

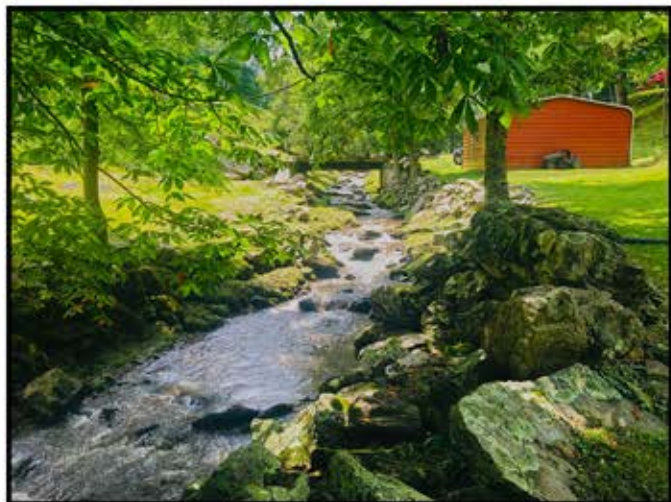
***Two Houses
18+ Acre Creekfront
Mountain Retreat***



Three bedroom, three and a half bath main house



Abundant pasture & meadows around both houses and barn, great for gardening and animals



Bold whitewater creek runs along the front of the property



Two bedroom, two bath guest house would make a perfect Air BnB or long term rental



Main House

Main house is 3 BR 3.5 BA craftsman-built stone and wood custom home. Overlooks bold white-water creek. Master suite on main level. Country kitchen, sunroom. Family room/man cave with kitchenette



Guest House



Guest house (or Air B&B) is 2 BR 2 BA with a bonus room overlooking creek and meadow

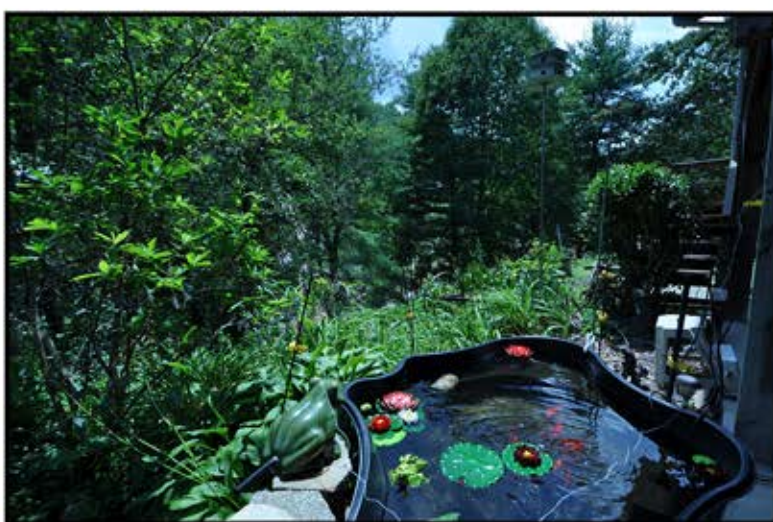




*Offered for \$450,000
MLS# 3528906*



*This property has it all. Outbuildings including a barn and shed. Workshop.
Built in trails. Paved access & privacy - located on a quiet no outlet country road.
Convenient to Waynesville and Hot Springs. Southern exposure for plentiful natural light.
A coveted and beautiful setting on the creek for your mountain retreat or homestead.
A must see!*



Mountain Home Properties www.mountaindream.com
Contact: Steve DuBose - sdubose@mountaindream.com 828-622-3222
Cindy DuBose - cdubose@mountaindream.com 828-734-9158

Residential Property Client Full

378 Howard Moore Road, Hot Springs NC 28743-7209

MLS#: **3528906**

Status: **Active**

Subdivision: **none**

Zoning Desc:

Legal Desc: **PIN#8754-32-3945**

Approx Acres: **18.96**

Lot Desc: **Creekfront, Mountain View, Pasture, Paved Frontage, Rolling, Stream/Creek, Trees, Waterfront, Wooded, Year Round View**

Category: **Single Family**

Tax Location: **Madison**

Tax Value: **\$279,991**

Approx Lot Dim:

Parcel ID **8754-32-3945**

County: **Madison**

Zoning: **R-A**

Deed Ref **220-327**

Lot/Unit :

List Price: **\$450,000**

Elevation **3000-3500 ft. Elev.**



General Information

Type: **1.5 Story/Basement**
Style: **Cottage/Bungalow**
Construction Type: **Site Built**

HLA

Main: **1,376**
Upper: **814**
Third: **0**
Lower: **0**
Bsmnt: **540**
Above Grade: **2,190**
Total: **2,730**

Unheated Sqft

Main: **0**
Upper: **0**
Third: **0**
Lower: **0**
Bsmnt: **540**
Total: **540**

School Information

Elem: **Unspecified**
Middle: **Unspecified**
High: **Unspecified**

Bldg Information

Beds: **3**
Baths: **3/1**
Year Built: **1986**
New Const: **No**
Prop Compl Date:
Construct Status: **Complete**
Builder:
Model:

Additional Information

Prop Fin: **Cash, Conventional**
Assumable: **No**
Ownership: **Seller owned for at least one year**
Special Conditions: **None**
Road Responsibility: **Publicly Maintained Road**

Recent: **07/16/2019 : NEWS : ->ACT**

Room Information

| Room Level | Beds | Baths | Room Type |
|--------------|------|-------|--|
| Main | 1 | 1/1 | Bathroom(s), Bonus Room, Kitchen, Living Room, Master Bedroom |
| Upper | 2 | 1/ | Bathroom(s), Bedroom(s) |
| Basement | 0 | 1/ | Bathroom(s), Family Room, 2nd Kitchen, Laundry, Workshop |
| 2nd Living Q | 2 | 2/ | 2nd Living Quarters, Bathroom(s), Bedroom(s), Dining Area, Family Room, Great Room, Kitchen, Living Room, Master Bedroom, Pantry |

2nd Living Quarters

2nd Living Quarters: **Guest House**
2nd Living Quarters HLA: **2,200**

2nd LQ Unheated SqFt:

Features

Waterbody Name: **Creek - unspecified**
Lake/Water Amenities: **None**
Parking: **Carport - 2 Car, Detached Garage, Garage - 2 Car**
Driveway: **Gravel**
Laundry: **Basement**
Foundation: **Basement, Basement Inside Entrance, Basement Outside Entrance, Basement Partially Finished, Block**
Fireplaces: **Yes, Living Room, Wood Burning, Woodstove**
Floors: **Carpet, Tile, Wood**
Equip: **Ceiling Fan(s), Dishwasher, Double Oven, Dryer, Electric Range/Oven, Generator, Microwave, Range/Hood, Refrigerator, Security System, Wall Oven, Washer**
Interior Feat: **Attic Fan, Garage Shop, Hot Tub, Kitchen Island**
Exterior Feat: **Barn(s), Deck, Fenced Pasture, Hot Tub, Storage Shed/Outbuilding, Wired Internet Available**
Exterior Const: **Stone, Wood**
Porch: **Covered, Front, Side**
Street: **Paved**

Roof: **Composition Shingle**

Main Level Garage: **No**
Doors/Windows: **g-Insulated Door(s), g-Insulated Windows**
Fixtures Exceptions: **No**

Utilities

Sewer: **Septic Installed**
HVAC: **Gas Hot Air/Furnace, Heat Pump - AC, Heat Pump - Heat, Woodstove**

Water: **Well Installed**
Wtr Htr: **Gas, Propane**

Association Information

Subject To HOA: **None**
Subj to CCRs: **No**
HOA Subj Dues:

Remarks

Public Remarks: **TWO HOUSES!! 18+ acre CREEK FRONT mountain retreat. Gardens, fruit trees, chicken coop, pasture. Main house is 3 BR 3.5 BA craftsman built stone and wood custom home overlooking bold white water creek. Living room has stone fireplace and hand hewn beamed ceiling. Master suite on main level. Country kitchen. Sunroom. Family room/man cave with kitchenette. Work shop. Covered porch with hot tub. Carport. Guest house (or Air BnB) is 2 BR 2 BA overlooking creek and meadow. Barn and shed. Paved access on a quiet no outlet country road. Southern exposure. Beautiful setting on the creek for your mountain retreat or homestead.**

Directions: **From Asheville: Take HWY 63 to HWY 209 S to left on Howard Moore Rd From Waynesville: Take HWY 209 N to Ferguson's Store, take right on Betsy's Gap Rd. Go Approximately 8 miles and make a right on Howard Moore Rd.**

Listing Information

DOM: **1**
UC Dt:

CDOM: **1,481**
DDP-End Date:

Closed Dt:
Close Price:

Slr Contr:
LTC:

Prepared By: Jill Warner

Residential Property Photo Gallery

MLS: [3528906](#)

378 Howard Moore Road, Hot Springs NC 28743-7209

List Price: \$450,000



Main house in scenic setting overlooking creek



Amazing creek with meadows on both sides



Living room with great fireplace in main house



Master Bedroom



Bedroom Two



Second Floor sitting area



Third Bedroom



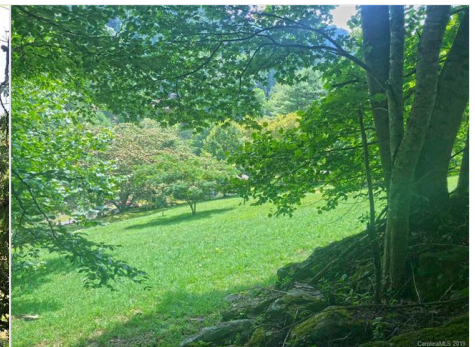
Lower basement entrance



Lower family room/man cave



Work shop



Guest house and barn



Barn and meadow by creek



Guest house

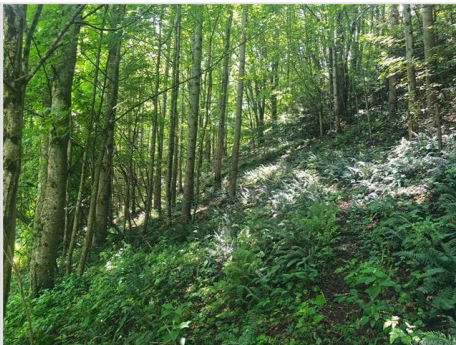


Guest house on bold creek





Guest house porch



Lush woodland



407 HOWARD MOORE RD

378 HOWARD MOORE RD

380 HOWARD MOORE RD

555 HOWARD MOORE RD

99 SUNGATE FARM DR

666 HOWARD MOORE RD



2680
2660

3180
3200
3260
3340

407 HOWARD MOORE RD

2880
2920
2980

2700

378 HOWARD MOORE RD

380 HOWARD MOORE RD

2840

3040

2760

2700

2600

2900

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main House



STATE OF NORTH CAROLINA
RESIDENTIAL PROPERTY AND OWNERS' ASSOCIATION DISCLOSURE STATEMENT

Instructions to Property Owners

1. The Residential Property Disclosure Act (G.S. 47E) ("Disclosure Act") requires owners of residential real estate (single-family homes, individual condominiums, townhouses, and the like, and buildings with up to four dwelling units) to furnish buyers a Residential Property and Owners' Association Disclosure Statement ("Disclosure Statement"). This form is the only one approved for this purpose. A disclosure statement must be furnished in connection with the sale, exchange, option, and sale under a lease with option to purchase where the tenant does not occupy or intend to occupy the dwelling. A disclosure statement is not required for some transactions, including the first sale of a dwelling which has never been inhabited and transactions of residential property made pursuant to a lease with option to purchase where the lessee occupies or intends to occupy the dwelling. For a complete list of exemptions, see G.S. 47E-2.
2. You must respond to each of the questions on the following pages of this form by filling in the requested information or by placing a check (✓) in the appropriate box. In responding to the questions, you are only obligated to disclose information about which you have actual knowledge.
 - a. If you check "Yes" for any question, you must explain your answer and either describe any problem or attach a report from an attorney, engineer, contractor, pest control operator or other expert or public agency describing it. If you attach a report, you will not be liable for any inaccurate or incomplete information contained in it so long as you were not grossly negligent in obtaining or transmitting the information.
 - b. If you check "No," you are stating that you have no actual knowledge of any problem. If you check "No" and you know there is a problem, you may be liable for making an intentional misstatement.
 - c. If you check "No Representation," you are choosing not to disclose the conditions or characteristics of the property, even if you have actual knowledge of them or should have known of them.
 - d. If you check "Yes" or "No" and something happens to the property to make your Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), you must promptly give the buyer a corrected Disclosure Statement or correct the problem.
3. If you are assisted in the sale of your property by a licensed real estate broker, you are still responsible for completing and delivering the Disclosure Statement to the buyers; and the broker must disclose any material facts about your property which he or she knows or reasonably should know, regardless of your responses on the Disclosure Statement.
4. You must give the completed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase your property. If you do not, the buyer can, under certain conditions, cancel any resulting contract (See "Note to Buyers" below). You should give the buyer a copy of the Disclosure Statement containing your signature and keep a copy signed by the buyer for your records.

