



Property Condition Report



Case #: 105-252391
Address: 1390 MYSTIC RIDGE PLACE
City: CUMMING
State/Zip: GA 30040
Inspection Date: 5/31/09
Inspection Type: Property Condition Report (PCR)
Prepared by: DEANCO Management Services, Inc.

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 express or imply any guarantee or warranty or representation of property condition. It is recommended that all purchasers have a full home inspection completed with an inspector of their choice.

DCO 4/06/09

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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 is a condition report only and NOT a home inspection or home warranty.** This report should be used as a general condition guide. 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.

The property condition report is be used only as a guide in viewing the property. The home has had system shutdowns for extended period of time. **This condition report may not reveal conditions that compromise a particular system which may need repair or service.** In addition, the general public visits these homes and conditions are subject change over time. **The property condition report is not a home inspection or warranty of any kind. It is recommend that a full home inspection be performed by a professional inspector of your choice.**

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. Systems such as electrical, HVAC, and plumbing due to their nature and complexity are susceptible to breakdown or deterioration over time that cannot be predicted. Prospective buyers are strongly encouraged to have a home inspection completed prior to any purchase.

Property Condition Report Testing Procedures Summary:

Electrical:

If power is active, the electrical system, HVAC and all appliances connected to home electrical system are activated to ensure operational. See section 5 for Utility Status and Section 10 for Electrical detail.

If power is not active at the property, we supply temporary power to the main panel from a 220V generator to perform testing. All breakers are turned off and a connection is used via a 220Volt power source from the generator. The main circuit always remains off to ensure no back feeding onto the electrical grid. The electrical system, HVAC and any appliances connected to the home's electrical system are tested. Upon conclusion of the testing, the generator power source is removed and all breakers remain in the off position.

Plumbing:

If water is not active at the property, we perform a pressurization test utilizing 35lbs PSI via an air compressor for minimum of 20 minutes to charge the plumbing system. The air compressor connection is typically conducted through the washer connection. If washer connection is capped, missing or inoperable, a connection will be made via an alternate plumbing fixture. If the plumbing system holds air pressure then system is deemed satisfactory. A drop in air pressure after system is charged, is deemed unsatisfactory and plumbing system should be fully inspected and evaluated. Any apparent exceptions or comments are noted in this report, see Section 9 for Plumbing detail. If waste system is septic, septic should system should be evaluated by inspector of the purchasers choice. Icemaker water lines are not included in the scope of testing because they are a one way connection and not a closed system. A full home inspection is strongly encouraged prior to purchase to address any changing conditions, breakdown or deterioration of systems overtime which cannot be predicted.

HVAC:

If power is not active, we provide power to electrical system per aforementioned procedures. We activate HVAC system through thermostat and determine if system is operational for AC and heat. Any exceptions are noted in report, see Section 11 for HVAC detail. During cooler weather months when the ambient temperature is below 65 degrees Fahrenheit, the cooling portion of the HVAC system is unable to be tested due to inability of AC system to cut on and that operation of the system could possibly damage system. In these cases we will rate the AC checkpoint based exclusively on the visible conditions of AC unit at time of inspection and comment accordingly. Recommend a complete evaluation of the HVAC unit(s) by licensed HVAC service technician prior to any use.

For gas furnaces, unit is activated via thermostat. If gas is active at property, pilot lights are lighted. If unit properly starts, then we check to ensure unit is operational. If gas is not active at property, then only the electrical components of heating system or gas appliances are checked to ensure operational. Any exceptions or issue are noted in report, see Section 11 for HVAC detail.

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. **Any prospective purchaser is strongly encouraged to have a full home inspection completed by an inspector of their choice.** The general findings of the property condition report were as follows:

A Structural Components

The structural condition was inspected from the perimeter, the attic and/or the crawlspace or basement (if applicable). At time of the inspection, the structural condition was found to be:

> Satisfactory condition, with no exceptions/comments noted.

B Exterior of Structure

The exterior checkpoints were inspected and at the time of the inspection found to be:

> Satisfactory condition, with exceptions/comments noted:

> A few of the exterior window screens are damaged or missing.

C Roofing

At time of inspection, the roof was inspected from the attic and a perimeter inspection. The roofing checkpoints were found to be:

> Satisfactory condition, with no exceptions/comments noted.

