SELLER'S PROPERTY DISCLOSURE

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REALTOR®

NOTICE TO SELLER

In Florida the seller of residential property is obligated to disclose to a buyer all facts known to the seller that materially and adversely affect the value of the Property being sold which are not readily observable by a buyer. This Disclosure is designed to assist a seller in complying with the disclosure requirements under Florida law, and to assist a buyer in evaluating the Property described below ("the Property"). All parties, including the listing real estate Brokers and cooperating Brokers, may wish to refer to this information when they evaluate, market or present the Property to prospective buyers.

NOTICE TO BUYER

This Disclosure is not a warranty by SELLER or a representation of any kind by any REALTOR to this transaction and is not considered a substitute for inspections or warranties a buyer may wish to obtain. This Disclosure is based soley only upon SELLER's knowledge of the Property's condition as of the date signed by SELLER.

SELLER Lisa Refling Gibbs, Trustee of The Lisa Refling Gibbs Living Trust

Street Address 13535 Montecito Pl

City Jacksonville State FL Zip 32224

Year Built: 2014 Date SELLER purchased Property: 9/8/2014

Is each individual named above a U.S. Citizen or resident alien? ☑ Yes ☐ No

Do you currently occupy the Property? ☐ Yes ☑ No

If not, when did you vacate the Property? Never Lived in it

Is the Property tenant occupied? TENANT VACATED ON 09.30.26 ☐ Yes ☑ No

If yes, is there a written lease? ☐ Yes ☐ No

Date lease began _____ Deposit amount $_____ Date lease ends _____

Monthly payment due under lease $_____ Date payable _____

1. **PROPERTY INFORMATION:** The Property has the items checked below, which are installed and, to SELLER's actual knowledge, are in working condition unless otherwise indicated:

- ☑ Dishwasher Brand: WHIRLPOOL
- ☑ Disposal Brand: WHIRLPOOL
- ☑ Dryer Brand: WHIRLPOOL
- ☑ Microwave Oven Brand: WHIRLPOOL
- ☑ Cooktop Brand: WHIRLPOOL
- ☐ Range/Oven Brand: WHIRLPOOL
- ☑ Refrigerator(s) Brand: WHIRLPOOL
- ☐ Trash Compactor Brand: _____
- ☑ Washer Brand: WHIRLPOOL
- ☑ Ceiling Fans - Number of fans: 1 Primary BR
- ☑ Light Fixtures
- ☑ Bathroom Mirrors
- ☐ Drapery Hardware
- ☑ Window Treatments/Coverings
- ☑ Security Gate and other Access Devices
- ☐ Storage Shed
- ☑ Audio Visual System Wiring
- ☐ Mounted/Installed Speakers
- ☐ Television Wall Mounts and Mounting Hardware
- ☐ Satellite Dish ☐ Owned ☐ Leased
- ☑ Water Softener/Treatment System ☑ Owned ☐ Leased
- ☐ Storm Shutters and Panels
- ☐ Built-In Grill ☐ Gas Supply: ☐ Utility ☐ Bottled/Tank
- ☐ Irrigation System ☐ Full ☐ Partial
- ☑ Water Heater: ☑ Electric ☐ Gas ☐ Solar Brand: Replaced in 2024 on 25

- ☑ Garage Door Opener(s) and Number of Control(s): _____
- ☐ Fireplace ☐ Gas Logs ☐ Wood burning ☐ Electric
- ☑ Smoke Detectors
- ☐ Window/Wall A/C(s) - Number of units: _____
- ☐ Built-In Generator
- ☐ Wine Cooler ☐ Built-In ☐ Free Standing
- ☐ In-ground Pool
- ☐ Above Ground Pool
- ☐ Pool Heater
- ☐ Pool Fence/Barrier
- ☐ Pool Sweep
- ☐ Spa or Hot Tub with Heater
- ☐ Sauna
- ☐ Solar Equipment
- ☐ Individual Mailbox
- ☑ Cluster Mailbox and Key-Box Number 121
- ☐ Smart Home and Security Devices (specify):

