



NORTH CAROLINA REAL ESTATE COMMISSION

Residential Property And Owners' Association Disclosure Statement



Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 97 Emerald Necklace Drive, Asheville, NC 28803

Owner's Name(s): Rosenblum Revocable Living Trust dated July 11, 2011 and any amendments there to

North Carolina law [N.C.G.S. 47E](#) requires residential property owners to complete this Disclosure Statement and provide it to the buyer prior to any offer to purchase. There are limited exemptions for completing the form, such as new home construction that has never been occupied. Owners are advised to seek legal advice if they believe they are entitled to one of the limited exemptions contained in N.C.G.S. 47E-2.

An owner is required to provide a response to every question by selecting Yes (Y), No (N), No Representation (NR), or Not Applicable (NA). An owner is not required to disclose any of the material facts that have a NR option, even if they have knowledge of them. However, failure to disclose latent (hidden) defects may result in civil liability. The disclosures made in this Disclosure Statement are those of the owner(s), not the owner's broker.

- If an owner selects Y or N, the owner is only obligated to disclose information about which they have actual knowledge. If an owner selects Y in response to any question about a problem, the owner must provide a written explanation or attach a report from an attorney, engineer, contractor, pest control operator, or other expert or public agency describing it.
- If an owner selects N, the owner has no actual knowledge of the topic of the question, including any problem. If the owner selects N and the owner knows there is a problem or that the owner's answer is not correct, the owner may be liable for making an intentional misstatement.
- If an owner selects NR, it could mean that the owner (1) has knowledge of an issue and chooses not to disclose it; or (2) simply does not know.
- If an owner selects NA, it means the property does not contain a particular item or feature.

For purposes of completing this Disclosure Statement: **"Dwelling"** means any structure intended for human habitation, **"Property"** means any structure intended for human habitation and the tract of land, and **"Not Applicable"** means the item does not apply to the property or exist on the property.

OWNERS: The owner must give a completed and signed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase property. If the owner does not, the buyer can, under certain conditions, cancel any resulting contract. An owner is responsible for completing and delivering the Disclosure Statement to the buyer even if the owner is represented in the sale of the property by a licensed real estate broker and the broker must disclose any material facts about the property that the broker knows or reasonably should know, regardless of the owner's response.

The owner should keep a copy signed by the buyer for their records. If something happens to make the Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), the owner must promptly give the buyer an updated Disclosure Statement or correct the problem. Note that some issues, even if repaired, such as structural issues and fire damage, remain material facts and must be disclosed by a broker even after repairs are made.

BUYERS: The owner's responses contained in this Disclosure Statement are not a warranty and should not be a substitute for conducting a careful and independent evaluation of the property. **Buyers are strongly encouraged to:**


- Carefully review the entire Disclosure Statement.
- Obtain their own inspections from a licensed home inspector and/or other professional.

DO NOT assume that an answer of N or NR is a guarantee of no defect. If an owner selects N, that means the owner has no actual knowledge of any defects. It does not mean that a defect does not exist. If an owner selects NR, it could mean the owner (1) has knowledge of an issue and chooses not to disclose it, or (2) simply does not know.

BROKERS: A licensed real estate broker shall furnish their seller-client with a Disclosure Statement for the seller to complete in connection with the transaction. A broker shall obtain a completed copy of the Disclosure Statement and provide it to their buyer-client to review and sign. All brokers shall (1) review the completed Disclosure Statement to ensure the seller responded to all questions, (2) take reasonable steps to disclose material facts about the property that the broker knows or reasonably should know regardless of the owner's responses or representations, and (3) explain to the buyer that this Disclosure Statement does not replace an inspection and encourage the buyer to protect their interests by having the property fully examined to the buyer's satisfaction.

- **Brokers are NOT permitted to complete this Disclosure Statement on behalf of their seller-clients.**
- Brokers who own the property may select NR in this Disclosure Statement but are obligated to disclose material facts they know or reasonably should know about the property.

