

204 SOUTH ELK STREET

ACTIVE STR | OFFERED AT \$525,000



Charming Fredericksburg retreat located just one block off Main Street and privately situated along a peaceful running creek. Known as The Rustic Door, this thoughtfully updated cottage blends Hill Country charm with modern comforts and is currently operating as a successful short-term rental. The light-filled interior features vaulted ceilings, wood flooring, a stone fireplace, and an open living space that flows into a kitchenette with coffee bar and dining area. The spacious suite offers a king bed and a two-person soaking tub, creating a relaxing retreat for guests. Outdoor living is equally inviting with covered front and back porches, plus a private courtyard featuring an outdoor shower and lounge area.

Scan QR Code for additional information and photos



Jill Tabor

REALTOR®

830-456-8115

jill@jilltabor.com



PORTFOLIO

REAL ESTATE  kw

MLS #: R103939A (Active) List Price: \$525,000 (52 Hits)

204 S Elk St Fredericksburg, TX 78624



New Construction: No
Bedrooms: 1
Full Baths: 1
Half Baths: 0
Main House Living SqFt : 785
Apx Total SqFt: 785
Price Per SQFT: \$668.79
Source SqFt: GCAD
Appx Year Built: 2011
Type & Style: Cottage, Sunday House
Current B&B: Yes
Stories: One
Heating: Central
A/C: Central Air, Electric
Garage/Carpport: None

Unit #:
Original List Price: \$525,000
Area: City-Southeast
Subdivision: N/A
County: Gillespie
School District: Fredericksburg
Distance From City Limits: In City Limits
Property Size Range: < 1 Acre
Apx Acreage: 0.2500
Seller's Est Tax: 5344.75
Showing Instructions: Appointment Only,
 Call Listing Agent, Occupied
Days on Market 5

| | | | | |
|---------------------------------------|---|----------------------------------|----------------------------------|---------------------------------------|
| Tax Exemptions: | Taxes w/o Exemptions: \$5,344.75 | Tax Info Source: CAD | CAD Property ID #: 185422 | Zoning: R-2 |
| Flood Plain: Yes | Deed Restrictions: Yes | STR Permit: Yes | Permit #: 8056001173 | Manufactured Homes Allowed: No |
| HOA: No | HOA Fees: | HOA Fees Pd: | HO Warranty: | |
| Road Maintenance Agreement: No | Rental Property: | | Rental \$: | Items Not In Sale: |
| Guest House: No | # of Guest Houses: | Total Guest House SqFt: 0 | | |
| Guest House # Bedrooms: | Guest House # Baths: | Guest House # Half Baths: | | |

Construction: Stucco
Foundation: Pillar/Post/Pier
Roof: Metal
Flooring: Wood
Utilities: City Electric, Natural Gas Available
Water: Public
Sewer: Public Sewer
Fireplace/Woodstove: Gas Logs
Appliances: Dryer, Microwave, Washer

City/Rural: In City Limits
Site Features: Deck/Patio
Interior Features: High Ceilings, Jetted Tub
Topography: Few Trees
Surface Water: Seasonal Creek
Access: City Street
Location Description: Historic District
Documents on File: Plat
Misc Search: Potential Short-Term Rental

| | | | |
|--|-------------------------------------|-------------------------------------|-----------------------|
| Trms/Fin: | Trms/Fin: Cash, Conventional | Possessn: Closing/Funding | Excl Agy: No |
| Title Company: Select Title | Attorney: | | Refer to MLS#: |
| Location/Directions: Head toward N Adams St and continue for 0.6 miles. Turn right onto S Elk St, then continue 0.1 miles. The property will be on the right. | | | |
| Owner: SHUFFIELD, JIM & TISHA | | Occupancy: Short Term Rental | |
| Legal Description: SMITH, PAT ADD LOT 2AR, 0.25, B&B-REPLAT- | | | |
| Instructions: Call ShowingTime (800-746-9464) to schedule a showing. Must work around bookings. | | | |

