NORTH CAROLINA REAL ESTATE COMMISSION

Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 775 Sagamore Dr, Louisburg, NC 27549

Owner's Name(s): Cynthia ~~Taylor-Down~~ Down-Taylor, Gregory L Taylor

North Carolina law N.C.G.S. 47E requires residential property owners to complete this Disclosure Statement and provide it to the buyer prior to any offer to purchase. There are limited exemptions for completing the form, such as new home construction that has never been occupied. Owners are advised to seek legal advice if they believe they are entitled to one of the limited exemptions contained in N.C.G.S. 47E-2.

An owner is required to provide a response to every question by selecting Yes (Y), No (N), No Representation (NR), or Not Applicable (NA). An owner is not required to disclose any of the material facts that have a NR option, even if they have knowledge of them. However, failure to disclose latent (hidden) defects may result in civil liability. The disclosures made in this Disclosure Statement are those of the owner(s), not the owner's broker.

- If an owner selects Y or N, the owner is only obligated to disclose information about which they have actual knowledge. If an owner selects Y in response to any question about a problem, the owner must provide a written explanation or attach a report from an attorney, engineer, contractor, pest control operator, or other expert or public agency describing it.
- If an owner selects N, the owner has no actual knowledge of the topic of the question, including any problem. If the owner selects N and the owner knows there is a problem or that the owner's answer is not correct, the owner may be liable for making an intentional misstatement.
- If an owner selects NR, it could mean that the owner (1) has knowledge of an issue and chooses not to disclose it; or (2) simply does not know.
- If an owner selects NA, it means the property does not contain a particular item or feature.

For purposes of completing this Disclosure Statement: **"Dwelling"** means any structure intended for human habitation, **"Property"** means any structure intended for human habitation and the tract of land, and **"Not Applicable"** means the item does not apply to the property or exist on the property.

OWNERS: The owner must give a completed and signed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase property. If the owner does not, the buyer can, under certain conditions, cancel any resulting contract. An owner is responsible for completing and delivering the Disclosure Statement to the buyer even if the owner is represented in the sale of the property by a licensed real estate broker and the broker must disclose any material facts about the property that the broker knows or reasonably should know, regardless of the owner's response.

The owner should keep a copy signed by the buyer for their records. If something happens to make the Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), the owner must promptly give the buyer an updated Disclosure Statement or correct the problem. Note that some issues, even if repaired, such as structural issues and fire damage, remain material facts and must be disclosed by a broker even after repairs are made.

BUYERS: The owner's responses contained in this Disclosure Statement are not a warranty and should not be a substitute for conducting a careful and independent evaluation of the property. **Buyers are strongly encouraged to:**

- Carefully review the entire Disclosure Statement.
- Obtain their own inspections from a licensed home inspector and/or other professional.

DO NOT assume that an answer of N or NR is a guarantee of no defect. If an owner selects N, that means the owner has no actual knowledge of any defects. It does not mean that a defect does not exist. If an owner selects NR, it could mean the owner (1) has knowledge of an issue and chooses not to disclose it, or (2) simply does not know.

BROKERS: A licensed real estate broker shall furnish their seller-client with a Disclosure Statement for the seller to complete in connection with the transaction. A broker shall obtain a completed copy of the Disclosure Statement and provide it to their buyer-client to review and sign. All brokers shall (1) review the completed Disclosure Statement to ensure the seller responded to all questions, (2) take reasonable steps to disclose material facts about the property that the broker knows or reasonably should know regardless of the owner's responses or representations, and (3) explain to the buyer that this Disclosure Statement does not replace an inspection and encourage the buyer to protect their interests by having the property fully examined to the buyer's satisfaction.

- **Brokers are NOT permitted to complete this Disclosure Statement on behalf of their seller-clients.**
- Brokers who own the property may select NR in this Disclosure Statement but are obligated to disclose material facts they know or reasonably should know about the property.

Buyer Initials ______________ Owner Initials cdt

Buyer Initials ______________ Owner Initials GLT

SECTION A.
STRUCTURE/FLOORS/WALLS/CEILING/WINDOW/ROOF

	Yes	No	NR
A1. Is the property currently owner-occupied? Date owner acquired the property: 5/2022 If not owner-occupied, how long has it been since the owner occupied the property? ________	●	○	○
A2. In what year was the dwelling constructed? 2022			○
A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?	○	●	○
A4. The dwelling's exterior walls are made of what type of material? (Check all that apply) ○ Brick Veneer ● Vinyl ● Stone ● Fiber Cement at Sunroom ○ Synthetic Stucco ○ Composition/Hardboard ○ Concrete ○ Aluminum ○ Wood ○ Asbestos ○ Other: ________			○
A5. In what year was the dwelling's roof covering installed? 2022			○
A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?	○	●	○
A7. Is there water seepage, leakage, dampness, or standing water in the dwelling's basement, crawl space, or slab?	○	●	○
A8. Is there an infestation present in the dwelling or damage from past infestations of wood destroying insects or organisms that has not been repaired?	○	●	○

A9. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Foundation	○	○	●	○	Windows	○	○	●	○	Attached Garage	○	~~●~~	●	○
Slab	○	○	●	○	Doors	○	○	●	○	Fireplace/Chimney	●	○	~~●~~	~~●~~
Patio	○	○	●	○	Ceilings	○	○	●	○	Interior/Exterior Walls	○	○	●	○
Floors	○	○	●	○	Deck	○	○	●	○	Other: ________	○	○	○	○

Explanations for questions in Section A (identify the specific question for each explanation):

Mistakenly checked the incorrect Box on 2 items

SECTION B.
HVAC/ELECTRICAL

	Yes	No	NR
B1. Is there a problem, malfunction, or defect with the dwelling's electrical system (outlets, wiring, panels, switches, fixtures, generator, etc.)?	○	●	○
B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?	○	●	○
B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture)			○

