NORTH CAROLINA REAL ESTATE COMMISSION

Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 1745 E Honey Springs Ave, Fuquay-Varina, NC, 27526
Owner's Name(s): Opendoor Property J LLC

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 BB
Buyer Initials _____ Owner Initials _____

Opendoor Brokerage, LLC, 8635 TULLAMORE PARK CIR CHARLOTTE NC 28226-2680 Phone: 9197989343 Fax: NC
Karen Albright
Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

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

	Yes	No	NR
A1. Is the property currently owner-occupied? Date owner acquired the property: 05/27/2026 If not owner-occupied, how long has it been since the owner occupied the property? never occupied	☐	☒	☐
A2. In what year was the dwelling constructed? 2004			☐
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 _____			☒
A5. In what year was the dwelling's roof covering installed? 8 years			☐
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):

_____

_____

_____

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 [____# of units] Year: _____ ☐ Heat Pump [____# of units] Year: _____ ☐ Baseboard [____# of bedrooms with units] Year: _____ ☒ Other: Unknown Year: Unknown			☒

Buyer Initials _____ Owner Initials BB

Buyer Initials _____ Owner Initials _____

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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: _____ Year: Unknown ☐ Wall/Windows Unit(s): _____ Year: Unknown ☐ 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: Town of Fuquay Varina 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: _____			☐

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

	NA	Yes	No	NR		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):

_____

_____

_____

_____

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Buyer Initials _____ Owner Initials _____

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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?	☐	☐	☒

Buyer Initials _____ Owner Initials BB

Buyer Initials _____ Owner Initials _____

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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, 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):

G3) Property has CC&Rs

_____

_____

_____

Buyer Initials _____ Owner Initials BB

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) Willow Creek HOA whose regular assessments ("dues") are $ 267.97 per annually . 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: _____	X		
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: No	X		
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: _____		X	
H4. Is there any unsatisfied judgment or pending lawsuits against the association? If "yes," state the nature of each unsatisfied judgment or pending lawsuit:			X

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

_____

_____

_____

_____

Any fireplace conveys in current (as-is) condition. Seller to make no repairs. No known issues. Any windows with possible blown seals to convey in current (as-is) condition

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 J LLC Date 06/16/2026

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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HRW, Inc.
4700 Homewood Ct Ste 380
Raleigh, NC 27609
Department: Escrow/Resale Department
Phone: (833) 544-7031 Ext.

Community ARCHIVES®

Statement of Account (NC)

Willow Creek HOA

PLEASE REFER TO PAGE 2 FOR COMPLETE ESCROW INSTRUCTIONS AND DETAILS

Statement Date: May 06, 2026

Property Address: 1745 East Honey Springs Avenue | Fuquay Varina, NC 27526

Order Date:	5/6/2026 5:30 PM	Escrow #:	26-6794
Order #:	X8DVC	Owner/Seller:	[redacted]
Requested By:	AbhishJose	Closing Date:	5/26/2026
Phone #:		Buyer's Name:	Opendoor Property J LLC
Contact Name:		Buyer's Address:	
Contact Phone:		City, State Zip:	,
Contact Email:		Buyer's Phone #:	(765) 234-5425

FEES DUE TO HRW, Inc.

Document Processing Fees		Amount
Core Documents		$135.00
Add On Documents		$0.00
Covenants Compliance Inspection (CCI) Report		$100.00
Priority		$0.00
Shipping		$0.00
Convenience Fees		$9.40
Credits		
	Amount Paid	$244.40
	Other Credits	$0.00
	Order Balance Due:	$0.00
Post Closing Fees		
	Legacy Account Closure Fee	$50.00
	Other 1	$0.00
	Other 2	$0.00
	Other 3	$0.00
	Total Due (Order Balance Due plus Post Closing Fees):	$50.00

Please reference the order number #X8DVC on all checks you issue.

ALL FEES/AMOUNTS PAYABLE AT CLOSING

Mail all payments to: HRW, Inc.
4700 Homewood Ct Ste 380
Raleigh, NC 27609

PLEASE PROVIDE SEPARATE CHECKS FOR AMOUNTS BELOW:

Please collect $50.00 payable to HRW, Inc. for above noted fees.

Please collect $327.97 payable to Willow Creek HOA for Association fees (see page 2 for Comments & Fee Details)

Please provide HRW, Inc. with a copy of the Grant Deed / Assignment of Lease/Deed AND Mortgaged, or Agreement of Sale

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HRW, Inc.
4700 Homewood Ct Ste 380
Raleigh, NC 27609
Department: Escrow/Resale Department
Phone: (833) 544-7031 Ext.

Community ARCHIVES®

Statement of Account (NC)

Willow Creek HOA

FEES DUE TO ASSOCIATION	ADDITIONAL COMMENTS/ESCROW INSTRUCTIONS
Regular Assessments Paid Through: 12/31/2025 Current Account Balance: $227.97 Transfer: $0.00 Working Capital: $0.00 Reserve: $0.00 Enhancement: $0.00 Advanced Assessments: $0.00 New Account Setup Fee: $100.00 Other 2: $0.00 Other 3: $0.00 **Total Due: $327.97**	Please attach a copy of the recorded deed and community archive order to the checks before mailing to HRW. Regular assessments are $267.97 annually and are paid through 12/31/2025. Please prorate between buyer and seller on HUD based on closing date. New account setup fee is $100.00. The current balance is the unpaid assessment-owner and collection fee. ***** Note :- For Pro-ration , Title to do calculations at closing for both parties *****

IMPORTANT DISCLOSURE
This property is subject to administrative fees charged by the owners' association and/or its management company for closing out the seller's account and establishing the new owner's account in the association's records.

ASSOCIATION ASSESSMENTS / ADDITIONAL ASSESSMENT AND FINANCIAL INFORMATION

Amount of Property Assessment is? $267.97

Frequency of Property Assessment? Annually

Assessments are due on this day of the month: 1

Assessments are past due on this day of the month: 30

The late fee is (enter the actual amount): $10.00

The late fee percentage is: 0%
Amount of other assessment? $0.00

Purpose of other assessment? N/A

Amount of special assessment? $0.00

Purpose of special assessment? N/A

Is there a Community Enhancement Fee? No

How is the Community Enhancement Fee calculated (if applicable)? N/A

INSURANCE INFORMATION

Insurer's Name? Nationwide

Insurance Contact Name Earl McDUffie

Insurance Contact Phone Number? 919-781-1974

Insurance Contact Fax Number? 919-781-1973

Insurance Contact Email? info@carterglassinsurnace.com

Policy Period: 04/13/2025 - 04/13/2026

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HRW, Inc.
4700 Homewood Ct Ste 380
Raleigh, NC 27609
Department: Escrow/Resale Department
Phone: (833) 544-7031 Ext.

Statement of Account (NC)

Willow Creek HOA

I hereby certify that the above information is true and correct to the best of my knowledge and belief.

Completed By: *Customer Service*

Statement Date: May 06, 2026

This information is being provided by HRW, Inc. as a courtesy to lenders and other real estate professionals. Although HRW, Inc. believes that the information provided is complete and accurate, the requesting party understands and acknowledges that this information is subject to change without notice and that HRW, Inc. is not responsible for any inaccurate or omitted information.

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CCI Report
Willow Creek HOA

Property Address: 1745 East Honey Springs Avenue Fuquay Varina, NC 27526
Order #: X8DVC
Order Date: 5/6/2026

General Information

Type of Association/Community? (Condo, Single Family, etc.	HOA

Inspection Summary
Chris Monahan completed this inspection on 05/09/2026, 12:10 PM (CST).

Observations

Type	Description
ExteriorMaintenance	The home needs to be power washed and the missing shutters replaced.
Trash	The trashcan needs to be stored out of view,

Violations

Type	Description
Trash	The trashcan needs to be stored out of view.
ExteriorMaintenance	The home needs to be power washed and the missing shutters replaced.

Photos
(On next page)

I hereby certify that the above information is true and correct to the best of my knowledge and belief.

Chris Monahan — 5/9/2026

Signature of person completing form — Date

This inspection was made to determine if the unit/home is in compliance with the covenants, bylaws, design standards, and rules of the association. It is not intended to comment on the structural aspects of the unit/home, nor zoning compliance, health regulations, etc. It is not possible to be 100% certain of Association-related compliance, as not all areas of the unit/home are visible during inspection.

This information is being provided by HRW, Inc. as a courtesy service to lenders and other real estate professionals. Although HRW, Inc. believes that the information provided is complete and accurate, the requesting party understands and acknowledges that this information is subject to change without notice and that HRW, Inc. is not responsible for any inaccurate or omitted information.

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Community ARCHIVES®

CCI Photos

front

left

right

NO IMAGE AVAILABLE
Additional 1

NO IMAGE AVAILABLE
Additional 2

NO IMAGE AVAILABLE
Additional 3

This information is being provided by HRW, Inc. as a courtesy service to lenders and other real estate professionals. Although HRW, Inc. believes that the information provided is complete and accurate, the requesting party understands and acknowledges that this information is subject to change without notice and that HRW, Inc. is not responsible for any inaccurate or omitted information.

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BK8128PG2521

PRESENTED FOR REGISTRATION

98 AUG 20 PM 3:49

LAURA M. RIDDICK
REGISTER OF DEEDS
WAKE COUNTY

Drawn By & Hold For: Clifton & Singer, L.L.P.

000540

DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
WILLOW CREEK SUBDIVISION

THIS DECLARATION is made as of this 17th day of August, 1998, by PULTE HOME CORPORATION, a Michigan corporation, referred to in this instrument as "Developer."

STATEMENT OF PURPOSE

Developer is the owner of that certain parcel of land which is known as Willow Creek Subdivision, Section One, Phase One, Block A, located in Wake County, North Carolina, more particularly described on that plat of survey prepared by Priest, Craven & Associates, Inc., and recorded in Book of Maps 1998, Page 702 in the Wake County Public Registry (the "Submitted Property").

It is in the best interest of Developer, as well as to the benefit, interest and advantage of each person or other entity later acquiring any property in Willow Creek, that certain covenants, conditions, easements, assessments, liens and restrictions governing and regulating the use and occupancy of the same be established, fixed and set forth and declared to be covenants running with the land.

Developer desires to provide for the preservation of the values and amenities and the desirability and attractiveness of the real property in Willow Creek and for the continued maintenance and operation of such recreational and common areas as may be provided.