Buyer Initials

Owner Initials 

04/15/26 9:34 AM EDT

SECTION A. STRUCTURE/FLOORS/WALLS/CEILING/WINDOW/ROOF

	Yes	No	NR																																																																											
A1. Is the property currently owner-occupied? Date owner acquired the property: <u>2021</u> If not owner-occupied, how long has it been since the owner occupied the property? _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																																																																											
A2. In what year was the dwelling constructed? <u>2020</u>			<input type="checkbox"/>																																																																											
A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																																																											
A4. The dwelling's exterior walls are made of what type of material? (Check all that apply) <input type="checkbox"/> Brick Veneer <input type="checkbox"/> Vinyl <input checked="" type="checkbox"/> Stone <input type="checkbox"/> Fiber Cement <input type="checkbox"/> Synthetic Stucco <input checked="" type="checkbox"/> Composition/Hardboard <input type="checkbox"/> Concrete <input type="checkbox"/> Aluminum <input type="checkbox"/> Wood <input type="checkbox"/> Asbestos <input checked="" type="checkbox"/> Other: <u>Hard Stucco on Foundation</u>			<input type="checkbox"/>																																																																											
A5. In what year was the dwelling's roof covering installed? <u>2025</u>			<input type="checkbox"/>																																																																											
A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																																																											
A7. Is there 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"/>																																																																											
A8. Is there an infestation present in the dwelling or damage from past infestations of wood destroying insects or organisms that has not been repaired?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																																																											
A9. Is there a problem, malfunction, or defect with the dwelling's:																																																																														
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;"></th> <th style="width: 5%;">NA</th> <th style="width: 5%;">Yes</th> <th style="width: 5%;">No</th> <th style="width: 5%;">NR</th> <th style="width: 25%;"></th> <th style="width: 5%;">NA</th> <th style="width: 5%;">Yes</th> <th style="width: 5%;">No</th> <th style="width: 5%;">NR</th> <th style="width: 25%;"></th> <th style="width: 5%;">NA</th> <th style="width: 5%;">Yes</th> <th style="width: 5%;">No</th> <th style="width: 5%;">NR</th> </tr> </thead> <tbody> <tr> <td>Foundation</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>Windows</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td 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Explanations for questions in Section A (identify the specific question for each explanation):

Marvin Windows
 European White Oak Floors
 Savant Home Automation
 Hardie Siding
 Zuri Premium Decking

SECTION B. HVAC/ELECTRICAL

	Yes	No	NR
B1. Is there a problem, malfunction, or defect with the dwelling's electrical system (outlets, wiring, panels, switches, fixtures, generator, etc.)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture)			<input type="checkbox"/>
<input checked="" type="checkbox"/> Furnace [<u>1</u> # of units] Year: <u>2020</u> <input type="checkbox"/> Heat Pump [___ # of units] Year: _____			
<input type="checkbox"/> Baseboard [___ # of bedrooms with units] Year: _____ <input type="checkbox"/> Other: _____ Year: _____			

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Yes No NR

B4. What is the dwelling's cooling source? (Check all that apply; indicate the year of each system manufacture)

Central Forced Air: _____ Year: 2020 Wall/Windows Unit(s): _____ Year: _____
 Other: _____ Year: _____

B5. What is the dwelling's fuel source? (Check all that apply)

Electricity Natural Gas Solar Propane Oil Other: _____

Explanations for questions in Section B (identify the specific question for each explanation):

Trane Gas Furnace and Central AC, Generac Whole House Generator

**SECTION C.
PLUMBING/WATER SUPPLY/SEWER/SEPTIC**

Yes No NR

C1. What is the dwelling's water supply source? (Check all that apply)

City/County Shared well Community System Private well Other: _____

If the dwelling's water supply source is supplied by a private well, identify whether the private well has been tested for: (Check all that apply).

Quality Pressure Quantity

If the dwelling's water source is supplied by a private well, what was the date of the last water quality/quantity test? _____

C2. The dwelling's water pipes are made of what type of material? (Check all that apply)

Copper Galvanized Plastic Polybutylene Other: Unknown

C3. What is the dwelling's water heater fuel source? (Check all that apply; indicate the year of each system manufacture) Gas: 2020 Electric: _____ Solar: _____ Other: _____

C4. What is the dwelling's sewage disposal system? (Check all that apply)

Septic tank with pump Community system Septic tank Drip system

Connected to City/County System City/County system available Other: _____

Straight pipe (wastewater does not go into a septic or other sewer system) *Note: Use of this type of system violates State Law.