Public Remarks: Charming Fredericksburg retreat located just one block off Main Street and privately situated along a peaceful running creek. Known as The Rustic Door, this thoughtfully updated cottage blends Hill Country charm with modern comforts and is currently operating as a successful short-term rental. The light-filled interior features vaulted ceilings, wood flooring, a stone fireplace, and an open living space that flows into a kitchenette with coffee bar and dining area. The spacious suite offers a king bed and a two-person soaking tub, creating a relaxing retreat for guests. Outdoor living is equally inviting with covered front and back porches, plus a private courtyard featuring an outdoor shower and lounge area. A rare opportunity to own a walkable Fredericksburg property with established income potential just steps from shopping, dining, and entertainment on Main Street.

| | | | |
|--------------------------------------|-----------------------------|----------------------|---------------------------|
| Agent Remarks: | | | |
| Display on Internet: Yes | Display Address: Yes | Allow AVM: No | Allow Comments: No |
| Office Broker's Lic #: 547594 | | | |

Listing Office: Portfolio Real Estate - KW (#:1462)
Main: (830) 997-6041
Mail Address 1: 804 S. Adams St
Mail City: Fredericksburg
Mail Zip Code: 78624
Supervising Agent Name:
Supervising Agent License #:

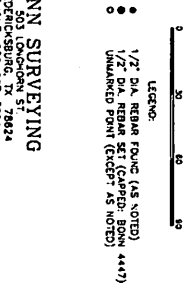
Listing Agent: Jill Tabor (#:12)
Agent Email: jill@jilltabor.com
Contact #: (830) 456-8115
License Number: 0562308

Information Herein Deemed Reliable but Not Guaranteed
 Central Hill Country Board of REALTORS Inc., 2007

PAT SMITH ADDITION

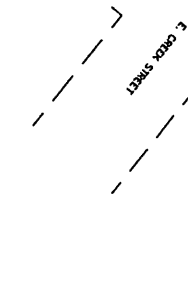
SITUATED IN THE CITY OF FREDERICKSBURG, GILLESPIE COUNTY, TEXAS, BEING PART OF GERMAN EMIGRATION COMPANY OUTLOT NO. 630 AS SAID OUTLOT IS SHOWN ON THE MAP OF FREDERICKSBURG, TEXAS, AND ENVIRONS, BY THE GERMAN EMIGRATION COMPANY, AND BEING THAT 11.3 ACRE TRACT OF LAND DESCRIBED IN A DEED OF DISTRIBUTION AND PARTITION TO CHARLES SMITH BY THE ESTATE OF CHARLES SMITH, DECEASED, RECORDED IN A CERTAIN NUMBER BY THE CLERK OF RECORDS IN INSTRUMENT NO. 200800340 DATED OF THE OFFICIAL PUBLIC RECORDS OF GILLESPIE COUNTY, TEXAS.

- NOTES
1. BOUNDING STRUCK LINES
 2. BOUNDING STRUCK LINES SHOWN UNLESS SPECIALLY NOTED OTHERWISE.
 3. 100 YEAR FLOOD ELEVATION RESTRICTION (See Section 8.01(1)(B))
 4. ANY PUBLIC UTILITY, INCLUDING THE CITY, SHALL HAVE THE RIGHT TO USE AND RELOCATE ALL OR PART OF ANY BOUNDING STRUCK LINE, WATER MAINS, OTHER UTILITIES, OR ANY OTHER PUBLIC UTILITY, INCLUDING THE CITY, WITHIN THE BOUNDING STRUCK LINES OF THIS PLAT WITHOUT LIABILITY TO THE PLATTEE OR ASSOCIATED WITH SAID UTILITY, AND ANY PUBLIC UTILITY, INCLUDING THE CITY, SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF SUCH UTILITIES.
 5. THE PLATTEE SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES.
 6. THE PLATTEE SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES.
 7. THE PLATTEE SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES.
 8. THE PLATTEE SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES.
 9. THE PLATTEE SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES.
 10. THE PLATTEE SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES AND SHALL BE RESPONSIBLE FOR THE PROTECTION AND MAINTENANCE OF ANY BOUNDING STRUCK LINES.