DECLARATION

In consideration of the premises and for the purposes stated, Developer hereby declares that all of the Submitted Property shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions (all of which are collectively referred to in this instrument as "restrictions"), which restrictions shall be construed as covenants running with the land and shall be binding on all parties having any right, title or interest in the described real property or any part thereof, and their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I: DEFINITIONS

The following words when used in this Declaration or any Supplemental Declaration (unless the context shall prohibit) shall have the following meanings:

44—

(1.1) "Association" shall mean Willow Creek Homeowners Association, Inc., a non-profit corporation organized and existing under the laws of the State of North Carolina and its successors and assigns.

(1.2) "Owner" shall mean the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of Willow Creek but excluding those having such interest merely as security for the performance of an obligation.

(1.3) "Properties" shall mean the Submitted Property and such real property as may subsequently be brought within the jurisdiction of the Association.

(1.4) "Common Area" shall mean all real property and/or easements over real estate acquired by the Association in Willow Creek for the common use and enjoyment of members of the Association lying within the boundaries of the Properties. Common Areas, with respect to the Properties subject to this Declaration, shall be: (i) shown on the plats of Willow Creek recorded in the Wake County Public Registry and designated thereon as "Common Area" or "Common Area Easements" or "Sign & Landscape Esmt. " and (ii) all entrance islands within the public rights of way.

(1.5) "Lot" shall mean any numbered plot of land to be used for residential purposes shown upon any recorded subdivision plat of the Properties subject to this Declaration.

(1.6) "Developer" shall mean and refer to Pulte Home Corporation and its successors and assigns.

(1.7) "Person" shall mean a natural person, as well as a corporation, partnership, firm, association, trust or other legal entity. The use of the masculine pronoun shall include the neuter and feminine, and the use of the singular shall include the plural where the context so requires.

(1.8) "Willow Creek" shall mean the Submitted Property, together with such additions thereto as may from time to time be designated by Developer in accordance with Article 11 hereof, whether or not such additions are contiguous with or adjoin the boundary lines of the Submitted Property.

(1.9) "FHA and VA" shall mean and refer to the Federal Housing Administration, U.S. Department of Housing and Urban Development, and the Veteran's Administration, respectively. If either or both of these federal agencies shall hereafter cease to exist or perform the same or similar functions they now serve, references hereto to FHA or VA shall be deemed to mean and refer to such agency or agencies as may succeed to the duties and services now performed by either or both of these departments.

ARTICLE II: PROPERTY SUBJECT TO THIS DECLARATION

(2. 1) The Submitted Property shall be held, transferred, sold, conveyed and occupied subject to this Declaration. Only the Submitted Property is hereby made subject to this Declaration; provided, however, Developer shall have the right to subject other real property to these restrictions as provided in Section 2.2.

(2.2) Without further assent or permit, Developer hereby shall have the right within seven (7) years from the date of this Declaration, exercisable from time to time, to subject other real property within the area described on Exhibit A attached hereto in order to extend the scheme of this Declaration to other property to be developed as part of Willow Creek and thereby bring such additional properties within the jurisdiction of the Association (provided that the FHA and the VA determine that the annexation of such area is in accord with Developer's general plan of development of Loren Farms as previously approved by them, if such determination and approval are necessary).

(2.3) Any addition of real property shall be made by filing of record one or more Supplemental Declarations in respect to the property to be then made subject to this Declaration, and the jurisdiction of the Association shall thereby then extend to such property and subject such addition to the assessments provided in this instrument for a just and proportionate share of the Association's expenses. Each Supplemental Declaration may contain such complementary additions and modifications of the covenants, conditions and restrictions contained herein as may be necessary to reflect the different character of the added properties and as are not inconsistent with the provisions of this Declaration.

ARTICLE III: PROPERTY RIGHTS

(3.1) Owner's Easements of Enjoyment. Every Owner shall have a nonexclusive right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot subject to the provisions of this Declaration, including but not limited to the following:

(a) The right of the Association to limit the use of the Common Area to Owners, their families and guests;

(b) The right of the Association to suspend the voting rights of an Owner for any period during which any assessment against his Lot remains unpaid, or for any infraction of the Association's published rules and regulations, if any;

(c) The right of the Association to dedicate or transfer all

or any part of the Common Area to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the Association members. No such dedication or transfer shall be effective unless the members entitled to at least two-thirds (2/3) of the vote appurtenant to Class A Lots and Class B Lots agree to such dedication or transfer and signify their agreement by a signed and recorded written document, provided that this paragraph shall not preclude the Board of Directors of the Association from granting easements for the installation and maintenance of electrical, telephone, cablevision, water and sewerage utilities and drainage facilities upon, over, under and across the Common Area without the assent of the membership if such easements are requisite for the convenient use and enjoyment of the Properties.

(3.2) Delegation and Use. The right and easement of enjoyment granted to every Owner in Section 3.1 of this Article may be exercised by members of Owner's family and guests thereof. An Owner may delegate to his tenants his rights of enjoyment in and to the Common Area and such facilities thereon as may be provided, in accordance with the Association's Bylaws and rules and regulations, if any.

ARTICLE IV: MEMBERSHIP AND VOTING RIGHTS

(4.1) Membership. Every Owner of a Lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

(4.2) Voting and Voting Rights. The Association shall have two classes of voting membership:

(a) Class A. Class A members shall be all Owners with the exception of Developer and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

(b) Class B. The Class B member shall be Developer and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever first occurs:

(i) When the total votes outstanding in the Class A membership equal the total votes outstanding in Class B membership; or

(ii) Seven (7) years from the date of recording of this Declaration; or

(iii) When the Developer voluntarily relinquishes majority control of the Association by a duly recorded instrument.

(4.3) Suspension of Rights. During any period in which a member shall be in default in the payment of any annual, special or other periodic assessment levied by the Association, the voting rights of such member may be suspended by the Board of Directors until such assessment, is paid. In the event of violation by a member of any rules or regulations established by the Board of Directors, such member's voting rights may be suspended by the board after a hearing. Such hearings shall only be held by the board or a committee thereof after giving a member ten (10) days prior written notice specifying each alleged violation and setting the time, place and date of the hearing. Determination of the violation shall be made by a majority vote of the board or the committee thereof.

ARTICLE V: COVENANT FOR MAINTENANCE ASSESSMENTS

(5.1) Purpose of Assessment. The assessments levied by the Association shall be used: (a) to provide funds for maintenance, upkeep, landscaping and beautification of the Common Area in Willow Creek; (b) to provide services for the Association members to promote the health, safety and welfare of the residents of Loren Farms, and in particular for the acquisition, improvement and maintenance of properties, services and facilities related to the use and enjoyment of the Common Area, including but not limited to the cost of repair, replacement and additions thereto; (c) for the payment of taxes assessed against the Common Area, for insurance related to the Common Area, for the employment of attorneys, accountants and other professionals to represent the Association when necessary or useful, the employment of security personnel; (d) the provision of any service which is not readily available from any governmental authority related to the use enjoyment of the Properties and which the Association shall decide to provide; and (e) for the payment of monthly electric and water bills and other expenses resulting from the maintenance or beautification of entrance monuments, signs, and landscaping.

(5.2) Creation of the Lien and Personal Obligation of Assessments. The Developer, for each Lot owned within the Property, hereby covenants, and each Owner of any Lot by acceptance of a Deed therefor, whether or not it shall be so expressed in said Deed is deemed to covenant and agree to pay to the Association;

(a) Annual assessments ("Annual Assessments") for the purpose specified in Section 5.1 in the amount hereinafter set forth; and

(b) Special assessments ("Special Assessments") for the

purposes specified in Section 5.1 as may be approved by the members, to be established, and collected as provided herein.

In order to secure payment of the Annual and Special Assessments, such charges as may be levied by the Association against any Lot, together with interest, costs of collection and reasonable attorney's fees, shall be a continuing lien upon the Lot against which each such assessment or charge is made. Each such assessment, together with interest, late charges, costs of collection and reasonable attorney's fees shall also be the personal obligation of the person who is the Owner of such Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to an Owner's successor in title unless expressly assumed by them. Such assumption shall not relieve an Owner of his obligation.

(5.3) Exempt Property. The assessments, charges and liens created under this Article shall not apply to the Common Area, nor shall they apply to any Lot the title to which is vested either in any first mortgagee subsequent to foreclosure or in the Secretary of Housing and Urban Development or the Administrator of Veterans Affairs or any other state or federal governmental agency which acquires title by reason of such agency's guarantee or insurance of a foreclosed mortgage loan; provided, however, that upon the resale of such property by such first mortgagee or such governmental agency the assessments shall again accrue on such Lot. Any Lot which Developer may hereafter designate for common use as part of the Common Areas shall also be exempt by a local public authority, and all land granted to or used by a utility company shall be exempt from the assessments created herein.

(5.4) Maximum Annual Assessments. Until January 1 of the year immediately following the conveyance of the first Lot to an owner, the maximum Annual Assessment shall be One Hundred Twenty and No/100 Dollars ($ 120 .00) on each Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum Annual Assessment may be increased each year above the maximum assessment for the previous year without a vote of the membership not more than the greater of (1) six percent (6 %) or (2) the increase in the Consumer Price Index from the previous year.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum Annual Assessment may be increased above the greater of six percent (6%) or the previous year increase in the Consumer Price Index by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the Annual Assessment at

an amount not in excess of the maximum herein provided.

(5.5) Special Assessments. In addition to the annual assessment authorized above, the Association may levy, in any assessment year, a Special Assessment applicable to that year only provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of the Association members who are voting in person or by proxy at a meeting duly called for this purpose.

(5.6) Notice and Quorum for Any Action Authorized Under Sections 5.4 and 5.5. Written notice of any meeting called for the purpose of taking any action authorized under Sections 5.4 and 5.5 of this Article shall be sent to all members not less than ten (10) days nor more than fifty (50) days in advance of the meeting. At the first such meeting called, the presence in person or by proxy of members entitled to cast thirty percent (30 %) of all the votes of each class shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement and the required quorum at the subsequent meeting shall be the presence in person or proxy of members entitled to cast twenty percent (20 %) of all the votes of each class of members. No such subsequent meeting shall be held more than six (6) months following the preceding meeting.