D Plumbing

The plumbing system checkpoints were visually inspected. If the water is inactive (See section 5 for water utility status), then plumbing system is pressurized with compressed air utilizing 35lbs PSI for a minimum of 20 minutes. The plumbing checkpoints at time of the inspection were found to be:

> Satisfactory condition, with exceptions/comments noted:

> All of the residence's bathroom plumbing fixtures have evidence of minor wear and tear with stained components.

E Electrical

The electrical system checkpoints were visually inspected and tested with a power generator if power was inactive. See Section 5 for electrical status. At time of inspection, the electrical system checkpoints were found to be:

> Satisfactory condition, with no exceptions/comments noted.

F HVAC – Heating, Ventilation, Air Conditioning

HVAC checkpoints were inspected. If power was inactive at property, temporary power was provided through a power generator. At time of the inspection, the HVAC checkpoints were found to be:

> Satisfactory condition, with exceptions/comments noted:

> Left Furnace in Attic = G40UH-24A-045-10 / Mfg. Date: 2005

> Middle Furnace in Attic = G40UH-36A-070-10 / Mfg. Date: 2005

> Right Furnace in Attic = G40UH-36A-070-10 / Mfg. Date: 2005

> Left A/C unit = 10-ACC-018-230-04 / Mfg. Date: 2005

> Middle A/C unit = 10-ACC-030-230-04 / Mfg. Date: 2005

> Right A/C unit = 10-ACC-024-230-04 / Mfg. Date: 2005

> All of the HVAC systems air filters are dirty and need to be changed.

G Interior

The interior checkpoints were inspected. At time of the inspection, the interior checkpoints were found to be:

- > Satisfactory condition, with exceptions/comments noted:
- > Some of the interior door hardware is damaged, loose, missing or difficult to engage.
- > A few of the interior doors are damaged, loose, missing or difficult to operate.
- > Some of the interior shelving components are damaged, loose, or missing.
- > The interior walls have evidence of minor wear and tear with damage, markings and staining throughout the residence.
- > The carpet has evidence of minor wear and tear.

H Appliances

The appliance checkpoints were inspected. At time of inspection, the existing appliances at the property were found to be in:

- > Marginal condition, with exceptions/comments noted:
- > All of the appliances installed in the residence have evidence of wear and tear with damaged, missing, or stained components.

3 DIRECTION TIPS TO PROPERTY

From the intersection of GA-20 and Kelly Mill Road:
 Head West on Kelly Mill Road (1.4 miles) / Left onto Thorngate Drive (0.1 miles)
 At roundabout, take the SECOND exit onto Mystic Ridge Place

4 PROPERTY INFORMATION

Case Number: 105-252391
 Street: 1390 MYSTIC RIDGE PLACE
 City/State: CUMMING GA
 County: FORSYTH
 Occupancy Status: Not Occupied ▼
 Sq. Ft. Range (approx): >3000sf ▼
 Number of Baths: 4 ▼
 Estimated Age (or approx Yr Built): 2005
 Type Property: Single Family ▼
 If Manufactured Home, VIN=

5 ADDITIONAL COMMENTS / UTILITY STATUS:

Utility Type/ Status	Company/Provider	Meter # and Reading
Electric: Active? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Sawnee EMC	95-219-838 / 23155
Gas : Active? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Atlanta Gas	2001906 / 1859
Water : Active? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	County	Not Visible / 0161800

6 STRUCTURAL COMPONENTS

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 Structural Information

Access Method:	NA	▼
Foundation Type:	Concrete Slab	▼
Basement Type:	NA	▼

6.2. Structural Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Basement Floor	NV	
Beam Supports	NA	
Ceilings	NA	
Cracks	NV	
Crawlspace Door	NA	
Floor	NA	
Footing Drain	NV	
Ground Grade	S	
Insulation	NV	
Joists	NV	
Sill Plate	NV	
Structural	S	
Sub-Flooring	NV	
Walls	NV	
Wood-Ground Distance	S	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

6.3. Structural Comments

The structural condition was inspected from the perimeter, the attic and/or the crawlspace or basement (if applicable). At time of the inspection, the structural condition was found to be:

> Satisfactory condition, with no exceptions/comments noted.

