# List of Amenities & Updates for 15918 Capri

#### Main House:

Interior painted (2022)

Front door and all railings refinished (2022)

Luxury Vinyl Plank Flooring - kitchen, breakfast area, utility room and dining room (2022)

Kitchen cabinets painted (2022), updated cabinet hardware (2022), recessed & pendant lighting (2022)

Kenmore Elite stainless steel microwave installed over stove top (2022)

Plumbing fixtures replaced in all upstairs bathrooms (2022)

Lighting fixtures replaced in all upstairs bathrooms & downstairs powder bathroom (2022)

Commodes replaced throughout the main house (2022)

Recessed light fixtures replaced throughout most of the main residence's 1<sup>st</sup> floor (2018) & the entire 2<sup>nd</sup> floor (2022)

Carpeting replaced entire 2<sup>nd</sup> floor and staircase (2022)

Door & drawer hardware replaced throughout 2<sup>nd</sup> floor (2022)

Samsung stainless steel French door refrigerator with bottom freezer (2015)

Kitchen-Aid stainless steel dishwasher (2015)

Kenmore Elite stainless steel 5-burner gas stove top (2018)

Kenmore Elite stainless steel wall unit convection oven/microwave combo (2018)

Kenmore Elite stainless steel warming drawer (2018)

Whirlpool stainless steel trash compactor (2018)

Updated kitchen sink fixtures (2016)

Under-cabinet lighting in kitchen and laundry room (2017)

Hardwood floors throughout foyer, living, hallway, gameroom, study, & primary suite

Main house intercom system/doorbells (2016)

Gas fireplace with glass front and remote lighting (2016)

A/C ductwork replaced in main house (2018)

1 hot water heater replaced with tankless water heater in main residence (2018) Master closet remodeled (2016)

Master bath upgraded – seamless sapphire glass walk-in shower, marble countertops and tub surround, new built-in cabinets with marble top Bathroom upgraded in powder room and upstairs bath with marble countertops Wood blinds

#### **Guest House Cottage:**

Interior painted (2022)

Front door refinished (2022)

Luxury Vinyl Flooring installed throughout guest house cottage (2021)

Full-size refrigerator installed (2021)

New plumbing fixtures in shower (2021)

220 plug in kitchenette area for range (if desired)

Double pane windows

#### Garage Apartment (presently used as Studio Workshop):

Studio painted (2016)

Laminate flooring (2016)

LED & fluorescent lighting (2018)

Plumbed for full kitchen with sewer line for sink, disposal, & dishwasher

Full bathroom with shower

(Note: Original owners designed this as their maid's quarters)

#### Exterior:

Professional Landscaping & lighting (front and back yards) /paved patio with separate pet area

Pool replastered/tile replaced/new heater (2018)

Pool cleaner pump (2018)

Pool filter pump (2022)

3 HVAC systems replaced (2018) – main house (2) and guest house cottage (1) All electrical panels replaced (2018)

7 camera wired security system with phone remote viewing (2016)

Electrical outlets in all front flower beds – for Christmas lighting (2018)

CONCERNING THE PROPERTY AT

Elisa McNinch



### SELLER'S DISCLOSURE NOTICE

@Texas Association of REALTORS®, Inc. 2022

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.

