

TENNESSEE RESIDENTIAL PROPERTY CONDITION DISCLOSURE

1 PROPERTY ADDRESS 55 Mountain Farms Road CITY Signal Mountain
2 SELLER'S NAME(S) James Loyd PROPERTY AGE 2012
3 DATE SELLER ACQUIRED THE PROPERTY 10/10/2019 DO YOU OCCUPY THE PROPERTY? Yes
4 IF NOT OWNER-OCCUPIED, HOW LONG HAS IT BEEN SINCE THE SELLER OCCUPIED THE PROPERTY? _____
5 (Check the one that applies) The property is a site-built home non-site-built home

6 The Tennessee Residential Property Disclosure Act requires sellers of residential real property with one to four dwelling units
7 to furnish to a buyer one of the following: (1) a residential property disclosure statement (the "Disclosure"), or (2) a residential
8 property disclaimer statement (permitted only where the buyer waives the required Disclosure). Some property transfers may
9 be exempt from this requirement (See Tenn. Code Ann. § 66-5-209). The following is a summary of the buyers' and sellers'
10 rights and obligations under the Act. A complete copy of the Act may be found at Tenn. Code Ann. § 66-5-201, et seq.

- 11 1. Sellers must disclose all known material defects and must answer the questions on the Disclosure form in good faith to the
12 best of the seller's knowledge as of the Disclosure date.
- 13 2. Sellers must give the buyers the Disclosure form before the acceptance of a purchase contract.
- 14 3. Sellers must inform the buyers, at or before closing, of any inaccuracies or material changes in the condition that have
15 occurred since the time of the initial Disclosure, or certify that there are no changes.
- 16 4. Sellers may give the buyers a report or opinion prepared by a professional inspector or other expert(s) or certain information
17 provided by a public agency, in lieu of responding to some or all of the questions on the form (See Tenn. Code Ann. § 66-
18 5-204).
- 19 5. Sellers are not required to have a home inspection or other investigation in order to complete the Disclosure form.
- 20 6. Sellers are not required to repair any items listed on the Disclosure form or on any past or future inspection report unless
21 agreed to in the purchase contract.
- 22 7. Sellers involved in the first sale of a dwelling must disclose the amount of any impact fees or adequate facility taxes paid.
- 23 8. Sellers are not required to disclose if any occupant was HIV-positive, or had any other disease not likely to be transmitted
24 by occupying a home, or whether the home had been the site of a homicide, suicide or felony, or act or occurrence which
25 had no effect on the physical structure of the property.
- 26 9. Sellers may provide an "as is", "no representations or warranties" disclaimer statement in lieu of the Disclosure form only
27 if the buyer waives the right to the required disclosure, otherwise the sellers must provide the completed Disclosure form
28 (See Tenn. Code Ann. § 66-5-202).
- 29 10. Sellers may be exempt from having to complete the Disclosure form in certain limited circumstances (e.g. public auctions,
30 court orders, some foreclosures and bankruptcies, new construction with written warranty or owner has not resided on the
31 property at any time within the prior 3 years). (See Tenn. Code Ann. § 66-5-209).
- 32 11. Buyers are advised to include home, wood infestation, well, water sources, septic system, lead-based paint, radon, mold,
33 and other appropriate inspection contingencies in the contract, as the Disclosure form is not a warranty of any kind by the
34 seller, and is not a substitute for any warranties or inspections the buyer may desire to purchase.
- 35 12. Any repair of disclosed defects must be negotiated and addressed in the Purchase and Sale Agreement; otherwise, seller is
36 not required to repair any such items.
- 37 13. Buyers may, but do not have to, waive their right to receive the Disclosure form from the sellers if the sellers provide a
38 disclaimer statement with no representations or warranties (See Tenn. Code Ann. § 66-5-202).
- 39 14. Remedies for misrepresentations or nondisclosure in a Property Condition Disclosure statement may be available to buyer
40 and are set out fully in Tenn. Code Ann. § 66-5-208. Buyer should consult with an attorney regarding any such matters.
- 41 15. Representations in the Disclosure form are those of the sellers only, and not of any real estate licensee, although licensees
42 are required to disclose to all parties adverse facts of which the licensee has actual knowledge or notice.

