

APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC) FOR VOLUNTARY USE

10-10-11

NON-REALTY ITEMS ADDENDUM

TO CONTRACT CONCERNING THE PROPERTY AT

	22403 Vobe Ct, Katy (Address of F			
A.	For an additional sum of \$ and o convey to Buyer at closing the following person description, model numbers, serial numbers, location.	al property (specify each item carefully, include		
	Refrigerator and washer/dryer currently located on premises.			
	1- TO THE PERSON OF THE SERVICE CONTROL OF THE PERSON OF T			
		A STANDARD S		
		The second secon		
В.	B. Seller represents and warrants that Seller owns the and clear of all encumbrances.	e personal property described in Paragraph A free		
c.	C. Seller does not warrant or guarantee the condition conveyed by this document.	n or future performance of the personal property		
······································		Authentiscer Emily L. Pape. Self-10:34:17 PM GMT		
	Buyer	Seller 1034:17 PM GMT Emily L. Pape		
Du				
	Buyer	Seller		

TREC NO. OP-M



Notice to a Purchaser of Real Property in a Water District

be executed by the seller and purchaser and	d should be attached as a separ	aser prior to execution of a binding contra ate portion of a purchase contract. Please s	ct of sale and purchase, should see NOTE at bottom of page.
1) The real property, described below, that district has taxing authority separate from ar an unlimited rate of tax in payment of such \$0.45 on each \$100 of this date, is \$ NA on each any portion of bonds issued that are payable approved by the voters and which have been of all bonds issued for one or more of \$25,005,000.00	ny other taxing authority and man bonds. As of this date, the range assessed valuation. If the dist \$100 of assessed valuation. The solely from revenues receive the property of this date, be issued.	ay, subject to voter approval, issue an unline of taxes levied by the district on real prict has not yet levied taxes, the most received total amount of bonds, excluding refut or expected to be received under a contract in \$56,685,000.00 grant and the age.	mited amount of bonds and levy property located in the district is cent projected rate of tax, as of anding bonds and any bonds or tract with a governmental entity, gregate initial principal amounts
2) The district has the authority to adopt an services available but not connected and w utilize the utility capacity available to the pro- the most recent amount of the standby fee property at the time of imposition and is sec- if any, of unpaid standby fees on a tract of pro-	which does not have a house, to operty. The district may exercis is \$UNKNOWN. An updated by a lien on the property.	ouilding, or other improvement located the se the authority without holding an election unpaid standby fee is a personal obligation	reon and does not substantially n on the matter. As of this date, n of the person that owned the
3) Mark an "X" in one of the following three s	paces and then complete as ins	structed.	
Notice for Districts Located in Whole X Notice for Districts Located in Who Not Located within the Corporate Bo	or in Part within the Corporate ole or in Part in the Extrate undaries of a Municipality (Co Located in Whole or in	e Boundaries of a Municipality (Complete rritorial Jurisdiction of One or More I amplete Paragraph B). Part within the Corporate Boundarie	fome-Rule Municipalities and
A) The district is located in whole or it the district are subject to the taxes imposed corporate boundaries of a municipality may be	d by the municipality and by the	undaries of the City of e district until the district is dissolved. By nce without the consent of the district or the	law, a district located within the
B) The district is located in whole or located in the extraterritorial jurisdiction of a rannexed, the district is dissolved.	in part in the extraterritorial ju nunicipality may be annexed wit	risdiction of the City of HOUST thout the consent of the district or the voters	ON . By law, a district s of the district. When a district is
4) The purpose of this district is to provide bonds payable in whole or in part from prope utility facilities are owned or to be owned by the WILLIAMSBURGH SETTLEMENT SEC 02	rty taxes. The cost of these utili	ty facilities is not included in the purchase p	price of your property, and these
Authentisor	08/01/2022		
Emily L. Fape Signature of Sieller Emily L. Pape	Date	Signature of Seller	Date
PURCHASER IS ADVISED THAT THE INFO DISTRICT ROUTINELY ESTABLISHES TA EFFECTIVE FOR THE YEAR IN WHICH TH DISTRICT TO DETERMINE THE STATUS OF	AX RATES DURING THE MI HE TAX RATES ARE APPROV F ANY CURRENT OR PROPOS	ONTHS OF SEPTEMBER THROUGH D /ED BY THE DISTRICT. PURCHASER IS SED CHANGES TO THE INFORMATION S	DECEMBER OF EACH YEAR, ADVISED TO CONTACT THE HOWN ON THIS FORM.
The undersigned purchaser hereby acknowle property described in such notice or at closing			tract for the purchase of the real
Signature of Purchaser	Date	Signature of Purchaser	Date
NOTE: Correct district name, tax rate, bond an addendum or paragraph of a purchase of propose to provide one or more of the spectaxes, a statement of the district's most recert the commission to adopt and impose a stanct to be given to the prospective purchaser prior acting on the seller's behalf may modify the correct calendar year in the appropriate space	contract, the notice shall be ex sified facilities and services, the nt projected rate of tax is to be dby fee, the second paragraph or to execution of a binding contract notice by substitution of the v	secuted by the seller and purchaser, as in appropriate purpose may be eliminated, placed in the appropriate space. If the distr of the notice may be deleted. For the purpose fact of sale and purchase, a seller and any	idicated. If the district does not if the district has not yet levied ict does not have approval from oses of the notice form required agent, representative, or person
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Coldwell Banker Realty - Katy, 3333 S. Mason Rd. Katy TX 77450