AS OF THE DATE	SIG UYE	enei Er i	) B Vay	Y : Wi	SEL	LEI TC	R AND IS NOT O OBTAIN. IT IS N	A S	SUB	STITL	CONDITION OF THE PROJECTION OF ANY INSPECTION OF ANY KIND BY	NS	OF	R
Seller vis is not the Property?	00	ccup	ying —–				erty. If unoccupied	(by appr	Sel oxin	ler), ıate	how long since Seller has didate) or never occupi	occt ied	upie the	
Section 1. The Proper This notice does i	ty h	as ti stabl	he ito ish th	ems ie ite	ms ms	arke to b	ed below: (Mark Yes e conveyed. The contra	(Y), act wi	No Il de	(N), d	or Unknown (U).) e which items will & will not convey	•		
Item	Υ	N	U		Ite	m	**	Y	N	U	Item	Y	N	U
Cable TV Wiring	1	3 35 30 50 300			Na	atura	al Gas Lines	1			Pump: sump grinder		1	
Carbon Monoxide Det.	1				Fυ	el C	as Piping:		-	1	Rain Gutters	1		
Ceiling Fans	1				-B	lack	Iron Pipe			1	Range/Stove		/	
Cooktop	1	<u> </u>			-C	opp	er			7	Roof/Attic Vents	./		
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-LP Community (Captive)		/		Ī	Po	ol Iv	laint. Accessories		,		20 3 30 3000 0	Y		
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Item	200702 <u>12</u>			Y	N	U	97399300		Α	dditio	onal Information			
Central A/C				$\checkmark$			electric gas	nun	ber	of un	its: 4		***	
Evaporative Coolers					1		number of units:		NO.	500 St 1807				
Wall/Window AC Units		9.00			$\sqrt{}$		number of units:							
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Other Heat				1	<b>√</b>		if yes, describe:					<del> </del>		
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Satellite Dish & Controls				4	/		number of units:		<u></u>		number of remotes: 2			
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Security System	- 1			<b>/</b>	- 8	3	ownedlease	a tro	n: _	ni	78			
(TXR-1406) 07-10 <b>-</b> 23			nitiale	100	y: B	uyer	:aı	nd Se	eller:	6/10	<u>. (/</u> , Pa	је 1	of 7	· Con
Village Property Advisors, 7413 Westview Elisa McNinch	Dr. Mou Pro	uston, T duced v	X 77055 wilh Lon	s ne Wol	fTran	sactio	ns (zipForm Edition) 717 N Harwoo	xd St, S	Pho uite 22	ne: 83274 :00, Dalla:	67911 Fax: 8326044186 s, TX 75201 <u>www.jwolf.com</u>	Ţ	Intitled	ì

Concerning the Property at	15	91	8	Capi	`[	<u>)r.</u>	_	Jessy	V	illa	ge, TX 77040		
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defects, or are need of repair	L	√ye	s –	no If yes,	des	cribe	(at	tach additi	ona	l shee	ets if necessary):		
AUTO OTTE CALL	<u> </u>	<u> </u>	<u>√_`</u> )`	TICYOU	ערוי	W.	A.	ZA U	YII	TN	or working		
	-	40.000	2000			<u> </u>	2303	100 100		<del></del>			
Section 2. Are you (Selle if you are aware and No (N	er) ) if	awa you	re o are i	f any de not aware.	fect:	s or	m	alfunction	15	in an	y of the following? (Mark	/es	(Y)
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Basement		1	1		_					7	Sidewalks	† <b>.</b>	1
Ceilings	<u> </u>	1			n /	Slab(	s)			7	Walls / Fences	<del> </del>	+ 7
Doors		1					Ψ/	× **			Windows	╁	17
Driveways		1	1 1						_	1	Other Structural Components	+	17
	- 500	1					_				Other Orderdal Components	$\vdash$	1
Exterior Walls		1	l			201110	•			1		$\vdash$	-
If the answer to any of the ite	ems	in S	ectic	n 2 is yes,	exp	lain (	(att	ach additio	onal	sheet	ts if necessary):		
and No (N) if you are not a	≥r) war	awa e.)	re c	of any of	th	e fo	llor			ons?	(Mark Yes (Y) if you are	aw	are
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						1		Soil Move		20000		$oxed{oxed}$	1
Water Heater  Water Softener Other Leased Items(s) Underground Lawn Sprinkler Septic / On-Site Sewer Facility Water supply provided by: city well MUD_Was the Property built before 1978? yes /no (If yes, complete, sign, and attach TXR-1906 co. Roof Type: cryn / Oci + / Cryn   Cryn /			\ <u>'</u>	١.	Subsurfac			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1			
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improvements encroaching o	n o	iners	r pro	perty	8						f termites or other wood		1
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(TXR-1406) 07-10-23		Initial	ed by	/: Buyer:		_,_	ž.	and Se	ller:		<u>/</u>	e 2 d	of 7

Village Property Advisors, 7413 Westview Dr. Houston, TX 77055
Ellsa MeNinch
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201