○ Furnace [1 # of units] Year: 2022 ○ Heat Pump [___# of units] Year:____

○ Baseboard [___# of bedrooms with units] Year:____ ○ Other:______________ Year:____

Buyer Initials [initials] Owner Initials [initials]
Buyer Initials ________ Owner Initials [initials]

	Yes	No	NR
B4. What is the dwelling's cooling source? (Check all that apply; indicate the year of each system manufacture) ● Central Forced Air:____ Year: 2022 ○ Wall/Windows Unit(s):____ Year:____ ○ Other:____ Year:____			○
B5. What is the dwelling's fuel source? (Check all that apply) ● Electricity ○ Natural Gas ○ Solar ○ Propane ○ Oil ○ Other:____			○

Explanations for questions in Section B (identify the specific question for each explanation):

SECTION C.
PLUMBING/WATER SUPPLY/SEWER/SEPTIC

	Yes	No	NR
C1. What is the dwelling's water supply source? (Check all that apply) ○ City/County ○ Shared well ● Community System ○ Private well ○ Other:____ If the dwelling's water supply source is supplied by a private well, identify whether the private well has been tested for: (Check all that apply). ○ Quality ○ Pressure ○ Quantity If the dwelling's water source is supplied by a private well, what was the date of the last water quality/quantity test?____			○
C2. The dwelling's water pipes are made of what type of material? (Check all that apply) ○ Copper ○ Galvanized ● Plastic ○ Polybutylene ○ Other:____			○
C3. What is the dwelling's water heater fuel source? (Check all that apply; indicate the year of each system manufacture) ○ Gas:____ ● Electric:____ ○ Solar:____ ○ Other:____			○
C4. What is the dwelling's sewage disposal system? (Check all that apply) ○ Septic tank with pump ○ Community system ● Septic tank ○ Drip system ○ Connected to City/County System ○ City/County system available ○ Other:____ ○ Straight pipe (wastewater does not go into a septic or other sewer system) *Note: Use of this type of system violates State Law. If the dwelling is serviced by a septic system, how many bedrooms are allowed by the septic system permit? 3 ○ No Records Available Date the septic system was last pumped: 2/2026			○

C5. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR
Septic system	○	○	●	○
Sewer system	●	○	○	●
Plumbing system (pipes, fixtures, water heater, etc.)	○	○	●	○
Water supply (water quality, quantity, or pressure)	○	○	●	○

Explanations for questions in Section C (identify the specific question for each explanation):

Buyer Initials ____ Owner Initials CDS
Buyer Initials ____ Owner Initials CJW

SECTION D.
FIXTURES/APPLIANCES

	Yes	No	NR
D1. Is the dwelling equipped with an elevator system? If yes, when was it last inspected?____________________ Date of last maintenance service: ____________________	○	●	○

D2. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Attic fan, exhaust fan, ceiling fan	○	○	●	○	Irrigation system	○	○	●	○	Sump pump	●	○	○	●	Garage door system	○	○	●	○
Elevator system or component	●	○	○	●	Pool/hot tub /spa	●	○	○	●	Gas logs	●	○	○	●	Security system	●	○	○	●
Appliances to be conveyed	○	○	●	○	TV cable wiring or satellite dish	○	○	●	○	Central vacuum	●	○	○	●	Other: ______	○	○	○	○

Explanations for questions in Section D (identify the specific question for each explanation):

____

SECTION E.
LAND/ZONING

	Yes	No	NR
E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?	○	●	○
E2. Is the property in violation of any local zoning ordinances, restrictive covenants, or local land-use restrictions (including setback requirements?)	○	●	○
E3. Is the property in violation of any building codes (including the failure to obtain required permits for room additions or other changes/improvements)?	○	●	○
E4. Is the property subject to any utility or other easements, shared driveways, party walls, encroachments from or on adjacent property, or other land use restrictions?	○	●	○
E5. Does the property abut or adjoin any private road(s) or street(s)?	●	○	○
E6. If there is a private road or street adjoining the property, are there any owners' association or maintenance agreements dealing with the maintenance of the road or street? ○ NA	●	○	○

Explanations for questions in Section E (identify the specific question for each explanation):

____

SECTION F.
ENVIRONMENTAL/FLOODING

	Yes	No	NR
F1. Is there hazardous or toxic substance, material, or product (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) that exceed government safety standards located on or which otherwise affect the property?	○	●	○

Buyer Initials ________ Owner Initials ________
Buyer Initials ________ Owner Initials ________

	Yes	No	NR
F2. Is there an environmental monitoring or mitigation device or system located on the property?			
F3. Is there debris (whether buried or covered), an underground storage tank, or an environmentally hazardous condition (such as contaminated soil or water or other environmental contamination) located on or which otherwise affect the property?			
F4. Is there any noise, odor, smoke, etc., from commercial, industrial, or military sources that affects the property?			
F5. Is the property located in a federal or other designated flood hazard zone?			
F6. Has the property experienced damage due to flooding, water seepage, or pooled water attributable to a natural event such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?			
F7. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program?			
F8. Is there a current flood insurance policy covering the property?			
F9. Have you received assistance from FEMA, U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the property?			
F10. Is there a flood or FEMA elevation certificate for the property?			

NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy. For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance can result in an owner being ineligible for future assistance.

Explanations for questions in Section F (identify the specific question for each explanation):

SECTION G.
MISCELLANEOUS

	Yes	No	NR
G1. Is the property subject to any lawsuits, foreclosures, bankruptcy, judgments, tax liens, proposed assessments, mechanics' liens, materialmens' liens, or notices from any governmental agency that could affect title to the property?			
G2. Is the property subject to a lease or rental agreement?			
G3. Is the property subject to covenants, conditions, or restrictions or to governing documents separate from an owners' association that impose various mandatory covenants, conditions, and or restrictions upon the lot or unit?			

