

NORTH CAROLINA REAL ESTATE COMMISSION

Residential Property And Owners' Association Disclosure Statement



Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 89 & 84 Volley Way, Saluda, NC 28773

Owner's Name(s): Heather Urie and Stephen Kiss

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.
- o 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.





SECTION A. STRUCTURE/FLOORS/WALLS/CEILING/WINDOW/ROOF Vas. No. NP.

	Yes	No	NK
A1. Is the property currently owner-occupied?			
Date owner acquired the property: July 28, 2023 If not owner-occupied, how long has it been since the owner occupied the property?			\bigcirc
A2. In what year was the dwelling constructed? 2005			
A2. If what year was the dwelling constructed? 2003			
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? 2005			
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 N	R ¬	
Foundation Windows Mindows Min			
Patio Ceilings Interior/Exterior Walls		₹	
Floors Deck Deck Other:		5	
Explanations for questions in Section A (identify the specific question for each explanation):			
			ľ
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: 2018			
Baseboard [# of bedrooms with units] Year: Other: Year:			
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	Yes	No	NK
B4. What is the dwelling's cooling source? (Check all that apply; indicate the year of each system			
manufacture)			
✓ Central Forced Air: Year: 2018 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:			\bigcirc
Explanations for questions in Section B (identify the specific question for each explanation):			
SECTION C.			
PLUMBING/WATER SUPPLY/SEWER/SEPTIC	Yes	No	NR
	105	110	
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 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: Solar: Other:			
System manufacture) Gas. Solar. Solar.			
C4. What is the dwelling's sewage disposal system? (Check all that apply)			
Septic tank with pump Community system Septic tank			
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.)	Ŵ		
Sewer system	M	Ц	
Explanations for questions in Section C (identify the specific question for each explanation):			
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Buyer Initials Buyer Initials Owner Initials Owner Initials Owner Initials Owner Initials			CC 4.22 CV 5/24

Owner Initials 01/14/25 01/15/25 6:35 PM EST 6:39 PM EST dotloop verified dotloop verified

Buyer Initials Buyer Initials

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 doc system			
Elevator system or component Pool/hot tub or component Securit			
Appliances to be conveyed TV cable wiring or satellite dish Central vacuum Other	:: V		
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):			
Piney mountain HOA maintains roads leading to the home			
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?			

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 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 from FEMA, U.S. Small Business Administration, or any other federal disaster flood assistance from fedomage to the property? F10. Is there a flood or FEMA elevation certificate for the property? F10. Is there a flood or FEMA elevation certificate for the property? F10. Is there a flood or FEMA elevation certificate for the property? F10. Is there a flood or FEMA elevation certificate for the property? F10. Is there a flood or FEMA elevation certificate for the property? F10. Is there a flood or FEMA elevation certificate for the property? F10. Is there a flood or FEMA elevation for the property? F10. Is the property subject to any lawsuits, foreclosures, bankruptey, judgments, tax liens, proposed assessments, mechanics from an event being ineligible for future assistance. F10. Is the property subject to any lawsuits, foreclosures, bankruptey, judgments, tax liens, proposed assessments, mechanics from an owners' association that impose various mandatory covenants, conditions, and or restrictions by one the lot or unit? F10. Exp		Yes	No	NR
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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
limited to, oblig If "yes," please the property is a. (specify nar \$ 1,500 The name, addr association man b. (specify nar \$ 1500 The name, addr association man c. Are there any which the lot is If "yes," state to	per year less, telephone number, and website of the president of the pres	ssessments? ners' association to which ar assessments ("dues") are he owners' association or the ll NC 28227 704-591-1084 ar assessments ("dues") are he owners' association or the ve been duly approved and to sments to which the property			
H2. Is there any connection with	fee charged by the association or by the association's need the conveyance or transfer of the lot or property to a need amount of the fees:	nanagement company in			
H3. Is there any association's go	unsatisfied judgment against, pending lawsuit, or existing verning documents involving the property? the nature of each pending lawsuit, unsatisfied judgment against, pending lawsuit, or existing the property?				
H4. Is there any If "yes," state th	unsatisfied judgment or pending lawsuits against the as the nature of each unsatisfied judgment or pending lawsur ar questions in Section H (identify the specific question	it:			
Cell 704-591-1084 karinpiney@gmai Property Managei Cell 828-808-0040 blackmoon4499@		Flat Rock N C 28731			
` '	ledge(s) having reviewed this Disclosure Statement before t of their knowledge as of the date signed.	e signing and that all information	on is tr	ue and	
Owner Signature:	Heather Urie dottoop verified 01/14/25 6:35 PM EST NAJ9-1QDB-BQTJ-U4NU Date	01/14/2025			
Owner Signature:	Stephen Kiss dottoop verified 01/15/25 6:39 PM EST CA9D-WTFM-DKBA-22EV Date				
Buyers(s) acknow	vledge(s) receipt of a copy of this Disclosure Statement and	d that they have reviewed it bef	ore sig	ning.	
Buyer Signature:	Date _				
Buyer Signature:	Date			DEC	4 22