Phone: 7133820749

Fax: 2815784417 22403 Vobe Court,

TR TEXAS REALTORS

INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

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CONCERNING THE PROPERTY AT

22403 Vobe Ct Katy, TX 77449-2805

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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Information about Special Flood Hazard Areas concerning

- (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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Information about Special Flood Hazard Areas concerning

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:		
Authentiscar Emily L. Pape 8 172022 10:34:23 PM GMT Signature Emily L. Pape	Date	 Date

TEXAS REALTORS

INFORMATION ABOUT PROPERTY INSURANCE FOR A BUYER OR SELLER

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A. The availability and the affordability of property insurance may affect both the buyer and the seller.

Typically a buyer will seek to insure the property. Most mortgage lenders require that the property be insured in an amount not less than the loan amount. The failure to obtain property insurance at or before closing may delay the transaction or cause it to end, either of which can impose both inconvenience and cost to both the buyer and the

B. There are a number of factors that affect the availability and affordability of insurance.

- (1) The level of coverage will significantly affect the cost of insurance. There are several levels of insurance coverage. For example:
 - (a) a policy may cover the replacement cost of the improvements and the replacement cost of many personal items in the property in the event of most casualties:
 - (b) a policy may cover only value of the improvements and exclude many casualties; or
 - (c) a policy may cover casualties and costs between the two noted extremes under (a) and (b).
- (2) Coverage levels and prices vary from company to company. There are many insurance companies conducting business in Texas who offer a variety of insurance products at various prices.
 - (a) One insurance company may refuse to insure a particular property or person while another insurance company may elect to do so.
 - (b) One insurance company may charge a significantly lower premium than another insurance company for the same or similar coverage.
 - (c) Generally, each insurance company has specific guidelines by which it prices its insurance policies. The following are examples of criteria that an insurance company may use in evaluating an application for insurance. The criteria vary from company to company.
 - (1) Past claims filed against the property to be insured in the 5 years preceding the application.
 - (2) Past claims filed by the applicant to be insured in the 5 years preceding the application.
 - (3) The applicant's insurance credit score.
 - (4) The past relationship between the insurance company and the applicant.
 - (5) The physical characteristics of the property such as condition, age, location, or construction materials.

