

## HMBI, Inc.

2000 E. Lamar Blvd., Suite 710, Arlington, TX 76011

817-299-9320

# Property Condition Report



**Case Number:** 381-768843

**Full Address:** 104 Colt Court  
Pikeville, NC 27863

**Inspection Date:** 04-20-2010

**Revision Date:** 05-26-2010

**Inspection Type:** Property Condition Inspection

**Prepared By:** Snow Enterprises, LLC

*NOTICE TO ALL PROSPECTIVE PURCHASERS: Pursuant to section 5.3.4 of HUD RFP: R-OPC-22505, you are hereby notified that the contents of this inspection report are for information only and do not imply any guarantee or warranty of property condition.*

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# 1. INSPECTION REQUIREMENTS

**STRUCTURAL COMPONENTS** including foundation, floors, walls, columns, ceilings, and roofs.

**EXTERIOR OF STRUCTURE** including wall claddings, entryway doors, decks, steps, eaves, driveways, windows, patios, pools/spas, lawns, landscape, retaining walls, sheds/outbuildings, and fences.

**ROOFING** including roof coverings, roof drainage systems, flashing, skylights, and chimneys.

**PLUMBING** including interior water supply and distribution system, interior waste drains and vent system, hot water system, fuel storage and distribution system, and sump pump.

**ELECTRICAL** including service entrance conductors, service equipment, main distribution panels, voltage ratings, a representative number of installed ceiling fans, lighting fixtures, switches and receptacles, ground fault circuit interrupters, and smoke detectors.

**HVAC** (Heating Ventilation, Air Conditioning) including permanently installed heating system and its controls, chimneys, heat distribution system, including fans, pumps, and ducts , and automatic safety controls.

Normal operating control of the central air conditioning system and the distribution system.

Insulation vapor barriers, ventilation of attic and foundation, kitchen, bathroom and laundry venting systems, and the operation of any readily accessible attic ventilation fan when temperature permits

**INTERIOR** including walls, ceilings, floors, steps, cabinets, doors, windows, etc

**BUILT-IN KITCHEN APPLIANCES** including the observation and operation of dishwasher, range, trash compactor, garbage disposal, ventilation equipment, permanently installed oven and microwave oven.

## 1.1. Exclusions of Inspection

## 1.2. Exclusions and Limitations

This inspection is limited to visual observations of apparent conditions existing at the time of the inspection only. This inspection is not intended to provide the purchaser with information regarding the advisability of this purchase, the market value of the property, the compliance or non-compliance with codes, ordinances and statutes, the suitability of this property for specialized use, the life expectancy of any component or system in the property, the presence or absence of pests or insects, or cosmetic or underground items or items that are not permanently installed. This inspection report does not address and is not intended to address the possible presence of any danger from any potentially harmful substance and environmental hazards, including but not limited to radon gas, lead paint, asbestos, urea formaldehyde (UFFI), toxic or chemical analysis, airborne hazards, polluted water, or underground oil tanks.

## 2 Report Summary

This summary is provided to highlight those findings that we believe are for information, significant in nature or which appear to be in immediate need of repair or a safety concern.

This inspection is visual only in areas that were accessible at the time of inspection. No dismantling of building components or systems, no destructive testing, no engineering functions, and no code compliance inspections were performed at the time of the inspection. The findings were as follows:

### Structure

- The structure of the unit was in satisfactory condition except for the deficiencies noted.
- The checkpoints within the "Structure" area of the property condition report pertain to the foundation areas of the home. This includes slabs, crawlspaces, and basements. Information on Non-structural issues regarding floors, walls, and ceilings will be found on the "Interior" page of the report.

### Exterior

- At the time of the inspection, the exterior of the unit was in acceptable condition except for the deficiencies noted.

### Roof

- There were no apparent deficiencies noted regarding the roof of the unit.

