



Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 1116 Arbor Greene Dr, Garner, NC, 27529

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 _____

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

	Yes	No	NR											
A1. Is the property currently owner-occupied? Date owner acquired the property: <u>05/04/2026</u> If not owner-occupied, how long has it been since the owner occupied the property? <u>never occupied</u>	☐	☒	☐											
A2. In what year was the dwelling constructed? <u>2002</u>			☐											
A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?	☐	☐	☒											
A4. The dwelling's exterior walls are made of what type of material? (Check all that apply) ☐ Brick Veneer ☒ Vinyl ☐ Stone ☐ Fiber Cement ☐ Synthetic Stucco ☐ Composition/Hardboard ☐ Concrete ☐ Aluminum ☐ Wood ☐ Asbestos ☐ Other _____			☐											
A5. In what year was the dwelling's roof covering installed? <u>Unknown</u>			☒											
A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?	☐	☐	☒											
A7. Is there water seepage, leakage, dampness, or standing water in the dwelling's basement, crawl space, or slab?	☐	☐	☒											
A8. Is there an infestation present in the dwelling or damage from past infestations of wood destroying insects or organisms that has not been repaired?	☐	☐	☒											
A9. Is there a problem, malfunction, or defect with the dwelling's:														
	NA	Yes	No	NR		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):

A5. Seller has no knowledge of installation dates. A6. Previous seller filed a claim for Wind damage to roof and Replaced 09/2025 - details unknown, A8. Performed Treatment for active roach infestation whole home by AG Painting & Renovation in May 2026, A9. Seller installed new carpets at all previously carpeted locations, downstairs office, all upstairs bedrooms, stairs, and upstairs hallway and installed LVP in all downstairs areas, Installed sheet vinyl (tile-look) flooring installed in the upstairs bathrooms and laundry room. including the half bathroom before sale.

SECTION B. HVAC/ELECTRICAL

B1. Is there a problem, malfunction, or defect with the dwelling's electrical system (outlets, wiring, panels, switches, fixtures, generator, etc.)?	☐	☐	☒
B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?	☐	☐	☒
B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture) ☐ Furnace [____ # of units] Year: _____ ☐ Heat Pump [____ # of units] Year: _____ ☐ Baseboard [____ # of bedrooms with units] Year: _____ ☒ Other: <u>Unknown</u> Year: <u>Unknown</u>			☒

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: Split system Year: Unknown ☐ Wall/Windows Unit(s): _____ Year: _____
☐ Other: _____ Year: _____

☐

B5. What is the dwelling's fuel source? (Check all that apply)

☒ Electricity ☒ Natural Gas ☐ Solar ☐ Propane ☐ Oil ☐ Other: _____

☐

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

SECTION C. PLUMBING/WATER SUPPLY/SEWER/SEPTIC

Yes No NR

C1. What is the dwelling's water supply source? (Check all that apply)

☒ City/County ☐ Shared well ☐ Community System ☐ Private well ☐ Other: _____

☐

If the dwelling's water supply source is supplied by a private well, identify whether the private well has been tested for: (Check all that apply).

☐ Quality ☐ Pressure ☐ Quantity

If the dwelling's water source is supplied by a private well, what was the date of the last water quality/quantity test? _____

C2. The dwelling's water pipes are made of what type of material? (Check all that apply)

☒ Copper ☐ Galvanized ☐ Plastic ☐ Polybutylene ☐ Other: _____

☐

C3. What is the dwelling's water heater fuel source? (Check all that apply; indicate the year of each system manufacture) ☐ Gas: _____ ☐ Electric: _____ ☐ Solar: _____ ☒ Other: Unknown

C4. What is the dwelling's sewage disposal system? (Check all that apply)

☐ Septic tank with pump ☐ community system ☐ Septic tank ☐ Drip system
☒ Connected to City/County System ☐ City/County system available ☐ Other: _____

☐

☐ Straight pipe (wastewater does not go into a septic or other sewer system) *Note: Use of this type of system violates State Law.

