

Closing Disclosure

Closing Information

Date Issued 08/03/23
Closing Date
Disbursement Date 08/11/23
Settlement Agent Harlow Law Firm
File # SELLERS, DEREK
Property 625 Old Hickory Road
 Grenada, MS 38901
Sale Price \$ 187,000

Transaction Information

Borrower Derek S. Sellers, Jr. and Molly C. Wrenn
 181 Shadow Wood Cv
 Grenada, MS 38901
Seller Chaitanya S. Kodali

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing \$ 187,000.00

01 Sale Price of Property \$ 187,000.00
 02 Sale Price of Any Personal Property Included in Sale
 03
 04
 05
 06
 07
 08

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes
 10 County Taxes
 11 Assessments
 12
 13
 14
 15
 16

N. Due from Seller at Closing \$ 183,653.83

01 Excess Deposit
 02 Closing Costs Paid at Closing (J) \$ 133.75
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Payoff of First Mortgage Loan \$ 164,423.40
 05 Payoff of Second Mortgage Loan
 06 David O'Bannon \$ 202.90
 07 Morgan Yard Service \$ 150.00
 08 Seller Credit \$ 5,000.00
 09 Mattie Cleaning Service \$ 125.00
 10 Warranty Deed \$ 200.00
 11 Home Warranty \$ 575.00
 12 Commission \$ 5,610.00
 13 Commission \$ 5,610.00

Adjustments for Items Unpaid by Seller

14 City/Town Taxes 01/01/23-08/11/23 \$ 639.36
 15 County Taxes 01/01/23-08/11/23 \$ 984.42
 16 Assessments
 17
 18
 19

CALCULATION

Total Due to Seller at Closing (M) \$ 187,000.00
 Total Due from Seller at Closing (N) - \$ 183,653.83
 Cash From To Seller \$ 3,346.17

Contact Information

REAL ESTATE BROKER (B)

Name Taylor Auction & Realty, Inc.
Address P.O. Box 357
 Grenada, MS 38902
MS License ID 13553
Contact Shea Whitehurst
Contact MS License ID
Email shea@taylorauction.com
Phone (662)614-1554

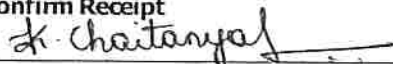
REAL ESTATE BROKER (S)

Name Landmark Realty
Address 1360 Sunset Drive
 Grenada, MS 38901
MS License ID B-11571
Contact Janet Kinard
Contact MS License ID
Email jnet@cbgrenada.com
Phone (662)117-0224

SETTLEMENT AGENT

Name Harlow Law Firm
Address 850 Lakeview Drive
 Grenada, MS 38901
MS License ID 3089
Contact Kathi Wilson
Contact MS License ID 102339
Email kathi@harlowlawfirm.com
Phone (662)226-7215

Confirm Receipt


 Chaitanya S. Kodali

Closing Cost Details

Loan Costs		Seller-Paid	
		At Closing	Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05	Pest Inspection Fee		
06	to Action Pest Control	\$ 133.75	
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			

Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees	Deed:	Mortgage:
02			
F. Prepays			
01	Homeowner's Insurance Premium (mo.)		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (per day from to)		
04	Property Taxes (mo.)		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's Insurance	per month for mo.	
02	Mortgage Insurance	per month for mo.	
03	Property Taxes	per month for mo.	
04			
05			
06			
07			
08	Aggregate Adjustment		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
J. TOTAL CLOSING COSTS			\$ 133.75

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 8/10/2023
Closing Date 8/11/2023
Disbursement Date 8/11/2023
Settlement Agent Harlow Law Firm
File #
Property 625 Old Hickory Rd
 Grenada, MS 38901
Sale Price \$187,000

Transaction Information

Borrower Derek S Sellers Jr. and Molly C Wrenn
 181 Shadow Wood Cv
 Grenada, MS 38901
Seller Chaitanya S. Kodali
Lender Guaranty Bank & Trust Company

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 5008230700245
MIC # 281-5423532-703