(5.7) Date of Commencement of Annual Assessments; Due Dates; Certificate of Payment. The Annual Assessments shall commence as to all Lots on the first day of the month following the date such property is submitted to the provisions of this Declaration. From the date on which the Annual Assessments commence on a Lot until the date on which the Lot is sold by the Developer to a purchaser, the Developer shall be liable for Annual Assessments at a rate which is one-third of the rate otherwise payable except that Developer shall not be liable for Annual Assessments on any Lots if the Association is operating without a deficit. The first Annual Assessment shall be adjusted according to the number of months remaining in the calendar year when filed. At least (30) days before January 1 of each year, the Board of Directors shall fix the amount of the Annual Assessment against each Lot and in the event the Board elects not to fix such assessment rate as herein provided, the amount of the prior year's Annual Assessment shall be the fixed amount. Written notice of any change in assessment rate shall be sent to every owner. The Annual Assessments shall be due and payable in advance on January 1 of each year unless the Board of Directors votes to collect such assessments on a monthly basis and the due dates for the payment of Special Assessments shall be established by the Board of Directors. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid to date.

(5.8) Effect of Non-Payment of Assessment: Remedies of the

Association. Any assessment not paid within thirty (30) days after the due date shall be assessed a late charge as determined by the Board of Directors and bear interest from the due date at an annual rate of eight percent (8 %) but in no event above the then maximum legal rate, and to the extent allowed by law. The Association, or its agent or representative, may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the Lot to which the assessment relates, and interest, costs and reasonable attorney's fees for such action or foreclosure shall be added to the amount of such assessment to the extent allowed by law. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

(5.9) Subordination of the Lien to First Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first priority deed of trust or first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot which is subject to any first mortgage pursuant to a foreclosure thereof or under a power of sale or any proceeding in lieu of foreclosure thereof shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessment thereafter becoming due or from the lien thereof.

(5.10) Collection Upon Sale by Developer. Upon the sale of a Lot by Developer, the purchaser shall pay to the Association at the closing of the sale that amount of money that is equal to that portion of the Annual Assessment attributable to the balance of the year in which the closing takes place. Any amounts prepaid by the Developer shall be refunded by the Association. Any Special Assessment made before, but falling due after the date of closing of the sale of a Lot by Developer shall be paid in full to the Association by the purchaser at the closing of the sale. In addition such purchaser shall pay an amount equal to _____ as a contribution to the Working Capital Fund of the Association.

ARTICLE VI: ARCHITECTURAL, MAINTENANCE AND USE RESTRICTIONS

(6.1) Architectural Control Committee. Before all Class B Lots shall cease to exist and be converted to Class A Lots pursuant to Article IV, Developer shall appoint an Architectural Control Committee consisting of not less than three members to serve as representatives of the Association's Board of Directors and enforce the restrictions hereafter set forth.

Prior to the formation of said Committee, Developer will be responsible for enforcing the restrictions set forth in this Article. Upon the later of the following two dates, the

Architectural Control Committee shall be appointed by the Board of Directors: (1) Upon the termination of the Class B membership; or (2) seven (7) years following the date of recording of this Declaration. Reference herein to the Committee shall mean the Developer until such Committee is appointed. The following architectural, maintenance and use restrictions shall apply to each and every Lot now or hereafter subject to this Declaration.

(6.2) Approval of Plans and Architectural Control Committee. After the initial construction of the dwelling on a Lot has been completed by Developer, no construction, reconstruction, remodeling, alteration, roofing or addition to any structure, building, fence, wall, drive or walkway, or exterior color change, shall be commenced or maintained upon any Lot, nor shall any exterior addition to or change or alteration therein be made after completion of construction of said dwelling, unless and until the plans and specifications showing the nature, kind, shape, height, color, material and location of the same shall have been mailed to the Architectural Control Committee by certified mail with return receipt requested and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Architectural Control Committee. If the Architectural Control Committee fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications shall have been submitted to it, further approval will not be required and this Article will be deemed to have been fully complied with. Upon giving approval to such plans and specifications, construction shall be started and prosecuted to completion promptly and in strict conformity with such plans as have been previously approved by the Architectural Control Committee. The Architectural Control Committee or the Board of Directors of the Association shall be entitled to stop any construction in violation of these restrictions.

(6.3) Residential Use. All Lots shall be used for residential purposes only.

(6.4) Building Line Requirements. No building shall be located nearer to the front property line than the front building setback line as shown on the recorded maps of the Property, and no building shall be located nearer to the side street line than the side street setback line shown on the recorded maps of the Property. It is provided, however, that eaves, steps, stoops, porches and chimneys shall not be considered a part of the building for purposes of interpreting this paragraph of this Declaration. Minimum setback lines which may be shown on any recorded plat of the Properties are not necessarily intended to create uniformity of setbacks; they are meant primarily to avoid overcrowding and monotony. It is intended that setbacks may be staggered where appropriate so as to preserve the trees and other

natural vegetation, and to insure each Owner the greatest benefit and enjoyment of his/her Lot. Any deviation from the building line requirements not in excess of ten (10) percent thereof shall not be construed as a violation of the building line requirements.

(6.5) Building Requirements. No dwelling shall be erected or placed on any Lot having a heated living area (exclusive of uncovered porches, stoops, terraces, attached garages or carports) of less than 800 square feet in the case of a one-story dwelling or 1,000 square feet in the case of a two-story dwelling.

(6.6) Walls, Fences and Hedges. No fence, hedge or wall of any type or kind shall be erected or maintained on a Lot except such fences, hedges or walls as may be installed, constructed or erected with the initial construction of the main dwelling located on said Lot, or as may later be approved by the Architectural Control Committee as described in Paragraph (6.2) above. No metal fences, except for a 2 x 4 wire mesh inside of an approved wooden fence to contain pets, are allowed on a Lot. No solid fence is allowed on the perimeter of any Lot. All perimeter fences on a Lot must be rail type or picket fences with at least 50 % of surface area open. Privacy fences are permitted around pools or patios with a maximum height of six (6) feet.

(6.7) Use of Outbuildings and Similar Structures. No structure of a temporary nature shall be erected or allowed to remain on any Lot, and no trailer, shed, tent, garage, carport, or any other structure of a similar nature shall be used as a residence either temporarily or permanently. Provided, however, this paragraph shall not be construed to prevent the Developer from using sheds or other temporary structures during construction for such purposes as Developer deems necessary or later approved by the Association. No television satellite dishes shall be erected on any Lot, except that a television satellite dish not exceeding 18 inches in diameter which is attached to the house and is not visible from the street shall be permitted. No radio or television antenna shall be allowed on any house or structure located on a Lot and no separate towers for antenna shall be erected on any Lot. No solar panels, solar collectors or other solar power apparatus shall be allowed on any Lot. No metal storage buildings, metal sheds, metal trailers or metal garages shall be allowed on a Lot unless approved by the Architectural Control Committment. All other types of storage buildings, sheds, trailers or garages shall not be allowed on a Lot unless approved by the Architectural Control Committee as described in Paragraph (6.2) above.

(6.8) Animals and Pets. No animals, livestock or poultry of any kind shall be raised, bred, pastured, or maintained on any Lot, except household pets which may be kept thereon in

reasonable numbers as pets for the sole pleasure and use of the Occupants, but not for any commercial use or purpose. All household pets shall be kept under Owner's control so as not to be a nuisance to other Owners. Birds shall be confined in cages.

(6.9) Signs. No advertising signs of any type or kind shall be erected, placed or permitted to remain upon or above any Lot or Common Area with the exception of a single sign "For Rent" or "For Sale," which sign shall not exceed two feet by two feet in dimension and shall refer only to the premises on which displayed, there being only one sign to a Lot. Notwithstanding the above, the Developer may erect and place permanent and temporary signs on or above any unsold Lot. Developer shall also have the right of ingress, egress and regress over the aforesaid Lots in order to maintain and replace any such signs until 100% of the Lots have been sold.

(6.10) Nuisances. No offensive or illegal activity shall be carried on upon any Lot, nor shall anything be done thereof which is or may become an annoyance or nuisance to any other Owner. No Lot shall be used in whole or in part for storage of rubbish of any character whatsoever, nor for the storage of any property or thing that will cause such Lot to appear in any unclean or untidy condition or that is unsightly; nor shall any substance, thing or material be kept upon any Lot that will emit a foul odor or that will cause any noise that will or might disturb the peace and quiet of the occupants of surrounding Lots. No trash, rubbish, stored materials, wrecked, unlicensed or inoperable vehicles, boats and/or trailers, recreational vehicles or similar unsightly items shall be allowed to remain on any Lot outside an enclosed structure. However, the foregoing shall not be construed to prohibit temporary deposits of trash, rubbish and other such debris for pick up by governmental and other similar garbage and trash removal service units . In the event any Owner fails or refuses to keep his Lot free from unsightly objects, weeds or underbrush in a manner satisfactory to a majority of the Association Board of Directors, the Association may, through its agent or representative, five days after posting a notice on such Lot or mailing a notice to the Owner thereof at his property requesting the Owner to comply with the requirements of this paragraph, enter and remove all such unsightly objects, debris or other vegetation at Owner's expense and Owner, by acquiring any Lot subject to this Declaration, agrees to pay such costs incurred by the Association in the enforcement of this paragraph promptly upon demand. No such entry as provided herein shall be deemed a trespass. The foregoing provisions shall not apply to the Developer while constructing residences upon any Lots.

(6.11) Clotheslines, Garbage Cans, Etc. All clotheslines, garbage cans, lawnmowers and similar equipment shall be kept in an enclosed structure or screened by adequate planting or fencing so as to conceal same from the view of neighboring Owners and

Streets. Incinerators for garbage, trash or other refuse shall not be used nor permitted to be erected or placed on any Lot.

(6.12) Use of Common Areas. No planting or gardening by individual Owners shall be done upon any Common Area. Except for the right of easement of enjoyment in and to the Common Areas herein given to each Owner, Owners are hereby prohibited and restricted from using any of the Common Area except as may be allowed and prescribed by the Association's Board of Directors or as expressly provided for herein. It is Developer's intent that this paragraph inure to the mutual benefit of all Owners within the Properties.

(6.13) Maintenance.