7 EXTERIOR OF STRUCTURE

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 Type:	Brick & Siding	▼	Brick & Hardi-Plank Siding
Lot size (approx):	1/2 to 1 acre	▼	
Wall Structure:	Wood Frame		
Temperature (Degrees):	84 degrees		
Weather Conditions:	Clear	▼	

7.2. Exterior Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Balconies	NA	
Carports	NA	
Debris	S	
Decks	NA	
Driveway	S	
Eaves	S	
Entry Locks	S	
Exterior Doors	S	
Fencing/Gates	NA	
Garage Door	S	
Garage Door Opener	S	
Landscape	S	
Lawn Care	S	
Leaf Removal	S	
Patio	S	
Pool/Spa	NA	
Porches	S	
Railings	S	
Retaining Walls	NA	
Sheds/Outbuildings	NA	
Sidewalks	S	
Siding Conditions	S	
Snow Removal	NA	
Steps	S	
Storm/Screen Doors	S	
Storm/Screen Windows	M	SC
Windows	S	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

7.3. Exterior Comments

The exterior checkpoints were inspected and at the time of the inspection found to be:

- > Satisfactory condition, with exceptions/comments noted:
- > A few of the exterior window screens are damaged or missing.

8 ROOFING

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 joists, etc.), roof drainage systems, etc.

8.1. General Roof Information

Attic Vent Type:	Combination	▼	Ridge & Soffit Vents
Gutter Type:	Aluminum	▼	
Method to Observe Attic:	Visual	▼	
Method Used to Observe Roof:	Perimeter Inspection	▼	
Number of Layers:	1	▼	
Roof Type:	Gable	▼	
Roofing Material:	Asphalt-Shingle	▼	

8.2. Roof Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Shingle Condition	S	
Flashing/Joints	NV	
Soffits/Fascias	S	
Skylights	NA	
Vent Pipes	S	
Chimney	S	
Gutters	S	
Downspouts	S	
Attic Ventilation	S	
Attic Water	NV	
Attic Insulations	S	
Structural Condition	S	
Sheathing Condition	NV	
Truss	S	
Roof Exhaust Fan(s)	NA	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

8.3. Roofing Comments

At time of inspection, the roof was inspected from the attic and a perimeter inspection. The roofing checkpoints were found to be:

> Satisfactory condition, with no exceptions/comments noted.

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.

9.1. General Plumbing Information

Waste Disposal:	County/Municipal	▼	
Waste Piping:	PVC	▼	
Water Heater Capacity:	50 gallon	▼	
Water Heater Manufacturer:	State Select	▼	Gas ▼
Water Heater Model Number:	GS650YBRT / Mfg. Date: 2005		
Water Piping:	Mixed Copper/PVC	▼	
Water Supply:	County/Municipal	▼	

9.2. Plumbing Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Bar Sink	NA	
Bath Fixtures	M	SC
Connections	S	
Hot Tub/Spa	NA	
Interior Vent	S	
Kitchen Sink	S	
Laundry Tub	NA	
Main Shut off	S	* Located in the garage.
Pressure Relief Valve	S	
Pressure Tank	S	
Septic Location	NA	
Septic System	NA	
Sewer Drainage	NV	
Shower Pan	S	
Sprinkler System	NA	
Storage Tanks	NA	
Vent System	NV	
Water Filter	NA	
Water Heaters	S	
Water Meter	S	
Water Softener	NA	
Water Supply	S	
Well	NA	
Well Location	NA	
Well Pump/Sump Pump	NA	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

9.3. Plumbing System Comments

The plumbing system checkpoints were visually inspected. If the water is inactive (See section 5 for water utility status), then plumbing system is pressurized with compressed air utilizing 35lbs PSI for a minimum of 20 minutes. The plumbing checkpoints at time of the inspection were found to be:

> Satisfactory condition, with exceptions/comments noted:

> All of the residence's bathroom plumbing fixtures have evidence of minor wear and tear with stained components.

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 interrupters, smoke detectors, etc.