Explanations for question in Section G (identify the specific question for each explanation):

Buyer Initials ______________ Owner Initials ______________
Buyer Initials ______________ Owner Initials ______________

SECTION H.
OWNERS' ASSOCIATION DISCLOSURE

If you answer 'Yes' to question H1, you must complete the remaining questions in Section H. If you answered 'No' or 'No Representation' to question H1, you do not need to answer the remaining questions in Section H.

	Yes	No	NR
H1. Is the property subject to regulation by one or more owners' association(s) including, but not limited to, obligations to pay regular assessments or dues and special assessments? If "yes," please provide the information requested below as to each owners' association to which the property is subject [insert N/A into any blank that does not apply]: a. (specify name) First Service Residential whose regular assessments ("dues") are $ 1192.00 per year. The name, address, telephone number, and website of the president of the owners' association or the association manager are: ______ b. (specify name)______ whose regular assessments ("dues") are $______ per ______. The name, address, telephone number, and website of the president of the owners' association or the association manager are: ______ c. Are there any changes to dues, fees, or special assessment which have been duly approved and to which the lot is subject? If "yes," state the nature and amount of the dues, fees, or special assessments to which the property is subject:______	●	○	○
H2. Is there any fee charged by the association or by the association's management company in connection with the conveyance or transfer of the lot or property to a new owner? If "yes," state the amount of the fees: $50.00	○	○	○
H3. Is there any unsatisfied judgment against, pending lawsuit, or existing or alleged violation of the association's governing documents involving the property? If "yes," state the nature of each pending lawsuit, unsatisfied judgment, or existing or alleged violation:______	○	●	○
H4. Is there any unsatisfied judgment or pending lawsuits against the association? If "yes," state the nature of each unsatisfied judgment or pending lawsuit:	○	●	○

Explanations for questions in Section H (identify the specific question for each explanation):

______

Owner(s) acknowledge(s) having reviewed this Disclosure Statement before signing and that all information is true and correct to the best of their knowledge as of the date signed.

Owner Signature: Cynthia Dun-Taylor Date 4/3/25

Owner Signature: Gregory L Taylor Date 4/3/25

Buyers(s) acknowledge(s) receipt of a copy of this Disclosure Statement and that they have reviewed it before signing.

Buyer Signature: ______ Date ______

Buyer Signature: ______ Date ______

STATE OF NORTH CAROLINA
MINERAL AND OIL AND GAS RIGHTS MANDATORY DISCLOSURE STATEMENT

Instructions to Property Owners

1. The Residential Property Disclosure Act (G.S. 47E) ("Disclosure Act") requires owners of certain residential real estate such as single-family homes, individual condominiums, townhouses, and the like, and buildings with up to four dwelling units, to furnish purchasers a Mineral and Oil and Gas Rights Disclosure Statement ("Disclosure Statement"). This form is the only one approved for this purpose.
2. A disclosure statement is not required for some transactions. For a complete list of exemptions, see G.S. 47E-2(a). **A DISCLOSURE STATEMENT IS REQUIRED FOR THE TRANSFERS IDENTIFIED IN G.S. 47E-2(b),** including transfers involving the first sale of a dwelling never inhabited, lease with option to purchase contracts where the lessee occupies or intends to occupy the dwelling, and transfers between parties when both parties agree not to provide the Residential Property and Owner's Association Disclosure Statement.
3. You must respond to each of the following by placing a check √ in the appropriate box.

MINERAL AND OIL AND GAS RIGHTS DISCLOSURE

Mineral rights and/or oil and gas rights can be severed from the title to real property by conveyance (deed) of the mineral rights and/or oil and gas rights from the owner or by reservation of the mineral rights and/or oil and gas rights by the owner. If mineral rights and/or oil and gas rights are or will be severed from the property, the owner of those rights may have the perpetual right to drill, mine, explore, and remove any of the subsurface mineral and/or oil or gas resources on or from the property either directly from the surface of the property or from a nearby location. With regard to the severance of mineral rights and/or oil and gas rights, Seller makes the following disclosures:

		Yes	No	No Representation
____ Buyer Initials	**1. Mineral rights were severed from the property by a previous owner.**	☐	☐	☑
____ Buyer Initials	**2. Seller has severed the mineral rights from the property.**	☐	☑	
____ Buyer Initials	**3. Seller intends to sever the mineral rights from the property prior to transfer of title to the Buyer.**	☐	☑	
____ Buyer Initials	**4. Oil and gas rights were severed from the property by a previous owner.**	☐	☐	☑
____ Buyer Initials	**5. Seller has severed the oil and gas rights from the property.**	☐	☑	
____ Buyer Initials	**6. Seller intends to sever the oil and gas rights from the property prior to transfer of title to Buyer.**	☐	☑	

Note to Purchasers

If the owner does not give you a Mineral and Oil and Gas Rights Disclosure Statement by the time you make your offer to purchase the property, or exercise an option to purchase the property pursuant to a lease with an option to purchase, you may under certain conditions cancel any resulting contract without penalty to you as the purchaser. To cancel the contract, you must personally deliver or mail written notice of your decision to cancel to the owner or the owner's agent within three calendar days following your receipt of this Disclosure Statement, or three calendar days following the date of the contract, whichever occurs first. However, in no event does the Disclosure Act permit you to cancel a contract after settlement of the transaction or (in the case of a sale or exchange) after you have occupied the property, whichever occurs first.

Property Address: 775 Sagamore Dr, Louisburg, NC 27549

Owner's Name(s): Cynthia Down-Taylor, Gregory L Taylor

Owner(s) acknowledge having examined this Disclosure Statement before signing and that all information is true and correct as of the date signed.

Owner Signature: Cynthia Down-Taylor Date 04/03/2025 , ____

Owner Signature: Gregory L Taylor Date 04/03/2025 , ____

Purchaser(s) acknowledge receipt of a copy of this Disclosure Statement; that they have examined it before signing; that they understand that this is not a warranty by owner or owner's agent; and that the representations are made by the owner and not the owner's agent(s) or subagent(s).