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43 16. Pursuant to Tenn. Code Ann. § 47-18-104(b), sellers of newly constructed residences on a septic system are prohibited
44 from knowingly advertising or marketing a home as having more bedrooms than are permitted by the subsurface sewage
45 disposal system permit.

46 17. Sellers must disclose the presence of any known exterior injection well, the presence of any known sinkhole(s), the results
47 of any known percolation test or soil absorption rate performed on the property that is determined or accepted by the
48 Department of Environment and Conservation, and whether the property is located within a Planned Unit Development as
49 defined by Tenn. Code Ann. § 66-5-213 and, if requested, provide buyers with a copy of the development's restrictive
50 covenants, homeowner bylaws and master deed. Sellers must also disclose if they have knowledge that the residence has
51 ever been moved from an existing foundation to another foundation.

52 The Buyers and Sellers involved in the current or prospective real estate transaction for the property listed above acknowledge
53 that they were informed of their rights and obligations regarding Residential Property Disclosures, and that this information
54 was provided by the real estate licensee(s) prior to the completion or reviewing of a Tennessee Residential Property Condition
55 Disclosure, a Tennessee Residential Property Condition Disclaimer Statement, or a Tennessee Residential Property Condition
56 Exemption Notification. Buyers and Sellers also acknowledge that they were advised to seek the advice of an attorney on any
57 legal questions they may have regarding this information or prior to taking any legal actions.

58 The Tennessee Residential Property Disclosure Act states that anyone transferring title to residential real property must
59 provide information about the condition of the property. This completed form constitutes that disclosure by the Seller. The
60 information contained in the disclosure is the representation of the owner and not the representation of the real estate licensee
61 or sales person, if any. This is not a warranty or a substitute for any professional inspections or warranties that the purchasers
62 may wish to obtain.
63

64 **Buyers and Sellers should be aware that any sales agreement executed between the parties shall supersede this form**
65 **as to the terms of sale, property included in the sale and any obligations on the part of the seller to repair items**
66 **identified below and/or the obligation of the buyer to accept such items "as is."**

67 **INSTRUCTIONS TO THE SELLER**

68 Complete this form yourself and answer each question to the best of your knowledge. If an answer is an estimate, clearly
69 label it as such. The Seller hereby authorizes any agent(s) representing any party in this transaction to provide a copy of this
70 statement to any person or entity in connection with any actual or anticipated sale of the subject property.

71 **A. THE SUBJECT PROPERTY INCLUDES THE ITEMS CHECKED BELOW:**

- 72 Range Wall/Window Air Conditioning Garage Door Opener(s) (Number of openers 2)
73 Window Screens Oven Fireplace(s) (Number) 2
74 Intercom Microwave Gas Starter for Fireplace
75 Garbage Disposal Gas Fireplace Logs TV Antenna/Satellite Dish
76 Trash Compactor Smoke Detector/Fire Alarm Central Vacuum System and attachments
77 Spa/Whirlpool Tub Burglar Alarm Current Termite contract
78 Water Softener Patio/Decking/Gazebo Hot Tub
79 220 Volt Wiring Installed Outdoor Cooking Grill Washer/Dryer Hookups
80 Sauna Irrigation System Pool
81 Dishwasher A key to all exterior doors Access to Public Streets
82 Sump Pump Rain Gutters Heat Pump
83 Central Heating Central Air

84 Other _____ Other _____

85 Water Heater: Electric Gas Solar

86 Garage: Attached Not Attached Carport

87 Water Supply: City Well Private Utility Other _____

88 Gas Supply: Utility Bottled Other PROPANE

89 Waste Disposal: City Sewer Septic Tank Other _____

90 Roof(s): Type Shingle Age (approx): August, 2021

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92 Other Items:

93
94

95 To the best of your knowledge, are any of the above NOT in operating condition? YES NO

96 If YES, then describe (attach additional sheets if necessary):

97
98
99

100 **B. ARE YOU (SELLER) AWARE OF ANY DEFECTS/MALFUNCTIONS IN ANY OF THE FOLLOWING?**

	YES	NO	UNKNOWN		YES	NO	UNKNOWN
101	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Interior Walls	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
102	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ceilings	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
103	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Floors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
104	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
105	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Doors	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
106	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Insulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
107	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Plumbing System	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
108	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sewer/Septic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
109	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Electrical System	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
110	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Exterior Walls	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				Roof	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				Basement	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				Foundation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				Slab	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				Driveway	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				Sidewalks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				Central Heating	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
				Heat Pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				Central Air Conditioning	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

111 If any of the above is/are marked YES, please explain:

112

113 **C. ARE YOU (SELLER) AWARE OF ANY OF THE FOLLOWING:**

	YES	NO	UNKNOWN
114 1. Substances, materials or products which may be environmental hazards 115 such as, but not limited to: asbestos, radon gas, lead-based paint, fuel 116 or chemical storage tanks, contaminated soil or 117 water, on the subject 118 property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
119 2. Features shared in common with adjoining land owners, such as walls, but 120 not limited to, fences, and/or driveways, with joint rights and obligations 121 for use and maintenance?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Community EASEMENT ROAD
122 3. Any authorized changes in roads, drainage or utilities affecting the 123 property, or contiguous to the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
124 4. Any changes since the most recent survey of the property was done? 125 Most recent survey of the property: _____ (Date) (check here if unknown)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
126 5. Any encroachments, easements, or similar items that may affect your 127 ownership interest in the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
128 6. Room additions, structural modifications or other alterations or 129 repairs made without necessary permits?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
130 7. Room additions, structural modifications or other alterations or 131 repairs not in compliance with building codes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
132 8. Landfill (compacted or otherwise) on the property or any portion 133 thereof?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
134 9. Any settling from any cause, or slippage, sliding or other soil problems?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
135 10. Flooding, drainage or grading problems?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
136 11. Any requirement that flood insurance be maintained on the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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		YES	NO	UNKNOWN	
137	12. Property or structural damage from fire, earthquake, floods, or landslides?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
138	If yes, please explain (use separate sheet if necessary).				
139	<hr/>				
140					
141	If yes, has said damage been repaired? _____				
142	13. Is the property serviced by a fire department?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
143	If yes, in what fire department's service area is the property located? (Fire Dept. Locator can be found:				
144	https://tnmap.tn.gov/fdtn/)				
145	<u>LONE OAK</u>				
146	Is the property owner subject to charges or fees for fire protection,	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
147	such as subscriptions, association dues or utility fees?				
148	14. Any zoning violations, nonconforming uses and/or violations of	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
149	"setback" requirements?				
150	15. Neighborhood noise problems or other nuisances?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
151	16. Subdivision and/or deed restrictions or obligations?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
152	17. A Condominium/Homeowners Association (HOA) which has any authority	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
153	over the subject property?				
154	Name of HOA: _____ HOA Address: _____				
155	HOA Phone Number: _____ Monthly Dues: _____				
156	Special Assessments: _____ Transfer Fees: _____				
157	Management Company: _____ Phone: _____				
158	Management Co. Address: _____				
159	18. Is the location of the property within an improvement district that is				
160	subject to special assessment:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
161	Rate of special assessment: _____				
162	19. Any "common area" (facilities such as, but not limited to, pools, tennis	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	LAKÉ
163	courts, walkways or other areas co-owned in undivided interest with others)?				
164	20. Any notices of abatement or citations against the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
165	21. Any lawsuit(s) or proposed lawsuit(s) by or against the seller which affects	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
166	or shall affect the property?				
167	22. Is any system, equipment or part of the property being leased?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
168	If yes, please explain, and include a written statement regarding payment				
169	information.				
170	<hr/>				
171					
172	23. Any exterior wall covering of the structure(s) covered with exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
173	insulation and finish systems (EIFS), also known as "synthetic stucco"?				
174	If yes, has there been a recent inspection to determine whether the structure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
175	has excessive moisture accumulation and/or moisture related damage?				
176	(The Tennessee Real Estate Commission urges any buyer or seller who encounters this product to have a qualified				
177	professional inspect the structure in question for the preceding concern and provide a written report of the professional's				
178	finding.)				
179	If yes, please explain. If necessary, please attach an additional sheet.				
180	<hr/>				
181					
182	24. Is there an exterior injection well anywhere on the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
183	25. Is seller aware of any percolation tests or soil absorption rates being	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
184	performed on the property that are determined or accepted by				
185	the Tennessee Department of Environment and Conservation?				
186	If yes, results of test(s) and/or rate(s) are attached.				
187	26. Has any residence on this property ever been moved from its original	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