If the dwelling is serviced by a septic system, how many bedrooms are allowed by the septic system permit? _____ ☐ No Records Available

Date the septic system was last pumped: _____

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):

Buyer Initials _____ Owner Initials BB
Buyer Initials _____ Owner Initials _____

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SECTION D. FIXTURES/APPLIANCES

D1. Is the dwelling equipped with an elevator system?

If yes, when was it last inspected? _____

Date of last maintenance service: _____

Yes ☐ No ☐ NR ☐

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

E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?

Yes ☐ No ☐ NR ☒

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

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?

Yes ☐ No ☐ NR ☒

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) <u>Arbor Greene Homeowners Association, Inc.</u> whose regular assessments ("dues") are \$ <u>133.88</u> per <u>QUARTER</u> . The name, address, telephone number, and website of the president of the owners' association or the association manager are: <u>RS Fincher & Co., LLC, Address: 315 S Salem St # 500 Apex, NC 27502, phone number: 919-362-1460</u> b. (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____ c. Are there any changes to dues, fees, or special assessment which have been duly approved and to which the lot is subject? If "yes," state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____	☒	☐	☐

H2. Is there any fee charged by the association or by the association's management company in connection with the conveyance or transfer of the lot or property to a new owner? If "yes," state the amount of the fees: _____	☒	☐	☐
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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: _____	☐	☐	☒
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H4. Is there any unsatisfied judgment or pending lawsuits against the association? If "yes," state the nature of each unsatisfied judgment or pending lawsuit: _____	☐	☐	☒
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Explanations for questions in Section H (identify the specific question for each explanation):

Property is Part of the HOA.

H2. Please see attached for HOA-related expenses provided to Seller at the time Seller purchased this property. Buyer is encouraged to contact HOA for current information.

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 06/02/2026

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 _____

Closing Statement**Arbor Greene Homeowners Association, Inc.****RS Fincher & Co., LLC****Property Information:**1116 Arbor Greene Dr
Garner, NC 27529-7136

Seller:

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 05-04-2026

Requestor:Rexera
Hu Ding
415-236-2577**General Information**

This information is good through	04-30-2026
Is this account in collections?	No
The regular assessment is paid through:	03/31/2026
The regular assessment is next due:	07/01/2026
What day of the month are regular assessments due?	
How many days after the due date is the regular assessment considered delinquent?	
The penalty for delinquent assessments is:	

Specific Fees Due To Arbor Greene Homeowners Association, Inc.

Assessment Data:

Assessment 1 - Homeowner Dues (Frequency: Quarterly)	\$133.88
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Are there any current special assessments or governing body approved special assessments, against units within the association? If yes, a comment is provided.

Owner's current balance due (you may total the owners balance due using the breakdown below):	\$133.88
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General Association Information

Are there any violations against this unit?	No
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Comments: See Comments for details

Is the association or the developer (if the project has not been turned over to the homeowners association) involved in any current or pending litigation? If yes, a comment is required. (Do not include neighbor disputes or rights of quiet enjoyment, litigation where the claim amount is known and the insurance carrier will provide defense and coverage, or where the HOA is named as a plaintiff in a foreclosure action or to collect past due assessments).



Closing Statement
Arbor Greene Homeowners Association, Inc.
RS Fincher & Co., LLC

Property Information:

1116 Arbor Greene Dr
Garner, NC 27529-7136
Seller:

Requestor:

Rexera
Hu Ding
415-236-2577

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 05-04-2026

Tammy Wooten, Accounting Manager

Date: 04-09-2026

RS Fincher & Co., LLC

Phone: 919-362-1460



Closing Statement
Arbor Greene Homeowners Association, Inc.
RS Fincher & Co., LLC

Property Information:

1116 Arbor Greene Dr
Garner, NC 27529-7136

Seller:

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 05-04-2026

Requestor:

Rexera
Hu Ding
415-236-2577

Fee Summary

Amounts Prepaid

Total	\$0.00
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Fees Due to RS Fincher & Co., LLC

Closing Statement ONLY	\$115.00
Total	\$115.00

Fees Due to Arbor Greene Homeowners Association, Inc.