Note to Buyers: If the owner does not give you a Residential Property and Owners' Association Disclosure Statement by the time you make your offer to purchase the property, you may under certain conditions cancel any resulting contract without penalty to you as the buyer. To cancel the contract, you must personally deliver or mail written notice of your decision to cancel to the owner or the owner's agent within three calendar days following your receipt of the Disclosure Statement, or three calendar days following the date of the contract, whichever occurs first. However, in no event does the Disclosure Act permit you to cancel a contract after settlement of the transaction or (in the case of a sale or exchange) after you have occupied the property, whichever occurs first.

5. In the space below, type or print in ink the address of the property (sufficient to identify it) and your name. Then sign and date.

Property Address: 378 Howard Moore Rd, Hot Springs, NC 28743-7209

Owner's Name(s): David R Kershaw, Sheila H Kershaw

Owner(s) acknowledge(s) having examined this Disclosure Statement before signing and that all information is true and correct as of the date signed.

| | | |
|--|------------------|---------------------|
| Owner Signature: <u>David R Kershaw</u> | David R Kershaw | Date <u>7-10-19</u> |
| Owner Signature: <u>Sheila H Kershaw</u> | Sheila H Kershaw | Date <u>7-10-19</u> |

Purchasers acknowledge receipt of a copy of this Disclosure Statement; that they have examined it before signing; that they understand that this is not a warranty by owners or owners' agents; that it is not a substitute for any inspections they may wish to obtain; and that the representations are made by the owners and not the owners' agents or subagents. Purchasers are strongly encouraged to obtain their own inspections from a licensed home inspector or other professional. As used herein, words in the plural include the singular, as appropriate.

Buyer Signature: _____ Date _____

Buyer Signature: _____ Date _____

Property Address/Description: 378 Howard Moore Rd, Hot Springs, NC 28743-7209

two homes on 18.96 acres

The following questions address the characteristics and condition of the property identified above about which the owner has actual knowledge. Where the question refers to "dwelling," it is intended to refer to the dwelling unit, or units if more than one, to be conveyed with the property. The term "dwelling unit" refers to any structure intended for human habitation.

| | Yes | No | No Representation |
|---|--------------------------|-------------------------------------|--------------------------|
| 1. In what year was the dwelling constructed? <u>1987</u> Explain if necessary: _____ | | | <input type="checkbox"/> |
| 2. Is there any problem, malfunction or defect with the dwelling's foundation, slab, fireplaces/chimneys, floors, windows (including storm windows and screens), doors, ceilings, interior and exterior walls, attached garage, patio, deck or other structural components including any modifications to them? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. The dwelling's exterior walls are made of what type of material? <input type="checkbox"/> Brick Veneer <input checked="" type="checkbox"/> Wood <input checked="" type="checkbox"/> Stone <input type="checkbox"/> Vinyl <input type="checkbox"/> Synthetic Stucco <input type="checkbox"/> Composition/Hardboard <input type="checkbox"/> Concrete <input type="checkbox"/> Fiber Cement <input type="checkbox"/> Aluminum <input type="checkbox"/> Asbestos <input type="checkbox"/> Other _____ (Check all that apply) | | | <input type="checkbox"/> |
| 4. In what year was the dwelling's roof covering installed? <u>2004-2005</u> (Approximate if no records are available) Explain if necessary: _____ | | | <input type="checkbox"/> |
| 5. Is there any leakage or other problem with the dwelling's roof? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Is there any water seepage, leakage, dampness or standing water in the dwelling's basement, crawl space, or slab? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. Is there any problem, malfunction or defect with the dwelling's electrical system (outlets, wiring, panel, switches, fixtures, generator, etc.)? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 8. Is there any problem, malfunction or defect with the dwelling's plumbing system (pipes, fixtures, water heater, etc.)? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 9. Is there any problem, malfunction or defect with the dwelling's heating and/or air conditioning? _____ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. What is the dwelling's heat source? <input checked="" type="checkbox"/> Furnace <input checked="" type="checkbox"/> Heat Pump <input type="checkbox"/> Baseboard <input type="checkbox"/> Other <u>Gas</u> (Check all that apply)... Age of system: <u>2005</u> | | | <input type="checkbox"/> |
| 11. What is the dwelling's cooling source? <input checked="" type="checkbox"/> Central Forced Air <input type="checkbox"/> Wall/Window Unit(s) <input type="checkbox"/> Other _____ (Check all that apply)... Age of system: _____ | | | <input type="checkbox"/> |
| 12. What are the dwelling's fuel sources? <input checked="" type="checkbox"/> Electricity <input type="checkbox"/> Natural Gas <input checked="" type="checkbox"/> Propane <input type="checkbox"/> Oil <input type="checkbox"/> Other <u>Woodstove</u> (Check all that apply) If the fuel source is stored in a tank, identify whether the tank is <input type="checkbox"/> above ground or <input type="checkbox"/> below ground, and whether the tank is <input type="checkbox"/> leased by seller or <input checked="" type="checkbox"/> owned by seller. (Check all that apply) _____ | | | <input type="checkbox"/> |
| 13. What is the dwelling's water supply source? <input type="checkbox"/> City/County <input type="checkbox"/> Community System <input checked="" type="checkbox"/> Private Well <input type="checkbox"/> Shared Well <input type="checkbox"/> Other _____ (Check all that apply) _____ | | | <input type="checkbox"/> |
| 14. The dwelling's water pipes are made of what type of material? <input checked="" type="checkbox"/> Copper <input type="checkbox"/> Galvanized <input checked="" type="checkbox"/> Plastic <input type="checkbox"/> Polybutylene <input type="checkbox"/> Other _____ (Check all that apply) _____ | | | <input type="checkbox"/> |
| 15. Is there any problem, malfunction or defect with the dwelling's water supply (including water quality, quantity, or water pressure)? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. What is the dwelling's sewage disposal system? <input checked="" type="checkbox"/> Septic Tank <input type="checkbox"/> Septic Tank with Pump <input type="checkbox"/> Community System <input type="checkbox"/> Connected to City/County System <input type="checkbox"/> City/County System available <input type="checkbox"/> Straight pipe (wastewater does not go into a septic or other sewer system [note: use of this type of system violates state law]) <input type="checkbox"/> Other _____ (Check all that apply) _____ | | | <input type="checkbox"/> |
| 17. If the dwelling is serviced by a septic system, do you know how many bedrooms are allowed by the septic system permit? If your answer is "yes," how many bedrooms are allowed? <u>3</u> <input type="checkbox"/> No records available | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. Is there any problem, malfunction or defect with the dwelling's sewer and/or septic system? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 19. Is there any problem, malfunction or defect with the dwelling's central vacuum, pool, hot tub, spa, attic fan, exhaust fan, ceiling fans, sump pump, irrigation system, TV cable wiring or satellite dish, garage door openers, gas logs, or other systems? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 20. Is there any problem, malfunction or defect with any appliances that may be included in the conveyance (range/oven, attached microwave, hood/fan, dishwasher, disposal, etc.)? _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Buyer Initials and Date 7-10-2019 DK

