



SELLER'S DISCLOSURE NOTICE

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A seller must disclose known material information concerning the condition of the Property. 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 SL25 Lake Cherokee
Henderson, TX 75652

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) or 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/Range/Stove	☒		
Dishwasher	☒		
Disposal	☒		
Emergency Escape Ladder(s)		☒	
Exhaust Fans	☒		
Fences	☒		
Fire Detection Equip.	☒		
French Drain	☒		
Gas Fixtures	☒		
Liquid Propane (LP) 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: <u> </u> sump <u> </u> grinder		☒	
Rain Gutters	☒		
Roof/Attic Vents	☒		
Sauna		☒	
Smoke Detector	☒		
Smoke Detector - Hearing Impaired		☒	
Spa		☒	
Trash Compactor		☒	
TV Antenna		☒	
Washer/Dryer Hookup	☒		
Window Screens	☒		
Public Sewer System		☒	
lift station	☒		

Item	Y	N	U	Additional Information
Central A/C	☒			☒ electric <u> </u> gas <u> </u> number of units: <u>2 - one for house, one for shop</u>
Evaporative Coolers		☒		number of units: <u> </u>
Wall/Window AC Units		☒		number of units: <u> </u>
Attic Fan(s)	☒			if yes, describe: <u>vent</u>
Central Heat	☒			☒ electric ☒ gas <u> </u> number of units: <u>shop is electric, gas is house</u>
Other Heat		☒		if yes, describe: <u> </u>
Oven	☒			number of ovens: <u>double</u> ☒ electric <u> </u> gas <u> </u> other: <u> </u>
Fireplace & Chimney	☒			☒ wood <u> </u> gas logs <u> </u> mock <u> </u> other: <u>2 wood burning with gas jets, one chimney</u>
Carport	☒			☒ attached <u> </u> not attached
Garage	☒			☒ attached <u> </u> not attached
Garage Door Openers	☒			number of units: <u>1 garage at shop</u> number of remotes: <u>2</u>
Satellite Dish & Controls		☒		<u> </u> owned <u> </u> leased from: <u>disconnected though dish on roof top near chimney</u>
Security System		☒		<u> </u> owned <u> </u> leased from: <u>our system of Ring, Blink and Eufy cameras</u>

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Concerning the Property at _____

Item	Y	N	U	Additional Information
Solar Panels		☒		owned _____ leased from: _____
Water Heater	☒			☒ electric ☒ gas other: house gas, shop ele number of units: 2
Water Softener		☒		owned _____ leased from: _____
Other Leased Items(s)		☒		if yes, describe: _____
Underground Lawn Sprinkler		☒		____ automatic ____ manual areas covered: _____
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: Chalk Hill SUD
 Was the Property built before 1978? ____ yes ☒ no ____ unknown (If yes, complete, sign, and attach TXR-1906 concerning lead-based paint hazards).

Roof Type: shop metal, house composite Age: shop 8 yrs, house 6 yrs (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): _____

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 ____ other: _____		☒	Soil Movement		☒
Endangered Species/Habitat on Property		☒	Unplatted Easements		☒
Fault Lines		☒	Unrecorded Easements		☒
Hazardous or Toxic Waste		☒	Urea-formaldehyde Insulation		☒
Improper Drainage		☒	Water Damage Not Due to a Flood Event		☒
Intermittent or Weather Springs		☒	Wetlands on Property		☒
Landfill		☒	Wood Rot		☒
Lead-Based Paint or Lead-Based Pt. Hazards		☒	Active infestation of termites or other wood destroying insects (WDI)		☒
Encroachments onto the Property		☒	Previous treatment for termites or WDI		☒
Improvements encroaching on others' property		☒	Previous termite or WDI damage repaired		☒
Located in Historic District		☒	Termite or WDI damage needing repair		☒

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Initialed by: Buyer: _____, _____ and Seller: CKS, JKS

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Concerning the Property at _____

Condition	Y	N
Historic Property Designation		☒
Previous Foundation Repairs		
Previous Roof Repairs or Replacement		☒
Previous Other Structural Repairs		☒
Previous Use of Premises for Manufacture of Methamphetamine		☒
A private road on or adjoining the Property that a buyer will be financially responsible for maintaining		☒
Alkali-Silica Reaction (ASR) or "Concrete Cancer"		☒

Condition	Y	N
Previous Fires		☒
Single Blockable Main Drain in Pool/Hot Tub/Spa*		☒
Subsurface Structure or Pits		☒
Underground Storage Tanks**		☒
Aboveground Storage Tanks**		
Aboveground Storage Tanks on the Property that hold 500 gal. or more and have stored petroleum products or other chemicals**		☒
Conservation Easements***		☒

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

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

**If yes, see 30 Texas Administrative Code Chapter 334 for additional disclosure requirements pertaining to storage tanks.

***"Conservation easement" means an easement (permanent or for a period of years) on the property that restricts the use of all or a part of the property to protect natural resources, wildlife habitat, open space, or historical sites.

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

Section 5. Insurance. (Indicate Yes (Y) or No (N))

	Y	N
The Property is presently covered by insurance.	☒	
The Property is presently covered by flood insurance.*		☒
The Property is presently covered by windstorm insurance.		
You (Seller) have been unable to insure the Property for any reason.		☒

*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).