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$183,612	NO
Interest Rate	7%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,221.58	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$1,221.58
Mortgage Insurance	+	82.33
Estimated Escrow <i>Amount can increase over time</i>	+	269.27
Estimated Total Monthly Payment		\$1,573.18
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$269.27 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing		
Closing Costs	\$5,071.24	Includes \$3,157.96 in Loan Costs + \$1,913.28 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$6,335.46	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 0.125 % of Loan Amount (Points)			\$229.52		
02 Processing Fees			\$400.00		
03 Underwriting Fees			\$600.00		
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For					
	\$3,157.96				
01 Appraisal Fee to North MS Appraisal Group, LLC			\$500.00		
02 Credit Report to Credit Technologies Inc.			\$68.15		
03 Flood Certification to CoreLogic			\$8.50		
04 Home Warranty Premium to Home Warranty of the Midwest Inc			\$575.00		
05 Mortgage Insurance Premium to FHA	\$3,157.96				
06 Pest Inspection Fee to Action Pest Control			\$133.75		
07 Tax Service to First American RE Tax			\$85.00		
08					
09					
10					
C. Services Borrower Did Shop For					
01 Title - Closing Protection Letter to Harlow Law Firm			\$50.00		
02 Title - Courier Fee to Harlow Law Firm			\$80.00		
03 Title - Lender's Title Insurance to Harlow Law Firm			\$552.00		
04 Title - Settlement Fee to Harlow Law Firm			\$400.00		
05 Title - Title Examination to Harlow Law Firm			\$400.00		
06 Title - Wire Transfer Fee to Harlow Law Firm			\$30.00		
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
	\$3,157.96				
Loan Costs Subtotals (A + B + C)	\$3,157.96				
Other Costs					
E. Taxes and Other Government Fees					
	\$78.00				
01 Recording Fees Deed: \$26.00 Mortgage: \$52.00	\$78.00				
02					
F. Prepays					
	\$762.58				
01 Homeowner's Insurance Premium (12 mo.) to Rawson & Associates Inc	\$23.17		\$1,596.83		
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$35.21 per day from 8/11/23 to 9/1/23)	\$739.41				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
	\$1,072.70				
01 Homeowner's Insurance \$135.00 per month for 3 mo.	\$405.00				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$134.27 per month for 10 mo.	\$1,342.70				
04					
05					
06					
07					
08 Aggregate Adjustment	-\$675.00				
H. Other					
01					
02					
03					
04					
05					
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)					
	\$1,913.28				
Other Costs Subtotals (E + F + G + H)	\$1,913.28				
J. TOTAL CLOSING COSTS (Borrower-Paid)					
	\$5,071.24				
Closing Costs Subtotals (D + I)	\$5,071.24		\$5,708.75		
Lender Credits					



Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$9,236.00	\$5,071.24	YES - See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$3,388.00	\$3,388.00	NO
Deposit	-\$500.00	-\$500.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$5,000.00	\$0	YES - See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	\$0	-\$1,623.78	YES
Cash to Close	\$7,124.00	\$6,335.46	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing \$192,071.24

01	Sale Price of Property	\$187,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$5,071.24
04		

Adjustments

05		
06		
07		

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	to
09	County Taxes	to
10	Assessments	to
11		
12		
13		
14		
15		

L. Paid Already by or on Behalf of Borrower at Closing \$185,735.78

01	Deposit	\$500.00
02	Loan Amount	\$183,612.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		

Other Credits

05	Seller Credit	
06		
07		

Adjustments

08		
09		
10		
11		

Adjustments for Items Unpaid by Seller

12	City/Town Taxes 01/01/23 to 08/11/23	\$639.36
13	County Taxes 01/01/23 to 08/11/23	\$984.42
14	Assessments to	
15		
16		
17		

SELLER'S TRANSACTION

M. Due to Seller at Closing

01	Sale Price of Property	
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	to
10	County Taxes	to
11	Assessments	to
12		
13		
14		
15		
16		

N. Due from Seller at Closing

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		

07		
08	Seller Credit	
09		
10		
11		
12		
13		

Adjustments for Items Unpaid by Seller

14	City/Town Taxes	to
15	County Taxes	to
16	Assessments	to
17		
18		
19		

CALCULATION

Total Due from Borrower at Closing (K)	\$192,071.24
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$185,735.78
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$6,335.46

CALCULATION

Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	
Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller	



Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the principal and interest overdue.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

do not have a negative amortization feature.