Owner Initials and Date DK 7-10-2019

Buyer Initials and Date 7-10-2019 SK

Owner Initials and Date SK 7-10-2019

Yes No No
Representation

21. Is there any problem with present infestation of the dwelling, or damage from past infestation of wood destroying insects or organisms which has not been repaired? ☐ ☒ ☐
22. Is there any problem, malfunction or defect with the drainage, grading or soil stability of the property? ☐ ☒ ☐
23. Are there any structural additions or other structural or mechanical changes to the dwelling(s) to be conveyed with the property? ☐ ☒ ☐
24. Is the property to be conveyed in violation of any local zoning ordinances, restrictive covenants, or other land-use restrictions, or building codes (including the failure to obtain proper permits for room additions or other changes/improvements)? ☐ ☒ ☐
25. Are there any hazardous or toxic substances, materials, or products (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) which exceed government safety standards, any debris (whether buried or covered) or underground storage tanks, or any environmentally hazardous conditions (such as contaminated soil or water, or other environmental contamination) which affect the property? ☐ ☒ ☐
26. Is there any noise, odor, smoke, etc. from commercial, industrial, or military sources which affects the property? ☐ ☒ ☐
27. Is the property subject to any utility or other easements, shared driveways, party walls or encroachments from or on adjacent property? 2 house shared well / driveway ☒ ☐ ☐
28. Is the property the subject of any lawsuits, foreclosures, bankruptcy, leases or rental agreements, judgments, tax liens, proposed assessments, mechanics' liens, materialmen's liens, or notices from any governmental agency that could affect title to the property? ☐ ☒ ☐
29. Is the property subject to a flood hazard or is the property located in a federally-designated flood hazard area? ☐ ☒ ☐
30. Does the property abut or adjoin any private road(s) or street(s)? State Rd ☒ ☐ ☐
31. If there is a private road or street adjoining the property, is there in existence any owners' association or maintenance agreements dealing with the maintenance of the road or street? ☐ ☒ ☐

If you answered "yes" to any of the questions listed above (1-31) please explain (attach additional sheets if necessary):

Front Pave Road state maintains it.

In lieu of providing a written explanation, you may attach a written report to this Disclosure Statement by a public agency, or by an attorney, engineer, land surveyor, geologist, pest control operator, contractor, home inspector, or other expert, dealing with matters within the scope of that public agency's functions or the expert's license or expertise.

The following questions pertain to the property identified above, including the lot to be conveyed and any dwelling unit(s), sheds, detached garages, or other buildings located thereon.

Yes No No
Representation

32. Is the property subject to governing documents which impose various mandatory covenants, conditions, and restrictions upon the lot or unit? ☐ ☒ ☐

If you answered "yes" to any of the questions listed above please explain (attach additional sheets if necessary):

33. 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 your answer is "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]: ☐ ☒ ☐

• (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address, and telephone number of the president of the owners' association or the association manager are _____

• (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address, and telephone number of the president of the owners' association or the association manager are _____

* If you answered "Yes" to question 33 above, you must complete the remainder of this Disclosure Statement. If you answered "No" or "No Representation" to question 33 above, you do not need to answer the remaining questions on this Disclosure Statement. Skip to the bottom of the last page and initial and date the page.

Buyer Initials and Date DK 7-16-2019 Owner Initials and Date _____
Buyer Initials and Date SK 7-10-2019 Owner Initials and Date _____

Yes No No
Representation

34. Are any fees 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 your answer is "yes," please state the amount of the fees: _____

☐ ☒ ☐

35. As of the date this Disclosure Statement is signed, are there any dues, fees, or special assessments which have been duly approved as required by the applicable declaration or bylaws, and that are payable to an association to which the lot is subject? If your answer is "yes," please state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____

☐ ☒ ☐

36. As of the date this Disclosure Statement is signed, are there any unsatisfied judgments against, or pending lawsuits involving the property or lot to be conveyed? If your answer is "yes," please state the nature of each pending lawsuit, and the amount of each unsatisfied judgment: _____

☐ ☒ ☐

37. As of the date this Disclosure Statement is signed, are there any unsatisfied judgments against, or pending lawsuits involving the planned community or the association to which the property and lot are subject, with the exception of any action filed by the association for the collection of delinquent assessments on lots other than the property and lot to be conveyed? If your answer is "yes," please state the nature of each pending lawsuit, and the amount of each unsatisfied judgment: _____

☐ ☒ ☐

38. Which of the following services and amenities are paid for by the owners' association(s) identified above out of the association's regular assessments ("dues")? (Check all that apply).

Yes No No
Representation

Management Fees.....

☐ ☒ ☐

Exterior Building Maintenance of Property to be Conveyed.....

☐ ☒ ☐

Master Insurance.....

☐ ☒ ☐

Exterior Yard/Landscaping Maintenance of Lot to be Conveyed.....

☐ ☒ ☐

Common Areas Maintenance.....

☐ ☒ ☐

Trash Removal.....

☐ ☒ ☐

Recreational Amenity Maintenance (specify amenities covered) _____

☐ ☒ ☐

Pest Treatment/Extermination.....

☐ ☒ ☐

Street Lights.....

☐ ☒ ☐

Water.....

☐ ☒ ☐

Sewer.....

☐ ☒ ☐

Storm water Management/Drainage/Ponds.....

☐ ☒ ☐

Internet Service.....

☐ ☒ ☐

Cable.....