Owner Current Balance	\$133.88
Total	\$133.88

Fees Due to HomeWiseDocs.com (Service/Delivery Fees)

HWD Service/Delivery Fee for Closing Statement ONLY	\$27.00
Total	\$27.00



Closing Statement
Arbor Greene Homeowners Association, Inc.
RS Fincher & Co., LLC

Property Information:

1116 Arbor Greene Dr
Garner, NC 27529-7136

Seller:

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 05-04-2026

Requestor:

Rexera
Hu Ding
415-236-2577

PLEASE RETURN THIS FORM WITH YOUR CHECK AND CERTIFIED COPIES OF THE CLOSING DISCLOSURE FORM (FORMERLY THE HUD-1 FORM) AND THE GRANT OR WARRANTY DEED. PLEASE INDICATE CONFIRMATION NUMBER XRQMLYCQN ON THE CHECK TO ENSURE PAYMENT IS CREDITED PROPERLY.

Fees Due to RS Fincher & Co., LLC

Closing Statement ONLY	\$115.00
Total	\$115.00

Fees Due to Arbor Greene Homeowners Association, Inc.

Owner Current Balance	\$133.88
Total	\$133.88

Fees Due to HomeWiseDocs.com (Service/Delivery Fees)

HWD Service/Delivery Fee for Closing Statement ONLY	\$27.00
Total	\$27.00

Include this confirmation number XRQMLYCQN on the check for \$115.00 payable to and send to the address below.

RS Fincher & Co., LLC
315 S. Salem Street, Suite 500
Apex, NC 27502

Include this confirmation number XRQMLYCQN on the check for \$133.88 payable to and send to the address below.

Arbor Greene Homeowners Association, Inc.
315 S. Salem Street, Suite 500
Apex, NC 27502

Include this confirmation number XRQMLYCQN on the check for \$27.00 payable to HomeWiseDocs.com and send to the address below. **Must return the HomeWiseDocs.com Invoice below with payment.******

Bill2Pay
Attn: HomeWise Payment Processing
P.O. Box 31243



Closing Statement
Arbor Greene Homeowners Association, Inc.
RS Fincher & Co., LLC

Property Information:

1116 Arbor Greene Dr
Garner, NC 27529-7136

Seller:

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 05-04-2026

Tampa, FL 33631-3243

Requestor:

Rexera
Hu Ding
415-236-2577



HomeWiseDocs.com Invoice

ATTENTION: This page must be returned with check made payable to: HomeWiseDocs.com

Return to:

Bill2Pay
Attn: HomeWise Payment Processing
P.O. Box 31243
Tampa, FL 33631-3243

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Order: **XRQMLYCQN**

Property Information:

1116 Arbor Greene Dr
Garner, NC 27529-7136

Fees due to HomeWiseDocs.com: \$27.00

****NOTE:** Other fees might be due and payable to the Management Company and/or HOA.
Attention: This page must be returned with check made payable to: HomeWiseDocs.com.



Closing Statement
Arbor Greene Homeowners Association, Inc.
RS Fincher & Co., LLC

Property Information:

1116 Arbor Greene Dr
Garner, NC 27529-7136
Seller

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Muncie, IN 47305

Requestor:

Rexera
Hu Ding
515 East Main Street, Suite 16, Muncie, IN 47305
415-236-2577
contactus+3@rexera.com

Closing Information

File/Escrow Number: 26-4881
Estimated Close Date: 05-04-2026
HomeWiseDocs Confirmation #: XRQMLYCQN

Closing Date:
Is buyer occupant? No

Status Information

Date of Order: 04-01-2026
Board Approval Date:
Order Completion Date: 04-09-2026

Order Retrieved Date:
Inspection Date:

Community Manager Information

Company: RS Fincher & Co., LLC
Completed By: Tammy Wooten
Primary Contact: Tammy Wooten
Address:
315 S. Salem Street, Suite 500
Apex, NC 27502
Phone: 919-362-1460
Fax:
Email: tammy.wooten@rsfincher.com