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Untitled

Concernir	ing the Property at 15918 Coopy's Dr. Jersey Village, TX 170KO
Previous (	Roof Repairs  Termite or WDI damage needing repair  Single Blockable Main Drain in Pool/Hot Tub/Spa*  Tub/Spa*
If the ansy	ver to any of the items in Section 3 is yes, explain (attach additional sheets if necessary):  - Flashing (Päyrel 2016, shingle + roof over Studio garage replaced, 2018,
Section 4. of repair,	le blockable main drain may cause a suction entrapment hazard for an individual.  Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need which has not been previously disclosed in this notice?yesno If yes, explain (attach sheets if necessary):
Section 5. check wh	Are you (Seller) aware of any of the following conditions?* (Mark Yes (Y) if you are aware and olly or partly as applicable. Mark No (N) if you are not aware.)
<u> </u>	Present flood insurance coverage.
	Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir.
4_	Previous flooding due to a natural flood event.
∠_	Previous water penetration into a structure on the Property due to a natural flood.
<b>_</b>	Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR).
	Located wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded)).
_ ✓	Located wholly partly in a floodway.
_ ✓	Located wholly partly in a flood pool.
_ ✓	Located wholly partly in a reservoir.
if the answ	er to any of the above is yes, explain (attach additional sheets as necessary): House took on took offer each solly remodeled by licensed antractor after each \$1884 NFID paray by is reasing nable to a new buyer.
*If Buy	ver is concerned about these matters, Buyer may consult Information About Flood Hazards (TXR 1414).
	noses of this notice:
wnich is	ar floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a special flood hazard area, s designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map; (B) has a one percent annual chance of flooding, s considered to be a high risk of flooding; and (C) may include a regulatory floodway, flood pool, or reservoir.
"500-ye area, w	ar floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a moderate flood hazard hich is designated on the map as Zone X (shaded); and (B) has a two-tenths of one percent annual chance of flooding, considered to be a moderate risk of flooding.
"Flood p subject	nool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is to controlled inundation under the management of the United States Army Corps of Engineers

Initialed by: Buyer.

(TXR-1406) 07-10-23

and Seller:

Concernin	ig the Property at 15918 Coppi, Dr. Jersen Ilage TX 77040
"Flood under t	insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).
a nver	way" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as year flood, without cumulatively increasing the water surface elevation more than a designated height.
"Reser	voir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain or delay the runoff of water in a designated surface area of land.
Section 6. provider,	. Have you (Seller) ever filed a claim for flood damage to the Property with any insurance including the National Flood Insurance Program (NFIP)?* yes _ no If yes, explain (attach sheets as necessary): See Section 5
⊨ven w	s in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance, when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate not low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the re(s).
Administr	Have you (Seller) ever received assistance from FEMA or the U.S. Small Business ration (SBA) for flood damage to the Property?yes no If yes, explain (attach additional necessary):See_Section 5
Section 9	Are you (Seller) awar of any of the fall in a
if you are	Are you (Seller) aware of any of the following? (Mark Yes (Y) if you are aware. Mark No (N) not aware.)
YN	
/	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.
- 7	Homeowners' associations or maintenance fees or assessments. If ves. complete the following:
	Name of association: Phone:
,	Manager's name: Phone:  Fees or assessments are: \$ per 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.)
- 4	Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.
-1/	Any condition on the Property which materially affects the health or safety of an individual.
_ 4	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.
(TXR-1406)	07-10-23 Initialed by: Buyer:, and Seller: \(\frac{\fra

Village Property Advisors, 7413 Westview Dr. Houston, TX 77055

Elia McNinch

Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201

www.lwolf.com

Fax: 8326044186

Concernin	g the Prop	perty at $159$	18 Copri Dr.	Jessey Villag TX	1040
				service area owned by a propa	
	Any por	rtion of the Pi	roperty that is located in	a groundwater conservation dis	trict or a subsidence
If the ansv	ver to any	of the items in S	Section 8 is yes, explain (attac	ch additional sheets if necessary):	
-					
persons	who reg	ularly provide	inspections and/who	received any written inspe are either licensed as inspe es, attach copies and complete the	ectors or otherwise
Inspection	Date	Туре	Name of Inspector		No. of Pages
	MARKET 100			,	-
	300 Section 1				
Oth Section 12 with any in Section 12 example,	ner: 1. Have y nsurance 2. Have y an insura	provider?y /ou (Seller) e ance claim or	ver filed a claim for dar es no ever received proceeds a settlement or award in	Disabled Veters Unknown nage, other than flood damage for a claim for damage to y a legal proceeding) and not no lf yes, explain:	ge, to the Property the Property (for
detector	requireme	nts of Chapte	er 766 of the Health and	ectors installed in accordance Safety Code?*unknown _	ce with the smoke no yes. If no
insta inclu in yo A bu famil	illed in acco ding perforn ur area, you yer may req ly who will I	ordance with the in nance, location, and inmay check unknowing tuire a seller to ins reside in the dwe	requirements of the building count and power source requirements. If yown above or contact your local to stall smoke detectors for the hear lling is hearing-impaired; (2) the	r two-family dwellings to have working te in effect in the area in which the dw you do not know the building code requivaliding official for more information. This impaired if: (1) the buyer or a mem buyer gives the seller written eviden	welling is located, uirements in effect aber of the buyer's ace of the hearing
selle.	rto install s	moke detectors for cost of installing	r the hearing-impaired and spec the smoke detectors and which b	e effective date, the buyer makes a writi ifies the locations for installation. The p rand of smoke detectors to install. //	len request for the parties may agree
(TXR-1406)	07-10-23	Initia	led by: Buyer:,	and Seller: LLL,	Page 5 of 7
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Village Property Advisors, 7413 Westvlew Dr. Houston, TX 77055 Phone: 8327467911 Fax: 8326044186 Ellia McNinch Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.iwolf.com