Purchaser Signature: ______________________ Date ________, ____

Purchaser Signature: ______________________ Date ________, ____

REFERENCES: Lot 1556-Rev., Lake Royale Subdivision
Deed Book 2237, Page 1286
Deed Book 2184, Page 1441 – Restrictive Covenants
Plat Book 2020, Page 33
Tax Record No. 023613

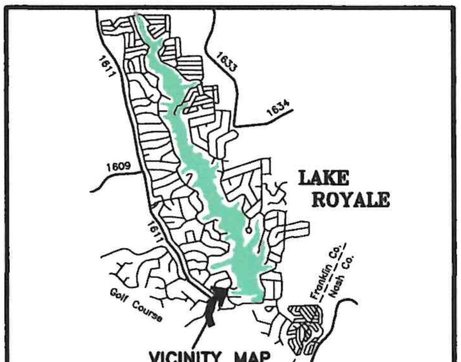
LEGEND:
● . . . . found iron as noted
C.P. ○ . . . . calculated point
—— —— —— . . . . easement or buffer line
- - - - - - - - . . . . 100-year flood limits line

NOTE: Area of Lot = 0.832 Acre (Coordinate Method)

NOTE: 100-Year Flood Limits Line scaled and plotted entirely from FEMA DFIRM "Franklin County, NC", Map No. 3720283000K, effective 4/16/13

NOTE: N.C. Grid station unavailable within 2000' at this time.

NOTE: This survey is subject to all easements, agreements, rights-of-way and restrictive covenants recorded prior to the date of this survey.



VICINITY MAP
(No Scale)

I, William T. Dement, Jr., certify that this plat was drawn under my supervision from an actual field survey made under my supervision (deed description recorded in Book 2237, Page 1286; that the boundaries not surveyed are clearly indicated as drawn from information found in Plat Book 2020, Page 33; that the ratio of precision as calculated is 1/35,000; that this survey is of an existing parcel or parcels of land and does not create a new street or change an existing street; that this map was prepared in accordance with G.S. 47-30 as amended. Witness my original signature, license number and seal, this 16th day of August, 2021.

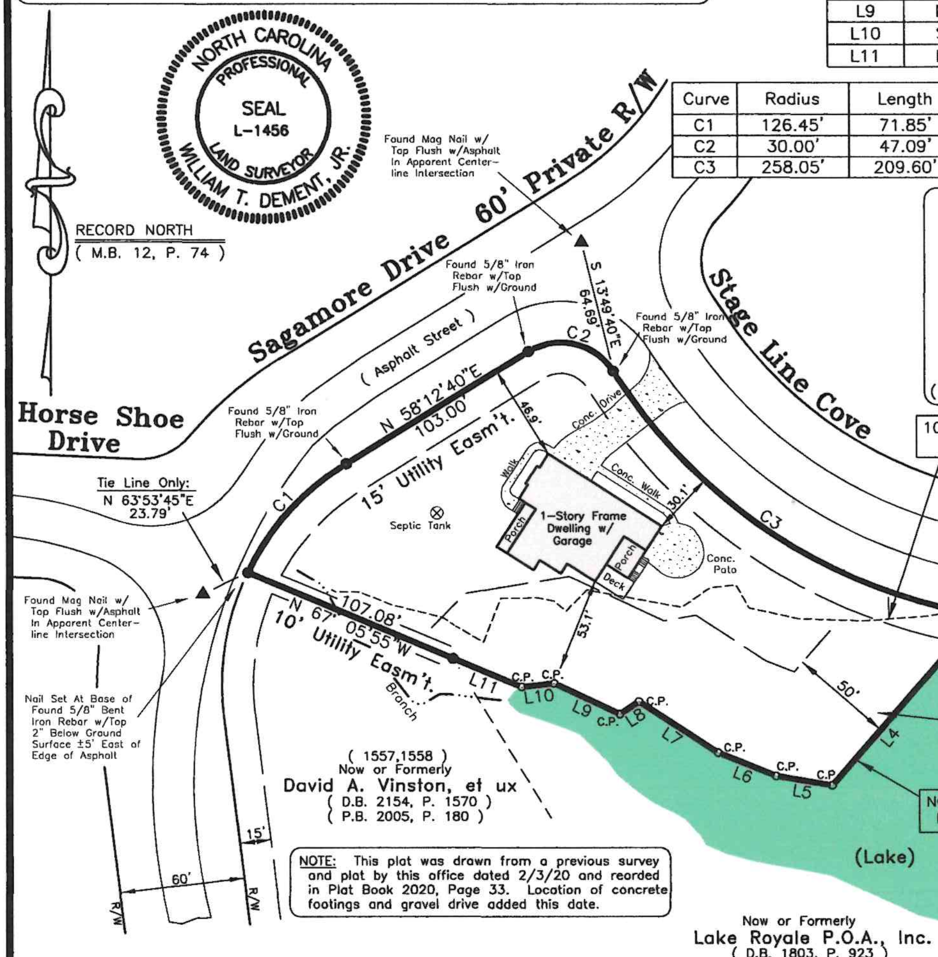
Professional Land Surveyor L-1456

NORTH CAROLINA PROFESSIONAL SEAL L-1456 LAND SURVEYOR WILLIAM T. DEMENT, JR.

Course	Bearing	Distance
L2	S 30°00'00" E	21.99'
L3	N 78°26'45" W	14.79'
L4	S 40°53'00" W	89.96'
L5	N 80°22'45" W	27.48'
L6	N 68°03'20" W	30.11'
L7	N 56°46'50" W	45.32'
L8	S 56°49'35" W	11.02'
L9	N 64°50'30" W	35.01'
L10	S 83°42'40" W	15.66'
L11	N 67°05'55" W	35.83'

Curve	Radius	Length	Chord	Chord Bear.
C1	126.45'	71.85'	70.89'	N 41°55'50" E
C2	30.00'	47.09'	42.40'	S 76°48'40" E
C3	258.05'	209.60'	203.89'	S 55°06'05" E

(Street View of Dwelling 5/4/22)



NOTE: This plat was drawn from a previous survey and plat by this office dated 2/3/20 and reorded in Plat Book 2020, Page 33. Location of concrete footings and gravel drive added this date.