Instructions to Property Owners

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

MINERAL AND OIL AND GAS RIGHTS DISCLOSURE

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

	Yes	No	No Representation
Buyer Initials 1. Mineral rights were severed from the property by a previous owner.			
Buyer Initials 2. Seller has severed the mineral rights from the property.			
Buyer Initials 3. Seller intends to sever the mineral rights from the property prior to transfer of title to the Buyer.		\square	
Buyer Initials 4. Oil and gas rights were severed from the property by a previous owner.			\square
Buyer Initials 5. Seller has severed the oil and gas rights from the property.		\square	
Buyer Initials 6. Seller intends to sever the oil and gas rights from the property prior to transfer of title to Buyer.		\square	
Note to Purchasers			
purchase the property, or exercise an option to purchase the property pursuant to a lease w may under certain conditions cancel any resulting contract without penalty to you as the pu you must personally deliver or mail written notice of your decision to cancel to the owner or calendar days following your receipt of this Disclosure Statement, or three calendar days foll whichever occurs first. However, in no event does the Disclosure Act permit you to cancel a transaction or (in the case of a sale or exchange) after you have occupied the property, which	rchased the ov owing contra	r. To ca vner's the da ct afte	ancel the contract, agent within three tte of the contract, r settlement of the
Property Address: 89 & 84 Volley Way, Saluda, NC 28773			
Owner's Name(s):Heather Urie and Stephen Kiss			
Owner(s) acknowledge having examined this Disclosure Statement before signing and that all in date signed.	forma	tion is	true and correct as of th
Owner Signature: ##ather Urie dottop.verified 01/14/25 6:35 PM EST HUKE-PEYA-DMBS-GJGO Date	01/14	/2025	
Owner Signature: Stephen Kiss dottoop verified 0114/25 33-6PM EST 2CF10NNE-MOQ6-8HW Date	2		
Purchaser(s) acknowledge receipt of a copy of this Disclosure Statement; that they have examined that this is not a warranty by owner or owner's agent; and that the representations are made by to or subagent(s).	it befo he own	re sign ner an	ning; that they understand d not the owner's agent(s
Purchaser Signature: Da	te		
Purchaser Signature: Da	te		

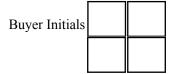
Looking Glass Realty Regional Acknowledgement Form

Property Address: 89 & 84 Volley Way, Saluda, NC 28773	
seller: Heather Urie and Stephen Kiss	_
Buver:	
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1. AREA REGIONAL AIRPORTS: Buyer acknowledges awareness of and possible noise associated with area regional airports and air traffic. Many types of aircraft operate from these airports with varying traffic patterns. Buyer may desire to contact these regional airports to inquire into flight patterns and any other concerns Buyer may have regarding the airports. The main regional airports are:

Asheville Regional Airport	Hendersonville Airport	Transylvania County Airport	Greenville-Spartanburg International Airport
Mailing Address: P.O. Box 817 Fletcher, NC 28732	Mailing Address: 1232 Shepherd Street Hendersonville, NC 28792	Mailing Address: P.O. Box 1390 Etowah, NC 28729	Mailing Address: 2000 GSP Drive Suite 1 Greer, SC 29651
828-684-2226	828-693-1897	828-877-5801	864-877-7426
Physical Address: 61 Terminal Drive Fletcher, NC 28732	Physical Address: 1232 Shepherd Street Hendersonville, NC 28792	Physical Address: 5436 Old Hendersonville Hwy Pisgah Forest, NC 28768	Physical Address: 2000 GSP Drive Greer, SC 29651

- 2. MISSION HOSPITAL HELICOPTER: Buyer acknowledges awareness of and possible noise associated with the helicopter serving Mission Hospital, which is located between Biltmore Ave. and McDowell St. in Asheville. Buyer may wish to contact Mission Hospital at 828-213-1111 to inquire into the flight patterns and any other matter and concerns which Buyer may have as to the helicopter service and how it affects this property.
- 3. INTERSTATES, ROADWAYS AND RAILROADS: Buyer acknowledges awareness of possible noise associated with road traffic and trains traveling through Western North Carolina. Buyer is advised to seek out information from the North Carolina Department of Transportation (https://www.ncdot.gov/Pages/default.aspx) or other governmental bodies controlling traffic, traffic patterns, pending road projects or train tracks that might adversely affect the property being purchased.
- 4. LAND USE ORDINANCES: Buyer acknowledges the awareness of local, incorporated municipalities, county, state, and governmental laws, ordinances and regulations that may affect Buyer's intended use or development of the subject property. Buyer's agent may assist in providing resources available for obtaining relevant information regarding such, however, Buyer solely accepts responsibility for investigation and verification of any and all issues related to compliance with any such ordinances or regulations relative to environmental, zoning, subdivision, occupancy, use, construction or development of the property which may affect Buyer's intended use or development of the property.