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foundation to another foundation?

YES NO UNKNOWN

189 27. Is this property in a Planned Unit Development? Planned Unit Development
190 is defined pursuant to Tenn. Code Ann. § 66-5-213 as "an area of land,
191 controlled by one (1) or more landowners, to be developed under unified control
192 or unified plan of development for a number of dwelling units, commercial,
193 educational, recreational or industrial uses, or any combination of the
194 foregoing, the plan for which does not correspond in lot size, bulk or type of
195 use, density, lot coverage, open space, or other restrictions to the existing land
196 use regulations." Unknown is not a permissible answer under the statute.

197 28. Is a sinkhole present on the property? A sinkhole is defined pursuant to Tenn.
198 Code Ann. § 66-5-212(c) as "a subterranean void created by the dissolution of
199 limestone or dolostone strata resulting from groundwater erosion, causing a
200 surface subsidence of soil, sediment, or rock and is indicated through the
201 contour lines on the property's recorded plat map." This disclosure is required
202 regardless of whether the sinkhole is indicated through the contour lines on the
203 property's recorded plat map.

204 29. Was a permit for a subsurface sewage disposal system for the Property issued
205 during a sewer moratorium pursuant to Tenn. Code Ann. § 68-221-409? If
206 yes, Buyer may have a future obligation to connect to the public sewer system.
207

D. CERTIFICATION. I/We certify that the information herein, concerning the
real property located at

55 Mountain Farms Road Signal Mountain TN 37377

is true and correct to the best of my/our knowledge as of the date signed. Should any of these conditions change prior to
conveyance of title to this property, these changes shall be disclosed in an addendum to this document.

Transferor (Seller) James A. Loyd Date 3/3/25 Time 9 Am

Transferor (Seller) Date Time

Parties may wish to obtain professional advice and/or inspections of the property and to negotiate
appropriate provisions in the purchase agreement regarding advice, inspections or defects.

Transferee/Buyer's Acknowledgment: I/We understand that this disclosure statement is not intended as a substitute for any
inspection, and that I/we have a responsibility to pay diligent attention to and inquire about those material defects which are
evident by careful observation. I/We acknowledge receipt of a copy of this disclosure.

Transferee (Buyer) Date Time

Transferee (Buyer) Date Time

If the property being purchased is a condominium, the transferee/buyer is hereby given notice that the transferee/buyer is
entitled, upon request, to receive certain information regarding the administration of the condominium from the developer or
the condominium association as applicable, pursuant to Tennessee Code Annotated §66-27-502.

NOTE: This form is provided by Tennessee REALTORS® to its members for their use in real estate transactions and is to be used as is. This form contains
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