Now or Formerly
Lake Royale P.O.A., Inc.
(D.B. 1803, P. 923)

REVISED: 5/4/22 – Added location of finished house, concrete drive, walks & patio, septic tank

PLAT OF BOUNDARY SURVEY FOR

GREGORY LEE TAYLOR & WIFE, CYNTHIA DOWN-TAYLOR

(Property Owner – Gregory Lee Taylor, et ux)
775 Sagamore Drive, Cypress Creek Township, Franklin County, NC

Scale: 1"=60' **Date:** August 16, 2021

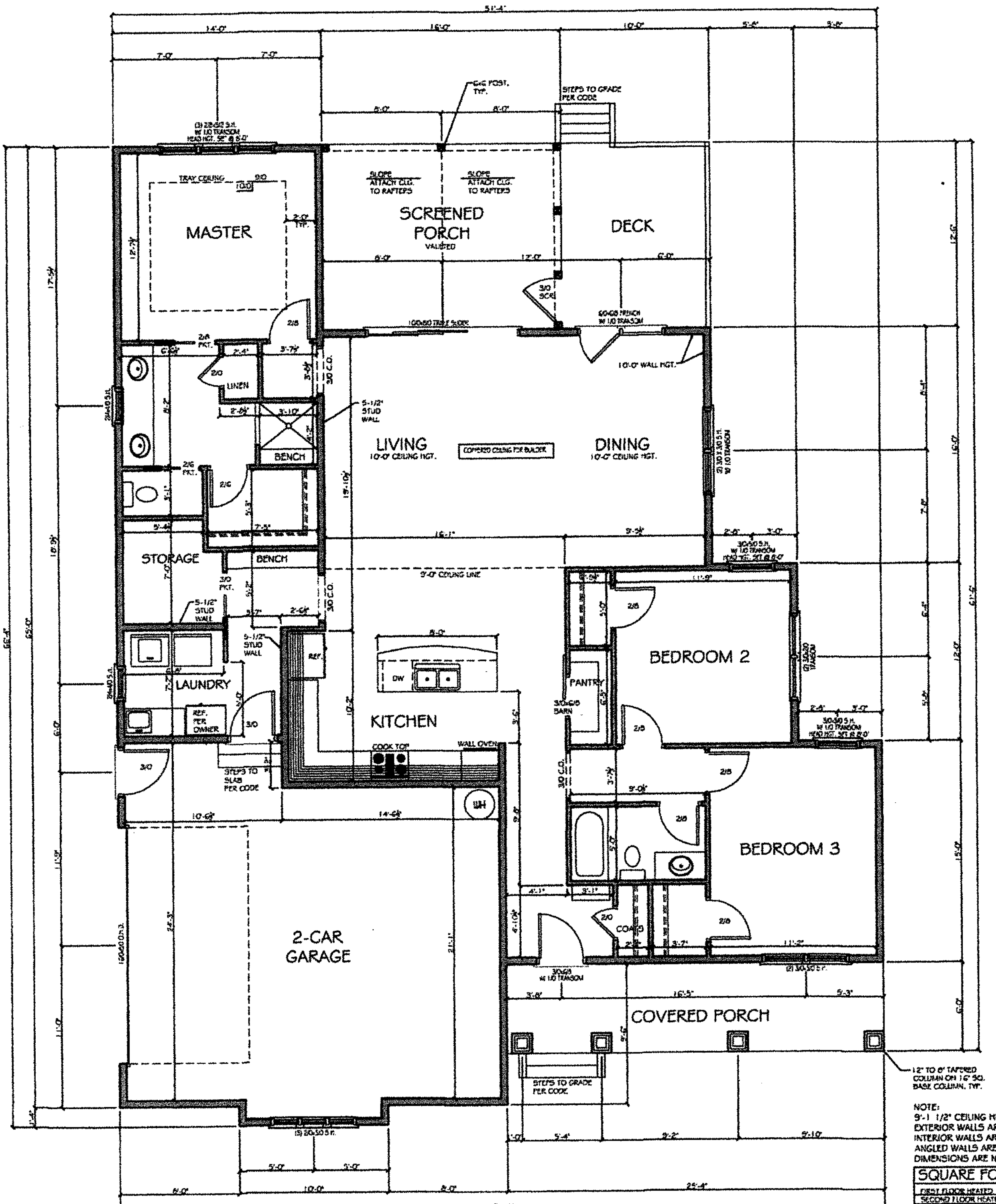
60 0 60 120 180
GRAPHIC SCALE – FEET

NOTE: Owner's name shown for indexing purposes only and is not to be construed as title certification.

Surveyed & Mapped By
WILLIAM T. DEMENT, JR., Professional Land Surveyor, P.A.
L-1456, C-0649
(O)919-496-6159 (M)919-496-9502
102 West Nash Street Louisburg, N.C. 27549

(File No. 3185-3-3)

BUILDERS ORIGINAL FLOOR PLAN



NOTE:
9'-1 1/2" CEILING HEIGHT FIRST FLOOR U.N.O.
EXTERIOR WALLS ARE 5-1/2" THICK U.N.O.
INTERIOR WALLS ARE 3-1/2" THICK U.N.O.
ANGLED WALLS ARE 45° U.N.O.
DIMENSIONS ARE NOMINAL.

SQUARE FOOTAGE	
FIRST FLOOR HEATED	1,790 SQ. FT.
SECOND FLOOR HEATED	N/A
TOTAL HEATED	1,790 SQ. FT.
2-CAR GARAGE	603 SQ. FT.
COVERED PORCH	152 SQ. FT.
SCREENED PORCH	200 SQ. FT.
DECK	125 SQ. FT.