BONN SURVEYING
 503 LINDSAY ST.
 FREDERICKSBURG, TX 78824
 PHONE: 325-497-0224
 FAX: 325-497-0224
 EMAIL: bonnsurveying@verizon.net
 PLAT REC. NO. 10038800

FILED AND RECORDED
 OFFICIAL PUBLIC RECORDS
 GILLESPIE COUNTY, TEXAS
 October 20, 2020 10:24 AM
 2020010023



THE STATE OF TEXAS,
 COUNTY OF GILLESPIE.

I, the undersigned, a Registered Professional Land Surveyor, No. 4447 in the State of Texas, do hereby certify that I am the author of the above plat and that it is a true and correct copy of the original as the same appears in my office.

Dated: 10-20-20

By: [Signature]
 Registered Professional Land Surveyor
 License No. 4447
 BONN SURVEYING
 503 LINDSAY ST.
 FREDERICKSBURG, TEXAS 78824
 PHONE: 325-497-0224
 FAX: 325-497-0224
 EMAIL: bonnsurveying@verizon.net

APPROVED:

Director: [Signature] Date: 10-22-20

City Clerk: [Signature] Date: 10-22-20

City Engineer: [Signature] Date: 10-22-20

City Attorney: [Signature] Date: 10-22-20

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SELLER'S DISCLOSURE NOTICE

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Section 5.008, Property Code requires a seller of residential property of not more than one dwelling unit to deliver a Seller's Disclosure Notice to a buyer on or before the effective date of a contract. **This form complies with and contains additional disclosures which exceed the minimum disclosures required by the Code.**

CONCERNING THE PROPERTY AT 204 South Elk Street, Fredericksburg, Texas 78624

THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE BUYER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER, SELLER'S AGENTS, OR ANY OTHER AGENT.

Seller Is Is not occupying the property. If unoccupied (by Seller), how long since Seller has occupied The Property? _____ (approximate date) Never occupied the Property.

Section 1. The Property has the items marked below: (Mark Yes (Y), No (N), or Unknown (U).)

This notice does not establish the items to be conveyed. The contract will determine which items will & will not convey.

| Item | Y | N | U |
|----------------------------|---|---|---|
| Cable TV Wiring | | | ✓ |
| Carbon Monoxide Det. | ✓ | | |
| Ceiling Fans | ✓ | | |
| Cooktop | | ✓ | |
| Dishwasher | | ✓ | |
| Disposal | | ✓ | |
| Emergency Escape Ladder(s) | | ✓ | |
| Exhaust Fans | ✓ | | |
| Fences | | ✓ | |
| Fire Detection Equip. | ✓ | | |
| French Drain | | | ✓ |
| Gas Fixtures | ✓ | | |
| Liquid Propane Gas: | | ✓ | |
| -LP Community (Captive) | | ✓ | |
| -LP on Property | | ✓ | |

| Item | Y | N | U |
|------------------------------------|---|---|---|
| Natural Gas Lines | ✓ | | |
| Fuel Gas Piping: | ✓ | | |
| -Black Iron Pipe | | | ✓ |
| -Copper | | | ✓ |
| -Corrugated Stainless Steel Tubing | | | ✓ |
| Hot Tub | | ✓ | |
| Intercom System | | ✓ | |
| Microwave | ✓ | | |
| Outdoor Grill | | ✓ | |
| Patio/Decking | ✓ | | |
| Plumbing System | ✓ | | |
| Pool | | ✓ | |
| Pool Equipment | | ✓ | |
| Pool Maint. Accessories | | ✓ | |
| Pool Heater | | ✓ | |