(a) All Lots, together with the exterior of all improvements thereon, shall be maintained in a neat and attractive condition by their respective Owners. Such maintenance shall include, but shall not be limited to, painting, repairing, replacing or caring for roofs, gutters, downspouts, building surfaces, trees, shrubs, walks or other exterior improvements. In the event an Owner shall fail to maintain the premises and the improvements thereon in a manner satisfactory to the Association Board of Directors, the Association may, through its agent or representative, after approval by two-thirds (2/3) vote of the Board, have the right to enter upon said Lot and repair, maintain and restore the Lot and the exterior of the buildings and any other improvements thereon. However, the Association Board of Directors must first give the Owner written notice of such defect(s) and allow a reasonable time, at least thirty (30) days, in which to comply with the written requirements of the Association Board of Directors. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Lot is subject and the Owner shall be personally liable to the Association for the costs of such maintenance, and the cost, until paid, shall be a permanent charge and lien upon such Lot, enforceable to the same extent and collectible as provided for in Article V. Such entry as provided herein shall not be a trespass, nor shall the Association be liable for doing anything reasonably necessary or appropriate in connection with carrying out those provisions, provided such entry shall be at reasonable times and places so as not to interfere with the right of quiet enjoyment of the individual Lot Owner.

(6.14) Above Ground Swimming Pools. No above ground swimming pools, except for small wading pools, are permitted on any Lot.

(6.15) Decorative Structures. No decorative statues, birdbaths, fountains, ornaments, figurines, or any other decorative structures or items are permitted in the front or side

yards of any Lot (except as might be approved by the Architectural Committee).

(6.16) Boats, Commercial Vehicles and Recreational Vehicles. No boats, commercial vehicles, or recreational vehicles shall be permitted on any Lot except in an enclosed garage (or other properly screened enclosure).

(6.17) Mailboxes. Mailboxes on each Lot shall conform to specifics set forth by the Architectural Control Committee.

ARTICLE VII: EASEMENTS

(7.1) General. Each Lot now or hereafter subjected to this Declaration shall be subject to all easements shown or set forth on the recorded plat or plats of survey upon which such Lot is shown. No structure of any type shall be erected or placed upon any part of a Lot or the Common Area which will interfere with rights and use of any and all easements shown on said recorded plat.

(7.2) Utilility and Drainage. An easement on each Lot is hereby reserved by Developer for itself and its successors and assigns along, over, under and upon a strip of land ten feet (10') in width parallel and contiguous to the rear or back Lot line of each Lot and easements five feet (5') in width over, under and along the side lot lines of each Lot, in addition to such other easements as may appear on a recorded subdivision plat for Willow Creek. The purpose of these easements shall be to provide, install, maintain, construct and operate drainage facilities now or in the future and utility service lines to, from or for each of the Lots. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation or maintenance of utilities, or which may change the direction or flow of drainage channels in the easements except for party walls located on a portion of the side line or lines of a Lot. The easement area of each and all improvements in it shall be maintained continuously by Owner, except for those improvements for which a public authority or utility company is responsible. With ten (10) days prior written notice to Owner, Developer may exercise the right to remove obstructions in such easements upon Owner's failure to do so. For the purpose of this covenant, Developer reserves the right to modify or extinguish the herein reserved easements along any Lot lines when in its sole discretion adequate reserved easements are otherwise available for the installation of drainage facilities and/or utility service lines. For the duration of these restrictions, no such utilities shall be permitted to occupy or otherwise encroach upon any of the easement areas reserved without first obtaining the prior written consent of Developer; provided,

however, local service from utilities within easement areas to residences constructed upon any such Lots may be established without first obtaining separate consents therefor from Developer. The Association may likewise reserve and grant easements for the installation and maintenance of sewerage, utility and drainage facilities in, across, under and over the Common Area.

(7.3) Emergency. There is hereby reserved without further assent or permit and to the extent allowed by law, a general easement to all firemen, ambulance personnel, policemen and security guards employed by Developer and all similar persons to enter upon the Properties or any portion thereof, in the performance of their respective duties.

(7.4) Entry Monuments, Signs and Landscaping Easements. Declarant hereby grants the Association perpetual easements over the portion of those Lots which are designated "Sign & Landscape Esmt." on all recorded maps of Willow Creek. Easements over these areas shall be for the purpose of the installation, maintenance and repair of all Willow Creek entry monuments, walls, signs and landscaping, and the Association is also granted a perpetual easement for ingress, egress and regress over these areas to fulfill these purposes. Declarant also hereby grants perpetual easements over all entrance islands within public rights of way and the easement over these areas shall be for the installation and maintenance of landscaping on the entrance islands.

ARTICLE VIII: GENERAL PROVISIONS

(8.1) Covenants Running with the Land. All provisions of this Declaration shall be construed to be covenants running with the land, and with every part thereof and interest therein, and every Owner or any other person or legal entity claiming an interest in any Lot, and his heirs, executors, administrators, successors and assigns, shall be bound by all of the provisions of this Declaration.

(8.2) Duration. The covenants, conditions and restrictions of this Declaration shall be binding for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive and additional periods of ten (10) years each.

(8.3) Amendments and Termination. This Declaration may be terminated during the first twenty (20) year period by an instrument signed by not less than ninety percent (90 %) of the Owners, and thereafter may be amended or terminated by an instrument signed by not less than seventy-five percent (75 %) of the Owners. This Declaration may be amended upon the affirmative vote or written consent, or any combination thereof, of at least

two-thirds (2/3rds) of the Owners and the consent of the Develop; provided, however, that the Developer may amend this Declaration to correct minor and clerical errors, as determined by the Developer, without approval of Owners and should the FHA, VA, Federal National Mortgage Association (FNMA) or the Federal Home Loan Mortgage Corporation (FHLMC) subsequently delete any of their requirements which necessitate certain provisions of this Declaration or make any such requirements less stringent, the Developer, without approval of Owners, may amend this Declaration to reflect such changes. Any such amendment or termination shall not be effective until an instrument evidencing such change has been filed of record in the Wake County Public Registry.

(8.4) FHA/VA Approval. In the event the Declarant has arranged for and provided purchasers of Lots with FHA insured or VA mortgage loans, then so long as any Class B lot exists, as provided in Article VI hereof, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional properties, other than as provided in Article II hereof, deeding, mortgaging or dedication of Common Area to persons other than the Association and amendment of this Declaration.

(8.5) Enforcement. If any Owner shall violate or attempt to violate any of these restrictions, failure to comply with any of the same shall be grounds for an action to recover sums due, for damages or injunctive relief, or both, maintainable by the Board of Directors on behalf of the Association, or, in proper case, by an aggrieved Owner. Any failure by Association or any other Owner to enforce any of the foregoing restrictions or other provisions shall in no event be deemed a waiver of their right to do so thereafter. Invalidation of any covenant, condition or restriction or other provision of this Declaration shall not affect the validity of the remaining portions thereof which shall remain in full force and effect.

(8.6) Headings. Headings are inserted only for convenience and are in no way to be constructed as defining, limiting, extending or otherwise modifying or adding to the particular paragraphs to which they refer.

(8.7) Unintentional Violation of Restrictions. In the event of unintentional violation of any of the foregoing restrictions with respect to any Lot, the Developer or its successors reserves the right (by and with the mutual written consent of the then Owner or Owners of such Lot) to change, amend, or release any of the foregoing restrictions as the same may apply to that particular Lot.

(8.8) Severability. The provisions of this Declaration are severable and the invalidity of one or more provisions hereof shall not be deemed to impair or affect in any manner the

validity, enforceability or effect of the remainder hereof.

IN WITNESS WHEREOF, the Developer has caused this Declaration to be executed under seal on the day and year first above written.

PULTE HOME CORPORATION

By: _____ (SEAL)
Lawrence E. Lippincott,
Attorney-In-Fact

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

I, Janet Dixon Dement, a Notary Public for said County and State, do hereby certify that Lawrence E. Lippincott, Attorney-in-Fact for Pulte Home Corporation, a Michigan Corporation, personally appeared before me this day and being by me duly sworn, says that he executed the foregoing instrument for and in behalf of Pulte Home Corporation, a Michigan Corporation, and that his authority to execute and acknowledge said instrument is contained in an instrument duly executed, acknowledged and recorded in the Office of the Register of Deeds for Wake County, North Carolina, in Book 7811 at Page 0534, and that this instrument was executed under and by virtue of the authority given by said instrument granting him power of attorney; that the said Lawrence E. Lippincott acknowledged the due execution of the foregoing instrument for the purposes therein expressed for and in behalf of the said Pulte Home Corporation, a Michigan corporation.

WITNESS my hand and official seal this 17th day of August, 1998.

Janet Dixon Dement (SEAL)
Notary Public

My Commission Expires: 6-17-02

JANET DIXON DEMENT NOTARY PUBLIC WAKE COUNTY, N.C.

NORTH CAROLINA — WAKE COUNTY
The foregoing certificate of Janet Dixon Dement
Notar(y)(ies) Public
is (are) certified to be correct. This instrument and this certificate are duly registered at the date and time and in the book and page shown on the first page hereof.
LAURA M. RIDDICK, Register of Deeds
By
Asst./Deputy Register of Deeds

EXHIBIT A

Situated in Middle Creek Township, Wake County, North Carolina, being a 27.762 acre parcel, located on the westerly side of Highway 55 and the northerly side of Old Honeycutt Road, State Road 2765, further bounded and described as follows:

Commencing at a 3/4 inch iron pipe set on the northerly right-of-way of Old Honeycutt Road, being the TRUE PLACE OF BEGINNING for the parcel herein described. Said point having North Carolina Grid Coordinates Y (North) 667181.862, X(East) 2071977.325 (NAD 83 datum), and being South 77 degrees 05 minutes 52 seconds East, 4468.99 feet (ground distance - combined grid factor = 0.9998685) from NCGS (Shoulder), having NC Grid Coordinates Y(North) 668179.602, X(East) 2067621.741.