FIRST FLOOR PLAN
1/4"=1'-0"

775 Sagmore Drive at Lake Royale, Louisburg NC

Home features

The owner is the co-designer of this Craftsman style custom built home with completion in May 2022. No details were spared. Occupied by owner full-time since October 2023. **Includes a whole house generator**. Stick built (no trusses) with 2 x 6 exterior walls. Solid core interior doors. Double hung windows. Plantation shutters. Large covered front porch with stamped concrete floor.

High efficiency, variable speed HVAC system with (2) zones for comfort.

Board & Batten premium quality vinyl siding for low maintenance.

Oversized & deep 2 car insulated side-load garage & insulated 8' overhead door with premium door opener. Epoxy on the garage floor.

Insulated interior studio/office or conditioned storage room.

Large 3-season sunroom with patio door to the deck. Insulated floor and LVP flooring.

Coffered ceiling in the living room with surround sound. Vaulted ceiling in the master bedroom suite. Shiplap décor walls and drop zone. LVP flooring & crown molding throughout.

Under cabinet lighting in the kitchen. Quartz countertops in kitchen and bath vanities. Sun tunnel for extra sunlight in the hall bath.

Whole house water filtration system installed in the tall walk-in encapsulated crawl space.

Buit-in Home Team Pest Control wall system. Termite warranty is current.

Property features

Close to the gate. Corner waterfront .83-acre lot on a quiet cove. Dock and boat slip & rip rap completed in 2023 which included dredging. Electrical power is installed near the shoreline.

Extensive landscaping includes premium softscapes, sod, retaining walls and drainage system. 50+ head irrigation system installed in PVC pipe.

Large circular stamped concrete patio with oversized firepit overlooking the lake.

FEMA

NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

AND

INSTRUCTIONS

2019 EDITION

OMB No. 1660-0008
Expiration Date: November 30, 2022

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE AND INSTRUCTIONS

Paperwork Reduction Act Notice

Public reporting burden for this data collection is estimated to average 3.75 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Reduction Project (1660-0008). **NOTE: Do not send your completed form to this address.**

Privacy Act Statement

Authority: Title 44 CFR § 61.7 and 61.8.

Principal Purpose(s): This information is being collected for the primary purpose of estimating the risk premium rates necessary to provide flood insurance for new or substantially improved structures in designated Special Flood Hazard Areas.

Routine Use(s): The information on this form may be disclosed as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/ FEMA-003 – National Flood Insurance Program Files System or Records Notice 73 Fed. Reg. 77747 (December 19, 2008); DHS/ FEMA/NFIP/LOMA-1 – National Flood Insurance Program (NFIP) Letter of Map Amendment (LOMA) System of Records Notice 71 Fed. Reg. 7990 (February 15, 2006); and upon written request, written consent, by agreement, or as required by law.

Disclosure: The disclosure of information on this form is voluntary; however, failure to provide the information requested may result in the inability to obtain flood insurance through the National Flood Insurance Program or the applicant may be subject to higher premium rates for flood insurance. Information will only be released as permitted by law.

Purpose of the Elevation Certificate

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on fill (LOMR-F).

The Elevation Certificate is required in order to properly rate Post-FIRM buildings, which are buildings constructed after publication of the Flood Insurance Rate Map (FIRM), located in flood insurance Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, and AR/AO. The Elevation Certificate is not required for Pre-FIRM buildings unless the building is being rated under the optional Post-FIRM flood insurance rules.

As part of the agreement for making flood insurance available in a community, the NFIP requires the community to adopt floodplain management regulations that specify minimum requirements for reducing flood losses. One such requirement is for the community to obtain the elevation of the lowest floor (including basement) of all new and substantially improved buildings, and maintain a record of such information. The Elevation Certificate provides a way for a community to document compliance with the community's floodplain management ordinance.

Use of this certificate does not provide a waiver of the flood insurance purchase requirement. Only a LOMA or LOMR-F from the Federal Emergency Management Agency (FEMA) can amend the FIRM and remove the Federal mandate for a lending institution to require the purchase of flood insurance. However, the lending institution has the option of requiring flood insurance even if a LOMA/LOMR-F has been issued by FEMA. The Elevation Certificate may be used to support a LOMA or LOMR-F request. Lowest floor and lowest adjacent grade elevations certified by a surveyor or engineer will be required if the certificate is used to support a LOMA or LOMR-F request. A LOMA or LOMR-F request must be submitted with either a completed FEMA MT-EZ or MT-1 package, whichever is appropriate.

This certificate is used only to certify building elevations. A separate certificate is required for floodproofing. Under the NFIP, non-residential buildings can be floodproofed up to or above the Base Flood Elevation (BFE). A floodproofed building is a building that has been designed and constructed to be watertight (substantially impermeable to floodwaters) below the BFE. Floodproofing of residential buildings is not permitted under the NFIP unless FEMA has granted the community an exception for residential floodproofed basements. The community must adopt standards for design and construction of floodproofed basements before FEMA will grant a basement exception. For both floodproofed non-residential buildings and residential floodproofed basements in communities that have been granted an exception by FEMA, a floodproofing certificate is required.

Additional guidance can be found in FEMA Publication 467-1, Floodplain Management Bulletin: Elevation Certificate, available on FEMA's website at https://www.fema.gov/media-library/assets/documents/3539?id=1727.