### Plumbing

- The plumbing system was in working condition at the time of inspection. The plumbing system held 50 psi.
- Wells and septic systems, if present, are inspected only for the presence of obvious visible defects. The water quality and flow capacity of wells is not determined and the full operational functionality of septic systems cannot be determined due to the unavailability of water and the extended non-use of the system.
- This report reflects general conditions noted during the time of the inspection. Systems such as HVAC, Plumbing, and Electrical because of their nature and complexity are subject to deterioration or breakdown over time that cannot be predicted.
- **Because of this, prospective buyers are strongly urged to obtain a full home inspection prior to purchase.**

### Electrical

- The electrical system was functional with no noted deficiencies.
- Electrical systems, if not active, are tested using 220 volt generators.
- This report reflects general conditions noted during the time of the inspection. Systems such as HVAC, Plumbing, and Electrical because of their nature and complexity are subject to deterioration or breakdown over time that cannot be predicted.
- **Because of this, prospective buyers are strongly urged to obtain a full home inspection prior to purchase.**

## **HVAC**

- The heating and air conditioning system was in working condition.
- This report reflects general conditions noted during the time of the inspection. Systems such as HVAC, Plumbing, and Electrical because of their nature and complexity are subject to deterioration or breakdown over time that cannot be predicted.
- **Because of this, prospective buyers are strongly urged to obtain a full home inspection prior to purchase.**

## **Interior**

- The interior of the structure was in satisfactory condition.

## **Appliances**

- The appliances present at the time of inspection were in acceptable condition.

### **3 Directions to Property**

From the western split of Hwys 13 and 58, turn west onto Hwy 13 for 8.5 miles  
Turn right onto True Vine Road for 1.8 miles  
Turn right onto Wayne Memorial Drive for 0.3 mile  
Turn left onto ruger Drive for 0.2 mile  
Turn right onto Colt Court and the home is last on the right.

### **4 Property Information**

Address: 104 Colt Court, Pikeville, NC 27863  
Structure Age: 2005  
Access to Property: Hud Key  
Number of Bathrooms: 2  
Square Footage: 1501-2000 Sq. Ft.  
Electric Status: Inactive  
Water Status: Inactive  
Gas Status: NA  
Occupancy Status: No

### **5 Additional Comments**

Power Company: Not Visible  
Meter Number: Meter Missing

Water Company: Municipal

This is a double wide manufactured home.

Serial Number: 023-10432AB  
Model: 980  
HUD Numbers: PFS887282 and PFS887283

GH

## 6 Structure

This portion of the inspection covers general structural component checkpoints of the subject property such as foundation, floors, walls, columns, ceilings, basement, etc.

### 6.1 General Structure Information

**Access Method:** Access Door  
**Basement Type:** CrawlSpace

**Foundation Type:** Block

### 6.2 Structure Checkpoints

Checkpoint	Rating	Comment
<b>Basement Floor:</b>	NA	
<b>Beam Supports:</b>	S	
<b>Ceilings:</b>	NA	
<b>Cracks:</b>	MR	There are typical settlement cracks in the foundation.
<b>Crawlspace Door:</b>	S	There are two crawlspace doors in the rear of the home.
<b>Floor:</b>	NA	
<b>Footing Drain:</b>	NV	
<b>Ground Grade:</b>	S	
<b>Insulation:</b>	NV	
<b>Joists:</b>	NV	
<b>Sill Plate:</b>	NV	
<b>Structural:</b>	S	
<b>Sub-Flooring:</b>	NV	
<b>Walls:</b>	S	
<b>Wood-Ground Distance:</b>	S	

*Key: Y=Yes N=No S=Satisfactory U=Unsatisfactory MR=Marginal MG=Missing NA=Not Applicable NV=Not Visible*

### 6.3 Structure Comments

The structure of the unit was in satisfactory condition except for the deficiencies noted. The checkpoints within the "Structure" area of the property condition report pertain to the foundation areas of the home. This includes slabs, crawlspaces, and basements. Information on Non-structural issues regarding floors, walls, and ceilings will be found on the "Interior" page of the report.