Thence leaving said right-of-way along a new line the following courses and distances:

North 01 degrees 41 minutes 58 seconds East 129.96 feet;
North 01 degrees 42 minutes 29 seconds East 50.00 feet;
South 88 degrees 17 minutes 31 seconds East 5.04 feet;
North 01 degrees 42 minutes 29 seconds East 121.43 feet;
North 04 degrees 24 minutes 59 seconds East 58.93 feet;
North 07 degrees 17 minutes 27 seconds East 131.15 feet;
North 7 degrees 17 minutes 27 seconds East 50.00 feet;
South 82 degrees 42 minutes 33 seconds East 31.42 feet;
North 07 degrees 17 minutes 27 seconds East 70.00 feet;
North 19 degrees 30 minutes 37 seconds West 152.38 feet;
South 71 degrees 58 minutes 27 seconds West 56.74 feet;
North 18 degrees 01 minutes 33 seconds West 40.16 feet;
North 71 degrees 58 minutes 27 seconds East 55.70 feet;
North 65 degrees 05 minutes 35 seconds East 168.03 feet;
South 24 degrees 54 minutes 25 seconds East 22.43 feet;
North 65 degrees 05 minutes 35 seconds East 110.00 feet;
South 25 degrees 13 minutes 56 seconds East 40.25 feet;
North 77 degrees 06 minutes 36 seconds East 291.02 feet;
North 66 degrees 10 minutes 45 seconds East 276.61 feet;
North 60 degrees 00 minutes 48 seconds East 115.59 feet;
North 55 degrees 53 minutes 11 seconds East 48.70 feet;
South 32 degrees 38 minutes 06 seconds East 28.41 feet;
North 57 degrees 37 minutes 45 seconds East 356.35 feet to a 3/4 inch iron pipe set on the westerly 60 foot right-of-way of Highway 55; thence South 04 degrees 53 minutes 39 seconds East 973.03 feet along the westerly right-of-way of Highway 55 to a 3/4 inch iron pipe set; thence along a new line the following courses and distances: South 89 degrees 38 minutes 42 seconds West 172.85 feet; South 48 degrees 35 minutes 08 seconds West

318.34 feet; South 02 degrees 12 minutes 23 seconds West 94.97 feet to a 3/4 inch iron pipe set on the northerly right-of-way of Old Honeycutt Road; thence South 89 degrees 54 minutes 29 seconds West 800.63 feet along the northerly right-of-way of Old Honeycutt Road to a 3/4 inch iron pipe found; thence 156.72 feet along the northerly right-of-way of Old Honeycutt Road and the arc of a curve to the right, having a radius of 5694.66 feet and a chord bearing and distance of North 89 degrees 18 minutes 12 seconds West 156.72 feet to the **TRUE PLACE OF BEGINNING** containing 27.762 acres as surveyed by WK Dickson & Co., Inc., in July, 1997 as shown on a map of survey by WK Dickson & Co., Inc. titled "Exempt Subdivision Map of Willow Creek Section One" dated July 15, 1997, and last revised September 2, 1997 and to soon be recorded with the Wake County Register of Deeds.

Wake County,NC 372
Laura M Riddick, Register Of Deeds
Presented & Recorded 04/26/2001 12:49:39
Book : 008892 Page : 00304 - 00320

Prepared By & Hold For:
Greg L. Hinshaw
Burns, Day & Presnell, P. A.
#35

WAKE COUNTY
NORTH CAROLINA

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WILLOW CREEK II SUBDIVISION

THIS DECLARATION is made as of this 25 day of April ,2001, by **Crossmann Communities of North Carolina, Inc.**, referred to in this instrument as "Developer".

STATEMENT OF PURPOSE

Developer is the owner of that certain parcel of land which is known as Willow Creek Subdivision, Phase Five - A, located in Wake County, North Carolina, more particularly described on that plat of survey prepared by Rightmyer & Associates, PA, and recorded in Book of Maps 2000, Pages 2287-2288 in the Wake County Public Registry (the "Submitted Property")

It is in the best interest of Developer, as well as to the benefit, interest and advantage of each person or other entity later acquiring any property in Willow Creek II, that certain covenants, conditions, easements, assessments, liens and restrictions governing and regulating the use and occupancy of the same be established, fixed and set forth and declared to be covenants running with the land. Developer establishes Willow Creek II with the intent that the homeowners association hereinafter referred to and established and governed by Articles of Incorporation and By Laws shall merge with and be governed by the same board of directors as the Willow Creek Homeowners Association, Inc. and that Willow Creek II be a part of the community known as Willow Creek. This Declaration is identical in substance to that Declaration of Covenants, Conditions and Restrictions for Willow Creek Subdivision recorded in Book 8128, Page 2521, Wake County Registry as are the Articles of Incorporation and By Laws referred to above.

Developer desires to provide for the preservation of the values and amenities and the desirability and attractiveness of the real property in the Willow Creek II subdivision and for the continued maintenance and operation of such recreational and common areas as may be provided.

DECLARATION

In consideration of the premises and for the purposes stated, Developer hereby declares that all of the Submitted Property shall be held, sold and conveyed subject to the following

easements, restrictions, covenants and conditions (all of which are collectively referred to in this instrument as "restrictions"), which restrictions shall be construed as covenants running with the land and shall be binding on all parties having any right, title or interest in the described real property or any part thereof, and their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I: DEFINITIONS

The following words when used in this Declaration or any Supplemental Declaration (unless the context shall prohibit) shall have the following meanings:

(1.1) "Association" shall mean Willow Creek II Homeowners Association, Inc., a non-profit corporation organized and existing under the laws of the State of North Carolina and its successors and assigns.

(1.2) "Owner" shall mean the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of Willow Creek II but excluding those having such interest merely as security for the performance of an obligation.

(1.3) "Properties" shall mean the Submitted Property and such real property as may subsequently be brought within the jurisdiction of the Association.

(1.4) "Common Area" shall mean all real property and/or easements over real estate acquired by the Association in Willow Creek II for the common use and enjoyment of members of the Association lying within the boundaries of the Properties. Common Areas, with respect to the Properties subject to this Declaration, shall be: (i) shown on the plats of Willow Creek II recorded in the Wake County Public Registry and designated thereon as "Common Area" or "Common Area Easements", "Sign & Landscape Esmt.", " Berm and Landscape Buffer " or other easement designation which requires maintenance by the Association, and (ii) all entrance islands within the public rights of way or other areas shown on recorded maps of the subdivision to be maintained by the Association.

(1.5) "Lot" shall mean any numbered plot of land to be used for residential purposes shown upon any recorded subdivision plat of the Properties subject to this Declaration.

(1.6) "Developer" shall mean and refer to **Crossmann Communities of North Carolina, Inc.** and its successors and assigns.

(1.7) "Person" shall mean a natural person, as well as a corporation, partnership, firm, association, trust or other legal entity. The use of the masculine pronoun shall include the neuter and feminine, and the use of the singular shall include the plural where the context so requires.

(1.8) "Willow Creek II" shall mean the Submitted Property, together with such additions

thereto as may from time to time be designated by Developer in accordance with Article II hereof, whether or not such additions are contiguous with or adjoin the boundary lines of the Submitted Property.

(1.9) "FHA and VA" shall mean and refer to the Federal Housing Administration, U.S. Department of Housing and Urban Development, and the Veteran's Administration, respectively. If either or both of these federal agencies shall hereafter cease to exist or perform the same or similar functions they now serve, references hereto to FHA or VA shall be deemed to mean and refer to such agency or agencies as may succeed to the duties and services now performed by either or both of these departments.

ARTICLE II: PROPERTY SUBJECT TO THIS DECLARATION

(2.1) The Submitted Property shall be held, transferred, sold, conveyed and occupied subject to this Declaration. Only the Submitted Property is hereby made subject to this Declaration; provided, however, Developer shall have the right to subject other real property to these restrictions as provided in Section 2.2.

(2.2) Without further assent or permit, Developer hereby shall have the right within seven (7) years from the date of this Declaration, exercisable from time to time, to Subject the property within the area described on Exhibit A attached hereto in order to extend the scheme of this Declaration to other property to be developed as part of Willow Creek and Willow Creek II and thereby bring such additional properties within the jurisdiction of the Association (provided that the FHA and the VA determine that the annexation of such area is in accord with Developers general plan of development of Willow Creek II as previously approved by them, if such determination and approval are necessary).

(2.3) Any addition of real property shall be made by filing of record one or more Supplemental Declarations in respect to the property to be then made subject to this Declaration, and the jurisdiction of the Association shall thereby then extend to such property and subject such addition to the assessments provided in this instrument for a just and proportionate share of the Association's expenses. Each Supplemental Declaration may contain such complementary additions ana modifications of the covenants, conditions and restrictions contained herein as may be necessary to reflect the different character of the added properties and as are not inconsistent with the provisions of this Declaration.

ARTICLE III: PROPERTY RIGHTS

(3.1) Owner's Easements of Enjoyment. Every Owner shall have a nonexclusive right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot subject to the provisions of this Declaration, including but not limited to the following:

(a) The right of the Association to limit the use of the Common Area to Owners, their families and guests;

(b) The right of the Association to suspend the voting rights of an Owner for any period during which any assessment against his Lot remains unpaid, or for any infraction of the Association's published rules and regulations, if any;

(c) The right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the Association members. No such dedication or transfer shall be effective unless the members entitled to at least two-thirds (2/3) of the vote appurtenant to Class A Lots and Class B Lots agree to such dedication or transfer and signify their agreement by a signed and recorded written document, provided that this paragraph shall not preclude the Board of Directors of the Association from granting easements for the installation and maintenance of electrical, telephone, cablevision, water and sewerage utilities and drainage facilities upon, over, under and across the Common Area without the assent of the membership if such easements are requisite for the convenient use and enjoyment of the Properties.

(3.2) Delegation and Use. The right and easement of enjoyment granted to every Owner in Section 3.1 of this Article may be exercised by members of Owner's family and guests thereof. An Owner may delegate to his tenants his rights of enjoyment in and to the Common Area and such facilities thereon as may be provided, In accordance with the Association's Bylaws and rules and regulations, if any.

ARTICLE IV: MEMBERSHIP: AND VOTING RIGHTS

(4.a) Membership. Every Owner of a Lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

(4.2) Voting and Voting Rights. The Association shall have two classes of voting membership:

(a) Class A. Class A members shall be all Owners with the exception of Developer and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

(b) Class B. The Class B member shall be Developer and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of any of the following events, whichever first occurs:

(i) When the total votes outstanding in the Class A membership equal the total votes outstanding in Class B membership; or

(ii) December 31, 2008; or

(iii) When the Developer voluntarily relinquishes majority control of the Association by a duly recorded instrument.

(4.3) Suspension of Rights. During any period in which a member shall be in default in the payment of any annual, special or other periodic assessment levied by the Association, the voting rights of such member may be suspended by the Board of Directors until such assessment, is paid. In the event of violation by a member of any rules or regulations established by the Board of Directors, such member's voting rights may be suspended by the board after a hearing. Such hearings shall only be held by the board or a committee thereof after giving a member ten (10) days prior written notice specifying each alleged violation and setting the time, place and date of the hearing. Determination of the violation shall be made by a majority vote of the board or the committee thereof.