If the dwelling is serviced by a septic system, how many bedrooms are allowed by the septic system permit? _____ No Records Available


Date the septic system was last pumped: _____

C5. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR
Septic system	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Plumbing system (pipes, fixtures, water heater, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sewer system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water supply (water quality, quantity, or pressure)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Explanations for questions in Section C (identify the specific question for each explanation):

Navien Tankless Hot Water Heater

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SECTION D. FIXTURES/APPLIANCES

	Yes	No	NR
D1. Is the dwelling equipped with an elevator system? If yes, when was it last inspected? _____ Date of last maintenance service: _____	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

D2. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Attic fan, exhaust fan, ceiling fan	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Irrigation system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sump pump	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Elevator system or component	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pool/hot tub /spa	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gas logs	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Appliances to be conveyed	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	TV cable wiring or satellite dish	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Central vacuum	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
										Garage door system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
										Security system	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
										Other: Invisible Fence	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explanations for questions in Section D (identify the specific question for each explanation):

Hot tub purchased in 2024. Seller drained the hot tub and pipes froze. Seller willing to make repairs or have hot tub removed prior to closing.

The current invisible fence is non-operational; however, sellers installed new conduit under the driveway for a future invisible fence

SECTION E. LAND/ZONING

	Yes	No	NR
E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
E2. Is the property in violation of any local zoning ordinances, restrictive covenants, or local land-use restrictions (including setback requirements?)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
E3. Is the property in violation of any building codes (including the failure to obtain required permits for room additions or other changes/improvements?)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
E4. Is the property subject to any utility or other easements, shared driveways, party walls, encroachments from or on adjacent property, or other land use restrictions?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
E5. Does the property abut or adjoin any private road(s) or street(s)?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
E6. If there is a private road or street adjoining the property, are there any owners' association or maintenance agreements dealing with the maintenance of the road or street? <input type="checkbox"/> NA	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Explanations for questions in Section E (identify the specific question for each explanation):


For architectural integrity, the home was intentionally designed without gutters along some select rooflines, with an extensive perimeter drainage system in place around the house.

Electrical and water sewer easements along property lines

Private roads maintained by Ramble Community Association

SECTION F. ENVIRONMENTAL/FLOODING

	Yes	No	NR
F1. Is there hazardous or toxic substance, material, or product (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) that exceed government safety standards located on or which otherwise affect the property?	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

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	Yes	No	NR
F2. Is there an environmental monitoring or mitigation device or system located on the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F3. Is there debris (whether buried or covered), an underground storage tank, or an environmentally hazardous condition (such as contaminated soil or water or other environmental contamination) located on or which otherwise affect the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F4. Is there any noise, odor, smoke, etc., from commercial, industrial, or military sources that affects the property?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F5. Is the property located in a federal or other designated flood hazard zone?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F6. Has the property experienced damage due to flooding, water seepage, or pooled water attributable to a natural event such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F7. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F8. Is there a current flood insurance policy covering the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F9. Have you received assistance from FEMA, U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
F10. Is there a flood or FEMA elevation certificate for the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy. For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance can result in an owner being ineligible for future assistance.

Explanations for questions in Section F (identify the specific question for each explanation):

The Ramble Biltmore Forest is located in South Asheville near the Asheville Regional Airport.

**SECTION G.
MISCELLANEOUS**

	Yes	No	NR
G1. Is the property subject to any lawsuits, foreclosures, bankruptcy, judgments, tax liens, proposed assessments, mechanics' liens, materialmens' liens, or notices from any governmental agency that could affect title to the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
G2. Is the property subject to a lease or rental agreement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
G3. Is the property subject to covenants, conditions, or restrictions or to governing documents separate from an owners' association that impose various mandatory covenants, conditions, and or restrictions upon the lot or unit?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Explanations for question in Section G (identify the specific question for each explanation):

See attached community documents in listing
www.ramblebiltmoreforest.com

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SECTION H. OWNERS' ASSOCIATION DISCLOSURE

If you answer 'Yes' to question H1, you must complete the remaining questions in Section H. If you answered 'No' or 'No Representation' to question H1, you do not need to answer the remaining questions in Section H.

Yes No NR

H1. 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 "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]:

a. (specify name) Ramble Community Association, LLC whose regular assessments ("dues") are \$\$500 per mo _____.

The name, address, telephone number, and website of the president of the owners' association or the association manager are: Deanna.smith@fsresidential.com (828)277-6675

b. (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____.

The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____

c. Are there any changes to dues, fees, or special assessment which have been duly approved and to which the lot is subject?