Partial Payments

Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
625 Old Hickory Rd, Grenada, MS 38901

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Costs over Year 1	\$3,867.60	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$1,072.70	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$351.60	The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$463,440.45
Finance Charge. The dollar amount the loan will cost you.	\$279,828.45
Amount Financed. The loan amount available after paying your upfront finance charge.	\$179,714.63
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.764 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	139.909 %

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Guaranty Bank and Trust Company		Taylor Auction & Realty, Inc.	Landmark Realty	Harlow Law Firm
Address	131 First St Grenada, MS 38901		P.O Box 357 Grenada, MS 38902	1360 Sunset Drive Grenada, MS 38901	850 Lakeview Dr Grenada, MS 38901
NMLS ID	405570				
MS License ID			13553	B-11571	
Contact	Harry Hart McCarley III		Shea Whitehurst	Janet Kinard	Rusty Harlow
Contact NMLS ID	908743				
Contact MS License ID			S-51108	S-25201	
Email	harry.mccarley@gbtonline.com		shea@taylorauction.com	janet@cbgrenada.com	kathi@harlowlawfirm.com
Phone	662-520-6233		662-614-1554	662-417-0224	662-226-7215

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Derek L. Sellers, Jr. 8/11/23 Molly Kate Wynn 08/11/23
Applicant Signature Date Co-Applicant Signature Date



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Additional Information About This Loan

Loan Disclosures

Escrow Account

Escrow

Escrowed Property Costs over Year 1	\$3,867.60	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance, Mortgage Insurance</i>
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DAVID MORGAN YARD CARE

1342 Marshall Street
Grenada, MS 38901

INVOICE Date: 8/2/2023

JOB: mowing and cleanup

Amount Due \$ 150⁰⁰

To be paid at closing



Home Warranty | PO Box 1 | Rock Rapids, IA 51246
Phone: 877-977-4949 | Fax: 866-977-4949 | Email: info@homewarrantyinc.com

Home Protection Plan Invoice

Agreement Number: H289508-C

Start Date: August 11, 2023

CUSTOMER INFORMATION

Buyer(s):

Derek S Sellers Jr & Molly C Wrenn

Seller(s)

COVERAGE INFORMATION

Plan and Optional Coverage(s):

Home Protection Plan Rev 2022_23

Enhanced HVAC Plus

Subtotal :

Sales Tax:

TOTAL AMOUNT DUE:

Price

475.00

100.00

575.00

0.00

575.00

PAID BY: Unknown

Covered Property Address:

625 Old Hickory Drive

Grenada, MS 38901

Remit Payment to:

Home Warranty of the Midwest, Inc.

PO Box 1

Rock Rapids, IA 51246

PAY ONLINE AT:

www.homewarrantyinc.com

NET DUE: 14 days from Closing Date

(Coverage will begin when payment is received if outside this time frame.)

Referring Agency:

Landmark Realty

1360 Sunset Drive Unit 1

Grenada, MS 38901

Closing Company or Law Firm:

Referred By:

Deb Speir

www.homewarrantyinc.com

For timely handling please include agreement number with payment.

Upon receipt of payment for warranty, Home Warranty will email a welcome packet and copy of the home protection plan agreement to the buyer at the email address provided. If no email address is provided, the information will be mailed to the covered property address unless an alternate mailing address is provided.

Mattie Cleaning Service

Grenada, MS 38901

INVOICE Date: 8/2/2023

JOB: Interior Cleaning - Windows - Garage

Amount Due \$ 125.00



Action Pest Control
 14950 Goodman Road
 Olive Branch, MS, 38654
 (662) 895-4200
 actionpest@actionpestonline.com