ARTICLE V: C0VENANT FOR MAINTENANCE ASSESSMENTS

(5.1) Purpose of Assessment. The assessments levied by the Association shall be used: (a) to provide funds for maintenance, upkeep, landscaping and beautification of the Common Area in Willow Creek II; (b) to provide services for the Association members to promote the health, safety and welfare of the residents of Willow Creek II, and in particular for the acquisition, improvement and maintenance of properties, services and facilities related to the use and enjoyment of the Common Area, including but not limited to the cost of repairs, replacement and additions thereto; (c) for the payment of taxes assessed against the Common Area, for insurance related to the Common Area, for the employment of attorneys, accountants and other professionals to represent the Association when necessary or useful, the employment of security personnel; (d) the provision of any service which is not readily available from any governmental authority related to the use enjoyment of the Properties and which the Association shall decide to provide; and (e) for the payment of monthly electric and water bills and other expenses resulting from the maintenance or beautification of entrance monuments, signs, and landscaping.

(5.2) Creation of the Lien and Personal Obligation of Assessments. The Developer, for each Lot owned within the Property, hereby covenants, and each Owner of any Lot by acceptance of a Deed therefor, whether or not it shall be so expressed in said Deed is deemed to covenant and agree to pay to the Association;

(a) Annual assessments ("Annual Assessments") for the purpose specified in Section 5.1 in the amount hereinafter set forth; and

(b) Special assessments ("Special Assessments") for the purposes specified in Section 5.1

as may be approved by the members, to be established, and collected as provided herein.

In order to secure payment of the Annual and Special Assessments, such charges as may be levied by the Association against any Lot, together with interest, costs of collection and reasonable attorney's fees, shall be a continuing lien upon the Lot against which each such assessment or charge is made. Each such assessment, together with interest, late charges, costs of collection and reasonable attorney's fees shall also be the personal obligation of the person who is the Owner of such Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to an Owner's successor in title unless expressly assumed by them. Such assumption shall not relieve an Owner of his obligation.

(5.3) Exempt Property. The assessments, charges and liens created under this Article shall not apply to the Common Area, nor shall they apply to any Lot the title to which is vested either in any first mortgagee subsequent to foreclosure or in the Secretary of Housing and Urban Development or the Administrator of Veterans Affairs or any other state or federal governmental agency which acquires title by reason of such agency's guarantee or insurance of a foreclosed mortgage loan; provided, however, that upon the resale of such property by such first mortgagee or such governmental agency the assessments shall again accrue on such Lot. Any Lot which Developer may hereafter designate for common use as part of the Common Areas shall also be exempt by a local public authority, and all land granted to or used by a utility company shall be exempt from the assessments created herein.

(5.4) Maximum Annual Assessments. Until January 1 of the year immediately following the conveyance of the first Lot to an owner, the maximum Annual Assessment shall be $ 120.00 on each Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum Annual Assessment may be increased each year above the maximum assessment for the previous year without a vote of the membership not more than the greater of (1) six percent (6 %) or (2) the increase in the Consumer Price Index from the previous year.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum Annual Assessment may be increased above the greater of six percent (6 %) or the previous year increase in the Consumer Price Index by a vote of two-thirds (2/3) of each class of members who are voting if person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the Annual Assessment at an amount not in excess of the maximum herein provided.

(5.5) Special Assessments. In addition to the annual assessment authorized above, the Association may levy, in any assessment year, a Special Assessment applicable to that year only

provided that any such assessment shall have the assent of two- thirds (2/3) of the votes of each class of the Association members who are voting in person or by proxy at a meeting duly called for this purpose.

(5.6) Notice and Quorum for Any Action Authorized Under Sections 5.4 and 5.5. Written notice of any meeting called for the purpose of taking any action authorized under Sections 5.4 and 5.5 of this Article shall be sent to all members not less than ten (10) days nor more than fifty (50) days in advance of the meeting. At the first such meeting called, the presence in person or by proxy of members entitled to cast thirty percent (30 %) of all the votes of each class shall constitute a quorum. If the required quorum ns not present, another meeting may be called subject to the same notice requirement and the required quorum at the subsequent meeting shall be the presence in person or proxy of members entitled to cast twenty percent (20 %) of all the votes of each class of members. No such subsequent meeting shall be held more than six (6) months following the preceding meeting.

(5.7) Date of Commencement of Annual Assessments; Due Dates; Certificate of Payment. The Annual Assessments shall commence as to all Lots on the first day of the month following the date such property is submitted to the provisions of this Declaration. From the date on which the Annual Assessments commence on a Lot until the date on which the Lot is sold by the Developer to a purchaser, the Developer shall be liable for Annual Assessments at a rate which is one-third of the rate otherwise payable except that Developer shall not be liable for Annual Assessments on any Lots if the Association is operating without a deficit. The first Annual Assessment shall be adjusted according to the number of months remaining in the calendar year when filed. At least (30) days before January 1 of each year, the Board of Directors shall fix the amount of the Annual Assessment against each Lot and in the event the Board elects not to fix such assessment rate as herein provided, the amount of the prior year's Annual Assessment shall be the fixed amount. Written notice of any change in assessment rate shall be sent to every owner. The Annual Assessments shall be due and Payable in advance on January 1 of each year unless the Board of Directors votes to collect such assessments on a monthly basis and the due dates for the payment of Special Assessments shall be established by the Board of Directors. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid to date.

(5.8) Effect of Non-Payment of Assessment: Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall be assessed a late charge as determined by the Board of Directors and bear interest from the due date at an annual rate of eight percent (8 %) but in no event above the then maximum legal rate, and to the extent allowed by law. The Association, or its agent or representative, may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the Lot to which the assessment relates, and interest, costs and reasonable attorney's fees for such action or foreclosure shall be added to the amount of such assessment to the extent allowed by law. No Owner may waive or otherwise escape liability for the assessments provided for herein by

non-use of the Common Area or abandonment of his Lot.

(5.9) Subordination of the Lien to First Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first priority deed of trust or first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot which is subject to any first mortgage pursuant to a foreclosure thereof or under a power of sale or any proceeding in lieu of foreclosure thereof shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessment thereafter becoming due or from the lien thereof.

(5.10) Collection Upon Sale by Developer. Upon the sale of a Lot by Developer, the purchaser shall pay to the Association at the closing of the sale that amount of money that is equal to that portion of the Annual Assessment attributable to the balance of the year in which the closing takes place. Any amounts prepaid by the Developer shall be refunded by the Association. Any Special Assessment made before, but falling due after the date of closing of the sale of a Lot by Developer shall be paid in full to the Association by the purchaser at the closing of the sale. In addition such purchaser shall pay an amount equal to the annual dues divided by twelve and multiplied by two as a contribution to the Working Capital Fund of the Association.

ARTICLE VI: ARCHITECTURAL, MAINTENANCE AND USE RESTRICTIONS

(6.1) Architectural Control Committee. Before all Class B Lots shall cease to exist and be converted to Class A Lots pursuant to Article IV, Developer shall appoint an Architectural Control Committee consisting of not less than three members to serve as representatives of the Association's Board of Directors and enforce the restrictions hereafter set forth.

Prior to the formation of said Committee, Developer will be responsible for enforcing the restrictions set forth in this Article. Upon the later of the following two dates, the Architectural Control Committee shall be appointed by the Board of Directors: (1) Upon the termination of the Class B membership; or (2) seven (7) years following the date of recording of this Declaration. Reference herein to the Committee shall mean the Developer until such Committee is appointed. The following architectural, maintenance and use restrictions shall apply to each and every Lot now or hereafter subject to this Declaration.

(6.2) Approval of Plans and Architectural Control Committee. After the initial construction of the dwelling on a Lot has been completed by Developer, no construction, reconstruction, remodeling, alteration, roofing or addition to any structure, building, fence, wall, drive or walkway, or exterior color change, shall be commenced or maintained upon any Lot, nor shall any exterior addition to or change or alteration therein be made after completion of construction of said dwelling, unless and until the plans and specifications showing the nature, kind, shape, height, color, material and location of the same shall have been mailed to the Architectural Control Committee by certified mail with return receipt requested and approved in writing as to harmony of external design and location in relation to surrounding structures and

topography by the Architectural Control Committee. If the Architectural Control Committee fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications shall have been submitted to it, further approval will not be required and this Article will be deemed to have been fully complied with. Upon giving approval to such plans and specifications, construction shall be started and prosecuted to completion promptly and in strict conformity with such plans as have been previously approved by the Architectural Control Committee. The Architectural Control Committee or the Board of Directors of the Association shall be entitled to stop any construction in m t inn of these restrictions.

(6.3) Residential Use. All Lots shall be used for residential purposes only.

(6.4) Building Line Requirements. No building shall be located nearer to the front property line than the front building setback line as shown on the recorded maps of the Property, and no building shall be located nearer to the side street line than the side street setback line shown on the recorded maps of the Property. It is provided, however, that eaves, steps, stoops, porches and chimneys shall not be considered a part of the building for purposes of interpreting this paragraph of this Declaration. Minimum setback lines which may be shown on any recorded plat of the Properties are not necessarily intended to create uniformity of setbacks; they are meant primarily to avoid overcrowding and monotony. It is intended that setbacks may be staggered where appropriate so as to preserve the trees and other natural vegetation, and to insure each Owner the greatest benefit and enjoyment of his/her Lot. Any deviation from the building line requirements not in excess of ten (10) percent thereof shall not be construed as a violation of the building line requirements.

(6.5) Building Requirements. No dwelling shall be erected or placed on any Lot having a heated living area (exclusive of uncovered porches, stoops, terraces, attached garages or carports) of less than 800 square feet in the case of a one-story dwelling or 1,000 square feet in the case of a two-story dwelling.

(6.6) Walls, Fences and Hedges. No fence, hedge or wall of any type or kind shall be erected or maintained on a Lot except such fences, hedges or walls as may be installed, constructed or erected with the initial construction of the main dwelling located on said Lot, or as may later be approved by the Architectural Control Committee as described in Paragraph (6.2) above. No metal fences, except for a 2 x 4 wire mesh inside of an approved wooden fence to contain pets, are allowed on a Lot. No solid fence is allowed on the perimeter of any Lot. A11 perimeter fences on a Lot must be rail type or picket fences with at least 50 % of surface area open. Privacy fences are permitted around pools or patios with a maximum height of six (6) feet.