10.1. General Electrical Information

Additional Space Available:	Yes	▼
Box Location:	Garage	▼
Capacity:	150A 120-240V	▼
Conductor Type:	Mixed Aluminum & Copper	▼
General Wiring:	S	▼
Number of Disconnects:	1	▼
Panel Manufacturer:	Square-D	▼
Panel Type:	Breaker	▼
Panel Wiring:	S	▼

10.2. Electrical Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Appliance Wiring	NV	
Bath GFCI	S	
Breaker Condition	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	
Receptacle Location	S	
Service Attach	S	
Service Meter	S	
Sub Panel Box	NA	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

10.3. Electrical System Comments

The electrical system checkpoints were visually inspected and tested with a power generator if power was inactive. See Section 5 for electrical status. At time of inspection, the electrical system checkpoints were found to be:

> Satisfactory condition, with no exceptions/comments noted.

11 HVAC (Heating Ventilation, Air Conditioning)

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: Lennox



All Three Units

Inside Unit Model Number: See Note Below in Section 11.3.

Inside Unit Type: Forced Air-Gas



Outside Unit Brand: Lennox



All Three Units

Outside Unit Model Number: See Note Below in Section 11.3.

Outside Unit Type: Compressor



11.2. HVAC Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Air Conditioning	S	
Boiler	NA	
Coil	NV	
Coil Fins	S	
Condensation Pipe	S	
Controls	S	
Draft Device	S	
Duct Work	NV	
Electric Heat	NA	
Evaporator	NV	
Fans	S	
Filters	M	SC
Fireplace	S	
Flu Pipes	S	
Furnace	S	
Gas Lines	S	
Heat Exchanger	NA	
Heat Pump	NA	
Inside Fan Motor	NV	
Oil Tank	NA	
Oil Tank Vent	NA	
Refrigerant Line	S	
Supply Returns	S	
Temperature Drop Test	NA	
Thermostat	S	
Vapor Barrier	NA	
Ventilation	S	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

11.3. HVAC Comments

HVAC checkpoints were inspected. If power was inactive at property, temporary power was provided through a power generator. At time of the inspection, the HVAC checkpoints were found to be:

- > Satisfactory condition, with exceptions/comments noted:
- > Left Furnace in Attic = G40UH-24A-045-10 / Mfg. Date: 2005
- > Middle Furnace in Attic = G40UH-36A-070-10 / Mfg. Date: 2005
- > Right Furnace in Attic = G40UH-36A-070-10 / Mfg. Date: 2005
- > Left A/C unit = 10-ACC-018-230-04 / Mfg. Date: 2005
- > Middle A/C unit = 10-ACC-030-230-04 / Mfg. Date: 2005
- > Right A/C unit = 10-ACC-024-230-04 / Mfg. Date: 2005
- > All of the HVAC systems air filters are dirty and need to be changed.

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

Checkpoints	Rating *	Comments (SC=See Comments Below)
Cabinets	S	
Ceilings	S	
Closets	M	SC
Countertops	S	
Debris	S	
Detectors	S	
Door Hardware	M	SC
Doors	M	SC
Dryer Vent	S	
Floors	S	
Mold	NA	
Railings	S	
Stairwells	S	
Steps	S	
Walls	M	SC
Windows	S	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

12.3. Interior Comments

The interior checkpoints were inspected. At time of the inspection, the interior checkpoints were found to be:

- > Satisfactory condition, with exceptions/comments noted:
 - > Some of the interior door hardware is damaged, loose, missing or difficult to engage.
 - > A few of the interior doors are damaged, loose, missing or difficult to operate.
 - > Some of the interior shelving components are damaged, loose, or missing.
 - > The interior walls have evidence of minor wear and tear with damage, markings and staining throughout the residence.
 - > The carpet has evidence of minor wear and tear.

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 Appliance Information

There are no general information points in this section.

13.2. Appliance Checkpoints

Checkpoints	Rating *	Comments (SC=See Comments Below)
Dishwasher	M	Mfg: Whirlpool - SC
Disposal	M	Mfg: In-Sink-Erator - SC
Dryer	MG	
Microwave	M	Mfg: Whirlpool - SC
Oven	NA	
Range Hood	NA	
Range/Stove	M	Mfg: Whirlpool - SC
Refrigerator	M	Mfg: LG - SC
Washer	MG	
Other	NA	

* Ratings: S=Satisfactory U=Unsatisfactory M=Marginal MG=Missing NA=Not Applicable NV=Not Visible

13.3. Appliance Comments

The appliance checkpoints were inspected. At time of inspection, the existing appliances at the property were found to be in:

- > Marginal condition, with exceptions/comments noted:
- > All of the appliances installed in the residence have evidence of wear and tear with damaged, missing, or stained components.

