



NORTH CAROLINA REAL ESTATE COMMISSION

Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 309 Broad St, Oxford, NC, 27565

Owner's Name(s): Opendoor Property Trust I

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.

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.

- 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.

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.

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.

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.

- 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 BB

Buyer Initials _____ Owner Initials _____

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

	Yes	No	NR
A1. Is the property currently owner-occupied? Date owner acquired the property: <u>04/27/2026</u> If not owner-occupied, how long has it been since the owner occupied the property? <u>never occupied</u>	☐	☒	☐
A2. In what year was the dwelling constructed? <u>1960</u>			☐
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 ☐ Synthetic Stucco ☐ Composition/Hardboard ☐ Concrete ☐ Aluminum ☐ Wood ☐ Asbestos ☒ Other <u>Unknown</u>			☒
A5. In what year was the dwelling's roof covering installed? <u>Unknown</u>			☒
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			
Foundation	☐	☐	☒
Slab	☐	☐	☒
Patio	☒	☐	☐
Floors	☐	☐	☒
NA Yes No NR			
Windows	☐	☐	☒
Doors	☐	☐	☒
Ceilings	☐	☐	☒
Deck	☒	☐	☐
NA Yes No NR			
Attached Garage	☒	☐	☐
Fireplace/Chimney	☐	☐	☒
Interior/Exterior Walls	☐	☐	☒
Other: _____	☐	☐	☐

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

A5) Seller does not know installation dates. A8) Performed pest treatment by Aruza Pest Control in May 2026. A9) Seller installed LVP flooring in kitchen before sale. A9) Replaced windows in Sunroom, Dining Room, 4 Front Windows

SECTION B. HVAC/ELECTRICAL

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 [____ # of units] Year: _____	☒ Heat Pump [<u>unknown</u> # of units] Year: <u>Unknown</u>		
☐ Baseboard [____ # of bedrooms with units] Year: _____	☐ Other: _____ Year: _____		

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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: Split system Year: Unknown ☐ 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: Unknown

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? _____ ☐ No Records Available

Date the septic system was last pumped: N/A

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

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

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

C5) Replaced new acrylic shower insert in master bathroom

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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?

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	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, materialmen's 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):

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 Buyer Initials _____ Owner Initials _____

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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) _____ 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: _____

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: _____

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: Brad Bonney Opendoor Property Trust I Date 06/05/2026

Owner Signature: _____ Date _____

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 _____

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1st floor
[AREA: 1821]



CUBICASA

PROPERTY FLOOD RISK REPORT

FEMA National Flood Hazard Layer (NFHL) — Official Data Source

Report No.
FZD-D901FE42

Created
June 05, 2026

Purpose
Seller Disclosure

PROPERTY IS NOT UNDER FLOOD ZONE

This property is NOT UNDER a FEMA flood zone

SECTION 1 — PROPERTY INFORMATION

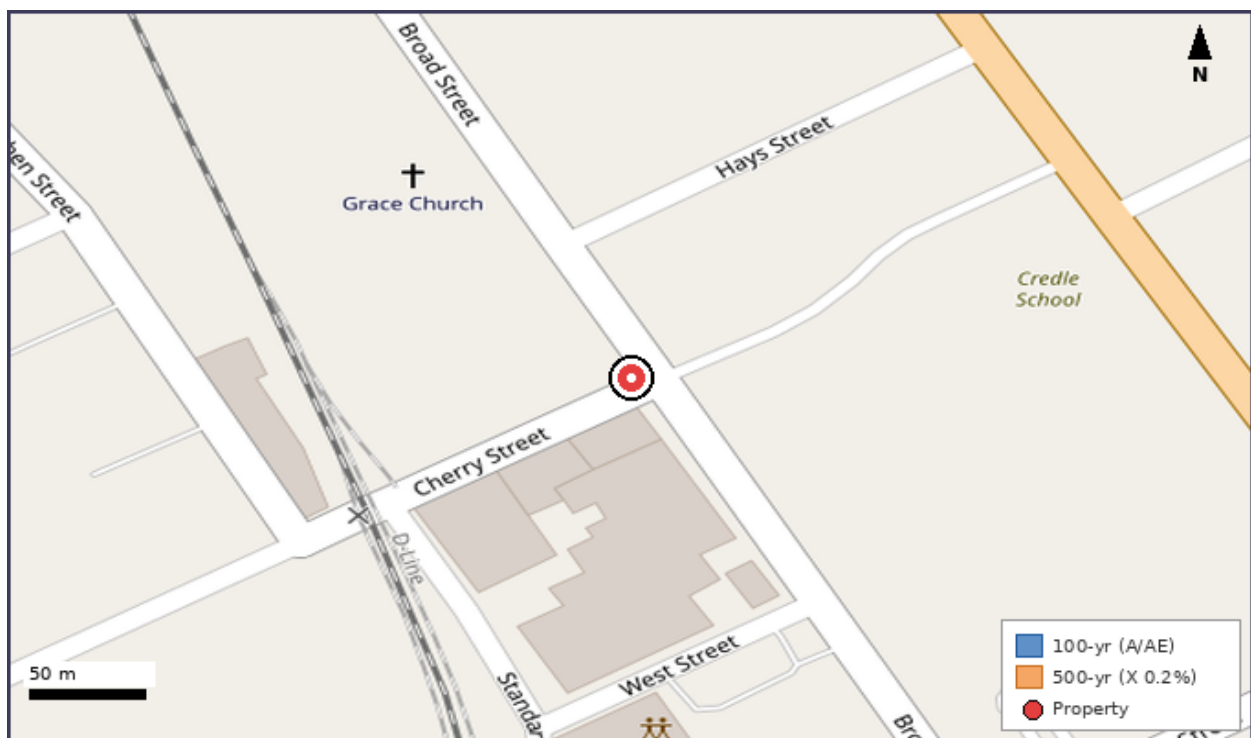
Submitted Address:	309 Broad St, Oxford, NC 27565
Geocoded Match:	309 BROAD ST, OXFORD, NC, 27565
Latitude:	36.314429
Longitude:	-78.593951

