

No. 1 Quality Realty

DISCLAIMER NOTICE

1 The Broker and their affiliated licensees (hereinafter collectively "Licensees") are engaged in bringing together
 2 buyers and sellers in real estate transactions. Licensees expressly deny any expertise with respect to advice or
 3 informed opinions regarding any of the following matters. This Disclaimer Notice is an express warning to all
 4 sellers and buyers that they should not rely on any statement, comment or opinion expressed by any Licensee when
 5 making decisions about any of the following matters, including the selection of any professional to provide services
 6 on behalf of buyers or sellers. Any professional selected by buyers or sellers should be an "independent, qualified
 7 professional", who complies with all applicable state/local requirements, which may include licensing, insurance,
 8 and bonding requirements. It is strongly recommended that buyers include contingency clauses in their offers to
 9 purchase with respect to these or any other matters of concern and that buyers, in writing the offer, allow enough
 10 time to get an evaluation of the following matters from an independent, qualified professional. The matters listed
 11 below are not an exclusive list of actions or circumstances which are not the responsibility of the Licensees with
 12 whom you work. These items are examples and are provided only for your guidance and information.

13 **1. THE STRUCTURAL OR OTHER CONDITIONS OF THE PROPERTY.** Consult with professional
 14 engineers or other independent, qualified professionals to ascertain the existence of structural issues, the
 15 condition of synthetic stucco (E.I.F.S.) and/or the overall condition of the property.

16 **2. THE CONDITION OF ROOFING.** Consult with a bonded roofing company for any concerns about the
 17 condition of the roof.

18 **3. HOME INSPECTION.** We strongly recommend that you have a home inspection, which is a useful tool for
 19 determining the overall condition of a home including, but not limited to, electrical, heating, air conditioning,
 20 plumbing, water-heating systems, fireplaces, windows, doors and appliances. Contact several sources (like the
 21 Tennessee Department of Commerce & Insurance (<http://tn.gov/commerce/>), the American Society of Home
 22 Inspectors (www.ashi.com), the National Association of Certified Home Inspectors (www.nahi.org), and Home
 23 Inspectors of Tennessee Association (www.hita.us) and independently investigate the competency of an
 24 inspector, including whether he has complied with State and/or local licensing and registration requirements in
 25 your area. The home inspector may, in turn, recommend further examination by a specialist (heating-air-
 26 plumbing, etc.). **Failure to inspect typically means that you are accepting the property "as is".**

27 **4. WOOD DESTROYING ORGANISMS, PESTS AND INFESTATIONS.** It is strongly recommended that
 28 you use the services of a licensed, professional pest control company to determine the presence of wood
 29 destroying organisms (termites, fungus, etc.) or other pests or infestations and to examine the property for any
 30 potential damage from such.

31 **5. ENVIRONMENTAL HAZARDS.** Environmental hazards, such as, but not limited to: radon gas, mold,
 32 asbestos, lead-based paint, hazardous wastes, landfills, byproducts of methamphetamine production, high-
 33 voltage electricity, noise levels, etc., require advanced techniques by environmental specialists to evaluate,
 34 remediate and/or repair. It is strongly recommended that you secure the services of knowledgeable
 35 professionals and inspectors in all areas of environmental concern.

36 **6. SQUARE FOOTAGE.** There are multiple sources from which square footage of a property may be obtained.
 37 Information is sometimes gathered from tax or real estate records on the property. Square footage provided by
 38 builders, real estate licensees, or tax records is only an **estimate** with which to make comparisons, but **it is not**
 39 **guaranteed.** It is advised that you have a licensed appraiser determine actual square footage.

40 **7. CURRENT VALUE, INVESTMENT POTENTIAL, OR RESALE VALUE OF THE PROPERTY.** A
 41 true estimate of the value can only be obtained through the services of a licensed appraiser. No one, not even
 42 a professional appraiser, can know the future value of a property. Unexpected and unforeseeable things happen.