☐ ☒ ☐

Private Road Maintenance.....

☐ ☒ ☐

Parking Area Maintenance.....

☐ ☒ ☐

Gate and/or Security.....

☐ ☒ ☐

Other: (specify) _____

☐ ☒ ☐

Buyer Initials and Date SK 7-10-2019

Owner Initials and Date SK 7-10-2019

Buyer Initials and Date SK 7-10-2019

Owner Initials and Date SK 7-10-2019



**STATE OF NORTH CAROLINA
RESIDENTIAL PROPERTY AND OWNERS' ASSOCIATION DISCLOSURE STATEMENT**

Instructions to Property Owners

1. The Residential Property Disclosure Act (G.S. 47E) ("Disclosure Act") requires owners of residential real estate (single-family homes, individual condominiums, townhouses, and the like, and buildings with up to four dwelling units) to furnish buyers a Residential Property and Owners' Association Disclosure Statement ("Disclosure Statement"). This form is the only one approved for this purpose. A disclosure statement must be furnished in connection with the sale, exchange, option, and sale under a lease with option to purchase where the tenant does not occupy or intend to occupy the dwelling. A disclosure statement is not required for some transactions, including the first sale of a dwelling which has never been inhabited and transactions of residential property made pursuant to a lease with option to purchase where the lessee occupies or intends to occupy the dwelling. For a complete list of exemptions, see G.S. 47E-2.
2. You must respond to each of the questions on the following pages of this form by filling in the requested information or by placing a check (✓) in the appropriate box. In responding to the questions, you are only obligated to disclose information about which you have actual knowledge.
 - a. If you check "Yes" for any question, you must explain your answer and either describe any problem or attach a report from an attorney, engineer, contractor, pest control operator or other expert or public agency describing it. If you attach a report, you will not be liable for any inaccurate or incomplete information contained in it so long as you were not grossly negligent in obtaining or transmitting the information.
 - b. If you check "No," you are stating that you have no actual knowledge of any problem. If you check "No" and you know there is a problem, you may be liable for making an intentional misstatement.
 - c. If you check "No Representation," you are choosing not to disclose the conditions or characteristics of the property, even if you have actual knowledge of them or should have known of them.
 - d. If you check "Yes" or "No" and something happens to the property to make your Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), you must promptly give the buyer a corrected Disclosure Statement or correct the problem.
3. If you are assisted in the sale of your property by a licensed real estate broker, you are still responsible for completing and delivering the Disclosure Statement to the buyers; and the broker must disclose any material facts about your property which he or she knows or reasonably should know, regardless of your responses on the Disclosure Statement.
4. You must give the completed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase your property. If you do not, the buyer can, under certain conditions, cancel any resulting contract (See "Note to Buyers" below). You should give the buyer a copy of the Disclosure Statement containing your signature and keep a copy signed by the buyer for your records.

Note to Buyers: If the owner does not give you a Residential Property and Owners' Association Disclosure Statement by the time you make your offer to purchase the property, you may under certain conditions cancel any resulting contract without penalty to you as the buyer. To cancel the contract, you must personally deliver or mail written notice of your decision to cancel to the owner or the owner's agent within three calendar days following your receipt of the Disclosure Statement, or three calendar days following the date of the contract, whichever occurs first. However, in no event does the Disclosure Act permit you to cancel a contract after settlement of the transaction or (in the case of a sale or exchange) after you have occupied the property, whichever occurs first.

5. In the space below, type or print in ink the address of the property (sufficient to identify it) and your name. Then sign and date.

Property Address: 378 Howard Moore Rd, Hot Springs, NC 28743-7209

Owner's Name(s): David R Kershaw, Sheila H Kershaw

Owner(s) acknowledge(s) having examined this Disclosure Statement before signing and that all information is true and correct as of the date signed.

| | | |
|--|-------------------------|---------------------|
| Owner Signature: <u>David R Kershaw</u> | <u>David R Kershaw</u> | Date <u>7-10-19</u> |
| Owner Signature: <u>Sheila H Kershaw</u> | <u>Sheila H Kershaw</u> | Date <u>7-10-19</u> |

Purchasers acknowledge receipt of a copy of this Disclosure Statement; that they have examined it before signing; that they understand that this is not a warranty by owners or owners' agents; that it is not a substitute for any inspections they may wish to obtain; and that the representations are made by the owners and not the owners' agents or subagents. Purchasers are strongly encouraged to obtain their own inspections from a licensed home inspector or other professional. As used herein, words in the plural include the singular, as appropriate.

| | |
|------------------------|------------|
| Buyer Signature: _____ | Date _____ |
| Buyer Signature: _____ | Date _____ |

Property Address/Description: 378 Howard Moore Rd, Hot Springs, NC 28743-7209

two homes on 18.96 acres

The following questions address the characteristics and condition of the property identified above about which the owner has actual knowledge. Where the question refers to "dwelling," it is intended to refer to the dwelling unit, or units if more than one, to be conveyed with the property. The term "dwelling unit" refers to any structure intended for human habitation.