2. CLAIMS AND ASSESSMENTS:

a. Are you aware of any existing, pending or proposed legal or administrative action affecting you or the Property? ☐Yes ☑No

b. Are you aware of any existing or proposed municipal or county special assessments or Property Assessed Clean Energy financing ("PACE") affecting the Property? ☐Yes ☑No

c. Have any local, state or federal authorities notified you that repairs, alterations or corrections to the Property are required? ☐Yes ☑No

d. Are you aware of any existing, pending or proposed legal action or administrative action affecting homeowners'/condominium association common areas (such as clubhouse, pools, tennis courts, walkways or other areas)? ☐Yes ☑No

If yes to any of these items, please explain:

3. DEED/HOMEOWNERS'/CONDOMINIUM ASSOCIATION:

a. Are there any deed, homeowners' or condominium restrictions? ☑Yes ☐No

b. Are there any mandatory homeowners' or condominium associations? HOA ☑Yes ☐No

If yes, how many?

If yes, please see Homeowners' Association/Community Disclosure Addendum or Condominium Rider

Fees are payable to: INTERLACED PROPERTY SOLUTIONS

Payee's address: 2037 CARNES ST SUITE 1 ORANGE PARK, FL 32073

Payee's phone number:

☑Homeowners' Association fees and assessments are payable in the amount of $ 315.00 per MONTH

☐Master Association fees and assessments are payable in the amount of $ _____ per _____

☐Condominium Association maintenance fees are payable in the amount of $ _____ per _____

☐Condominium Association special assessment fees are payable in the amount of $ _____ per _____

☐ _____ fees or assessments are payable in the amount of $ _____ per _____

☐ _____ fees or assessments are payable in the amount of $ _____ per _____

☐ _____ Association transfer/access fees payable by BUYER $ _____

☐ _____ Association Capital Contribution fee payable by BUYER $ _____

c. Are any of your Association fees delinquent? ☐Yes ☑No

d. Are you aware of any special or other assessment that has been levied by the Association, or that has been an item on the agenda, or reported in the minutes of the Association within six months prior to the date of this Disclosure? ☐Yes ☑No

e. Are you aware of any proposed changes to any of the restrictions? ☐Yes ☑No

f. Are there any resale restrictions? ☐Yes ☑No

g. Are there any restrictions to leasing the Property? ☑Yes ☐No

h. Are you aware of any violations of the restrictive covenants affecting the Property including failure to obtain Association approval for improvements or changes to the Property? ☐Yes ☑No

If yes to c, d, e, f, g, or h please explain:

i. Is the Property part of a Community Development District (CDD)? ☐Yes ☑No

If yes, please complete Community Development District Disclosure.

4. ENVIRONMENT:

a. Was the Property built before 1978? ☐Yes ☑No

If yes, complete the Lead-Based Paint Disclosure.

b. Are there or have there been any substances, materials or products which may be an environmental hazard such as, but not limited to, asbestos, urea formaldehyde, methamphetamine, radon gas, mold, lead-based paint, defective drywall, defective flooring, fuel oil, propane or chemical storage tanks (active or abandoned), or contaminated soil or water on the Property? ☐Yes ☑No ☐Unknown

c. Has there been any clean-up, repair or remediation of the Property due to any of the substances, materials or products listed in subsection (b) above? ☐Yes ☑No ☐Unknown

d. Are there any wetlands, conservation easements/buffers, archeological sites or other environmentally sensitive areas located on the Property, active or abandoned? ☐Yes ☑No ☐Unknown

If yes to any of these items, please explain:

5. ROADS/LAND USE:

a. Are access roads ☑ Public ☐ Private? If private, is there a recorded road maintenance agreement? ☐ Yes ☐ No ☐ Unknown

b. Is the Property zoned for its current use? ☑ Yes ☐ No ☐ Unknown

c. Are there any restrictions governing reconstruction of the Property following casualty loss or damage (**e.g. for oceanfront or historic district properties**)? if yes, complete the CCCL Disclosure Addendum for Oceanfront Property.
☐ Yes ☑ No ☐ Unknown

d. If the property is in Jacksonville, Florida, is it in an Airport Noise Zone as defined in ordinance code section 656.1010? For information you may contact the Jacksonville Planning Department ☐ Yes ☑ No ☐ Unknown

e. Does anyone other than SELLER have any mineral rights in the Property? ☐ Yes ☑ No