If "yes," state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____

H2. Is there any fee 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 "yes," state the amount of the fees: Yes

H3. Is there any unsatisfied judgment against, pending lawsuit, or existing or alleged violation of the association's governing documents involving the property?

If "yes," state the nature of each pending lawsuit, unsatisfied judgment, or existing or alleged violation: _____

H4. Is there any unsatisfied judgment or pending lawsuits against the association?

If "yes," state the nature of each unsatisfied judgment or pending lawsuit: _____

Explanations for questions in Section H (identify the specific question for each explanation):

Buyer charged \$75.00 set up fee and collects 2 months of HOA fees at closing.
Seller is charged 1% of sales price at closing towards the community enhancement fund.

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

Owner Signature: Georgia Rosenblum dotloop verified
04/15/26 9:34 AM EDT
JDRN-HM45-ZVKF-DKIX Date _____

Owner Signature: _____ Date _____

Buyers(s) acknowledge(s) receipt of a copy of this Disclosure Statement and that they have reviewed it before signing.

Buyer Signature: _____ Date _____

Buyer Signature: _____ Date _____

OWNERS' ASSOCIATION DISCLOSURE ADDENDUM



Property: 97 Emerald Necklace Drive, Asheville, NC 28803

Buyer: _____

Seller: Rosenblum Revocable Living Trust dated July 11, 2011 and any amendments there to

This Addendum is attached to and made a part of the Offer to Purchase and Contract ("Contract") between Buyer and Seller for the Property.

For the purposes of this Addendum, "Development" means any planned community or condominium project, as defined by North Carolina law, which is subject to regulation and assessment by an owners' association.

Any representations made by Seller in this Addendum are true to the best of Seller's knowledge, and copies of any documents provided by Seller are true copies relating to the Development, to the best of Seller's knowledge. Seller does not warrant the accuracy, completeness, or present applicability of any representation or documents provided by Seller, and Buyer is advised to have all information confirmed and any documents substantiated during the Due Diligence Period.

1. Seller represents to Buyer that the Property is subject to the following owners' association(s) [insert N/A into any blank that does not apply]:

Name of Association 1: Ramble Community Association whose regular assessments ("dues") are \$500 per mo. The name, address and telephone number of the president of the owners' association or the association manager is: First Service Residential deanna.smith@fsresidential.com (828)277-6675
Owners' association website address, if any: https://www.fsresidential.com/

Name of Association 2: _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address and telephone number of the president of the owners' association or the association manager is: _____
Owners' association website address, if any: _____

2. Seller represents to Buyer that the following services and amenities are paid for by the above owners' association(s) from the regular assessments ("dues"): (Check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> Master Insurance Policy | <input checked="" type="checkbox"/> Street Lights |
| <input type="checkbox"/> Real Property Taxes on the Common Areas | <input type="checkbox"/> Water |
| <input checked="" type="checkbox"/> Casualty/Liability Insurance on Common Areas | <input type="checkbox"/> Sewer |
| <input checked="" type="checkbox"/> Management Fees | <input checked="" type="checkbox"/> Private Road Maintenance |
| <input type="checkbox"/> Exterior Building Maintenance | <input checked="" type="checkbox"/> Parking Area Maintenance |
| <input type="checkbox"/> Exterior Yard/Landscaping Maintenance | <input type="checkbox"/> Common Areas Maintenance |
| <input checked="" type="checkbox"/> Trash Removal | <input type="checkbox"/> Cable |
| <input type="checkbox"/> Pest Treatment/Extermination | <input checked="" type="checkbox"/> Internet service |
| <input checked="" type="checkbox"/> Legal/Accounting | <input checked="" type="checkbox"/> Storm Water Management/Drainage/Ponds |
| | <input checked="" type="checkbox"/> Gate and/or Security |
- Recreational Amenities (specify): Longmeadow Park, Living Well Center w/ Salt Water Pool, Pickle Ball/Tennis, Basket Ball Fitness Center, Buck Springs Cabin, Nature Trails, Playground, Bocci Ball, Fire Pits
- Other (specify) Concerts and various community functions and events
- Other (specify) _____

3. As of this date, there are no other dues, fees or Special Assessments payable by the Development's property owners, except:
NA



This form jointly approved by:
North Carolina Bar Association
NC REALTORS®



STANDARD FORM 2A12-T
Revised 7/2025
© 7/2025

Buyer initials Seller initials 



4. As of this date, there are no unsatisfied judgments against or pending lawsuits involving the Property, the Development and/or the owners' association, except: None

5. The fees charged by the owners' association or management company in connection with the transfer of Property to a new owner (including but not limited to document preparation, move in/move out fees, preparation of insurance documents, statement of unpaid assessments, and transfer fees) are as follows:

Buyer charged \$75.00 set up fee and collects 2 months of HOA fees at closing.
Seller is charged 1% of sales price at closing towards the community enhancement fund. Seller is charged 1/2% of sales price at closing towards the community association.
Seller is charge 1/2% of sales price at closing towards the Ramble Community Charitable Endowment Fund.