| Item | Y | N | U |
|--|---|---|---|
| Pump: <input type="checkbox"/> sump <input type="checkbox"/> grinder | ✓ | | |
| Rain Gutters | | ✓ | |
| Range/Stove | | ✓ | |
| Roof/Attic Vents | | | ✓ |
| Sauna | | ✓ | |
| Smoke Detector | ✓ | | |
| Smoke Detector – Hearing Impaired | | ✓ | |
| Spa | | ✓ | |
| Trash Compactor | | ✓ | |
| TV Antenna | | ✓ | |
| Washer/Dryer Hookup | ✓ | | |
| Window Screens | ✓ | | |
| Public Sewer System | ✓ | | |
| | | | |
| | | | |

| Item | Y | N | U | Additional Information |
|---------------------------|---|---|---|--|
| Central A/C | ✓ | | | <input checked="" type="checkbox"/> electric <input type="checkbox"/> gas number of units: 1 |
| Evaporative Coolers | | ✓ | | number of units: |
| Wall/Window AC Units | | ✓ | | number of units: |
| Attic Fan(s) | | | ✓ | if yes, describe: |
| Central Heat | ✓ | | | <input type="checkbox"/> electric <input checked="" type="checkbox"/> gas number of units: 1 |
| Other Heat | ✓ | | | if yes describe: Gas log fireplace |
| Oven | | ✓ | | number of ovens: <input type="checkbox"/> electric <input type="checkbox"/> gas <input type="checkbox"/> other: |
| Fireplace & Chimney | ✓ | | | <input type="checkbox"/> wood <input checked="" type="checkbox"/> gas logs <input type="checkbox"/> mock <input type="checkbox"/> other: |
| Carport | | ✓ | | <input type="checkbox"/> attached <input type="checkbox"/> not attached |
| Garage | | ✓ | | <input type="checkbox"/> attached <input type="checkbox"/> not attached |
| Garage Door Openers | | | | number of units: number of remotes: |
| Satellite Dish & Controls | | ✓ | | <input type="checkbox"/> owned <input type="checkbox"/> leased from |
| Security System | | ✓ | | <input type="checkbox"/> owned <input type="checkbox"/> leased from |



| | | | | |
|---------------------------------|---|---|--|---|
| Solar Panels | | ✓ | | <input type="checkbox"/> owned <input type="checkbox"/> leased from |
| Water Heater | ✓ | | | <input type="checkbox"/> electric <input checked="" type="checkbox"/> gas <input type="checkbox"/> other: number of units: 1 |
| Water Softener | | ✓ | | <input type="checkbox"/> owned <input type="checkbox"/> leased from |
| Other Leased Item(s) | | ✓ | | if yes, describe: |
| Underground Lawn Sprinkler | ✓ | | | <input checked="" type="checkbox"/> automatic <input type="checkbox"/> manual areas covered: All lawn areas |
| Septic / On-Site Sewer Facility | | ✓ | | if yes, attach Information About On-Site Sewer Facility (TXR-1407) |

Water supply provided by: City Well MUD Co-op Unknown Other: _____

Was the Property built before 1978? yes no unknown

(If yes, complete, sign, and attach TXR-1906 concerning lead-based paint hazards).

Roof Type: Metal Age: Unknown (approximate)

Is there an overlay roof covering on the Property (shingles or roof covering placed over existing shingles or roof covering)? Yes No Unknown

Are you (Seller) aware of any of the items listed in this Section 1 that are not in working condition, that have defects, or are need of repair? yes no If yes, describe (attach additional sheets if necessary):

Section 2. Are you (Seller) aware of any defects or malfunctions in any of the following? (Mark Yes (Y) if you are aware and No (N) if you are not aware.)

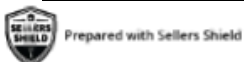
| Item | Y | N | Item | Y | N | Item | Y | N |
|--------------------|---|---|----------------------|---|---|-----------------------------|---|---|
| Basement | | ✓ | Floors | | ✓ | Sidewalks | | ✓ |
| Ceilings | | ✓ | Foundation / Slab(s) | | ✓ | Walls / Fences | | ✓ |
| Doors | | ✓ | Interior Walls | | ✓ | Windows | ✓ | |
| Driveways | | ✓ | Lighting Fixtures | | ✓ | Other Structural Components | | ✓ |
| Electrical Systems | | ✓ | Plumbing Systems | | ✓ | | | |
| Exterior Walls | | ✓ | Roof | | ✓ | | | |

If the answer to any of the items in Section 2 is yes, explain (attach additional sheets if necessary):

(Windows) Small hole in the glass of one window.