## 7 Exterior

This portion of the inspection covers general exterior checkpoints of the subject property structure such as wall claddings, entryway doors, decks, steps, eaves, driveways, windows, patios, pools/spas, lawns, landscape, retaining walls, sheds/outbuildings, fences, etc.

### 7.1 General Exterior Information

**Exterior Siding:** Vinyl  
**Weather Conditions:** Clear  
**Temperature:** 70-80

**Lot Size:** One-quarter to 1  
**Wall Structure:** Frame

### 7.2 Exterior Checkpoints

Checkpoint	Rating	Comment
Balconies:	NA	
Carpports:	NA	
Debris:	S	
Decks/Deck Steps:	NA	
Driveway:	S	The driveway is not paved.
Eaves:	S	
Entry Locks:	S	
Exterior Door/Locks:	MR	The trim for the front door is damaged at the lock area.
Fencing/Gates:	NA	
Garage Door:	NA	
Garage Door Opener:	NA	
Landscape:	S	
Lawn Care:	S	
Leaf Removal:	S	
Patio:	NA	
Pool/Spa:	NA	
Porches:	S	
Railings:	S	
Retaining Walls:	NA	
Sheds and Outbuildings:	NA	
Sidewalks:	NA	
Siding Condition:	S	
Snow Removal:	NA	
Exterior Steps:	S	
Storm/Screen Windows:	S	
Storm/Screen Doors:	MG	The front and right side storm doors are missing but the frames remain.
Windows:	S	

Key: Y=Yes N=No S=Satisfactory U=Unsatisfactory MR=Marginal MG=Missing NA=Not Applicable NV=Not Visible

### 7.3 Exterior Comments

At the time of the inspection, the exterior of the unit was in acceptable condition except for the deficiencies noted.

## 8 Roof

This portion of the inspection covers general exterior roofing component checkpoints of the subject property such as roof coverings (shingles, flashing, skylights, chimneys, etc.), structural elements of the roof (trusses, rafters, ceiling foists, etc.), roof drainage systems, etc.

### 8.1 General Roof Information

**Roof Type:** Gabled  
**Method to Observe Attic:** NA  
**Number of Layers:** 1  
**Roofing Material:** Asphalt

**Gutter Type:** NA  
**Method to Observe Roof:** Ladder  
**Attic Vent Type:** Soffit, Other

### 8.2 Roof Checkpoints

Checkpoint	Rating	Comment
Shingle Cond.:	S	
Flashing/Joints:	S	
Soffits/Fascias:	S	
Skylights:	NA	
Vent Pipes:	S	
Chimney:	NA	There is a prefabricated flue.
Gutters:	NA	
Downspouts:	NA	
Attic Ventilation:	S	
Attic Water:	NA	
Attic Insulation:	NV	
*Structural Cond.:	S	
*Sheathing Cond.:	NV	
Truss:	NV	
Roof Exhaust Fan(s):	NA	

Key: Y=Yes N=No S=Satisfactory U=Unsatisfactory MR=Marginal MG=Missing NA=Not Applicable NV=Not Visible

### 8.3 Roof Comments

There were no apparent deficiencies noted regarding the roof of the unit.

## 9 Plumbing

This portion of the inspection covers general plumbing checkpoints of the subject property such as interior water supply and distribution system, interior waste drains and vent system, hot water system, fuel storage and distribution system, and sump pump. Plumbing systems are checked utilizing compressed air introduced at a plumbing supply fixture. The plumbing system is pressurized to 15-20 PSI and checked for integrity by noting any drop that may occur over time. If no drop in pressure is noted, the system is considered to be sound.