6. Seller authorizes and directs any owners' association, any management company of the owners' association, any insurance company and any attorney who has previously represented the Seller to release to Buyer, Buyer's agents, representative, closing attorney or lender true and accurate copies of the following items affecting the Property, including any amendments:

- Seller's statement of account
- master insurance policy showing the coverage provided and the deductible amount
- Declaration and Restrictive Covenants
- Rules and Regulations
- Articles of Incorporation
- Bylaws of the owners' association
- current financial statement and budget of the owners' association
- parking restrictions and information
- architectural guidelines

The parties have read, understand and accept the terms of this Addendum as a part of the Contract.

IN THE EVENT OF A CONFLICT BETWEEN THIS ADDENDUM AND THE CONTRACT, THIS ADDENDUM SHALL CONTROL, EXCEPT THAT IN THE CASE OF SUCH A CONFLICT AS TO THE DESCRIPTION OF THE PROPERTY OR THE IDENTITY OF THE BUYER OR SELLER, THE CONTRACT SHALL CONTROL.

NC REALTORS® AND THE NORTH CAROLINA BAR ASSOCIATION MAKE NO REPRESENTATION AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION OF THIS FORM IN ANY SPECIFIC TRANSACTION. IF YOU DO NOT UNDERSTAND THIS FORM OR FEEL THAT IT DOES NOT PROVIDE FOR YOUR LEGAL NEEDS, YOU SHOULD CONSULT A NORTH CAROLINA REAL ESTATE ATTORNEY BEFORE YOU SIGN IT.

Buyer: (Name) _____ (Signature) (Date) _____

Buyer: (Name) _____ (Signature) (Date) _____

Entity Buyer: (Name of LLC, Corp., Trust, etc.) _____

By: (Name & Title) _____ (Signature)

Seller: (Name) _____ (Signature) (Date) _____

Seller: (Name) _____ (Signature) (Date) _____

Entity Seller: (Name of LLC, Corp., Trust, etc.) Rosenblum Revocable Living Trust dated July 11, 2011 and any amendments thereto

By: (Name & Title) Georgia Rosenblum, Trustee (Signature) dotloop verified
04/15/26 9:34 AM EDT
919Z-W758-VEXX-OEDV



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



Instructions to Property Owners

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

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: 97 Emerald Necklace Drive, Asheville, NC 28803

Owner's Name(s): Rosenblum Revocable Living Trust dated July 11, 2011 and any amendments there to

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

Owner Signature: Georgia Rosenblum dotloop verified 04/15/26 9:34 AM EDT EKRS-7Z7L-OAEX-6FTZ Date _____

Owner Signature: _____ Date _____

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 _____



WNC Regional Disclosure

PROPERTY ADDRESS: 97 Emerald Necklace Drive, Asheville NC 28803

BUYER(S): _____

SELLER(S): Rosenblum Revocable Living Trust dated July 11, 2011 and any amendments thereto

REAL ESTATE FIRM: Mosaic Community Lifestyle Realty("Mosaic")

The buying and selling of vacant or improved real estate is an important transaction that should be approached with care. There are aspects of the transaction that may be impacted by conditions close to or touching the land, as well as issues with the Property itself.

As part of our interest in helping you have a smooth and informed experience, we are providing you with information on topics that we believe are often overlooked in the purchase and sale of real estate. This disclaimer is to help educate you and to help inform you in these topics.

COMMON ISSUES

1. OUTSIDE EXPERTISE: As a licensed, professional Real Estate Agency, Mosaic cannot give advice on certain matters, including but not limited to matters of law, taxation, financing, surveying, land planning, insect infestation, or structural soundness. With any trade that falls outside the scope of real estate brokerage, we will refer you to an outside expert. Mosaic cannot guarantee the quality of any of the professionals that provide services outside of our real estate brokerage. Any opinion that a Mosaic broker gives on areas outside of real estate brokerage should not be considered to be of sound quality, and an area expert should be consulted.