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43 **NOTE:** A real estate licensee's Comparative Market Analysis (CMA) or Broker's Price Opinion (BPO), etc.,
 44 while sometimes used to set an asking price or an offer price, is **not** an appraisal.

45 **8. BOUNDARY LINES, EASEMENTS, ENCROACHMENTS, ROAD MAINTENANCE, AND
 46 ACREAGE.** A survey can provide helpful information, including whether the road to the home is a public or
 47 private road. It is strongly advised that you secure the services of a licensed surveyor for a full-stake boundary
 48 survey with all boundary lines, easements, encroachments, flood zones, road information, total acreage, etc.,
 49 clearly identified. It is also advised that you **not** rely on mortgage loan inspection surveys, previous surveys,
 50 plat data, or Multiple Listing Service (MLS) data for this information, even if acceptable to your lender.

51 **9. ZONING, CODES, COVENANTS, RESTRICTIONS, AND RELATED ISSUES.** Zoning, codes,
 52 covenants, restrictions, home owner association by-laws, special assessments, city ordinances, governmental
 53 repair requirements and related issues need to be verified by the appropriate sources in writing. If your projected
 54 use requires a zoning or other change, it is recommended that you either wait until the change is **in effect** before
 55 committing to a property or provide for this contingency in your Purchase and Sale Agreement.

56 **10. UTILITY CONNECTIONS, SEPTIC SYSTEM CAPABILITY, AND RELATED SERVICES.** The
 57 availability, adequacy, connection and/or condition of waste disposal (sewer, septic system, etc.), water supply,
 58 electric, gas, cable, internet, telephone, or other utilities and related services to the property need to be verified
 59 by the appropriate sources in writing (including but not limited to fire protection). You should have a
 60 professional check access and/or connection to public sewer and/or public water source and/or the condition of
 61 any septic system(s) and/or wells. To confirm that any septic systems are properly permitted for the actual
 62 number of bedrooms, it is recommended that sellers and/or buyers request a copy of the information contained
 63 in the file for the property maintained by the appropriate governmental permitting authority. If the file for this
 64 property cannot be located or you do not understand the information contained in the file, you should seek
 65 professional advice regarding this matter. For unimproved land, septic system capability can only be
 66 determined by using the services of a professional soil scientist and verifying with the appropriate governmental
 67 authorities that a septic system of the desired type, size, location, and cost can be permitted and installed to
 68 accommodate the size home that you wish to build.

69 **11. FLOODING, DRAINAGE, FLOOD INSURANCE, AND RELATED ITEMS.** It is recommended that you
 70 have a civil or geotechnical engineer or other independent expert determine the risks of flooding, drainage or
 71 run-off problems, erosion, land shifting, unstable colluvial soil, sinkholes and landfills. The risk of flooding
 72 may increase and drainage or storm run-off pathways may change. Be sure to consult with the proper
 73 governmental authorities, elevation surveyors, and flood insurance professionals regarding flood and elevation
 74 certificates, flood zones, and flood insurance requirements, recommendations and costs.

75 **12. CONDEMNATION.** It is recommended that you investigate whether there are any pending or proposed
 76 condemnation proceedings or similar matters concerning any portion of the property with the State, County and
 77 city/town governments in which the property is located. Condemnation proceedings could result in all or a
 78 portion of the property being taken by the government with compensation being paid to the landowner.

79 **13. SCHOOL DISTRICTS AND OTHER SCHOOL INFORMATION.** It is advised that you independently
 80 confirm school zoning with the appropriate school authorities, as school districts are subject to change. Other
 81 school information (rankings, curriculums, student-teacher ratios, etc.) should be confirmed by appropriate
 82 sources in writing.

83 **14. INFORMATION ABOUT CRIMES, METHAMPHETAMINE PROPERTIES, OR SEX OFFENDERS.**
 84 You should consult with local, state and federal law enforcement agencies for information or statistics regarding
 85 criminal activity at or near the property, the presence of methamphetamine manufacturing, or for the location
 86 of sex offenders in a given area.