| | Yes | No | No Representation |
|--|--------------------------|-------------------------------------|--------------------------|
| 1. In what year was the dwelling constructed? <u>1997</u> Explain if necessary: _____ | | | <input type="checkbox"/> |
| 2. Is there any problem, malfunction or defect with the dwelling's foundation, slab, fireplaces/chimneys, floors, windows (including storm windows and screens), doors, ceilings, interior and exterior walls, attached garage, patio, deck or other structural components including any modifications to them? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. The dwelling's exterior walls are made of what type of material? <input type="checkbox"/> Brick Veneer <input type="checkbox"/> Wood <input checked="" type="checkbox"/> Stone <input checked="" type="checkbox"/> Vinyl <input type="checkbox"/> Synthetic Stucco <input type="checkbox"/> Composition/Hardboard <input type="checkbox"/> Concrete <input type="checkbox"/> Fiber Cement <input type="checkbox"/> Aluminum <input type="checkbox"/> Asbestos <input type="checkbox"/> Other _____ (Check all that apply) | | | <input type="checkbox"/> |
| 4. In what year was the dwelling's roof covering installed? <u>2005/2006</u> (Approximate if no records are available) Explain if necessary: _____ | | | <input type="checkbox"/> |
| 5. Is there any leakage or other problem with the dwelling's roof? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Is there any water seepage, leakage, dampness or standing water in the dwelling's basement, crawl space, or slab? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. Is there any problem, malfunction or defect with the dwelling's electrical system (outlets, wiring, panel, switches, fixtures, generator, etc.)? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 8. Is there any problem, malfunction or defect with the dwelling's plumbing system (pipes, fixtures, water heater, etc.)? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 9. Is there any problem, malfunction or defect with the dwelling's heating and/or air conditioning? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 10. What is the dwelling's heat source? <input type="checkbox"/> Furnace <input checked="" type="checkbox"/> Heat Pump <input type="checkbox"/> Baseboard <input type="checkbox"/> Other _____ (Check all that apply)... Age of system: _____ | | | <input type="checkbox"/> |
| 11. What is the dwelling's cooling source? <input checked="" type="checkbox"/> Central Forced Air <input type="checkbox"/> Wall/Window Unit(s) <input type="checkbox"/> Other <u>Tenants use wall</u> (Check all that apply)... Age of system: _____ | | | <input type="checkbox"/> |
| 12. What are the dwelling's fuel sources? <input checked="" type="checkbox"/> Electricity <input type="checkbox"/> Natural Gas <input type="checkbox"/> Propane <input type="checkbox"/> Oil <input type="checkbox"/> Other <u>Don't want to cum air whole house</u> (Check all that apply) If the fuel source is stored in a tank, identify whether the tank is <input type="checkbox"/> above ground or <input type="checkbox"/> below ground, and whether the tank is <input type="checkbox"/> leased by seller or <input type="checkbox"/> owned by seller. (Check all that apply) | | | <input type="checkbox"/> |
| 13. What is the dwelling's water supply source? <input type="checkbox"/> City/County <input type="checkbox"/> Community System <input checked="" type="checkbox"/> Private Well <input type="checkbox"/> Shared Well <input type="checkbox"/> Other _____ (Check all that apply) | | | <input type="checkbox"/> |
| 14. The dwelling's water pipes are made of what type of material? <input type="checkbox"/> Copper <input checked="" type="checkbox"/> Galvanized <input type="checkbox"/> Plastic <input type="checkbox"/> Polybutylene <input type="checkbox"/> Other _____ (Check all that apply) | | | <input type="checkbox"/> |
| 15. Is there any problem, malfunction or defect with the dwelling's water supply (including water quality, quantity, or water pressure)? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. What is the dwelling's sewage disposal system? <input type="checkbox"/> Septic Tank <input checked="" type="checkbox"/> Septic Tank with Pump <input type="checkbox"/> Community System <input type="checkbox"/> Connected to City/County System <input type="checkbox"/> City/County System available <input type="checkbox"/> Straight pipe (wastewater does not go into a septic or other sewer system [note: use of this type of system violates state law]) <input type="checkbox"/> Other _____ (Check all that apply) | | | <input type="checkbox"/> |
| 17. If the dwelling is serviced by a septic system, do you know how many bedrooms are allowed by the septic system permit? If your answer is "yes," how many bedrooms are allowed? <u>3</u> <input type="checkbox"/> No records available | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 18. Is there any problem, malfunction or defect with the dwelling's sewer and/or septic system? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 19. Is there any problem, malfunction or defect with the dwelling's central vacuum, pool, hot tub, spa, attic fan, exhaust fan, ceiling fans, sump pump, irrigation system, TV cable wiring or satellite dish, garage door openers, gas logs, or other systems? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 20. Is there any problem, malfunction or defect with any appliances that may be included in the conveyance (range/oven, attached microwave, hood/fan, dishwasher, disposal, etc.)? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Buyer Initials and Date DK 7-10-2019

Owner Initials and Date DK 7-10-2019

Buyer Initials and Date SK 7-10-2019

Owner Initials and Date SK 7-10-2019

Yes No No
Representation

21. Is there any problem with present infestation of the dwelling, or damage from past infestation of wood destroying insects or organisms which has not been repaired?..... ☐ ☒ ☐
22. Is there any problem, malfunction or defect with the drainage, grading or soil stability of the property? ☐ ☒ ☐
23. Are there any structural additions or other structural or mechanical changes to the dwelling(s) to be conveyed with the property?..... ☐ ☒ ☐
24. Is the property to be conveyed in violation of any local zoning ordinances, restrictive covenants, or other land-use restrictions, or building codes (including the failure to obtain proper permits for room additions or other changes/improvements)? ☐ ☒ ☐
25. Are there any hazardous or toxic substances, materials, or products (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) which exceed government safety standards, any debris (whether buried or covered) or underground storage tanks, or any environmentally hazardous conditions (such as contaminated soil or water, or other environmental contamination) which affect the property? ☐ ☒ ☐
26. Is there any noise, odor, smoke, etc. from commercial, industrial, or military sources which affects the property? ☐ ☒ ☐
27. Is the property subject to any utility or other easements, shared driveways, party walls or encroachments from or on adjacent property?..... ☐ ☒ ☐
28. Is the property the subject of any lawsuits, foreclosures, bankruptcy, leases or rental agreements, judgments, tax liens, proposed assessments, mechanics' liens, materialmen's liens, or notices from any governmental agency that could affect title to the property?..... ☐ ☒ ☐
29. Is the property subject to a flood hazard or is the property located in a federally-designated flood hazard area? ☐ ☒ ☐
30. Does the property abut or adjoin any private road(s) or street(s)?... Front Park Rd State ☒ ☐ ☐
31. If there is a private road or street adjoining the property, is there in existence any owners' association or maintenance agreements dealing with the maintenance of the road or street?..... ☐ ☒ ☐

If you answered "yes" to any of the questions listed above (1-31) please explain (attach additional sheets if necessary):

In lieu of providing a written explanation, you may attach a written report to this Disclosure Statement by a public agency, or by an attorney, engineer, land surveyor, geologist, pest control operator, contractor, home inspector, or other expert, dealing with matters within the scope of that public agency's functions or the expert's license or expertise.

The following questions pertain to the property identified above, including the lot to be conveyed and any dwelling unit(s), sheds, detached garages, or other buildings located thereon.

Yes No No
Representation

32. Is the property subject to governing documents which impose various mandatory covenants, conditions, and restrictions upon the lot or unit? ☐ ☒ ☐

If you answered "yes" to any of the questions listed above please explain (attach additional sheets if necessary):

33. 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 your answer is "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]: ☐ ☒ ☐

• (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address, and telephone number of the president of the owners' association or the association manager are _____

• (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address, and telephone number of the president of the owners' association or the association manager are _____

* If you answered "Yes" to question 33 above, you must complete the remainder of this Disclosure Statement. If you answered "No" or "No Representation" to question 33 above, you do not need to answer the remaining questions on this Disclosure Statement. Skip to the bottom of the last page and initial and date the page.