14 HOA Information

Yes No Unable to Determine

No obvious signs



If Yes, Name/Contact:

15 Code Violations

No code violations posted at property.

16 Pending Litigation

No legal notices posted at property.

17 Demo Orders

No demo orders posted at property.

18 Mold Disclosure-see attached addendum

19 Environmental Issues

At time of inspection, there were no apparent environmental issues.

20 Environmental Compliance Record-see attached addendum

Photo-Rear View of Property



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

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

Property Case #: 105-252391
Property address: 1390 MYSTIC RIDGE PLACE
CUMMING, GA
30040

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 PEMCO, LTD., 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

**ENVIRONMENTAL COMPLIANCE RECORD
SINGLE FAMILY PROPERTY DISPOSITION**

FHA CASE NUMBER:	105-252391	
Property Address/City:	1390 MYSTIC RIDGE PLACE	CUMMING
Property State/Zip Code:	GA	30040
COMPLIANCE FINDINGS		SOURCE DOCUMENTATION
1. HISTORIC PRESERVATION		
Property <input type="checkbox"/> is <input type="checkbox"/> is not listed on the National Register of Historic Places. Property <input type="checkbox"/> is <input type="checkbox"/> is not located in an Historic District. Note: An appropriate deed restriction will be required if property meets either of the foregoing conditions.		Checked National Register of Historical Places. Checked National Register of Historical Places
2. FLOODPLAIN		
Property <input type="checkbox"/> is <input type="checkbox"/> is not located within 100-year floodplain (Zones A and V) Note: Flood insurance may be required.		Panel #: Map#: Date of Map:
3. AIRPORT RUNWAY CLEAR ZONES (24 CER 51D)		
Property <input type="checkbox"/> is <input type="checkbox"/> is not located with boundary of runway zone. If so, ** has the airport operator declined to acquire the property? Yes <input type="checkbox"/> No <input type="checkbox"/> ** a signed disclaimer is required (24 CFR Part 51D).		Property not within 3,000 feet of the runway clearance zone.
4. SUMMARY		
Additional actions <input type="checkbox"/> are <input type="checkbox"/> are not required on the basis of the findings above. If additional actions are required, describe them in an attachment		
NOTE: OTHER ENVIRONMENTAL STATUES, 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:	Title: Appraiser	Date:
Supervisor:	Title:	Date:

**ENVIRONMENTAL COMPLIANCE RECORD
SINGLE FAMILY PROPERTY DISPOSITION**

File No. 105-252391

FHA CASE NUMBER: 105-252391	
PROPERTY ADDRESS: 4215 Ridgebrook Bend Cumming GA 30040	
COMPLIANCE FINDINGS	SOURCE/DOCUMENTATION
<p>1. HISTORIC PRESERVATION 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. Note: An appropriate deed restriction will be required if property meets either of the forgoing conditions.</p>	<p>Checked National Register of Historical Places. Checked National Register of Historical Places.</p>
<p>2. FLOODPLAIN Property <input type="checkbox"/> is <input checked="" type="checkbox"/> is not located within the 100-year floodplain (Zones A & V). Note: Flood insurance may be required.</p>	<p>Panel #: X Map #: 13117C0133E Date of Map: 09/19/2007</p>
<p>3. AIRPORT RUNWAY CLEAR ZONES (24 CER 51D) 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>4. SUMMARY 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>	
<p>Instructions for Completion of Environmental Clearance Record</p>	
<p><u>Environmental Compliance.</u> 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.</p> <p><u>Preparing the Compliance Record.</u> 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:</p> <ol style="list-style-type: none"> 1. <u>Historic Preservation.</u> 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. 2. <u>Floodplain.</u> 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. 3. <u>Airport Runway Clear Zones.</u> 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 submitting a bid on a property which is located in a runway clear zone. <p><u>Listing for Sale.</u> Any property which is subject to these historic, floodplain, or airport clear zone requirements must be so identified when listing the property for sale.</p>	
<p>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.</p>	
<p>Preparer: <u>Ted Pruitt</u></p>	<p>Supervisor:</p>
<p>Title: Appraiser</p>	<p>Title:</p>
<p>Date: 6/5/2009</p>	<p>Date:</p>