:	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (check all that apply)	
1. <input checked="" type="checkbox"/> Flood insurance is available (community participates in NFIP).	<input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP
2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP.	
3. <input type="checkbox"/> Building/Mobile home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood insurance may not be available. CBRA/OPA designation date: _____	

D. DETERMINATION	
IS BUILDING / MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

E. COMMENTS (optional):	
Request Date: 10/07/2021	Service Type: Life Of Loan Requested By: IAN LENAHAN
Input address: 11231 SAGEVIEW DR, HOUSTON, TX 77089 BFE Datum: NAVD88	
This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used for or relied upon by any other entity or individual for any purpose, including, but not limited to deciding whether to purchase a property or determining the value of a property.	
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.	

F. PREPARER'S INFORMATION		Certificate: 88270346-0
Name, address, telephone number (if other than lender)		DATE OF DETERMINATION
 LERETA, LLC 901 Corporate Center Dr Pomona, CA 91768 (800) 736 - 3109		10/07/2021

**NOTICE OF SPECIAL FLOOD HAZARDS
AND AVAILABILITY OF FEDERAL DISASTER RELIEF**

Prepared by: LERETA, LLC
Customer: OS NATIONAL LLC & OPENDOOR LABS INC
Client #: 225067

Loan #:
Certificate #: 88270346-0
Date: 10/07/2021

Borrower: OS NATIONAL
Property: 11231 SAGEVIEW DR
HOUSTON, TX 77089-4611

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: 480296. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP. Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Notified Borrower Signature: _____

Date: _____

Authorized Lender Signature: _____

Date: _____