2. AREA REGIONAL AIRPORTS: Noise may be associated with regional airports in Western North Carolina. Many types of aircraft operate from these regional airports with varying traffic patterns depending on the wind and weather conditions. The three main airports are:

The Asheville Regional Airport	The Hendersonville Airport	The Transylvania County Airport
PO Box 817 Fletcher NC 28732	1232 Shepherd Street Hendersonville NC 28792	PO Box 1390 Etowah NC 28729
828-684-2226	828-693-1897	828-877-5801
Located:	Located:	Located:
Near Interstate 26, mile marker 40	1232 Shepherd Street Hendersonville NC	Old Hendersonville Rd Penrose NC

You may contact these airports to inquire into flight patterns and any other matters regarding airport traffic. Other smaller airports or landing strips are located throughout Western North Carolina and you are advised to seek out those airports which may adversely affect the Property.

3. TRAINS: There is possible noise associated with trains traveling through Western North Carolina. In the Asheville area contact Norfolk Southern railways or consult the NCRR Corridor map located at <https://www.ncrr.com/nc-rail-map/> to determine nearby train activity.

4. INTERSTATES AND ROADWAYS: Future roads or planned road projects may affect the Property. The North Carolina Department of Transportation (NCDOT), or other governmental bodies controlling traffic, may have information on pending road projects.

5. MISSION HOSPITAL HELICOPTER: Possible noise is associated with the helicopter serving Mission Hospital, which is located between Biltmore Ave and McDowell Street in Asheville. Mission Hospital (828-213-1111) may provide information as to flight patterns for helicopter service and how it pertains to the location of the Property.

6. LAND & PLANNED ALTERATIONS: Zoning and other restrictions as well as availability of utilities may affect your plans for the Property. Some properties are not accessible by water, sewer, cable, etc. and some may not support a well and/or septic system. Issued permits aren't a guarantee of the availability of utilities. It is up to you to ensure that the Property is suitable for your development plans. Some considerations may be:

a. Whether the Property is serviced by utilities provided by the municipality or whether you will need to install a septic system and a well;

b. Whether the Property can support either/both a septic system and well;

c. Whether the current septic/well system is adequate for planned alterations (For example, would the addition of a bedroom exceed the septic permit?);

d. Whether the land is accessible to: satellite, fiber optic cable, broadband cable network, phone lines, electricity, natural gas lines; and whether the cost of connection for these utilities will fall to you, the Purchaser;

e. Whether easements will be required from neighbors to connect the foregoing to the Property. It is often possible to obtain a quote from electric and other providers to estimate the cost of connection and determine whether easements will be required;

f. Whether the access is adequate for equipment to reach the Property to make alterations. (For example: can the cement truck get to the Property to pour the slab? Can the crane get to the Property to lift the modular home? Do zoning and the grid support an apartment building?)

The availability and estimated cost of these connections are well worth discovering during the negotiation phase of the contract so that they may be considered in the purchase price.

7. DEED RESTRICTIONS, LAND USE and HISTORICAL ORDINANCES: Local, incorporated municipalities, county, state and governmental laws, ordinances and regulations as well as Owner's Associations bylaws, and covenants may affect the use or development of the Property.

Historic District ordinances may affect the Property as well and can be discovered by a review of any local ordinance creating such district or any official map adopted by the locality depicting historic districts, and any materials available from the locality that explain: 1) possible requirements to alter, reconstruct, renovate, restore, or demolish buildings or signs in the local historic district; and 2) the necessity of any local review board or governing body approvals prior to doing any work on a Property located in a local historic district.

Asheville historical district maps and guidelines may be found at: <https://www.ashevillenc.gov/departments/planning-urban-design/historic-resources/historic-district-guidelines/>

An attorney and the planning and inspections department of the municipality or county where the Property is located are additional resources for determining what ordinances or covenants apply to the Property.

DOCUMENTS YOU MAY OBTAIN FROM THE OWNER'S ASSOCIATION/HOA/POA:
- Copy of Declaration and Bylaws, and any amendments thereto
- Copy of Rules and Regulations governing the members
- Copy of the current annual budget
- Information on the previous years' assessments, proposed assessments, and special assessments
- Information on any approved, proposed or pending capital improvements
- Information on the Association reserve account – current balance, method of collecting, etc.
- Information on any pending or threatened litigation
- Minutes of the most recent annual meeting
- If there is a private municipal utility provider, investigate the adequacy of the utility.