Section 3. Are you (Seller) aware of any of the following conditions? (Mark Yes (Y) if you are aware and No (N) if you are not aware.)

| Condition | Y | N | Condition | Y | N |
|--|---|---|---------------------------------------|---|---|
| Aluminum Wiring | | ✓ | Radon Gas | | ✓ |
| Asbestos Components | | ✓ | Settling | | ✓ |
| Diseased Trees: oak wilt | | ✓ | Soil Movement | | ✓ |
| Endangered Species/Habitat on Property | | ✓ | Subsurface Structure or Pits | | ✓ |
| Fault Lines | | ✓ | Underground Storage Tanks | | ✓ |
| Hazardous or Toxic Waste | | ✓ | Unplatted Easements | | ✓ |
| Improper Drainage | | ✓ | Unrecorded Easements | | ✓ |
| Intermittent or Weather Springs | | ✓ | Urea-formaldehyde Insulation | | ✓ |
| Landfill | | ✓ | Water Damage Not Due to a Flood Event | | ✓ |
| Lead-Based Paint or Lead-Based Pt. Hazards | | ✓ | Wetlands on Property | | ✓ |



| | | |
|---|---|---|
| Encroachments onto the Property | | ✓ |
| Improvements encroaching on others' property | | ✓ |
| Located in Historic District | ✓ | |
| Historic Property Designation | | ✓ |
| Previous Foundation Repairs | | ✓ |
| Previous Roof Repairs | | ✓ |
| Previous Other Structural Repairs | | ✓ |
| Previous Use of Premises for Manufacture of Methamphetamine | | ✓ |

| | | |
|---|--|---|
| Wood Rot | | ✓ |
| Active infestation of termites or other wood destroying insects (WDI) | | ✓ |
| Previous treatment for termites or WDI | | ✓ |
| Previous termite or WDI damage repaired | | ✓ |
| Previous Fires | | ✓ |
| Termite or WDI damage needing repair | | ✓ |
| Single Blockable Main Drain in Pool/Hot Tub/Spa* | | ✓ |

If the answer to any of the items in Section 3 is yes, explain (attach additional sheets if necessary):

(Located in Historic District) I believe the property is within the Fredericksburg Historic District

*A single blockable main drain may cause a suction entrapment hazard for an individual.

Section 4. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair, which has not been previously disclosed in this notice? yes no If yes, explain (attach additional sheets if necessary):

Section 5. Are you (Seller) aware of any of the following conditions?* (Mark Yes (Y) if you are aware and check wholly or partly as applicable. Mark No (N) if you are not aware.)

Y N

- Present flood insurance coverage.
- Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir.
- Previous flooding due to a natural flood event.
- Previous water penetration into a structure on the Property due to a natural flood.
- Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR).
- Located wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded)).
- Located wholly partly in a floodway.
- Located wholly partly in a flood pool.
- Located wholly partly in a reservoir.

If the answer to any of the above is yes, explain (attach additional sheets as necessary):

It appears that the property is in zones A and X.



[Empty rectangular box]

***If Buyer is concerned about these matters, Buyer may consult Information About Flood Hazards (TXR 1414).**

For purposes of this notice:

"100-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map; (B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and (C) may include a regulatory floodway, flood pool, or reservoir.

"500-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a moderate flood hazard area, which is designated on the map as Zone X (shaded); and (B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate risk of flooding.

"Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.

"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).

"Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation more than a designated height.

"Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.

Section 6. Have you (Seller) ever filed a claim for flood damage to the Property with any insurance provider, including the National Flood Insurance Program (NFIP)? yes no If yes, explain (attach additional sheets as necessary):

[Empty rectangular box]

*Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).