### 9.1 General Plumbing Information

**Waste Disposal:** Septic

**WH Size:** 40 Gallons

**WH Model:** H04A014622

**Water Piping:** Pex

**Waste Piping:** PVC

**WH Manufacturer:** Intertherm

**Water Supply:** Municipal

### 9.2 Plumbing Checkpoints

Checkpoint	Rating	Comment
Bar Sinks:	NA	
Bath Fixtures:	S	
Connections:	S	The plumbing lines were checked using air pressure and no leaks were found.
Interior Spa/Hot Tub:	NA	
Interior Vent:	S	
Kitchen Sink:	S	
Laundry Tub:	NA	
Main Shut Off:	S	
Pressure Relief Valve:	S	
Pressure Tank:	NV	
Septic Location:	NV	
Septic System:	S	
Sewer Drainage:	S	The drainage system was checked visually as no water was entered into the system.
Shower Pan:	S	
Sprinkler System:	NA	
Storage Tanks:	NA	
Vent System:	S	
Water Filter:	NA	
Water Heaters:	S	
Water Meter:	S	The water meter is at the curbside.
Water Softener:	NA	
Water Supply:	S	
Well:	NA	
Well Location:	NA	
Well/Sump Pump:	NA	

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### 9.3 Plumbing Comments

The plumbing system was in working condition at the time of inspection. The plumbing system held 50 psi.

Wells and septic systems, if present, are inspected only for the presence of obvious visible defects. The water quality and flow capacity of wells is not determined and the full operational functionality of septic systems cannot be determined due to the unavailability of water and the extended non-use of the system. This report reflects general conditions noted during the time of the inspection. Systems such as HVAC, Plumbing, and Electrical because of their nature and complexity are subject to deterioration or breakdown over time that cannot be predicted.

**Because of this, prospective buyers are strongly urged to obtain a full home inspection prior to purchase.**

## 10 Electrical

This portion of the inspection covers general electrical checkpoints of the subject property such as service entrance conductors, service equipment, main distribution panels, voltage ratings, a representative number of installed ceiling fans, lighting fixtures, switches and receptacles, ground fault circuit interruptors, smoke detectors, etc.

### 10.1 General Electrical Information

**Additional Space Available:** Yes

**Capacity:** 200A 120-240V

**General Wiring:** Good

**Panel Manufacturer:** Cutler Hammer

**Wiring:** Copper

**Box Location:** Exterior

**Conductor Type:** Aluminum

**Num. of Disconnects:** 1

**Panel Type:** Breaker

### 10.2 Electrical Checkpoints

Checkpoint	Rating	Comment
Appliance Wiring:	S	
Bath GFCI:	S	
Breaker Cond.:	S	
Exterior GFCI:	S	
Exterior Wiring:	S	
Ground/Bonding:	S	
HVAC Wiring:	S	
Interior Wiring:	S	
Kitchen GFCI:	S	
Lighting Fixtures:	S	
Panel Box:	S	
Rec. Location:	S	
Service Attach:	S	
Service Meter:	MG	
Sub Panel Box:	S	

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### 10.3 Electrical Comments

The electrical system was functional with no noted deficiencies.

Electrical systems, if not active, are tested using 220 volt generators.

This report reflects general conditions noted during the time of the inspection. Systems such as HVAC, Plumbing, and Electrical because of their nature and complexity are subject to deterioration or breakdown over time that cannot be predicted.

**Because of this, prospective buyers are strongly urged to obtain a full home inspection prior to purchase.**

## 11 HVAC

This portion of the inspection covers general HVAC checkpoints of the subject property such as permanently installed heating system and its controls, chimneys, heat distribution system, including fans, pumps, and ducts, and automatic safety controls.

Normal operating control of the central air conditioning system and the distribution system, etc.

Insulation vapor barriers, ventilation of attic and foundation, kitchen, bathroom and laundry venting systems, and the operation of any readily accessible attic ventilation fan when temperature permits, etc.