PROPERTY FLOOD RISK REPORT

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

Report No.
FZD-EA65E253

Created
May 30, 2026

Purpose
Seller Disclosure

PROPERTY IS NOT UNDER FLOOD ZONE

This property is NOT UNDER a FEMA flood zone

SECTION 1 — PROPERTY INFORMATION

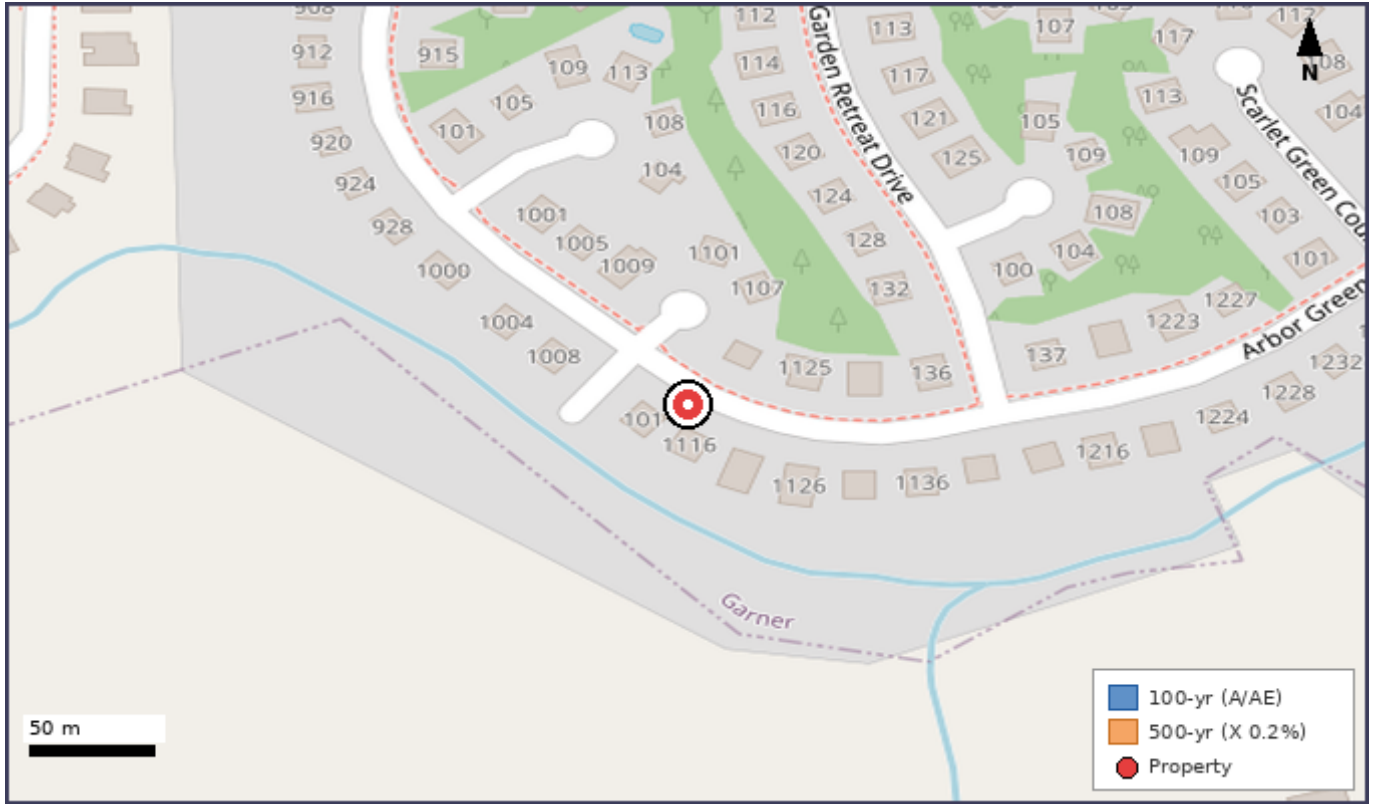
Submitted Address:	1116 Arbor Greene Dr, Garner, NC 27529
Geocoded Match:	1116 ARBOR GREENE DR, GARNER, NC, 27529
Latitude:	35.650326
Longitude:	-78.621969

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:	3720161900K (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 35.650326, -78.621969. 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 National Flood Hazard Layer (NFHL) — Layer 28 (S_FLD_HAZ_AR)
Service Endpoint:	hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer
Geocoding:	U.S. Census Bureau Geocoder (Public_AR_Current)
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)
Verified On:	2026-05-30 15:07 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-EA65E253