Seller Initials HU SK 01/14/25

- 5. FUTURE DEVELOPMENT: Buyer acknowledges awareness of the possibility of construction and possible effects associated with future development, including both new construction and renovation activity. Such development may result in increased pedestrian and vehicular traffic, noise, dust, dangers, annoyances, impacts on view corridors and similar effects, both expected and unexpected, and may disturb or disrupt Buyer's use and enjoyment of the Property. Buyer is encouraged to contact the planning department of the jurisdiction where the Property is located to inquire into any proposed development that might affect Buyer's interest in the Property. Buyer should also investigate contemplated development projects that are not yet in the application process by researching local media, including print newspapers, television and web-based publications.
- 6. STEEP SLOPE: Buyer acknowledges that local municipalities regulate the building and subdivision of steep slopes in Western North Carolina. Regulations include limits to grading, disturbances, and requirements for geotechnical engineer reports, amount of impervious surface that can be created, density limits, and subdivision restrictions. Buyer is advised to check with the planning department of the governmental jurisdiction in which the property is located to see of the property is restricted by steep slope regulations.
- 7. REGISTERED ENVIRONMENTAL SITE: The Property may be bordered by or located near a site that is recognized as having environmental contamination or concerns, or is subject to investigation, administrative action, or remedial measures taken by the Environmental Protection Agency (EPA), the North Carolina Department of Environmental Quality (NC DEQ), or other governmental agencies. It is Buyer's sole responsibility to investigate to its satisfaction any and all concerns it may have regarding this issue. Brokers associated with this transaction make no representation as to the characteristics and conditions of the property, any improvements to the property, or with respect to any active or inactive investigations, any action by the EPA, NC DEQ, or any other governmental agency.

Possible sources of information concerning registered environmental sites are the following:

- a. EPA Superfund Sites: https://www.epa.gov/superfund/search-superfund-sites-where-you-live
- b. EPA Toxics Release Inventory Program: https://www.epa.gov/toxics-release-inventory-tri-program
- c. NC DEQ Brownfields Project Inventory: https://www.deq.nc.gov/about/divisions/waste-management/science-data-and-reports/gis-maps/brownfields-projects-map-inventory-and-document-download
- 8. GEOGRAPHIC INFORMATION SYSTEMS (GIS): Buyer should use county GIS as an additional resource to investigate the condition of the Property, including issues related to flood plains, zoning, topography, among many others. Buyer should be aware that the boundary lines depicted on GIS are not guaranteed to be accurate and are not a good substitute for a survey. Looking Glass Realty always recommends that Buyer obtain a new survey performed by a licensed surveyor. The county GIS can be found at the following web addresses:
 - a. Buncombe County: https://www.buncombecounty.org/Governing/Depts/GIS/Default.aspx
 - b. Henderson County: https://www.hendersoncountync.gov/gis
 - c. Polk County: https://www.polknc.gov/quick-links/gomaps-gis/index.php
 - d. Rutherford County: https://www.rutherfordcountync.gov/departments/planning/gis.php
 - e. Transylvania County: https://gis.transylvaniacounty.org/portal/apps/sites/#/transylvania-county-hub-site



- 9. MEGAN'S LAW: Buyer should exercise whatever due diligence Buyer deems necessary with respect to information on any sexual offenders registered under Chapter 14 of the North Carolina General Statutes (NCGS §14-208.5 et seq.). Such information may be obtained by contacting the local Sheriff's department or at https://www.ncsbi.gov/Services/Sex-Offender-Registry.aspx.
- 10. WIRE FRAUD DISCLOSURE: Buyer and Seller acknowledge awareness of possible wire fraud. Never trust wiring instructions sent via email from anyone. Always independently confirm wiring instructions in person or via telephone to a trusted and verified phone number.

Buyer's investigation into matters outlined above shall be completed prior to the expiration of the Due Diligence Period, as defined in the attached Offer to Purchase and Contract. CLOSING SHALL CONSTITUTE BUYER'S ACCEPTANCE OF THE PROVISIONS, AND ALL OTHER CONDITIONS OF THE PROPERTY. Buyer and Seller hereby agree to indemnify and hold harmless Looking Glass Realty, LLC, its agents and assigns, from and against any and all liability, claim, loss, damage, suit or expense that Looking Glass Realty, LLC, its agents and assigns, may incur as a result of Buyer's and Seller's use of any of the listed disclosures.

In the event of any conflict between this Addendum and the attached Offer to Purchase and Contract, the terms of this Addendum shall control.

Buyer:	Seller: Heather Urie	dotloop verified 01/14/25 6:35 PM EST MADM-WZNY-RE0W-ZYNR
Buyer:	Seller: Stephen Kiss	dotloop verified 01/14/25 3:36 PM EST HXPA-C7BG-4QOT-ZFAJ
Buyer:	Seller:	
Buyer:	Seller:	
ENTITY BUYER:	ENTITY SELLER:	
Name of Entity	Name of Entity	
By:	By:_ Name:_ Title:	