### 11.1 General HVAC Information

**Inside Unit Brand:** Intertherm  
**Inside Model No.:** E3E041003258  
**Inside Unit Type:** Electrical

**Outside Unit Brand:** Coleman  
**Outside Model No.:** BRCQ481BDG  
**Outside Unit Type:** Heat Pump

### 11.2 HVAC Checkpoints

Checkpoint	Rating	Comment
A/C Component Cond.:	S	A heat pump supplies the air conditioning.
Boiler:	NA	
Coil:	S	
Coil Fins:	S	
Condens. Pipe:	S	
Controls:	S	
Draft Device:	NA	
Duct Work:	S	
Electric Heat:	S	
Evaporator:	S	
Fans:	S	
Filter:	S	
Fireplace:	S	There is a prefabricated fireplace.
Flue Pipe/Draft:	S	
Furnace System:	NA	
Gas Lines:	NA	
Heat Exchanger:	NA	
Heat Pump:	S	A heat pump supplies the heat.
Inside Fan Motor:	S	
Oil Tank:	NA	
Oil Tank Vent:	NA	
Refrigerant Line:	S	
Supply Returns:	S	
Temp. Drop Test:	S	
Thermostat:	S	
Vapor Barrier:	NA	
Ventilation:	S	

Key: Y=Yes N=No S=Satisfactory U=Unsatisfactory MR=Marginal MG=Missing NA=Not Applicable NV=Not Visible

### **11.3 HVAC Comments**

The heating and air conditioning system was in working condition.

This report reflects general conditions noted during the time of the inspection. Systems such as HVAC, Plumbing, and Electrical because of their nature and complexity are subject to deterioration or breakdown over time that cannot be predicted.

**Because of this, prospective buyers are strongly urged to obtain a full home inspection prior to purchase.**

## 12 Interior

The interior portion of the inspection covers checkpoints involving the interior walls, ceilings, floors, steps, cabinets, doors, and windows.

### 12.1 General Interior Information

*There are no general information points in this section.*

### 12.2 Interior Checkpoints

Checkpoint	Rating	Comment
Cabinets:	S	
Ceilings:	S	
Closets:	S	
Countertops:	S	
Interior Debris:	S	
Detectors:	S	
Door Hardware:	S	
Doors:	S	
Dryer Vent:	S	
Floor:	S	
Mold:	NV	
Railings:	NA	
Stairwells:	NA	
Steps:	NA	
Walls:	S	
Windows:	S	

*Key: Y=Yes N=No S=Satisfactory U=Unsatisfactory MR=Marginal MG=Missing NA=Not Applicable NV=Not Visible*

### 12.3 Interior Comments

The interior of the structure was in satisfactory condition.

## 13 Appliances

The kitchen appliance portion of the inspection covers checkpoints involving the observation and operation of the refrigerator, dishwasher, range, trash compactor, garbage disposal, ventilation equipment, microwave and any other permanently installed appliances.

### 13.1 General Appliances Information

*There are no general information points in this section.*

### 13.2 Appliances Checkpoints

Checkpoint	Rating	Comment
Dishwasher:	S	Serial Number: AH764374B
Disposal:	NA	The garbage disposal is not applicable.
Dryer:	MG	The dryer is missing.
Microwave:	S	Serial Number: HG 903192 B
Oven:	NA	
Range Hood:	NA	
Range/Stove:	S	Serial Number: TG2 92955Q
Refrigerator:	S	Serial Number: AH208063
Washer:	S	Serial Number: C62402013
Other:	NA	

*Key: Y=Yes N=No S=Satisfactory U=Unsatisfactory MR=Marginal MG=Missing NA=Not Applicable NV=Not Visible*

### 13.3 Appliances Comments

The appliances present at the time of inspection were in acceptable condition.

## **14 HOA Information**

There were no signs, notices, placards or other indications of an HOA visible at the time of inspection.

## **15 Code Violations**

There are no known code violations.

## **16 Pending Litigation**

There is no known pending litigation.

## **17 Demo Orders**

There are no known property demo orders.