Section 7. Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the Property? yes no If yes, explain (attach additional sheets as necessary):

[Empty rectangular box]

Section 8. Are you (Seller) aware of any of the following? (Mark Yes (Y) if you are aware. Mark No (N) if you are not aware.)

Y N

Room additions, structural modifications, or other alterations or repairs made without necessary permits, with unresolved permits, or not in compliance with building codes in effect at the time

Homeowners' associations or maintenance fees or assessments. If yes, complete the following:

Name of association: _____

Manager's Name: _____ Phone: _____

Fees or assessments are: \$ _____ per _____ mandatory voluntary

Any unpaid fees or assessment for the Property? Yes (\$ _____) No

If the Property is in more than one association, provide information about the other associations below or attach information to this notice.



[Empty rectangular box]

- Any common area (facilities such as pools, tennis courts, walkways, or other) co-owned in undivided interest with others. If yes, complete the following:
Any optional user fees for common facilities charged? yes no If yes, describe

[Empty rectangular box]

- Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.
- Any lawsuits or other legal proceedings directly or indirectly affecting the Property. (Includes, but is not limited to: divorce, foreclosure, heirship, bankruptcy, and taxes.)
- Any death on the Property except for those deaths caused by: natural causes, suicide, or accident unrelated to the condition of the Property.
- Any condition on the Property which materially affects the health or safety of an individual.
- Any repairs or treatments, other than routine maintenance, made to the Property to remediate environmental hazards such as asbestos, radon, lead-based paint, urea-formaldehyde, or mold.
If yes, attach any certificates or other documentation identifying the extent of the remediation (for example, certificate of mold remediation or other remediation).
- Any rainwater harvesting system located on the Property that is larger than 500 gallons and that uses a public water supply as an auxiliary water source.
- The Property is located in a propane gas system service area owned by a propane distribution system retailer.
- Any portion of the Property that is located in a groundwater conservation district or a subsidence district.

If the answer to any of the items in Section 8 is yes, explain (attach additional sheets if necessary):

[Empty rectangular box]

Section 9. Within the last 4 years, have you (Seller) received any written inspection reports from persons who regularly provide inspections and who are either licensed as inspectors or otherwise permitted by law to perform inspections? yes no If yes, attach copies and complete the following:

| Inspection Date | Type | Name of Inspector | No. of Pages |
|-----------------|------|-------------------|--------------|
| | | | |
| | | | |
| | | | |
| | | | |

Note: A buyer should not rely on the above-cited reports as a reflection of the current condition of the Property. A buyer should obtain inspections from inspectors chosen by the buyer.

Section 10. Check any tax exemption(s) which you (Seller) currently claim for the Property:

- Homestead
- Senior Citizen
- Disabled
- Wildlife Management
- Agricultural
- Disabled Veteran
- Other: _____
- Unknown





INFORMATION ABOUT SPECIAL FLOOD HAZARD AREAS

USE OF THIS FORM BY PERSONS WHO ARE NOT MEMBERS OF THE TEXAS ASSOCIATION OF REALTORS®, INC. IS NOT AUTHORIZED.
©Texas Association of REALTORS®, Inc., 2021

204 S Elk St
Fredericksburg, TX 78624

CONCERNING THE PROPERTY AT

A. FLOOD AREAS:

- (1) The Federal Emergency Management Agency (FEMA) designates areas that have a high risk of flooding as special flood hazard areas.
- (2) A property that is in a special flood hazard area is designated on flood insurance rate maps with a zone beginning in a "V" or "A". Both V-Zone and A-Zone areas indicate a high risk of flooding.
- (3) Some properties may also lie in the "floodway" which is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge a flood under FEMA rules. Communities must regulate development in these floodways.

B. AVAILABILITY OF FLOOD INSURANCE:

- (1) Generally, flood insurance is available regardless of whether the property is located in or out of a special flood hazard area. Contact your insurance agent to determine if any limitations or restrictions apply to the property in which you are interested.
- (2) FEMA encourages every property owner to purchase flood insurance regardless of whether the property is in a high, moderate, or low risk flood area.
- (3) A homeowner may obtain flood insurance coverage (up to certain limits) through the National Flood Insurance Program. Supplemental coverage is available through private insurance carriers.
- (4) A mortgage lender making a federally related mortgage will require the borrower to maintain flood insurance if the property is in a special flood hazard area.