If yes to any of these items, please explain:

6. ADDITIONS/REMODELING/INSURANCE CLAIMS:

a. Has there been any structural damage or damage to personal property which may have resulted from casualties including, but not limited to, fire, wind, water, flood, hail or sinkholes? ☐ Yes ☑ No ☐ Unknown

b. If yes, are you aware if any insurance claims were filed? ☐ Yes ☐ No
If yes, please indicate when _____
If yes, has the claim been completely settled with the insurance company? ☐ Yes ☑ No
If yes, was the full amount of the claim proceeds used to repair? ☐ Yes ☑ No

c. Has insurance policy been denied or canceled by any insurer? ☐ Yes ☑ No

d. Have you made any additions, structural changes, or other alterations to the Property? ☐ Yes ☑ No

If yes, did you obtain all necessary permits? ☐ Yes ☐ No
Was/Were the permit(s) closed out (finalized)? ☐ Yes ☐ No ☐ Unknown

e. Was any of the work in violation of any building codes? ☐ Yes ☐ No

f. Were there any additions, structural changes or other alterations made to the Property by any previous owner? ☐ Yes ☐ No ☐ Unknown

g. Please provide the name of any contractor or individual who constructed any addition or made any structural change to the Property. _____

h. Are you aware of any active, open or expired permits on the Property which have not been closed by a final inspection? ☐ Yes ☑ No

If yes to any of these items, please explain:

7. ROOF-RELATED ITEMS:

a. What is the approximate age of the roof? 12 YEARS ☐ Unknown

b. Has the roof or roofing system leaked during your ownership of the Property? ☑ Yes ☐ No
If yes, what was done to correct the leak(s)? 12 years ago, Leak over garage. Repaired by HOA

c. Has the roof or roofing system been replaced or repaired or reroofed over existing shingles during your ownership of the Property? ☐ Yes ☐ No
If yes to any of these items, please explain and provide the date and name of all contractors
CONTACT HOA for details.

d. Is there a transferable workmanship and or roofing warranty? ☐ Yes ☐ No
If yes, to either, please provide a copy of the warranty.

8. POOL/ AND/OR SPA/ HOT TUB:

a. Does the Property have any of the following?
Pool/Spa Heater ☐ Yes ☑ No Type: ☐ Gas ☐ Electric ☐ Solar
Pool Sweep ☐ Yes ☑ No
Spa/Hot Tub ☐ Yes ☑ No Type: ☐ Gas ☐ Electric ☐ Solar
What is the approximate age of the Pool _____ Spa _____ Hot Tub _____?

b. Has any pool and/or spa/hot tub been filled in? ☐ Yes ☑ No

c. Have repairs/replacements ever been made to any item mentioned above? ☐ Yes ☑ ☐ Unknown

d. What type of pool and/or spa/hot tub filtration system do you have (salt or chlorine)? N/A

e. The pool and/or spa/hot tub has the following safety features (as defined by Section 515, Florida Statutes): N/A
☐ Enclosure that meets the pool barrier requirements ☐ Approved safety pool cover
☐ Required door and window exit alarms ☐ Required door locks

If yes to any of these items, please explain _____

9. HEATING AND AIR CONDITIONING:

Please indicate existing equipment.

a. Air Conditioning: ☑ Central ☑ Electric Brand Name: _____ Age _____

b. Heating: ☑ Central ☑ Electric ☐ Gas ☐ Fuel Oil Brand Name: _____ Age _____

c. If heat pump, type: _____

d. Air condenser age _____ Air handler age _____

e. Window/Wall Unit (s) _____ Number and location of units included in sale: NONE. N/A

f. Are you aware of any malfunction, condensation problem or defect regarding these items or ductwork since you have owned the Property? ☐ Yes ☑ No

If yes, explain: _____

g. Do you have any fuel storage tanks? ☐ Yes ☑ No

If yes, ☐ Underground ☐ Above ground ☐ Both

10. WATER INTRUSION:

a. Are you aware of any past or present water intrusion, accumulation of water or dampness affecting the interior or exterior of any part of the improvements or the land, including any crawl spaces? ☐ Yes ☑ No

b. Are you aware of any attempts to control any water or dampness problems, including in any crawl spaces? ☐ Yes ☑ No