INVOICE

Bill To:
Chaitanya Kodali
 625 Old Hickory Rd
 Grenada, MS 38901
 (662) 417-0224

INVOICE #	ACCOUNT #	INVOICE DATE
283348	2147366214	Jul 17, 2023

INVOICE TOTAL

\$133.75
 Due Jul 17, 2023

Service Address:
 625 Old Hickory Rd
 Grenada, MS 38901

Invoice Detail - Termite Clearance Letter Inspection

ITEM	DESCRIPTION	PRICE	QTY	TOTAL
Regular Service	Termite Clearance Letter Inspection - Regular Service Charge	\$125.00	1	\$125.00
			Subtotal	\$125.00
			Tax	\$8.75
			Total	\$133.75

DETAILS

Service Category: Termite Clearance Letter Inspection
 Appointment Type: Regular Service
 Service Date: July 17, 2023
 Payment is due July 17, 2023. Make checks payable to Action Pest Control.
 Access your account online and pay your bill at
<https://actionpest.briostack.com/customer/index.html?branchId=10001>

Thank you for your business!

MISSISSIPPI OFFICIAL WOOD DESTROYING INSECT REPORT

Inspection Co.: Action Pest Control, Inc.
 Address: 14950 Goodman Road
 City/State/Zip: Olive Branch, MS 38654
 Phone: 662-895-4200

Case Number (VA/FHA/Other): _____
 Inspector: T. Schubert
 ID Number: R8647 License Number: 1497
 Inspection Date: 7/17/2023

Party Requesting Inspection _____
 Owner/Seller: Chaitanya Kodali Structure(s) Inspected: Residence only
 Address: 625 Old Hickory Grande #1 38901
 Report Forwarded To: Title Company and/or Mortgage Company Purchaser Seller Agent
 List all obstructed or inaccessible areas as listed on Page 2 - SECTION C, 1-4:
 Conditions conducive to wood destroying insect infestation: Yes No If yes, explain (Conditions Conducive to wood destroying insects infestation as defined on Page 2 - SECTION D): _____

Inspection Reveals Visible Evidence of: (Check Each Column Yes or No)	Active Infestation		Previous Infestation		Previous Treatment		Visible Insect Damages	
	Yes	No	Yes	No	Yes	No	Yes	No
Subterranean Termites	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drywood Termites	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wood Borer Beetles-specify.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Carpenter Bees.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Carpenter Ants.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Remarks / Additional Findings: Visual Inspection only. No visible evidence of Active Termites observed evidence of Subterranean termite structure in the ground. Home appears to have been painted recently.

Structure previously treated by this company: Yes No
 This company has current contract in force: Yes No Expiration Date: _____ Contract Transferable Yes No
 Date of original treatment: _____ Type of insect treatment contract: _____

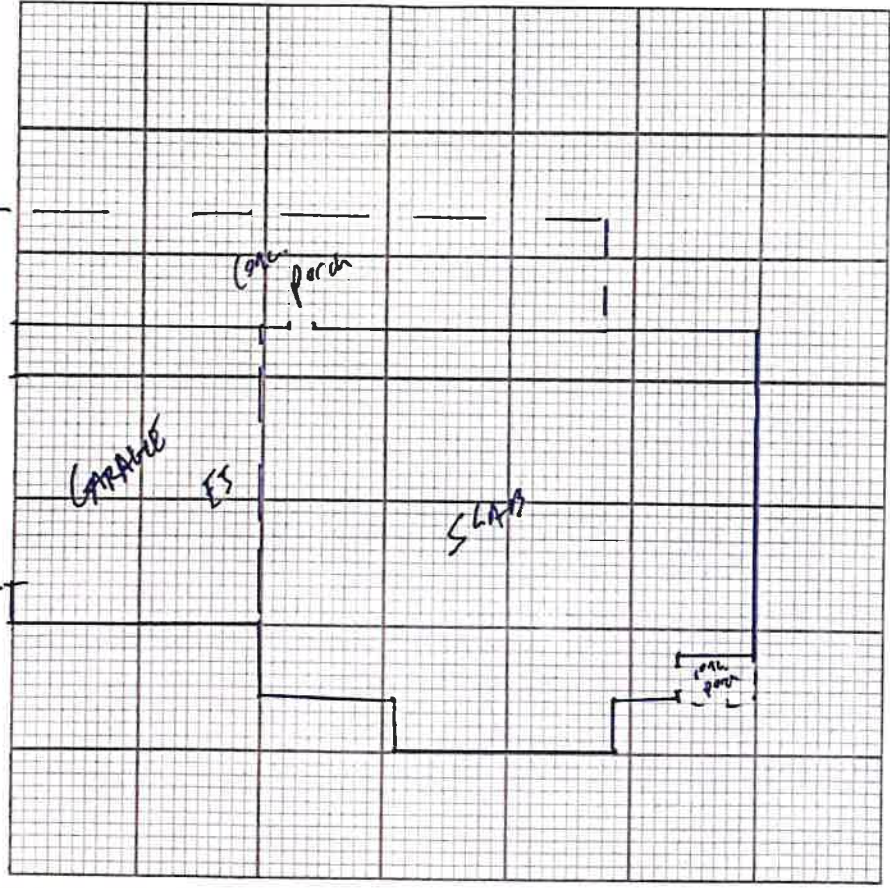
Buyer should acquire a copy of this contract for terms and type of coverage.