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1660-0008
Expiration Date: November 30, 2022

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1–9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION			FOR INSURANCE COMPANY USE
A1. Building Owner's Name Barry Wilkins Realty Group, Inc. and Concept Contracting & Design, LLC			Policy Number:
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 775 Sagamore Drive			Company NAIC Number:
City Louisburg		State North Carolina	ZIP Code 27549

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
Lot 1556-Revised, Lake Royale Subdivision, Plat Book 2020, Page 33, Tax Record No. 023613

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) Residential

A5. Latitude/Longitude: Lat. 35^57'05.6"N Long. 78^11'35.7"W Horizontal Datum: ☐ NAD 1927 ☒ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number 8

A8. For a building with a crawlspace or enclosure(s):

a) Square footage of crawlspace or enclosure(s) 1791.00 sq ft

b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade 0

c) Total net area of flood openings in A8.b N/A sq in

d) Engineered flood openings? ☐ Yes ☒ No

A9. For a building with an attached garage:

a) Square footage of attached garage 611.00 sq ft

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade 0

c) Total net area of flood openings in A9.b N/A sq in

d) Engineered flood openings? ☐ Yes ☒ No

SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number	B2. County Name	B3. State
Franklin County 370377	Franklin	North Carolina

B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/ Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth)
3720283000	K	4/16/2013	4/16/2013	AE	190

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9:
☐ FIS Profile ☐ FIRM ☐ Community Determined ☒ Other/Source: https.//Flood.NC.gov

B11. Indicate elevation datum used for BFE in Item B9: ☐ NGVD 1929 ☒ NAVD 1988 ☐ Other/Source:

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? ☐ Yes ☒ No

Designation Date: ☐ CBRS ☐ OPA

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 775 Sagamore Drive			Policy Number:
City Louisburg	State North Carolina	ZIP Code 27549	Company NAIC Number

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☒ Construction Drawings* ☐ Building Under Construction* ☐ Finished Construction

*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO. Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: OPUS-RS Vertical Datum: NAVD 1988

Indicate elevation datum used for the elevations in items a) through h) below.

☐ NGVD 1929 ☒ NAVD 1988 ☐ Other/Source:

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	195.0	☒ feet	☐ meters
b) Top of the next higher floor	204.0	☒ feet	☐ meters
c) Bottom of the lowest horizontal structural member (V Zones only)	N/A	☐ feet	☐ meters
d) Attached garage (top of slab)	203.5	☒ feet	☐ meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	195.0	☒ feet	☐ meters
f) Lowest adjacent (finished) grade next to building (LAG)	193.2	☒ feet	☐ meters
g) Highest adjacent (finished) grade next to building (HAG)	201.6	☒ feet	☐ meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	193.2	☒ feet	☐ meters

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. *I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

Were latitude and longitude in Section A provided by a licensed land surveyor? ☒ Yes ☐ No ☐ Check here if attachments.

Certifier's Name William T. Dement, Jr.	License Number L-1456		NORTH CAROLINA PROFESSIONAL SEAL L-1456 LAND SURVEYOR WILLIAM T. DEMENT, JR.
Title President			
Company Name William T. Dement, Jr., RLS, PA			
Address PO Box 701, 102 West Nash Street			
City Louisburg	State North Carolina	ZIP Code 27549	
Signature William T. Dement, Jr.	Date 11-12-2020	Telephone (919) 496-9502	Ext.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 775 Sagamore Drive			Policy Number:
City Louisburg	State North Carolina	ZIP Code 27549	Company NAIC Number

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B,and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is ____________ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is ____________ ☐ feet ☐ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is ____________ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is ____________ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is ____________ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner or Owner's Authorized Representative's Name

Address	City	State	ZIP Code

Signature	Date	Telephone

Comments

☐ Check here if attachments.

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 775 Sagamore Drive			Policy Number:
City Louisburg	State North Carolina	ZIP Code 27549	Company NAIC Number

SECTION G – COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. ☐ The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit Issued	G6. Date Certificate of Compliance/Occupancy Issued

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: __________ ☐ feet ☐ meters Datum __________

G9. BFE or (in Zone AO) depth of flooding at the building site: __________ ☐ feet ☐ meters Datum __________

G10. Community's design flood elevation: __________ ☐ feet ☐ meters Datum __________

Local Official's Name	Title
Community Name	Telephone
Signature	Date

Comments (including type of equipment and location, per C2(e), if applicable)

☐ Check here if attachments.

ELEVATION CERTIFICATE

BUILDING PHOTOGRAPHS

See Instructions for Item A6.

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 775 Sagamore Drive			Policy Number:
City Louisburg	State North Carolina	ZIP Code 27549	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.