**18 – Radon Gas and Mold Notice and Release Agreement**

**U.S. Department of Housing and Urban Development**  
Office of Housing  
Federal Housing Commissioner

**Property Case #:** 381-768843  
**Property address:** 104 Colt Court  
Pikeville, NC 27863  
\_\_\_\_\_  
\_\_\_\_\_

**PURCHASERS ARE HEREBY NOTIFIED AND UNDERSTAND THAT RADON GAS AND SOME MOLDS HAVE THE POTENTIAL TO CAUSE SERIOUS HEALTH PROBLEMS.**

Purchaser acknowledges and accepts that the HUD-owned property described above (the “Property”) is being offered for sale “AS IS” with no representations as to the condition of the Property. The Secretary of the U.S. Department of Housing and Urban Development, his/her officers, employees, agents, successors and assigns (the “Seller”) and HMBI, Inc., an independent management and marketing contractor (“M & M Contractor”) to the Seller, have no knowledge of radon or mold in, on, or around the Property other than what may have already been described on the web site of the Seller or M & M Contractor or otherwise made available to Purchaser by the Seller or M & M Contractor.

Radon is an invisible and odorless gaseous radioactive element. Mold is a general term for visible growth of fungus, whether it is visible directly or is visible when barriers, such as building components (for example, walls) or furnishings (for example, carpets), are removed.

Purchaser represents and warrants that Purchaser has not relied on the accuracy or completeness of any representations that have been made by the Seller and/or M & M Contractor as to the presence of radon or mold and that the Purchaser has not relied on the Seller’s or M & M Contractor’s failure to provide information regarding the presence or effects of any radon or mold found on the Property.

Real Estate Brokers and Agents are not generally qualified to advise purchasers on radon or mold treatment or its health and safety risks. **PURCHASERS ARE ENCOURAGED TO OBTAIN THE SERVICES OF A QUALIFIED AND EXPERIENCED PROFESSIONAL TO CONDUCT INSPECTIONS AND TESTS REGARDING RADON AND MOLD PRIOR TO CLOSING.** Purchasers are hereby notified and agree that they are solely responsible for any required remediation and/or resulting damages, including, but not limited to, any effects on health, due to radon or mold in, on or around the property.

In consideration of the sale of the Property to the undersigned Purchaser, Purchaser does hereby release, indemnify, hold harmless and forever discharge the Seller, as owner of the Property and separately, M & M Contractor, as the independent contractor responsible for maintaining and marketing the Property, and its officers, employees, agents, successors and assigns, from any and all claims, liabilities, or causes of action of any kind that the Purchaser may now have or at any time in the future may have against the Seller and/or M & M Contractor resulting from the presence of radon or mold in, on or around the Property.

Purchaser has been given the opportunity to review this Release Agreement with Purchaser’s attorney or other representatives of Purchaser’s choosing, and hereby acknowledges reading and understanding this Release. Purchaser also understands that the promises, representations and warranties made by Purchaser in this Release are a material inducement for Seller entering into the contract to sell the Property to Purchaser.

Dated this \_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Purchaser’s Signature

\_\_\_\_\_  
Purchaser’s Signature

\_\_\_\_\_  
Purchaser’s Printed Name

\_\_\_\_\_  
Purchaser’s Printed Name

## **19 Environmental Issues**

There are no known property environmental issues.