8. LONG- AND SHORT-TERM RENTALS: Local Governments, Owner's Associations and Restrictive Covenants may regulate the use of the Property as a rental. If you plan to use the Property as a rental, consult with local authorities and your attorney to determine whether there are restrictions affecting the Property.

9. SQUARE FOOTAGE / ACREAGE AND OTHER PROPERTY MEASUREMENTS: Indications of the square footage of residences, acreage and/or other Property measurements may be found on tax records and MLS or other property listings. These statements are often approximate and are subject to slight variation based on the method of measurement. If you are concerned about the square footage or other measurements of the Property a property appraiser can independently confirm all statements as to the size of the Property.

10. MECHANICAL SYSTEMS: Mechanical systems are the various major systems throughout a home such as the plumbing, electrical and heating/cooling systems. To determine the health of these systems, you may hire a plumber, electrician, HVAC contractor, chimney inspector or other system-specific professional.

11. SURVEY: The Purchase Agreement provides that you may elect to waive a physical survey of the boundary of the Property being acquired and improvements made to the Property to include structures, fences, etc. The lack of a recent survey may affect the insurability of your Property and may result in an exception to coverage in the owner's title insurance policy. A survey will determine the actual boundaries of the Property, the location of easements affecting the Property, encroachments, and compliance with setback requirements among other information.

12. BUILDING PERMITS: Certain improvements or repairs to buildings on properties require permits from the jurisdiction in which the Property is located. Permits are required for some additions, modifications, and remodeling including building construction, electrical, plumbing, mechanical installations, and maintenance. The purpose of a permit is to ensure compliance with the State Building Code. You may determine whether permits have been secured and inspections performed for modifications and alterations that have been made to the Property by contacting the local building department.

13. INDOOR MOLD: While there are no current federal or state laws or regulations establishing residential standards for molds or requiring that inspections for mold be conducted, you may order an inspection that will determine the presence of mold in a building prior to purchase. Mold inspections typically are separate from Wood Destroying Insect Infestation inspections.

14. PARKING PERMITS: Several municipalities have adopted residential parking programs which restrict on-street parking for certain neighborhoods or zones. The local municipality may provide information on applicable parking restrictions.

15. EXTERIOR INSULATION AND FINISH SYSTEM (EIFS): You may request an inspection and moisture test of the EIFS (Exterior Insulation and Finish System or synthetic stucco), at your cost, by an inspector.

16. FUTURE DEVELOPMENT and ADJACENT PARCELS: Future development and construction including both new construction, renovation activity, and public transportation development (e.g. light rail systems) may affect the Property. The planning department of the jurisdiction where the Property is located may have information on any proposed development that will affect the Property. Local media, including print newspapers, television and web-based are additional sources of information pertaining to development projects that are not yet in the application process.

17. "GREEN-BUILT" HOMES: Homes may obtain certification such as Energy Star Qualified, LEED Certified, North Carolina GreenBuilt and NAHB Green Building Standard Homes certifications. Although homes are marketed as 'certified,' many times certification is not obtained prior to sale. Mosaic markets the properties as 'green-built' based on builder submissions to the certification program but has no control over whether certification is finalized. You can verify submissions with the builder and/or consulting with third-party inspectors for green-built construction and verifying certification(s) for existing homes.

18. CONSERVATION EASEMENTS: The Property may be subject to one or more conservation or other easements that should be identified by your attorney during a review of the chain of title. Though these easements reduce the development potential of the property, they can drastically reduce the price.

19. ENVIRONMENTAL DISCLOSURE: Environmental regulations and ordinances concerned with 1) radon gas; 2) asbestos; 3) underground storage tanks; 4) aboveground storage tanks; 5) urea formaldehyde; 6) lead-based paint; and (7) electromagnetic fields; 8) landfills / dump sites may affect the development potential for the Property. Information is available at the Department of Environmental Quality at www.deq.nc.gov.