GRAPH MUST BE COMPLETED FOR EVERY STRUCTURE INSPECTED.

Not to Scale

KEY SYMBOLS

- = Subterranean Termite Activity
- X = Subterranean Termite Damage
- = Wood Boring Beetle Activity
- B = Beetle Damage
- = Carpenter Ant Activity
- CA = Carpenter Ant Damage
- = Carpenter Bee Activity
- CB = Carpenter Bee Damage
- = Drywood Termite Activity
- D = Drywood Termite Damage
- C = Conditions Conducive To Wood Destroying Insects



**IMPORTANT-THIS GRAPH IS NOT DRAWN TO SCALE AND ANY EVIDENCE LISTED IS LOCATED IN GENERAL LOCATIONS
 READ AND UNDERSTAND BOTH SIDES OF THIS REPORT.**

Additional Comments: #13575 In by class

Inspector's Signature: [Signature] Date: 7/17/2023
 Licensee or Permit Holder's Signature of Approval: [Signature] Date: _____
 Notice of inspection was posted at or near: Access Opening Water Heater Beneath Kitchen Sink Date Posted: _____

I HAVE RECEIVED THE ORIGINAL OR A LEGIBLE COPY OF THIS FORM, HAVE READ, AND UNDERSTAND SAME.
 Signature of Individual Purchasing Property: _____ Date: _____

STATEMENT OF PEST CONTROL OPERATOR

A. THIS REPORT CERTIFIES AS TO THE PRESENCE, ABSENCE, PREVIOUS INFESTATION AND DAMAGE CAUSED BY WOOD DESTROYING INSECTS IN THE VISIBLE AND ACCESSIBLE AREAS OF A WOODEN STRUCTURE. THIS REPORT IS MADE ON THE BASIS OF WHAT WAS VISIBLE AND ACCESSIBLE AT THE TIME OF THE INSPECTION (HEREAFTER DEFINED AS "THE DATE INSPECTION WAS PERFORMED") FOR THE STRUCTURE(S) LISTED. DETACHED GARAGES, SHEDS, LEAN-TOS, FENCES, OR OTHER BUILDINGS ON THE PROPERTY WILL NOT BE INCLUDED IN THIS INSPECTION REPORT UNLESS SPECIFICALLY NOTED. THIS REPORT IS NOT A WARRANTY AS TO ABSENCE OF WOOD DESTROYING INSECTS, OR HIDDEN DAMAGE, OR THE PRESENCE OF ALL CONDITIONS CONDUCTIVE TO WOOD DESTROYING INSECT INFESTATIONS. ANY EVIDENCE OF CONDITIONS SURROUNDING TOXIC MOLD, MILDEW OR FUNGUS WILL NOT BE PART OF THIS REPORT. THE CUSTOMER SHOULD HAVE A QUALIFIED EXPERT INSPECT THE BUILDING FOR ANY MOLD CONCERNS. IF VISIBLE EVIDENCE OF ACTIVE OR PREVIOUS INFESTATION OF WOOD DESTROYING INSECTS COVERED BY THIS REPORT (I.E., SUBTERRANEAN TERMITES, DRYWOOD TERMITES, RE-INFESTING WOOD BORING BEETLES, CARPENTER ANTS AND CARPENTER BEES) IS REPORTED, IT SHOULD BE ASSUMED THAT SOME DEGREE OF DAMAGE IS PRESENT. IF VISIBLE DAMAGE IS REPORTED, IT DOES NOT IMPLY THAT DAMAGE SHOULD BE REPAIRED OR REPLACED. THIS REPORT IS NOT A STRUCTURAL DAMAGE REPORT. THE ABOVE NAMED FIRM'S INSPECTORS ARE NOT ENGINEERS OR BUILDERS, AND YOU MAY WISH TO CALL A QUALIFIED ENGINEER OR EXPERT IN THE BUILDING TRADE TO ASCERTAIN THEIR OPINION AS TO WHETHER THERE IS STRUCTURAL DAMAGE TO THIS PROPERTY AND IF CORRECTIVE ACTION SHOULD BE PERFORMED BY A QUALIFIED BUILDING EXPERT. IF COMPANY PERFORMING INSPECTION DOES NOT HAVE CURRENT WOOD DESTROYING INSECT TREATMENT CONTRACT IN FORCE ON PROPERTY NOTED ON THIS FORM, THIS INSPECTION DOES NOT COVER ANY REPAIR OF CONDITION OR DAMAGE, OR TREATMENT OF AREA WHICH WAS NOT VISIBLE AND ACCESSIBLE AT TIME OF INSPECTION, BUT WHICH MAY BE REVEALED IN THE COURSE OF REPAIR OR REPLACEMENT WORK. IF CURRENT WOOD DESTROYING INSECT TREATMENT CONTRACT IS IN FORCE, WARRANTY IS BASED ON THE TERMS OF TREATMENT CONTRACT.