Col	oncerning the Property at 15918 Capi, Dr. Jesse	Nillay Tr 17040
ma	eller acknowledges that the statements in this notice are true to the cluding the broker(s), has instructed or influenced Seller to provide aterial information.	e inaccurate information or to omit any
Sig	gnature of Seller Date Signature of Sel	ler Date
Prir	inted Name: YOF YEARSALL Printed Name:	
AD	DDITIONAL NOTICES TO BUYER:	
(1)	The Texas Department of Public Safety maintains a database the determine if registered sex offenders are located in certain zip content https://publicsite.dps.texas.gov. For information concerning past neighborhoods, contact the local police department.	ode areas. To search the database, visit
(2)	If the Property is located in a coastal area that is seaward of the offeet of the mean high tide bordering the Gulf of Mexico, the Proper Act or the Dune Protection Act (Chapter 61 or 63, Natural Resour construction certificate or dune protection permit may be required local government with ordinance authority over construction information.	rty may be subject to the Open Beaches ces Code, respectively) and a beachfront for repairs or improvements. Contact the
(3)	If the Property is located in a seacoast territory of this state de Commissioner of the Texas Department of Insurance, the Frequirements to obtain or continue windstorm and hail insurance required for repairs or improvements to the Property. For more Regarding Windstorm and Hail Insurance for Certain Properties Department of Insurance or the Texas Windstorm Insurance Association.	Property may be subject to additional e. A certificate of compliance may be information, please review <i>Information</i> is (TXR 2518) and contact the Texas
	This Property may be located near a military installation and may be compatible use zones or other operations. Information relating to available in the most recent Air Installation Compatible Use Zone for a military installation and may be accessed on the Internet web county and any municipality in which the military installation is located.	high noise and compatible use zones is Study or Joint Land Use Study prepared
(5)	If you are basing your offers on square footage, measurements, items independently measured to verify any reported information.	or boundaries, you should have those
(6)	The following providers currently provide service to the Property:	
	Electric: Reliant	phone #:
		phone #: 713 - 466-2100
		phone #: 713-466 = 2100
		phone #: 800 - 934 - 6489
		phone #: 713 -466 - 2100
		phone #: 713-659-2111
	11/2	phone #:
	ALA	phone #:
		phone #: 800 - 934 -6489
		•
TXF	(R-1406) 07-10-23 Initialed by: Buyer:, and Seller:	<u>                                      </u>

Concerning the Property at 15918 (apr	i Dr. Jersey: (last ) 770%
(7) This Seller's Disclosure Notice was completed by this notice as true and correct and have no ENCOURAGED TO HAVE AN INSPECTOR OF YOU	/ Seller as of the date signed. The brokers have relied on reason to believe it to be false or inaccurate. YOU ARE IR CHOICE INSPECT THE PROPERTY.
The undersigned Buyer acknowledges receipt of the fore	joing notice.
Signature of Buyer Da	te Signature of Buyer Date
Printed Name:	Printed Name:

(TXR-1406) 07-10-23

Initialed by: Buyer: \_\_\_\_\_, \_\_\_\_ and Seller:

DocuSign Envelope ID: 8E50F6DE-E0EE-400E-9DB4-554D4391E582



Texas Farmers Insurance Company

#### **Agent Contact Information**

Mathew David 5304 E 5Th St Ste 104 Katy, TX 77493-2532 (281) 665-2940

Insurer NAIC Number 21660

**Policy Number** 87073696642022 **NFIP Policy Number** 8707369664

Policy Term 11/27/2022 12:01 AM - 11/27/2023 12:01 AM

Policy Form Dwelling Policy

**Policy Declarations Type** Renewal Policy Declarations

Payor Insured

Rate Category Rating Engine

## Flood Insurance Policy Declarations THIS IS NOT A BILL

#### **Insured Name and Mailing Address**

Patricia Pearsall 15918 CAPRI DR JERSEY VILLAGE, TX 77040-1203

#### **Property Location**

15918 CAPRI DR

JERSEY VILLAGE, TX 77040-1203

#### **COVERAGE AND RATING**

	Coverage	Deductible	Premium Details	
Building	\$250,000	\$2,000	Building Premium	\$1,075
Contents	\$100,000	\$2,000	Contents Premium	\$664
	PROPERTY INFO		ICC Premium	\$33
	PROPERTI INIC	PRIMATION	Mitigation Discounts	(- <b>\$</b> 0)
			CRS Discount	(-\$236)
Flood Zone		AE	Full-Risk Premium	<u>\$1,536</u>
Primary Resi	idence	Yes	Statutory Discounts	
Building Occ	cupancy	Single-Family Home	Annual Increase Cap Discount	(- <b>\$</b> 0)
Building Des	cription	Main Dwelling	Pre-FIRM Discount	(-\$0)
Building Des	cription Detail		Newly Mapped Discount	(-\$0)
First Floor H	eight	1.1000000352 Feet	Other Statutory Discounts	(-\$0)
Method Use	d for 1st Floor Height	TOOL	Discounted Premium	<b>\$1,536</b>
Property Des	scription	Slab on Grade, 2 Floors,	<u>Fees and Surcharges</u>	
		Masonry	Reserve Fund Assessment	\$276
Date of Cons	st/Substantial Imp	05/07/1978	HFIAA Surcharge	\$25
Replacemen	t Cost Value	\$38,500	Federal Policy Fee	\$47
Prior NFIP C	laims	0 claims	Probation Surcharge	\$0
Number of U	Inits	1	Total Annual Premium	\$1,884

Effective 4/1/2022, the NFIP implemented a new pricing methodology, Risk Rating 2.0 Phase II Renewals. Some property information on your policy may have been updated. Please contact your flood insurance agent to ensure you have the most accurate and up to date property information.

Your property's NFIP flood claims history can affect your premium.