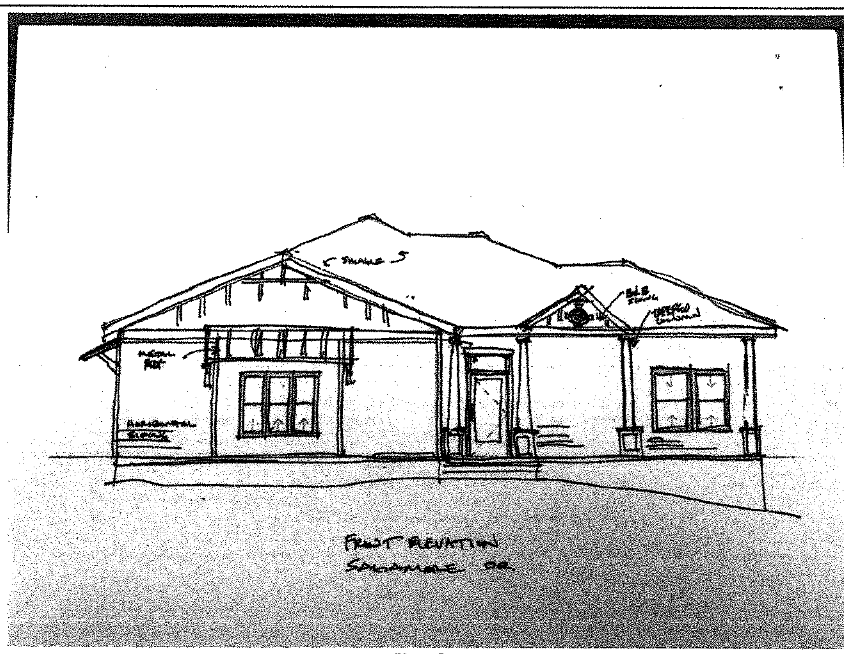


Photo One

Photo One Caption Proposed Front View of Building Clear Photo One

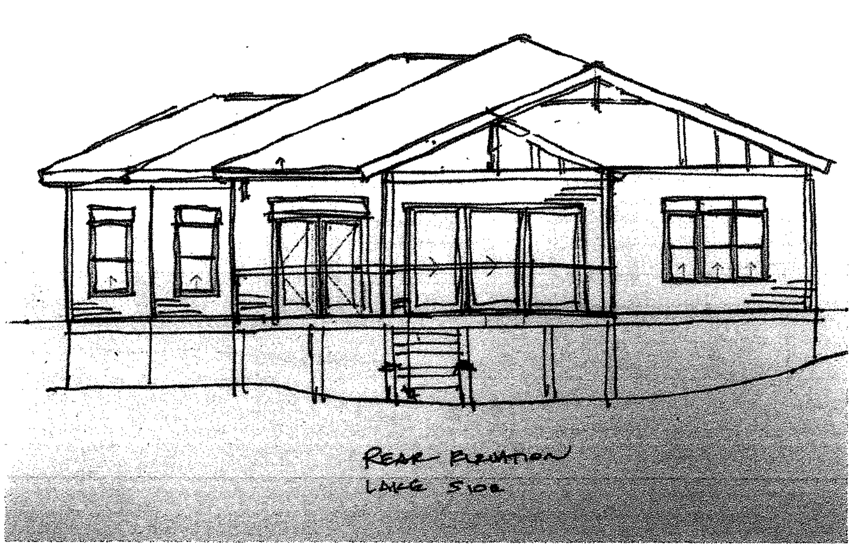


Photo Two

Photo Two Caption Proposed Rear View of Building Clear Photo Two

ELEVATION CERTIFICATE

BUILDING PHOTOGRAPHS
Continuation Page

OMB No. 1660-0008
Expiration Date: November 30, 2022

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 775 Sagamore Drive			Policy Number:
City Louisburg	State North Carolina	ZIP Code 27549	Company NAIC Number

If submitting more photographs than will fit on the preceding page, affix the additional photographs below. Identify all photographs with: date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8.

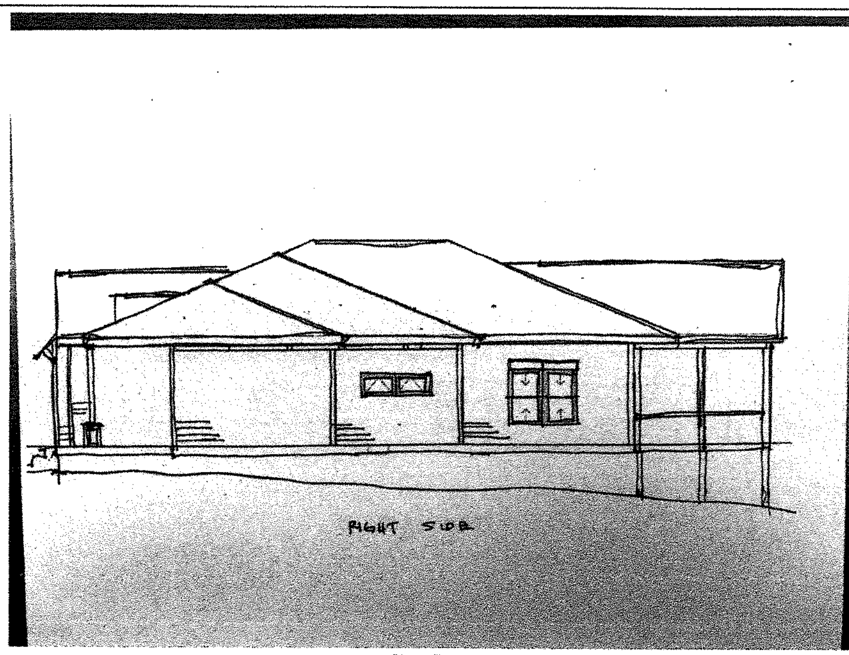


Photo Three

Photo Three Caption | Proposed Right Side View of Building | Clear Photo Three

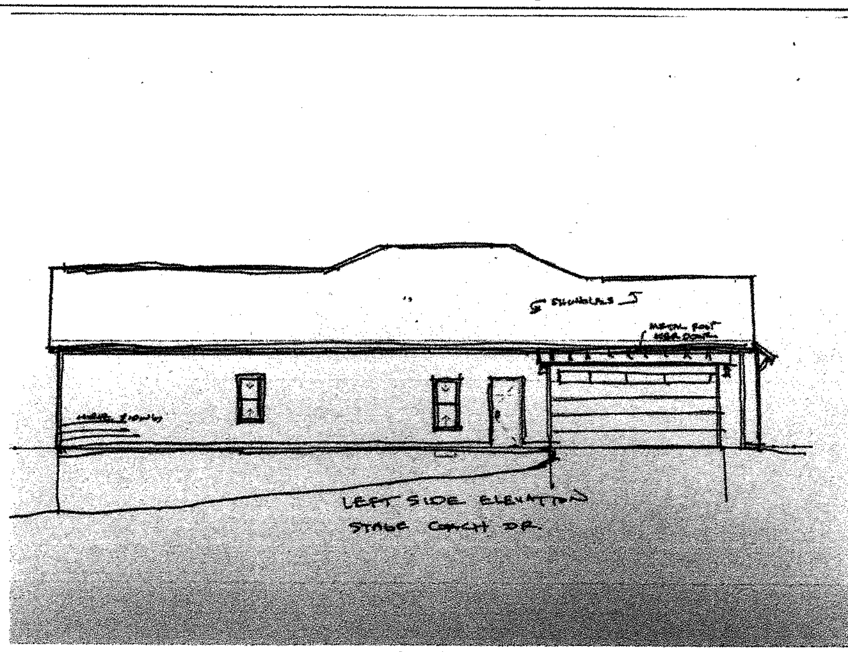


Photo Four

Photo Four Caption | Proposed Left Side View of Dwelling | Clear Photo Four