(6.7) Use of Outbuildings and Similar Structures. No structure of a temporary nature shall be erected or allowed to remain on any Lot, and no trailer, shed, tent, garage, carport, or any other structure of a similar nature shall be used as a residence either temporarily or permanently. Provided, however, this paragraph shall not be construed to prevent the Developer from using sheds or other temporary structures during construction for such purposes as Developer deems

necessary or later approved by the Association. No television satellite dishes shall be erected on any Lot, except that a television satellite dish not exceeding 18 inches in diameter which is attached to the house and is not visible from the street shall be permitted. No radio or television antenna shall be allowed on any house or structure located on a Lot and no separate towers for antenna shall be erected on any Lot. No solar panels, solar collectors or other solar power apparatus shall be allowed on any Lot. No metal storage buildings, metal sheds, metal trailers or metal garages shall be allowed on a Lot unless approved by the Architectural Control Committee. A11 other types of storage buildings, sheds, trailers or garages shall not be allowed on a Lot unless approved by the Architectural Control Committee as described in Paragraph (6.2) above.

(6.8) Animals and Pets. No animals, livestock or poultry of any kind shall be raised, bred, pastured, or maintained on any Lot except household pets which may be kept thereon in reasonable numbers as pets for the sole pleasure and use of the Occupants, but not for any commercial use or purpose. All household pets shall be kept under Owner's control so as not to be a nuisance to other Owners. Birds shall be confined in cages.

(6.9) Signs. No advertising signs of any type or kind shall be erected, placed or permitted to remain upon or above any Lot or Common Area with the exception of a single sign "For Rent" or "For Sale," which sign shall not exceed two feet by two feet in dimension and shall refer only to the premises on which displayed, there being only one sign to a Lot. Notwithstanding the above, the Developer may erect and place permanent and temporary signs on or above any unsold Lot. Developer shall also have the right of ingress, egress and regress over the aforesaid Lots in order to maintain and replace any such signs until 100% of the Lots have been sold.

(6.10) Nuisances. No offensive or illegal activity shall be carried on upon any Lot, nor shall anything be done thereof which is or may become an annoyance or nuisance to any other Owner. No Lot shall be used in whole or in part for storage of rubbish of any character whatsoever, nor for the storage of any property or thing that will cause such Lot to appear in any unclean or untidy condition or that is unsightly; nor shall any substance, thing or material be kept upon any Lot that will emit a foul odor or that will cause any noise that will or might disturb the peace and quiet of the occupants of surrounding Lots. No trash, rubbish, stored materials, wrecked, unlicenced or inoperable vehicles, boats and/or trailers, recreational vehicles or similar unsightly items shall be allowed to remain on any Lot outside an enclosed structure. However, the foregoing shall not be construed to prohibit temporary deposits of trash, rubbish and other such debris for pick up by governmental and other similar garbage and trash removal service units . In the event any Owner fails or refuses to keep his Lot free from unsightly objects, weeds or underbrush in a manner satisfactory to a majority of the Association Board of Directors, the Association may, through its agent or representative, five days after posting a notice on such Lot or mailing a notice to the Owner thereof at his property requesting the Owner to comply with the requirements of this paragraph, enter and remove all such unsightly objects, debris or other vegetation at Owner's expense and Owner, by acquiring any Lot subject to this Declaration, agrees to pay such costs incurred by the Association in the enforcement of this paragraph promptly upon demand. No such entry as provided herein shall be deemed a trespass. The

foregoing provisions shall not apply to the Developer while constructing residences upon any Lots.

(6.11) Clotheslines, Garbage Cans, Etc. All clotheslines, garbage cans, lawnmowers and similar equipment shall be kept in an enclosed structure or screened by adequate planting or fencing so as to conceal same from the view of neighboring Owners and Streets. Incinerators for garbage, trash or other refuse shall not be used nor permitted to be erected or placed on any Lot.

(6.12) Use of Common Areas. No planting or gardening by individual Owners shall be done upon any Common Area. Except for the right of easement of enjoyment in and to the Common Areas herein given to each Owner, Owners are hereby prohibited and restricted from using any of the Common Area except as may be allowed and prescribed by the Association's Board of Directors or as expressly provided for herein. It is Developer's intent that this paragraph inure to the mutual benefit of all Owners within the Properties.

(6.13) Maintenance.

(a) All Lots, together with the exterior of all improvements thereon, shall be maintained in a neat and attractive condition by their respective Owners. Such maintenance shall include, but shill not be limited to, painting, repairing, replacing or caring for roofs, gutters, down spouts, building surfaces, trees, shrubs, walks or other exterior improvements. In the event an Owner shall fall to maintain the premises and the improvements thereon in a manner satisfactory to the Association Board of Directors, the Association may, through its agent or representative, after approval by two-thirds (2/3) vote of the Board, have the right to enter upon said Lot and repair, maintain and restore the Lot and the exterior of the buildings and any other improvements thereon. However, the Association Board of Directors must first give the Owner written notice of such defect(s) and allow a reasonable time, at least thirty (30) days, in which to comply with the written requirements of the Association Board of Directors. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Lot is subject and the Owner shall be personally liable to the Association for the costs of such maintenance, and the cost, until paid, shall be a permanent charge and lien upon such Lot, enforceable to the same extent and collectible as provided for in Article V. Such entry as provided herein shall not be a trespass, nor shall the Association be liable for doing anything reasonably necessary or appropriate in connection with carrying out those provisions, provided such entry shall be at reasonable times and places so as not to interfere with the right of quiet enjoyment of the individual Lot Owner.

(6.14) Above Ground Swimming Pools. No above ground swimming pools, except for small wading pools, are permitted on any Lot.

(6.15) Decorative Structures. No decorative statues, birdbaths, fountains, ornaments, figurines, or any other decorative structures or items are permitted in the front or side yards of any Lot (except as might be approved by the Architectural Committee).

(6.16) Boats, Commercial Vehicles and Recreational Vehicles. No boats, commercial vehicles, or recreational vehicles shall be permitted on any Lot except in an enclosed garage (or other properly screened enclosure).

(6.17) Mailboxes. Mailboxes on each Lot shall conform to specifics set forth by the Architectural Control Committee.

ARTICLE VII: EASEMENTS

(7.1) General. Each Lot now or hereafter subjected to this Declaration shall be subject to all easements shown or set forth on the recorded plat or plats of survey upon which such Lot is shown. No structure of any type shall be erected or placed upon any part of a Lot or the Common Area which will interfere with rights and use of any and all easements shown on said recorded plat.

(7.2) Utility and Drainage. An easement on each Lot is hereby reserved by Developer for itself and its successors and assigns along, over, under and upon a strip of land ten feet (10') in width parallel and contiguous to the rear or back Lot line of each Lot and easements five feet (5') in width over, under and along the side lot lines of each Lot, in addition to such other easements as may appear on a recorded subdivision plat for Willow Creek II. The purpose of these easements shall be to provide, install, maintain, construct and operate drainage facilities now or in the future and utility service lines to, from or for each of the Lots. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation or maintenance of utilities, or which may change the direction or flow of drainage channels in the easements except for party walls located on a portion of the side line or lines of a Lot. The easement area of each and all improvements in it shall be maintained continuously by Owner, except for those improvements for which a public authority or utility company is responsible. With ten (10) days prior written notice to Owner, Developer may exercise the right to remove obstructions in such easements upon Owner's failure to do so. For the purpose of this covenant, Developer reserves the right to modify or extinguish the herein reserved easements along any Lot lines when in its sole discretion adequate reserved easements are otherwise available for the installation of drainage facilities and/or utility service lines. For the duration of these restrictions, no such utilities shall be permitted to occupy or otherwise encroach upon any of the easement areas reserved without first obtaining the prior written consent of Developer; provided, however, local service from utilities within easement areas to residences constructed upon any such Lots may be established without first obtaining separate consents therefor from Developer. The Association may likewise reserve and grant easements for the installation and maintenance of sewerage, utility and drainage facilities in, across, under and over the Common Area.

(7.3) Emergency. There is hereby reserved without further assent or permit and to the extent allowed by law, a general easement to all firemen, ambulance personnel, policemen and security guards employed by Developer and all similar persons to enter upon the Properties or

any portion thereof, in the performance of their respective duties.

(7.4) Entry Monuments, Signs and Landscaping Easements. Declarant hereby grants the Association perpetual easements over the portion of those Lots which are designated "Sign & Landscape Esmt." or a similar name describing an easement for maintenance by the Association on all recorded maps of Willow Creek II. Easements over these areas shall be for the purpose of the installation, maintenance and repair of all Willow Creek II entry monuments, walls, signs and landscaping, and the Association is also granted a perpetual easement for ingress, egress and regress over these areas to fulfill these purposes. Declarant also hereby grants perpetual easements over all entrance islands within public rights of way and the easement over these areas shall be for the installation and maintenance of landscaping on the entrance islands .

ARTICLE VIII: GENERAL PROVISIONS

(8.1) Covenants Running with the Land. All provisions of this Declaration shall be construed to be covenants running with the land, and with every part thereof and interest therein, and every Owner or any other person or legal entity claiming an interest in any Lot, and his heirs, executors, administrators, successors and assigns, shall be bound by all of the provisions of this Declaration.

(8.2) Duration. The covenants, conditions and restrictions of this Declaration shall be binding for a term ending August 20, 2018, after which time they shall be automatically extended for successive and additional periods of ten (10) years each.

(8.3) Amendments and Termination. This Declaration may be terminated during the first twenty (20) year period by an instrument signed by not less than ninety percent (90 %) of the Owners, and thereafter may be amended or terminated by an instrument signed by not less than seventy-five percent (75 %) of the Owners This Declaration may be amended upon the affirmative vote or written consent, or any combination thereof, of at least two-thirds (2/3rds) of the Owners and the consent of the Develop; provided, however, that the Developer may amend this Declaration to correct minor and clerical errors, as determined by the Developer, without approval of Owners and should the FHA, VA, Federal National Mortgage Association (FNMA) or the Federal Home Loan Mortgage Corporation (FHLMC) subsequently delete any of their requirements which necessitate certain provisions of this Declaration or make any such requirements less stringent, the Developer, without approval of Owners, may amend this Declaration to reflect such changes. Any such amendment or termination shall not be effective until an instrument evidencing such change has been filed of record in the Wake County Public Registry.

(8.4) FHA/VA Approval. In the event the Declarant has arranged for and provided purchasers of Lots with FHA insured or VA mortgage loans, then so long as any Class B lot exists, as provided in Article VI hereof, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: annexation of additional

properties, other than as provided in Article II hereof, deeding, mortgaging or dedication of Common Area to persons other than the Association and amendment of this Declaration.