C. Most insurance companies participate in the Comprehensive Loss Underwriting Exchange (CLUE) and obtain a CLUE report to evaluate the claims history of the property and the applicant.

- (1) Most insurance companies contribute information about claims to an insurance industry database known as CLUE (a registered trademark of Equifax, Inc.). An insurance company obtains a CLUE report when evaluating an application for insurance.
- (2) A CLUE report contains information about the claims history of the property and of the applicant for insurance.
 - (a) The CLUE report contains only data and does not inform the buyer or seller whether insurance is or is not available or at what cost.
 - (b) Insurance companies use the CLUE report in different ways.
 - (c) It is best to speak with an insurance agent with respect to how the information in a particular CLUE report affects the affordability and availability of insurance.

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Information about Property Insurance for a Buyer or Seller

- (3) While CLUE reports are generally accurate, there may be errors in the reports.
 - (a) An event may be listed as a claim even though the insurance company did not pay any proceeds (for example, the cost of repair did not exceed the deductible or an inquiry may be incorrectly classified as a claim).
 - (b) Federal law permits a person to challenge inaccurate information. One may contact the administrator of the CLUE report (Lexis-Nexis) to correct information in a CLUE report.
- (4) A property owner may, for a fee, obtain the CLUE report on his or her property through companies such as Lexis-Nexis (https://personalreports.texisnexis.com, 1-866-312-9076), A-Plus (800-709-8842) or other companies, most of whose services are accessible via the Internet. An owner may also contact the Equifax Insurance Consumer Center at 800-456-6004.
- D. Promptly after entering into a contract to buy a property in Texas, the buyer should take the following steps to avoid delays in closing and to avoid additional costs.

If the buyer has the option to terminate the contract, the buyer should make sure that the buyer and the insurance agent have completed the following steps before the option expires.

- (1) Contact one or more insurance agents.
 - (a) The buyer should discuss the various levels of coverage with an insurance agent and ask questions that are necessary so the buyer understands the levels of available coverage.
 - (b) Insurance agents can provide applicants with written summaries of the various coverage levels.
 - (c) Basic summaries are available at the websites noted in Paragraph E.
- (2) Submit an application for insurance with the insurance agent of the buyer's choice.
 - (a) Applying for insurance promptly after entering into a contract to buy a property helps avoid surprises or delays in closing the transaction.
 - (b) Prompt application permits the buyer time to evaluate various coverage levels and prices.
 - (c) Delaying the application for insurance may limit opportunities to obtain the most suitable coverage and may limit opportunities to address any unforeseen problems or delays in obtaining coverage.
 - (d) In recent years, many transactions have been delayed or terminated because of problems associated with obtaining insurance.
- (3) Ask for written confirmation from the insurance agent that the insurance company:
 - (a) has received the application;
 - (b) has reviewed the applicant's CLUE report; and
 - (c) has conducted all necessary reviews to issue a policy at the particular price quoted (some insurance companies may ask for specific information or may wish to inspect the property).
- (4) Verify that the insurance coverage the buyer chooses is acceptable to the buyer's lender.
- E. If one is not able to obtain insurance at a reasonable price or more information is needed, contact the Texas Department of Insurance (<u>www.helpinsure.com</u> or <u>www.tdi.state.tx.us</u>).

Receipt acknowledged by:	
Authentisch Emily L. Pape Signature Signature	Signature

(TXR-2508) 2-1-14



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)