20. REGISTERED ENVIRONMENTAL SITE: Properties with known contamination or concerns may be registered with the Environmental Protection Agency (EPA), the North Carolina Department of Environment and Natural Resources (NCDENR). More information can be found at:

a. EPA Superfund Sites in North Carolina: <http://www.epa.gov/region4/superfund/sites/sites.html#nc>.

b. EPA Toxics Release Inventory (TRI) Program: <http://www2.epa.gov/toxics-release-inventory-tri-program>

NCDEQ Brownfields Project Map Inventory:

<https://deq.nc.gov/about/divisions/waste-management/waste-managementrules-data/waste-management-gis-maps/brownfields-sites-and-boundaries>

21. STEEP SLOPE, SOIL STABILITY AND GEOTECHNICAL ANALYSIS: Land in the mountains is subject to both instabilities as well sub-soil conditions that can make building more expensive, such as underground bedrock. If you are buying a developed or undeveloped property on a slope and/or plan on building on a property, getting a geotechnical engineer to help examine the soil structure and soil stability is advised. Local municipalities also regulate the building and subdivision of steep slopes in Western North Carolina. The planning department of the governmental jurisdiction in which the Property is located can assist you in determining if the Property is restricted by steep slope regulations.

22. STORMWATER: Steep slopes contribute to stormwater runoff in Western North Carolina. Stormwater controls, such as culverts, are not always visible. Owners are generally responsible for maintaining and fixing stormwater controls located on their property. Although Mosaic may assist you in identifying existing streams on the Property that may indicate the presence of stormwater controls, Mosaic cannot guarantee that unseen stormwater controls are not present. You are responsible for locating all stormwater controls on the Property.

Most counties and municipalities have adopted and enforce a stormwater ordinance. These jurisdictions review and approve all development plans associated with grading, stormwater, and erosion control. A licensed civil engineer should be consulted in regards to plans for developing the property — to help examine stormwater regulations that will need to be complied with.

23. FLOOD HAZARD AREAS & FLOOD INSURANCE: Flood Insurance is available from most insurance companies, the premiums of which are regulated through FEMA's National Flood Insurance Program (NFIP). To ensure the insurability of the Property you may (i) obtain flood certification or mortgage lender determination of whether the Property is located in one or more special flood hazard areas, (ii) review any map of you area depicting special flood hazard areas, or (iii) contact the Federal Emergency Management Agency (FEMA) or visit the website for FEMA's National Flood Insurance Program or the North Carolina Flood Risk Information website at www.fris.nc.gov.

24. ROLL BACK TAXES: Agricultural and horticultural lands may have special taxation under the laws of North Carolina. Converting a property from agricultural to residential use may result in roll back taxes being assessed against the Property. You may inquire of the local taxing authority (i) if the Property is taxed based on a land use category (rather than a fair market basis), (ii) the amount of roll back taxes which may become due and when such taxes are due, and (iii) whether action must be taken such that the Property remains in agricultural land use, if you so desire. Land use categories may include agricultural, horticultural, forest and open space.

25. LEASES / MANAGEMENT AGREEMENT: If you are buying property with existing tenants you may inquire about the existence and terms of any current property management agreement, leases and security deposits. It may be advisable to meet with the tenants directly to confirm information provided to you by the seller.

26. MEGAN'S LAW DISCLOSURE: Information on any sexual offenders registered under Chapter 14 Article 27A (§14-208.5 et seq.) may be obtained by contacting your local police department or online at the NC State Bureau of Investigation sexoffender.ncsbi.gov.

27. POLYBUTYLENE PIPES: Polybutylene plumbing has been used in residences as an alternative to copper plumbing and has been known to fail, resulting in leaks. Additional information is available at: www.polybutylene.com.

28. WATER FRONTAGE AND RIGHTS: If acquiring real Property that is adjacent to, or includes portions of, lakes, rivers and oceans, you may determine whether access to such bodies of water is limited or shared by laws, ordinances, or the property rights of others; or whether the constructions of piers, docks, bulkheads, landscaping and any other home improvements is regulated by state, local and federal laws and regulations by contacting your attorney.

29. HOMEOWNERS INSURANCE: Due to the current volatile nature of the insurance marketplace, it is highly recommended that you obtain homeowners insurance on a property at the beginning of your due diligence period to ensure that you will not have issues obtaining insurance.

Buyer: _____ Date: _____

Buyer: _____ Date: _____

Seller:

<i>Georgia Rosenblum</i>	dotloop verified 04/15/26 9:34 AM EDT C3RB-6NTA-84JV-JGH9
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 Date: _____

Seller: _____ Date: _____