C. GROUND FLOOR REQUIREMENTS:

- (1) Many homes in special flood hazard areas are built-up or are elevated. In elevated homes the ground floor typically lies below the base flood elevation and the first floor is elevated on piers, columns, posts, or piles. The base flood elevation is the highest level at which a flood is likely to occur as shown on flood insurance rate maps.
- (2) Federal, state, county, and city regulations:
 - (a) restrict the use and construction of any ground floor enclosures in elevated homes that are in special flood hazard areas.
 - (b) may prohibit or restrict the remodeling, rebuilding, and redevelopment of property and improvements in the floodway.
- (3) The first floor of all homes must now be built above the base flood elevation.
 - (a) Older homes may have been built in compliance with applicable regulations at the time of construction and may have first floors that lie below the base flood elevation, but flood insurance rates for such homes may be significant.

- (b) It is possible that modifications were made to a ground floor enclosure after a home was first built. The modifications may or may not comply with applicable regulations and may or may not affect flood insurance rates.
 - (c) It is important for a buyer to determine if the first floor of a home is elevated at or above the base flood elevation. It is also important for a buyer to determine if the property lies in a floodway.
- (4) Ground floor enclosures that lie below the base flood elevation may be used only for: (i) parking; (ii) storage; and (iii) building access. Plumbing, mechanical, or electrical items in ground floor enclosures that lie below the base flood elevation may be prohibited or restricted and may not be eligible for flood insurance coverage. Additionally:
- (a) in A-Zones, the ground floor enclosures below the base flood elevation must have flow-through vents or openings that permit the automatic entry and exit of floodwaters:
 - (b) in V-Zones, the ground floor enclosures must have break-away walls, screening, or lattice walls; and
 - (c) in floodways, the remodeling or reconstruction of any improvements may be prohibited or otherwise restricted.

D. COMPLIANCE:

- (1) The above-referenced property may or may not comply with regulations affecting ground floor enclosures below the base flood elevation.
- (2) A property owner's eligibility to purchase or maintain flood insurance, as well as the cost of the flood insurance, is dependent on whether the property complies with the regulations affecting ground floor enclosures.
- (3) A purchaser or property owner may be required to remove or modify a ground floor enclosure that is not in compliance with city or county building requirements or is not entitled to an exemption from such requirements.
- (4) A flood insurance policy maintained by the current property owner does not mean that the property is in compliance with the regulations affecting ground floor enclosures or that the buyer will be able to continue to maintain flood insurance at the same rate.
- (5) Insurance carriers calculate the cost of flood insurance using a rate that is based on the elevation of the lowest floor.
 - (a) If the ground floor lies below the base flood elevation and does not meet federal, state, county, and city requirements, the ground floor will be the lowest floor for the purpose of computing the rate.
 - (b) If the property is in compliance, the first elevated floor will be the lowest floor and the insurance rate will be significantly less than the rate for a property that is not in compliance.
 - (c) If the property lies in a V-Zone the flood insurance rate will be impacted if a ground floor enclosure below the base flood elevation exceeds 299 square feet (even if constructed with break-away walls).

E. ELEVATION CERTIFICATE:

The elevation certificate is an important tool in determining flood insurance rates. It is used to provide elevation information that is necessary to ensure compliance with floodplain management laws. To determine the proper insurance premium rate, insurers rely on an elevation certificate to certify building elevations at an acceptable level above flood map levels. If available in your area, it is recommended that you obtain an elevation certificate for the property as soon as possible to accurately determine future flood insurance rates.

You are encouraged to: (1) inspect the property for all purposes, including compliance with any ground floor enclosure requirement; (2) review the flood insurance policy (costs and coverage) with your insurance agent; and (3) contact the building permitting authority if you have any questions about building requirements or compliance issues.

Receipt acknowledged by:

Signature Date

Signature Date