#### **MORTGAGE INFORMATION**

#### First Mortgagee

loandepot.com, Ilc

PO Box 7114

Troy, MI

48007-7114

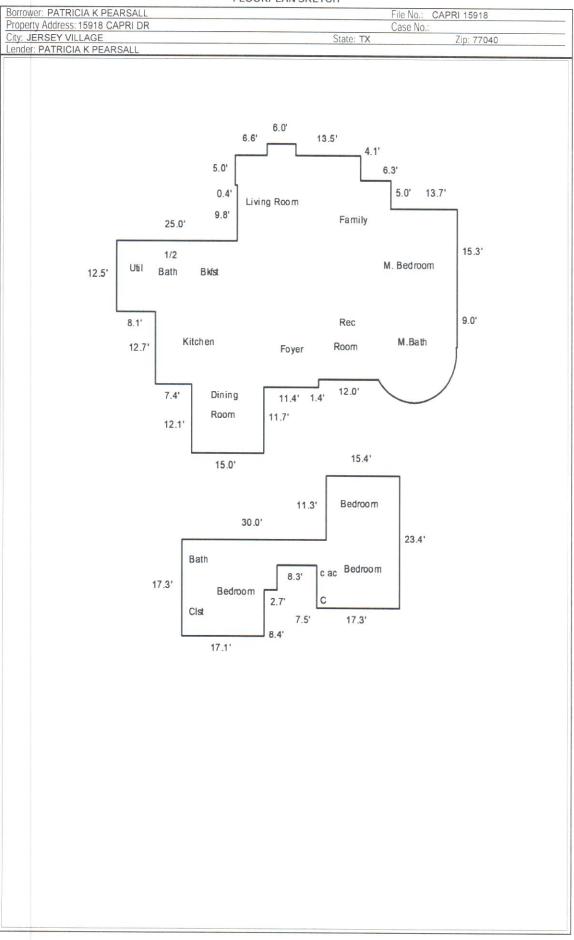
Loan# 104586161

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

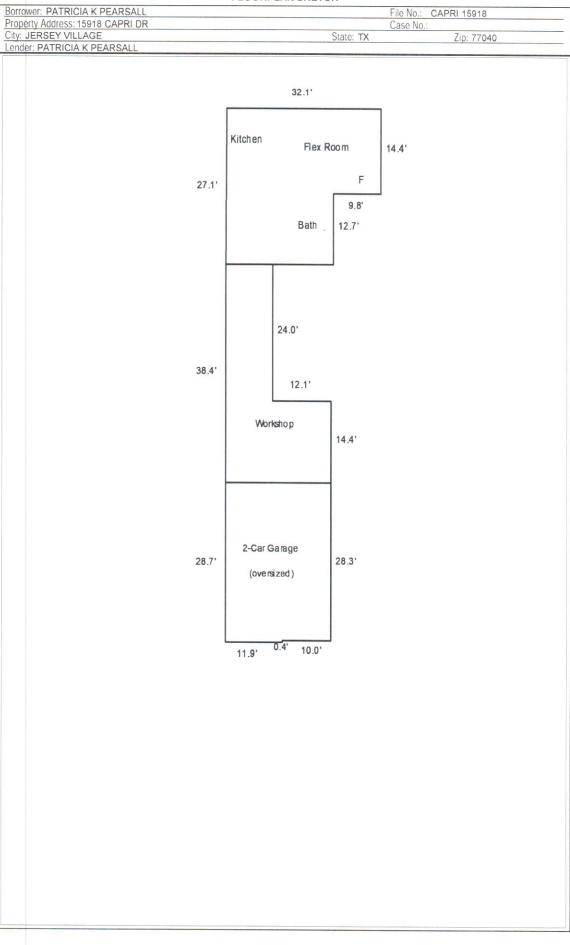
For Questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood. risk please visit FloodSmart.gov/floodcosts

Policy Issued By: Fire Insurance Exchange Printed: 11/15/2022

#### FLOORPLAN SKETCH



#### FLOORPLAN SKETCH



#### FLOORPLAN SKETCH

wer: PATRICIA K PEARSALL erty Address: 15918 CAPRI DR	Case		
JERSEY VILLAGE DI: PATRICIA K PEARSALL	State: TX	Zip: 7	7040
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SKETCE	I CALCULATIONS	Perimeter	Area
A1	A1 : 9.8 x 24.0 =		235.2
<del></del>	A2 : 21.9 x 14.4 =		315.4
A2	Workshop	120.6	550.6
		***************************************	
	Total Misc. Area	120.6	-550.6
	A3 : Radius=8.9 Angle=155.0		
	A4 : 6.0 x 2.0 =		89.9 12.0
A5 A7	A5 : 26.1 x 4.1 =		107.0
	A6 : 32.4 x 0.9 =		29.2
A8	A7 : 32.0 x 4.1 =		131.2
A9	A8: 45.7 x 5.7 = A9: 70.7 x 12.5 =		260.5
	A10: 62.6 x 6.1 =		883.7 381.9
A10	A11: 33.8 x 1.0 =		33.8
A15 A3	A12: 26.4 x 0.4 =		10.6
A13	A13: 15.0 x 11.7 =		175.5
	A14: 0.5 x 16.4x5.6 = A15: 46.2 x 5.6 =		45.9
			258.7
	First Floor	252.4	2419.9
	A16: 15.4 x 11.3 =		174.0
A16	A17: 19.8 x 4.3 =		85.1
	A18: 17.1 x 8.4 = A19: 45.4 x 4.6 =		143.6
A17 A20	A20: 17.3 x 7.5 =		208.8 129.8
A18	Second Floor	482.2	
	Second Floor	163.0	741.3
	Total Living Area	415.4	3161.2
	A21 : 21 0 × 20 2 -		046.5
A21	A21: 21.9 x 28.3 = A22: 11.9 x 0.4 =		619.8 4.8
			U.F
AZZ	Detached Garage	101.2	624.6
	Total Garage Area	101.2	624.6
A23	A23: 32.1 x 14.4 =		462.2
90000	A24: 22.3 x 12.7 =		283.2
A24	Garden House	118.4	745.4
	Total Rentable Area	118.4	-745.4



#### INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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### Tight Concerning the Property At Series Village, TX 77040 15918 Capri Dr Jersey Village, TX 77040

#### 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 is designated on flood insurance rate maps with a zone beginning in a "V" or "A". Both V-Zone and A-Zone areas indicate a 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.

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#### 15918 Capri Dr Jersey Village, TX 77040

- (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).

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Signature

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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:

Date

Signature

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Date