If yes, to either of these, please explain _____

c. Are you aware of any insurance claims filed specifically for water intrusion? ☐ Yes ☑ No

If yes, please indicate when _____

If yes, has the claim been completely settled with the insurance company? ☐ Yes ☐ No

If yes, was the full amount of the claim proceeds used to repair the water intrusion? ☐ Yes ☐ No

11. SINKHOLES, SETTLING AND SOIL MOVEMENT:

a. Are you aware of any past or present settling, soil movement or sinkhole(s) affecting the Property? ☐ Yes ☑ No

If yes, please explain: _____

b. Are you aware of any insurance claims filed specifically for a sinkhole with an insurance company? ☐ Yes ☑ No

If yes, has the claim been completely settled with the homeowner's insurance company? ☐ Yes ☐ No

If yes, was the full amount of the claim proceeds used to repair the sinkhole damage? ☐ Yes ☐ No

12. WINDOWS/DOORS/LOCKS:

a. Are the windows insulated glass? ☑ Yes ☐ No ☐ Unknown

b. Are any windows low "e" filtered windows? ☐ Yes ☐ No ☑ Unknown

c. Are there any fogged windows? Seller placed an order to replace a few fogged windows ☑ Yes ☐ No ☐

d. Are any windows broken or cracked? ☐ Yes ☑ No ☐ Unknown

e. Do all operable windows intended to be operable open, stay open, close and lock properly? ☑ Yes ☐ No ☐ Unknown

f. Are any screens missing or damaged? ☐ Yes ☑ No ☐ Unknown

g. Do all doors operate properly and lock properly? ☑ Yes ☐ No ☐ Unknown

13. PLUMBING (WATER ONLY):

a. Have you updated any portion of the plumbing system? ☐ Yes ☑ No

If yes, please explain: _____

b. Are you aware of any problems with the plumbing system/fixtures? ☐ Yes ☑ No

c. Are you aware of any polybutylene pipes on the Property? ☐ Yes ☑ No

d. Are you aware of any leaks, back-ups or other water problems? ☐ Yes ☑ No

e. What is your drinking water supply source? ☑ Public ☐ Private ☐ Well on Property ☐ Shared well

f. If your water is from a well, have there ever been repairs/replacements to the well or pump? ☐ Yes ☐ No ☐ Unknown

g. Has the well water ever been tested? N/A ☐ Yes ☐ No ☐ Unknown

h. Do you have a separate water supply source for irrigation? ☐ Yes ☐ No

If yes, ☐ Irrigation Meter ☐ Well

i. Number of water heaters? 1 ☑ Electric ☐ Gas (☐ natural or ☐ propane) ☐ Solar

Is any water heater tankless? ☐ Yes ☑ No

Age of water heater(s) if known: ABOUT 2 YRS

If yes to any of these items, please explain: _____

14. SEWER/SEPTIC (including drain field):

a. What type of sewage system do you have? ☑ Public ☐ Private ☐ Septic Tank(s)
If septic, how many? _____ Locations: _____
When was septic tank last pumped? _____ Age of septic tank if known: _____
Age of drain field if known: _____

b. Have you updated any portion of the sewer/septic or drain field system? ☐ Yes ☐ No
If yes, please explain: _____

c. Are you aware of any problems with the sewer/septic or drain field system? ☐ Yes ☐ No N/A

d. Do any buildings/improvements cover any part of a drain field or septic tank? ☐ Yes ☐ No

e. Is there an abandoned septic tank and/or drain field on the Property? ☐ Yes ☐ No
If so, where is it located? _____
If yes to any of these items, please explain: _____

15. ELECTRICAL/ENERGY SYSTEM:

a. Have you updated any portion of the electrical system? ☐ Yes ☑ No
If yes, please explain: _____

b. Are you aware of any damaged or malfunctioning switches, receptacles, wiring or any problem with the electrical system/fixtures? ☐ Yes ☑ No

c. Does the Property have any aluminum, knob-and-tube or cloth wiring? ☐ Yes ☑ No ☐ Unknown

d. Is any part of the Property powered by Solar? ☐ Yes ☑ No
If yes to any of these items, please explain: _____