B. THIS REPORT IS NOT AN OPINION COVERING AREAS THAT ARE ENCLOSED OR INACCESSIBLE, OR OF ANY PORTION OF THE STRUCTURE IN WHICH INSPECTION WOULD NECESSITATE REMOVING OR DEFACING ANY PART OF THE STRUCTURE. SECTION B (1-5) LIST EXAMPLES OF OBSTRUCTED OR INACCESSIBLE AREAS, BUT NOT LIMITED TO, THAT MAY BE COMMON TO STRUCTURES THAT WILL NOT BE LISTED ON PAGE 1 OF THIS REPORT AND/OR IN ADDITIONAL COMMENTS:

1. JOISTS HIDDEN (a) suspended ceiling (b) fixed ceiling (c) insulation (d) floor over joists (e) all spray foam insulation
2. WALL COVERINGS (a) paneling (b) dry wall (c) plaster (d) tile (e) cabinets (f) shelving (g) wallpaper (h) inaccessible bath trap (i) all spray foam insulation
3. FLOOR COVERINGS (a) tile (b) carpet (c) rugs (d) linoleum (e) built-ins
4. ROOF RAFTERS HIDDEN (a) suspended ceiling (b) fixed ceiling (c) insulation (d) all spray foam insulation
5. RAISED FLOORING (a) flooring elevated with sleepers beneath

C. THIS REPORT IS NOT AN OPINION COVERING AREAS THAT ARE ENCLOSED OR INACCESSIBLE, OR OF ANY PORTION OF THE STRUCTURE IN WHICH INSPECTION WOULD NECESSITATE REMOVING OR DEFACING ANY PART OF THE STRUCTURE, OR REMOVING OR MOVING ITS CONTENTS. SECTION C (1-4) LIST EXAMPLES OF OBSTRUCTED OR INACCESSIBLE AREAS, BUT NOT LIMITED TO, THAT (IF PRESENT) ARE REQUIRED TO BE LISTED ON PAGE 1 OF THIS REPORT AND/OR IN ADDITIONAL COMMENTS:

1. PERSONAL POSSESSIONS (a) stored material (b) boxes (c) pictures (d) clothing (e) furniture (f) appliances
2. EXTERIOR (a) dense shrubbery (b) siding (c) window well covers (d) planters (e) brick and stucco below the soil
3. PORCH (a) no access or entry beneath floor surface (b) debris
4. ADD'L ITEMS (a) standing water (b) debris (c) firewood (d) no access or entry (e) absence of safe or stable access (f) inaccessible attic (g) leaking roof (h) faulty plumbing (i) earth-wood contact (j) wooden decks (k) hidden expansion joints (l) less than 18 inches of clearance