Buyer Initials and Date SK 7-10-19 Owner Initials and Date SK 7-10-19
Buyer Initials and Date SK 7-10-19 Owner Initials and Date SK 7-10-19

Yes No No
Representation

34. Are any fees 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 your answer is "yes," please state the amount of the fees: _____

☐ ☒ ☐

35. As of the date this Disclosure Statement is signed, are there any dues, fees, or special assessments which have been duly approved as required by the applicable declaration or bylaws, and that are payable to an association to which the lot is subject? If your answer is "yes," please state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____

☐ ☒ ☐

36. As of the date this Disclosure Statement is signed, are there any unsatisfied judgments against, or pending lawsuits involving the property or lot to be conveyed? If your answer is "yes," please state the nature of each pending lawsuit, and the amount of each unsatisfied judgment: _____

☐ ☒ ☐

37. As of the date this Disclosure Statement is signed, are there any unsatisfied judgments against, or pending lawsuits involving the planned community or the association to which the property and lot are subject, with the exception of any action filed by the association for the collection of delinquent assessments on lots other than the property and lot to be conveyed? If your answer is "yes," please state the nature of each pending lawsuit, and the amount of each unsatisfied judgment: _____

☐ ☒ ☐

38. Which of the following services and amenities are paid for by the owners' association(s) identified above out of the association's regular assessments ("dues")? (Check all that apply).

Yes No No
Representation

Management Fees.....

☐ ☒ ☐

Exterior Building Maintenance of Property to be Conveyed.....

☐ ☒ ☐

Master Insurance.....

☐ ☒ ☐

Exterior Yard/Landscaping Maintenance of Lot to be Conveyed.....

☐ ☒ ☐

Common Areas Maintenance.....

☐ ☒ ☐

Trash Removal.....

☐ ☒ ☐

Recreational Amenity Maintenance (specify amenities covered) _____

☐ ☒ ☐

Pest Treatment/Extermination.....

☐ ☒ ☐

Street Lights.....

☐ ☒ ☐

Water.....

☐ ☒ ☐

Sewer.....

☐ ☒ ☐

Storm water Management/Drainage/Ponds.....

☐ ☒ ☐

Internet Service.....

☐ ☒ ☐

Cable.....

☐ ☒ ☐

Private Road Maintenance.....

☐ ☒ ☐

Parking Area Maintenance.....

☐ ☒ ☐

Gate and/or Security.....

☐ ☒ ☐

Other: (specify) _____

☐ ☒ ☐

Buyer Initials and Date OK 7-10-19

Owner Initials and Date _____

Buyer Initials and Date SK 7-10-19

Owner Initials and Date _____



STATE OF NORTH CAROLINA MINERAL AND OIL AND GAS RIGHTS MANDATORY DISCLOSURE STATEMENT

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 ☒ 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 |
|--|--------------------------|-------------------------------------|-------------------------------------|
| <u> </u> Buyer Initials | | | <input checked="" type="checkbox"/> |
| 1. Mineral rights were severed from the property by a previous owner. | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <u> </u> Buyer Initials | | | |
| 2. Seller has severed the mineral rights from the property. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| <u> </u> Buyer Initials | | | |
| 3. Seller intends to sever the mineral rights from the property prior to transfer of title to the Buyer. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| <u> </u> Buyer Initials | | | |
| 4. Oil and gas rights were severed from the property by a previous owner. | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| <u> </u> Buyer Initials | | | |
| 5. Seller has severed the oil and gas rights from the property. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |
| <u> </u> Buyer Initials | | | |
| 6. Seller intends to sever the oil and gas rights from the property prior to transfer of title to Buyer. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | |

Note to Purchasers

If the owner does not give you a Mineral and Oil and Gas Rights Disclosure Statement by the time you make your offer to purchase the property, or exercise an option to purchase the property pursuant to a lease with an option to purchase, you may under certain conditions cancel any resulting contract without penalty to you as the purchaser. To cancel the contract, you must personally deliver or mail written notice of your decision to cancel to the owner or the owner's agent within three calendar days following your receipt of this Disclosure Statement, or three calendar days following the date of the contract, whichever occurs first. However, in no event does the Disclosure Act permit you to cancel a contract after settlement of the transaction or (in the case of a sale or exchange) after you have occupied the property, whichever occurs first.

Property Address: **378 Howard Moore Rd, Hot Springs, NC 28743-7209**

Owner's Name(s): **David R Kershaw, Sheila H Kershaw**

Owner(s) acknowledge having examined this Disclosure Statement before signing and that all information is true and correct as of the date signed.

| | | | |
|------------------|-------------------------|------|-----------|
| DocuSigned by: | | | |
| Owner Signature: | David R Kershaw | Date | 7/11/2019 |
| DocuSigned by: | | | |
| Owner Signature: | Sheila H Kershaw | Date | 7/11/2019 |

Purchaser(s) acknowledge receipt of a copy of this Disclosure Statement; that they have examined it before signing; that they understand that this is not a warranty by owner or owner's agent; and that the representations are made by the owner and not the owner's agent(s) or subagent(s).