6. EXCLUSIONS/LEASED SYSTEMS:

a. Are there any items that are affixed to the Property that are excluded from the sale? ☐ Yes ☑ No
If yes, please itemize: _____

b. Is there any leased equipment included in the sale? ☐ Yes ☑ No
If yes, please itemize: _____

17. WOOD-DESTROYING ORGANISMS:

a. Are you aware of any past or present infestation or damage to the Property caused by any wood-destroying organisms, including fungi? ☐ Yes ☑ No
If yes, please explain: _____

b. Is the Property currently under service agreement or bond for wood-destroying organisms with a licensed pest control company? ☐ Yes ☐ No
If yes, with what company and renewal date? _____
Is the service agreement or bond transferable? ☐ Yes ☐ No
If yes, please attach a copy of the service agreement or bond.

c. Do you know of any wood-destroying organism reports on the Property issued in the past five years? ☐ Yes ☑ No
If yes, please explain and attached a copy if available: _____

18. FLOOD ZONE/DRAINAGE/BOUNDARIES:

a. Is any portion of the Property in a special flood hazard area for which a lender may require flood insurance? ☐ Yes ☑ No
If yes, please attach a copy of the flood elevation certificate if available and all current flood insurance policies.

b. Are you aware of any past or present drainage/flood problems affecting the Property? ☐ Yes ☑ No

c. Are you aware of any encroachments or boundary line disputes affecting the Property? ☐ Yes ☑ No

d. Are you aware of any shared access/driveway, dock, well or other joint use agreements? ☐ Yes ☑ No
If yes, ☐ oral ☐ written. If written, please attach a copy.

e. Are you aware of any easements affecting the Property other than utility easements? ☐ Yes ☑ No
If yes, please explain: _____

f. Do you have a survey map showing all improvements of the Property?
☑ Yes ☐ No
If yes, please attach a copy.
If yes to any of these items, please explain: _____
SEE MAP SHOWING BOUNDARY SURVEY OF LOT 20C AS SHOWN ON MAP OF VIZCAYA.

19. OTHER MATTERS:

a. Does anyone, including any owner's association, have a right of first refusal or an option to buy the Property? ☐Yes ☑No

b. Are you aware of any existing or threatened legal action affecting you or the Property? ☐Yes ☑No

c. Does the Property have homestead tax exemption for the current year? ☐Yes ☑No

d. Water/Sewer Provider: JEA
Garbage Pick-up Provider: UNDER CONTRACT W/ HOA Gas/Fuel oil Provider: N/A
Electricity Provider: JEA

e. **Is there anything else that may materially adversely affect the value or desirability of the Property?** ☐Yes ☑No
If yes to any of these items, please explain:

SELLER represents that the information set forth in this Property Disclosure is accurate and complete to the best of SELLER's knowledge. SELLER does not intend this Disclosure to be a warranty or guaranty of any kind. SELLER hereby authorizes the listing Broker to provide a copy of this Disclosure to prospective buyers of the Property and to real estate brokers and licensees. **SELLER shall notify the listing Broker in writing immediately if any information set forth in this Disclosure becomes inaccurate or incorrect.**

Lisa Reffling Hibbs 10/15/26
SELLER DATE

SELLER DATE

SELLER DATE

SELLER DATE

RECEIPT AND ACKNOWLEDGMENT BY BUYER

BUYER hereby acknowledges receipt of a copy of this Property Disclosure. **BUYER is strongly advised to obtain Property inspection(s) as provided for in the Purchase and Sale Agreement.** BUYER should select professionals with appropriate qualifications to conduct inspections. BUYER acknowledges that this Property Disclosure is not intended as a warranty or guaranty of any kind by SELLER.

BUYER hereby acknowledges that SELLER's representations are made to BUYER based on SELLER's knowledge and that it is BUYER's responsibility to have the Property inspected. The statements in this Disclosure are those of SELLER only. The Brokers and their licensees do not warrant or guarantee the statements contained in this Property Disclosure or the condition of the Property and are not responsible for the condition of the Property. BUYER understands that the Property is being sold in its present "as is" condition unless otherwise agreed in the Purchase and Sale Agreement.

BUYER SIGNATURE DATE

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