11-10-2020



ADDENDUM FOR PROPERTY SUBJECT TO MANDATORY MEMBERSHIP IN A PROPERTY **OWNERS ASSOCIATION**

(NOT FOR USE WITH CONDOMINIUMS) ADDENDUM TO CONTRACT CONCERNING THE PROPERTY AT

13. 7 59000	22403 Vobe Ct Katy
	(Street Address and City)
*********	Williamsburg Settlement Maintenance Association 281-945-4668 or Crest Mgmt 281-579-0761
A.	(Name of Property Owners Association, (Association) and Phone Number) SUBDIVISION INFORMATION: "Subdivision Information" means: (i) a current copy of the restrictions applying to the subdivision and bylaws and rules of the Association, and (ii) a resale certificate, all of which are described by Section 207.003 of the Texas Property Code.
	(Check only one box): 1. Within days after the effective date of the contract, Seller shall obtain, pay for, and deliver the Subdivision Information to the Buyer. If Seller delivers the Subdivision Information, Buyer may terminate the contract within 3 days after Buyer receives the Subdivision Information or prior to closing, whichever occurs first, and the earnest money will be refunded to Buyer. If Buyer does not receive the Subdivision Information, Buyer, as Buyer's sole remedy, may terminate the contract at any time prior to closing and the earnest money will be refunded to Buyer.
	2. Within days after the effective date of the contract, Buyer shall obtain, pay for, and deliver a copy of the Subdivision Information to the Seller. If Buyer obtains the Subdivision Information within the time required, Buyer may terminate the contract within 3 days after Buyer receives the Subdivision Information or prior to closing, whichever occurs first, and the earnest money will be refunded to Buyer. If Buyer, due to factors beyond Buyer's control, is not able to obtain the Subdivision Information within the time required, Buyer may, as Buyer's sole remedy, terminate the contract within 3 days after the time required or prior to closing, whichever occurs first, and the earnest money will be refunded to Buyer.
	 3. Buyer has received and approved the Subdivision Information before signing the contract. Buyer does does not require an updated resale certificate. If Buyer requires an updated resale certificate, Seller, at Buyer's expense, shall deliver it to Buyer within 10 days after receiving payment for the updated resale certificate from Buyer. Buyer may terminate this contract and the earnest money will be refunded to Buyer if Seller fails to deliver the updated resale certificate within the time required. 4. Buyer does not require delivery of the Subdivision Information.
	The title company or its agent is authorized to act on behalf of the parties to obtain the Subdivision Information ONLY upon receipt of the required fee for the Subdivision Information from the party
to S	MATERIAL CHANGES. If Seller becomes aware of any material changes in the Subdivision Information, er shall promptly give notice to Buyer. Buyer may terminate the contract prior to closing by giving written notice seller if: (i) any of the Subdivision Information provided was not true; or (ii) any material adverse change in the advision Information occurs prior to closing, and the earnest money will be refunded to Buyer.
C.	FEES AND DEPOSITS FOR RESERVES: Except as provided by Paragraphs A and D, Buyer shall pay any and all Association fees, deposits, reserves, and other charges associated with the transfer of the Property not to exceed and Seller shall pay any excess.
D.	AUTHORIZATION: Seller authorizes the Association to release and provide the Subdivision Information and any updated resale certificate if requested by the Buyer, the Title Company, or any broker to this sale. If Buyer does not require the Subdivision Information or an updated resale certificate, and the Title Company requires information from the Association (such as the status of dues, special assessments, violations of covenants and restrictions, and a waiver of any right of first refusal). Buyer Seller shall pay the Title Company the cost of obtaining the information prior to the Title Company ordering the information.
resp Prop	TICE TO BUYER REGARDING REPAIRS BY THE ASSOCIATION: The Association may have the sole consibility to make certain repairs to the Property. If you are concerned about the condition of any part of the perty which the Association is required to repair, you should not sign the contract unless you are satisfied that the ociation will make the desired repairs.
Buy	er Seller Emily L. Pape
Buy	er Seller
TF	The form of this addendum has been approved by the Texas Real Estate Commission for use only with similarly approved or promulgated forms of contracts. Such approval relates to this contract form only. TREC forms are intended for use only by trained real estate licensees. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not intended for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin. TX 78711-2188, (512) 936-3000 (www.trec.texas.gov) TREC No. 36-9. This form replaces TREC No. 36-8.

TXR 1922

TREC NO. 36-9