**ENVIRONMENTAL COMPLIANCE RECORD  
SINGLE FAMILY PROPERTY DISPOSITION**

File No.: 381-768843

**FHA CASE NUMBER:** 381-768843

**PROPERTY ADDRESS:**  
104 Colt Ct  
Pikeville, NC 27863-9569

COMPLIANCE FINDINGS	SOURCE/DOCUMENTATION
<p><b>1. HISTORIC PRESERVATION</b> Property <input type="checkbox"/> is <input checked="" type="checkbox"/> is not listed on the National Register of Historic Places.  Property <input type="checkbox"/> is <input checked="" type="checkbox"/> is not located in an Historical District.  <i>Note: An appropriate deed restriction will be required if property meets either of the foregoing conditions.</i></p>	<p>Checked National Register of Historical Places.  Checked National Register of Historical Places.</p>
<p><b>2. FLOODPLAIN</b> Property <input type="checkbox"/> is <input checked="" type="checkbox"/> is not located within a FEMA Special Flood Hazard Area.  Note: Flood insurance may be required.</p>	<p><b>Panel #:</b> <b>Map #:</b> 3720364200K <b>Date of Map:</b> 12/2/2005</p>
<p><b>3. AIRPORT RUNWAY CLEAR ZONES (24 CER 51D)</b> Property <input type="checkbox"/> is <input checked="" type="checkbox"/> is not located within boundary of runway zone.  If "yes", ** has the airport operator declined to acquire the property? <input type="checkbox"/> yes <input type="checkbox"/> no  ** a signed disclaimer is required (24 CFR Part 51D).</p>	<p>Property not within 3,000 feet of the runway clear zone.</p>
<p><b>4. SUMMARY</b> Additional actions <input type="checkbox"/> are <input checked="" type="checkbox"/> are not required on the basis of the findings above. If additional actions are required, describe them in an attachment.</p>	

**Instructions for Completion of Environmental Compliance Record**

**Environmental Compliance.** Single Family Property Disposition is subject to the environmental policy and procedures shown at 24 CFR Part 50, where applicable. An Environmental Compliance Record must be completed for each acquired property prior to listing for sale and the results considered in the development of the terms and condition of the sale. The Contractor shall use the format contained in Exhibit 4, Attachment B-1, for documentation of the review. The compliance record is to be maintained in the individual property file.

**Preparing the Compliance Record.** To document the results of compliance findings, use copies of the appropriate floodplain and airport runway maps, and the National Register of Historic Places, in order to identify those properties that are subject to these three requirements. Instructions for completing the compliance findings on the Environmental Compliance Record are:

- Historic Preservation.** The National Register of Historic Places identifies specific properties and historic districts which are subject to historic preservation requirements, If a HUD-Owned Property is listed on the register, or the district in which it is located is listed, a deed restriction must be prepared. Consult with counsel for appropriate language to be included in the deed.
- Floodplain.** Based on the floodplain map, properties located in Special Flood Hazard Areas (SFHA) which are being sold with HUD-insured mortgages or with buydowns or cash rebates, are required to have flood insurance. At the time of assignment of a case to the closing agent, the closing agent must be alerted to this requirement and must ensure that the purchaser obtains flood insurance. Such insurance may be purchased from any state licensed agent. If a property is located in a SFHA in a community which is suspended from or is not participating in the National Flood Insurance Program, the property must be offered on an uninsured basis and without a buydown or cash rebate. Listing advertisements must disclose such properties.
- Airport Runway Clear Zones.** Based on airport clear zone maps, properties located within the runway clear zone must be offered to the airport operator before the public listing. Property will be sold to the airport in accordance with the policy on sales to local governments described in Exhibit 2. A decision by the airport operator not to purchase must be documented in the file, preferably in the form of a letter from the airport operator. In the absence of such a letter, a note to the file documenting the verbal response by the airport operator is sufficient

Bidders on properties located in runway clear zones must provide a signed Notice to Prospective Buyers of Properties Located in Runway Clear Zones and Clear Zones (see Exhibit 4, Attachment B-2). In those few jurisdictions which have properties in runway clear zones, Selling Brokers must be provided with copies of this notice and be advised that it must be included when submitted a bid on a property which is located in a runway clear zone.

**Listing for Sale.** Any property which is subject to these historic, floodplain, or airport clear zone requirements must be so identified when listing the property for sale

**NOTE: OTHER ENVIRONMENTAL STATUTES, EXECUTIVE ORDERS AND AUTHORITIES**

The remaining statutes and authorities cited at 24 CFR 50.4 do not require compliance because they are not relevant to property disposition actions which do not involve new construction.

**Preparer:** Robert J McManus **Supervisor:** \_\_\_\_\_  
**Title:** Appraiser **Date:** May 03, 2010 **Title:** \_\_\_\_\_ **Date:** \_\_\_\_\_



McManus Appraisal Group Inc.



1. Front Elevation