D. CONDUCTIVE CONDITIONS INCREASE THE LIKELIHOOD OF WOOD DESTROYING INSECT AND ORGANISM ACTIVITY. CONDUCTIVE CONDITIONS LISTED ON THIS REPORT ARE ONLY IN AREAS THAT WERE VISIBLE AND ACCESSIBLE AT THE TIME OF THE INSPECTION. THE FOLLOWING IS A LIST OF CONDUCTIVE CONDITIONS LIMITED TO THIS REPORT THAT (IF PRESENT) MUST BE LISTED ON PAGE 1 OF THIS REPORT AND/OR IN ADDITIONAL COMMENTS:

1. STANDING WATER
2. POOR VENTILATION
3. VEGETATION OR VINES CLOSE OR ON STRUCTURE
4. CRACKS IN FOUNDATION
5. LEAKS
6. WOOD TO GROUND CONTACT
7. HIGH SOIL (exposed brick, stucco, or Exterior Insulation and Finishing System (EIFS) into the ground are examples)
8. MULCH, LANDSCAPE TIMBERS, STUMP OR ROOTS AGAINST OR UNDER THE STRUCTURE
9. VISIBLE WATER DAMAGE
10. VISIBLE MOISTURE
11. VISIBLE WOODROT FUNGUS
12. ALL SPRAY FOAM INSULATION

E. VISUAL EVIDENCE OF PREVIOUS TREATMENT IS DEFINED AS VISUAL EVIDENCE OF PREPARATION FOR TREATMENT. SOME EXAMPLES INCLUDE: DRILL HOLES IN MASONRY VOIDS, DRILL HOLES IN SLABS OR FLOORING, TRENCHING OR TRENCHING AND RODDING AROUND PERIMETER OR IN CRAWL SPACES OR PRESENCE OF TERMITE BAITING STATIONS. IF COMPANY PERFORMING THIS INSPECTION DID NOT PREVIOUSLY TREAT THIS STRUCTURE AND CHECKS "YES" ON PAGE 1 FOR VISUAL EVIDENCE OF PREVIOUS TREATMENT, THIS INDICATES THE STRUCTURE WAS TREATED BUT NO COMMENT IS MADE AS TO WHETHER OR WHEN THE STRUCTURE WAS TREATED CORRECTLY.

F. NEITHER I NOR THE COMPANY FOR WHICH I AM ACTING HAVE HAD, PRESENTLY HAVE, OR CONTEMPLATE HAVING ANY INTEREST IN THE PROPERTY. I DO FURTHER STATE THAT NEITHER I NOR THE COMPANY FOR WHICH I AM ACTING IS ASSOCIATED IN ANY WAY WITH ANY PARTY TO THIS TRANSACTION UNLESS FULL DISCLOSURE OF ANY KNOWN ASSOCIATION IS PRINTED IN THE ADDITIONAL COMMENTS SECTION OF THIS FORM.

PRIVACY ACT INFORMATION - THE INFORMATION REQUESTED ON THIS FORM WILL BE USED FOR EVALUATING THE PROPERTY FOR A VA OR HUD INSURED LOAN. ALTHOUGH THE BORROWER IS NOT REQUIRED BY LAW TO PROVIDE THIS INFORMATION, FAILURE TO PROVIDE IT CAN RESULT IN REJECTION OF THE PROPERTY AS SECURITY FOR THE LOAN. THE INFORMATION COLLECTED WILL NOT BE DISCLOSED OUTSIDE VA OR HUD EXCEPT AS PERMITTED BY LAW. VA AND HUD ARE AUTHORIZED TO REQUEST THIS INFORMATION BY STATUTE (38 U.S.C. 1810(D) (4) AND 12 U.S.C. 1701 OF SEQ.)

ADDITIONAL COMMENTS (If additional pages are needed for comments, note number of pages added in comments and attach):

Thank you!