87 **15. LEGAL AND TAX ADVICE.** You should seek the advice of an attorney and/or certified tax specialist on any
 88 legal or tax questions concerning any offers, contracts, issues relating to title or ownership of the property, or
 89 any other matters of concern, including those itemized in this Disclaimer Notice. Real estate licensees are **not**
 90 legal or tax experts, and therefore cannot advise you in these areas.

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Mrs. Debra Dodd



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91 **16. TITLE INSURANCE EXPENSES.** As the Buyer of real property, you have the right to obtain an Owner's
 92 Title Insurance Policy to protect your ownership. Once purchased, an Owner's Title Insurance Policy protects
 93 you for as long as you own the property (and potentially longer). There are two main types of title insurance
 94 policies available to the Buyer: (a) a Standard policy (which covers many claims affecting the land) or (b) a
 95 "Homeowner's" policy. The Homeowner's policy covers all the claims of a Standard policy – but it is also an
 96 expanded policy providing multiple additional coverages not included in the Standard policy, e.g. post policy
 97 issues such as an attempted fraudulent deed conveyance. Unlike other title protection alternatives (e.g. attorney
 98 title opinion letters) both the Standard and the Homeowner's policy are regulated products provided by
 99 insurance companies licensed under Tennessee law. It is the Buyer's responsibility to seek independent advice
 100 or counsel prior to Closing from Buyer's Closing Agency regarding the availability and coverage provided
 101 under an American Land Title Association Standard Owner's Insurance policy and, if available, a Homeowner's
 102 Title Insurance Policy. For more information, please visit these helpful links: <https://www.alta.org/news-and-publications/> ALTA - Unregulated Title Insurance Alternatives

104 **17. RECOMMENDED INSPECTORS, SERVICE PROVIDERS, OR VENDORS.** The furnishing of any
 105 inspector, service provider or vendor named by the real estate licensee is done only as a convenience and a
 106 courtesy, and does not in any way constitute any warranty, representation, or endorsement. Buyers and sellers
 107 have the option to select any inspectors, service providers or vendors of the buyer's or seller's choice. You
 108 are advised to contact several sources and independently investigate the competency of any inspector,
 109 contractor, or other professional expert, service provider or vendor and to determine compliance with any 1
 110 licensing, registration, insurance and bonding requirements in your area.

111 **18. RELIANCE.** You understand that it is your responsibility to determine whether the size, location and condition
 112 of the property are acceptable prior to submitting an Offer on a property. Broker makes no representations as
 113 to suitability of a property to your needs. You acknowledge that any images or other marketing materials
 114 provided by the seller or brokers involved in the transaction electronically or in print may not display the
 115 property's features, flaws, odor(s), or size and that you shall not rely on such images when purchasing a
 116 property.

117 **19. MARKETING MATERIALS.** You acknowledge that photographs, marketing materials, and digital media
 118 used in the marketing of the property may continue to remain in publication after Closing. You agree that
 119 Broker shall not be liable for any uses of photographs, marketing materials or digital media which the Broker
 120 is not in control.

121 **The Buyer/Seller acknowledges that they have not relied upon the advice, casual comments, media
 122 representations or verbal representations of any real estate licensee relative to any of the matters itemized
 123 above or similar matters. The Buyer/Seller understands that it has been strongly recommended that they
 124 secure the services of appropriately credentialed experts and professionals of the buyer's or seller's choice
 125 for the advice and counsel about these and similar concerns.**

 Daniel Garstecki

01/17/26 12:40 PM

 Dana Garstecki

CLIENT/CUSTOMER Daniel Garstecki & Dana Garstecki

01/17/26 at 8:53 AM o'clock am/ pm
 Date

CLIENT/CUSTOMER

_____ at _____ o'clock am/ pm
 Date

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