If the answer to any of the items in Section 5 is yes, explain (attach additional sheets if necessary): _____
Flood insurance is not required for this property

I will have to check with my property insurance to find out if currently covered for windstorm

Section 6. Have you (Seller) ever filed a claim for any damage to the Property with any insurance provider? (This includes, but is not limited to, claims filed with the National Flood Insurance Program (NFIP))? ___ yes ☒ no If yes, explain: _____

Section 7. Have you (Seller) ever received proceeds for a claim for damage to the Property (for example, an insurance claim or a settlement or award in a legal proceeding) and not used the proceeds to make the repairs for which the claim was made? ___ yes ☒ no If yes, explain: _____

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Concerning the Property at _____

Section 8. 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

- ___ ☒ 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): _____

***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 9. 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): _____

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Concerning the Property at _____

Section 10. 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.
- ___ ☒ 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 above items in Section 10 is yes, explain (attach additional sheets if necessary): _____

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

Name of association: _____
Manager's name: _____ Phone: _____
Fees or assessments are: \$ _____ per _____ and are: ___ 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 or attach information to this notice: _____

___ ☒ 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: _____

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Concerning the Property at _____

Section 11. Within the last 4 years, have you (Seller) received any written inspection reports or evaluations of the Property prepared by persons who regularly provide such inspections or evaluations and who are licensed, certified, or otherwise legally authorized to perform them, including but not limited to general home, roof, HVAC, plumbing, electrical, structural/foundation, pool/spa, mold, termite or other wood-destroying insect, environmental, or other specialized inspections? ___ yes ☒ no If yes, attach copies of any such reports and indicate the number of reports attached: _____

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

Notice to Seller: Under Texas law, you are required to disclose all known material facts, defects, needed repairs, and adverse conditions affecting the Property. Failure to disclose known material information about the Property may result in legal liability.

Section 12. Check any tax exemption(s) which you (Seller) currently claim for the Property:

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

Section 13. Does the Property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766 of the Health and Safety Code?* ___ unknown ___ no ☒ yes. If no or unknown, explain. (Attach additional sheets if necessary): _____

**Chapter 766 of the Health and Safety Code requires one-family or two-family dwellings to have working smoke detectors installed in accordance with the requirements of the building code in effect in the area in which the dwelling is located, including performance, location, and power source requirements. If you do not know the building code requirements in effect in your area, you may check unknown above or contact your local building official for more information.*

A buyer may require a seller to install smoke detectors for the hearing impaired if: (1) the buyer or a member of the buyer's family who will reside in the dwelling is hearing-impaired; (2) the buyer gives the seller written evidence of the hearing impairment from a licensed physician; and (3) within 10 days after the effective date, the buyer makes a written request for the seller to install smoke detectors for the hearing-impaired and specifies the locations for installation. The parties may agree who will bear the cost of installing the smoke detectors and which brand of smoke detectors to install.

Seller acknowledges that the statements in this notice are true to the best of Seller's belief and that no person, including the broker(s), has instructed or influenced Seller to provide inaccurate information or to omit any material information.

 10/07/2026  10/08/2026
Signature of Seller Date Signature of Seller Date

Printed Name: Cynthia Kay Swigart Printed Name: John K Swigart II

ADDITIONAL NOTICES TO BUYER:

- (1) The Texas Department of Public Safety maintains a database that the public may search, at no cost, to determine if registered sex offenders are located in certain zip code areas. To search the database, visit <https://publicsite.dps.texas.gov>. For information concerning past criminal activity in certain areas or neighborhoods, contact the local police department.
- (2) If the Property is located in a coastal area that is seaward of the Gulf Intracoastal Waterway or within 1,000 feet of the mean high tide bordering the Gulf of Mexico, the Property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit may be required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information.

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Concerning the Property at _____

- (3) If the Property is located in a seacoast territory of this state designated as a catastrophe area by the Commissioner of the Texas Department of Insurance, the Property may be subject to additional requirements to obtain or continue windstorm and hail insurance. A certificate of compliance may be required for repairs or improvements to the Property. For more information, please review *Information Regarding Windstorm and Hail Insurance for Certain Properties* (TXR 2518) and contact the Texas Department of Insurance or the Texas Windstorm Insurance Association.
- (4) This Property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.
- (5) If you are basing your offers on square footage, measurements, or boundaries, you should have those items independently measured to verify any reported information.

- (6) The following providers currently provide service to the Property:

Electric: Rusk County Co-op	phone #: _____
Sewer: septic - Edwards Septic	phone #: _____
Water: Chalk Hill SUD	phone #: _____
Cable: _____	phone #: _____
Trash: CWC	phone #: _____
Natural Gas: Centerpoint Energy	phone #: _____
Phone Company: AT & T	phone #: _____
Propane: _____	phone #: _____
Internet: Eastex	phone #: _____
Security System: _____	phone #: _____

- (7) This Seller's Disclosure Notice was completed by Seller as of the date signed. The brokers have relied on this notice as true and correct and have no reason to believe it to be false or inaccurate. YOU ARE ENCOURAGED TO HAVE AN INSPECTOR OF YOUR CHOICE INSPECT THE PROPERTY.

The undersigned Buyer acknowledges receipt of the foregoing notice.

Signature of Buyer _____	Date _____	Signature of Buyer _____	Date _____
Printed Name: _____		Printed Name: _____	

(TXR-1406) 06-15-26

Initialed by: Seller:  , 

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