(8.5) Enforcement. If any Owner shall violate or attempt to violate any of these restrictions, failure to comply with any of the same shall be grounds for an action to recover sums due, for damages or injunctive relief, or both, maintainable by the Board of Directors on behalf of the Association, or, in proper case, by an aggrieved Owner. Any failure by Association or any other Owner to enforce any of the foregoing restrictions or other provisions shall in no event be deemed a waiver of their right to do so thereafter. Invalidation of any covenant, condition or restriction or other provision of this Declaration shall not affect the validity of the remaining portions thereof which shall remain in full force and effect.

(8.5) Headings. Headings are inserted only for convenience and are in no way to be constructed as defining, limiting, extending or otherwise modifying or adding to the particular paragraphs to which they refer.

(8.7) Unintentional Violation of Restrictions. In the event of unintentional violation of any of the foregoing restrictions with respect to any Lot, the Developer or its successors reserves the right (by and with the mutual written consent of the then Owner or Owners of such Lot) to change, amend, or release any of the foregoing restrictions as the same may apply to that particular Lot.

(8.8) Severability. The provisions of this Declaration are severable and the invalidity of one or more provisions hereof shall not be deemed to impair or affect in any manner the validity, enforceability or effect of the remainder hereof.

IN WITNESS WHEREOF, the Developer has caused this Declaration to be executed under seal on the day and year first above written.

Crossmann Communities of North Carolina, Inc.

By: _____
Vice President

Attest:

_____
~~Assistant~~ Secretary

State of North Carolina
County of Wake

I, a Notary Public of the County and State aforesaid, certify that Michelle McJunkin personally came before me this day and acknowledged that (s)he is ~~Assistant~~ Secretary of Crossmann Communities of North Carolina, Inc., a North Carolina corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its Vice President, sealed with its corporate seal and attested by him/her as its ~~Assistant~~ Secretary.

Witness my hand and notarial seal, this April 25th, 2001.

Gayle Capotosti
Notary Public

My Commission expires: My Commission Expires 12-8-2004

GAYLE CAPOTOSTI NOTARY *** PUBLIC WAKE COUNTY, N.C.

EXHIBIT A

Being all of that 37.40 acre tract of land shown as now or formerly Willow Creek, LLC by plat of survey of record at Book of Maps 1998, Page 1126, Wake County Registry.

Laura M Riddick
Register of Deeds
Wake County, NC

Book : 008892 Page : 00304 - 00320

Yellow probate sheet is a vital part of your recorded document.
Please retain with original document and submit for rerecording.

WAKE COUNTY
NORTH CAROLINA

Wake County Register of Deeds
Laura M. Riddick
Register of Deeds

North Carolina - Wake County

The foregoing certificate___ of Gayle Capotosti

_____ Notary(ies) Public is (are) certified to be correct. This instrument and this certificate are duly registered at the date and time and in the book and page shown on the first page hereof.

Laura M. Riddick, Register of Deeds

By: _____
~~Assistant~~/Deputy Register of Deeds

This Customer Group
_____ # of Time Stamps Needed

This Document
_____ New Time Stamp
17 # of Pages

Wake County,NC 549
Laura M Riddick, Register Of Deeds
Presented & Recorded 11/14/2001 16:11:43
Book : 009158 Page : 01149 - 01151

PREPARED BY & Hold: Greg L. Hinshaw #35

NORTH CAROLINA
WAKE COUNTY

AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WILLOW CREEK II SUBDIVISION TO ANNEX PHASE FOUR
(Recorded in Book 008892, Page 00304)

THIS AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WILLOW CREEK II SUBDIVISION (hereinafter referred to as the "Declaration") made and entered into the 12 day of November, 2001, by **Crossmann Communities of North Carolina, Inc.**, a North Carolina corporation (hereinafter referred to as the "Declarant");

WHEREAS, Declarant has previously executed and recorded the Declaration, the same having been recorded on April 26, 2001, in Book 008892 , Page 00304, **Wake County** Registry, as amended; and,

WHEREAS, said Declaration provides in Article II that the Declarant may annex additional properties to this Declaration;

NOW, THEREFORE, the Declarant does hereby resubmit, publish and declare that all the property described as:

BEING all of the areas shown on map entitled Willow Creek, Phase Four, as recorded in Book of Maps 2001, Pages 1805 through 1807, Wake County Registry.

is held and shall be held, conveyed, encumbered, used and occupied subject to the covenants, conditions, restrictions, uses, limitations and obligations of the Declaration as amended, all of which are declared and agreed to be in furtherance of an plan for the improvement of said property and shall be deemed to run with the land and shall be a burden and benefit to Declarant, its successors and assigns, and all persons, firms, corporations and other entities acquiring or owning any interest in the real property and improvements, their grantees, heirs, executors, administrators, devisee and assigns.

IN WITNESS WHEREOF, the Grantor has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written

Crossmann Communities of North Carolina, Inc., a North Carolina corporation doing business as Homes By Huff & Co.

By: _____
Vice President

NORTH CAROLINA
WAKE COUNTY

LINDA McBRIDE NOTARY PUBLIC WAKE COUNTY, N.C.

I, the undersigned Notary Public, certify that David B. McKenzie personally came before me this day and acknowledged that he is Vice President of **Crossmann Communities of North Carolina, Inc., a North Carolina corporation doing business as Homes By Huff & Co.**, a corporation, and that he, as such officer, being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official stamp or seal, this 12 day of November, 2001.

My Commission expires:
08-01-03

_____
Notary Public

The foregoing Certificate of **Linda McBride** is certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.

LAURA RIDDICK, REGISTER OF DEEDS FOR WAKE COUNTY

By:_____, Deputy/Assistant - Register of Deeds

Copyright @ North Carolina Bar Association

Laura M Riddick
Register of Deeds
Wake County, NC

Book : 009158 Page : 01149 - 01151

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Please retain with original document and submit for rerecording.

WAKE COUNTY
NORTH CAROLINA

Wake County Register of Deeds
Laura M. Riddick
Register of Deeds

North Carolina - Wake County

The foregoing certificate___ of Linda McBride

_____ Notary(ies) Public is (are) certified to be correct. This instrument and this certificate are duly registered at the date and time and in the book and page shown on the first page hereof.

Laura M. Riddick, Register of Deeds

By: Janet Morgan
Assistant/Deputy Register of Deeds

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3 # of Pages

PROPERTY FLOOD RISK REPORT

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

Report No.	Created	Purpose
FZD-FF915BD8	June 16, 2026	Seller Disclosure

PROPERTY IS NOT UNDER FLOOD ZONE

This property is NOT UNDER a FEMA flood zone

SECTION 1 — PROPERTY INFORMATION

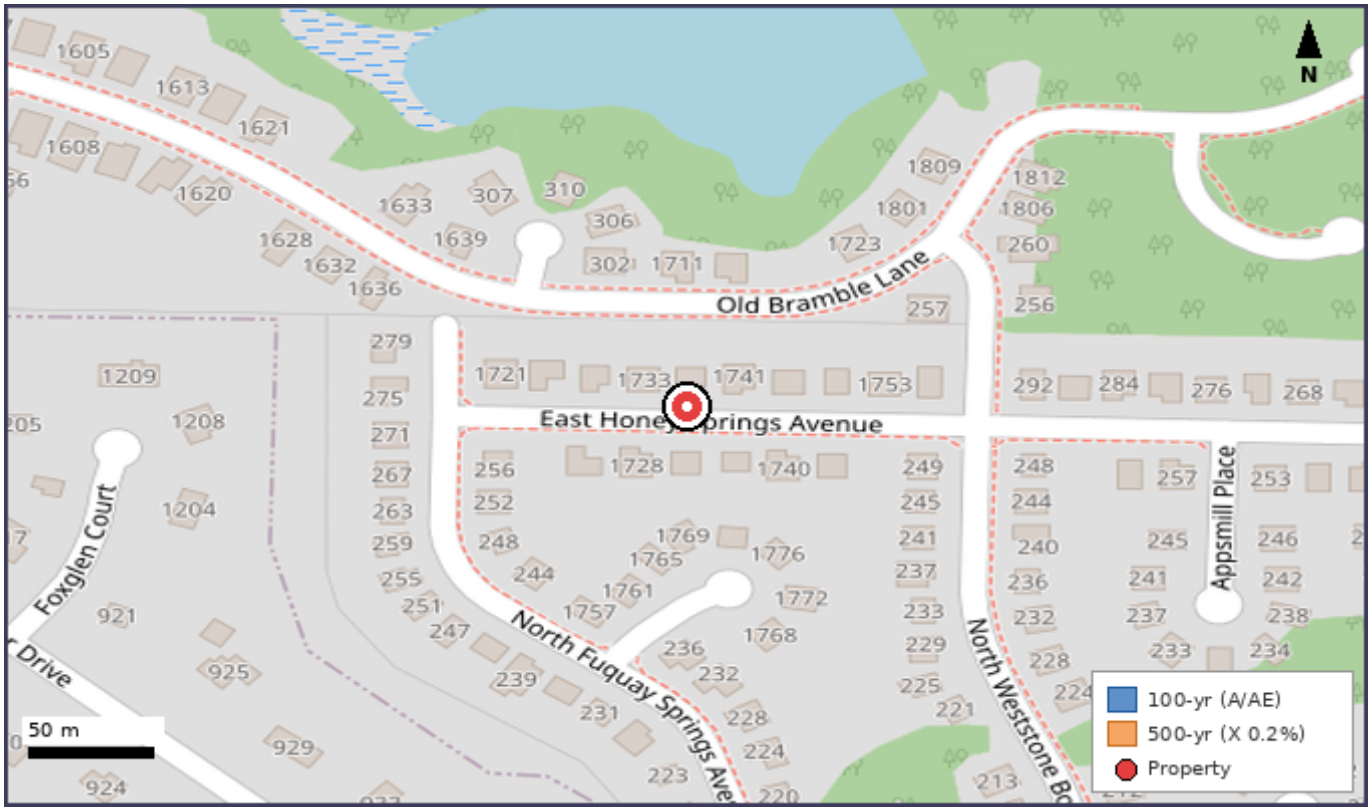
Submitted Address:	1745 E Honey Springs Ave, Fuquay-Varina, NC 27526
Geocoded Match:	1745 E HONEY SPRINGS AVE, FUQUAY VARINA, NC, 27526
Latitude:	35.586723
Longitude:	-78.762670

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:	3720067600K *(eff. Jul 19, 2022)*
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 35.586723, -78.762670. 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:	2026-06-16 13:31 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-FF915BD8