SECTION 2 — FLOOD ZONE DETERMINATION

Determination:	This property is NOT UNDER a FEMA flood zone
FEMA Flood Zone:	X (Outside SFHA)
Zone Sub-Type:	AREA OF MINIMAL FLOOD HAZARD
SFHA (Special Flood Hazard Area):	No
FIRM Panel:	3720191300K (eff. Dec 06, 2019)
Flood Insurance Requirement:	Not required
Multi-Point Coverage Analysis:	5-point coverage sample (center + 4 offsets at ~50m N/S/E/W) classified as: 0 BLUE (100-yr) · 0 ORANGE (500-yr) · 5 MINIMAL

SECTION 2A — PROPERTY MAP WITH FEMA FLOOD OVERLAY

FEMA flood zones rendered as semi-transparent overlay on OpenStreetMap base layer. The red pin marks the property at 36.314429, -78.593951. Blue shading indicates 100-year (high-risk) zones; orange shading indicates 500-year (0.2% annual chance) zones.



SECTION 3 — DATA SOURCES

Primary Source:	FEMA NFHL Layer 28 (Flood Hazard Zones), Layer 3 (FIRM Panels), Layer 34 (LOMAs), Layer 1 (LOMRs)
Service Endpoint:	hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer
Geocoding:	U.S. Census Bureau Geocoder + OSM Nominatim cross-check
Map Base Layer:	OpenStreetMap (© OpenStreetMap contributors)
Verification Method:	5-Point Coverage Analysis (center + 4 cardinal offsets at ~50m, point-in-polygon query against FEMA NFHL, WGS 84 / EPSG:4326) + 50m envelope cross-check + LOMA/LOMR registry lookup
Verified On:	2026-06-05 17:31 UTC

SECTION 4 — FLOOD INSURANCE GUIDANCE

This property is located **outside mapped FEMA flood hazard areas** — neither in the high-risk 100-year zone nor the moderate-risk 500-year zone.

Federal mandate: Flood insurance is not federally required.

Optional coverage: Flood damage is excluded from standard homeowners insurance. NFIP Preferred Risk Policies are available at the lowest premium tier for minimal-risk properties.

Note: Flood risk can exist outside mapped zones due to local drainage issues, storm surge, or evolving conditions. Discuss with a licensed insurance agent if the property is near waterways or low-lying terrain.

SECTION 5 — LEGAL DISCLAIMER

This Property Flood Risk Report is generated from publicly available FEMA National Flood Hazard Layer (NFHL) data and is provided for informational purposes (e.g., real-estate seller disclosure, preliminary due diligence). **This document is NOT the Standard Flood Hazard Determination Form (SFHDF) required for federally-backed mortgage loan determinations pursuant to 42 U.S.C. § 4012a (Flood Disaster Protection Act).** Lenders and federal agencies must use the official **FEMA Form FF-206-FY-22-152** (Standard Flood Hazard Determination Form), completed by a qualified flood-zone determination provider. FEMA flood maps are subject to revision; effective panels and Letters of Map Change (LOMC/LOMA/LOMR) should be verified at msc.fema.gov. The issuer assumes no liability for decisions made in reliance on this informational summary.

Data Source: FEMA National Flood Hazard Layer (hazards.fema.gov) · **Report No.:** FZD-D901FE42