Purchaser Signature: _____ Date _____

Purchaser Signature: _____ Date _____

REC 4.25

1/1/15

File: 11309

CERTIFICATE OF COMPLETION

MADISON COUNTY HEALTH DEPARTMENT

140 Health Care Lane
Marshall, NC 28753
704-649-3531

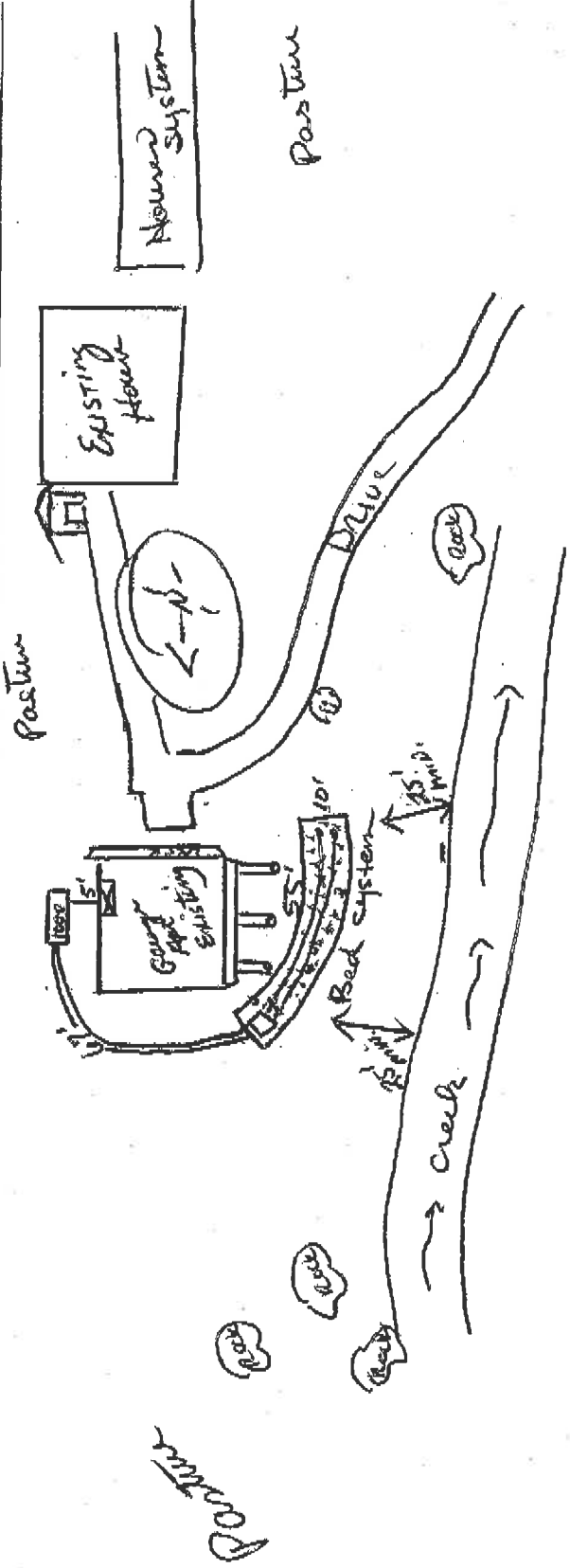
Property Owner: David + Sheila Kerchaw Phone: 622-7440
Property Address: 578 Howard Moore Rd. Hwy 209 Hot Springs Date: 12-12-97
Location: near Tawite on (Hwy 209) mile or Bear Wallow Sign 1st Dixie on (Hwy 209)
Subdivision: _____ Section: _____ Lot Number: _____

New Septic Tank System ☒ Tank Material: ☒ Concrete ☐ Other ☐ Manufacturer: Artem Liquid Capacity: 1000 gals
Built In Place Tank: Material _____ Inside Dimensions: Length _____ Width _____ Liquid Depth _____ Liquid Capacity _____
Nitritification Field: Square Footage 550' Lines 2 Length 55' Width 10' Depth of Gravel 12"
Other Type Disposal: Bed system per (RL)
Repair To Existing System ☐ Existing Tank: Yes ☐ No ☐ Material: Concrete ☐ Block ☐ Other ☐ New Tank ☐ Gal. Liquid Capacity _____
Nit. Field: Existing Square Footage _____ Square Footage Added _____ Total Sq. Footage _____ No. Lines _____ Length _____ Width _____

SYSTEM DESIGNED FOR:

Residence ☐ Bedrooms 2 Mobile Home ☐ Bedrooms _____ Other Establishment ☐ Type Country Apt over stalls
Basement: Yes ☐ No ☐
Nearest Distance To Water Supply 50' Stream 45' Foundation 15' Property Line 10' Installed By: Jennie Edwards
Remarks: _____

Existing home (50' repair - need to fence off septic system from driveway + put gutters up to keep water off system. Keep grassed sloped grade no pooling of water. Notice: This approval is issued subject to all the provisions of Rules and Regulations governing the design, installation, cleaning and use of sewage disposal systems in Madison County, Section 1900 of the North Carolina Administrative Code, and Chapter 130, Article 13E of the General Statutes of North Carolina. No person is permitted to make alterations in the design or use of this system other than its designated use without approval of an authorized sanitarian. This approval indicates that this system has been installed in compliance with the standards as set forth in the above regulations, but shall in no way be taken as a guarantee that the system will function satisfactorily for any given period of time.



File: 11551

Property Owner Don Mackler Phone 622-7494
Property Address Rt 1 Hot Springs NC 28743 Date 4-10-95
Location: SR 1163 Turn (L) 1st Drive in (Rt)
Subdivision: _____ Lot Number _____

MADISON COUNTY
HEALTH DEPARTMENT
CERTIFICATE OF COMPLETION

New Septic Tank System ☐ Tank Material: ☐ Concrete ☐ Other ☐ Manufacturer Armen Water Supply: well
Built In Place Tank: Material _____ Inside Dimensions: Length _____ Width _____ Liquid Capacity _____
Nitrification Field: Square Footage _____ Lines _____ Length _____ Width _____ Liquid Depth _____ Liquid Capacity _____
Other Type Disposal: _____ Depth of Gravel _____
~~Report To Existing System~~ ☐ Existing Tank: Yes ☒ No ☐ Material: ☐ Concrete ☐ Block ☐ Other ☐ New Tank ☐ Gal. Liquid Capacity _____
Nit. Field: Existing Square Footage 600 Total Sq. Footage 725 No. Lines 2 Length 50' Width 16"

SYSTEM DESIGNED FOR:

Residence ☒ Bedrooms 3 Mobile Home ☐ Bedrooms _____ Other Establishment ☐ Type _____
Basement: Yes ☒ No ☐
Nearest Distance To: Water Supply 40' Stream 750' Foundation 415' Property Line 410' Installed By: Mackler
Remarks: D. Box has Speedy Sewer & Back system - floor joint
S.B. (18" x 16") (16" x 16")

Approved Yes ☐ No ☐ Sanitarian Larry Lee Lanning (LRLS) NOTICE: This approval is issued subject to all the provisions of Rules and Regulations governing the design, installation, cleaning and use of sewage disposal systems in Madison County, Section 1900 of the North Carolina Administrative Code, and Chapter 130, Article 13E of the General Statutes of North Carolina. No person is permitted to make alterations in the design or use of this system other than its designated use without approval of an authorized sanitarian. This approval indicates that this system has been installed in compliance with the standards as set forth in the above regulations, but shall in no way be taken as a guarantee that the system will function satisfactorily for any given period of time.

